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GOVERNMENT INITIATIVES FOR ECONOMIC DEVELOPMENT OF INDIA- A CURRENT SCENARIO



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On 30th & 31st Jan. 2017

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• *Special Issue* •

Government Initiatives for Economic Development of India- A Current Scenario

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INDIAN FINANCIAL INCLUSION & ECONOMIC DEVELOPEMENT : GOVERNMENT INITIATIVES

By,

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ABSTRACT-

"The process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable Cost."— (C Rangarajan)

Financial Inclusion refers to expanding access to financial services, such as payments services, savings products, insurance products, and inflation-protected pensions to every individuals of the country. – (Raghuram Committee on Financial Sector Reforms [CFSR])

Financial inclusion is more of a process rather than a phenomenon. It is a process by which financial services are made accessible to all sections of the population. It is a conscious attempt to bring the un-banked people into banking.

"The process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income group at an affordable cost.(The Committee on Financial Inclusion)

Financial Inclusion does not merely mean access to credit for the poor, but also other financial services such as Insurance. Financial Inclusion allows the state to have an easier access to its citizens, with an inclusive population, for e.g.: the government could reduce the transaction cost of payments like pensions, or unemployment benefits.

It could prove to be a boon in a situation like a natural disaster, a financially included population means the government will have much less headaches in ensuring that all the people get the benefits. It allows for more transparency leading to curtailing corruption and bureaucratic barriers in reaching out to the poor and weaker sections.

Key words- *Foundation of Investigate crisis, Interdisciplinary consequences, Analysis of Investigate & expansion in subject, National & International status, Implication of the subject in current status.*

1. Objectives-

- An overview of Financial Inclusion.
- Latest trends being implemented for financial Inclusion by PMJDY.
- Difference between Earlier approach (SWABHIMAN) & New approach (PRADHAN MANTRI JAN DHAN YOJANA).

2. Methodology-

was conducted to review the present status of financial inclusion in India. Research methodology explains and chooses the best (in terms of quality and economy) way of doing it. The information and data for the research can be collected through primary as well as secondary sources i.e. published articles, journals, news papers, reports, books and websites." Various graphs and tables have been used. Data has been collected from the websites of the Reserve Bank of India and also taken from various committee reports submitted to

- To cover all households with atleast one Basic Banking Account with RuPay Debit card having inbuilt accident insurance cover of Rs.1 lakh. Further an overdraft facility upto Rs.5000 will also be permitted to Adhaar enabled accounts after satisfactory operation in the account for 6 months.
- Financial literacy programme which aims to take financial literacy upto village level.
- The Mission also envisages expansion of Direct Benefit Transfer under various Government Schemes through bank accounts of the beneficiaries of.
- The issuance of Kisan Credit Card (KCC) as RuPay Kisan Card is also proposed to be covered under the plan.

Phase- II :

- Providing micro –insurance to the people.
- Unorganized sector Pension schemes like Swavalamban through the Business Correspondents.

The Yojana is being monitored in a Mission Mode with the Finance Minister being the Head of the Mission. It is estimated to cover 7.50 crore households with at least one account under the Yojana and also a large number of dormant accounts would be activated. Electronic Transfer of subsidies under various schemes of Government would be enabled.

6. Implication of the study in contest of current status-

1. Physical distance:-At present one bank branch caters the needs of 16000 people which is low according to the requirement of our country
2. Mutual disbelief:- The poor people are not bankable; on other side they have a pessimistic view that banks and other Financial institutions are not for us
3. Lack of appropriate products/services:-The common people of rural areas is not within the reach of modern financial and banking products and services offered to other parts of the economy

4. Lack of awareness, financial illiteracy:-The low income group people and many agriculturalists are not aware of benefits of banking services and facilities provided to them by initiatives of government measures.

7. Conclusion

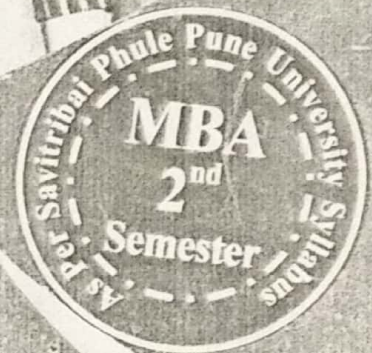
The lower income category has been living under the constant shadow of financial duress mainly because of the absence of savings. The absence of savings makes them a vulnerable lot. Presence of banking services and products aims to provide a critical tool to inculcate the habit to save. Capital formation in the country is also expected to be boosted once financial inclusion measures materialize, as people move away from traditional modes of parking their savings in land, buildings, bullion, etc.

Government need to take more Initiative for more Financial Inclusion to extend financial services to the large hitherto un-served population of the country to unlock its growth potential. In addition, focusing towards a more inclusive growth by making financing available to the poor in particular.

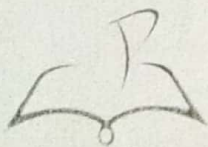
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Consumer Behaviour



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(Dr.) Prof. Shruti V. Joshi
(Dr.) Prof. Rijwan Ahmed Mushtak Ahmed Shaikh
Lakhan Jaiprakash Lohiya

About the Book

Understanding consumer behaviour is the starting point for all marketing planning. This makes it a really fascinating area of study. This book 'Consumer Behaviour' focuses on the dynamic behaviour of consumers and their decision-making, with necessary theoretical foundations and many practical insights from the Indian market. Variety of tools such as exercises, objective type questions and solved papers are also given to assist students in understanding the examination pattern.

About the Author



(Dr.) Prof. Shruti V. Joshi is an Associate Professor at Sinhgad Institute of Management and Computer Applications, Pune. She holds **Doctorate** in Marketing Management and **Masters** in Management Science from Savitribai Phule Pune University. She has 13 years of industry experience in Sales and Marketing after which she has been associated with academics for the last 13 years. Her specialisation are Consumer Behaviour and Services Marketing. She also holds Diploma in Vocal Music from Sangit Mahabharti (Mumbai) under the guidance of Pandit Nikhil Ghosh. She is a creative person with a strong sense of aesthetics and a fondness for the Liberal Arts. She is associated with SPPU, IMED and YCMH as a paper setter and examiner. She has been awarded "Best Teacher Award" by Lions Club and Ajeenkya D. Y. Patil Institute in 2015.



(Dr.) Prof. Rijwan Ahmed Mushtak Ahmed Shaikh obtained his **MBA** in Marketing. He is presently working as **Associate Professor** at **Sinhgad Institute of Management, Pune**. He has over all **8 years** of teaching experience and approximately 5 years of industry experience in Sales and Marketing. There are many International research publications to his credit. His areas of expertise are Basics of Marketing, Marketing Management, Marketing Research, Business Research Methods, Research Methodology, Managerial Economics, Economic Analysis for Business Decisions, Marketing Strategy and Relationship Marketing, Consumer & Organisational Buying Behaviour, etc.



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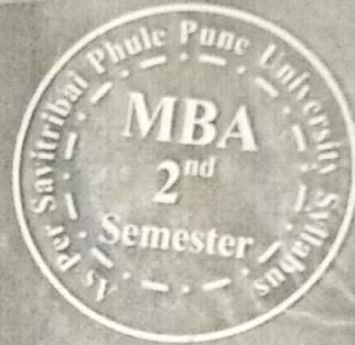
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Operations & Supply Chain Management



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About the Book

The field of 'Operations & Supply Chain Management' focuses on process excellence from intra-organisational and inter-organisational points of view. The book is primarily intended to serve as a text for students pursuing various courses in management. This text will introduce students to the changing field of operations and supply chain management and its related methods and techniques. The book is a useful source of information related to operations as well as supply chain management.

About the Author



Dr. Preeti Mahesh Kulkarni has obtained her **Ph.D, MBA** and **B.Sc** degree. She has 15 years of teaching experience and 3 years of industry experience and she is currently working as **Director, Department of Management Studies** at **Dr. Moonje Institute of Management and Computer Studies**, Nashik. She has attended and participated in various National Conferences and Seminars, where she has also contributed many Research Articles.



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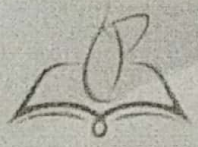
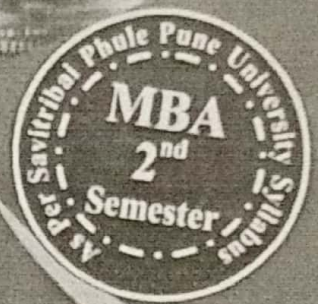
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**Financial Markets
and Banking Operations**



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Dr. Saroj Kumar
Prof. Parashram G. Kandekar

About the Book

This book of *"Financial Markets and Banking Operations"* familiarises the students with dynamics of Financial System and Financial Markets and also provide the students the basic operational practices of Banking Institutions, NBFCs. It is hoped that the book would serve as a useful text for the students as well as for Finance professionals in their day-to-day corporate life.

About the Authors



Dr. Saroj Kumar is a B.Com Honours graduate with MBA Dual Specialisation Programme powered and backed by the degrees like Ph.D in Finance, M.Phil, I.L.B. and MCA. Currently, he is practicing in Lucknow High Court.

He is the founder of **Thakur Publication Pvt. Ltd.** and has enduring work experience of 17 years in publishing the books of Management & Computer Science with the imagery of hardwork & determination. He is a person to be adored by one and all for his mentorship and philosophy of life.

His thirst and trust to gain masters in every field has turned him to be a versatile innovative solution-finder.



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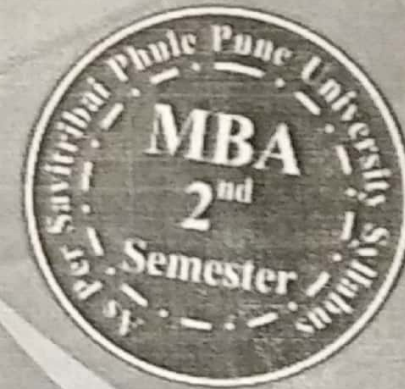
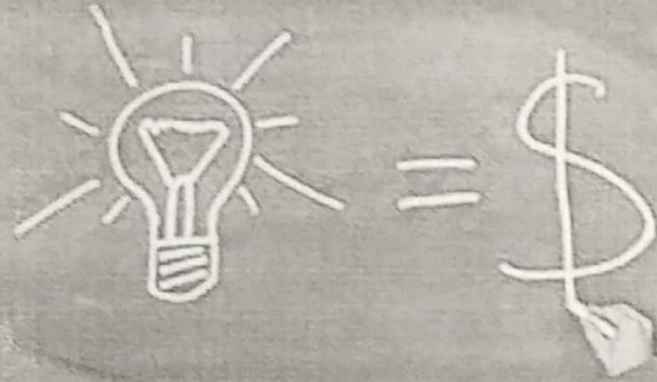
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Startup and New Venture Management



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FINANCIAL SERVICES



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**Prof. Rishikesh J. Malani
Nimbolkar Vishal Rajendra
Gauri Kunal Khedkar**

About the Book

Financial Services of India help us to know about financial services offered within this framework. This book is prepared to enlighten the students with the concepts and practical dynamics of the financial services. In addition to the useful sources of information related tables are used to facilitate easy understanding of the concepts.

About the Author



Prof. Rishikesh J. Malani is a Head in Financial Management and Assistant Professor in Dnyanvardhini Shikshan Sanstha's Global Institute of Management, Sangamner, Ahmednagar. He is also Coordinator and trainer in Retail Sales Management in PMKVY and also NIESBUD officer for Ahmednagar District. He has rich teaching experience of 11 years at the under graduation and post graduate level for B.Com, M.Com, BBA, MBA and DTL. He is the member of Board of Studies in the faculty of commerce and management in Sangamner College an Autonomous University Prof. Malani has been published total

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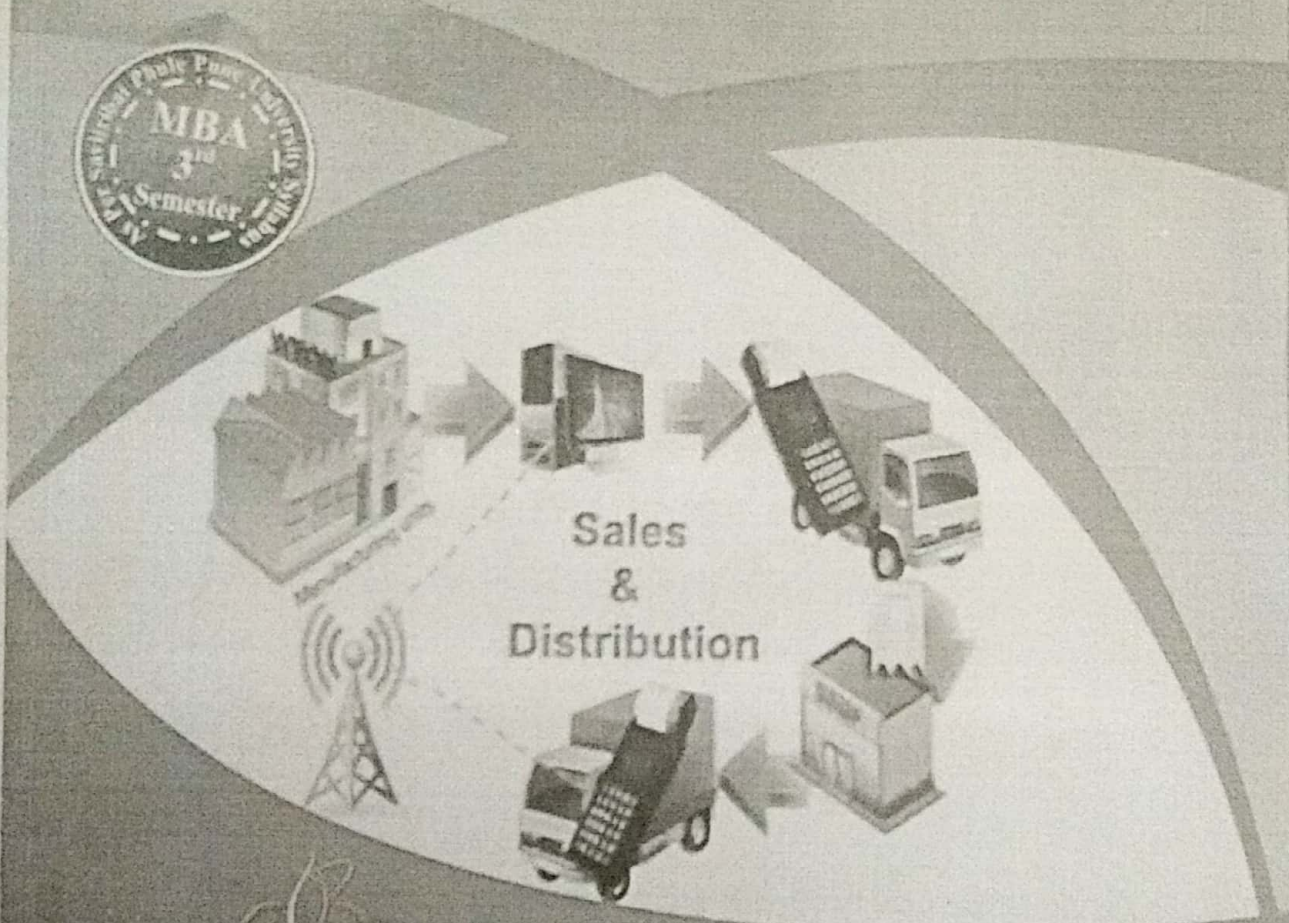


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Head to Head

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Dr. Milind Narayan Datar
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The book "Sales and Distribution Management" provides a thorough insight in the basic aspects of sales and distribution. The book offers a detailed coverage of sales and distribution along with the concepts of sales force, sales territory management as well as distribution management. The book and its content are also provided in this book for the ease of readers. This book is useful not only for students who are pursuing their graduation but for those who are in developmental orientation and corporate world.

About the Authors



Dr. Milind Narayan Datar is a highly qualified and very versatile profile. He was a very bright candidate during his schooling and got the distinction medals in school, high school and National Institute of Technology. Along with academics he was very keen in sports, singing and table tennis and got many accolades in that. He was also the Conductor and leader of his school band. After schooling he opted for science as stream and got qualified in Ayurvedic Medicine and Surgery. After a short course in medicine in DCU (Delhi) he worked at Symbiosis conducted by Pune University and moved with flying colors. Later he acquired master's degree in management in Marketing and Computer Management Systems from PUMBA. He has taught in Sir Datta Trivedi College in Coimbatore business department for a short span and then joined industry, initially as Area Manager with Dabur. Then he joined Infosys, a sister company of Lupto Laboratories as Business Development and Portal Designing Manager.



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This book of "Analysis of Financial Statements" provides the students with the broad framework of finance-related areas with the comprehensive coverage of each topic. It helps the students to understand the operations of a finance manager and comprehend the technique of making decisions related to finance function. The book language is consistent, and easy for students to follow.

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"WOMEN ENTREPRENEURSHIP DEVELOPMENT KEY FOR MAKE IN INDIA"

Ms. Ankita A. Wagh

Research Scholar,
NMU, Jalgaon

By,

Prof. Lakhan J. Lohiya

Assistant Professor,
Global Institute Of Management

ABSTRACT :

In Current scenario women leads in every sector we take example of corporate world, professionals, social & political sector. In case of corporate sector woman, they are many obstacles & difficulties, but they prove themselves as successful person in corporate world. India is brimming with the success stories of women. They stand tall from achievements in their respective field. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this competition with their hard work, diligence and perseverance. Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are of Indian women entrepreneurs. In a recent survey it is revealed that the female entrepreneurs from India are generating more wealth than the women in any part of the world. The basic qualities required for entrepreneurs and the basic characters of Indian women, reveal that, much potential is available among the Indian women on their entrepreneurial ability.

KEYWORDS : Women Entrepreneurs, Leader, Willingness, Obstacles faced by Indian women entrepreneurs, success stories of Indian women entrepreneurs.

INTRODUCTION :

This paper focuses on successful women entrepreneurs in India. In a Current survey it is revealed that the female entrepreneurs from India are generating more wealth than the women in any part of the world. The various problems arises in front Indian women entrepreneurs and how they can overcome these problems become successful in society. As traditional India are men dominating country but in 21st century scenario is change women's leads in every sector like civil services, airlines, banking, manufacturing, service sector and Information technology etc. There are compulsion of circumstances took up income generating activity to sustaining themselves & there family. The men of these women were either not there or if were there would not or could not take responsibility of sustaining family with help of education & awareness, women have shifted from the kitchen, handicraft & traditional cottage industry to nontraditional business. Many of these new industries are leads by women who are seen as pioneers

OBJECTIVE OF RESEARCH:

To study of women entrepreneur in India to critically examine the problems faced by women entrepreneurs to focus successful women entrepreneurs in India.

RESEARCH METHODOLOGY :

The study is based on secondary data which is collected from the published reports, Census Surveys, newspapers, Journals, websites, etc.

MEANING AND DEFINITIONS:

Women entrepreneur is a person who accepts challenging role to meet her personal need and become economically independent. There are economical, social, religious, cultural and other factors existing in the society which responsible for the emergency of the entrepreneurs.

Women entrepreneur refers equally to someone who has started a one women business to someone who is a principal in family business or partnership or to someone who is shareholder in a public company which she runs". The Government of India has defined a women entrepreneur is "an

enriching experience. It is the perfect platform on which to launch a successful enterprise. "My advice to other women is to always chase your dreams and never be afraid of the challenges you meet along the way," says Monica. Oh, and Monica's husband no longer has any objections. In fact, he is now a budding eBay entrepreneur himself, selling technology products.

SMALL SCALE INDUSTRY- JYOTI NAIK

President, Shri Mahila Griha Udyog Lijjat Papad

Began as a cottage industry in 1959. The first branch of Lijjat outside the state of Maharashtra was established at valod , Gujarati 1968 and today Lijjat has 62 branches across states Acted as a catalyst in empowering poor urban women across India during the last four decades. More than 40,000 members in 62 branches across 17 Indian states. Major activity of the member sisters. No possibility of concentration of assets and wealth.

The Growth Membership has expanded from an initial number of 7 sisters from one building to over 42,000 sisters throughout India. The organization is widespread, with its Central Office at Mumbai and its 67 Branches and 35 Divisions in different states all over India. The venture started with Rs 80. Lijjat's annual sales increased from Rs 6.196 in 1959 to more than Rs 3 billion in 2002, with exports itself exceeding Rs. 12 cores.

Achievements the "Best Village Industries Institution" award from KVIC for the period 1998-99 to 2000-01 In 2002, the "Businesswoman of the Year "The Women Behind Lijjat Papad " at The Economic Times Awards for Corporate Excellence.

In 2003 the "Best Village Industry Institution". It also received the PHDCCI Brand Equity Award 2005. 8/4/2011 IIPM. Business is the Motto Run and perceived as a serious business, not a charity organization. There is no place for feelings of pity, sympathy or charity among members. We also do not accept donation or charity of any kind, even if voluntarily offered. It has given clear vision of the path of progress. Maintaining proper accounts has always been on our agenda every branch closes the account book every day. The objective of the

Institution is to provide employment to the ladies to enable them to earn decent and dignified livelihood.

CONCLUSION:

Women's today are very dynamic. In India there are various examples of women entrepreneurs who created history due to their lot of efforts, patience and positive attitude.

In today's male dominated society women's have proved that they can also work better and accomplish their dreams. Today Chanda Kochhar , Ekta Kapoor, Neeta Ambani, Monica Chheda and Jyoti Naik are the idols for those who want to fulfill their dreams and want to be a successful entrepreneur.

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The Buying Decision Process and Types of Buying Decision Behavior

Parashram G. Kandekar
Global Institute of Management,
Sangamner, Dist. Ahmednagar

4

Research Paper - Management

ABSTRACT

The decision of buying an item does not instantly take place. Behind the visible act of purchasing an item, stands a buying decision process that smart companies should investigate. Motivation, perception, learning, memory, personality, and attitude play an important role in the unfolding of the decision process that presupposes the consumer's covering of five stages: problem recognition, information search, evaluation of alternatives, purchase decision, and post purchase behavior. Marketers' task is to study consumer behavior in order to achieve a thorough understanding of all five stages unfolding in this process, not only of the purchase decision as such. Buying behavior differs greatly depending on the purchased item, therefore, the types of decision behavior need to be known and studied. They are: complex buying behavior, dissonance-reducing buying behavior, habitual buying behavior, variety-seeking buying behavior.

Keywords: buying decision process, purchase decision, consumer behavior, buying behavior, complex buying behavior, dissonance-reducing buying behavior, habitual buying behavior, variety-seeking buying behavior.

Introduction

The basic psychological processes (i.e. motivation, perception, learning, memory, personality, and attitude) play an important role in understanding how the decision process takes place. Smart companies try to understand the consumers' buying decision



Conclusions

Marketers should investigate the various influences on buyer behavior and understand how consumers actually make their buying decisions, i.e. who makes the buying decision, the directly observable, the exogenous and the endogenous factors of influence, the types of buying decisions and the five stages of the buying decision process. The buying decision process varies according to the type of buying decision.

The decisions to buy toothpaste, a tennis racket, a personal computer and a new car are all very different. Complex and expensive purchases are likely to involve more buying deliberation, and more participants. There are four types of consumer buying behavior based on the degree of involvement of the buyer and the degree of difference among brands.

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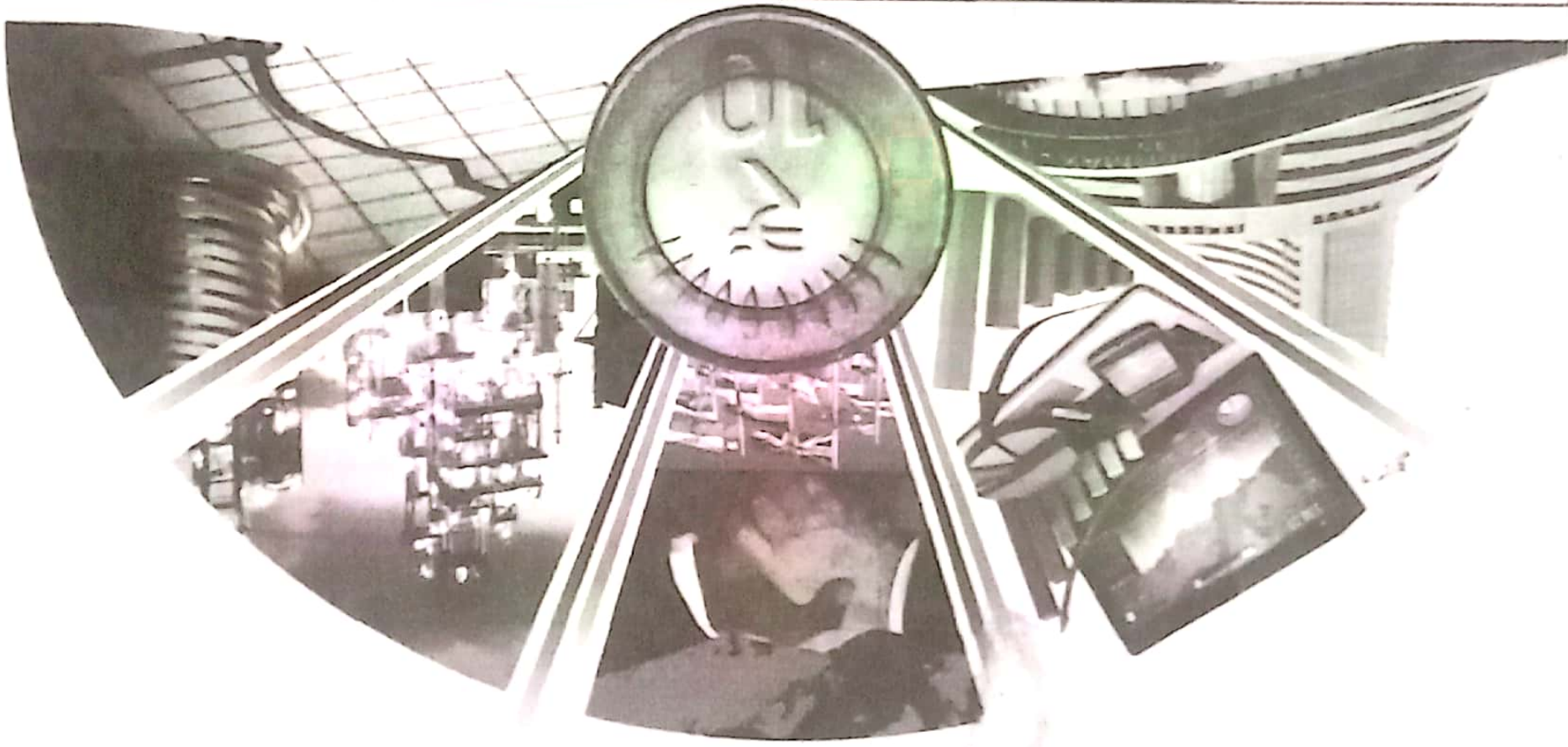
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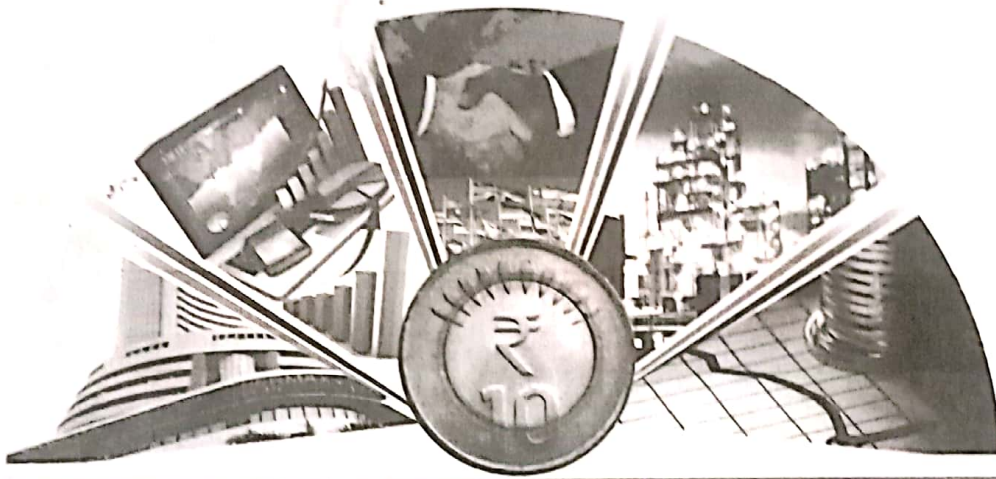


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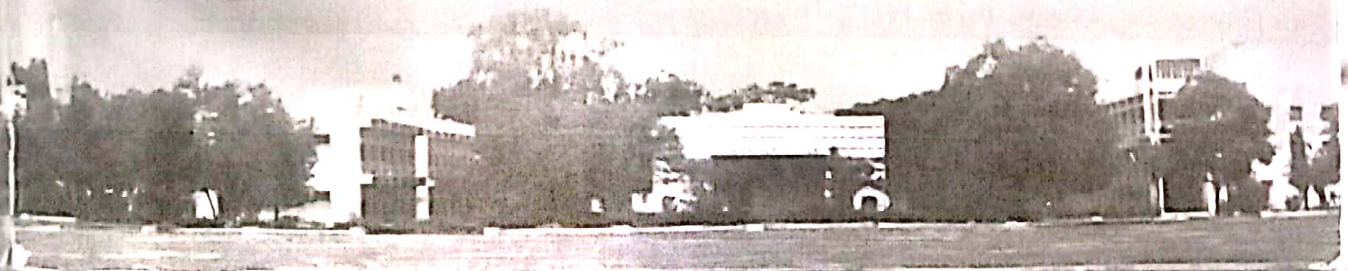
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MANAGEMENT AND MARKETING OF TOURISM IN INDIA

Kandekar Parashram Gangadhar
Research Scholar

INTRODUCTION

Tourism has emerged as the single highest net foreign exchange earning industry in India. In 1989, a record number of over 1.3 million international tourists visited the country and their number is estimated to go up to 2.5 million by 1995! In relative terms, our share in the global tourism industry, however, continues to be pitifully lower than one-half of a percent. This is deplorable, particularly in view of the inexhaustible and unique blend of historical, cultural and geographical tourism resource in existence in the country, and also the fact that India was the first Asian country to promote tourism in a professional manner in the early 50s.

Role in Economic Development

Tourism is a catalyst for stimulating economic, social and cultural activities. The money spent by tourists tends to percolate through many levels and has a multiplier effect. This has been confirmed by case studies of the real economic benefits conducted by the European Community, Kenya, Srilanka and the Bahamas.

The development of a tourist circuit results in the development of the hinterland too, from which the entire community benefits. Khajuraho could be mentioned as an example of transformation from a sleepy village to a thriving township, on this point.

Tourism carries great potential for generating direct employment and offers opportunities for self-employment.

Marketing for Tourism

Tourism, basically, is an infrastructure based service product. The nature of the service marketed being highly intangible and perishable offers a limited scope for creating and maintaining the distinctive competitive edge. It is here that systematic marketing holds the key to bringing back the gust as a friend as also in getting the best out of the existing tourism resource.

THE CURRENT SITUATION

Tourism has been a late starter in "India". Though the Government of India initiated efforts in its development in the mid-50s, it is only in the last 10 years that sustained efforts have been put in to strengthen this industry.

The year 1986 was the first year when the international tourist arrival crossed the one million mark in India. Between then and 1990, the average annual growth rate has been around 11 percent. This seems to be in line with a spurt in the total number of international arrivals in East Asia and the Pacific at 11.2 percent. Given the limited airline capacities and the infrastructural inadequacies, in India, it will be realistic to assume a growth target of about 9 percent for the next five year.

It is interesting to note from the studies of the World Tourism organization that the expenditure of a foreign tourist in India is high, at about US \$ 1000 against the average of US\$ 675 in south Asia in 1988. Based on the projected tourist arrivals and the estimated expenditure, these foreign exchange earnings are projected at Rs 4000 crore by 2000 A.D. at 1986-87 prices.

Need for Focused and Intensive tourism promotion

Promotion of the right image of India abroad is a prerequisite of effective tourism marketing. We must correct India's image of a nation in permanent crisis, a nation plagued with maladies of poverty; of the society based on a rigid caste system, a land of snake charmers, witchus and gurus; and a nation swathed in tons of red-tape and trapped in a time-wrap of its own making. The festival of India program may have bolstered India's conventional exotic and mystic image but has failed to project its technological achievements.

Market research studies covering areas such as what motivates tourists to travel and what are their current perceptions of India; what percentage of tourists are aware of India and what other nations compete with us on tourist motivation; How can India be positively target segments possess about India; and how distinct is the personality profile, recreation behavior and motivational features of first time tourists to India versus repeat tourists to India; how well does India's tourism infrastructure match with their expectations, must augment tourism planning effort.

THE CHALLENGE

In order to harness the available potential, the areas that need immediate and sustained attention are given as under:

- Advance preparation and integrated planning is needed before visit India Years are announced so that we have not to be content with belated awakening and mobilization of interest on the part of government bodies and tourism suppliers.
- Given the continental dimensions of India, domestic tourism must also be seriously promoted for proper utilization of the infrastructure required for tourism. This will include establishment of budget hotel, inns, Yatrinivas, hygienic, nutritious and economical food shops.
- Each tourist place should have the foods of their own distinctions. Provision of refrigerated vans and storehouses would greatly help in this direction.

CONCLUSION

Effective marketing and management of tourism needs a change in orientation and implementation of a better defined, better targeted market driven strategy. Right priority in its development at the level of the Central and State Governments, Coordination between various Government organizations and the tourism suppliers, and the permeation of the marketing philosophy throughout the tourism system, could give us the planned results. And more importantly, the politically and economic will. If Srilanka, Thailand, Indonesia, Malaysia, Singapore could do it, why not India? Will we measure up?

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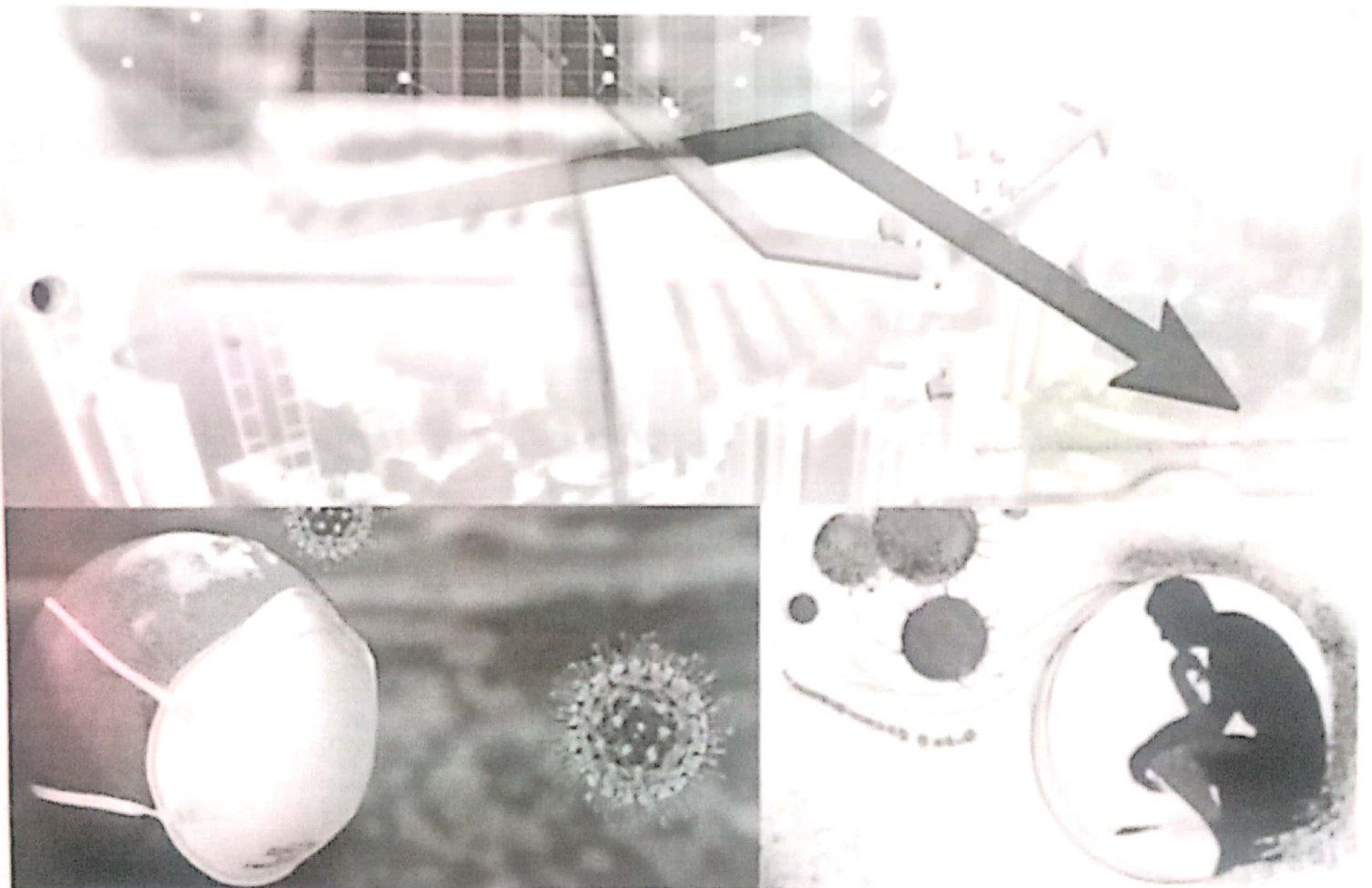
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GREEN MARKETING AND SUSTAINABLE DEVELOPMENT

Sbri. Parasbram Gangadhar Kandekar, Research Scholar

Abstract: In the modern era of globalization, it has become a challenge to keep the customers as well as consumers in fold and even keep our natural environment safe and that is the biggest need of the time. The companies who are using these green practices in their functioning will achieve the sustainable success as people these days have a positive attitude for green products. Due to this shift from traditional marketing to green marketing, companies these days are facing many new challenges. Green Marketing is an emerging branch of marketing which focuses on environmental protection along with the customer satisfaction. It also focuses on the strategies that makes eco-friendly environment through Green Marketing. This paper intends to substantiate how the marketing can help the sustainable development. It begins with the subjects of sustainable development and sustainable marketing as they are discussed in literature. It tries to bring a novel study which can be applied in current market scenario.

Introduction

According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. Increasing population and industrialization are exerting too much pressure on environment, infrastructure and the available natural resources. While the shift to "green" may appear to be expensive in the short term, it will definitely prove to be indispensable and advantageous, cost-wise too, in the long run. Various challenge and opportunity associated with it, changing consumer behaviour in the market generates a new market which may be seen as a challenge and opportunity both by many organizations. The paper also describe the reason why companies are adopting it and concludes that green marketing is something that will continuously grow in both practice and demand. Worldwide evidence indicates people are concerned about the environment and are changing their behaviour.

Objective and Methodology

One of the biggest problems with the green marketing area is that there has been little attempt to academically examine environmental or green marketing. While some literature does exist, it comes from divergent perspectives. This paper attempts to

throw light on the conceptual issues related with green marketing. The present study is exploratory in nature to provide a clear guidance for experiential research. It is also explanatory where the focus is on fact finding investigation with adequate interpretation. For this purpose secondary data were collected. The secondary data were collected through newspapers, magazines, books, journals, conference proceedings, Government reports and websites.

Green Marketing Process

Green product stresses the straight and tangible benefits provided by greener design, such as energy efficiency or recycled content, rather than stressing the environmental attributes them. Sustainability is the most common word nowadays in the environmental and economic research. It shows how proposal and creative thinking can result in cost effective best practices-an impetus to other businesses to follow suit and wipe out waste (Gulf News, Sunday, May 31, 2009). This early definition has three key components, such as it is a subset of the overall marketing activity; it examines both the positive and negative activities; and narrow ranges of environmental issues are examined. The produce those are affected through green technology and that caused no environmental hazards is called green products.



SERVICE MARKETING

Sbri. Parasbram Gangadbar Kandekar, Research Scholar

Abstract: Recognizing the need to improve the understanding of the services industry, this chapter provides an overview of services marketing concepts. Because services are inherently multifunctional in nature, operations, marketing, technology, and human issues are intimately connected to each other. Within this context, transportation services play the role of a *key enabler*, by facilitating the required and necessary movement of goods and people to satisfy the needs of the marketplace (e.g., delivery of mail-order merchandise to homes; mass rapid transport systems in urban areas). Many of the conveniences desired by the citizens of the service/experience economy cannot be fulfilled without the development of an efficient transportation system, and hence transportation and logistics services are growing at a rate faster than the growth of the entire service sector. For example, during the 1990s, while cumulative employment growth in the U.S.A. was 18%, the total service sector employment increased by 22% and transportation services employment increased by 26% (U.S. Bureau of Labor Statistics, 2000). Within the transportation services sector, employment in the trucking and air transportation services increased by 29% and 27%, respectively.

Keywords: Services industry, marketing, transportation services.

Introduction

It is now well known that services constitute the biggest section of the economy in many developed nations (Fitzsimmons and Fitzsimmons, 2000). According to the 1999 Statistical Yearbook of the United Nations, the service sector provides over 80% of the employment in the U.S.A. and over 70% of the employment in Canada, Japan, France, Israel, and Australia, when the agriculture, mining, and manufacturing sectors show negligible or negative growth. Because of rapid developments in information technology (IT), globalization, changing customer needs/preferences, and changes in the relative wealth of the developed and newly developing economies, the effective design of service systems continues to increase in importance (see Chapter 5). Some even argue that several developed nations have moved beyond the *service economy* to an *experience economy*, and therefore the ability to design effective systems for creating *desired* customer experiences will increasingly become an order winner (Pine and Gilmore, 1998).

Recognizing the need to improve the understanding of the services industry, this chapter

provides an overview of services marketing concepts. Because services are inherently multifunctional in nature, operations, marketing, technology, and human issues are intimately connected to each other. Within this context, transportation services play the role of a *key enabler*, by facilitating the required and necessary movement of goods and people to satisfy the needs of the marketplace (e.g., delivery of mail-order merchandise to homes; mass rapid transport systems in urban areas). Many of the conveniences desired by the citizens of the service/experience economy cannot be fulfilled without the development of an efficient transportation system, and hence transportation and logistics services are growing at a rate faster than the growth of the entire service sector. For example, during the 1990s, while cumulative employment growth in the U.S.A. was 18%, the total service sector employment increased by 22% and transportation services employment increased by 26% (U.S. Bureau of Labor Statistics, 2000). Within the transportation services sector, employment in the trucking and air transportation services increased by 29% and 27%, respectively.

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30. Role of Cooperative Bank in Making India Self-Reliant

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Abstract

(Aatmanirbhar Bharat)Self Reliant India means less independency on others in the Covid-19 pandemic, predicated on the substructure of five pillars including economy, infrastructure, system (technology driven arrangements), vibrant demography and demand. In order to materialize this vision and provide whatever loss caused due to the perpetual Covid-19 pandemic a liquidity improvement to the Indian economy for recovery of this, the Indian Government, has publicized a special economic package of Rs. 20 lakh crores, consuming on that important four things i.e land, Labour, liquidity and law. One of the important sectors which help to make India self-reliant that is Banking Sector. And in that banking sector Cooperative sector is play an important role. The co-operative banking sector plays an central role in financial inclusion at the grass-root level. In a landmark development, the Reserve Bank was given regulatory powers to improve the quality of management and governance in co-operative banks and to ensure more effective regulation and supervision to strengthen the co-operative banking sector. The main objective of this paper is to access the growth and performance in India and to study the financial and identify overall performance of UCBs to help become India self-reliant. Urban cooperative bank are an important role for the governments of inclusive growth and has come to occupy a challenging place in the Indian financial system.so India becomes self-reliant in Banking Sector.

Key Words- Self-reliant, Covid-19 pandemic, financial inclusion, UCBs.

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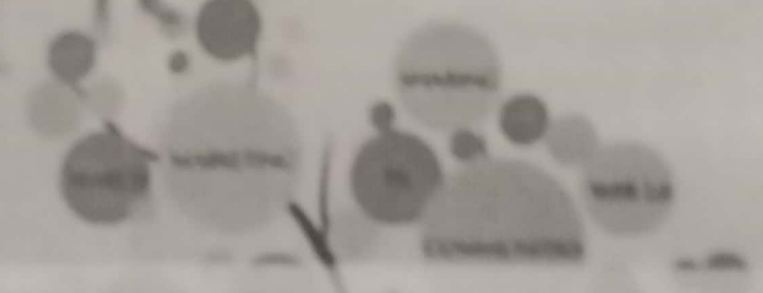
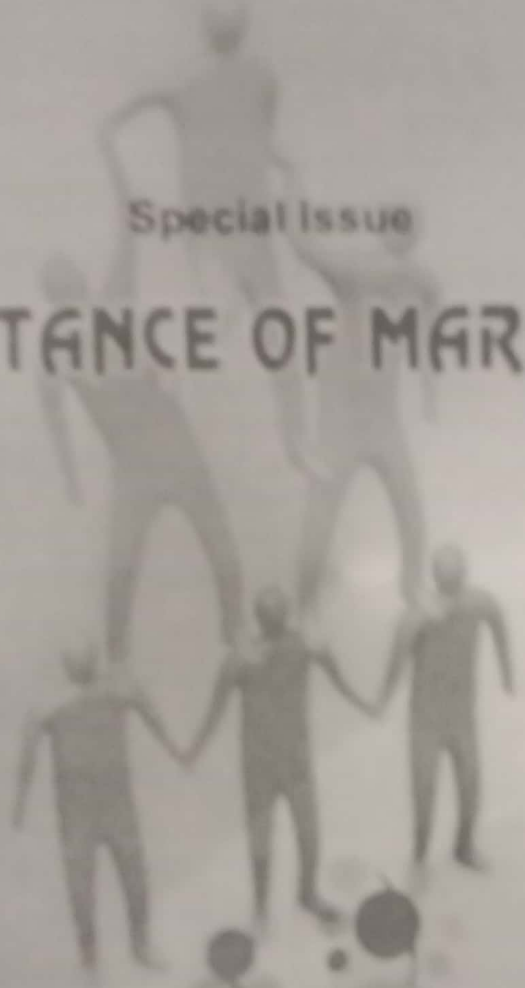
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A STUDY ON MARKETING LIMITATIONS OF SUGAR INDUSTRY

Ms. Ankita Arjun wagh

Bhagyashri Patil



ABSTRACT

Without marketing, manufacturing unit has no meaning. Marketing is essential part of any organization. Various aspects connected with concept marketing.

The Manufacturing industry is facing a rapidly changing market like new technologies, economic uncertainties, fierce competition, and customers' demands. The changing climate has presented an unprecedented set of challenges and issues. The Manufacturing sector is an integral part of the economy. Hence this sector plays a key role in the wellbeing of the economy. In the current scenario, a very serious question arises whether the customers are satisfied or not and what are the elements of Manufacturing sector which lead to the satisfaction or dissatisfaction of customers. Sugar industry is also a manufacturing unit but there is no full fledge marketing is required in this industry. Indian Sugar Industry has not really paid adequate attention to marketing and market research. The paper focuses on the limitation of marketing in Sugar Industry.

Keywords: Marketing, Sugar Industry, Manufacturing Industry.

INTRODUCTION

Sugar industry is the second largest industry after textiles. The country is the second largest sugar producer in the world (accounting 13% of the world's sugar

4. It is result of study that sugar is need base product of society , since last 60 years sugar industry adopted perfect, proper and well planned distribution channel.
5. It is observed that sugar industries needs distribution, storage, insurance, transportation, communication regularly hence, sugar industries made provision for this purpose.

HYPOTHESIS TESTING

On the basis of primary and secondary data it is clearly proved that

H0- There is no limitation of Marketing for Sugar Industries- Accepted.

H1- There is limitation of Marketing for Sugar Industries- Rejected.

CONCLUSION

On the basis of analysis and interpretation and hypothesis testing it is proved that there is no need of marketing in sugar industry.

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