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Content

Sr. No.	Author name	Title	Page No.
1	Mr. Hemant Sangappa Alange ¹ Dr. P.T. Pawar ²	Financial Performance Of Berger Paints India	1
2	Prof. Dhanraj Rambhau Berungikar	A Study Of Gston Education Services In India	5
3	Dr. Bhanje Shivanand B.	A Study On Work Life Balance	12
4	Mr. Shrikant Dilip Dharurkar	Entrepreneurship Education Learning Interest Among Students	15
5	Dr. R.M. Khilare	A Study On Impact Of Demonetization On Indian Economy	22
6	Dr.Sunil Subhash Patil	Evaluation Of Occupational Skills Of Gauda And Kunbi (Scheduled Tribe) Community In Goa	25
7	Mr. Shrikant C. Dudhal	Management Audit	35
8	Miss. Kajal Danyakumar Jagtap	Contemporary Issues In Commerce & Management	40
9	Smt- Kore Bhangarewa S.	Human Resource Policies And Organization Development	43
10	Miss. Namrata Jagannath Mangrule	Demonetization And Its Impact	48
11	Dr. R. N. Shendage	Impact Of Goods And Service Tax (Gst) On Indian Economy	51
12	Prof. Ranjana V. Bansude	A Research Paper On An Impact Of Goods And Service Tax (Gst) On Indian Economy	55
13	Shri. A.V. Sakhare	A Study On Customer Perception Towards Hyundai I10 Car With Special Reference To Gandhi Hyundai, Bale,Solapur	59
14	Mr. Survase Abarao Premnath ¹ Prin. Dr. M.A. Dalal ²	Industrial Development Through Maharashtra Centre For Entrepreneurship Development	64
15	Prof. Dr. S.R. Dhere	Demonetization And Its Impact	68
16	Mrs. Birajdar Anita Layappa	Demonetization And Its Impact On Commerce	71
17	Prof. Induimati S. Cholle	Dual Career And Work Life Balance	77

DEMONETIZATION AND ITS IMPACT ON COMMERCE

Mrs. Birajdar Anita Layappa

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Abstract:

Demonetization means that the amendment of currency standing as a medium of exchange, which suggests commutation recent notes or coins in to new ones. The alternative of termination is remonetization which suggests restoring the demonetized currency as a medium of exchange. Termination that was created by the govt was extremely a achievement. It helps in fight against corruption, black cash, inflation and evasion. the most goal of termination was to get rid of the pretend currency from the market that is employed in evasion, corruption and funding in some anti-social activities. It's a surgical attack on black cash. It helps to discourage money dependent economy and to facilitate trade. During this paper, we have a tendency to shall discuss regarding however India featured termination, it's been quite few months Government demonetized five hundred and one thousand rupees notes. It had been a serious call that impacts on all sections of the society. During a outstanding move, the govt of India declared that the 5 hundred and one thousand rupee notes cannot be medium of exchange from hour, eighth November 2016. The run battled in can issue 2 thousand rupee notes and new notes of 5 hundred rupees which is able to be placed in circulation from tenth November 2016.

Keywords: Demonetization, Black money, corruption

Introduction:

Demonetization could be a generations' unforgettable expertise and goes to be one amongst the economic events of our time. Its impact is felt by each Indian subject. Termination affects the economy through the liquidity aspect. Its result is a telling one as a result of nearly eighty six of currency worth in circulation was withdrawn while not exchange bulk of it. As a results of the withdrawal of Rs five hundred and Rs a thousand notes, there occurred large gap within the currency composition as when Rs 100; Rs 2000 is that the solely denomination. Terminations that the method of removing currency from general usage or circulation. In India's case Government utterly withdrawn the currency with the denomination of a thousand. at the side of a thousand currency notes five hundred rupee notes were additionally withdrawn from circulation. For the recent five hundred currency notes new five hundred rupee

First page of the publication: Demonitization and its impact on commerce

Authors: Mrs. Birajdar Anita Layappa

45. Growth and Poverty in Maharashtra

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Solapur.

Abstract

Maharashtra is among the richest states in India in terms of per capita financial gain, however incidence of impoverishment within the state remains about to the national average. The state's economy grew at a quicker rate than the all-India average throughout 1980-1 to 1992-3, however it over-involved a touch throughout 1993-4 to 2003-4 because of poorer performance of agriculture and trade. Agriculture's contribution to GSDP has come back all the way down to twelve per cent in 2002-3, however over fifty per cent of total employees square measure still engaged during this. Cropping pattern has been shifting to larger worth addition non-cereal crops like fruits, vegetables, oilseeds and sugarcane. Composition of producing has shifted towards a lot of capital-intensive sectors. Communication, transport and public administration have accounted for giant a part of service growth. the advantages of this growth method have, however, not unfold equally across social teams or regions, that part explains prevalence of high impoverishment compared to alternative states at similar mean financial gain. The abundant talked concerning geographical region Employment Guarantee theme (MEGS) has had restricted success and its coverage across districts/divisions isn't proportionate to the share of poor. Despite these developments, rural impoverishment has reduced from thirty eight per cent in 1993-4 to around twenty four per cent in 1999-2000. Given current investment flows, the growth potential of geographical region will look bright for the medium run. But, spatial arrangement implications of the rising growth pattern across sectors recommend that the poor may not profit proportionately from the expansion method. the teachings that geographical region provides is that growth has got to be a lot of broad-based and inclusive, which intervention through welfare programs like MEGS ought to be designed to suit the native resource base of poorer regions for quicker impoverishment reduction.

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Cover page of the proceedings: National Seminar: Recent Trends in plant sciences and agricultural research.- 11/01/2018.

39	Effect of Sugarcane Growth Stages on Nutrient Concentration Ratio and their Norms on Vertisol <i>Patil, A. V., Jadhav, A. B., Kalbhor, H. B. and Patil, Y. M.</i>	199
40	Effect of Nutrient Management on Available N, P, K, S, B, Zn and Fe Content in Soil in Sunflower Crop (<i>Helianthus annuus</i> L.) <i>Kondubhairy, U. N., Kondubhairy, B. R. and Kondubhairy, N. B.</i>	204
41	Effect of Organic Manure and Fulvic Acid Sprays on Yield and Nutrient Uptake of Soybean - Tomato Cropping Sequence on Inceptisol <i>Bhosale, P. U., Amrutsagar, V. M. and Gaikwad, D. D.</i>	208
42	Effect of Sources and Levels of Si on Soil Properties, Nutrient Uptake and Yield of Kharif Onion on Inceptisol <i>Nazirkar, R. B., Narale, Balaji. and Durgude, A. G.</i>	215
43	Studies on Protein Hydrolysis of Legume by Papain Enzyme from Papaya (<i>Carica papaya</i>) <i>Dhanve, R. S., Jagtap, K. D., Shaikh, F. S.</i>	221
44	CO ₂ Sink-Source Potentials of Manmade Land Use Systems (LUS) of Western Ghats with Land Use Changes (LUC) <i>Nagaraja, M.S., Champa, B.V. and Shankar Meli, Ajay, K. Bharadwaj</i>	226
45	Tractor Operated Onion Seed BBF Planter <i>Suryanvashi, V. R., Jadhav, K.A., Vairagar, V.G., Baheti, H. S. and Bastewad, T. B.</i>	231
46	Impact Assessment through GIS Based approach of Rainwater Harvesting Structure on Drainage Line for Developing Groundwater Regime <i>Nagdevi, M. B., Patode, R. S., Pande, C. B., Gabhane, V. V. and Karimkar, A. P.</i>	236
47	Storability of Onion (<i>Allium cepa</i> L.) as Affected by Deficit Levels of Irrigation <i>Bhagyawant, R.G., Gorantwar, S. D. and Dahiwalakar, S. D.</i>	241
48	Land Use / Land Cover Mapping Using Supervised Classification Techniques in Agricultural Watershed <i>Patode R. S., Pande, C. B., Moharir Kanak, Nagdevi, M. B. and Wankhade, Ramee</i>	246
49	Effect of Land Use Pattern Configuration for Cotton (<i>Gossypium Arboreum</i>) Crop <i>Patil, Sarika P.</i>	250
50	Assessment of Meteorological Drought for Crop Planning at Yavatmal District in Vidarbha Region of Maharashtra State <i>Mankar, Suvarna, Satpute, G. U. and Upadhye, S. K.</i>	257
51	Statistical Equations Models for Rainfall Prediction <i>Patil, M. R., Jadhav, J. D., Kolse, R. H., Kadam, D. D., Shinde, V. A. Narute, G. P. and Amrutsagar, V. M.</i>	261
52	Study of Genetic Variability, Correlation and Path Analysis in Finger Millet (<i>Eleusine coracana</i> Gaertn) <i>Kadam, D. D., Karad, S. R. and Najan, B. R.</i>	266
53	A Rapid <i>In Vitro</i> Mutagenesis and Screening Technique for Drought Tolerance in Sugarcane (<i>Saccharum</i> spp. Complex cv. Co 94012) <i>Gadakh, S. S. and Patel, D. U.</i>	270
54	Studies on Management of Leaf Reddening in Bt and Non Bt Cotton Genotypes <i>Deshmukh, V. D., Bharad, R. W., Tagad, L. N. and Wagh, R. S.</i>	276
55	New Spiny Safflower Variety Phule Chandrabhaga (SSF-748) for Rainfed and Irrigated Conditions of The Country <i>Shinde, S. K., Khadtare, S. V., Tagad, L. N. and Amrutsagar, V. M.</i>	281
56	Variance and Path Analysis of Leaf Related Traits with Grain Yield in Sorghum (<i>Sorghum bicolor</i> L.) Genotypes Under Drought Condition <i>Kadam, S. M., Rajguru, A. B., Kashid, N. V. and Takate, A. S.</i>	284
57	Rapid Multiplication of <i>Chrysanthemum morifolium</i> through <i>In Vitro</i> Culture <i>Rajput, H. J., Wable, S. V., Dabat, D. V. and Chavan, B. H.</i>	290



STUDIES ON PROTEIN HYDROLYSIS OF LEGUME BY PAPAIN ENZYME FROM PAPAYA (*Carica papaya*)

Dhanve, R. S., Jagtap, K. D., Shaikh, F. S.

Abstract: *Carica papaya* is a common Indian fruit used in cooking and also important in several medicinal uses. The latex of this fruit which is a yellowish white liquid, is rich in an enzyme called papain. Papain enzyme is a proteolytic enzyme which brings about hydrolysis of protein compounds into their constituent amino acids. In enzymatic assay of papain, the protein substrate is subjected to the proteolytic hydrolysis action of papain. This results in release of free amino acids which can then be estimated by reaction with color forming reagents like Folin and Ciocalteu reagent. In present study the papain enzyme is isolated from the latex of *Carica papaya*. The extracted papain enzyme in the dry powder form is used in protein hydrolysis studies. The protein hydrolysis by papain is also studied as a qualitative tool for determination of quality of Legume samples having differing in their protein and essential amino acid content.

Keywords: Papain, enzyme, Proteolytic hydrolysis, legume

Introduction

Enzyme are made up of protein that is present in all living organisms. Enzyme converts substrate into product and biological catalyst. They increase rate of reaction. Enzyme act on substrate as result substrate is converted in to product. Substrate binds on active site of enzymes that is specific for substrate (Hansen *et al*, 1990). The traditional understanding is that an entirely new complement of digestive enzyme is secreted by the pancreas into small intestine with each meal (Lerner *et al*, 1996). This is thought to be necessary because, like food itself, these enzyme are degraded during digestion.

Papain is a major proteinase, isolated from papaya (*Caricapapaya*).in the plant papain is accumulated in the entire part with different extent and properties depending on its source. (Kelly, 1996). Papain, which is derived from the juice of the papaya, was first isolated from the plant in the late 1800s. The fruit papain is EC3.4.22.33. It is approved to treat swelling and inflammation following surgery, particularly sinus surgery. Papain can be useful in treating a wide range of conditions, but it is particularly effective in reducing inflammation associated with infection, sinusitis osteoarthritis and cancer. (Gutfreund *et al*, 1978). The primary component of papain is a sulfhydryl proteolytic

fraction. Papain is stable at pH 3.0-6.5 and once it has combined with its substrate, the activity is no longer susceptible to the effect of the pH. The effective temperature range is 40-65 °C with the optimum being 50-60 °C. Papain can be activated by calcium chloride, cysteine, bisulphate salt, NaCN, H₂S, Na₂S and benzoate. However, papain is usually sufficiently active without the addition of activators. Papain is inhibited by Hg⁺⁺, Ag⁺, Cu⁺⁺, antitrypsin, estatin A and B, iodoacetate (Harrach *et al*, 1998). The enzymes that control everything from metabolism to the immune system are proteases, or proteolytic enzymes, which regulated protein function. Proteolytic enzymes to break down the dead protein from food rather than using that energy for production of protease enzyme, which control metabolic function. Protease is a group of hydrolases acting on peptide bond, belong to EC 3.4. Used for removing of protein contamination and used brewing industry.

The increased worldwide demand for canned fruit has greatly stimulated plantings worldwide. Papain is crude, aqueous extract from the fruits of papaya, constituting an unusually complex mixture of different thiol-endorpeptidases and other not yet completely characterized components such as phosphatases, glucosidases, peroxidases, cellulases,



ANTIOXIDATIVE AND ANTI-GENOTOXIC PROPERTIES OF NOPALEA COCHENILLIFERA SALM. DYCK. CLADODE EXTRACTS

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Abstract: *Nopalea cochenillifera* Salm. Dyck. is a rich source of phytochemicals including phenolic compounds and offers opportunities for development of value-added products having nutraceuticals and food additives to enhance health benefits. The present study determined antioxidant capacity of *N. cochenillifera* pad (NCP) extracts by evaluating the scavenging activity using 1, 1-diphenyl-2-picrylhydrazyl (DPPH) and ferric reducing power assays. The plant was analyzed for total phenolic content (TPC) and total flavonoids content (TFC). The ethanol and acetone were proved to be the best solvents for extracting phenols and flavonoids, while methanolic extract showed proficient antioxidant properties. The effect of *N. cochenillifera* methanolic extract against phenol induced genotoxicity in onion root tip cells showed a substantial protection against the mutagenic effects of phenol. The results indicated that the *Nopalea* pad is one of the easiest available edible natural sources of antioxidant and anti-genotoxic compounds.

Key words: *Allium* test, antioxidant, anti-genotoxic, DPPH, FRAP, *Nopalea cochenillifera*, total phenol.

Introduction:

Broadly defined, an antioxidant is a compound that inhibits or delays the oxidation of substrates even if the compound is present in a significantly lower concentration than the oxidized substrate (Matkowski, 2008). The scavenging of reactive oxygen species (ROS) is one of possible mechanism of action. Chain breaking antioxidants prevent damage by interfering with the free radical propagation cascades. Synthetic antioxidants have been suspected to prompt negative health impacts and have showed lower solubility and moderate antioxidative activity (Barlow, 1990 and Pourmorad *et. al.*, 2006). A positive correlation between a diet rich in plant-based food and a reduced risk of diseases associated with oxidative stress has been accounted (Santos-Buelga and Scalbert, 2000 and Manach, 2004). Hence, current trends are focused on use of naturally occurring antioxidants derived from edible plant sources.

Cactus pears were largely ignored by the scientific community until the beginning of the 1980s when several studies and reports were published on their biological functions. The nutritional properties of the fresh cladodes have long been known (Frat *et.*

al., 1990 and Fernandez *et. al.*, 1992). The cladode is a tonic and diuretic, whereas, the fruits have cooling and tonic properties. The young buds and the milky juice are astringent, where as fruit juice has been used as a health drink. Currently, prickly pear cacti extracts are available in powder or pill forms and used as a dietary supplement. More recent investigations on the chemical components and the nutritional value of *Opuntia* spp. have attracted attention in the food, nutritional and even pharmacological sciences (Shedbalkar *et. al.*, 2010). *Nopalea cochenillifera* Salm. Dyck., is a sturdy shrub, belonging to the subfamily Opuntioideae, is a succulent, and has very shallow and massive roots that can spread out widely near to the soil surface. The plant grows on a less water source and is available throughout the year. This species has less spines and spine-hairs (Gomez-Flores, 2006). *Nopalea* tender young pads, also known as "nopalitos verdes", are probably native to Mexico or Central America. They are a good source of fruits (tunas) and vegetables (nopalitos verdes) for human consumption, as well as fodder for cattle and other animals during the dry seasons (Russell and Felker, 1987). Fruit pulp of the red cactus pear (*O. ficus-indica*) has been used for ice cream production

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Sr. No	Title And Name Of The Author (S)	Page No
1	Goods & Service Tax: Reforming & Restructuring India Mr. Shrikant Dilip Dharurkar	1
2	Event Management Mr. S. C. Dudhal	6
3	E-Commerce In India: Challenges And Opportunities Miss. Priyanka A. Chippa	9
4	Current Trends And Challenges Of Indian Telecom Sector Mrs. Anjali A. Pawar	13
5	Internet Marketing In Service Sector Mr. Patil M. B. and Mrs. Birajdar Anita Layappa	19
6	Artificial Intelligence And Its Application In Different Areas Mrs. Prarthana P. Bakshi	23
7	E-Commerce & Its Challenges Mrs. Snehal S. Potdar	26

**Content Page of the Proceeding: National Seminar on
Challenges Before Service Sector in Changing Era - 07/10/2017**

REVIEW OF RESEARCH

INTERNET MARKETING IN SERVICE SECTOR

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ABSTRACT:

Service is any performance that one party offers to another that is essentially indescribable and does not result in any ownership. In the service marketing majorities of the challenges arises from the basic characteristics of services like perish ability, inseparability, and heterogeneity, indefinable and constantly known as IHIP. Internet marketing is necessary to generate buzz and traffic, traffic generates business, business brings profits. This paper presents the conceptual frame work summarizing the internet marketing types, marketing ethics, tips for using internet marketing, advantages and data related to Indian users in internet marketing.



KEYWORDS: service marketing majorities, basic characteristics of services, traffic generates business.

INTRODUCTION

Today nearly all of the challenges in service marketing arise the basic characteristics like perish ability, inseparability, and heterogeneity, indefinable and constantly known as IHIP. A website without effective marketing is like building a gestation in the middle of a forest. It can help you to easily promote individual or mass communication. Assisting you in managing your brand, creating and presenting your business identity, generating customer trust and loyalty. For ideas to marketing your websites traditional marketing methods are collapse like television, radio, newspaper, magazines, bill boards, direct mail, word of mouth marketing etc. and it helps for studding internet marketing like video sharing websites, blogs, micro blogs, social networks, widgets, search advertising, direct mail, word of mouth etc.

DEFINITION OF SERVICE AND INTERNET MARKETING:

'A service may be defined as a change in the condition of a person, or a good belonging to some economic unit which is brought about as the result of the activity of some other economic unit, with the prior agreement of the former person or economic unit.' (Hill, 1977)

'The marketing of your products or services over the internet'.

An internet marketing strategy is necessary to effectively compete in today's business environment. Internet marketing forms are i.e. digital marketing, web marketing, online marketing, search marketing, E-marketing etc.

First page of the publication: Internet Marketing in Service Sector

Authors: Mr. Patil M.B. and Mrs. Birajdar Anita Layappa



Sr. No	Title And Name Of The Author (S)	Page No
1	Performance & Challenges In Indian Service Sector Asst. Prof. Varade. V. K. and Asst. Prof. Manure. V. S.	1
2	Emerging Trends Of E-Commerce In India Prof. Bhaskar J. Raskar	5
3	Benefits And Types Of E-Commerce Ashwinkumar Rangdal	15
4	An Overview Of Readymade Garment Industry In India Assist. Prof. Kore Bhangarewa S.	18
5	पत्रकारितेतील आव्हाने व माध्यमांचे बदलते स्वरूप विशेष संदर्भ : वृत्तपत्रे व नमोवाणी चैतन्य शिन्खडे	21
6	Impact Of Economic And Tourism Places In Karnataka Dr. Ambanna M. Bhavimani and Prof. Mutturaj Nagappa Bukistagar	25

**Content Page of the Proceeding: National Seminar on
 Challenges Before Service Sector in Changing Era - 07/10/2017**



REVIEW OF RESEARCH

PERFORMANCE & CHALLENGES IN INDIAN SERVICE SECTOR

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ABSTRACT :

In the sense of economics, services are any functions or tasks, performed by an individual or a group of individual, for which there is a demand of hence a price is determined if it is in the relevant market services are sometimes referred to as intangible goods.

KEYWORDS : *sense of economics, services, information technology (IT), national Account Classification.*

INTRODUCTION

The services sector usually covers wide range activities from the most sophisticated information technology (IT) to simple services provided by the unorganized sector like the services of the plumber mansion, barber etc. national Account Classification of the services sector incorporates trade, hotels and restaurants, transport, storage and communication; financing, insurance, real estate and business services; & community, social & personal services. In WTO & RBI classification, reconstruction is also included in service sector.

GROWTH:

- The service sector has been a major & vital force sturdily driving growth in the Indian economy for more than a decade. The economy has successfully navigated the turbulent years of the recent global economic crisis because of this sector in the domestic economy.
- The share of service sector in India's GDP is expected to reach 62 by FY 2020

**Growth Chart
Sector wise**



First page of the publication: Performance & challenges in indian service sector

Authors: Mrs. Varade V.K., Mr. Manure V.S.

8	A Study Of Problems And Prospects Of MSRTC Ms. Monali M. Narayankar	30
9	A Study On Stress Management With Reference To Co-Operative Banks, Solapur Ms. Pedda Nagaratna S. and Prin. Dr. S. K. Patil	35
10	Muslim Women Entrepreneurship Through Self Help Group Mulla Jainoddin Khatalso	43
11	Provision Of Welfare Facilities In Solapur Municipal Corporation For Employees Quality Work Life Prin. Dr. M. A. Dalal and Vanita J. Sawant	47
12	Consumer Behaviour And Durable Products Prof. A. V. Sakhare	55
13	Appraising Monetary Presentation Of Co-Operative Banks Of Vijayapur District Through Financial Ratios Prof. Bharati R. Hiremath	60
14	E-Commerce In India: Opportunities And Challenges Prof. Ganesh B. Vhale	70
15	Emerging Challenges And Prospects Of Retail Markeitng & FDI Prof. Indumati S. Cholle	74
16	Challenges In The Banking Sector –A Changing Paradigm Prof. Mamatha Bannur	77
17	Economic Development By Tourism In Bidar District Prof. Nagendra V. Dhole	82
18	Opportunities And Challenges Of Online Marketing Prof. Pushpabai A. Kore	87
19	Education And Morden Technology For Skill Enhancement Prof. Supritha V. Kaulagi and Prof. Bharati R. Hiremath	91
20	Online Marketing: Opportunity And Challenges Prof. Suresh R. Dhere	96
21	हिंदी कम्प्यूटिंग-चिंतन और चुनौतियाँ प्रा. संगीता विष्णु मोसले	101
22	Indian Tourism Industry – Challenges And Opportunities With Respect To FTA Mr. Vighnesh G. Nadargi	104
23	भारतीय डिजिटल अर्थव्यवस्था प्रा. संगीता बावगे	111

**Content Page of the Proceeding: National Seminar on
Challenges Before Service Sector in Changing Era - 07/10/2017**



REVIEW OF RESEARCH

भारतीय डिजिटल अर्थव्यवस्था

प्रा. संगीता बावगे

V.G Shivdare College Of Arts, Commerce & Science Solapur.

❖ सारांश :

व्यवहार करताना कुठल्याही रोख रकमेची देवाण - घेवाण होत नाही त्या व्यवहारांला कॅशलेस व्यवहार म्हणतात. भारतामध्ये पूर्वीपासून रोख रकमेच्या वापराचे प्रमाण ब्रिक्स देश व इतर देशांच्या तुलनेत जास्त आहे. सिटी बँकेच्या (२०१४) च्या निदेशकांनुसार "भारत कॅशलेस अर्थव्यवस्था रुजवण्यास फारसा अनुकूल नाही. परंतु आज भारतात भ्रष्टाचार, काळ्या पैशाला लगाम, दहशतवाद रोखण्यासाठी, खचलनछपाईच्या खर्च कमी करण्यासाठी कॅशलेस अर्थव्यवस्था काळाची गरज आहे. ही कॅशलेस व्यवस्था अस्तित्वात आणण्यासाठी RTGS, IMPS, UPI, ई - वॉलेट्स ही साधने आहेत. परंतु कॅशलेस व्यवहाराबाबत सर्वसामान्य, विशेषतः ग्रामीण भागात जागृती नाही. कॅशलेस व्यवहाराची सुरक्षा, रोख व्यवहारांना प्राधान्य, निरक्षरता हे अडथळे आहेत. भारत सरकार कॅशलेस व्यवहाराला चालना देण्यासाठी अनेक योजना राबवित आहेत.



❖ प्रस्तावना :

पंतप्रधान नरेंद्र मोदी यांनी ८ नोव्हेंबर २०१६ रोजी ५०० व १००० रु.च्या नोटा चलनातून बंद करत असल्याची धाडसी आणि खळबळजनक घोषणा केली. देशातील भ्रष्टाचार, काळापैसा, पैशांचा गैरव्यवहार दहशतवाद व दहशतवादयांना होणारे अर्थसाहाय्य आणि बनावट नोटा या समस्यांचे निराकरण करण्यासाठी हा निर्णय घेतला असल्याचा सरकारकडून सांगण्यात आले. विमुद्रिकरण निर्णयानंतरच्या काळामध्ये देशातील सर्वसामान्यांना चलन तुटवड्याच्या संकटाला तोंड द्यावे लागले. या पार्श्वभूमीवर सरकारने विमुद्रिकरणाचा निर्णय हा देशाला कॅशलेस अर्थव्यवस्था बनवण्यासाठी घेतला असल्याचा सांगण्यात आले. आज भारतीय अर्थव्यवस्थेचा प्रवाह कॅशलेसच्या दिशेला सुरू होत आहे.

भारतात एकूण आर्थिक व्यवहारांपैकी ९७% व्यवहार हे रोखीत होतात. भारतीय अर्थव्यवस्था पूर्णतः ग्रामीण भागाशी जोडलेला आहे आणि तेथे रोखीचंच राज्य चालते. भारताच्या एकूण कर्मचाऱ्यांपैकी ९२% हे असंघटित क्षेत्रात काम करतात. देशात ६% किरकोळ विक्री करणारे व्यापारी डिजिटल पेमेंट स्वीकारतात. भारतात दर १ लाख लोकसंख्येमागे २०० एटीएम मशीन्स आहेत. विकसित देशांत याचे प्रमाण २००० इतके आहे. या सगळ्या बाबी असल्या तरी आपल्याला इच्छा असो वा नसो, आपल्याला डिजिटल व्हावे लागणार आहे. त्यासाठी आपल्या प्रत्येकच्याच मनात असंख्य प्रश्न, शंका, संशय, समज आहे. या डिजिटल बँकिंगविषयाच्या सगळ्या शंकांचा निरासरा करणे आणि कॅशलेस इकोनॉमी समजून घेणे महत्वाचे आहे.

❖ शोधनिबंधाचा उद्देश :

१. कॅशलेस ची संकल्पना समजून घेणे.
२. भारत व इतर देश व ब्रिक्स गूप चा कॅशलेस ची तुलना.
३. कॅशलेस व्यवहाराच्या माध्यमाची माहिती.
४. सरकारने योजलेल्या प्रोत्सानात्मक उपयांचा अभ्यास.

❖ संशोधन पद्धती :

कॅशलेसची माहिती दुय्यम स्वरूपाच्या माध्यमातून तसेच इंटरनेट, वेगवेगळ्या वृत्तपत्रे व वेगवेगळ्या प्रकारची मासिके यातून घेतली आहे.

❖ संकल्पना :

"दैनंदिन आर्थिक व्यवहारात रोख पैसा वापराऐवजी चेक, क्रेडिट कार्ड, डेबिट कार्ड, इंटरनेट बँकिंग तसेच इतर इलेक्ट्रॉनिक पेमेंट पर्यायांचा अधिकधिक वापर असणाऱ्या अर्थव्यवस्थेला कॅशलेस अर्थव्यवस्था म्हणतात"

"डिजिटल बँकिंग किंवा कॅशलेस बँकिंग म्हणजे पैशाचे सगळे व्यवहार जे इलेक्ट्रॉनिक माध्यमातून होतात व ज्या छापिल नोटा वापरायची गरज नसते.