



Dr. D. Y. PATIL EDUCATIONAL FEDERATION

Dr. D. Y. Patil Institute of Management and Entrepreneur Development

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### CRITERION III -RESEARCH INNOVATION & EXTENSION

#### 3.3 :- Research Publication & Awards

3.3.1: Number of Research Papers Published per teacher in the journals notified on UGC website during the last five years.

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**CHALLENGES OF ADOPTION OF INTERNET BANKING SERVICE  
IN COOPERATIVE BANKS IN INDIA**

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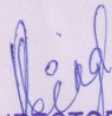
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***Abstract***

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.*



  
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## An Analytical Workof Employee's Inclination towards Use of Core Banking Solution

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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



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## Applying Digitization for improving Insurance business: a case study on Bajaj Allianz General Insurance Agent's perception on role of digitization for band movement in Pune Region, Maharashtra

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### Abstract

*This paper attempts to consider the view of General Insurance Agents on how digitalization impacts their general conduct after the presentation of digitalization. It additionally opens not many unopened premises of protection adventures with web of things which the operators should observe.*

**Keywords:** Band, Internet of Things, Digitalization, Working Groups, Customer Preference.

### Introduction:

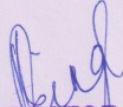
Digitization assumes a significant role in expanding the business size of operators. Client inclination, firm challenge and administrative control are significant difficulties for this part. Numerous ventures are entering in the Life and General protection business in India. Extending Internet invasion (with the amount of customers in India expected to rise from 429 million out of 2017 to 829 million by 2021 at the pace of 17.9%) will continue affecting the protection business similarly as various ventures. Given that best in class advancement can break the standard obstacles of the protection zone like item mindfulness level, confined customer contact focuses, access to data, organization openness and portions, the business condition will without a doubt end up being dynamically one of a kind and forceful. This paper talks about the difficulties that the protection business is looking in India. The revelations and recommendations of different the working gathering highlighted web of things as the most critical innovation that ought to be assessed from the authoritative point of view. Thus the executives of the insurance agency choose the criteria for groups.

This paper attempts to consider the view of General Insurance Agents on how digitalization impacts their general conduct after the presentation of digitalization. It additionally opens not many unopened premises of protection adventures with web of things which the operators should observe.

### Band Movement

Band Movement is a process of analysing the performance of the insurance agents based on the business performed by them in a pre-determined time. Bands mean grades allotted to agents for their business so that they are placed in specific grades based on the business generated. This whole process is done to keep the agents and IMDs (Integrated Material Data System) motivated so that they can generate more business by converting more clients so that they can improve their banding. IMDS aids the customer in the supply network to verify the contents of their purchased parts before and during the part approval process. The whole process of allotment of Bands to agents to their upward and downward movement is known as Band Movement.



  
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**New Education Policy 2020: Understanding requirement of Students for Designing the Teachers' Training in Higher Education**

By

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A New Education Policy aims to facilitate an inclusive, participatory and holistic approach for higher education, which takes into consideration field experiences, empirical research, stakeholder feedback, as well as lessons learned from best practices. A number of countries, including Sweden and the UK, are considering the introduction of compulsory teacher training for higher education (HE) lecturers. Meanwhile higher education policy-making often lacks coherence, with contradictory course outcomes in different areas of policy. Governments can foster this approach to policy when they perceive a need, but aren't sure how best to meet it. For example, in Sweden, training was introduced, like elsewhere, because the Swedish government perceived a mismatch between the current HE system, its practices and values, and the new massification of Higher Education, with increased student diversity and lack of student preparedness. This large aspirational burden being laid at the door of compulsory training is difficult to justify. Solving complex problems requires much more joined-up thinking. In England, a new integrated approach to funding nationally-led teaching quality improvements is designed to avoid Christmas tree effect [It gives more people a blocking position over the deal. That slowdown allows outside experts acting on incomplete information to propose new solutions, which reduced the odds of a quick settlement. The addition of political types also generated another risk]. The Teaching Quality Enhancement Fund (TQEF) of England provides funding at three levels: the institution, the academic subject and the individual. Evaluation evidence so far (CHEMS Consulting, 2003) suggests that this strategy has been more successful than previous disintegrated approaches. We, in India should take holistic view of students' understanding before designing training modules.

**[Key Words: Quality Improvement, Higher Education, Training, Course Outcome, Teaching]**

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