

DNYANSAGAR ARTS & COMMERCE COLLEGE

I Affiliated to Savitribai Phule Pune University I

(AISHE Code: C- 41459)



DACC

Metric 3.3.1 Number of Research Papers Published Per Teacher
in the Journals Notified on UGC CARE List during Last Five
Years



S. J. K.

Principal
Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.

DNYANSAGAR ARTS & COMMERCE COLLEGE

I Affiliated to Savitribai Phule Pune University I

(AISHE Code: C- 41459)



LIST OF SUPPORTING DOCUMENTS

Link to the Uploaded Papers, the First Page/Full Paper (With Author and Affiliation Details) on the Institutional Website

Sr. No.	Name of Document
1	Research Paper Publication During Academic Year 2023-24
2	Research Paper Publication During Academic Year 2022-23
3	Research Paper Publication During Academic Year 2021-22
4	Research Paper Publication During Academic Year 2020-21
5	Research Paper Publication During Academic Year 2019-20



S. Jadhav

Principal
Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.

DNYANSAGAR ARTS & COMMERCE COLLEGE

I Affiliated to Savitribai Phule Pune University I

(AISHE Code: C- 41459)



Research Paper Publication during Academic Year 2023-24

Sr. No.	Particular	Paper Name
1.	Rupali sachin Tolambe	To Study on Conductor Employees Working At PMPML”- With Special Reference to Pune and PMPML Area in Maharashtra

Research Paper Publication during Academic Year 2022-23

Sr. No.	Particular	Paper Name
1.	Rupali sachin Tolambe	“A Critical Study of Problems and Performance of Conductor Employees Working at PMPML”- With Special Reference to Pune and PMPML Area in Maharashtra
2.	Rupali sachin Tolambe	Public Bus Transportation After Covid – 19 Pandemic With Special Reference To Pune PMPML Area in Maharashtra
3.	Rupali sachin Tolambe	To Study Conductor and Driver Employees’ Salary Working at pmpml: With Special reference to Pune and PMPML Area in Maharashtra
4.	Jyoti Dhoble	Impact Of Covid – 19 On Ecommerce

Research Paper Publication during Academic Year 2019-20

Sr. No.	Particular	Paper Name
1.	Rupali sachin Tolambe	“Impact of GST On Cooperative Banking Sector”



S. J. D.

Principal
Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.

DNYANSAGAR ARTS & COMMERCE COLLEGE

I Affiliated to Savitribai Phule Pune University I

(AISHE Code: C- 41459)



Metric 3.3.1

Number of Research Papers Published Per Teacher in the Journals
Notified on UGC CARE List



S. J. K.

Principal
Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.

SKP Campus, Baner – Balewadi, Pune – 411045

✉ principal@dacc.edu.in

☎ :+91 – 8956238188/87

🌐 www.dacc.edu.in

DNYANSAGAR ARTS & COMMERCE COLLEGE

I Affiliated to Savitribai Phule Pune University I

(AISHE Code: C- 41459)



Criterion III – Research, Innovation and Extension

Key Indicator – 3.3 Research Publications and Awards

3.3.1 Number of research papers Published per teacher in the Journals notified on UGC CARE list during Year

Sr. No.	Title of Paper	Name of author/s	Department of the teacher	Name of journal	Calendar year of Publication	ISSN Number
1	“A Critical Study of Problems and Performance of Conductor Employees Working at PMPML”- With Special Reference to Pune and PMPML Area in Maharashtra	Rupali Sachin Tolambe	Commerce	The Konkani Geographer	Feb 2023	2277-4858
2	“Impact of GST On Cooperative Banking Sector”	Rupali Sachin Tolambe	Commerce	International Research Journal of Multidisciplinary Studies	Jan 2020	2454-8499
3	Public Bus Transportation After Covid – 19 Pandemic With Special Reference To Pune PMPML Area in Maharashtra	Rupali Sachin Tolambe	Commerce	Journal of Fundamental & Comparative Research	2023	2277-7067 Care Listed



S. J. K.

SKP Campus, Baner – Balewadi, Pune – 411045

✉ principal@dacc.edu.in



www.dacc.edu.in

Principal

020-26238188/87

Dnyansagar Arts and Commerce College
Balewadi, Pune - 411045

DNYANSAGAR ARTS & COMMERCE COLLEGE

I Affiliated to Savitribai Phule Pune University I

(AISHE Code: C- 41459)



4	“To Study on Conductor Employees Working At PMPML”- With Special Reference to Pune and PMPML Area in Maharashtra	Rupali Sachin Tolambe	Commerce	Sanshodhak	March 2024	2394-5990 Care Listed
5	To Study Conductor and Driver Employees' Salary Working at pmpml: With Special reference to Pune and PMPML Area in Maharashtra	Rupali Sachin Tolambe	Commerce	Education and Society	July 2023	2278-6864 Care Listed
6	Impact Of Covid – 19 On Ecommerce	Jyoti S. Dhoble	Commerce	Pune Research Times	June 2023	2456-0960



[Handwritten signature]

Dnyansagar Arts & Commerce College
Balewadi

College
5.

SKP Campus, Baner – Balewadi, Pune - 411045

✉ principal@dacc.edu.in

☎ +91 – 8956238188/87

🌐 www.dacc.edu.in

Education and Society
(शिक्षण आणि समाज)

Special Issue
UGC CARE Listed Journal
ISSN 2278-6864

Education and Society

Since 1977

The Quarterly dedicated to Education through Social Development and
Social Development through Education

July 2023

(Special Issue-1/ Volume-III)



INDIAN INSTITUTE OF EDUCATION



S. J. D. / 11
Principal
Dnyansagar Arts and Commerce College
Balewadi, Pune - 411 015.

128/2, J. P. Naik Path, Kothrud, Pune - 411 038

**To Study Conductor and Driver Employees' Salary Working at Pmpml:
With Special Reference to Pune and PMPML Area in Maharashtra**

Rupali Sachin Tolambe
D. Y. Patil ACS College
Dr. Archana Jayant Mali
Prof. Ramakrishna More College

Abstract:

Public Bus transportation is lifeline to common people. Every common people reach own working destination to minimum charges with good buses frequency. Every bus running in their major role play Conductor and Driver. Conductor give every passenger correct guidance to reach destination. Conductors give ticket and collect money and care of passenger. Driver shoulder have big responsibility to safely drive bus and reach next bus stop on time. Conductor and Driver play important role. In this study Conductor have facilities, salary, Increment, Experience counting, training, promotion etc. But Driver have fixed salary and no other facilities. PMPML give contract to travel agency that's why travel agency hasmonopoly.

Travel agencies give fixed salary to driver employees and no counting experience and no other facilities. PMPML maximum Buses on rental running on road and minimum buses own PMPML. If PMPML start maximum own buses running on road and minimum rental buses. PMPML increase profit and break contract to travel agency. When PMPML in profit then PMPML start own driving sector so driver will get all facilities and get good salary, increment, promotion.

Keywords: Driver, Conductors, Payment, Public Bustransportation, Salary

Introduction:

Transport is the movement of humans and goods from one place to another place. Transport is a difficult infrastructure for economic and social development. It comprises of several modes such as road, railways, airways, waterways, canals and pipelines. There has been fast trend towards urbanization. It is nothing urban explosion, may be due to natural migrations, boundary expansions reasons, etc. Urban population is increasing at a very fast rate. The number of urban areas or towns has gone up vastly. Pune is recognized as industrial center, IT-BT center, cultural and educational hub. A city like Pune people use private vehicle compare to vehicles instead of public transport. Due to maximum vehicle on road so facing issue such as pollution, parking, increase parking problem. Therefore, as per the commuting requirement of Pune the public transport need to be provided. Apart from various alternatives and solutions, the researcher feels that if Pune's public transport provider makes proper use of human resource policies and



practices, it may help to strengthen the public transport to the greater extent. Resource Management Policies and Practices in Pune's public transport provider that is Pune Mahanagar Parivahan Mahamandal Ltd. (PMPML). PMPML is play very important role of Pune's public transport system. It is tries to satisfy commuter's requirement through its employees and buses. The buses can be required or bought as per the requirement.

Importance of Study:

Public Bus Transportation contributes to a healthier environment reducing oil consumption, riders and non-riders alike. Public transportation plays significant role, its mobility service for poor people. It is use for solving problem unemployment; Bus transport is cheaper than other means of transport. You do not get remain in traffic jam. Public transporting is safe and security.

- It focuses on public transportation plays significant role, its mobility service for poor people.
- To study the cheapest mode of transportation for public i.e. public or private.
- It studies the public transporting is safe and security.
- It deals with the managerial and organizational structure of PMPML.
- This study reveals the different problems being faced by employees while doing their job.
- This study deals with the different problems being faced by management of PMPML.
- It gives suggestions and conclusions on problems being faced by management and employees of PMPML.

Scope of the study:

This research study has following scope.

1. **Problems of employees** – There are number of problems faced by employees. The study covers various problems of different employees.
2. **Topical scope**- This study covers whole area of Pune city, and Pimpri-Chinchwad corporation area and rural area of these cities.
3. **Analytical scope**- the study will have confined to the data collection for fulfilling the objectives.

Objectives of the Study:

Research objectives describe concisely what the research is trying to achieve

1. To study payment the Male and Female conductor employees
2. To study the problems being faced by Driver employees.
3. To study the factors affecting on the performance of Driver Employees.
4. To give the suggestion and recommendations overcome the problems faced by employees.

Research Methodology:



This research study is based on an Applied & Exploratory research method. Its suggestions and conclusions give solutions to the working of PMPML. The suggestions and recommendations will be used by the public as well as employees.

A. **Source** of data collection: -

The data is collected by using primary and secondary sources. The parameters of evaluation

are designed after considering different dimension of study. They are as follows: -

1] **Primary Data:** This data has been collected form directly respondents in format of self-

administered multiple-choice questionnaire, interviews etc.

2] **Secondary data-** Secondary data will have been collected from published and unpublished sources like reference books, Journals, Articles, Reports and official websites, etc.

B. **Sample Size and Sampling Method:** -

Researchers use Stratified Random Sampling Method for selection of sample.

Researcher take PMPML employees collected data

Pay and Promotion

Table 1 Male Conductor:

Sr No.	Particulars	Strongly Disagree	Disagree	Neither Agree nor disagree	Agree	Strongly Agree
1	Compensation is aligned with skill sets and	3	3	2	4	3
2	Fair amount of bonus and incentives are provided	3	2	1	4	5
3	Promotion cycle is well structured and followed	3	5	2	1	1
4	Promotions go to those who best deserve them	3	3	2	3	4
5	Basic Scale	3	4	1	2	5
6	Increment	2	4	2	3	4
7	Allowances	2	4	1	3	5
8	Over Time payment	3	4	1	3	4
	Total	19	26	12	23	31

Number of Male Conductor working in PMPML

Source: From Primary data

Interpretation:

Table no. 1 Researchertake 15 Male Conductor employees collect data. In this table payment related have 8 parts. In their maximum employees is strongly Agree, some are Agree, some employees are neither agree nor disagree.

Table 2 Female Conductor

Sr	Particulars	1	2	3	4	5
1	Compensation is aligned with skill sets and				4	1
2	Fair amount of bonus and incentives are provided				3	2
3	Promotion cycle is well structured and followed				3	2
4	Promotions go to those who best deserve them				3	2
5	Basic Scale		1		3	1
6	Increment				3	2
7	Allowances				3	2
8	Over Time payment				3	2
	Total		1		25	14

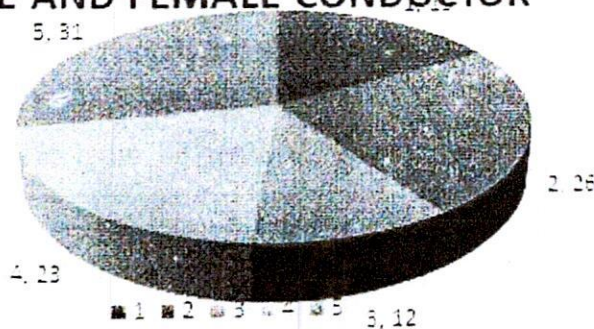
Number of Female Conductor working in PMPML

Source: From Primary data

Interpretation:

Table no. 2 Researchertake 05 Female Conductor employees collect data. In this table payment related have 8 parts. In their maximum employees is strongly Agree, some are Agree, some employees are neither agree nor disagree.

MALE AND FEMALE CONDUCTOR



Interpretation:

Researcher take 20 employees collect data. In this table total 5 Female Conductor and 15 Male Conductor. In this pie chart Dark blue color denoted



employees are Strongly Disagree, Red color denoted Disagree, Grey color denoted neither agree nor disagree, yellow color denoted Agree and light blue color denoted Strongly Agree employees.

Discussion:

In PMPML Male and Female Conductor employees have facilities, training, increment, promotion, allowances, over time payment etc. Driver has no facilities, training, increment, promotion, allowances, over time payment Because of driving sector are private. PMPML give contract to travel agency. So, driver have fixed payment. No increment there.

Finding:

After analyzing the above research objectives, the following finding are revealed.

1. Maximum Buses are run on contract basis.
2. PMPML give contract to travel agencies.
3. PMPML in facing loss

Suggestion:

PMPML play very important role in Pune city because Pune is big city. PMPML have every common people life line.

1. If PMPML run own Maximumbuses and minimum rental buses.
2. PMPML start own driving sector. Break contract to travel agencies.
3. PMPML run own sector. When PMPML in profit.
4. Driver sectors are special, so driver also get all facilities benefit.

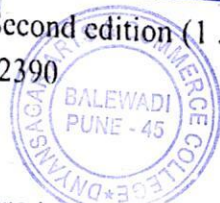
Conclusion:

Public Bus transportation is significant for every person. Students all field employees reach daily own destination on time. PMPML buses are very cheap compared to private transport. PMPML are safe. In their conductor and driver play important role. Conductor and Driver cooperate each other. Conductors guide every passenger, give ticket and collect money. Driver drive buses safely. PMPML run maximum rental buses. Driving sector are private means PMPML give contact to travel agency so this privatization travel agency give fixed salary to driver no count experiences and no other facilities. Conductors have maximum facilities. In this study If PMPML maximum run own buses and minimum rental buses. When PMPML in profit then PMPML start own driving sector so driver will get all facilities and get good salary, increment, promotion.

References:

Books:

1. Mukul Gupta, Deepa Gupta, Research Methodology, PHL Learning Private Limited New Delhi 2011, ISBN- 978-81-203-4381-8
2. P.C. Kothari, Research Methodology: Methods and Techniques, New Age International 2004 ISBN:9788122415223, 8122415229
3. Deepak Chawla, Neenasondhi, Research Methodology: Concepts and Cases, Vikas Publication House, Noida; Second edition (1 January 2016) ISBN-10: 9325982390, ISN-13: 978-9325982390



S. J. D.

Principal



“A Critical Study of Problems and Performance of Conductor Employees Working at PMPML”-With Special Reference to Pune and PMPML Area in Maharashtra

Rupali Sachin Tolambe and Dr. Archana Jayant Mali

Prof. Ramakrishna More College, Pune

Abstract: -

Transportation means moving things and humans one place to another place. In metropolis cities there are all face fare away for each other so need transportation. Public bus transportation is useful for people. It is safe, cheap, reduce pollutions. Common man can use in daily life. In this study on Conductor employees. Conductor play important role in public bus transportation. Every day different types or nature passengers meet. Conductor always check and are help to reach destination and they take care passengers. Public bus transportation run special female bus. Ladies special bus service is PMPML's initiative to ensure the safety and comfort of women when they travel. Buses dedicated for them ply across the busiest routes. Buses dedicated for them run across the busiest routes like route no. is only for females. Now a day's female working every field. So Female conductor also working in public bus transportation. In their female Conductor only 20% compared to male conductor. Depot has no facility to clean washroom, toilet, rest room, changing room for female conductor. So, they are facing many problems in daily life and need all facilities to male conductor also. Researcher think about Management give all needed facility to all depots. Daily clean, toilet, washroom, rest room, drinking water. Its initial need for every employee. When give these facilities employees reduce disease infection come from water and uncleanliness. Employees healthy is Strength of Public Bus transportation.

Keywords: Problems of employees, Drivers, Conductor, Public Bus Transportation.

Introduction

Transport is the movement of humans, animals and goods from one location to another. Transport is a critical infrastructure for economic and social development. It comprises of several modes such as road, railways, airways, waterways, canals and pipelines. Indian transport sector is very large and diverse in nature. There has been fast trend towards urbanization. Public transportation systems include a variety of options such as buses, light rail, and subways. These systems are available to the general public, may require a fare, and run at scheduled times. The purpose of introducing or expanding public transportation is to increase access to and use of public transit while, at the same time, reducing motor vehicle miles driven and traffic congestion. A city like Pune relies more on personal vehicles instead of public transport. There are several issues such as increasing pollution overcrowding of vehicles, fuel consumption and parking problems entangled to it due to large number of motor vehicles on roads, Therefore, as per the commuting requirement of Pune the public transport need to be provided. Apart from various alternatives and solutions, the researcher feels that if Pune's public transport provider makes proper use of human resource policies and practices, it may help to strengthen the public transport to the greater extent. Resource Management Policies and Practices in Pune's public transport provider that is Pune Mahanagar Parivahan Mahamandal Ltd. (PMPML). PMPML is a backbone of Pune's public transport system. It is tries to satisfy commuter's requirement through its employees and buses. The buses can be required or bought as per the requirement. Transportation systems help ensure that people can reach everyday destinations, such as jobs.



schools, healthy food outlets and healthcare facilities, safely and reliably. Public transportation services play an important role for people who are unable to drive, including those without access to personal vehicles, children, individuals with disabilities, and older adults.

A bus conductor is the most important organ of public transport system. conductor has a very difficult duty. Conductors work starts early in the morning as he is to reach the depot early. conductor is picked by the staff bus to reach the depot. As soon as he reaches depot he marks his attendance and takes charge of his bus. Distribute tickets for every passenger and collect money. Conductor have one leather bag. He has a small leather bag to keep money He moves from one end to the other to distribute tickets to the passengers. At peak hours there is a great rush of passengers at every stop. Very often he has to deal with typical passengers. At the end of his duty, he deposits the cash with the cashier.

Objectives of The Study: -

Research objectives describe concisely what the research is trying to achieve. They summarize the accomplishments a researcher wishes to achieve through the project and provides direction to the study.

1. To study the problems being faced by conductor employees.
2. To study the factors affecting on the performance of female conductor Employees.
3. To give the suggestion and recommendations overcome the problems faced by conductor employees.

Review of Literature

The literatures reviewed also suggest that the presence of an efficient public transport system creates a safe, sustainable and equitable urban mobility. The rapid growth of the large cities due to the growth in population coupled with increase in urbanization has posed serious challenges in developing adequate infrastructure facilities. The efficient movement of people, through efficient, environmentally sound, safe and affordable transportation that contributes to improving social equality, public health resilience if cities and productivity.

- **Ashish Verma, T. V. Ramanayya , Public Transport Planning and Management in Developing Countries** - This book compares five cities using specific indicators—urbanization, population growth, vehicle ownership, and usage. this book early stages of growth of any city, the vehicular trips are all road-based and are confined to modes like cycles, personalized cars, two wheelers and intermediate public transport modes likes cycle rickshaws, taxis, tempo, etc. In large cities, public transport system plays important role. the systems should also be judged by their, suitability for Indian conditions. In this book contains attempts to cover various aspects of public transport planning and management particularly in the context of India and other developing countries.
- **Olof Johansson, David Pearce, David Maddison, The True Costs of Road Transport --**
In this book contains Transport is one sector of the economy in which almost everything has gone wrong, previous transport policy has resulted in too much pollution, too much congestion, much investment in profitable roads, little investment in public transport and planning decisions being taken om the basis of misleading price signals. It suggested and partly because of the high profile that transport issues in general were receiving at the time. To the authors these figures indicated that there were many journeys for which the private benefits were out weighted by the wider costs to society. But methodology of the under lying study, attacked by some as being wrong. In this book we have uncovered further information relating to the probable impacts of environmental pollution from road transport on the UK economy. For example, the claim that pollution from road transport kills more people than die in traffic accidents, will doubtless prove to be controversial.
- **Bert Van Wee, Jan Anne Annema, David Banister , The Transport System and Transport Policy-**
In this book is written primarily for educational purposes, for use either in courses at universities or in other education programmers or self-study. We only aim to give a general introduction to the transport system,



S. J. D.

Principal

Dnyaneshwar Arts and Com
Dalewadi, Pune-411000.

its effects on society and policy. We did not just translate the book but replace most Dutch case and examples with ones from other countries, added international literature and added a chapter. we hope that this stimulate courses to use the book and that we are thereby making a small contribution to reducing the costs of education.

Research Methodology: -

This research study is based on an Applied & Exploratory research method. Its suggestions and conclusions give solutions to the working of PMPML. The suggestions and recommendations will be used by the public as well as employees.

A. Source of data collection: -

The data is collected by using primary and secondary sources. The parameters of evaluation are designed after considering different dimension of study. They are as follows: -

- 1] **Primary Data:** This data has been collected form directly respondents in format of self-administered multiple choice questionnaire, interviews etc.
- 2] **Secondary data-** Secondary data will have been collected from published and un- published sources like reference books, Journals, Articles, Reports and official websites, etc.

B. Sample Size and Sampling Method:

Field To Employees

There were 16 Bus depots in Pune PMPML area. The following numbers of depot and employees. There are male drivers and conductors and female conductors' employees.

Table No. 1

Sr No.	Name of Depot	Male Conductor	Female Conductor
1	Swargate	109	35
2	Narveer Tanaji Wadi	162	30
3	Kothrud	121	35
4	Hadpsar	119	30
5	Pune Railway Station	80	35
6	Baner	47	15
7	Katraj	160	35
8	Bhakti Shakti ,Nigdi	159	35
9	Shewalwadi	47	17
10	Bhekraingar	81	30
11	Market Yard	58	20
12	Pimpri	86	35
13	Bhosari	85	30
14	Wagholi	58	20
15	Charholi	47	17
16	Hinjawadi	47	15
	Total = 1900	1466	434

Number of Employees working in PMPML (It shows total population)

Source: - From Primary data

Interpretation: -

Researcher take sample size of the study will constitute 10% employees from each bus depot. Researcher use **Stratified Random Sampling Method** for selection of sample. There are male conductors and female conductor.



S. J. K.

Principal

Principal

Dnyaneshwar Arts and Commerce College
Balewadi, Pune-411003.

Dnyaneshwar Arts and Commerce College
Balewadi, Pune-411003.

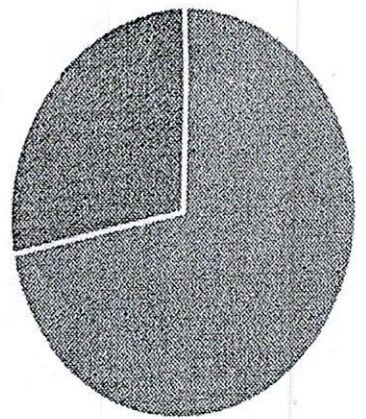
Table No. 2 Sample size (10% on total population)

Sr No.	Name of Depot	Male Conductor	Female Conductor
1	Swargate	11	3
2	Narveer Tanaji Wadi	15	3
3	Kothrud	11	4
4	Hadpsar	12	3
5	Pune Railway Station	8	4
6	Baner	5	2
7	Katraj	15	4
8	Bhakti Shakti, Nigdi	15	4
9	Shewalwadi	5	2
10	Bhekrainagar	8	3
11	Market Yard	6	2
12	Pimpri	7	4
13	Bhosari	9	3
14	Wagholi	6	2
15	Charholi	5	2
16	Hinjawadi	5	2
	Total = 190	143	47

Interpretation: -

Above are the employees' taken sample size 10% employees responded. There is male conductor 143 and female conductor are 47. Total respondent after selection of sample are 190.

Sample size (10% on total population)



■ Male Conductor ■ Female Conductor

Interpretation: -

On this graph show Pune and PMPML area mainly 16 Depot. This graph shows Blue color denote Male conductor, Orange color series denoted Female conductor,

Finding: -

- 1) Conductors starts health issues.
- 2) Female and male conductors need rest room, changing room, toilet, canteen.



S. J. ...

Principal

Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.

- 3) Health issues effects on conductor's performance or work.
- 4) Conductor not give 100% focus on work.

Conclusion: -

Public Bus Transportation play important role. Public Bus Transportation is lifeline in common people life. In this study Pune and PMPML area conductor employees. Male conductor and female conductor are facing some problems. All depot need daily clean toilet, washroom, rest room, changing room for female conductor and Male conductor also want all facilities. These are daily need but unfortunately conductor facing problems and same health issues starts. Mentally also start problems shouting etc. When conductors feeling healthy then conductors give 100% focus on work and its effect show on his performance. Researcher think about that give all 16 depots daily cleanliness facilities. It's must for all employee's health. Employees health is depot wealth.

References :

Books: -

- 1) Mukul Gupta, Deepa Gupta, Research Methodology, PHL Learning Private Limited New Delhi 2011, ISBN- 978-81-203-4381-8
- 2) P.C. Kothari, Research Methodology: Methods and Techniques, New Age International 2004 ISBN:9788122415223, 8122415229
- 3) Deepak Chawla, Neena sondhi, Research Methodology: Concepts And Cases, Vikas Publication House, Noida; Second edition(1 January 2016) ISBN-10: 9325982390, ISN-13: 978-9325982390

Web sources

<https://www.pmpml.org/>

<https://www.editage.com/insights/what-is-research-objective>

https://www.conserve-energy-future.com/benefits_of_public_transportation.php

<https://www.cdc.gov/policy/hst/hi5/publictransportation/index.html>

<https://www.itdp.in/what-we-do/public-transport/>

<https://www.cdc.gov/policy/opaph/hi5/publictransportation/index.html>



S. J. K.

UGC CARE LISTED
ISSN No.2394-5990

संशोधक

• वर्ष : ९२ • मार्च २०२४ • पुरवणी विशेषांक १७



S. J. K.

Principal
Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.



प्रकाशक : इतिहासाचार्य वि. का. राजवाडे संशोधन मंडळ, धुळे

स्थापना : १ जानेवारी १९२०

29. **How export restrictions hurt farmers' economic interests: The case of Wheat and Onion producers.**
- 1) Saurabh Dinkar Tipayale 2) Dr. Adinath More ----- 186
30. **"To Study on Conductor Employees Working At PMPML" -With Special Reference to Pune and PMPML Area in Maharashtra**
- 1) Rupali Sachin Tolambe 2) Dr. Archana Jayant Mali ----- 195
31. **A study of the impact of cashless transactions on businesses**
1) Prashant Suryabhan Ugale 2) Dr. Kadhane Rekha Appasaheb ----- 201
32. **Impact of Globalisation on Economical Culture**
- Dr. Kishor M. Waghmare ----- 206
33. **Cash to Digital Economy - Challenges and Opportunities in India in current era**
- 1) Mr. Shantanuraj T Walde 2) Dr. Prem Bhagwan Acharya ----- 214
34. **India-World's most populous country, surpassing China**
- Dr. Ganesh Rajendra Walunj ----- 219
35. **A review of Women Entrepreneurs in the Food Processing Industry**
- 1) Dhanapune Sonal Vasantrao 2) Dr. Bhushan Anna Waykar ----- 223
36. **Organic Agriculture: A Sustainable Developmental Practice, Economic Effect, Major Issues and Challenges**
- 1) Dr. Yennawar Shilpa Laxmikant 2) Dr. Nandkihor N Dhondge ----- 227
37. **Growth and Challenges Of Indian Service Sector**
- Jaywanti Govind Zaware ----- 237
38. **"The Impact of Digital India on the Indian Economy"**
- 1) Sinare Abhay Kondiram 2) Dr. Kharde Vijay Aabasaheb ----- 244





PUBLIC BUS TRANSPORTATION AFTER COVID -19 PANDEMIC WITH SPECIAL REFERENCE TO PUNE AND PMPML AREA IN MAHARASHTRA

Prof. Rupali Sachin Tolambe
Prof. Ramakrishna More College.

Dr. Archana Jayant Mali
Prof. Ramakrishna More College.

Abstract:

Transportation means moving things and humans from one place to another. In metropolis cities there are all place far away from each other which creates need of transportation. Public bus transportation is useful for people. It is safe, cheap, reduces pollution. A Common man can use it in daily life. It caters to the need of 1.5 billion people. It is nothing short of an urban revolution, maybe due to natural migrations, boundary expansions reasons, etc. The growth of the urban population is increasing at a very fast rate. The number of urban areas or towns has gone up sharply. Pune is recognized as an industrial center, IT-BT center, cultural and educational hub. Therefore, the requirement of travelling and commuting is also more. If Public transport will use electrical buses or CNG gasses which could help to control of air pollution and harmful gasses. According to Researcher, if people use public transport and avoid private vehicles, it can reduce the number of vehicles on road and reduce pollution. If People use public transport, it will save money and time both. Researcher study here Pune and PMPML area. Study on 13 depot and employees facing problems in Covid -19 pandemic period and after also.

Keywords: Problems of employees, Public Bus Transportation.

Introduction:

Transport is the movement of humans, animals and goods from one location to another. Transport is a critical infrastructure for economic and social development. It comprises of several modes such as road, railways, airways, waterways, canals and pipelines. Indian transport sector is very large and diverse in nature. There has been fast trend towards urbanization. A city like Pune relies more on personal vehicles instead of public transport. There are several issues such as increasing pollution overcrowding of vehicles, fuel consumption and parking problems entangled to it due to large number of motor vehicles on roads, Therefore, as per the commuting requirement of Pune the public transport need to be provided. Apart from various alternatives and solutions, the researcher feels that if Pune's public transport provider makes proper use of human resource policies and practices, it may help to strengthen the public transport to the greater extent. Resource Management Policies and Practices in Pune's public transport provider is Pune Mahanagar Parivahan Mahamandal (PMPML). PMPML is the backbone of Pune's public transport system. It is trying to satisfy commuters' requirements through its employees and buses. The buses can be required or bought as per the requirement.

Importance of study:

Public transportation contributes to a healthier environment by improving air quality and reducing oil consumption, riders and non-riders alike. It focuses on public transportation plays a significant role, its mobility service for poor people.

- To study the cheapest mode of transportation for public i.e. public or private.
- It studies whether public transportation is safe and secure.
- It deals with the managerial and organizational structure of PMPML.
- This study reveals the different problems being faced by employees while doing their job.
- It gives suggestions and conclusions on problems being faced by management and employees of PMPML.

Relevance of study:

Relevance means that your research can contribute something worthwhile.



S. J. Mali



- **Social Relevance:** The consequence for wider society and civic life, is public transport breaks down social and cultural barriers between people in public life. An important social role played by public transport is to ensure that all members of society are able to travel without walking or cycling, not just those with a driving license and access to an automobile— which include groups such as the young, the old, the poor, those with medical conditions, and people banned from driving.
- **Academic Relevance:** In our day-to-day life public transports play an important role. Now a day's new ideas, new techniques, new technology are used for efficient, speedy, less expensive and less time-consuming public transport. Therefore the study is useful to the academicians.
- **Political Relevance:** Elections are currently ongoing, India is also the largest democracy in the world. Lots of promises are made by all political parties and their representatives, who introduce themselves as the 'common man' or a 'public servant' but are largely addressed as 'politicians'. Public transport, especially the launching of 'new buses' have always been a hotplate of politicians and their political agenda.

Scope of the study:

The research area will be explored in the work and specifies the parameters within which the study will be operating.

1. **Periodic scope-** After Covid- 19 Pandemic.
2. **Problems of employees** – there are several problems faced by employees. The study covers various problems of different employees.
3. **Topical scope-** this study covers the whole area of Pune city, and Fimpri-Chinchwad corporation area and rural area of these cities.
4. **Analytical scope-** the study will have confined to the data collection for fulfilling the objectives.

Statement of the Problem:

- Bus Public Transportation is very cheap and safe compared to private vehicles.
- Public transport sector employees face too many problems employees as well as the public.

Objectives of the study:

Research objectives describe concisely what the research is trying to achieve. They summarize the accomplishments a researcher wishes to achieve through the project and provide direction to the study.

1. To study the problems being faced by employees.
2. To study the factors affecting the performance of Employees.
3. To give suggestions and recommendations to overcome the problems faced by employees.

Research Methodology:

This research study is based on an Applied & Exploratory research method. Its suggestions and conclusions give solutions to the working of PMPML. The suggestions and recommendations will be used by the public as well as employees.

A. Source of data collection:

The data is collected by using primary and secondary sources. The parameters of evaluation are designed after considering the different dimensions of the study. They are as follows: -

- 1] **Primary Data:** This data has been collected directly from respondents in the form of a self-administered multiple-choice questionnaire, interviews and phone calls, etc.
- 2] **Secondary data-** Secondary data will have been collected from published and unpublished sources like reference book Journals, Articles, Reports and official websites, etc.

B. Sample Size and Sampling Method:

Related to employees

There were 13 bus depots in the Pune PMPML area. The following numbers of depot and employees. There are male drivers and conductors and female conductors' employees.



S. J. J.



Table No.1 Number of Employees working in PMPML (It shows total population)

Sr No.	Name of Depot	Male Employees		Female Employees	
		Driver	Conductor	Driver	Conductor
1	Swargate	144	109	Nil	35
2	Narvir Tanaji Wadi	192	162	Nil	30
3	Kothrud	156	121	Nil	35
4	Hadapsar	149	119	Nil	30
5	Pune Station	115	80	Nil	35
6	Balewadi	62	47	Nil	15
7	Katraj	195	160	Nil	35
8	Nigdi	194	159	Nil	35
9	Shewalwadi	64	47	Nil	17
10	Bhekrai	111	81	Nil	30
11	Market Yard	78	58	Nil	20
12	Pimpri	121	86	Nil	35
13	Bhosari	115	85	Nil	30
Total		1696	1314	Nil	382

Source: From Primary data

Interpretation:

The researcher's sample size of the study will constitute 10% employees from each bus depot. The researcher use the **Stratified Random Sampling Method** for the selection of samples. There are male drivers and conductors and female conductors. There no female bus driver is working, so in this table female driver column shows nil status.

Table No.2 Sample size (10% of the total population)

Sr no	Name of Depot	Male		Female	
		Driver	Conductor	Driver	Conductor
1	Swargate	14	11	Nil	4
2	Narvir Tanaji Wadi	19	15	Nil	3
3	Kothrud	16	11	Nil	4
4	Hadapsar	15	12	Nil	3
5	Pune Station	12	8	Nil	4
6	Balewadi	6	5	Nil	2
7	Katraj	20	15	Nil	4
8	Nigdi	19	15	Nil	4
9	Shewalwadi	6	5	Nil	2
10	Bhekrai	11	8	Nil	3
11	Market Yard	8	6	Nil	2
12	Pimpri	12	7	Nil	4
13	Bhosari	12	9	Nil	3
Total		170	128	Nil	42

Interpretation:

These are the employees' taken sample size 10% employees responded. There are male drivers 170 and male conductor 131. There are female conductor 42 and no female drivers. So the female driver Column is nil. Total respondents after selection of sample are 340.



S. J. K.

ISSN - 2277-7067



शोधसंहिताय संस्कृतम्

Peer Reviewed

Journal of Fundamental & Comparative Research

Vol. IX, Issue 1, 2022-2023



S. J. K.
Principal
Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.

शोधसंहिता



"To Study on Conductor Employees Working At PMPML" -With Special Reference to Pune and PMPML Area in Maharashtra

1) Rupali Sachin Tolambe

Contact Number: - 8983681925

Email Id : - rstolambe@gmail.com

2) Dr. Archana Jayant Mali

College Name: Prof. Ramakrishna More College

Contact Number: - 9049211006

Email Id : - archana.jagtap102@gmail.com

ABSTRACT :

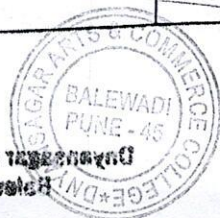
Transport mean that we have to go one place to another place. In big cities all place is fare away from each other so we need a transported. Public bus transportation is use full for people in Jonny city. it is safe and cheap and reduce pollution. Public bus used for com man. they might use on everyday life. Idi stda paper I have creature chart hu transported worker in paid gaining. There two graph one is a male employee and other is female employee. According to this, we said only one-woman conductor death 20% compare to male conductor. The conductor needs 1 reserve site in Bus. Public Bus is main line in daily common people live. Every day buses are running full passenger. in festive days all the bus are running fully rush. so, conductor is always standing in bus, every day depot has no facility like washroom, toilet, change for female conductor. Daily time Conductor duty time is only standing than start their health problem. Some of female conductor have times health problem in period. some women need pregnancy so they want reserve site in every bus. They have many problems in daily life. they want all facility like male conductor. The researcher feel manager side are giving all facility to all depots. Employee's health is strength of public Bus translation.

INTRODUCTION:

When it comes to the transport, human, animal and goods are moved from one place to another. In the current time human resource becomes an important asset to development of individual and society. The Transport is one the basic infrastructure for the economic and social development sector. As we know about the transport, it has so many modes like road transport, Railway, Airways, Waterways, Canals, Pipelines etc. in simple words we can say that Transport modes connects two point like surface or air so both are transport mode. Indian transport sector is one of the largest and diverse sectors of transport world. We can say there is rapid urbanization process going on. Overview of the Pune. As per the current trend of urbanization we can say that Pune city is more dependent on private vehicles instead of public transport. Some of the problem like increasing pollution, overcrowding of vehicles, consuming fuel and many more comes with large number of motor vehicles on roads. As per the commutation, requirement of Pune the public transport system play a very important role. Some of the alternatives and solutions of above case given, out of that what I feel is that If Pune's Public transport provider using proper management policies and practices of human resource department then, it has the potential to strengthen the public transport to the large extent. Resource Management Policies and Practices of Pune's public transport provider: The PMPML (Pune Mahanagar Parivahan Mahamandal

KEYWORDS : Problems of employees, Drivers, Conductor Public Bus Transportation.

पुस्तकी अंक १७ - मार्च २०२४



Dnyansagar Arts and Commerce College
Balewadi, Pune-411045

(195)

Principal

Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.

Ltd.) is one of the backbones of Pune's public transport. The basic role of PMPML is to satisfy commuter's requirement with the help of their employees and buses. Buses are basically required or bought as per the requirement.

IMPORTANCE OF STUDY :

Public transport makes adverts creativity environment as well as low oil consumption, it healthful for not only riders but also peoples who doesn't use heroes. It is strengthening the function of public transport that have characteristic as mobility service for poor people.

- To study the cheapest mode of transportation for public i.e., public or private.
- It studies the public transporting is safe and security.
- It deals with the managerial and organizational structure of PMPML.
- This study reveals the different problems being faced by employees while doing their job.
- It signifies recommendations and conclusions with regards to problems to which PMPML management and employees are facing.

RELEVANCE OF STUDY :

Relevance means that your research can contribute something worthwhile.

- **Social Relevance:** What are the implications for wider society and for public life? A crucial social function of public transport is to make it possible for all of a society's members to travel by transport without recourse to walking or cycling – not only those with a driving license who have access to a motor vehicle, which includes most of the young, most of the old, most of the poor, most with medical problems, and all of those disqualified from driving.
- **Academic Relevance:** Public transport plays a significant role in our day-to-day life, the various forms of such as public transport

are rapidly emerging and spreading as new ideas in technique, new technology is being used in such a manner to make public transport more efficient, speedy, less expensive and less time-consuming day by day. So, the study is beneficial to the academician.

- **Political Relevance :** Also, the world's largest democracy, with elections happening right now. All political parties and their candidates make big promises, and they all start off as being the 'common man' — or as a simple 'public servant' — but known by everybody as 'politicians'. Public buses and more specifically 'new buses' have always been the bread and butter of the politicians and their politics.

OBJECTIVES OF THE STUDY: -

Research goals are brief summaries of what the research is trying to do. They are statements describing what the researcher hopes to achieve with the study and they direct the research.

1. To study the problems being faced by conductor employees.
2. To study Conductor, need on reserve sit in bus
3. To study the factors affecting on the performance of female conductor Employees.
4. To give the suggestion and recommendations overcome the problems faced by conductor employees.

HYPOTHESIS OF THE STUDY :

A hypothesis is a statement that introduces a research question and proposes an of the scientific method on which we all rely. It does an expected thing. of scientific experiments.

1. PMPML Play important role in public transport.
2. Organizational factors affecting on the performance of employees.

RESEARCH METHODOLOGY: -

Working of PMPML is discussed in Applied & Exploratory research process. Recommendations



2022

are centered around the main problem, and help to solve the main problem. It can give benefits to the public who uses a public transport (PMPML), as well as to the staff members who work in PMPML.

A. Source of data collection:

In the provided data, primary and secondary sources are used to get information. The parameter of evaluation comes from different dimension of study. The evaluation parameter is described as under:

- **Primary Data:** It has been gathered directly from the respondents with self-administered

questionnaires like multiple-choice, Interviews and Phone Calls etc.

- **Secondary data:** Secondary data is collected from published and un-published sources like reference books, Journals, Articles, Reports and official websites etc..

B. Sample Size and Sampling Method:

RELATED TO EMPLOYEES :

There were 13 Bus depots in Pune PMPML area. The following numbers of depot and employees. There are male drivers and conductors and female conductors' employees.

Table No. 1

Sr No.	Name of Depot	Male Conductor	Female Conductor
1	Swargate	109	35
2	Narvir Tanaji Wadi	162	30
3	Kothrud	121	35
4	Hadapsar	119	30
5	Pune Station	20	35
6	Balewadi	47	15
7	Katraj	160	35
8	Wagdi	159	35
9	Shivajinagar	47	17
10	Bhamburda	81	30
11	Market Yard	58	20
12	Pimpri	86	35
13	Bhosari	85	30
	Total	1314	382

पुणे दि. १५ - मार्च २०२२



(197) *S. Jadhav*

Principal
Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.



Number of Employees working in PMPML

Source: - From Primary data

(It shows total population)

Interpretation: -

Researcher take sample size of the study will constitute 10% employees from each bus depot. Researcher use **Stratified Random Sampling Method** for selection of sample. There are male conductors and female conductor.

Table No.2
Sample size (10% on total population)

Sr No.	Name of Depot	Male Conductor	Female Conductor
1	Swargate	11	4
2	Narvir Tanaji Wadi	15	3
3	Kothrud	11	4
4	Hadpsar	12	3
5	Pune Station	8	4
6	Balewadi	5	2
7	Katraj	15	4
8	Nigdi	15	4
9	Shewalwadi	5	2
10	Bhekrai	8	3
11	Market Yard	6	2
12	Pimpri	7	4
13	Bhosari	9	3
Total		128	42

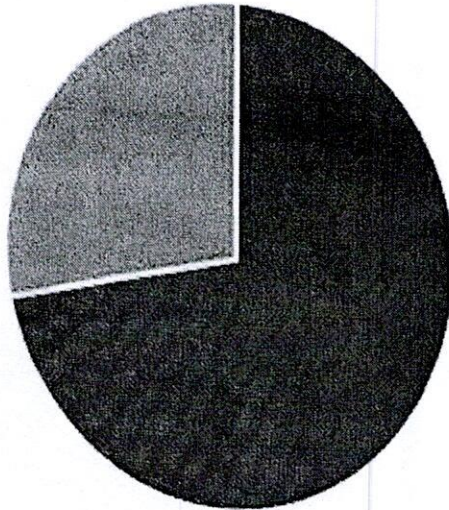




Interpretation :

Above are the employees' taken sample size 10% employees responded. There is male conductor 128 and female conductor. Total respondent after selection of sample is 172.

Sample size (10% on total population)



■ Male Conductor ■ Female Conductor

Interpretation:

In this graph show total number of persons Depot located in Pune and Pune Maharashtra Public undertaking Mumbai reserve Limited is named as PMPML depot.

Total number of person 13 people Depot more located 12 fill up the vacant Ballari, Nagar, Aurangabad, Pune and PMPML area. This graph colored blue presented Male conductor, orange series presented Female conductor.

CONCLUSION :

Public Bus Transportation is lifeline common people life. In this study contains Pune and PMPML area do femme employee for Bus conductor. All depot daily suggest very necessary are washroom, rest room, changing room and also Male conductor suggest same all facilities require. Conductor t human, she or he must face given ticket and collect amount of passenger and if mistake ticket counting than passenger part punish conductor also. Male

conductor also female conductor both see that over aged. Female part issues some time so much she also required reserve sit. According to this routine follow any conductor work after given ticket and collect amount than she and he taking stress and every conductor health issue life. 12 to 13 depot work day so all health issue than take sit some time in bus. if all conductors suggest give all 12 or 13 depots daily cleanness facility and every on bus should reserve sit for conductor. then every employee health is must. Employee life is bus depot wealth.

REFERENCES :

Books: -

- Mukul Gupta, Deepa Gupta, Research Methodology, PHL Learning Private Limited New Delhi 2011, ISBN- 978-81-203-4381-8
- P.C. Kothari, Research Methodology: Methods and Techniques, New Age International 2004 ISBN:9788122415223, 8122415229

(199)

Principal

Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.



S. J. K.



IMPACT OF GST ON COOPERATIVE BANKING SECTOR

Prof. Rupali Tolambe

Prof. Ramkrishna More college Akurdi, Pune.

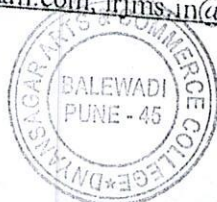
Abstract

The research paper is giving an idea about impact of GST on Banking sector. One of the biggest transformations that the sector faced during this period is GST i.e., Goods and Service Tax, a new tax regime introduced in the midnight of 1 July 2017. Introduction of GST to the banking sector was one the highly risky and challenging role for the government. GST is a replacement to the Value Added Tax (VAT) which was implied on goods and services. The main purpose of studying the impact of implementation of GST is to avoid double taxation on goods and services. It is a self-regulated tax system with a simplifies tax regime which reduces the multiplicity of tax. The purpose of this study is to know the challenges faced by the Banking sector and its effects on the customers after the implementation of the GST. Now all the bank branches have to register under GST in each state for the smooth functioning. The tax rate has created an impression in the banking sector that the sector is contributing much toward the economic growth of the country. Tax slabs is another important and critical thing discussed in this paper which has substantially increased compared to the old tax regime. Data for the study have been collected from secondary data sources such as journals, internet, and news articles. The advantages, benefits, constraints, and disadvantages for both banks and the customers for payment of GST are identified.

Keywords: Banking Sector, GST, Cascading of Tax, simplified Tax regime, Banking Products and Services

Introduction

In India Banking is the biggest and revenue generating sector. The banking sector is divided in Commercial Banks, Cooperative Banks etc. The Cooperative Banks are established on the cooperative basis. Like other banks cooperative banks are founded by collecting funds through shares, accept deposits and grant loans. In India the cooperatives banking started with the passing Cooperative Societies Act 1904. The objective behind this act was to establish cooperative credit societies "to encourage self-help group, cooperation among agriculturists, artisans and the persons with limited resources." One of the biggest transformation that the sector faced during this period is GST (Goods and Service Tax). The Goods and Service Tax has been introduced on 1st July 2017 in India. Introduction of GST in banking sector is highly risky and challenging role for government. GST is the replacement of Value Added Tax (VAT) which was imposed on Goods and Services. The main objective of GST is to avoid double taxation on goods and services. The purpose of the study is to know the impact of GST on the cooperative Banking sector and its effects on the customers. Under GST Central registration of Banks has been abolished, now the banks have to register with state for smooth functioning. Tax slabs are another important and critical thing which is discussed in this paper which has become very high



S. J. D.

Principal

Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.

Principal
Dnyansagar Arts and Commerce College
Balewadi, Pune-411045



compared to the old tax regime. Data for the study has been collected through face to face interview with the employees of Cooperative bank.

Advantages of GST:-

- Self regulated tax
- Transparent tax system
- Uniform tax rate
- Overall reduction in tax
- Reduction in cascading of tax.

Objectives of Study:-

1. To identify GST rates on banking products and services.
2. To identify changes made in GST rates.
3. To find out impact of GST on Customers and Banks.
4. To study the growth of the banking sector.
5. To know the issues faced by the banking sector after the implication of GST.

Issues in Cooperative banks due to the advent of GST based on the observation:

1) Registration Procedure:

Before the advent of GST all banks have a centralized registration under the Service Tax. The government has made compulsory to all banks a separate registration for each state in which they operate. The state wise financial and accounting record is maintain separately under GST administration.

2) Interstate Transaction between two branches of the same bank:

The transaction between the two branches of same bank has not taxable before implication of GST. But now, it is taxable which is known as integrated goods and service tax (IGST).

3) The Place of supply Banking Services:

The place of supply banking services shall be the location or address of the customer who receives the service. Banks have to record the address of each account holder and GST needs to be charged on that account holder. The tax also must be paid to that state government of account holder.

4) GST is Charged on all Banking Services:

- i) GST on Loans and Advances:** As discussed with bank employees GST is only levied on the processing charges and any other charges paid to the bank excluding the principal repayment and interest payment. These other charges include the Loan Processing Fees, Loan Prepayment Charges and other charges, if any. As a major chunk of the loan repayment comprises of principal repayment and interest payment, the impact of GST on Loans would be very negligible. The impact of GST on Home Loans is 18% and on Personal Loans 18%.



S. J. K.
Principal
Dnyanesh Arts and Commerce College
Balewadi, Pune-411045.

Principal
Dnyanesh Arts and Commerce College
Balewadi, Pune-411045



- ii) **Transaction Charges:** Banks charge a transaction fee for all the transactions that happen through them, this cost will rise from the 15% tax in the current regime to 18% with GST. What this means is that a person must pay Rs.3 extra per Rs.100 for banking transactions. The ATM usage also get taxed under GST. Withdrawing money multiple times and check balance will cost customer more under GST. The ATM transactions are restricted to a certain point i.e. first 5 withdrawals are free from tax after 5 withdrawals Rs.20 per withdrawal is charged to reduce the withdrawal of cash, will automatically increase the use of Internet Banking. Also the usage of Cheque is restricted. If customer uses more than 50 cheques a year and it is charged less than Rs.100. the individuals have to pay Rs.3 for every Rs.100 paid for banking transaction. So, banking transactions such as credit card payments, fund transfer, ATM transactions, processing fees on loans etc., where the banks are levying charges, increased tax rates would apply.
- iii) **Investments:** Investment like mutual funds are affected negatively due to the introduction of GST. The impact of GST on mutual funds will be minimal. The levy of GST will be on the Total Expense Ratio(TER) which is the measure of cost incurred by a mutual fund house to operate its mutual funds. The TER rate is expected to rise by 3%.
- iv) **Insurance:** GST is charged on the premium. There is huge impact on insurance as there is a rise in the premium, for life, health and car insurance policies. The tax rate has increased from 15% to 18%. Insurance companies charge a service tax on term and health insurance products, delay in payment of insurance premiums and these charges are predicted to go up from 15% to 18%.
- v) **Input Tax Credit under GST:** - Input Tax in simple terms is when you are paying tax for your output produced you can reduce the tax that you have already paid on inputs. Input tax credit is not allowed as per current tax structure. Under GST regime input tax credit will be allowed to be set-off against the taxes payable by the bank on making outward supply. However, they must maintain separate books of account to have a control for all input tax credit and utilized and unutilized credit.
- vi) **Other Services:** Like locker facilities, tax payment, billing and shopping etc. which are offered by banking sector are taxable for 18% under GST which is 3% higher than the early tax rates. In case of Forex 1% of the gross amount of the Indian rupee is charged under GST. The pension is charged under salary even if it is service provided by the bank.

TAX rates implied on the products and services under GST

Items	Taxable	Non Taxable	Tax %
Deposits	-	NT	-
Debit Card	T	-	-
Credit Card	T	-	18%
Loans	T	-	18%
Forex	T	-	18%
			1% of Gross rupee



Sgdh

Principal

Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.



INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES

SPECIAL ISSUE ON Impact of GST on Economy, Commerce and Industry

Vol. V, Special Issue II, January - 2020,

ISSN: 2454-8499, Impact Factor: 1.89(GIF), 0.679(IIFS)

Investments	T	-	18%
Banking Facilities	T	-	18%
Pension	-	NT	-
NEFT, RTGS etc	T	-	18%
Insurance	T	-	18%
ATM	T	-	18%
Input Credit Tax	T	-	18%

IMPACT ON CUSTOMERS OF THE BANKS

-) Debit card and a Credit card is one of the common instrument used by the customers the tax charged on these instruments is 18% which is costlier than the previous rate which was 15%.
- i) Loans were available at a cheaper rate before the advent of GST, now the rate has been fixed to 18% which made the customers in pressure and uncertainty that whether the customer will be able to repay the amount.
- ii) Banking facilities like locker facilities, tax payment, billing, and shopping etc. are widely used by the customer. It was charged at a rate of 15% and now it has changed to 18%. Even though it is expensive customers with large assets always maintain a locker system for their safety purpose.
- iv) Increase in the premium caused a large number of the customer to withdraw the insurance policy. People with low income cannot afford the premium charged under GST.

Benefits of GST

- Easy understandable for general public
- No confusion in tax filing and tax rate
- No tax on deposit
- Increased the number of online banking
- Registration under GST will reduce the amount of tax payable on the purchase of goods.

Constraints:

1. Banking became costlier for the customer: the tax rate almost on the all services utilised by the customer heavily charged i.e. 18%.
2. Home Loans: GST mainly affected on Home Loan. There is huge increase in tax rate 9.5% on home loan due to GST.
3. Place of supply: Under GST, the place of supply of services for banking and other services shall be the location of the customer where customer received service. If the location of the customer is not on record then location of supplier where the service is provided will be considered for tax purpose. There is huge confusion if place is not properly determined.



Handwritten signature

Principal
Dnyansagar Commerce College
Balewadi, Pune-411045

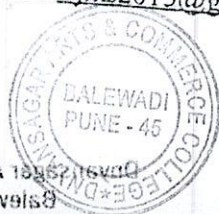
Principal
Dnyansagar Commerce College
Balewadi, Pune-411045



4. Registration Process: Each branch of the same bank has to register separately. This forces the bank to do multiple audit and assessments.
5. Expensive and attracts IGST: the transaction between the branches of same bank which are situated in different state attracts Integrated GST. It causes inconvenient for banks located in different states. system, goods and services are imposed with rates of 0%, 5%, 12%, 18% and 28%. There is a unique rate of 0.25% on rough semi-precious and precious stones and also 3% of tax on gold. In addition to that, there is a cess of 22% or other rates on top of 28% GST applies on a few items like luxury cars, tobacco products. Under the GST tax system, goods and services are imposed with rates of 0%, 5%, 12 %, 18% and 28%. There is a unique rate of 0.25% on rough semi-precious and precious stones and also 3% of tax on gold. In addition to that, there is a cess of 22% or other rates on top of 28% GST applies on a few items like luxury cars, tobacco products. Under the GST tax system, goods and services are imposed with rates of 0%, 5%, 12 %, 18% and 28%. There is a unique rate of 0.25% on rough semi-precious and precious stones and also 3% of tax on gold. In addition to that, there is a cess of 22% or other rates on top of 28% GST applies on a few items like luxury cars, tobacco products.

Findings

- 1) A major advantage of GST on financial services and other sectors is that it is a transparent tax and has reduced the number of indirect taxes. E.g. Sales Tax etc.
- 2) All the bank in India are registered under GST at each state, each branch. The transaction is done through the GST act. The banks have to file multiple returns state-wise, which increase numerous audits and assessments work. Therefore, the government must bring in some unique proposal to the banking sector so that the high administration and compliance trouble which is placed under the GST is reduced.
- 3) The transaction among two branches of the same bank located at two different states is taxable under GST which is called integrated goods and service tax (IGST). When there are so many transactions from the different branches of the same bank it will be difficult for the banks to track the transaction. One of the relaxations is the valuation under GST rule that the banking services be categorized in such a way that value for any transaction undertaken between two distinct people is deemed to be considered as Nil.
- 4) Under GST, the bank has to pay GST where they give the service to customer (address of customer). It is very difficult to bank to find out the customer address to charge tax on the same customer and pay tax to the particular state government of the customer or account holder. The address at the time of opening an account is recorded in database of bank. It is very difficult to track customer address.
- 5) The banking services and products became more costly than earlier. GST has made a uniformity in the entire good and service tax in our country, but the tax imposed on various products and services of the banks are much higher than earlier.





INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES
SPECIAL ISSUE ON Impact of GST on Economy, Commerce and Industry

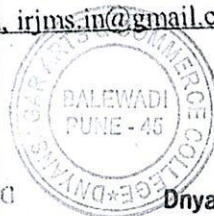
Vol. V, Special Issue II, January - 2020,
 ISSN: 2454-8499, Impact Factor: 1.89(GIF), 0.679(IIFS)

- 5) As per the study the bank charges very high on many services like home loan i.e. 18%. So, the customers get unsatisfied. I would like to suggest banks to reduce their charges on various services.
- 7) Deposits in bank exempted from tax under GST. There is increase in account holding and deposits in bank.
- 8) After the completion of almost 2.5 years of imposing GST, till there is confusion between the customers and the banks regarding tax rates under GST.

CONCLUSION:

The implementation of GST is the very risky initiative taken by the government. All the services and products provided by banks came into the scanner of government. Every service and product which provided bank will charged tax under GST. The tax rate has increased, now its 18% on services provided by banks. The banks have to pay IGST for the transactions which happen between the branches of same bank which are situated in different state. All the services are provided with the same tax rate of 18% except deposits which is exempted from tax and services like ATM withdrawals, input tax credit, equities, loans, and investments have a negative impact after the implementation of GST which made all these services very expensive to the customer. It generates revenue for Government and bank both. On each Rs.100 the customer supposed to pay Rs.3. Deposits in banks has exempted from tax. So the more money can be deposited into bank, which will help banks and government to generate funds. The banking sector has now settled with the current tax rates and adopted the changes and runs smoothly.

Principal
 Dnyansagar Arts and Commerce College
 Balewadi, Pune-411045



S. J. K.

Principal
 Dnyansagar Arts and Commerce College
 Balewadi, Pune-411045.



IMPACT OF COVID-19 ON ECOMMERCE

JYOTI SHARAD DHOBLE

Assistant Professor,
Department of Commerce,
Dr. D. Y. Patil Arts, Commerce
And Science College Akurdi,
Pune 411044. (MS) INDIA

ABSTRACT

The present paper focus on Impact of Covid-19 on Ecommerce .It has now been over two years for the reason that the Coronavirus first gained notoriety, and international lockdowns began to be implemented. One cannot deny that the COVID-19 pandemic has changed the world forever. It has touched upon almost every factor of our lives and affected them in some way or the other, huge or small, correct or bad. The E-commerce zone is, of course, not an exception. It has also been transformed, perhaps irrevocably. Several things that we used to take for granted are no more, and several things which seem to be very new and exciting are also emerging. The pandemic has changed the behaviour of customers, manufacturers, as properly as marketplaces.

Key Words- Covid-19, E-Commerce.

INTRODUCTION

To continue to be afloat in the face of the Covid-19 pandemic threat, many small firms have been compelled to re-evaluate their decades-old installed enterprise practises. Future-focused firms, on the other hand, are taking a closer appear at the challenges that come from these new digital enterprise skillsets and how to deal with them. A new ordinary of lockdowns led to extra firms and customers going “digital,” boosting the percentage of e-commerce in global retail trade from 14 percentage in 2019 to 17 percentage in 2020. Since final year,

JYOTI SHARAD DHOBLE

1P a g e





restaurants, movie theatres, and gyms have usually reopened after a series of lockdowns that had been common. While youngsters are still out of school, many in-person agencies are experiencing personnel shortages (whether it be a college requirement or a wish of parents). The virus is still a consideration in many office employees' decision-making, as seen through the hundreds of LinkedIn postings about returning to work whilst the infection is still a concern. Contrary to popular belief, the situation is still evolving fast, no matter the term "post-Covid-19." Customers' shopping for habits are changing, however retailers and e-commerce agencies are seeing that the trends of the last year are here to stay.

Growth in E-Commerce sales in a number of nations

According to a UNCTAD survey, consumers in developing nations have embraced on line shopping the most. Increased internet use for news, health, and pleasure as a result of the outbreak. However, as more people have been already shopping online, China and Turkey had the largest upward push in e-commerce. According to a UNCTAD study, China has more on-line sales than South Africa. According to Deloitte, the SARS pandemic in 2003 helped improve Alibaba, JD.com, and different. Chinese e-commerce successes at some point of Asia while many were restricted at home. Unprepared nations can also have used the COVID-19 pandemic as an opportunity to grow their digital products and operations, while others may also have been left behind. Electronic exchange at some point of the Covid-19 era. As a end result of the Covid-19 problem, e-commerce has elevated to new markets, users, and goods. Because a giant preference of commodities is available, companies have been able to operate regardless of restrictions on interaction. In spite of the discrepancies across countries, the crisis has strengthened e-vigour commerce's depth and breadth. This includes new businesses, customer categories (e.g. the elderly), and COVID-19 products (e.g., groceries). In many countries, e-commerce transactions have evolved from luxurious Commodities and services to everyday necessities. Given the possibility of new pandemic waves, the ease of adopting new purchasing habits, the low cost of learning, and the desire of agencies to profit from new sales channels, some of these e-commerce shifts can also be long-term. Digital inequalities exist no matter sure governments' attempts to promote e-commerce at some point of the COVID-19 crisis, so now not everyone has been able to participate. E-commerce may also additionally be hindered through rules that aren't up to date, such as when it comes to new Omni-channel sales models or new shipping methods. There have always been problems, but the existing crisis and the growing role of e-commerce for shoppers and agencies has made legislative action a lot more necessary.

Consumer-Concerned customers, systemic concerns such as financial access, digital security, and customer protection have been highlighted. Increasing financial inclusion, improving internet get entry to rural and underdeveloped areas, fostering trust, and fostering e-

JYOTI SHARAD DHOBLE

2 Page



commerce skills are all feasible answers. Reduced legislative uncertainty is required to enable innovative company models, because physical and internet sales techniques more and more complement one another. Government: Small and medium-sized agencies (SMEs) have unique demands that governments have to address, such as ensuring truthful competition for intermediary services (e.g., online platforms). A competitive retail industry requires an efficient enabling surroundings for e-commerce, such as communication, logistics, and trade.

Several factors will contribute to the expansion of e-commerce

Concerns about Covid-19 aren't going away tomorrow: Although the quarantine has ended, individuals will remain wary and many will choose to purchase online from the safety of their properties even after it has ended. Shoppers are adopting new ways of doing business: As a result of the quarantine, people's purchasing habits have evolved. For as long as the instances have continued, these patterns have been embedded in our minds. Inevitably, a make bigger in customers will result from the opening of retail establishments. It doesn't imply, though, that they'll stop playing the instead addictive and soothing sensation of buying online proper away. Ads on Facebook, Instagram, and other social media sites may also bring customers to your online store. Promote your items on Pinterest: Pinterest is an excellent area to sell tangible goods since so many humans use the web site to seem for inspiration. Pinterest is an excellent area to grow traffic both organically and through paid advertising. Participate in the conversations of your audience. It's essential to keep in touch with your audience. Keep an eye on your social media debts and respond quickly to any queries or comments. Using the Ecommerce Revolution to Your Advantage Recommendations the COVID-19 will eventually come to an end, but the financial shifts that are taking area will continue. For starters, keep in mind these guidelines: Your shoppers should be able to communicate with you through many channels: Recognize that the identical customer may also make purchases on Mynta, Amazon, any other online retailer, or even in individual on unique days. Transparency and adaptability are key. Be honest with your clients if you're suffering from shortages, higher costs for specific goods, or provide chain delays. Be open and honest with them about what's going on, and don't attempt to cover up issues. Customer service, delivery, payment methods, and all other factors of a transaction will benefit from as many alternatives as feasible at some point of and after the epidemic. For example, if you started providing home shipping carrier when your business used to be forced to close, you may also prefer to continue this approach even if your doors are again open.

Income from e-commerce fell during the lockout

It was once only natural that humans would have concerns about COVID-19. There appears to have been a surge in online income for most ecommerce firms at some point of the worldwide shutdown in spring 2020. According to the study, with 90% of firms reporting an make bigger in on line sales, 50% of respondents stated that their sales climbed through

JYOTI SHARAD DHOBLE

3 Page





greater than 100%. The lockout has reportedly had an effect on 6% of online sales. Numerous customers back to physical stores after the cease of the shutdown. Despite this, 86% of respondents mentioned an upward push in online income, while just 4% stated a drop in their revenue.

Advantages of E-Commerce

The ability to reach tens of heaps of new clients every day is one of the key benefits of ecommerce. As a result, usual brick-and-mortar agencies are only capable to attract customers who live or work in the immediate area of the shop. Start an internet retail presence, though, and you'll no longer be limited through region. Customers may also come from anywhere in the globe if you can get the word out about your store online and if they are interested in your items. The price of being able to assist customers 24 hours a day, seven days a week is immeasurable. Customers may also make purchases on your web site at any time of the day or night, even if they're asleep in their beds at 4 a.m. As a small enterprise owner, you don't have to pay for the assets to keep your store open 24 hours a day. On the demand side, e-retailers may also remain open without the need for people to operate the registers and administer the store. On the provide side, shoppers don't have to pay for travel charges to buy anything. An unexpected wintry weather storm may also make it hard to visit a mall or your local company, however it will have no impact on your capacity to store online, making the point that in today's ecommerce world, price and ease are very important.

Disadvantages of E-Commerce

Adding an ecommerce website to an established, successful retail business may also seem like a correct notion at this point. In addition to examining the professionals and downsides of ecommerce, it's vital to do so critically. Customers are concerned about privacy and security. There are still some customers who are hesitant to hand over their personal information, such as credit or debit card numbers, to websites they don't know. Because of the upward push in ecommerce-related fraud, on-line merchants have to use security measures like light speed Payments and other encryption software to prevent credit card and other payment information from being stolen. Because of safety concerns, we're now not claiming you won't be capable to gain any orders. There is a possibility, though. Lack of interaction with consumer's in-store Brick-and-mortar stores, especially in particular areas like clothes, can't be replaced through online shopping. Customers' in-store interactions remain a priority for many firms, even as technology continues to radically change the retail landscape. Customer carrier representatives are frequently more useful than searching for or comparing items on your own, particularly if you have particular questions or concerns. This loss of human connection is the largest negative of online shopping. When you buy online, you may also additionally view a limited number of images of the items as well as information on their measurements, fit, and materials. Perhaps a video will be shown. The public nevertheless wants more

JYOTI SHARAD DHOBLE

4P a g e



information. Touch, texture, and healthy are all essential factors for customers when making purchases. There are more expenses associated with online retail. However, the expenses of placing up and walking an ecommerce web site might soon exceed these of a usual company. In order to maintain and run your online store, you may also need to hire extra workers. Hiring greater digital advertising and marketing and technical experts can help you maximize your e-commerce investment.

CONCLUSION

To conclude, I would like to mention that people are becoming extra and more aware of how simple it is to make purchases online. Additionally, this is a long-term tendency that will likely persist long after the epidemic has gone, making internet buying even more enticing as an outcome of the COVID-19 constraints. In order to completely capitalise on this opportunity, agencies have to provide consumers with openness, flexibility, and simple-to-use Omni-channel solutions-commerce will continue to grow in 2022, with no indication of slowing down: For the second quarter in a row, Seattle-based Amazon surpassed \$1 billion in sales in its most current outcomes call. Many companies, both brick-and-mortar and online, are now competing for consumers' attention, making it harder for installed brands to stand out at some point of a crisis. If e-commerce companies favour to stand out from their competitors, they ought to anticipate the next big trend. It might be difficult to remain on top of the constantly shifting landscape of this profession, but those who do so will be rewarded handsomely. When compared to a year ago, the e-commerce world seems almost unrecognizably different. As an end result of the epidemic, internet shopping has risen to prominence and has become a requirement for many firms. An estimated 19% of in-store retail transactions were made online in February of this year. After a year, it had risen to about 35%. Most of the changes that have took place because the introduction of e-commerce have took place at the back of the scenes.

REFERENCES

- Bhatti, A., Akram, H., Basit, H. M., Khan, A. U., Raza, S. M., & Naqvi, M. B. (2020). E-commerce trends during COVID-19 Pandemic. International Journal of Future Generation Communication and Networking, 13(2), 1449-1452.
- Hasanat, M. W., Hoque, A., Shikha, F. A., Anwar, M., Hamid, A. B. A., & Tat, H. H. (2020). The Impact of Coronavirus (Covid-19) on E-Business in Malaysia. Asian Journal of Multidisciplinary Studies, 3(1), 85-90.

JYOTI SHARAD DHOBLE

5P a g e





- Pantelimon, F. V., Georgescu, T. M., & Posedaru, B. Ş. (2020). The Impact of Mobile e-Commerce on
- GDP: A Comparative Analysis between Romania and Germany and how Covid-19 Influences the eCommerce Activity Worldwide. Informatica Economica, 24(2), 27-41.
- Salem, M. A., & Nor, K. M. (2020). The Effect Of COVID-19 On Consumer Behaviour In Saudi Arabia: Switching From Brick And Mortar Stores To E-Commerce. International Journal of Scientific & Technology Research, 9(07), 15-28.

JYOTI SHARAD DHOBLE

6Page



Principal
Dnyansagar Arts and Commerce College
Balewadi, Pune-411045.