

VIDYAWARTA®

Peer Reviewed International Refereed Research Journal



Special Issue
January 2020

Rayat Shikshan Sanstha's

ARTS, SCIENCE AND COMMERCE COLLEGE,

RAMANANDNAGAR (BURLI)

Tal. Palus, Dist. Sangli



NAAC Reaccreditation : 'A' Grade with CGPA 3.02
Internal Quality Assurance Cell (IQAC),

Department of Economics And
Department of Commerce

Jointly Organized

One Day National Seminar

On

DYNAMICS OF INDIAN ECONOMY

24th January, 2020.



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Message

Rayat Shikshan Sanstha's Arts, Science and Commerce College Ramanandnagar (Burli) Has organized One Day National Seminar on the theme of "Dynamics of Indian Economy" by the Department of Economics, Commerce & IQAC, on 24th January, 2020. It gives us immense pleasure to hand over this peer reviewed Research Journal.

Action speaks louder than words, we still stand by our baseline. Slowly, but surely we are headed in the right direction whether it is in the area of Economics & Commerce. This seminar will provide a platform to discuss debate & research on major issues related to national seminar sub themes.

We have received great co-operation of Dr. L. D. Kadam Principal Arts, Science and Commerce College, Ramanandnagar (Burli). I am thankful to eminent publisher Dr. Gholap Babu Ganpat who published our research paper in Vidyawarta peer reviewed Research Journal. I am also thankful to all teaching and non-teaching staff of our college.

Convener
Mr. S. A. Bhandare
Head,
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position of them. The customers and the public would not keep trust on the banks any more if the banks have higher rates of NPAs. So the problem of NPAs must be handled in such a manner that would not ruin the financial positions and affect the image of the banks. Results of study through light on the level of non-performing assets of Union Bank of India. It finds that level of NPAs both gross and net is increasing trend. It also finds that there is a negative relationship between Net profits and NPA of UBI. This is because of mismanagement and wrong choice of client. To improve the efficiency and profitability, the NPA has to be reduced further

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Role and impact of modern technology in Sustainable agricultural

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Abstract

During the past five decade, Modern Agriculture technology was very successful in meeting a growing demand for food of the increasing population. Yields of foodgrane crops and commercial crops are increased dramatically, the prices of agriculture goods declined and export of agriculture product are increased. The Rate of crop-yields are increased. This increase of agriculture production has been due mainly to New Technologies, Biotechnology, new crop varieties, and the use of pesticides, modern fertilizers and the construction of adequate irrigation systems.

Key words: Modern Technology, Sustainable, Agriculture

Introduction

The modern agricultural systems have been focused manly two related goals. 1. To obtain the highest yields possible and 2. To get the highest economic profit. In pursuit of these goals, modern agriculture technique working as a backbone of production. (i) Automatic control Machinery (ii) Crop Sensors, (iii) modern fertilizer, (iv) use of smart phone to control irrigation, (v) use of GPS system (vi) genetic crop plants. Etc. the development of modern farming system. The work of agronomists and specialists in agricultural production, has been a key to the development of these practices.

Objectives of the Study

1. To introduce the importance of modern technology in agriculture.
2. To define the role of modern agriculture in 21st century

Research Methodology

The present study depend upon secondary data. The secondary data regarding present research work will be collected from published and unpublished various reports, book, newspaper and journals.

1. Intensive Tillage, The modern agricultural systems are helpful to deeply agriculture cultivation. And a vast array of tractors and farm implements have been developed to facilitate this practice. Using the modern machinery the soil is loosened and water drains better, seeds can be planted more easily. Crops grow faster, and Cultivation is also used to control weeds and work dead plant matter into the soil.

2. Monoculture, when one crop is grown alone in a field, it is called a monoculture. Monoculture makes it easier to cultivate, sow seed, control weeds and harvest, as well as expand the size of the farm operation and improve aspects of profitability and cost. At the same time, monocultures tend to promote the use of the other five basic practices of modern agriculture.

3. Use of modern fertilizer, modern fertilizers are increase the productivity of crop. These fertilizers easy to transport and it's easy to use. Practically the liquid fertilizer or gradual form of fertilizer can supply essential nutrient for the crops. And the help of the fertilizer the productivity of crop are increased.

4. Use of smart phone or computer to control irrigation, in summer or dray area the natural rainfall is not sufficient for the growing crops. Irrigation is an only way to boost the crop. Drawing water from underground wells, construction reservoirs and distribution canals and diverting rivers have enhanced yields and

increased the area of crops. Special sprinklers, pumps and drip systems have greatly improved the efficiency of water application as well. Mobile technology is playing significant role in nursing crop irrigation structure. A farmer can regulator his irrigation system from a phone or computer in its place of driving to each field. It's all about more effective and efficient use of limited resource.

5. Chemical Pest Control, in the large monoculture fields of much of modern agriculture, pests include such organisms as insects that eat plants, weeds that interfere with crop growth and diseases that slow plant and animal development or even cause death. When used properly, synthetic chemical have provided an effective, relatively easy way to provide such control. Chemical sprays can quickly respond to pest outbreaks.

6. Acceptance of Modern Seed Varieties, In Agriculture seed is a critical basic input for attaining sustainable growth in agricultural production. Thousands of year's farmers have been selecting specific characteristics among crop plants. But modern genetic crop plants has taken advantage of some more recent Crop Breeding Methods. The progress of hybrid seed, where two or more strains of a crop are combined to produce a more productive offspring, has been one of the significant strategies. Genetic technology has begun to develop molecular techniques that selectively introduce genetic information from one organism to another.

7. Practice of Pesticides, In 1968 the Green Revolution was succeeded in trebling the food supply. But it was not sufficient to nurse the growing population. Last five decade increased yields productivity and also improved crop varieties, but mainly the practise of superior management practices and use of batter pesticides. The productivity of plants are remarkably increased.

Conclusion

But the almost every benefit of modern agricultural technology, there are some problems. The excess use of pesticides the firms are facing the problem of soil degradation and damage of organic materials.

In the future, in demand to take benefit of new technologies and new agricultural practices. Agricultural methods resolve to be viewed as agricultural ecosystems. In future the both positive and negative impacts of modern farming practices, ecologically based technology can be established to protect the strength of the soil. To reduce the economic costs of agricultural production, and promote sustainable agricultural communities all around the India and Organic agriculture are the few possible ways of confirming the sustainability of future generations of agriculture.

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Customer Relationship Management (CrM) In Indian Banking

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Today one of the approaches which are creating the buzz in the banking sector is Customer Relationship Management. Today, Indian banking industry is one of the largest in the world. CRM in the banking sector is of strategic importance. Customer relationship management (CRM) is a strategy that can help them to build long-lasting relationships with their customers and increase their profits through the right management system and the application of customer-focused strategies. CRM in the banking sector is of strategic importance. It is the establishment; development; maintenance and optimisation of long term mutually valuable relationships between consumer and the organizations. Successful customer relationship management focuses on understanding the needs and desires of the customers and is achieved by placing these needs at the heart of the business by integrating them with the organization's strategy, people, technology and business processes. CRM identifies the present and future markets, selects the markets to serve and identifies the progress of existing and new services.

CRM is a holistic strategy which can help the banks to become customer oriented and implement customer- focused strategies, which