



Proceedings of  
International Conference on



# RECENT TRENDS IN COMMERCE AND MANAGEMENT

RTCM- 2017



ISBN- 978-93-24457-16-8

Editor-in-chief

Prin. Dr. K. K. Deshmukh

Editors

Prof. Dr. A. H. Gaikwad

Prof. O. R. Bihani

CA Dr A. D. Divekar

Vol. I







**Proceedings of International Conference  
on  
Recent Trends in  
Commerce and Management**

Sponsored by  
**B.C.U.D., Savitribai Phule Pune University, Pune**

**Vol. I**

Edited

**Professor Dr. A.H.Gaikwad**

Vice Principal, Head & Convenor

**Prof. O. R. Bihani**

Associate Professor

**CA Dr. A. D. Divekar**

Associate Professor

**DEPARTMENT OF COMMERCE AND RESEARCH CENTER**  
S.N.Arts, D.J.M. Commerce and B.N.S. Science College, Sangamner,  
Dist. Ahmednagar, Maharashtra

Published By

**Success Publications, Pune**

Sr.No.	Title of the Paper	Page No.
14	Effects of E-Commerce at National and International Level Prof Dr. Shrikant Sakharam Jadhav	72
15	Emerging Trends in Indian Banking Sector- An Overview Dr. B.P.Bhuva	76
16	Banking Customer Behavior : Witnessing Changes in Banking Sector Dr. Jayashree M. Hiremath <sup>1</sup> and Dr. Seema Pillai <sup>2</sup>	80
17	Role of Information Technology in Banking Sector Mrs. Sonali M. Chindhade	83
18	Social Responsibility and Ethics in Marketing Sonali Bhusaheb Jape	88
19	ICT Strategies for Retail Sector in Rural Marketing with Special Reference to Small Merchandise Shops in Hingoli District of Marathwada Region Dr. Subhash Vadgule	98
20	Applicability of Principles of Management for Quality Education in India Dr. Subhash Kashinath Wadekar	105
21	Digital India: Initiative & Future Need Miss Umeshwari P. Patil, Dr. Sudhir A. Atwadkar	110
22	Organizing the Unorganized : Ensuring social and economic security Mrs. Sukeshani V Jadhav	114
23	Digital India Prof. Dr. S.R. Bakhale	118
24	Digital India: Power to Empower Prof. Suresh S. Kashide	120
25	Future Scenario of E-Commerce in India Mr Mokal Sushant Ramath	125
26	Role of Bajaj Auto Ltd in Inclusive Development Dr. Mrs. Mulik Shobha Gunaji	129
27	Corporate Compliance Management Prof. Swapnil L. Phad	133



## CONCLUSION

The outcome of Digital India is to produce Wi-Fi locations for people, creating job, universal phone connection, High speed internet, Digital Inclusion, e-Services, e-Governance, Digitally motivated people, National Scholarships Portal, Digital Lockers System, e-education and e-health making India to be pioneer in IT use solution.

Some of the aforementioned projects are under various stages of implementation which may require some transformational process reengineering, refinements and adjustment of scoping and implementation strategy to achieve the desired service level objectives by the concerned line Ministries/Departments at the Central, State and Local Government levels.

## REFERENCES

1. [https://en.wikipedia.org/wiki/Digital\\_India](https://en.wikipedia.org/wiki/Digital_India)
2. <http://vikaspedia.in/e-governance/digital-india/digital-india> (24/07/2015 8.38am)
3. <http://iksa.in/india-ink/digital-india/2782/> (24/07/2015 11.56am)
4. <http://pib.nic.in/newsite/PrintRelease.aspx?relid=108926> (24/07/2015 1.31pm)
5. <http://digitalindia.gov.in/content/approach-and-methodology>.

\*\*\*\*\*

## Digital India: Power to Empower

**Prof. Suresh S. Kashide**

Assistant Professor,

Degloor College, Degloor

**ABSTRACT :** *The digital world that we live in today is the outcome of several innovations and technology advances. Today, the world has transformed from a knowledge savvy to techno knowledge savvy. Think of something and it is available in one click. The Digital India drive is a dream project of the Indian Government. It was launched on 1 July 2015 by Prime Minister Narendra Modi. The objective of this paper is to know about impact of digital India on all aspects of governance and improve the quality of life of citizens. The research methodology is descriptive cum analytical in nature. The data for this study is collected through secondary sources such as government websites, newspaper and magazines etc. Some of the aforementioned projects are under various stages of implementation which Let us all look forward for the successful implementation for this project for the brighter and prosperous India and hope India will again called a Golden Sparrow.*

**Keywords:** *Digital, Cloud Computing, Mobile Applications, Paperless.*

### Introduction:

Today, the world has transformed from a knowledge savvy to techno knowledge savvy. Think of something and it is available in one click.

So, Digital India is a step by the government to inspire and connect Indian Economy to such a knowledge savvy world. The program targets to make Government services available to people digitally and enjoy the benefit of the newest information and technological innovations.

It brings out various schemes like E-Health Digital Locker, E-Sign, E-Education etc. and nationwide scholarship portal. Digital India is a great plan but its improper implementation due to inaccessibility & inflexibility to requisite can lead to its failure.

The program strives to provide equal benefit to the user and service provider. The consumers will be benefited by way of saving time, money, physical & cognitive energy spent in



lengthy government processes. For e.g. digital ticketing will lead to reduction in queue at ticket counter with online resources for booking, online tax-return filing etc.

The aim of Digital India to give a Unique ID and e-Praamaan based on authentic and standard based interoperable and integrated government applications and data basis. This program will also lead to paperless work and reduction in cost to the government expenses. Government services will be available to every citizen electronically.

### Literature Review:

Review of Literature provides the information of research work already done by the researchers relating to the topic of study. The work related to the study may support or conflict with present results. A number of research papers and articles provide a detailed insight about the role of digital India and the implications of this project in India. The findings from the literature are presented below:-

1. Jain (2015) concluded that some projects are under various stages of implementation which may require some transformational process to achieve desired objectives.
2. Sharma (2015) described that in this project age every civilian has a bright prospect to transform the lives in many ways that were hard to envision just a couple of year's ago. It was concluded that more prospects will open for the youth that will boost the nation's economy.

### Objectives:

1. To know how the technologies and connectivity will come together to make an impact on all aspects of governance and improve the quality of life of citizens.
2. To find out how the government services can work effectively with practical solutions and innovative ideas to accomplish the vision of a digital India-a reality.

### Digital Empowerment Foundation: (DEF)

DEF with aim to 'Inform, Communicate and Empower,' started its journey in December, 2002. It is registered as not-for-profit under the Societies Registration Act XXI of 1860. It finds feasible ICT solutions in under-served and unreached regions and communities. It has reached over 22 States and 8 countries, since 2003. The various projects carried out by DEF are:

CWIRC (Chanderi Weavers ICT Resource Centre), Digital Panchayat, Soochna Seva EMSME (Digital Empowerment Foundation for Micro, Medium and Small Enterprises), ENGO (web service package design), Social Media for Democracy, WforC (Wireless for Community), Mobile for Good, DKC (Digital Knowledge Centre), Green Prakriya ICT4D, CIRC (Community Information Resource Centre), GyanPedia, Neerjaal, Internet Rights & The E-Heritage Project

### Vision:

The vision is centered on three key areas:

- I. **Digital infrastructure as a utility to every citizen:** - This vision provides high speed internet as a core utility public services like the land records, certificates and many more will be made available online or public cloud. It gives a safe and secure cyber space in the country.
- II. **Governance and services on demand:** - Under this vision, every government services or information is available in real time from online & mobile platforms. It makes financial transactions electronics & cashless and provides single window access to every individual.
- III. **Digital empowerment of citizens:** - All digital resources will be available universally in Indian languages. All documents and certificates to be available on the cloud.



**Scope of Digital India:**

The scope of overall programme is –

- \* The digital India is a great plan to develop India for a knowledge future.
- \* On being transformation– to realize IT (Indian Talent) +IT (Information Technology) =IT (India Tomorrow).
- \* The programme pulls together many schemes like e-Health, e-Sign, e-Education etc.
- \* It weaves together a large number of ideas and thoughts into a single, comprehensive goal so that each of them is seen as part of a larger goal.
- \* Each individual element stands on its own. But is also a part of the largest picture.
- \* The common branding of program as Digital India highlights their transformative impact.

**Is India Digital ready?**

There is no doubt in it. India is ready for this. Immediately with the introduction of this campaign, many organizations came forward to lend their hands for achieving India a digitally equipped country. Organizations like BSNL, Reliance Ltd. are coming forward to spread digitalization among rural areas. And over 42000 villages all over India will be having seamless mobile connectivity by 2018. The Internet Saathi initiative aims to cover 4,500 villages over the next 18 months, starting with Gujarat, Rajasthan and Jharkhand. India is aiming to achieve universal digital literacy across the country. The prime importance is to make sure every individual can be able to leverage the potential of Digital India. The focus is at least one person in a household should transform into an e-literate. This can be achieved by BBNL which is planning to connect 2, 50,000 panchayats under the scheme. This will ensure the digitization and connectivity of local institutions like panchayats offices, schools, other government offices and libraries etc. India is reforming its government through technology in the name of E-Governance with the advancement of technology and digitalization. Under the e-governance programme, out of 252 schemes planned, 222 services have been provided in short span of time. The nine pillars of Digital India programme clearly confirms that India as a nation is at its nascent stage. One can easily assure that India will be digitally ready in the next three years.

**Barriers & Remedies:**

Digital India is a great plan but its improper implementation due to inaccessibility & inflexibility to requisite can lead to its failure. There are few barriers of the Digital India programme which are as follows –

1. Each pillar has its own barriers.
2. Infrastructure deficit such as lack of towers, especially in the country side.
3. Implementing entities at the actual field.
4. Beneficiaries may not have adequate knowledge of DIP.
5. Auxiliary services such as health, education, banking, governance etc may not be well developed.
6. No separate entity for consumer readdress under the program.

**Problem Statement:**

The traditional process to operate any contextual applications into touchable devices acquire maximum amount of time to perform the task. The objective is to reduce the unwanted paper work, cost and time taken during the complication of contextual operations.

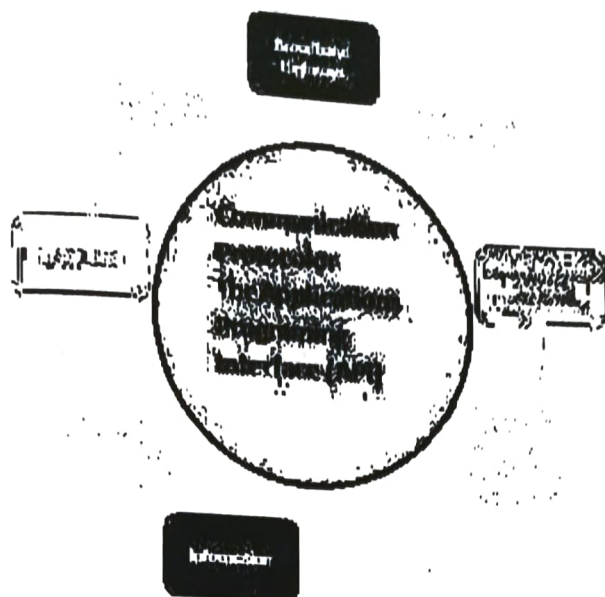


Figure: 9 Pillars of Digital India Programme.

### Impacts of Digital India:

The digital India project provides a huge opportunity to use the latest technology to redefine India the paradigms of service industry. A digitally connected India can help in improving social and economic condition of people living in rural areas through development of non-agricultural economic activities apart from providing access to education, health and financial services.

There are some impacts of digital India which are as follows:-

**Economic Impact:-**It can play a key role in macro-economic factors such as GDP growth, employment generation, labour productivity, growth in number of businesses and revenue leakages for the government.

**Social Impact:-**Social sectors such as education, healthcare, and banking are unable to reach out to the citizens due to obstructions and limitations such as middleman, illiteracy, poverty, lack of funds and investments. Modern ICT makes it easier for people to obtain access to services and resources. The penetration of mobile devices may be highly useful as a complementary channel to public service delivery apart from creation of entirely new services.

**Environment Impact:-**The major changes in the technology space have not only brought changes to the economic system but are contributing to the environment changes.

The next generation technologies are helping in lowering the carbon footprint by reducing fuel consumption, waste management, greener management, greener workplaces and thus leading to a greener ecosystem.

### Impending Challenges:

The digital India initiative is an ambitious project of the government and is, by far, the biggest ever conceived. There are many challenges that could come in the way of successful completion of the project.

These are as follows:-



**High cost of implementation:**

**Time overrun:-**The NOFN project which is the backbone of the digital India project has been delayed. The delayed project may lead to delay in other dependent projects and meeting the budget limit will be difficult.

**Lack of coordination among departments:-**It involves participation of several department and demanding commitment and efforts. Hence, strong leadership and timely support of all the involved entities will play a critical role.

**Poor private participation:-**The private participation in the government projects in India is poor because of long and complex regulatory processes.

**Uniform and fast adoption of internet:-**Despite lowest data tariffs in the world, adoption of internet in India will be difficult due to illiteracy, affordability, and availability of mobile devices.

**Conclusion:**

Some of the aforementioned projects are under various stages of implementation which may require some transformational process reengineering, refinements and adjustment of scoping and implementation strategy to achieve the desired service level objectives. All educational institutions and government services will soon be able to provide I-ways round the clock. Tech giants from all over the world are willing to actively participate in this dream campaign. More employment prospects will open for the youth that will boost the nation's economy. Let us all look forward for the successful implementation for this project for the brighter and prosperous India and hope India will again be called a Golden Sparrow.

**References:**

1. Jani, Jinal (2015), "Digital India: A Need of Hours", International journal of advanced research in computer science and software engineering, Vol.5, Issue 8, ISSN-2277 128X.
2. Sharma, Sudhir (2015), "Digital India: A Vision towards Digitally Empowered Knowledge Economy", Indian journal of applied research, Vol.5, Issue 10, ISSN-2249 555X

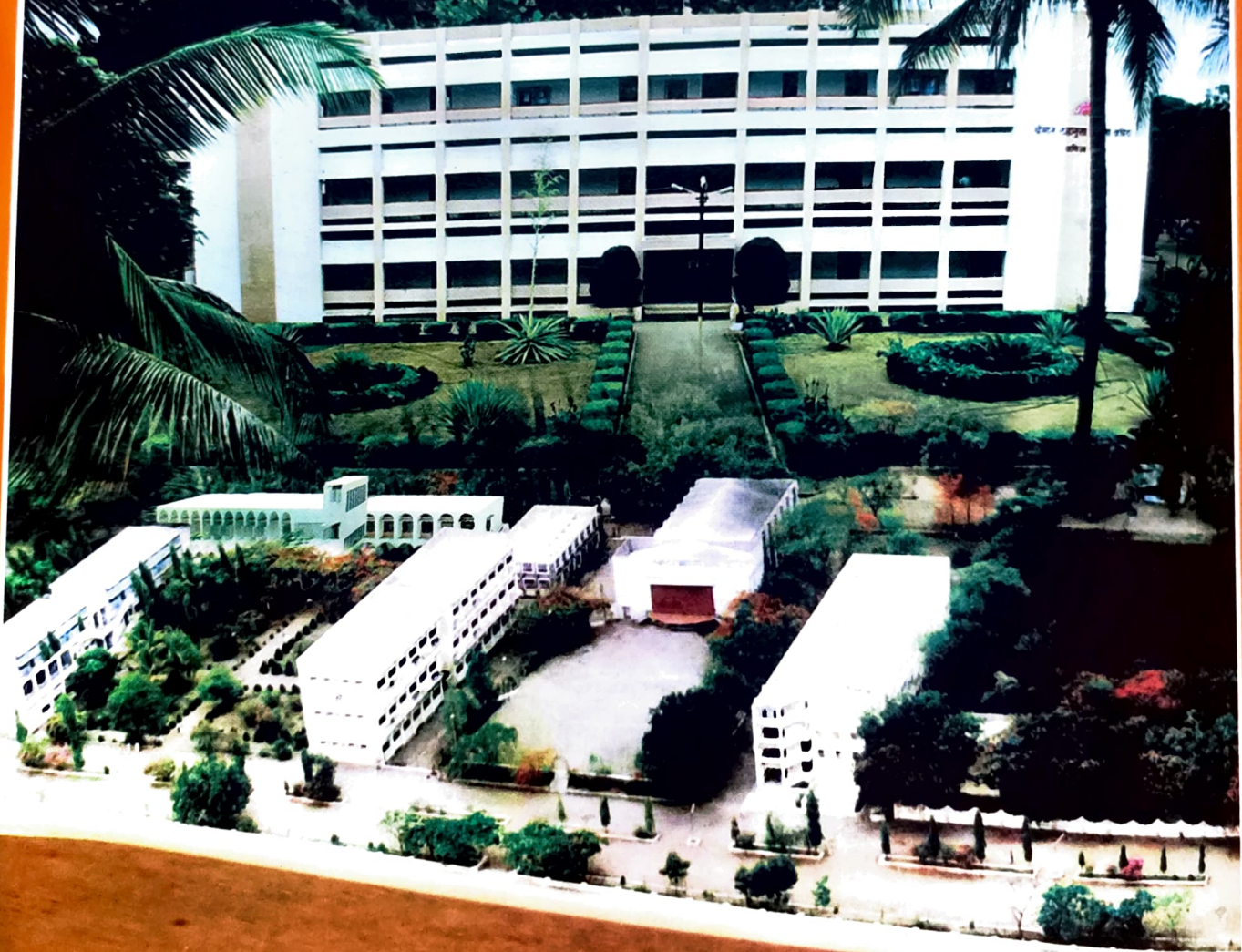
**Websites:**

- \* [www.wikipedia.org/wiki/Digital India](http://www.wikipedia.org/wiki/Digital_India).
- \* [www.ibnlive.com/news/tech/digital-india-and-the-pdf-patchwork-1017055.html](http://www.ibnlive.com/news/tech/digital-india-and-the-pdf-patchwork-1017055.html)
- \* [www.csiindia.org/communications/CSIC\\_january\\_2016.pdf](http://www.csiindia.org/communications/CSIC_january_2016.pdf)
- \* [www.digitalindiainsight.com/what-is-digital-india-campaign](http://www.digitalindiainsight.com/what-is-digital-india-campaign)
- \* [www.vikaspedia.in/e-governance/digital-india/digital-india](http://www.vikaspedia.in/e-governance/digital-india/digital-india) (20/01/2016 8.38am)
- \* [www.firstpost.com/business/pm-kick-off-digital-india-project-today-digital-lockers](http://www.firstpost.com/business/pm-kick-off-digital-india-project-today-digital-lockers).



SHIKSHAN PRASARAK SANSTHA'S

Sangamner Nagarpalika Arts, D. J. Malpani Commerce &  
B. N. Sarda Science College, Sangamner 422605 (M.S.)



ISBN- 978-93-24457-16-8