

ROLE OF MSME IN INDIAN ECONOMY: GENDER, AND SOCIAL GROUP DISPARITY

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ABSTRACT

The role of MSME is well debated in the contemporary scenario. The objective of the paper is to analyze the contribution made by MSMEs in inclusive growth. The paper analyses three broad dimensions namely, employment generation, gender disparity, participation by various social groups, i.e., SCs, STs and OBCs, and physically compromised people's participation separately for Micro, Small and Medium Enterprises. The enhanced role of MSMEs in employment generation is well documented through the analysis, majorly in the segment of Micro enterprises, which remains the major contributor in employment. Further, the analysis dissects the ownerships by gender, and concludes that major inequities exist since the ownerships are largely concentrated towards males, however the participation of females are increasing in Medium Enterprises, but not for Micro and Small Enterprises.

Key Words: MSMEs, Gender, Employment, SCs, STs and OBCs.

A STUDY OF MALE TWO-WHEELER USERS IN PALGHAR DISTRICT OF MAHARASHTRA

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ABSTRACT

The growth of the Two-wheeler industry in India has been like a Cinderella story. The Two-wheeler continues to be the most popular means of transportation in India due to the 4Cs i.e. Commuting, Convenient, Cost effective and Cool. During the past decade, the sales figures of Two-wheeler have shown a steady and impressive growth each year except in the year 2020 and 2021 due the Covid pandemic that lead to drastic increase in prices, work from home culture and closure of educational institutions. Motive: The research undertaken aims to highlight the buying intent and perception of male Two-wheeler users. Procedure: Structured questionnaires were framed for collection of primary data from 150 Two-wheeler users residing in Palghar district. Outcome: The research hopes to reveal the buying behaviour of the users and the prime reasons for buying a Two-wheeler. Novelty: The research is purely based on empirical data obtained from the respondents.

ETHOS OF GURU NANAK DEV JI AND MANAGERIAL WISDOM

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ABSTRACT

In the field of business, management is defined as a process of managing different types of resources such as people, finance and technology in order to achieve the goals of the company. It also ensures that resources are developed and deployed in such a way that both short-term and long-term goals can be met very effectively and efficiently. This paper evaluates the management wisdom of the available life story of Guru Nanak Dev in modern times. Guru nanak ji is a remarkable source of spiritual knowledge and his teachings emphasize on the name of God. Guru Ji establishes all management principles in the Mool Mantra and can help men and women to lead useful and rewarding lives while being members of a society. Teachings that we are karma yogis, therefore we reap what we sow. For a person human life itself is a business, with every breath a business period and the highest priority of life is the truthful Life.

Keywords: Managerial wisdom, Guru Nanak Dev, Ethos

INVESTMENT PATTERN OF RETAIL INVESTORS: AN EMPIRICAL ANALYSIS

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ABSTRACT

The present study aims to study the investment pattern and factors that affect the investment decisions of retail investors. The data were collected from 120 retail investors in Delhi-NCR using a standard questionnaire. The analysis is carried out using statistical tools such as percentages and Chi-square Test. The study ascertains that retail investors follow the high-risk, high-return model in their investing strategy. Further, the study shows that investors' investment decisions depend on promising indicators and the current economic scenario of the market about the company and sector. Lastly, the study proves that there exists a significant association between demographic variables (excluding gender) of retail investors and their investment patterns.

Keywords: Share Market, Retail Investor, Investment Pattern, Decision-Making

A REVIEW OF EMERGING ROLE OF NARCL FOR ACQUIRING NPA ACCOUNTS AND IDRCL FOR RESOLUTION OF DISTRESSED ASSETS

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ABSTRACT

The Hon'ble Finance Minister, Government of India, in the Union Budget 2021 announced the formation of ARC-AMC structure, comprising of two entities viz. National Asset Reconstruction Company Ltd (NARCL) and India Debt Resolution Company Limited (IDRCL) for aggregation and resolution of NPAs in the Banking Industry. National Asset Reconstruction Company Ltd (NARCL) was set up by Government of India to acquire and aggregate identified NPA accounts from banks on a 15:85 structure where 15% of the amount of consideration is paid upfront and the balance 85% is paid in the form of security receipts on recovery of the same and if there is any shortfall in the recovery, the same is guaranteed by the Government of India for its face value. NARCL for acquisition and consolidation of stressed assets along with the India Debt Resolution Company Limited (IDRCL) for managing these assets by engaging market turnaround experts, professionals and others, is similar to the mechanism followed in Malaysia, which proved successful in resolving its debt structure.

CLIMATE CRISIS WITH DIVERSE REALITIES: STRATEGIES FOR EFFECTIVE ACTION

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ABSTRACT

Climate change is a reality and it has already redefined the developmental trajectories of different States of the world. As per the IPCC sixth assessment report the window for effective action is very small and therefore an effective strategy to address this issue is required to be developed by all the stakeholders. It is pertinent here to understand that the stakeholders are not only the states as was presumed in the international climate negotiation in its earlier phase but all the individuals who are required to be made a part of the solution. In this paper an attempt has been made to analyse such strategies and it is argued that a two-fold strategy that emphasises action both from above and below can be effective to address the issue of climate change.

Key Words: Climate Change, UNFCCC, IPCC, Indic Religion, Ethics

NATURE's CAR

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ABSTRACT

The proposed research work is with the aim of analyzing the sources of energy for EV with the intention to reduce dependency on battery pack. EV needs no introduction for the automobile world. Almost all vehicle manufacturers in the car segment are looking for alternate ways to propel the vehicle ever since fossil fuel operated vehicles have become a cause of concern by the spiraling cost of fuel and pollutants. The paper through descriptive research methodology intends to identify opportunities to reduce the dependency on battery pack. Consideration of utilizing the kinetic energy of the car, wind energy by using vested funnels and solar energy using flexible solar array is made. These findings may serve as input in improving efficiency, ensuring clean energy for EV and further research on the subject.

Key words: Electrical energy, dynamo and magneto, vested funnel, wind energy, solar energy

CUSTOMERS PERCEPTION OF SERVICES GIVEN IN A PHARMACY: A STUDY

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ABSTRACT

People desire the best services wherever they may shop. The same can be said with respect to pharmacies where the customers want the best services when they visit them. In today's age where there is no scope for not meeting the requirements of the customers, pharmacies too have to meet the test. I set up a survey for the customers to complete in order to learn more about what services they most commonly seek out when they visit a pharmacy. Six variables in the poll were to be ranked from 1 to 6, with 1 being the most important and 6 being the least. The deciding variables included helpful personnel, knowledgeable staff, 24 hour service, record support, allied services, and home delivery. 400 clients in total were assessed by a personal interview. According to the results, knowledgeable staff was placed first, followed by helpful staff, 24-hour service, allied services, home deliveries, and maintenance of patient data.

Key words: Pharmacy, helpful, records, home delivery, allied services

A FRAMEWORK TO ANALYZE IMPACT OF DISRUPTIVE TECHNOLOGIES ON RETAIL FINANCIAL SERVICES INDUSTRY

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ABSTRACT

Artificial Intelligence (AI) and new technologies, namely 6 new technologies - Machine Learning/Deep Learning, Block-chain, Internet-of-things (IoT), Robotics, Advanced Data Analytics/Prediction Models, and Cloud Computing – are being adopted by retail financial services firms. These technologies are creating tools and applications that have deep, and possibly disruptive, impact on the industry. The applications of AI and these 6 new technologies are less than 15 years old. These are developing rapidly in their complexity and breadth of applications. Hence, their degree of impact and nature of impact is evolving and not yet fully understood. It is important for the industry that the area of technology-led innovation be better understood with a structured framework for its management.

The authors studied the impact of new technology-led innovation as applied in the retail financial services industry. These firms operate in diverse areas of financial services such as Payments, Banking, Lending, Insurance, Asset management/Wealth management, and Distribution(intermediaries).

This paper presents a framework and a model to understand and analyze the impact of these new technologies on current state of operations in financial services firms and for creating a roadmap for the future.

Keywords: FinTech, Innovation in Banking, Disruption in Financial Services, Technology-led innovation, Disruptive technologies, Artificial Intelligence (AI), Management of innovation.