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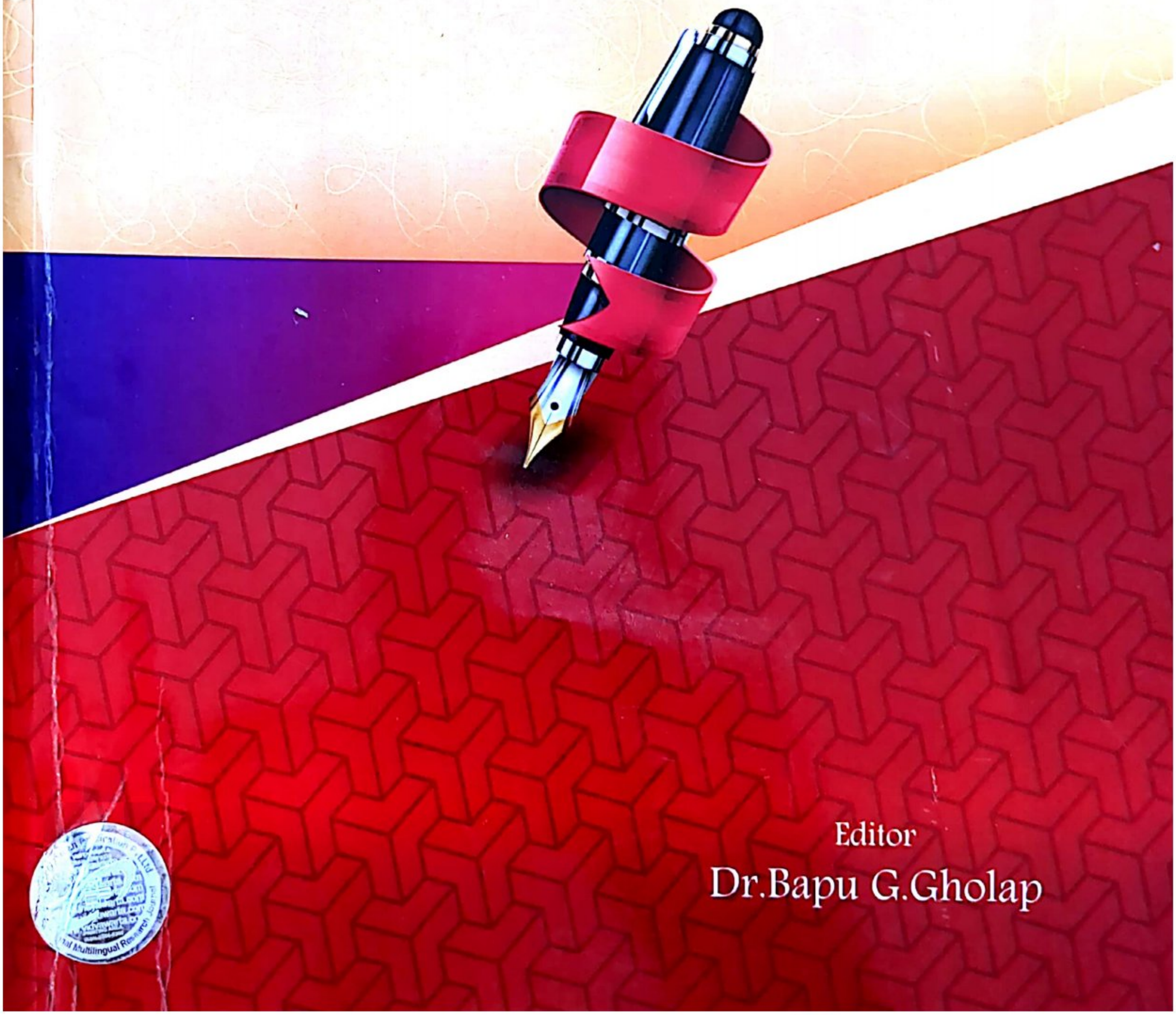

Editor

Dr.Bapu G.Gholap

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There was an analysis that Kids at all ages in today's time can commit a heinous crime and still not care about it. In today's world parents are a big influence on their children turning into evil and harsh and lack of education add on to it. Government and law and order should give harsh punishments to such children and set an example for others to see and learn and not to repeat. One of the interviewers stated there should be determination that whether the crime was committed with a child-like mind, or an adult-like mind. Laws should be tighter handed to all juveniles.

Give them education about crime. More care to juvenile delinquency and more involved in productive activity.

CONCLUSION

The issue of juvenile crime today is a very serious issue which needs more attention since it decides the values of our next generation . thus the government and other agencies who are involved in dealing with such issues should act diligently . parents , family and friends have also a very important role to play to clear this menace . it is never too late but the juvenile delinquency should be prevented before it spills over to a level whereby it will be too late to do something. different awareness programmes should be carried so that the juvenile offenders should be rehabilitated to the highest desired level. new policies and technologies should be invented to make sure that diagnosis of the child should be done earlier and if any disorder is discovered then it should be corrected . people may cry that in rape cases whether juvenile or an adult is a beast so executing such brute and ruffians is not violation of human right but lets not forget that an evil deed is not redeemed by an evil deed of retaliation.

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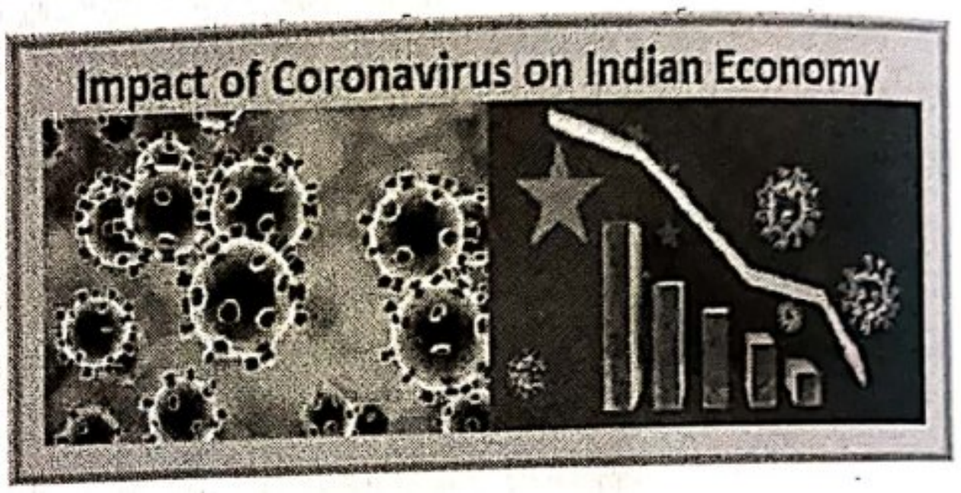
A STUDY OF THE IMPACT OF COVID-19 ON INDIAN ECONOMY

Dr. Anil Purohit
S.P.M.T.M. Arts and Commerce College Chikhli, Maharashtra

Mrs. Preeti V. Sarda
Asst. Professor,
M.C.Gupta College of Business Management
Hyderabad, Telangana



ABSTRACT:

Corona viruses are a large family of viruses which may cause illness in animals or humans. In Human this virus ranges from the common cold to more severe diseases like Middle East Respiratory Syndrome (MERS-CoV) and Severe Acute Respiratory Syndrome (SARS-CoV). Coronavirus outbreak was first reported in **Wuhan, China on 31 December, 2019** and the first case in India was reported on **30th January 2020** in Kerala. The study is based on secondary data collected from various resources. The impact of COVID-19 is at large extent in Indian industry which includes all sectors. The dependency of India is huge on China in case of Imports.

KEYWORDS: Indian Industries, Covid-19, China

1. INTRODUCTION:

Coronaviruses are a large family of

respiratory viruses that can cause diseases ranging from the common cold to the Middle-East Respiratory Syndrome (MERS) and the Severe Acute Respiratory Syndrome (SARS). In case of symptoms suggestive of acute respiratory illness before, during or after travel, the travellers are encouraged to seek medical attention and share travel history with their health care provider.

COVID-19 is the infectious disease caused by the most recently discovered coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019. COVID-19 is now a pandemic affecting many countries globally.

Public health authorities should provide to travellers information to reduce the general risk of acute respiratory infections, via health practitioners, travel health clinics, travel agencies, conveyance operators and at points of entry.

1.1 How does COVID- 19 Spread ?

People can catch COVID-19 from others who have the virus. The disease spreads primarily from person to person through small droplets from the nose or mouth, which are expelled when a person with COVID-19 coughs, sneezes, or speaks. These droplets are relatively heavy, do not travel far and quickly sink to the ground. People can catch COVID-19 if they breathe in these droplets from a person infected with the virus. This is why it is important to stay at least 1 metre (3 feet) away from others. These droplets can land on objects and surfaces around the person such as tables, doorknobs and handrails. People can become infected by touching these objects or surfaces, then touching their eyes, nose or mouth. This is why it is important to wash your hands regularly with soap and water or clean with alcohol-based hand rub.

1.2 Symptoms of COVID-19

The most common symptoms of COVID-19 are fever, dry cough, and tiredness. Some patients may have **aches and pains, nasal congestion, sore throat or diarrhea**. These symptoms are usually mild and begin gradually. Some people become infected but only have very mild symptoms. Most people (about 80%) recover from the disease without needing hospital treatment. Around 1 out of every 5 people who gets COVID-19 becomes seriously ill and develops difficulty breathing. Older people, and those with underlying medical problems like **high blood pressure, heart and lung problems, diabetes, or cancer,** are at higher risk of developing serious illness. However anyone can catch COVID-19 and become seriously ill. Even people with very mild symptoms of COVID-19 can transmit the virus. People of all ages who experience fever, cough and difficulty breathing should seek medical attention.

1.3 Basic protective measures against the new coronavirus

Wash your hands frequently

Maintain social distancing

Avoid touching eyes, nose and mouth

Practice respiratory hygiene

If you have fever, cough and difficulty breathing, seek medical care early

Stay informed and follow advice given by your healthcare provide

2. GUIDELINES OF CORONAVIRUS LOCKDOWN IN INDIA

Prime Minister Narendra Modi announced the world's largest lockdown on **24 March** 2020, **asking 1.3 billion** Indians to stay home for 21 days to slow the spread of COVID-19. Modi's lockdown had social and economic impacts even sharper than lockdowns in richer countries. Millions of Indians who depend on each day's wages for their daily meal were thrown out of work. Migrant workers packed buses and trains home, potentially taking the virus into rural areas. And as transport options dried up, many families in New Delhi and other major cities simply began to walk to their distant

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villages, with little access to food. "We risk converting a health crisis into a socioeconomic crisis," says **Ravi Duggal, a public health activist.**

To prevent that, the Indian government announced a **nearly $23 billion** economic package on 26 March to support the poor, providing rations of grains and pulses, free gas cooking cylinders to 83 million families, and cash transfers of $6.65 a month to about **200 million** women for the next 3 months. Many observers say the aid is too little—less than 1% of India's gross domestic product—and that more is needed in the coming months.

The nationwide lockdown implemented to contain the spread of the novel coronavirus has been extended **till May 3**. And with that come new rules and guidelines that have to be followed by the public, offices, industries and other establishments.

A **$2 billion** package was cleared last week to buy protective gear for health care workers, expand testing facilities, and train health care workers across the country. India is importing 10,000 ventilators from China and has ordered **another 30,000 from domestic companies**. Export of critical care medical equipment has been banned. Private hospitals are setting aside wards and authorities have granted emergency financial powers to the army to set up quarantine facilities.

2.1 Here is an exhaustive list of the new rules and guidelines that will apply during Lockdown 2.0

State/ UT Governments shall not dilute these guidelines issued under the Disaster Management Act, 2005, in any manner, and shall strictly enforce the same.The all essentials services and day to day resources are remain open according to the guidelines **in hotspots and containment zones with time restrictions.**

2.1.1 All health services (including AYUSH) to remain functional, such as:

i. Hospitals, nursing homes, clinics, telemedicine facilities.

ii. Dispensaries, chemists, pharmacies, all kinds of medicine shops including Jan Aushadhi Kendras and medical equipment shops.

iii. Medical laboratories and collection centres.

iv. Pharmaceutical and medical research labs, institutions carrying out Covid 0-19 related research.

v. Veterinary Hospitals, dispensaries, clinics, pathology labs, sale and supply of vaccine and medicine.

vi. Authorised private establishments, which support the provisioning of essential services, or efforts for containment of Covid-19, including home care providers, diagnostics, supply chain firms serving hospitals.

vii. Manufacturing units of drugs, pharmaceuticals, medical devices, medical oxygen, their packaging material, raw material and intermediates.

viii. Construction of medical/ health infrastructure including the manufacture of ambulances.

ix. Movement (inter and intra-state, including by air) of all medical and veterinary personnel, scientists, nurses, para-medical staff, lab technicians, mid-wives and other hospital support services, including ambulances.

2.1.2. Agricultural and related activities:

A. All agricultural and horticultural activities to remain fully functional, such as:

i. Farming operations by farmers and farm workers in field.

ii. Agencies engaged in procurement of agriculture products, including MSP operations.

iii. 'Mandis' operated by the Agriculture Produce Market Committee (APMC) or as notified by the State/ UT Government (e.g., satellite mandis).

Direct marketing operations by the State/ UT Government or by industry, directly from farmers/ group of farmers, FPOs' co-operatives etc. States/ UTs may promote decentralized marketing and procurement at village level.

iv. Shops of agriculture machinery, its spare parts (including its supply chain) and repairs to remain open.

v. 'Custom Hiring Centres (CHC)' related to farm machinery.

vi. Manufacturing, distribution and retail of fertilizers, pesticides and seeds.

vii. Movement (inter and intra State) of harvesting and sowing related machines like combined harvester and other agriculture/ horticulture implements.

B. Fisheries - the following activities will be functional:

Operations of the fishing (marine and inland)/ aquaculture industry, including feeding & maintenance, harvesting, processing, packaging, cold chain, sale and marketing.

ii. Hatcheries, feed plants, commercial aquaria.

iii. Movement of fish/ shrimp and fish products, fish seed/ feed and workers for all these activities.

C. Plantations- the following activities will be functional:

i. Operations of tea, coffee and rubber plantations, with maximum of 50 per cent workers.

ii. Processing, packaging, sale and marketing of tea, coffee, rubber and cashew, with a maximum of 50 per cent workers.

D. Animal husbandry - the following activities will be functional:

i. Collection, processing, distribution and sale of milk and milk products by milk processing plants, including transport and supply chain.

ii. Operation of animal husbandry farms including poultry farms & hatcheries and livestock farming activity.

iii. Animal feed manufacturing and feed plants, including supply of raw material, such as maize and soya.

iv. Operation of animal shelter homes, including Gaushalas.

2.1.3. Financial sector: following to remain functional:

i. Reserve Bank of India (RBI) and RBI regulated financial markets and entities like NPCI, CCIL, payment system operators and standalone primary dealers.

ii. Bank branches and ATMs, IT vendors for banking operations, Banking Correspondents (BCs), ATM operation and cash management agencies.

a. Bank branches be allowed to work as per normal working hours till disbursal of DBT cash transfers is complete.

b. Local administration to provide adequate security personnel at bank branches and BCs to maintain social distancing. law and order and staggering of account holders.

iii. SEBI, and capital and debt market services as notified by the Securities and Exchange Board of India (SEBI).

iv. IRDAI and Insurance companies.

2.1.4. Social sector: following to remain functional:

1. Operation of homes for children/ disabled/ mentally challenged/ senior citizens/ destitute/ women/ widows.

ii. Observation homes, aftercare homes and places of safety for juveniles.

iii. Disbursement of social security pensions, e.g., old age/ widow/ freedom fighter pensions; pension and provident fund services provided by Employees Provident Fund Organisation (EPFO).

iv. Operation of Anganwadis- distribution of food items and nutrition once in 15 days at the doorsteps of beneficiaries, e.g., children, women and lactating mothers. Beneficiaries will not attend the Anganwadis.

2.1.5. Online teaching/ distance learning to be encouraged:

All educational, training, coaching institutions etc. shall remain closed.

ii. However, these establishments are expected to maintain the academic schedule through online teaching.

iii. Maximum use of Doordarshan (DD) and other educational channels may be made for teaching purposes.

2.1.6. MNREGA works to be allowed:

i. MNREGA works are allowed with strict implementation of social distancing and face mask.

ii. Priority to be given under MNREGA to irrigation and water conservation works.

iii. Other Central and State sector schemes in irrigation and water conservation sectors may also be allowed to be implemented and suitably dovetailed with MNREGA works.

2.1.7 Public utilities: following will remain functional:

i. Operations of Oil and Gas sector, including refining, transportation, distribution, storage and retail of products, e.g., petrol, diesel, kerosene, CNG, LPG, PNG etc.

ii. Generation, transmission and distribution of power at Central and State/ UT levels.

iii. Postal services, including post offices.

iv. Operations of utilities in water, sanitation and waste management sectors, at municipal/ local body levels in States and UTs.

v. Operation of utilities providing telecommunications and Internet services.

2.1.8 Movement, loading/ unloading of goods/ cargo (inter and intra-state) is allowed, as under:

i. All goods traffic will be allowed to ply.

ii.Operations of Railways: Transportation of goods and parcel trains.

iii. Operations of Airports and related facilities for air transport for cargo movement, relief and evacuation.

iv. Operations of Seaports and Inland Container Depots (ICDs) for cargo transport, including authorized custom clearing and forwarding agents.

v. Operations of Land Ports for cross land border transportation of essential goods, including petroleum products and LPG, food products, medical supplies.

vi. Movement of all trucks and other goods/ carrier vehicles with two drivers and one helper subject to the driver carrying a valid driving license; an empty truck/ vehicle will be allowed to ply after the delivery of goods, or for pick up of goods.

vii. Shops for truck repairs and dhabas on highways, with a stipulated minimum distance as prescribed by the State/ UT authorities.

viii. Movement of staff and contractual labour for operations of railways, airports/ air carriers, seaports/ ships/ vessels. landports and ICDs are allowed on passes being issued by the local authority on the basis of authorizations issued by the respective designated authority of the railways, airports, seaports, landports and 1CDs.

2.1.9 Supply of essential goods is allowed, as under:

i. All facilities in the supply chain of essential goods, whether involved in manufacturing, wholesale or retail of such goods through local stores, large brick and mortar stores or e-Commerce companies should be allowed to operate, ensuring strict social distancing without any restriction on their timing of opening and closure.

ii. Shops (including Kirana and single shops selling essential goods) and carts, including ration shops (under PDS), dealing with food and groceries (for daily use), hygiene items, fruits and vegetables, dairy and milk booths, poultry, meat and fish, animal feed and fodder etc, should be allowed to operate, ensuring strict social distancing without any restriction on their timing of opening and closure.

iii. District authorities may encourage and facilitate home delivery to minimize the movement of individuals outside their homes.

2.1.10 Commercial and private establishments, as listed below, will be allowed to operate:

i. Print and electronic media including

broadcasting, DTH and cable services.

ii. IT and IT-enabled Services, with upto 50 per cent strength.

iii. Data and call centres for Government activities only.

iv. Government-approved Common Service Centres (CSCs) at Gram Panchayat level.

v. E-commerce companies. Vehicles used by e-commerce operators will be allowed to ply with necessary permissions.

vi. Courier services.

vii. Cold storage and warehousing services, including at ports, airports, railway stations, container Depots, individual units and other links in the logistics chain.

viii. Private security services and facilities management services for maintenance and upkeep of office and residential complexes.

ix. Hotels, homestays, lodges and motels, which are accommodating tourists and persons stranded due to lockdown, medical and emergency staff, air and sea crew.

x. Establishments used/ earmarked for quarantine facilities.

xi. Services provided by self-employed persons, e.g., electrician, IT repairs, plumbers, motor mechanics, and carpenters.

2.1.11 Industries/ Industrial Establishments (both Government and private), as listed below, will be allowed to operate:

i. Industries operating in rural areas, i.e., outside the limits of municipal corporations and municipalities.

ii. Manufacturing and other industrial establishments with access control in Special Economic Zones (SEZs) and Export Oriented Units (EoUs), industrial estates, and industrial townships. These establishments shall make arrangements for the stay of workers within their premises as far as possible and/ or adjacent buildings and for implementation of the Standard operating protocol (SOP) as referred to in para 21 (ii) below. The transportation of workers to workplace shall be arranged by the employers in dedicated transport by ensuring social distancing.

iii. Manufacturing units of essential goods, including drugs, pharmaceuticals, medical devices, their raw material and intermediates.

iv. Food processing industries in rural areas, i.e., outside the limits of municipal corporations and municipalities.

v. Production units, which require a continuous process, and their supply chain.

vi. Manufacturing of IT hardware.

vii. Coal production, mines and mineral production, their transportation, a supply of explosives and activities incidental to mining operations.

viii. Manufacturing units of packaging material.

ix. Jute industries with staggered shifts and social distancing.

x. Oil and gas exploration/ refinery.

xi. Brick kilns in rural areas i.e., outside the limits of municipal corporations and municipalities.

2.1.12 Construction activities, listed as below, will be allowed to operate:

Construction of roads, irrigation projects, buildings and all kinds of industrial projects, including MSMEs,

i. in rural areas, i.e., outside the limits of municipal corporations and municipalities; and all kinds of projects in industrial estates.

ii. Construction of renewable energy projects.

iii. Continuation of works in construction projects, within the limits of municipal corporations and municipalities, where workers are available on site and no workers are required to be brought in from outside (in situ construction).

2.1.13 Movement of persons is allowed in the following cases:

i. Private vehicles for emergency services, including medical and veterinary care

and for procuring essential commodities. In such cases, one passenger besides the private vehicle driver can be permitted in the backseat, in case of four-wheelers; however, in case of two-wheelers, only the driver of the vehicle is to be permitted.

ii. All personnel travelling to the place of work and back in the exempted categories, as per the instructions of the State/ UT local authority.

2.1.14 Offices of the Government of India, its Autonomous/ Subordinate Offices will remain open, as mentioned below:

i. Defence, Central Armed Police Forces, Health and Family Welfare, Disaster management and Early Warning Agencies (IMD, INCOIS, SASE and National Centre of Seismology. CWC), National Informatics Centre (NIG), Food Corporation of India (FCI), NCC, Nehru Yuva Kendras (NYKs) and Customs to function without any restriction.

ii. Other Ministries and Departments, and offices under their control, are to function with 100% attendance of Deputy Secretary and levels above that. Remaining officers and staff to attend upto 33 per cent as per requirement.

2.1.15 Offices of the State/ Union Territory Governments, their Autonomous Bodies and Local Governments will remain open, as mentioned below:

i. Police, home guards, civil defence, fire and emergency services, disaster management, prisons and municipal services will function without any restrictions.

ii. All other Departments of State/ UT Governments to work with restricted staff. Group 'A' and 'B' officers may attend as required. Group 'C' and levels below that may attend upto 33 per cent of strength, as per the requirement to ensure social distancing. However, delivery of public services shall be ensured, necessary staff will be deployed for such purpose.

iii. District administration and Treasury (including field offices of the Accountant General) will function with restricted staff. However, delivery of public services shall be ensured, and the necessary staff will be deployed for such purpose.

iv. Resident Commissioner of States/ UTs, in New Delhi, only to the extent of coordinating COVID-19 related activities and internal kitchen operations.

v. Forest offices: staff/ workers required to operate and maintain zoo, nurseries, wildlife, fire-fighting in forests, watering plantations, patrolling and their necessary transport movement.

3. INDIAN HISTORY TO REFORMS INDUCED BY CRISIS

India is facing its biggest crisis in decades, with a three-week lockdown in a nation of 1.3 billion people likely to result in economic recession, millions of job losses and possible starvation among the poor.

India has a history of taking reform steps during periods of crisis. For example, in 1991-92, it freed the private sector from a myriad of government controls, deregulated financial markets, reduced import tariffs and opened up the economy to more foreign investment to avoid a balance of payments crisis.

3.1 Time-line of Reforms Induced by Crisis

1991-92: With the economy on the brink of a balance-of-payments crisis, the then government cut import tariffs, abolished industrial licensing to foster competition. A stock market scam during that period led to formation of the capital market regulator — the Securities and Exchange Board of India.

1997-98: Economic sanctions post India's nuclear weapons tests, and the Asian financial crisis prompted large-scale divestment of state-run assets to garner revenues.

2014: Post the Federal Reserve's taper tantrum, authorities started work on an inflation-targeting regime for the central bank and an asset quality review that made disclosure of India's bad loans more transparent.

Prime Minister Narendra Modi has championed a number of reforms since first coming to power in 2014, including introducing a nationwide sales tax and an insolvency law, reducing corporate tax rates and kick starting the biggest sale of state assets. At the same time, he's raised import duties and dithered on trade deals, setting back progress.

4. IMPACT OF LOCKDOWN DUE TO CORONA VIRUS IN INDIAN ECONOMY

Recently an industry survey that is jointly conducted by industry body **FICCI and TAX CONSULTANCY DHRUVA ADVISORS** and took responses from about 380 companies across the sectors. It is said that businesses are grappling with "tremendous uncertainty" about their future.

According to the survey, COVID-19 is having a 'deep impact' on Indian businesses, over the coming month's jobs are at high risk because firms are looking for some reduction in manpower. Further, it is added that already COVID-19 crisis has caused an unprecedented collapse in economic activities over the last few weeks. The present situation is having a **"high to very high"** level impact on their business according to almost 72 per cent respondents. Further, 70 per cent of the surveyed firms are expecting a degrowth sales in the fiscal year 2020-21.

FICCI said in a statement, The survey clearly highlights that unless a substantive economic package is announced by the government immediately, we could see a permanent impairment of a large section of the industry, which may lose the opportunity to come back to life again.

The survey found:- In respect to the approved expansion plans, around 61 per cent of the respondents expect to postpone such expansions for a period of up to 6 or 12 months, while 33 per cent expect it to for more than 12 months.

- Surveyed firms of around 60 per cent have postponed their fund-raising plans for the next 6-12 months. Also, nearly 25 per cent of the firms have decided the same.

- Surveyed firms around 43 per cent have reported that they do not predict an impact on exports. Further, 34 per cent said that exports would take a hit by more than 10 per cent.

According to Du & Bradstreet, COVID-19 no doubt disrupted human lives and global supply chain but the pandemic is a severe demand shock which has offset the green shoots of recovery of the Indian economy that was visible towards the end of 2019 and early 2020. The revised **Gross Domestic Product (GDP)** estimates for India downwards by 0.2 percentage points for the fiscal year 2020 to 4.8 per cent and by 0.5 per cent for the fiscal year 2021 to 6 per cent. Further, it is stated that the extent of the actual impact will depend upon the severity and duration of the outbreak.

There are three major channels of impact for Indian businesses according to the report namely **linkages, supply chain and macroeconomic factors**. The data of the Dun & Bradstreet shows that at least 6,606 Indian entities have legal linkages with companies in countries with a large number of confirmed COVID-19 cases. And business activity in the foreign markets is slow which implies a negative impact on the top line of these companies. Sectors that would be much affected includes logistics, auto, tourism, metals, drugs, pharmaceuticals, electronic goods, MSMEs and retail among others

Further, according to the **World Bank's assessment**, India is expected to grow 1.5 per cent to 2.8 per cent. And IMF projected a GDP growth of 1.9 per cent for India in 2020 because the global economy is affected by the COVID pandemic, the worst recession since the Great Depression in the 1930s. Also, we can't ignore that the lockdown and pandemic hit several sectors including MSME, hospitality, civil aviation, agriculture and allied sector.

According to **KPMG**, the lockdown in India will have a sizeable impact on the economy mainly on consumption which is the biggest component of GDP.

Reduction in the urban transaction can lead to a steep fall in the consumption of non-essential goods. It can be severe if disruption causes by the 21-day lockdown and affect the availability of essential commodities.

Due to weak domestic consumption and consumer sentiment, there can be a delay in investment which further add pressure on the growth.We can't ignore that post-COVID-19, some economies are expected to adopt de-risking strategies and shift their manufacturing bases from China. This can create opportunities for India.

According to **KPMG**, opportunities will largely depend on how quickly the economy recovers and the pace at which the supply chain issues are addressed. KPMG India **Chairman and CEO Arun M Kumar** said: "Apart from providing robust safety nets for the vulnerable, a focus on ensuring job continuity and job creation will be imperative". "And there is urgent need to mobilise resources to stimulate the economy for increased demand and employment". According to the KPMG report "It is expected that the course of economic recovery in India will be smoother and faster than that of many other advanced countries".

In terms of trade, China is the world's largest exporter and second-largest importer. It accounts for 13% of world exports and 11% of world imports. Up to a large extent, it will impact the Indian industry.

In imports, the dependence of India on China is huge. Of the top 20 products (at the two-digit of HS Code) that India imports from the world, China accounts for a significant share in most of them.

India's total **electronic imports** account for 45% of China. Around one-third of machinery and almost two-fifths of **organic chemicals** that India purchases from the world come from China? For automotive parts and fertilisers China's share in India's import is more than 25%. Around 65 to 70% of active **pharmaceutical** ingredients and around 90% of certain **mobile phones** come from China to India. Therefore, we can say that due to the current outbreak of coronavirus in China, the import dependence on China will have a significant impact on the **Indian industry.**

China's share in total imports to India

Organic chemicals	37%
Inorganic chemicals	13%
Medicinal & Pharma products	36%
Dyes	28%

Source: https://commerce.gov.in

In terms of export, China is India's 3rd largest export partner and accounts for around 5% share. The impact may result in the following sectors namely organic chemicals, plastics, fish products, cotton, ores, etc.

In China, about 72% of companies in India are located in cities like Shanghai, Beijing, provinces of Guangdong, Jiangsu, and Shandong. In various sectors, these companies work including Industrial manufacturing, manufacturing services, IT and BPO, Logistics, Chemicals, Airlines, and tourism.

It has been seen that some sectors of India have been impacted by the outbreak of coronavirus in China including shipping, pharmaceuticals, automobiles, mobiles, electronics, textiles, etc. Also, a **supply chain** may affect some disruptions associates with industries and markets. **Overall, the impact of coronavirus in the industry is moderate.**

According to **CLSA report, pharma, chemicals, and electronics businesses** may face supply-chain issues and prices will go up by 10 percent. The report also says that India could also be a beneficiary of positive flows since it appears to be the least-impacted market. Some commodities like metals, upstream and

downstream oil companies, could witness the impact of lower global demand impacting commodity prices.

According to CII, GDP could fall below 5% in FY 2021 if policy action is not taken urgently. It is said that the government should take some strong fiscal stimulus to the extent of 1% of GDP to the poor, which would help them financially and also manage consumer demand.

In the third quarter (October-December) growth is slowed down to 4.7% and the impact of COVID-19 will further be seen in the fourth quarter.

FICCI survey showed 53% of Indian businesses have indicated a marked impact of COVID-19 on business operations. And 42% of the respondents said that up to three months could take for normalcy to return.

4.1 Sector-wise impact on Indian industry:

4.1.1 Chemical Industry: Some chemical plants have been shut down in China. So there will be restrictions on shipments/logistics. It was found that 20% of the production has been impacted due to the disruption in raw material supply. China is a major supplier of Indigo that is required for denim. Business in India is likely to get affected so people securing their supplies. However, it is an opportunity. US and EU will try and diversify their markets. Some of the business can be diverted to India which can also be taken as an advantage.

4.1.2 Shipping Industry: Coronavirus outbreak has impacted the business of cargo movement service providers. As per the sources, per day per vessel has declined by more than 75-80% in dry bulk trade.

4.1.3 Auto Industry: Its impact on Indian companies will vary and depend upon the extent of the business with China. China's business no doubt is affected. However, current levels of the inventory seem to be sufficient for the Indian industry. If the shutdown in China continues then it is expected to result in an 8-10% contraction of Indian auto manufacturing in 2020.

4.1.4 Pharmaceuticals Industry: Despite being one of the top formulations of drug exporters in the world, the pharma industry of India relies heavily on import as of bulk drugs. Due to the coronavirus outbreak, it will also be impacted.

4.1.5 Textiles Industry: Due to coronavirus outbreak, several garments/textile factories in China have halted operations that in turn affecting the exports of fabric, yarn and other raw materials from India.

4.1.6 Solar Power Sector: Indian developers may face some shortfall of raw materials needed in solar panels/cells and limited stocks from China.

An outbreak of COVID-19 impacted the whole world and has been felt across industries. The outbreak is declared as a national emergency by the World Health Organisation. In India the three major contributors to GDP namely **private consumption, investment and external trade** will all get affected. World and Indian economy are attempting to mitigate the health risks of COVID-19 with the economic risks and necessary measures needed will be taken to improve it.

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Email - info@jrdrb.com Visit - www.jrdrvb.com

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The Admiration of Online Learning Classes During COVID-19 Pandemic in India

Dr. Anil S. Purohit,
S.P.M.T.M. Arts and Commerce College, Chikhli, Maharashtra

ABSTRACT :

COVID-19 is a disease caused by a new strain of coronavirus. 'CO' stands for corona, 'VI' for virus, and 'D' for disease. Formerly, this disease was referred to as '2019 novel coronavirus' or '2019-nCoV.' The COVID-19 virus is a new virus linked to the same family of viruses as Severe Acute Respiratory Syndrome (SARS) and some types of common cold. Coronavirus outbreak was first reported in **Wuhan, China on 31 December, 2019** and the first case in India was reported on 30th **January 2020** in Kerala. The study is based on secondary data collected from various resources. The COVID-19 pandemic has forced many sectors to shift their bases online including education, where numerous schools and colleges have started teaching their students through online platforms all across the world.

KEYWORDS : Indian Education, Covid-19, Online education

1. INTRODUCTION :

Corona viruses are a large family of respiratory viruses that can cause diseases ranging from the common cold to the Middle-East Respiratory Syndrome (MERS) and the Severe Acute Respiratory Syndrome (SARS). In case of symptoms suggestive of acute respiratory illness before, during or after travel, the travellers are encouraged to seek medical attention and share travel history with their health care provider. COVID-19 is the infectious disease caused by the most recently discovered coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019. COVID-19 is now a pandemic affecting many countries globally. Public health authorities should provide to travellers information to reduce the general risk of acute respiratory infections, via health practitioners, travel health clinics, travel agencies, conveyance operators and at points of entry.

1.1 How does COVID- 19 Spread? - People can catch COVID-19 from others who have the virus. The disease spreads primarily from person to person through small droplets from the nose or mouth, which are expelled when a person with COVID-19 coughs, sneezes, or speaks. These droplets are relatively heavy, do not travel far and quickly sink to the ground. People can catch COVID-19 if they breathe in these droplets from a person infected with the virus. This is why it is important to stay at least 1 metre (3 feet) away from others. These droplets can land on objects and surfaces around the person such as tables, doorknobs and handrails. People can become infected by touching these objects or surfaces, then touching their eyes, nose or mouth. This is why it is important to wash your hands regularly with soap and water or clean with alcohol-based hand rub.

1.2 Symptoms of COVID-19 - The most common symptoms of COVID-19 are fever, dry cough, and tiredness. Some patients may have **aches and pains, nasal congestion, sore throat or diarrhea.** These symptoms are usually mild and begin gradually. Some people become infected but only have very mild symptoms. Most people (about 80%) recover from the disease without needing hospital treatment. Around 1 out of every 5 people who gets COVID-19 becomes seriously ill and develops difficulty breathing. Older people, and those with underlying medical problems like **high blood**

pressure, heart and lung problems, diabetes, or cancer, are at higher risk of developing serious illness. However anyone can catch COVID-19 and become seriously ill. Even people with very mild symptoms of COVID-19 can transmit the virus. People of all ages who experience fever, cough and difficulty breathing should seek medical attention.

1.3 Basic protective measures against the new coronavirus

1) Wash your hands frequently 2) Maintain social distancing 3) Avoid touching eyes, nose and mouth 4) Practice respiratory hygiene 5) If you have fever, cough and difficulty breathing, seek medical care early 6) Stay informed and follow advice given by your healthcare provide

2. THE EDUCATION SYSTEM IN INDIA

2.1 Ancient System in India : The ancient system of education was the education of the **Vedas, Brahmanas, Upanishads and Dharmasutras.** You must have heard the names of **Aryabhata, Panini, Katyayana and Patanjali.** Their writings and the medical treatises of **Charaka and Sushruta** were also some of the sources of learning. Distinction was also drawn between **Shastras** (learned disciplines) and **Kavyas** (imaginative and creative literature). Sources of learning were drawn from various disciplines such as **Itihas** (history), **Anviksiki** (logic), **Mimamsa** (interpretation) **Shilpashastra** (architecture), **Arthashastra** (polity), **Varta** (agriculture, trade, commerce, animal husbandry) and **Dhanurvidya** (archery).

Physical education too was an important curricular area and pupils participated in **krida** (games, recreational activities), **vyayamaprakara** (exercises), **dhanurvidya** (archery) for acquiring martial skills, and **yogasadhana** (training the mind and body) among others. In ancient times, India had the **Gurukulasystem of education** in which anyone who wished to study went to a teacher's **(Guru)** house and requested to be taught. If accepted as a student by the guru, he would then stay at the guru's place and help in all activities at home. This not only created a strong tie between the teacher and the student, but also taught the student everything about running a house.

The Gurus and their pupils worked conscientiously together to become proficient in all aspects of learning. In order to assess pupils' learning, **shastrartha**(learned debates) were organised. Pupils at an advanced stage of learning guided younger pupils. There also existed the system of peer learning, like you have group/peer work. The guru taught everything the child wanted to learn, **from Sanskrit to the holy scriptures** and from **Mathematics to Metaphysics.** The student stayed as long as she wished or until the guru felt that he had taught everything he could teach. All learning was closely linked to nature and to life, and not confined to memorizing some information.

2.1.1 Uniqueness of Ancient Indian Education :

From time immemorial, India has explicitly recognized that the supreme goal of life is self-realization and hence the aim of education has always been the attainment of such a fullness of being. But at the same time it was also recognized that different individuals have naturally different inclinations and capacities. Hence not only the highest philosophy but also ordinary subjects like literature and science as also vocational training find a place in ancient education system. The education system of ancient India may claim to be unique in the world in many respects like-

- The State and the society did not in any way interfered with the curriculum of studies or regulating the payment of fees or hours of instructions.
- Another special characteristic of ancient Indian educational system was it was fully and compulsorily residential. The student had to live in the house of his teacher for the whole duration of his studies and learn from him not only what was taught but also observe how his teacher responded to different situation arising in daily life and learn from it.
- Stress was laid on having a personal relation between the teacher and the taught. Each student used to meet the teacher separately and learn from him through separate instruction and guidance.
- Education was absolute free and the teacher looked after the primary needs of the students including food and clothing.

- The Indian system of education upheld the dignity of labour. Hence even a student aiming at the highest philosophical knowledge was duty bound to do some manual labour daily such as collecting fuel, tending cattle, etc.
- Education in ancient India was more of seminar type where students used to learn through discussions and debates.

2.1.2 Aims of Education :

The aims of education were to provide good training to young men and women in the performance of their social, economic and religious duties. Also preservation and enrichment of culture, character and personality development and cultivation of noble ideals were the other aims of education in ancient India.

2.1.3 Commencement of Education :

In the Vedic system, education of a child commenced at the age of five with the ceremony called **Vidyarambha**. It was marked by learning the alphabets for the first time and offering worship to Goddess Saraswathi. But it was only after the ceremony called **Upanayana** that a child used to leave his parent's home and go to stay in the house of his teacher to commence his study. He was now called **Brahmacharin**. Upanayana ceremony was held to Brahmin boys at the age of eight, for the Kshatriya boys at the age of ten and for the Vaishya boys at the age of twelve. In the Buddhist system of education, a child commenced his education at the age of eight after an initiation ceremony called **Prabrajya or Pabbajja**. This ceremony was open to person of all castes unlike the Upanayana ceremony where only the Brahmin, Kshatriya and Vaishya caste were eligible.

After the initiation ceremony the child left his home to live in a monastery under the guidance and supervision of his preceptor (monk). He was now called **Sramana** and used to wear a yellow robe. In the Vedic system of education a Bramachari after finishing his education was eligible to become a **Grihasta or householder**, in the Buddhist system of education after finishing his education, a Sramana was given a full status of **monkhood or Bhikshu.**

2.1.4 Education of Women :

A high standard of learning and culture was reached by Indian women during the Vedic age. In addition to training in the arts of housekeeping they learnt music and dancing. Like boys, girls had to undergo the upanayana ceremony. There were two classes of educated women, ***Sadyodwahas***– who prosecuted studies till their marriages and ***Bramhavadinis*** who did not marry and pursued their studies though out their lives. Women were also taught the Vedas and Vedangas, but the extent of their study was restricted only to those hymns which were necessary for the Yajna (sacrifice) or other ritualistic operations. Women sages were called ***Rishikas.*** The Rigveda mentions the name of some of some of the famous women seers like Ghosha, Apala, Lopamudra, Visvavara, Indrani, etc. who composed hymns. During the Upanishad period we find scholarly women like Maitreyi and Gargi taking part in public debates and discussions with philosophers and sages.

2.1.5 Vocational Education :

A majority of people earned their livelihood by following various professions. Ancient Indian literature refers to sixty-four arts which include weaving, dyeing, spinning, art of tanning leather, manufacture of boats, chariots, the art of training elephants and horses, art of making jewels, implements and equipment, art of dance, music, agriculture, building houses, sculpture, medical science, veterinary science, the profession of a chemist, manufacture of perfumes and a host of other professions. In the vocational system of education young men used to work as apprentices under a master for a number of years and gained expertise in their respective professions. The apprentices were taught free of cost and provided with boarding and lodging by the master.

2.1.6 Methods of Learning :

In ancient India close relationship existed between the pupil and the teacher. The teacher used to pay individual attention on his students and used to teach them according to their aptitude and capability. Knowledge was imparted orally and the different methods of learning were-

- ***Memorization***– The preliminary stage of learning was learning by heart the sacred text through indefinite repletion and rehearsal by both the teacher and the taught.
- ***Critical Analysis***– This was another method in which knowledge was comprehended. It was through critical analysis that Sri Ramanuja and Sri Madhvacharya differed from their teachers on the interpretation of the Brahmasutra composed by Sri Shankara and later came out with their own interpretation of the Brahmasutra. Madhvacharya even made his teacher subscribe to his view which shows that gurus were open to new ideas and views articulated by their students.
- ***Introspection***– Sravana (listening), Manana (contemplation) and Nididhyasana (concentrated contemplation) of the truth so as to realize it was another method to study Brahma Vidya (Vedanta).
- ***Story telling***– The teacher used stories and parables to explain. This was the method Buddha used to explain his doctrines.
- ***Question and Answer method***– In this method the pupils used to ask questions and the teacher used to discuss at length on the topics and clear their doubts.
- ***Hands-on method***– For professional courses including medical science, students/apprentices used to learn by observation and through practical method.
- ***Seminars***– The students also gained knowledge thought debates and discussions which were held at frequent intervals.

2.1.7 Types of Teachers :

- ***Acharya*** was a type of teacher who taught his pupil Vedas without charging fee from the pupils.
- ***Upadhyaya*** was the one who adopted teaching as a profession to earn his livelihood and taught only a portion of the Veda or Vedangas.
- ***Charakas*** or wandering scholars toured the country in quest of higher knowledge. Though not normally competent as teachers they were regarded as possible source of knowledge by *Satapatha Brahmana*. Hiuen Tsang was struck with the knowledge gained by some of the wandering teachers (called ***Bhikkhus*** and ***Sadhus*** during his times) and who had accumulated a treasure of knowledge by constant travel and who used to gladly impart it to others.
- ***Guru*** was the one who used to lead a gruhasta life and earn his livelihood after imparting education to his disciples and maintain his family.
- ***Yaujanasatika*** were teachers famous for their profound scholarship that students from distant places, as far as from a distance of hundreds of miles would come to seek their guidance.
- ***Sikshaka*** was a teacher who gave instruction in arts like dancing.

2.1.8 Educational Institutions :

- The ***Gurukul*** was the house of the teacher who was a settled house-holder. After the initiation ceremony a child would leave his natural parents and reside in the house of his preceptor or Guru till the end of his studies.
- Then there were ***Parishads*** or Academies where the students of advanced learning gathered and enriched themselves through discussions and discourses. Being seat of learning they were originally conducted by three Brahmins. But the number gradually increased till it was settled that a Parishad ought to consist of 21 Brahmins well versed in philosophy, theology and law. During first century A.D. association of literati were convened at regular intervals in Tamilnadu which was known as ***Sangam***. The purpose of these gathering of scholars was to adjudge the literary excellence of works submitted for criticism and to set the standard in Tamil style. These gathering were patronized by kings.
- ***Goshti*** or Conferences was a national gathering or Congress summoned by a great king in which representatives of various schools were invited to meet and exchange their views. In one such conference called by king Janaka of Videha, the great scholar Yajnavalkya won a special prize of 1000 cows with horns hung with gold.
- ***Ashramas*** or hermitages were another center where students from distant and different parts of the country flocked together for learning around famous sages and saints. For example the Ashrama

of Bharadwaj at Prayag was a very big Ashrama where princes like Bharat used to study. Another Ashrama was that of Naimisha located in the forest of Naimisharanya headed by sage Saunaka. Here ten thousand pupils and numerous learned teachers and scholars held constant discussions and debates on religious, philosophical and scientific topics. Another famous Ashrama was that of sage Kanva on the banks of river Malini, a tributary of the river Saryu.

- ***Vidyapeeta*** was an institution for spiritual learning founded by the great acharya, Sri Shankara in places like Sringeri, Kanchi, Dwarka, Puri and Badri. The Vidyapeeta had a teacher whose influence extended to thousand villages round about and was presided by a Jagadguru.
- ***Ghathikas*** was an institution of highest learning where both the teachers and the taught met and discussed and where by the clash and contact of cultured scholars the highest knowledge could be obtained in religious literature.
- ***Agraharas*** were settlements of Brahmins in villages where they used to teach.
- ***Mathas*** was a place where pupils used to reside and received instructions both religious and secular. These mathas belonged to both Shaiva and Vaishnava sects and were normally attached to some temples or had some temples attached to them.
- ***Brahmapuri*** was a settlement of learned Brahmins in parts of towns and cities or in any selected area where education was imparted.
- ***Vihara*** was a Buddhist monastery where all subjects concerned with Buddhism and its philosophy was taught.

2.2 Modern Education System

The modern school system was brought to India, including the English language, originally by Lord Thomas Babington Macaulay in the 1830s. The curriculum was confined to "modern" subjects such as science and mathematics, and subjects like metaphysics and philosophy were considered unnecessary. Teaching was confined to classrooms and the link with nature was broken, as also the close relationship between the teacher and the student.

2.2.1 The School System :

India is divided into 28 states and 7 so-called "Union Territories". The states have their own elected governments while the Union Territories are ruled directly by the Government of India, with the President of India appointing an administrator for each Union Territory. As per the constitution of India, school education was originally a state subject —that is, the states had complete authority on deciding policies and implementing them.

The role of the Government of India (GoI) was limited to coordination and deciding on the standards of higher education. This was changed with a constitutional amendment in 1976 so that education now comes in the so-called ***concurrent list.*** That is, school education policies and programmes are suggested at the national level by the GoI though the state governments have a lot of freedom in implementing programmes. Policies are announced at the national level periodically. The **Central Advisory Board of Education** (CABE), set up in 1935, continues to play a lead role in the evolution and monitoring of educational policies and programmes.

There is a national organization that plays a key role in developing policies and programmes, called the **National Council for Educational Research and Training (NCERT)** that prepares a National Curriculum Framework. Each state has its counterpart called the **State Council for Educational Research and Training (SCERT)**. These are the bodies that essentially propose educational strategies, curricula, pedagogical schemes and evaluation methodologies to the states' departments of education. The SCERTs generally follow guidelines established by the NCERT. But the states have considerable freedom in implementing the education system.

The **National Policy on Education, 1986** and the **Programme of Action (POA) 1992** envisaged free and compulsory education of satisfactory quality for all children below 14 years before the 21st Century. The government committed to earmark 6% of the Gross Domestic Product (GDP)

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for education, half of which would be spent on primary education. The expenditure on Education as a percentage of GDP also rose from 0.7 per cent in 1951-52 to about 3.6 per cent in 1997-98.

The school system in India has **four levels**: lower primary (age 6 to 10), upper primary (11 and 12), high (13 to 15) and higher secondary (17 and 18). The lower primary school is divided into five "standards", upper primary school into two, high school into three and higher secondary into two. Students have to learn a common curriculum largely (except for regional changes in mother tongue) till the end of high school. There is some amount of specialization possible at the higher secondary level. Students throughout the country have to learn three languages (namely, English, Hindi and their mother tongue) except in regions where Hindi is the mother tongue and in some streams as discussed below.

There are mainly **three streams** in school education in India. Two of these are coordinated at the national level, of which one is under the **Central Board of Secondary Education (CBSE)** and was originally meant for children of central government employees who are periodically transferred and may have to move to any place in the country. A number of **"central schools" (named KendriyaVidyalayas)** have been established for the purpose in all main urban areas in the country, and they follow a common schedule so that a student going from one school to another on a particular day will hardly see any difference in what is being taught. One subject (Social Studies, consisting of History, Geography and Civics) is always taught in Hindi. and other subjects in English, in these schools.

KendriyaVidyalayas admit other children also if seats are available. All of them follow textbooks written and published by the NCERT. In addition to these government-run schools, a number of private schools in the country follow the CBSE syllabus though they may use different text books and follow different teaching schedules. They have a certain amount of freedom in what they teach in lower classes. The CBSE also has 141 affiliated schools in 21 other countries mainly catering to the needs of the Indian population there.

The second central scheme is the **Indian Certificate of Secondary Education (ICSE)**. It seems that this was started as a replacement for the Cambridge School Certificate. The idea was mooted in a conference held in 1952 under the Chairmanship of MaulanaAbulKalam Azad, the then Minister for Education. The main purpose of the conference was to consider the replacement of the overseas Cambridge School Certificate Examination by an All India Examination.

2.2.2 Exclusive Schools :

In addition to the above, there are a relatively small number of schools that follow foreign curricula such as the so-called Senior Cambridge, though this was largely superseded by the ICSE stream elsewhere. Some of these schools also offer the students the opportunity to sit for the ICSE examinations. These are usually very expensive residential schools where some of the Indians working abroad send their children. They normally have fabulous infrastructure, low student-teacher ratio and very few students. Many of them have teachers from abroad. There are also other exclusive schools such as the Doon School in Dehradun that take in a small number of students and charge exorbitant fees.

Apart from all of these, there are a handful of schools around the country, such as the Rishi Valley school in Andhra Pradesh, that try to break away from the normal education system that promotes rote learning and implement innovative systems such as the Montessori method. Most such schools are expensive, have high teacher-student ratios and provide a learning environment in which each child can learn at his/her own pace. It would be interesting and instructive to do a study on what impact the kind of school has had on the life of their alumni.

2.2.3 State Schools : Each state in the country has its own Department of Education that runs its own school system with its own textbooks and evaluation system. As mentioned earlier, the curriculum, pedagogy and evaluation method are largely decided by the SCERT in the state, following the national guidelines prescribed by the NCERT.

Each state has three kinds of schools that follow the state curriculum. The government runs its own schools in land and buildings owned by the government and paying the staff from its own

resources. These are generally known as *government schools*. The fees are quite low in such schools. Then there are privately owned schools with their own land and buildings. Here the fees are high and the teachers are paid by the management. Such schools mostly cater to the urban middle class families. The third kind consists of schools that are provided grant-in-aid by the government, though the school was started by a private agency in their own land and buildings.

3. ONLINE EDUCATION SYSTEM DURING COVID 19 PANDEMIC IN INDIA

The COVID-19 pandemic has forced many sectors to shift their bases online including education, where numerous schools and colleges have started teaching their students through online platforms all across the world. In India, however, the story in terms of online education tends to vary as compared to rest of the world.

Online education in India has come a long way with the development of technology. India is one of the nations that is developing at an exponential rate in terms of technology. With the population of more than 1.3 billion, the availability of high-speed internet and smartphones, India has the most number of technologically driven persons. The rise of the internet has changed the way of life in India. People like to do everything online, they shop online, do business online, make friends online, learn online etc. While eCommerce being the most significant online industry, Online education and learning stand right next to it. With the ever-increasing information available on the internet and the countless number of online courses many people in India prefer to learn online.

By Seeing the potential and immense popularity of digital technology in India, Our Honorable Prime Minister has envisioned transforming our nation and creating opportunities for all citizens by harnessing digital technologies Through digital India initiative. The initiative comprises of various projects in various areas relating to health, education,labour, employment etc.

3.1 Advantages of online education

- **Learn from anywhere, at any time** - Since online education only requires a laptop or a smartphone with an internet connection, students can learn anywhere at any time. This flexibility helps working professionals to pursue new courses without giving up their jobs. They can learn at weekends or in their free time. All the course materials are readily available at student's fingertip.
- **Save Money and Time** - Online education is much more cost effective than doing a regular on-campus degree. It helps students who cannot afford a regular college degree to accomplish their dream without spending a fortune on college education. Since you study at your own time, it helps to save time as well.
- **Learn at your own pace** - Everyone learns at a different pace. In a classroom where everyone taught together, many students find it difficult to follow the lessons. This is a serious disadvantage of traditional education. Online education solves this issue. In online education all the course materials are provided beforehand, students learn it by taking their own time. Students can clarify their doubts by live chats or forums as well.
- **Recognition of online degrees** - Online degrees are accepted by many companies and employers in India as long as it is accredited and approved by Distance Education Council (DEC) of India. Many of them are encouraging their employees for getting online education as well.

3.2 Disadvantages of online education

- **Chances of distraction are very high** - Students can easily lose track of their studies in online education since there are no face-to-face lectures and classmates to remind you about assignments. Until and unless you keep yourself motivated it takes a long time to complete your course or abandon your entire course.
- **Fraudulent Online courses** - There are many websites that offer online courses without the accreditation of any educational authority or in the name of fake authorities. Such courses will not help you to get any job. So it is very important to choose an accredited online/distance program before you spend money on it.

- **Cannot do courses that require Labs/Workshops** - You cannot do an engineering course or any other course that requires labs or hands-on workshops online. Also in courses like MBA you miss the chances of professional networking, overseas experience etc. Which is considered an important part of the course.

3.3 10 Edtech Platforms for Young Learners

There is a long list of companies offering online courses to students and fulfilling their various needs- from personalized classroom teaching to preparing for competitive exams. Here is a list of 10 randomly selected Edtech companies that can be useful for the young learners looking to fill in the gap created by closing down of the educational institutions.

1) Byju's 2) Henry Harvin 3) Oliveboard 4) Udemy 5) Coursera
6) Unacademy 7) IGNOU 8) GuruQ 9) Vedantu 10) Toppr

These and many other similar Edtech platforms help students in subject-specific learning to prepare for Boards and beyond, like SSB of the IIT JAM, Indian Armed Forces, GATE, CLAT, etc. These virtual, interactive classrooms are seen as great help by the students.

3.4 10 Online Platforms for Professionals

Amidst self-isolation and work-from-home scenarios, professionals are grabbing this rare opportunity to utilize their time to enhance knowledge as they want to stay relevant in the future. These 10 randomly selected digital platforms have witnessed a massive upsurge in the traffic on their sites.

1) LinkedIn Learning 2) Upgrad 3) Henry Harvin 4) LinkedIn Learning 5) Udacity
6) Treehouse 7) LinkedIn 8) UXReactor 9) edX 10) FutureLearn

In this segment traditional favourites are courses like Machine Learning, Data Science, Python Basics but some non-traditional courses like Content Writing Course are among the most hot-selling online courses. Professionals are also showing a keen interest in learning communication skills and remote working courses, as they want to perfect their work-from-home experience.

3.5 Wide Ranging Miscellaneous Short Courses

It is not only educational and professional courses that are seeing an upswing in the traffic; courses relating to health, hygiene, meditation, wellness, hobbies, etc are also in great demand as people can't go out and have enough time in hand. If the research data is to be believed, the online learning sites are seeing a huge spike in searches for all kinds of courses. The biggest draw to these courses can be the positivity and sense of satisfaction it brings in these uncertain times. The flexibility and convenience offered by the digital platforms is also being loved by the learners at large.

3.6 Digital Learning is here to stay

To keep up with the high and varied demands from learners, the online companies have strengthened their infrastructural base, added new courses; and multiplied human resources.The online learning has finally come of age and proven its worth in these trying times. During social distancing and 'stay home' order, nobody is spared (In both sense, in-home & outside-home). Starting from small business to the Olympic Games, all are shuttered. In this situation, only not-out batsmen (excluding the medical and emergency staff) are increasing numbers of 'Webinars' and online 'learning.' Universities like Harvard, Stanford offered their **MOOC (Massive open and online course)** free to the students.

Numbers of other universities and online platforms started sharing academic resources. It appears that there is no dearth of such online resources of academic value. However, the difference between classroom teaching and online teaching is real. Does it pose a significant challenge to teachers or seem to be an opportunity? Academic institutes gradually initiated online meetings and classes in March and started coping-up with the situation. But many teachers were less conversant or had apathy towards online teaching.

Few explored the **'Swayam'** (Indian version of MOOC) to reach students, being at a distance and in a distressing time. Although distance learning is nothing new, the current challenge is a little

different than a typical distance learning module (DLM). Lockdown stopped the regular classes in between a running semester (Jan-May) in most cases, which led to rethinking and re-planning of courses from offline to online. Teachers had no clarity on what tools and technologies to use. Few had earlier experience of running a MOOC.

Opportunity for teachers to diversify - Nevertheless, the situation appeared as an opportunity for students (to consume) and for teachers (to diversify). The most relieving advantage the online mode offers is its super flexibility on timing and delivery. A typical online course needs contents preparation and modern educational technology (Video/audio/mixed) to connect the content with students. For example, all IITs have such educational technology infrastructure to run online courses (e.g., NPTEL, the technical version of SWAYAM). Alternatively, any teacher can also use personalized tools and techniques. Surely, converting offline courses may require additional effort to make it online. With that, teachers are now on the driver's seat and delivering online lectures. The advantage and opportunity of the online course now felt by the masses.

3.7 Transfer of knowledge through online classes

The bottom line of the success of online courses is the engagement of students. The knowledge component is more natural to deliver in online mode. The transfer of skills through online mode is case dependent. For example, conducting a design studio in an online mode could be very challenging. Conducting a lab-based experiment may not be feasible. I feel skill-based courses (or it's part) also can be addressed.

A few crucial matters for excelling in a DLM are -

1) Concern (for learning or content)
2) Communication (with students)
3) Consideration (being flexible)
4) Consistency (follow up)

This is the rule of four C's. Among those, communication is like lifeblood. Multiple communication modes like creating email groups, informing via Whatsapp/Telegram app, using web-based live video conferencing platforms (like WebEx, Zoom), and also teaching webs (like Moodle, Google Classrooms) are in use. Simply recording lectures in front of the camera (even a mobile phone camera) at home and sharing is also seen. Teachers should enjoy their suitable methods and media for excelling in online teaching. The future of online teaching should not be reactive to the situation. Instead, it is a potential model for a resource crunched country like India and a personal tool for self-development. Intelligent teachers should realize and preach that.

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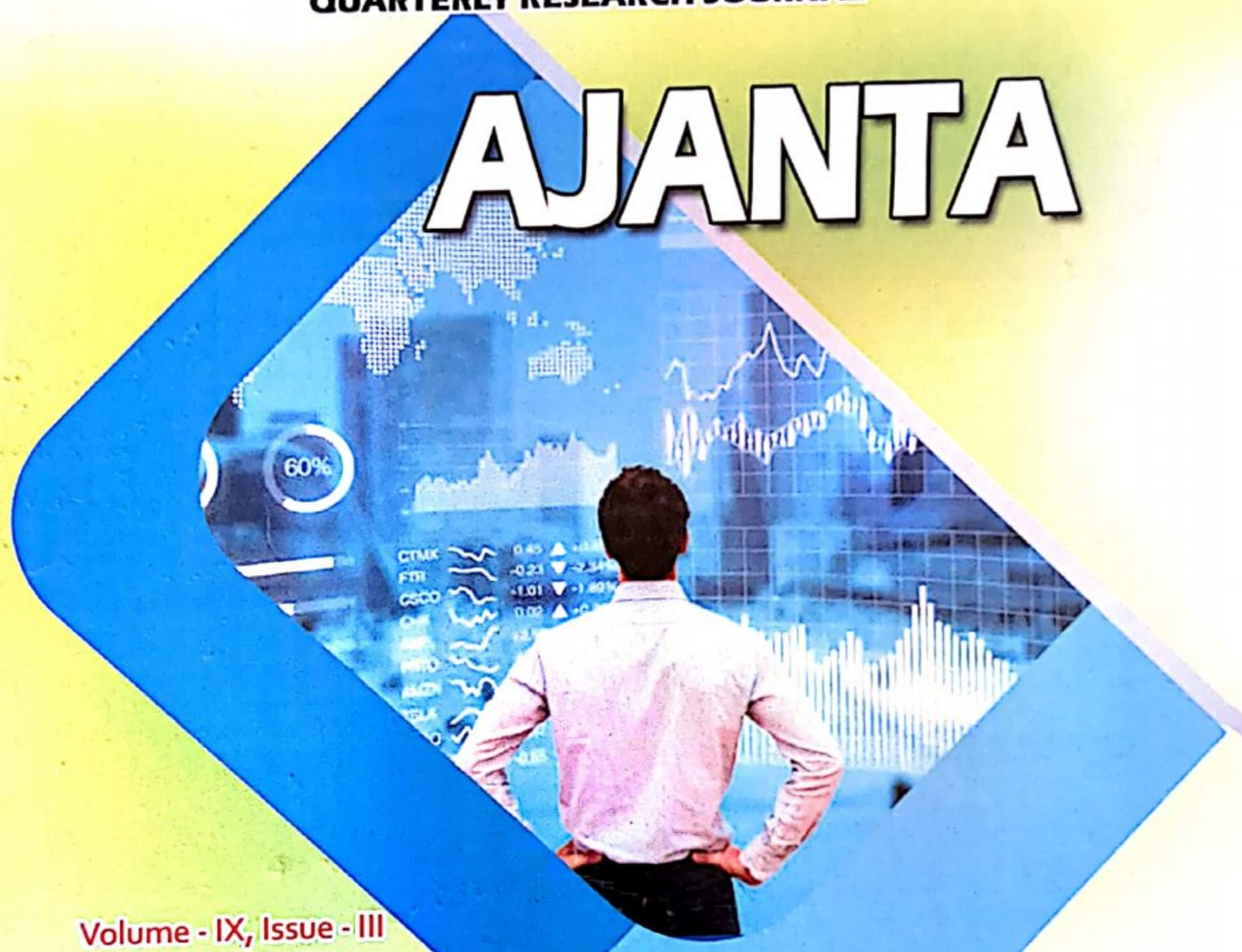

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been extending the lockdown period in different phases and the lockdown 5.0 was declared on April 30 which is effective from **1st June to 30th June 2020**. In all the phases of lockdown starting from lockdown1.0 to lockdown 5.0, the educational institutions throughout the nation have never got any relaxation to start their educational activities. Thus, pandemic Covid-19 impacted significantly on the education sector. Outbreak of Covid-19 has impacted about **1.2 billion students** and youths across the globe by school and university closures. . In India, more than 32 crores of students have been affected by the various restrictions and the nationwide lockdown for Covid-19.

According to a survey report of the **Ministry of Human Resource Development (MHRD)**, Government of India, conducted on higher education it was observed that there are 993 universities, **39931 Colleges** and **10725 standalone** institutions listed on their portal, which contribute to education (DNS Kumar, 2020). Even though the country has been adapting to the new-age learning, but there still lies an obstacle in achieving entire success as only 45 crore people of our total population of the country have access to the internet/e-learning. The people residing in rural areas are still very much deprived of the technologies and therefore hampering the cause of online education. The Covid-19 pandemic taught the entire society on how necessity is the mother of invention by allowing educational institutions to adopt online learning and introduce a virtual learning culture. The pandemic has been steering the education sector forward with technological innovation and advancements. The pandemic has significantly disrupted the higher education sector. A large number of Indian students who are enrolled in many Universities abroad, especially in worst affected countries are now leaving those countries and if the situation persists, in the long run, there will be a significant decline in the demand for international higher education also.

2. Methodology

Various reports of national and international agencies on Covid-19 pandemic are searched to collect data for current study. As it is not possible to go outside for data collection due to lockdown, information are collected from different authentic websites, journals and e-contents relating to impact of Covid-19 on higher educational system of India.

3. Emerging Approaches of India for Higher Education During Covid-19

Many challenges are created by Covid-19. The HEIs have responded positively and adopted various strategies to face the crisis during the pandemic. The Government of India has also taken number of preventive measures to prevent spread of pandemic Covid-19.

The **MHRD and University Grants Commission (UGC)** have made several arrangements by lunching of many virtual platforms with online depositories, e-books and other online teaching/learning materials, educational channels through Direct to Home TV, Radios for students to continue their learning. During lockdown, students are using popular social media tools like **WhatsApp, Zoom, Google meet, Telegram, Youtube live, Facebook live** etc. for online teaching learning system. ICT initiative of MHRD (e-Broucher-https://mhrd.gov.in/ictinitiatives) is also a unique platform which combines all digital resources for online education (Pravat, 2020). UGC has released Guidelines on Examinations and Academic calendar in view of COVID-l9 pandemic and subsequent lockdown on 29th April, 2020 (UGC notice). All terminal examinations have been postponed and shifted to July 2020 and suggested commencement of classes from August 2020. UGC has also prepared complete calendar for the academic session 2020-2021with new dates keeping in view of the lockdown. Some of the digital initiatives of UGC & MHRD for higher education during COVID-19 are pointed as below:

- **e-GyanKosh (http://egyankosh.ac.in/)** is a National Digital Repository to store and share the digital learning resources which is developed by the Open and Distance Learning Institutions of India. Items in eGyanKosh are protected by copyright, with all rights reserved by Indira Gandhi National Open University (IGNOU).
- **Gyandarshan (http://www.ignouonline.ac.in/gyandarshan/)** is a webbased TV channel devoted to educational and developmental needs for Open and Distance Learner. A web-based TV channel devoted to educational and developmental needs of the society.
- **Gyandhara (http://ignouonline.ac.in/Gyandhara/)** is an internet audio counseling service offered by IGNOU. It is a web radio where students can listen to the live discussions by the teachers and experts on the topic of the day and interact with them through telephone, email (gyandhara@ignou.ac.in) and through chat mode.
- **Swayam provides Massive Open Online Courses (MOOCs)** with 140 universities approved credit transfer feature. Swayam Prabha provides high quality educational programs through 32 DTH channels transmitting educational contents. e-PG Pathshala (https://epgp.inflibnet.ac.in/) is for postgraduate students. Postgraduate students can access this platform for e-books, online courses and study materials. The details of these three digital plat forms are described by the author in the previous paper (Pravat, 2020b).

- **e-Adhyayan (e-Books)** is a platform that provides 700+ e-Books for the Post-Graduate courses. All the e-Books are derived from e-PG Pathshala courses. It also facilitates play-list of video content.
- **e-Pathya (Offline Access)** is one the verticals of e-PG Pathshala which is software driven course/content package that facilitates students pursuing higher education (PG level) in distance learning as well as campus learning mode. It also facilitates offline access.
- **National Digital Library of India (NDLI) (https://ndl.iitkgp.ac.in/)** is a repository of e-content on multiple disciplines for all kinds of users like students (of all levels), teachers, researchers, librarians, library users, professionals, differently-abled users and all other lifelong learners. It is being developed at Indian Institute of Technology Kharagpur. It is designed to help students to prepare for entrance and competitive examinations, to enable people to learn and prepare from best practices from all over the world and to facilitate researchers to perform inter-linked exploration from multiple sources. It is a virtual repository of learning resources with a single-window search facility. It is also available to access through mobile apps.
- **e-Yantra (https://www.e-yantra.org/)** provides hands on experience on embedded systems. It has about 380 Lab and made 2300+ colleges benefited.
- **FOSSEE (https://fossee.in/)** is short form for Free/Libre and Open Source Software for Education, which is developed to promote open source software for education as well as professional use.
- **Virtual Labs (http://www.vlab.co.in/)** has developed web-enabled curriculum based experiments designed for remote operation. It has over 100 Virtual Labs consisting of approximately 700+ web-enabled experiments which are designed for remote-operation. It provides remote-access to Labs in various disciplines of Science and Engineering. These Virtual Labs caters to students at the undergraduate level, post graduate level as well as to research scholars.
- **e-ShodhSindhu (https://ess.inflibnet.ac.in/)** is a collection of e-journals, e-journal archives and e-books on long-term access basis. It has 10,000+ e-journals, 31,35,000+ e-books. It provides access to qualitative electronic resources including full-text, bibliographic and factual databases to academic institutions at a lower rate of subscription.

- **Shodhganga (https://shodhganga.inflibnet.ac.in/)** is a platform for research students to deposit their Ph.D. theses and make it available to the entire scholarly community in open access. The repository has the ability to capture, index, store, disseminate and preserve Electronic Theses and Dissertations submitted by the researchers.
- **VIDWAN (https://vidwan.inflibnet.ac.in/)** is a premier database and national research network which has profiles of scientists/researchers and other faculty members working at leading academic institutions and other Research & Development organisations in India.
- **National Educational Alliance for Technology (NEAT)(https://neat.aicte-india.org/)** is an initiative for skilling of learners in latest technologies through a Public-Private partnership model between the Government (through its implementing agency AICTE) and the Education Technology companies of India. It brings the best technological products in education pedagogy on a single platform for the convenience of learners.
- **SAKSHAT (https://sakshat.ac.in/)** is one Stop Education Portal for addressing all the education and learning related needs of students, scholars, teachers and lifelong learners. The portal provides the latest news, press releases, achievements etc related to Ministry of HRD. So one can visit SAKSHAT to know the world of online learning.

4. Post Covid-19 Trends of Higher Education

The new trends will allow the education sector to imagine new ways of teaching learning and some trends may be pointed as below.

1. **Learning with social distancing may continue**. All will maintain social distancing and avoid warm handshake, hug, personal greeting, and intimacy for a long time. Invisible restrictions may constraint the fun & joy of campus life. Sports, Gyms, tournaments may be in low gear for a longer period resulting less physical activities of students.
2. **Student Attendance may slow down:** Many parents may be reluctant to send back their children to schools/colleges suddenly after the end of lockdown. Some poor family parents who have lost their livelihood during the pandemic may not be able to afford the expenditure to send their children to institutions. This may lead to home education for another few months.
3. **Educational institutions may run with different shifts per day:** The need for social distancing may imply lesser students in each class. So, most of the educational

institutions may work in different shifts per day which may put more pressure on the teaching and administrative staff of the institution to manage.

4. **Teaching learning may run with technology**: More and more students will depend on technology and digital solutions for teaching learning, entertainment and connecting themselves with the outside world. Students will use internet technology to communicate virtually with their teachers and fellow learners through E-mail, WhatsApp, Video conference, Instant message, webinar or any other tool.

5. **Assessment system may be changed to new shape:** Artificial Intelligence (AI) may help teachers to deal with assessment, evaluation, preparing mark-sheets and monitoring the performance of each student easily. AI may use digital platform extensively to reduce burden of examiner in handling examination and evaluation systems. If these activities are made simpler, the academicians would be able to concentrate more on course development, qualitative teaching-learning and skill development.

6. **Demand for Open and Distance Learning (ODL) and online learning may grow:** Covid-19 has forced the human society to maintain social distancing. It has created more challenges to continue teaching learning by maintaining social distancing. To meet these challenges there is more demand for ODL and online modes of education and the same trend may continue in future also.

7. **Blended learning may take the leading role:** Blended learning combines both face to face and online learning modes. Covid-19 has accelerated adoption of digital technologies to deliver education and encouraged the educational institutions to move towards blended mode of learning. All teachers and students became more technology savvy. The traditional face to face mode with post Covid-19 technology mode will lead the education towards blended mode of teaching learning and it may transform the structure of the education system.

8. **Student debt crisis may rise:** In India, lots of students or their parents take education loans for higher education. If the employment market does not pick up, student debt crises may rise and create serious issue. Students may face increased stress, anxiety and depression due to their student loans.

9. **Unemployment rate is expected to be increased:** There is no recruitment in Govt. sector and fresh graduates fear withdrawal of their job offers from private sectors because of the pandemic Covid-19 (Pravat, 2020).

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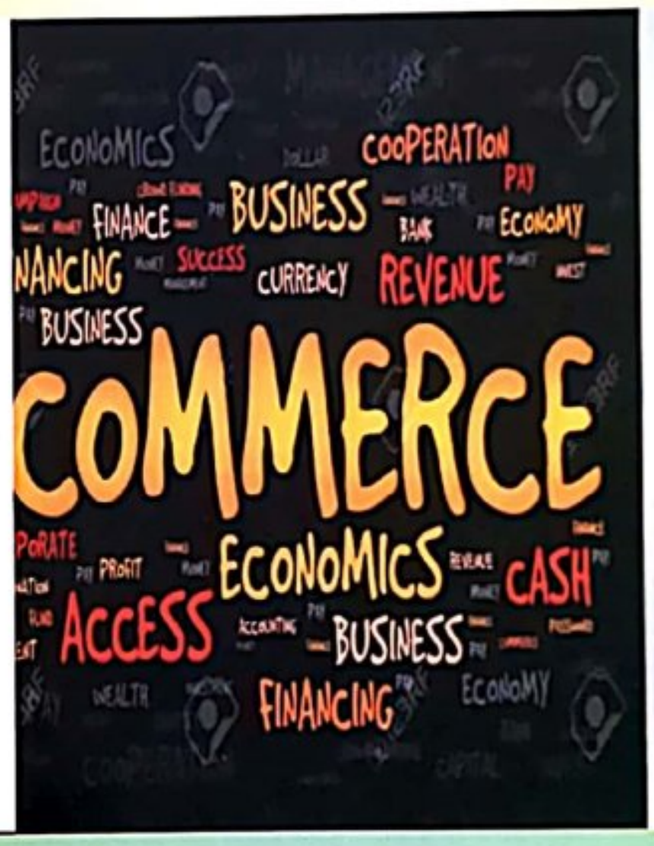

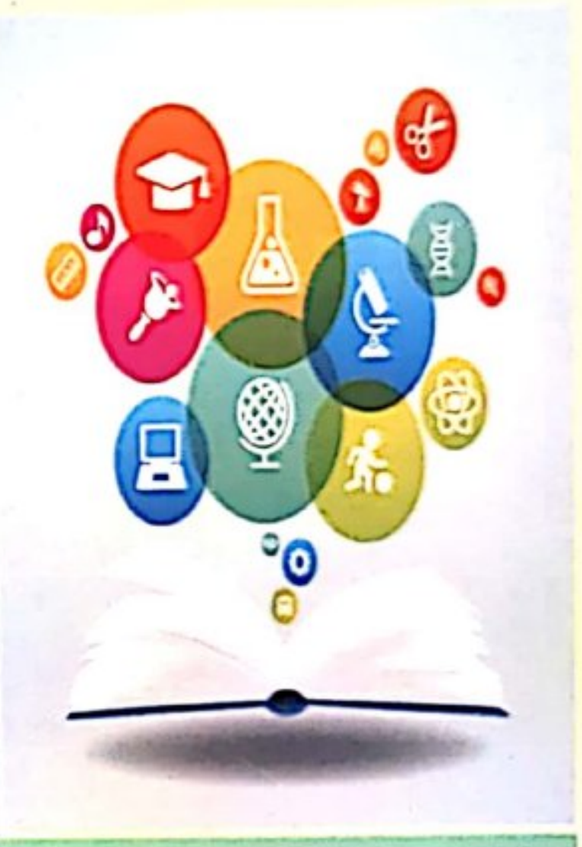

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The Indian Scenario of Internet Banking

Dr.Anil Satyanarayan Purohit
(M.Com.,M.Phil.,Ph.D.)
S.P.M.T.M.Arts & Commerce College, Chikhli

Internet banking, both as a medium of delivery of banking services and as a strategic tool for business development, has gained wide acceptance internationally and is fast catching up in India with more and more banks entering the fray. India can be said to be on the threshold of a major banking revolution with net banking having already been unveiled. A recent questionnaire to which 46 banks responded, has revealed that at present, 11 banks in India are providing Internet banking services at different levels, 22 banks propose to offer Internet banking in near future while the remaining 13 banks have no immediate plans to offer such facility.

At present, the total Internet users in the country are estimated at 9 lakh. However, this is expected to grow exponentially to 90 lakh by 2003. Only about 1% of Internet users did banking online in 1998. This increased to 16.7% in March 2000.* The growth potential is, therefore, immense. Further incentives provided by banks would dissuade customers from visiting physical branches, and thus get 'hooked' to the convenience of arm-chair banking. The facility of accessing their accounts from anywhere in the world by using a home computer with Internet connection, is particularly fascinating to Non-Resident Indians and High Networth Individuals having multiple bank accounts.

Costs of banking service through the Internet form a fraction of costs through conventional methods. Rough estimates assume teller cost at Re.1 per transaction, ATM transaction cost at 45 paise, phone banking at 35 paise, debit cards at 20 paise and Internet banking at 10 paise per transaction. The cost-conscious banks in the country have therefore actively considered use of the Internet as a channel for providing services. Fully computerized banks, with better management of their customer base are in a stronger position to cross-sell their products through this channel.

* Source : India Research May 29 , 2000 , Kotak Securities

Products and services offered

Banks in India are at different stages of the web-enabled banking cycle. Initially, a bank, which is not having a web site, allows its customer to communicate with it through an e-mail address; communication is limited to a small number of branches and offices which have access to this e-mail account. As yet, many scheduled commercial banks in India are still in the first stage of Internet banking operations.

With gradual adoption of Information Technology, the bank puts up a web-site that provides general information on the banks, its location, services available e.g. loan and deposits products, application forms for downloading and e-mail option for enquiries

and feedback. It is largely a marketing or advertising tool. For example, Vijaya Bank provides information on its web-site about its NRI and other services. Customers are required to fill in applications on the Net and can later receive loans or other products requested for at their local branch. A few banks provide the customer to enquire into his demat account (securities/shares) holding details, transaction details and status of instructions given by him. These web sites still do not allow online transactions for their customers.

Some of the banks permit customers to interact with them and transact electronically with them. Such services include request for opening of accounts, requisition forcheque books, stop payment of cheques, viewing and printing statements of accounts, movement of funds between accounts within the same bank, querying on status of requests, instructions for opening of Letters of Credit and Bank Guarantees etc. These services are being initiated by banks like ICICI Bank Ltd., HDFC Bank Ltd. Citibank, Global Trust Bank Ltd., UTI Bank Ltd., Bank of Madura Ltd., Federal Bank Ltd. etc. Recent entrants in Internet banking are Allahabad Bank (for its corporate customers through its 'Allnet' service) and Bank of Punjab Ltd. State Bank of India has announced that it will be providing such services soon. Certain banks like ICICI Bank Ltd., have gone a step further within the transactional stage of Internet banking by allowing transfer of funds by an account holder to any other account holder of the bank.

Some of the more aggressive players in this area such as ICICI Bank Ltd., HDFC Bank Ltd., UTI Bank Ltd., Citibank, Global Trust Bank Ltd. and Bank of Punjab Ltd. offer the facility of receipt, review and payment of bills on-line. These banks have tied up with a number of utility companies. The 'Infinity' service of ICICI Bank Ltd. also allows online real time shopping mall payments to be made by customers. HDFC Bank Ltd. has made e-shopping online and real time with the launch of its payment gateway. It has tied up with a number of portals to offer business-to-consumer (B2C) ecommerce transactions. The first online real time e-commerce credit card transaction in the country was carried out on the Easy3shoppe.com shopping mall, enabled by HDFC Bank Ltd. on a VISA card.

Banks like ICICI Bank Ltd., HDFC Bank Ltd. etc. are thus looking to position themselves as one stop financial shops. These banks have tied up with computer training companies, computer manufacturers, Internet Services Providers and portals for expanding their Net banking services, and widening their customer base. ICICI Bank Ltd. has set up a web based joint venture for on-line distribution of its retail banking products and services on the Internet, in collaboration with Satyam Infoway, a private ISP through a portal named as icicisify.com. The customer base of www.satyamonline.com portal is also available to the bank. Setting up of Internet kiosks and permeation through the cable television route to widen customer base are other priority areas in the agendas of the more aggressive players. Centurion Bank Ltd. has taken up equity stake in the teauction.com portal, which aims to bring together

desired. Systems and processes have to be put in place to ensure that errors do not take place.

Users of Internet Banking Services are required to fill up the application forms online and send a copy of the same by mail or fax to the bank. A contractual agreement is entered into by the customer with the bank for using the Internet banking services. In this way, personal data in the applications forms is being held by the bank providing the service. The contract details are often one-sided, with the bank having the absolute discretion to amend or supplement any of the terms at any time. For these reasons domestic customers for whom other access points such as ATMs, telebanking, personal contact, etc. are available, are often hesitant to use the Internet banking services offered by Indian banks. Internet Banking, as an additional delivery channel, may, therefore, be attractive / appealing as a value added service to domestic customers. Non-resident Indians for whom it is expensive and time consuming to access their bank accounts maintained in India find net banking very convenient and useful.

The Internet is in the public domain whereby geographical boundaries are eliminated. Cyber crimes are therefore difficult to be identified and controlled. In order to promote Internet banking services, it is necessary that the proper legal infrastructure is in place. Government has introduced the Information Technology Bill, which has already been notified in October 2000. Section 72 of the Information Technology Act, 2000 casts an obligation of confidentiality against disclosure of any electronic record, register, correspondence and information, except for certain purposes and violation of this provision is a criminal offence. Notification for appointment of Authorities to certify digital signatures, ensuring confidentiality of data, is likely to be issued in the coming months. Comprehensive enactments like the Electronic Funds Transfer Act in U.K. and data protection rules and regulations in the developed countries are in place abroad to prevent unauthorized access to data, malafide or otherwise, and to protect the individual's rights of privacy. The legal issues are, however, being debated in our country and it is expected that some headway will be made in this respect in the near future.

Notwithstanding the above drawbacks, certain developments taking place at present, and expected to take place in the near future, would create a conducive environment for online banking to flourish. For example, Internet usage is expected to grow with cheaper bandwidth cost. The Department of Telecommunications (DoT) is moving fast to make available additional bandwidth, with the result that Internet access will become much faster in the future. This is expected to give a fillip to Internet banking in India.

The proposed setting up of a Credit Information Bureau for collecting and sharing credit information on borrowers of lending institutions online would give a fillip to electronic banking. The deadline set by the Chief Vigilance Commissioner for computerisation of not less than 70 percent of the bank's business by end of January 2001 has also given a greater thrust to development of banking technology. The recommendations of the Vasudevan Committee on Technological Upgradation of

Banks in India have also been circulated to banks for implementation. In this background, banks are moving in for technological upgradation on a large scale. Internet banking is expected to get a boost from such developments.

Reserve Bank of India has taken the initiative for facilitating real time funds transfer through the Real Time Gross Settlement (RTGS) System. Under the RTGS system, transmission, processing and settlements of the instructions will be done on a continuous basis. Gross settlement in a real time mode eliminates credit and liquidity risks. Any member of the system will be able to access it through only one specified gateway in order to ensure rigorous access control measures at the user level. The system will have various levels of security, viz., Access security, 128 bit cryptography, firewall, certification etc. Further, Generic Architecture (**see fig. 2**), both domestic and cross border, aimed at providing inter-connectivity across banks has been accepted for implementation by RBI. Following a reference made this year, in the Monetary and Credit Policy statement of the Governor, banks have been advised to develop domestic generic model in their computerization plans to ensure seamless integration. The abovementioned efforts would enable online banking to become more secure and efficient.

With the process of dematerialisation of shares having gained considerable ground in recent years, banks have assumed the role of depository participants. In addition to customers' deposit accounts, they also maintain demat accounts of their clients. Online trading in equities is being allowed by SEBI. This is another area which banks are keen to get into. HDFC Bank Ltd., has tied up with about 25 equity brokerages for enabling third party transfer of funds and securities through its business-to-business (B2B) portal, 'e-Net'. Demat account holders with the bank can receive securities directly from the brokers' accounts. The bank has extended its web interface to the software vendors of National Stock Exchange through a tie-up with NSE.IT – the infotech arm of the exchange. The bank functions as the payment bank for enabling funds transfer from its customers' account to brokers' accounts. The bank is also setting up a net broking arm, HDFC Securities, for enabling trading in stocks through the web. The focus on capital market operations through the web is based on the bank's strategy on tapping customers interested in trading in equities through the Internet. Internet banking thus promises to become a popular delivery channel not only for retail banking products but also for online securities trading.

An upcoming payment gateway is being developed by ICICI and Global Tele System,which will enable customers to transfer funds to banks which are part of the project. Transfer of funds can be made through credit/debit/ smart cards and cheques, with the central payment switch enabling the transactions. Banks are showing interest in this new concept, which will facilitate inter-bank funds transfers and other e-commerce transactions, thus highlighting the role of banks in e-commerce as intermediaries between buyers and sellers in the whole payment process.

WAP (Wireless Application Protocol) telephony is the merger of mobile telephony

with
the Internet. It offers two-way connectivity, unlike Mobile Banking where the customer communicates to a mailbox answering machine. Users may surf their accounts, download items and transact a wider range of options through the cellphone screen. WAP may provide the infrastructure for P2P (person to person) or P2M (person to merchant) payments. It would be ideal for transactions that do not need any cash backup, such as online investments. Use of this cutting edge technology could well determine which bank obtains the largest market share in electronic banking. IDBI Bank Ltd. has recently launched its WAP- based mobile phone banking services (offering facilities such as banking enquiry, cheque book request, statements request, details of the bank's products etc).

At present, there are only 2.6 phone connections per 100 Indians, against the world average of 15 connections per 100. The bandwidth capacity available in the country is only 3.2 gigabits per second, which is around 60% of current demand. Demand for bandwidth is growing by 350% a year in India. With the help of the latest technology, Indian networks will be able to handle 40 gigabits of Net traffic per second (as compared to 10 gigabits per second in Malaysia). Companies like Reliance, Bharti Telecom and the Tata Group are investing billions of rupees to build fibre optic lines.

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