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3.3 :- Research Publication & Awards

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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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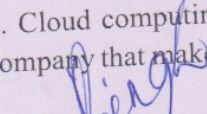
INTRODUCTION

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Challenging the “one-size-fits-all” approach to BBS: A Perceptual Analysis of Employees in Dairy Industry

Author/s: Prof. Dr. Ravi H. Chourasiya
Prof. Anshika Rathore
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ABSTRACT

Workplace safety is important to both employee and the employer. Safety climate plays an important role in encouraging responsible behavior of employees towards safety. Different dimensions have to be considered while designing policy towards workplace safety by the management. The perception of employees towards these dimensions helps in shaping desirable behavior among employees that enhances workplace safety.

Many research works provide action plans for developing and implementing Behaviour-Based Safety (BBS) in organizations. But can the same action plan be effective in designing and implementing BBS in organizations? In this paper, the authors have tried to understand perception of employees towards BBS and also tested if demographic factors influence the perception from Dairy industry. Six important dimensions viz; Safety Commitment, Safety Compliance, Safety Awareness / Communication, Safety Behavior, Stress Recognition and Teamwork were studied. Findings of the data analyzed (n=261) show that the “one-size-fits-all” approach to BBS can hardly serve the purpose.

KEYWORDS: Behaviour-Based Safety (BBS), Safety Commitment, Safety Compliance, Safety



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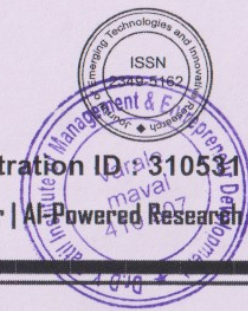
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“An evaluation of Sales and Distribution of ATTA in PUNE and level of penetration of other brands apart ITC product”

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ABSTRACT

A sale is an act of selling a product or services in return for money or other compensation. It is an act of completion of commercial activities. The seller or sales person, the provider of the goods or services completes a sale in response to an acquisition or to a request. There follows the passing of title (property or Ownership) in the item and the application and due settlement of price, obligation for which arises due to the seller's requirement to pass ownership. Ideally a seller agrees upon a price at which he willingly parts with ownership of or any claim upon the item. The purchaser, though a party to the sale does not execute the sale, only the seller does that. To be precise the seller completes prior to the payment and given rights to the obligation of payment. IF the seller completes the first two above stages (Consent and Passing ownership) of the sale prior to settlement of the price the seller remains valid and gives rights to an obligation to pay. Product distribution (Or place) is one of the four elements of the marketing mix. An organisation and set of organisations involved in the process of making a product or services available for the consumption by a consumer or business user. The other three parts of marketing mix are product, Pricing and Promotion. The research paper is a

study on retailer attitude towards on ASHIRWAD ATTA (ITC) in PUNE District, Maharashtra.

KEYWORDS: Sales, Distribution, ITC, Aashirvad Atta, Retailer.

Introduction

The channel decision is very important. In theory at least, there is a form of trade-off: the cost of using intermediaries to achieve wider distribution is supposedly lower. Indeed, most consumers' goods manufacturers could never justify the cost of selling direct to their consumers, except by mail order. Many suppliers seem to assume that once their product has been sold into the channel, into the beginning of the distribution chain, their job is finished. Yet that distribution chain is merely assuming a part of the supplier's responsibility; and, if they have any aspirations to be market-oriented, their job should really be extended to managing all the processes involved in that chain, until the product or service arrives with the end-user. This may involve a number of decisions on the part of the supplier.

Types of marketing Channels

Intensive distribution - Where the majority of reseller's stock the 'product' with convenient products, for example, the brand leaders in consumer goods markets (price competition may be evident).





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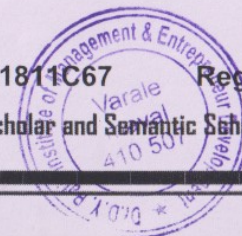
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Critical Study on E-Banking Services of Cooperative Banks in India

Dr. Ratikanta Ray*

H.O. D., Dr. D. Y. Patil Institute of Management and Entrepreneur Development

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 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

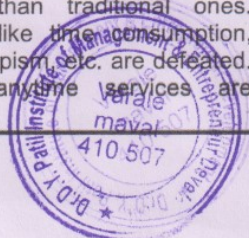
provided to members, customers and depositors through internet banking services in cooperative banks.

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.

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EMPLOYEE PRODUCTIVITY AND HRD PRACTICES IN BANKING SECTOR*

BY

MANOJ KUMAR NAHAR*

Research Scholar, Malwanchal University, Indore (M.P.)-452016, India

DR RAJESH KUMAR JHA

*Supervisor, Malwanchal University, Indore (M.P.)-452016, India***ABSTRACT**

Introduction: As a result, interest rates in the Indian banking industry were deregulated and the entry-exit rules were loosened up. This led to a large number of new participants entering the market.

Aim of the study: the main aim of the study is to employee productivity and HRD practice in banking sector

Material and method: Commercial banks in Karnataka are examined in this research to see whether there are any significant differences in human resource management methods and employee productivity practises from a sample of 337 people from two commercial banks.

Conclusion: it is concluded that the bank's HR department should operate in accordance with the bank's values and culture.

KEYWORDS

Employee, Productivity, Human Resource Development, Banking, Sector.

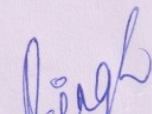
1. INTRODUCTION**1.1 OVERVIEW**

Nowadays, every firm is concerned with the efficiency of its employees, and an organization's emphasis is on improving its employees' ability to deal with future difficulties and provide higher outcomes for the organisation. Training, motivation, and acquisition of new personnel are all part of the process of human resource development (HRD) in a firm. Providing employees with the skills they need to be successful in their current and future roles, as well as preparing them for new roles in the future, is a complex process in banks. Employee training and development encompasses a wide range of activities that help employees learn the skills they need to be successful in their current and future roles, as well as those that help them prepare for new roles in the future. Human Resource Development in financial institutions, on the other hand,

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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

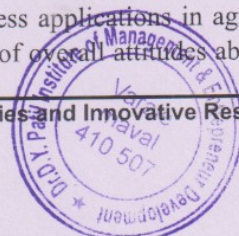
The exploratory research design have been used for collecting secondary data like company sale order records ,books other record on the internet etc. while descriptive research have been used for collecting primary data

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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Employer Branding for Retaining Skilled and Experienced Workforce in ITeS of Eastern India

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Abstract:

Introduction: Business sustainability is major concern for industries and employee and internal player act as driver for growth and sustainability. Most of organizations designing policy for attract and retain talent by providing superior and competitive benefits and promote their value through employer branding.

Purpose: This study address two questions a) to evaluate the associated components of employer branding for attracting experienced professionals from ITeS companies. b) to identify associated factors for engaging with existing employees as to get transformed into workforce 4G in ITeS.

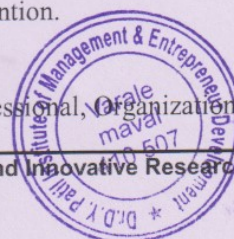
Methodology: Data has been collected from working IT professionals from eastern India part using structure questionnaire and method was survey. Total 643 samples have been collected and 617 have been considered for analysis. Chi-square test and factor analysis have been used to analyze the data.

Result and Discussion: The study confirms that to develop strong brand and retain talent, Organizations need to focus certain important components like *company management, work life balance, working autonomy, task variety, social commitment of business through CSR, organizational culture, respect and recognition and flexible work culture*. This study will work as milestone for the new organizations to design strategy for talent retention.

Key words: Employer Branding, Experience Professional, Organizational Culture, ITeS Retain Skills


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CBS Adoption by Cooperative Banks:

A theoretical review

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Keywords:

CBS (Core Banking Solution);
Technology;
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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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“A STUDY OF RESPONSIBLE FACTORS FOR INSTANT PRICE HIKE IN PROPERTIES IN TALEGAON DABHADE -PUNE”

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ABSTRACT: Real estate has contributed a lot in the reinforcement of nation's economy and at the same time citizens have fulfilled their dream to have a home for peaceful life in Indian context. The study aims to examine the reasons for sudden hike of properties we which has made it far from the common man. Sampling frame is pune construction company which are 20 in numbers. Both primary and secondary data has been used in the study.

Introduction

Talegaon Dabhade is a significant place in PUNE city; it's a village with a municipal council, in Mawal-Taluka wherein team of BJP ward commissioners is in power. This place is even 25 km from Lonavla and 35 km from Pune. It is situated on highest altitude between the two metros (Mumbai and Pune) which are at 2200 feet above sea level. Talegaon is higher in altitude than the famous nearby hill stationlike Khandala and Lonavla (2047 ft.), thus it has pleasant weather throughout the year.

Mainly, residentialproperty contains two type of structure: First, Structure for a single family and Second, Structure for a for multifamily structure. In Talegaon dabhade area mainly structure for multifamily structure are growing in full swing.Under these two types of structures, there are categories e.g. terraced house , Condominium, Cooperative, Duplex, A studio apartment , Villas etc are also available in talegaon and nearby area.

People who are staying in and nearby talegaon dabhade area are from all over the country, because of CHAKAN MIDC which is only 22 KM from railway station. From managerial level to functional level of workers prefer to stay in this area, This part of PUNE gives them , good weather, comfortable locality , Educational facility, easy Communication to pune or Mumbai, fresh food products (due to villages nearby). Its boundary touches the OLD and NEW pune- mumbai express highway. Apart from that, Mr. Balasaheb Bhegde (MLA) and Mrs. Chitra Tai dabhade (Commissioner – Municipal Corporation) are giving personal attention for the cleaningness of the area and transportation facility, even water supply. There are 4 municipal corporation schools exists in this area. Colleges for Management, Engineering, Architecture, Diploma, Science. Commerce and art, schools affiliated to CBSE, all are available. Infect to live a better life, everything is available in this area and theses reasons are valid reasons to develop any area.



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