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1	Research Papers
2	Certificates
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4	List of Research Papers



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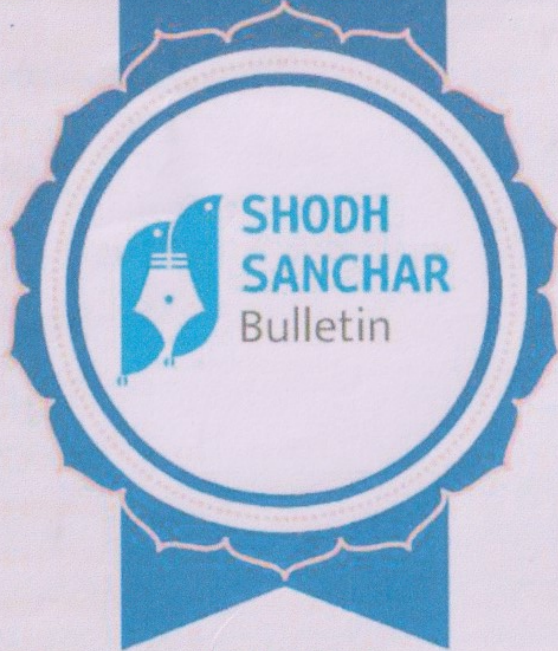
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Prof. (Dr) Ratikanta ray	Attached	Attached	Attached	Attached
Dr. Rajesh Jha	Attached	Attached	Attached	Attached
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An Analytical Workof Employee's Inclination towards Use of Core Banking Solution

Ashwini R. Chavan¹, R. D. Kumbhar²

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Abstract

A core banking solution is a boon for the banking sector. In this competitive era of globalization, unlike any other industry banking industry too facing many issues. Although public and private sector banks have already adopted the influence of the IT industry in the banking sector and reaching new heights every day. According to various reports and literature Implementations of CBS increases efficiency by reducing the workload of staff, help to increase accuracy, speed, saves time, money and efforts of employees and customers. Public and private sector banks have already adopted CBS but yet cooperative banks are still struggling with the adoption problems of CBS. Employees are the most important part of the bank. And so it is necessary to understand their views, problems, inclination of these stalwarts. In this paper to understand and analyze employee's inclination towards the use of CBS, the researcher has used a structured questionnaire to collect the data from a convenience sample of 76 bank employees from various cooperative banks in Pune city. A hypothesis has been set and to get the correct results Frequency and Percentage analysis and t-tests are applied for data analysis and understanding. Also, charts and tables are prepared for a better understanding of the findings.

Keywords: Cooperative Bank, employees Preferences, CBS implementation, Information Technology

Introduction:

Banking enhancement in India has been, all things considered, it's nothing but a status- driven movement. The Reserve Bank of India was declared the public sector in 1949, trailed by the nationalization of the Imperial Bank of India (presently the State Bank of India - SBI) in 1955. In 1969, 14 notable commercial banks were nationalized and the activity was repeated when 6 gradually commercial banks were nationalized in 1980. Subsequently, preceding financial changes started in the mid-1990s, banking commercialization in India was a close restraining infrastructure of the Government of India.

According to an article on Banking System in India, the Nationalization of commercial banks was an endowment. After nationalization, there was a shift of importance from industry to agriculture. The country saw fast expansion in banks, even in rural areas. Be that as it may, bank nationalization made its own issues like over the top business, the involvement of people in banks, adoption of technology and be with over changing globalization is the foremost challenge for banks in that era. It was in this setting wide-extending; banking sector changes were presented as an essential piece of the financial alteration plan began in the mid- 1990s and

CBS Adoption by Cooperative Banks: A theoretical review

Ms. Ashwini Chavan*

Dr. R. D. Kumbhar**

Dr. S. D. Mundhe***

Abstract

In today's era of technology online banking services are playing vital role in our life. as every other field, banking industry also adopting these technological changes rapidly. Core banking solution is playing the most significant role in today's changing environment. cbs service has been accepted by almost every type of banking industry.

According to RBI's circular 100% adoption of CBS is mandatory for all banks. Public and private sector banks have adopted these changes almost 100 % but yet so far cooperative banks in our country still juggling for the adoption of CBS technology.

Cooperative banks in India are increasingly going for core banking solutions (CBS) and are introducing new technologies of banking in order to improve customer services. While many banks have already adopted CBS, and some more are in the process of automation. In this paper we are trying to understand the problems behind non adoption of CBS by Cooperative banks.

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Keywords:

CBS (Core Banking Solution);
Technology;
Communication;
Banking;

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Critical Study on E-Banking Services of Cooperative Banks in India

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Abstract – Advancement in Information and Technology sector has brought about the unique transformation in development process of Indian economy consisting of several sectors including banking sector per se cooperative banks. These banks play a significant role in the economic development process of the country. Information and Technology sector has revolutionized the internet banking service for the hassle-free conduct of banking operations. Hence, there is a need of the hour to adopt internet banking service in cooperative banks to cope up with fast-changing scenario and to ensure financial feasibility of their operations for the perpetual sustenance. However, there are several challenges in adopting internet banking service in cooperative banks in India. The main objective of the present study is to discuss selective challenges of adoption of internet banking service in cooperative banks in India. The limitation of study is that the discussion is restricted only to selective challenges of adoption of internet banking service in cooperative banks in India. Suitable suggestions are offered for adoption of internet banking in cooperative banks in India in the years to come.

Key Words – ATMs, Cooperative Banks, Credit and Debit Cards, Customers' Education, Electronic Gadgets, Internet Banking Service, Quality Service, etc.

INTRODUCTION

In the Indian context, the cooperative banks are the integral part of the banking sector. They mobilise funds from the surplus sectors and channelize the same towards the deficit sectors and thereby the cooperative banks facilitate as a bridge between surplus sector and deficit sector to serve a common goal. The functioning of cooperative banks in India is still at the initial stage if compared with those in the advanced countries. Individuals come together and join hands and thereby form a cooperative bank for mutual benefits. Such individuals are called members. The main motto of a cooperative bank is to provide the optimal services to its members, customers, depositors, etc. In place of physical services such as cash deposit and withdrawal, remittances, etc. the internet banking services have made inroads in cooperative banking sector with the advancement in Information and Technology which has a major impact on banking operations in the form of internet banking services.

The internet banking services comprise of automatic teller machine (ATM), online banking, mobile banking, credit and debit cards, cash deposit and passbook print machines, etc. The internet banking provides faster services than traditional ones. Therefore, the constraints like time consumption, location disadvantage, red-tapism, etc. are defeated. Further, anywhere and anytime services are

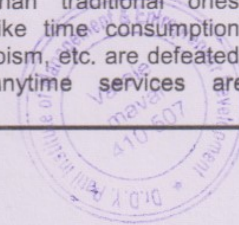
provided to members, customers and depositors through internet banking services in cooperative banks.

Cooperative Banking Sector: Theoretical Background

A Co-operative bank is a financial institution formed by individuals as its members joining hands together to pool their surplus savings for the mutual benefits purpose of eliminating the profits of the commercial bankers or money lenders with a view to distributing the same amongst members, depositors and borrowers. In India, the cooperative movement started in 1904. Then, it was therefore decided to develop the cooperatives as the institutional agency to counter the problem of money lending and rural indebtedness that became a curse for population. At the same time, cooperative banks function as a balancing centre. Hence, cooperative banks perform many functions namely financial, administrative, supervisory and developmental by way of expansion and development of credit system. In brief, the cooperative banks act as a friend, philosopher and guide to entire cooperative structure.

Information and Technology has revolutionized internet banking services namely financial transactions carried out through systems, namely computers, mobile devices, tablets, ATMs, etc.

Dr. Ratikanta Ray*



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**A Study on Customer's Awareness on Green Banking Initiatives in Selected
Private Sector Banks with Reference to Pune District**

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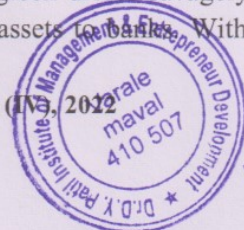
Abstract

The financial business has as of late experienced impressive changes and speculations; most of organizations presently practice green banking. To address natural worries and keep up with biological equilibrium, banks are carrying out various ecological approaches in their everyday business tasks. Since green money straightforwardly influences the climate, it adds to the improvement of a cleaner and greener future. This paper was composed to research the level of client information on the "Green Financial Administrations" project executed by numerous Confidential area banks in India's Pune region.

Keywords : Reasonable banking, Green banking, RBI, and an unnatural weather change.

INTRODUCTION

Enterprises are powerless to severe unofficial laws, serious legitimate activities, or customer blacklists in a market economy that is going through quick change and where the globalization of business sectors has elevated contest. The feasible environmental equilibrium and green security are the two most huge subjects of the twenty-first 100 years. The desire to "become environmentally viable" is more grounded than the blood in Indian firms' veins as they attempt to try not to slip into a comparative snare. The security of the world from human eradication is currently broadly recognized as a significant issue that should be tended to through reasonable turn of events and natural conservation. Accordingly, society anticipates that business should be responsible for safeguarding both society and the climate. Corporate India is propelling green drives savagely, from IT titans to rich lodgings, from vehicles to flight, from shared assets to banks. With their strategies like green banking, each state and



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ADOPTION OF E-COMMERCE PRACTICES AMONG THE INDIAN FARMER, A STUDY OF PUNE DISTRICT IN MAHARASHTRA, INDIA

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ABSTRACT

In recent years e-commerce is gaining immense importance in agricultural sector in India. In Maharashtra 4 Agricultural universities and 76 agricultural colleges had led foundation in agricultural sector growth. Collaboration with different foreign country like Israel to facilitate contemporary methods of crop production for additional crop production set technological advancement in Maharashtra. Proliferation of internet technology and its availability has increased and easier access to Maharashtra Farmers.

The study examined the response of U-Link Agritech Pvt. Ltd. working in the Pune District. The focus of study was to find response of farmers towards "direct-to-farmer" technology platform. This has been done by knowing farmers awareness level, attitude towards exiting e-commerce technology acceptance level. The study was conducted in Pune District.

This study has contributions and managerial implications to the information system knowledge base as well as agricultural sector in India. The rate at which technology innovations like the internet information is adopted by consumers constitutes an important part of the technology change or integration

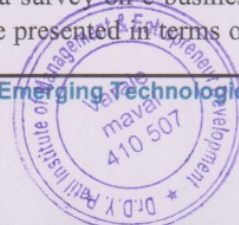
The exploratory research design have been used for collecting secondary data like company sale order records ,books other record on the internet etc. while descriptive research have been used for collecting primary data

Key Words:- E-Commerce, Agriculture, Information Technology, Direct to Farmer, Adoption

INTRODUCTION

Customers and the competitive landscape are pushing agribusinesses to embrace personalized solutions that enable them to integrate product, service, and information together in new and innovative ways. Information technology advancements have made it easier to provide these tailored packages to clients. As a result, it's critical to comprehend how agricultural businesses use e-communications and e-commerce, as well as their influence on the distribution channel.

As agribusiness develops its distribution strategy, the fast development of e-business provides problems and possibilities at all levels of the channel. Given the apparently constant influx of new information technology and software applications, this problem is particularly tough. Nonetheless, agricultural businesses are pushing forward with their e-business plans, partly because they are afraid of losing clients to competitors if they do not. The results of a survey on e-business applications in agriculture are presented in this section. The results of the survey are presented in terms of overall attitudes about e-business and its implications for



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“Financial Performance Of Tata Consultancy Services: Introduction Of New Operational Structure”

Sandhya Mahadev Patil¹, Dr. Rajesh Kumar Jha²

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Abstract

Financial performance is valuation of a company, which begins with the review of its current financial position and its recent result. It is the measure to analyse the profitability of an organization. Lenders and Investors mostly rely on financial performance of the company for making investment decisions. Tata Consultancy Services (TCS) company is a global leader in IT services, digital and business solutions. Tata Consultancy Services has introduced a new operational structure from April 2022 to steer the next phase of growth. The purpose of this research is to understand the Finance performance of TCS, after introduction of new operational structure.

Key words - Tata Consultancy Services, New operational structure, Financial Performance

Introduction

TCS mission is to help customers achieve their business objectives by providing innovative, best-in-class consulting, IT solutions and services. TCS operates on a global scale with diverse talent of over 616,171 associates, representing 157 nationalities, across 55 countries as of 30th Sep 2022. TCS is one of the largest employers of women with 35.7% women employees¹.

Tata Consultancy Services has introduced a new operational structure from April 2022 by creating 4 different business groups to steer the next phase of growth. TCS business are segmented into 4 groups named – acquisition, relationship incubation, enterprise growth and business transformation. The earlier structure was based on three dimensions geography, services and verticals. With the introduction of new operational structure TCS targets to achieve the \$50 billion revenue².



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Effectiveness of Online Education during COVID 19 Pandemic Condition: an empirical case study on first year MBA students of JSPM's JIMS Tathawade Campus, Pune, Maharashtra

Dr. Susil Kumar Sarangi [Faculty, JSPM'S JIMS, Tathawade Campus, Pune, Maharashtra]

Dr. Harini Rajan [Faculty, JSPM'S JIMS, Tathawade Campus, Pune, Maharashtra]

Abstract

It is imperative that this Covid 19 pandemic has utterly disrupted an education system. With this sudden shift away from the classroom in various parts of India to online mode, some are wondering whether the adoption of online learning should continue to persist post-pandemic, and how such a shift would impact our education market. If online learning technology could play a role here, it was incumbent upon all of us to explore its full potential. There are, however, challenges to overcome. Without reliable internet access to participate in digital learning some students struggle in India, is one of the barriers for such endeavour, which draws our attention immediately. Hence it needs to have a concerted effort to provide supporting structure and go beyond replicating a physical class/lecture through video capabilities, trying using a range of collaboration tools and engagement methods that promote personal attention.

[Key Words: Education system, Internet, Personal Attention, Pandemic]

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I. Introduction

With the emergence and spread of COVID-19 in India, online education has trickled down to the college level. Although, students are finding it a welcome change from strict schedules and long-distance commutes to attend classes, many who find learning in large classes intimidating, this may be a less stressful option. Using the internet for entertainment is common, but use for online lessons is a big challenge. Body language and eye contact, which are important cues for the instructor, are difficult to replicate in an online class. These questions arise even in traditional classrooms, but they are still harder to address in online classes. Many college students seem to value the in-class physical learning experience much more than a virtual one. In addition, science and technology programs often include hands-on laboratory sessions, dissertation projects and field trips to complement theoretical studies. This aspect of learning is severely limited in online education.

Use of Quality video for online classes: To make online classes more lively the following video modes are used for online classes.

Animation: It is a great way of explaining complex topics. 'Understanding videos' are an impactful way of visualising a concept and helping to understand it, rather than simply reading about it.

Live action: This style of video is best for showing role-play scenarios such as how to deal with an angry customer. Students learn best through experience and watching another person's interaction with a customer can help employees retain information on how they should handle the situation too.

To-camera: This is when an instructor explains the information being covered in an interview-style format, speaking directly to the viewer. This gives the learner the feeling of being directly spoken to, and they are more likely to be engaged because of this.

Screen recorded: In these method records actions as they are being taken on a computer, making it the most effective way of walking employees through how to use computer systems or processes.

One of the benefits of video teaching is it can be used remotely, it's easier to digest than blocks of written text, and it's easy for instructors to change the content if required, much to the best use for teaching to college students. The online teaching model used by JSPM's JIMS is shown below.



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**ROLE OF CLOUD COMPUTING IN HR PRACTICES****Prof. Harini Rajan**

Assistant Professor

Savitribai Phule Pune University, Pune

Prof Ashwaini Chavan

Assistant Professor

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ABSTRACT

In order to compete successfully in the current economic climate, global industry has embraced information technology. The ability to act quickly and accurately is critical to the expansion of a firm. The same is made possible by the IT infrastructure. The most difficult obstacle presented by the most current business trend is ensuring the database's safety. Cloud computing is the most recent advancement in internet-based technology that enables management duties to be carried out promptly and securely. When it comes to measuring an organization's overall performance, Human Resource Management places a primary emphasis on the record-keeping and database maintenance of its human resources. The purpose of this study is to investigate how CBC contributes to HRM's level of effective performance. The research relied on input from forty different IT professionals residing in Odisha. Computing in the cloud has a close relationship to the HRM concepts that are used to evaluate employee performance. In order to properly analyze the data, we have taken into account the correlation. It has been discovered that HRM has a substantial correlation with performance management; however, the results of a successful CBC have a considerably greater impact on the performance of HRM.

keywords: Cloud Computing, Human Resource

INTRODUCTION

The traditional method of management focuses on the creation of an official organizational structure as well as the successful completion of the goal. The emergence of new trends and developments contributed to the increased complexity of management. At the same time, it was quite challenging to comprehend all of the many commercial concerns. The most influential thinkers in the field of management, such as F.W. Taylor (Scientific Management), Henry Fayol (Administrative Management), Max Weber (Bureaucratic Management), and Peter F. Drucker (Management by Objectives), are responsible for the development of new approaches to the solution of many difficult problems posed by the complex structures of organizational works. A further aspect of the present tendency is that the organization structure and job load have become more time and performance bound respectively. The function of information technology plays a significant part in the answer to the various tasks that need multitasking. Cloud computing has been proven to have a good affect on IT infrastructure, which assists in the capacity building of organizations. This was discovered by the Human Resource and IT departments, which became two sides of the same coin to assure the performance of a company. It provides information and awareness to the top management, which allows the organization to function more effectively. In addition to this, it assists in making decisions that lead to the effective utilization of resources, an improvement in production, and a cost-benefit analysis. Additionally, it gives the company access to cutting-edge technology without requiring major additional financial investments.

THEORETICAL BACKGROUND

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A REVIEW OF CLOUD BASED TECHNOLOGY IN BANKING SECTOR

Prof Ashwani Chavan

Assistant Professor

Savitribai Phule Pune University, Pune

Prof Harini Ranjan

Assistant Professor

Savitribai Phule Pune University, Pune

ABSTRACT

The number of people using cloud computing for both personal and professional purposes has been steadily increasing over the last several years. This kind of computing has been met with scepticism by financial institutions, mostly due to a number of security concerns and the possibility of uptime failures. Because of this, it is imperative that the banking industry do research into the cloud model as a potential new method of computing. This article examines the benefits and drawbacks of cloud computing and attempts to address the topic of whether or not financial institutions will use cloud computing in the foreseeable future. Cloud computing is a sophisticated tool for information technology that enables a person or organisation to make use of the internet for the purpose of transforming into powerful hardware and software programmes and tools. This tool may be used by anybody. These days, cloud computing has made its way into the banking industry.

Keywords: Cloud computing, Banking, Technologies, E-Banking

INTRODUCTION

Over the course of the last several years, we have gained the knowledge that cloud computing is a major and ever-evolving instrument for practically every aspect of both our personal and professional lives. People are utilising cloud-based e-mail services, document storage, calendars, and note-taking applications at a rising pace every single day, and a large number of them probably aren't aware that their data is being saved in the cloud. Because of the decreased expenses involved with building and especially maintaining the applications utilised throughout a company's day-to-day operations, cloud computing has become increasingly beneficial to companies. This is because of the fact that these costs are minimised. Nevertheless, this specific form of processing has traditionally only been available via banks. According to what they indicated, the key cause was due to the fact that the vast majority of cloud solutions were unable to achieve the uptime standards for their most vital services. Nevertheless, the security of the data has been and continues to be the primary concern. In this day and age, when there are several cloud implementations and variants, would it be feasible for the banking sector to migrate some or all of their information technology operations to the cloud?

Cloud Computing

Cloud computing is the activity of connecting several computers to a single server in order to share the server's resources for the purpose of running software and offering various services. It is a new sort of computing that makes advantage of resources that are spread out in different locations. Cloud computing has a number of benefits, the most prominent of which is scalability. This suggests that a company that makes use of an external

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ABSTRACT

The advent of Industry 4.0 has brought about significant transformations across various sectors, including Supply Chain Management (SCM). This paper aims to explore the integration of Industry 4.0 technologies (I4.0T) within the context of SCM 4.0. It provides an overview of the key concepts and principles of Industry 4.0 and examines their implications for supply chain operations. The paper highlights the prospective advantages of I4.0T in optimizing supply chain processes, enhancing efficiency, and enabling real-time visibility and decision-making. It discusses the role of technologies such as the internet of things (IoT), big data analytics (BDA), artificial intelligence (AI), robotics, and blockchain in driving the digital transformation of supply chains. Furthermore, the paper addresses the challenges and considerations relating to taking up I4.0T in SCM, including data security and privacy concerns, organizational change management, and the need for cross-functional collaboration. Case studies and examples from various industries are presented to illustrate the practical application of I4.0T in improving supply chain performance. These examples showcase how organizations have leveraged advanced technologies to achieve greater agility, responsiveness, and resilience in their supply chain operations. Finally, the paper concludes with insights into the future directions of Industry 4.0 along with its effect on SCM. It emphasizes the importance of continuous learning and adaptation for organizations to stay competitive in the evolving digital landscape. Overall, this paper contributes to the understanding of I4.0T and their consequences for SCM, providing useful information and guidance for organizations seeking to embrace the opportunities presented by the digital revolution in the context of SCM 4.0.

Keywords: Digital Supply Chain, Digital Transformation, Industry 4.0, Supply Chain Management 4.0, Supply Chain Performance

Introduction

The concept of Industry 4.0 has received a lot of attention recently, representing the fourth industrial revolution characterised by the incorporation of cutting-edge technologies into manufacturing processes. Supply chain management (SCM) plays a critical role in ensuring the seamless flow of goods, information, and services from suppliers to end customers. As the landscape of industries evolves and becomes more complex, traditional supply chain management approaches may struggle to keep pace with the changing demands and expectations of customers and stakeholders. This has given rise to the concept of SCM 4.0, which represents the application of Industry 4.0 technologies (I4.0T) and principles to optimize supply chain operations and drive sustainable competitive advantage. This integration of I4.0T within the context of SCM offers new opportunities and challenges for organizations seeking to enhance their operational efficiency and competitiveness (Bai et al., 2020; Abdelmajied, 2022).

The integration of Industry 4.0 technologies within the context of SCM 4.0 offers numerous benefits and opportunities. It enables organizations to achieve higher levels of operational efficiency, cost optimization, and customer satisfaction through streamlined processes, reduced lead times, and improved product quality.



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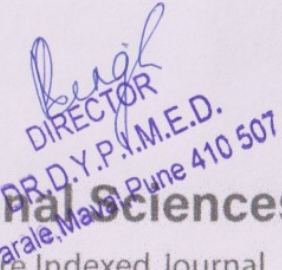
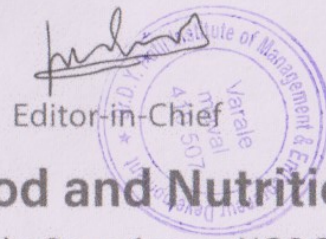
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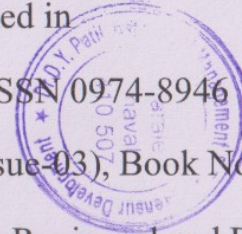
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