

**3.3.3 Number of books and chapters in edited volumes/books published and papers published in national/ international conference**

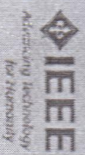
Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	Title of the proceedings of the conference	Name of the conference	National / International	Year of publication	ISBN/ISSN number of the proceeding	Affiliating Institute at the time of publication	Name of the publisher
<b>2016-17</b>										
1	Pradnya Vikhar		Improved CBIR system using Edge Histogram Descriptor	International Conference on ICT in Business Industry &	International Conference on ICT in Business Industry & Government	International	2016	978-1-5090-55159	KCES' College of Engoneering &	IEEE
2	Pradnya Vikhar		Evolutionary Algorithms: A Critical Review and its Future	Global Trends in Signal Processing, Information	International Conference on Global Trends in Signal Processing,	International	2016	978-1-5090-04676	KCES' College of Engoneering &	IEEE
3	Ms.Veena G. Kuchekar	eComme rce, Innovati on &	Online Marketing: An effective tool to communicate	eCommerce, Innovation & Business Excellence	National Conference on e Commerce, Innovation and Business Excellence	Nationa l	2016-2017	(ISBN 97893-84093-84-6)	KCES' College of Engoneering &	
4	Ms.Veena G. Kuchekar	Make In India, Rejuven ating	A study of consumer's perception towards usages	Make In India, Rejuvenating Indian Economy for Sustainable	National conference on make in India Rejuvenating Indian Economy for	Nationa l	2016-2017		KCES' College of Engoneering &	
5	Ms.Shefali Agrawal	eComme rce, Innovati on &	Online Marketing: An effective tool to communicate	eCommerce, Innovation & Business Excellence	National Conference on e Commerce, Innovation and Business Excellence	Nationa l	2016-2017	(ISBN 97893-84093-84-6)	KCES' College of Engoneering &	

6	Ms.Shefali Agrawal	Make In India, Rejuvenating	A study of consumer's perception towards usages	Make In India, Rejuvenating Indian Economy for Sustainable	National conference on make in India Rejuvenating Indian Economy for	National	2016-2017		KCES' College of Engoneering &	
7	Mrs. Poonam Wani	Make In India, Rejuvenating	Financial Gap: A Hindrance in Empowering SME's: A	Make In India, Rejuvenating Indian Economy for Sustainable	National Conference on Make in India	National	2016-2017	ISBN:978 93862564 47	KCES' College of Engoneering &	
8	Mrs. Poonam Wani	Techno mantra-Tantrajana for	Impact of Demonetization in India	Techno mantra-Tantrajana for Business	National Conference on Techno mantra International Journal of Research &	National	2016-2017	ISSN: 2790438.	KCES' College of Engoneering &	
9	MS.Madhuri Sonawane	Techno mantra-Tantrajana for	Impact of Demonetization in India	Techno mantra-Tantrajana for Business	National Conference on Techno mantra International Journal of Research &	National	2016-2017	ISSN: 2790438.	KCES' College of Engoneering &	
10	Prof. Prasad D. Kulkarni		Identification Of Transformer Incipient Faults By Using Fuzzy		International Journal of Science, Engineering and Technology	International	2016-2017	e-ISSN: 2395 - 0056, p-ISSN:	KCES' College of Engoneering &	IJCRT
11	Prof. Prasad D. Kulkarni		Analysis Of Transformer Oil By Using MATLAB	Conference Proceeding ICGTETM Dec 2017 CGTETM	ICGTEIM -2017	International	2016-2017	2320-2882	KCES' College of Engoneering &	





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ACM Chapter Event

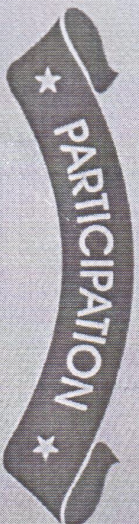


International Conference on ICT in Business, Industry, and Government

18-19 November 2016

# Certificate

of



This is to certify that Prof./Dr./Mr./Ms. Pradnya Vikhar.....has presented a paper/  
delivered Invited Talk/Chaired Session entitled: Improved CBIR system using Edge Histogram.....  
Descriptor (EHD) and Support Vector Machine (SVM)  
in the International Conference on ICT in Business, Industry, and Government 2016 at Sri Aurobindo Institute of  
Technology, Indore 18<sup>th</sup>-19<sup>th</sup> November, 2016.

Dr. Dharm Singh  
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International Conference on Global Trends in Signal  
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SSBT's College of Engineering and Technology  
Bambhori, Jalgaon, Maharashtra, India  
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This is to certify that

has presented following paper at the International Conference on Global Trends in Signal Processing, Information Computing and Communication (ICSPICC) organized by SSBT's College of Engineering and Technology, Bambhori, Jalgaon, Maharashtra, India on 22-24 December, 2016.

Title: Evolutionary Algorithms: A Critical Review and its Future Prospects

Pradnya Vikhar

Authors:

Dr. U. S. Bhadade

Conference Chair

Dr. S. R. Suralkar

Dr. K. S. Wani

Principal





**TITLE OF THE PAPER**

**“Online Marketing: An effective tool to communicate with the consumers”**

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## “Online Marketing: An effective tool to communicate with the consumers”

### Abstract-

This research aims at identifying the importance, current and future trends and effectiveness of online marketing. Therefore the objective of the research is to understand the massive contribution of online marketing and to know its splendid efforts towards promotion and to communicate with the consumers in practice and also to find out some challenges in using online advertising. The research objectives are- To understand the importance of Online advertising in changing market scenario. To understand the reasons for growing popularity of online marketing. To analyze the effectiveness of online marketing as compared to traditional marketing tools. To analyze the current and future trends of online marketing. To identify the limitations of online marketing. With the elaboration of the effective tools such as Smartphone, Social Media (Face book, you tube, Snap chat) SEO and many more. The major benefits of online marketing are its capability of interaction between consumers and advertisers followed by availability of wide range of information & ease of shopping. These benefits make online marketing superior than traditional marketing.

### Introduction-

Online marketing is becoming a hot topic in every business sector, and gradually plays a truly important role in any company's multi-channel marketing strategy. It uses the Internet to deliver promotional marketing messages to consumers. It includes email marketing, search engine marketing, social media marketing, many types of display advertising (including web banner advertising), and mobile advertising. Online marketing is evolving rapidly. Each New Year brings some changes in the marketing industry and its techniques. These changes are either ignored or get adopted by marketers, and early adopters get an edge over the competitions that are destined to lag further and further behind. Today, virtually every aspect of our culture has an Internet counterpart; people work online, bank online, check mail online, even make friends online, So it only makes sense that, online marketing has become an increasingly integral part of our society.

The term e-marketing is used as a synonym for internet marketing, but it also includes Mobile marketing. This paper analyzes the current and future trends in online marketing. This highlights the upward trend of mobile and Internet marketing. Online Marketing helps in workforce transformation which leads to emergence of new services and industries/ technologies. It also helps in new creation and Business Innovations. Online Marketing helps rejuvenating and for the sustainable development of economy.

### Importance of Online advertising in changing Market scenario:

Online Marketing refers to a set of powerful tools and methodologies used for promoting products and services through the internet. It connects organizations with qualified potential customers and takes business development to a much higher level than traditional marketing

Online marketing synergistically combines the internet's creativity and technical tools, including design, development, sales advertising, while focusing on the primary business models such as E-commerce, Lead based websites, Local search etc. Online marketing includes a wider range of marketing elements than traditional business marketing due to the extra channels and marketing mechanisms available on the Internet.

Online marketing can deliver several benefits such as:

- Growth in potential
- Reduced expenses
- Elegant communication
- Better control
- Improved customer service
- Competitive advantage

### Tools of Online Marketing:-

**Display advertising** - Display advertising conveys its advertising message visually using text, logos, animations, videos, photographs, or other graphics. Display advertisers frequently target users with particular traits to increase the ads' effect.

**Web banner advertising** - Web banners or banner ads typically are graphical ads displayed within a web page. Banner ads can use rich media to incorporate video, audio, animations, buttons, forms, or other interactive elements using Java applets, HTML5, Adobe Flash, and other programs.



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**Frame ad (traditional banner)** - Frame ads were the first form of web banners. The colloquial usage of "banner ads" often refers to traditional frame ads. Website publishers incorporate frame ads by setting aside a particular space on the web page.

**Pop-ups/pop-under** - A pop-up ad is displayed in a new web browser window that opens above a website visitor's initial browser window. A pop-under ad opens a new browser window under a website visitor's initial browser window.

**Floating ad** - A floating ad, or overlay ad, is a type of rich media advertisement that appears superimposed over the requested website's content. Floating ads may disappear or become less obtrusive after a preset time period.

**Expanding ad** - An expanding ad is a rich media frame ad that changes dimensions upon a predefined condition, such as a preset amount of time a visitor spends on a webpage, the user's click on the ad, or the user's mouse movement over the ad. Expanding ads allow advertisers to fit more information into a restricted ad space.

**Interstitial ad** - An interstitial ad displays before a user can access requested content, sometimes while the user is waiting for the content to load. Interstitial ads are a form of interruption marketing.

**Text ads** - A text ad displays text-based hyperlinks. Text-based ads may display separately from a web page's primary content, or they can be embedded by hyper linking individual words or phrases to advertiser's websites. Text ads may also be delivered through email marketing or text message marketing.

**Search Engine Marketing (SEM)** - Search Engine Marketing, or SEM, is designed to increase a website's visibility in search engine results pages (SERPs). Search engines provide sponsored results and organic (non-sponsored) results based on a web searcher's query. Search engines often employ visual cues to differentiate sponsored results from organic results. Search engine marketing includes all of an advertiser's actions to make a website's listing more prominent for topical keywords.

**Search Engine Optimization (SEO)** - Search Engine Optimization, or SEO, attempts to improve a website's organic search rankings in SERPs by increasing the website content's relevance to search terms. Search engines regularly update their algorithms to penalize poor quality sites that try to game their rankings, making optimization a moving target for advertisers. Many vendors offer SEO services.

**Sponsored search** - Sponsored search (also called sponsored links or search ads) allows advertisers to be included in the sponsored results of a search for selected keywords. Search ads are often sold via real-time auctions, where advertisers bid on keywords.

**Social media marketing** - Social media marketing is commercial promotion conducted through social media websites. Many companies promote their products by posting frequent updates and providing special offers through their social media profiles.

**Mobile Advertising** - Mobile advertising is ad copy delivered through wireless mobile devices such as smart phones, feature phones, or tablet computers. Mobile advertising may take the form of static or rich media display ads, SMS (Short Message Service) or MMS (Multimedia Messaging Service) ads, mobile search ads, advertising within mobile websites, or ads within mobile applications or games (such as interstitial ads, "advergaming," or application sponsorship).

**Email Advertising** - Email advertising is ad copy comprising an entire email or a portion of an email message. Email marketing may be unsolicited, in which case the sender may give the recipient an option to opt-out of future emails, or it may be sent with the recipient's prior consent (opt-in).

### Benefits of Online Marketing:

- Internet gives you a wide access of your potential customers. It has been estimated that a couple of billion people around the world use the Internet, and more are becoming aware of Internet with each passing day. So, marketing your business to such a large group of people is only possible through Internet.
- Internet is the only medium that is able to cross geographic and national boundaries.
- The cost of promoting your business on the Internet is cheaper than other mediums of marketing. This makes it easy for small and mid-sized businesses to advertise their products.
- Internet allows the ability to stay connected with customers on a real-time basis. If any discount going on, then it is easier to send an email to customers and they can buy the product instantly. Internet also allows sending multiple messages at the same time, which saves the tedious task of sending a newsletter to every client.
- Internet marketing facilitates an instant feedback from the customers. Customers can share about their experience after using the product.



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- Internet marketing saves a lot of time and effort. Instead of having a customer service representative to answer the queries of customers, one can put all the information about the product or service on the Internet so that customers can go through it. The most common way of doing it is to have a section dedicated to frequently asked questions (FAQs) about the product so that customers get all the required information about the product or the service.
- Internet marketing allows your business to be available 24/7, which means increased sales and profits.

### Limitations of Online Marketing:

- Although, Internet marketing allows a wider reach, the start-up costs of a website can be high. This includes the cost of the required software and hardware, and maintenance costs.
- Internet marketing allows a customer to view how a phone looks like and its technical specifications, but customers prefer having a look at the phone in the store to get a hands-on experience.
- There are a lot of customers who are not proficient in using the Internet and focusing solely on Internet marketing can cause you to lose these customers.
- The biggest disadvantage of Internet marketing is its vulnerability to fraudulent activities. There are a lot of illegitimate websites out there which look similar to original websites and rob the customers of their money. Spamming is also one of the biggest challenges for Internet marketing and confidential data can be easily stolen by hackers.
- Internet marketing lacks the human touch that is involved when a customer buys a product from a salesperson. This hampers the prospects of relationship building which plays an important part in repeat sales and word-of-mouth publicity.
- Internet marketing depends heavily on technology, which is vulnerable to technical faults. For example, if a customer clicks on your advertisement but due to a technical glitch, is unable to buy the product, he may easily become irate and take his business somewhere else.

Although, there are some challenges involved in Internet marketing, it can be safely said that Internet marketing has led to increased transparency and ease of buying products. The need of the hour is to counter the challenges so that Internet marketing proves to be truly beneficial for all.

### Use of online activities by companies in their marketing efforts:

Since in recent days, consumers rely more on the information shared by internet, they use this information for brand evaluation and for making purchase decision. This opportunity must be grabbed by both small & large scale businesses by having their online presence. For them online presence can be a tactic that involves use of internet as a medium to obtain website traffic and to target & deliver advertising messages to the right customers. Online advertising is geared towards defining markets through unique and useful applications. Having an online presence will first bring their business to the potential customer's attention. If online presence is complete with positive reviews and a professionally updated website; customers will see the reputation of the brand and will be more likely to choose those brands.

### The reasons for growing popularity of online Marketing:

Internet has changed customer shopping habits and with rapid technological developments accessing the internet has become easier than ever. People can access the internet whenever and wherever they like. Listed below are some of the benefits of the internet for the customer.

#### a. Customers Stay Updated:

Internet keeps customers updated through websites, emails, online adverts and social networking sites. Many customers can access the internet on the move through things technology such as smart phones and tablets. Manufacturers and retailers can instantly update their customers through the internet.

#### b. Customers Can Compare Online:

One of the greatest advantages for the customer is that they can compare products or services of different retail outlets, the purchase from the comfort of their own homes. Instead of having to visit a number of different retail outlets, the user simply has to open different internet window tabs to compare prices or features of the product/service they



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wish to purchase. There is also price comparison websites that customers can use to get the best possible price for their products.

### c. Clear Product Information for the Customer:

Websites offer clear and consistent product information to all internet users. There is little chance of misinterpretation or mishearing what the sales person said as in a retail store. The internet has comprehensive product information whereas in a shop the customer is reliant in the knowledge of their sales advisor.

### d. Reduction in Personal Carbon Footprint:

Looking after the environment and the world we live in is important for many customers. When consumers shop online they use their cars less and their personal carbon footprint is reduced. Retailers can support carbon reduction by sorting deliveries so that purchases by customers living close to each other can be delivered on the same day.

### e. 24/7 Shopping:

There is no time restriction on when a consumer can shop online; the internet is available all day. Many online sales now started at midnight on a particular day encouraging customers to shop all hours of the day.

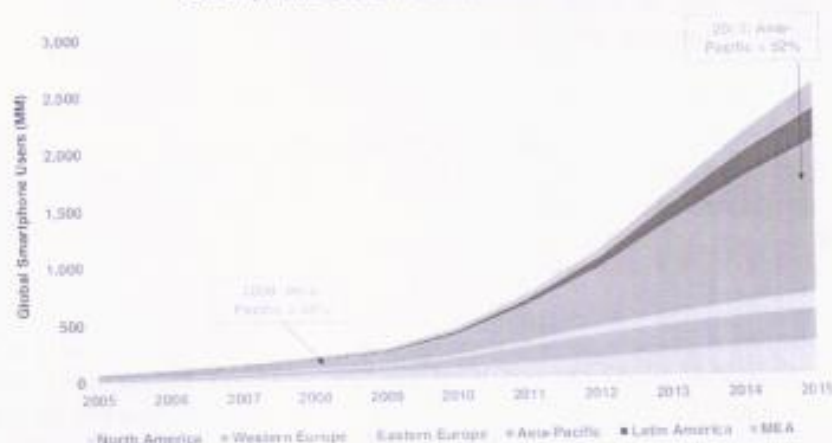
To understand different reasons for growing popularity of online marketing researcher asked respondents about important factors motivating them to like the brand on internet, preference for the print ads or television commercials for awareness and Benefits of online marketing over traditional marketing.

## Mobile, social video and messaging apps: Trends to inform your 2017 strategy

### 1 Rapid Smartphone growth concentrated in emerging markets

We saw last year that mobile outstripped desktop for the first time when it came to web traffic. This year we see Smartphone use continuing its strong growth, but now the biggest markets is in developing economies. Asia now makes up over half of the entire global Smartphone user base, something marketers should bear in mind when looking to enter new markets in this region.

Smartphone Users, Global, 2005 - 2015



It also has implications for those already marketing in Asia. If you haven't already adopted a 'mobile first' approach your customers may go elsewhere, given that they're highly likely to be using mobile devices to view your content.

### 2 Mobile advertising comes of age:

Five years ago mobile advertising was very much a fringe activity that made up a tiny percentage of ad budgets. We're literally talking pennies on the dollar. Now in 2016 with over half of web traffic coming from mobile devices, it's finally starting to mature. With over £20 billion in spending in the US alone, mobile internet advertising now accounts for a 3rd of all internet ads spends.



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### 3 Google and Face book are dominating ad Markets:

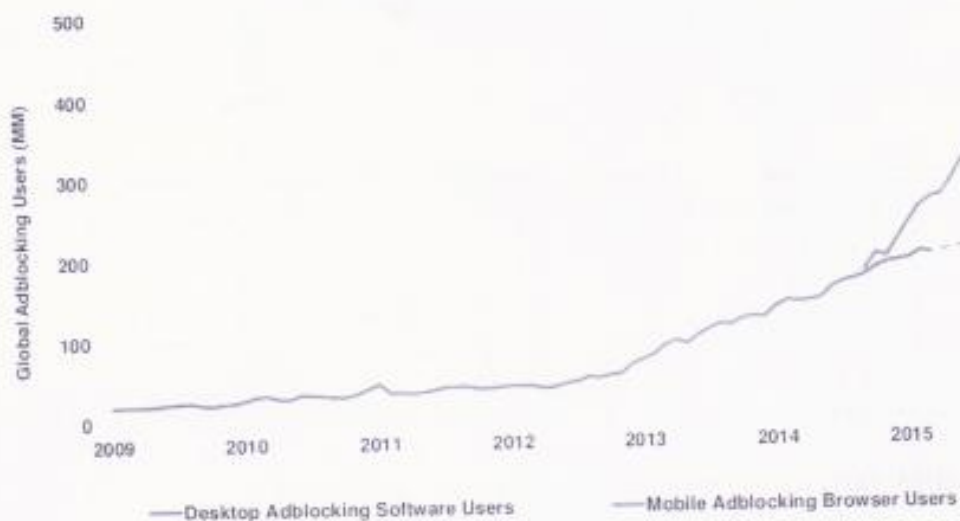
The two giants of digital are solidifying their positions as market leaders in the online ad space. Facebook managed a whopping 59% year-on-year growth last year, taking ad revenues to \$8 billion, whilst Google still dominates the market, earning almost \$30 billion from PPC ads, as much as all other platforms combined.

As these platforms grow larger and more powerful, they'll be able to exert more and more control over ad markets. Face book has already announced a plan to allow businesses to leverage their user data to deliver targeted ads on other sites, which would be purchased via Face book. It's a testament to the value of user data and may be a valuable option to consider when looking at where you allocate your digital ad budgets.

### 4 Mobile ad blocking becomes a potent force to contend with

Desktop ad blocking had growth massively in popularity but wasn't really an option for most mobile users. That all changes last year and mobile ad blocking rates soared.

Global Adblocking Users on Web (Mobile + Desktop), 4/09 – 3/16



Some 200 million more people are now blocking ads on their mobiles than they were last year. That's equivalent to the entire population of Brazil! Advertisers will increasingly have to get around this via either in-app advertisements or using 'advertorials' which circumvent ad-blockers by appearing in the same format as native content.

### 5 Retail continues to move online as ecommerce grows rapidly :

Ecommerce growth is hardly a new trend, but it is worth mentioning the continued high growth in the sector. American spending online reached a massive \$340 billion last year, up considerably on last year. Ecommerce now makes up over 10% of total retail sales, not a bad chunk of the market, but one that leaves it with plenty of room to grow.

### 6 Online video goes social:

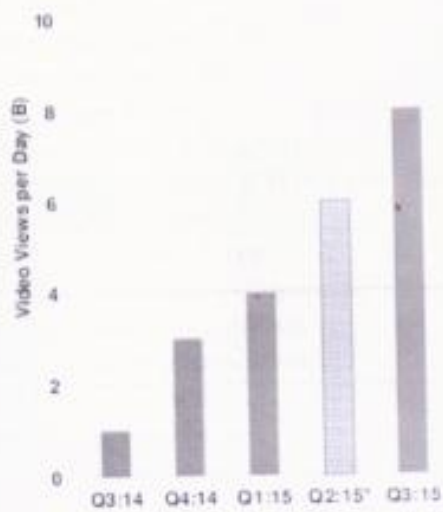
A few years ago online video meant YouTube, and maybe Video and Daily Motion for the really switched on: This has all changed over the past couple of years as video has gone social as social sites have woke up to the potential of hosting videos on their own platforms.



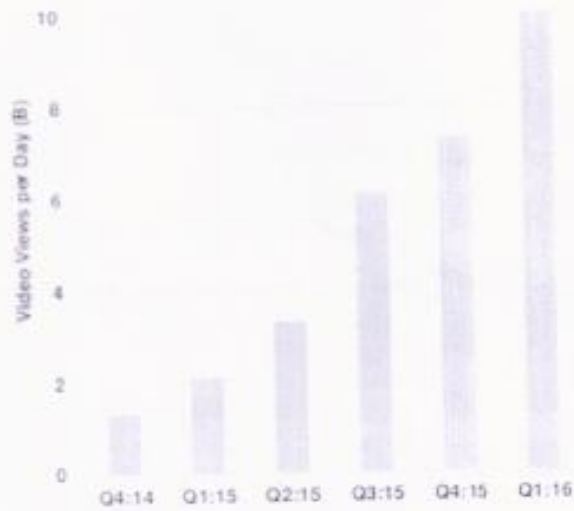
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Facebook Daily Video Views, Global, Q3:14 – Q3:15



Snapchat Daily Video Views, Global, Q4:14 – Q1:16

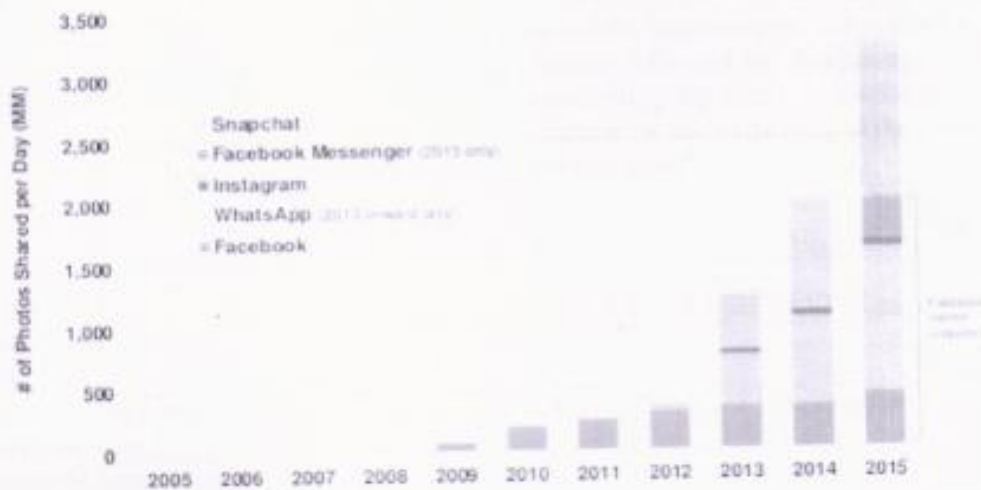


Face book's daily video views have shot through the roof over the course of last year, reaching a massive 8 billion per day by last year. Snap chat has done even better, growing tenfold over the course of a year to an astonishing 10 billion daily video views.

### 7 Snap chat explodes onto the photo sharing scene

From almost nothing in 2012, snap chat has grown spectacularly in just a few years to account for over a third of total daily photo shares. Face book continues its growth but has been someone overshadowed by the messenger platform WhatsApp (Owned by Face book) and Snap chat, whose photos are deleted as soon as their viewed.

Daily Number of Photos Shared on Select Platforms, Global, 2005 – 2015



Snap chat looks like it dominates photo sharing according to this chart, but marketers must not rush to the platform without a strategy. The whole point of Snap chat is the photos are only viewed once and then discarded. It's great for reaching millennial with certain B2C products, but if you're a B2B business the chances are Snap chat isn't going to be delivering much in the way of ROI anytime soon.



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## Future in Online Marketing:

- Vertical videos
- Non-digital ads will die.
- Virtual reality (VR)
- App-based SEO
- Augmented reality experiences
- Live Video Streaming Will Fully Take Off.
- Interactive content
- User-generated content
- We'll See the Rise of 'Immersive Experience' Content Marketing.
- Social media aggregation
- Next-level personalization
- Extreme automation
- Data visualization

## Conclusion:

The innovative thinking of them to reach more and more consumers is appreciable. They increased their network as much as possible with ultimate aim of reaching more and more customers. They made consumers work more easy and comfortable. In this competitive market one has to be lead and rest will follow.

Marketing trends will come and go, but to capitalize on growth, you must stay current. Mobile will continue to expand in pervasiveness, so be sure your business is well supported

The study also reveals that main reason for growing importance of online marketing is the increasing literacy about internet among people. They have identified that internet is truly advantageous through which they can serve their various purposes mainly social networking, online shopping & media sharing (photo, music, video). This efficacy of internet has intensified their tendency of being online.

Today's consumers strongly feel that every company must use this efficacy to strengthen its marketing efforts. So that they will get motivated to use online marketing with the intent of getting access to exclusive content about the brand and getting discount and sharing their feedback about brand with the advertiser .

With the advent of internet technology, consumers' preference towards traditional marketing tools has decreased. Most popular traditional marketing tools are television & print media. The major benefits of online marketing are its capability of interaction between consumers and advertisers followed by availability of wide range of information & ease of shopping. These benefits make online marketing superior than traditional marketing.

Every company big or small should grab this advantage and include online marketing in their marketing efforts.

**Internet Marketing and Mobile are not emerging they are merging"**

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**TITLE OF THE PAPER**

**“A study of Consumer’s perception towards usages of plastic bags and its adverse impact on environment in Jalgaon District.”**

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## “A study of Consumer’s perception towards usages of plastic bags and its adverse impact on environment in Jalgaon District.”

### ABSTRACT:-

The environmental externalities associated with plastic bag production and disposal, which include CO<sub>2</sub> emissions, water pollution, and solid waste, exemplify a classic tragedy of the commons. Individual consumers benefit from the use of plastic bags because they can easily carry purchased goods without the burden of carrying around reusable bags, while the population as a whole bears the collective cost of the production and disposal of plastic bags. Plastic bags are made from non-renewable resources, where the key ingredients are petroleum and natural gas. Paper bags are not biodegradable in landfills and are more environmentally damaging than their plastic counterparts. This paper attempts to throw light on the conceptual issues associated with green marketing.

The objective of this survey was to assess usage of plastic bags and their environmental impacts in Jalgaon District. The results indicated that the larger proportion of the respondents used plastic bags more frequently than any other plastic products regardless of their age, occupation, and economic and educational status. Low price and easy availability were the main reasons for the widespread utilization of these products. Among the practices used for disposal of plastic bag wastes, open dumping to surrounding areas was a practice widely used by almost all the residents of the city. This paper also gives over view about the challenges face by consumers to find the alternative for plastic.

The replacements of conventional plastic bags for compostable bags have been an important theme in terms of the debate, both for society as a whole. In the initiative, city has signed legislation that the replacement of conventional plastic bags for compostable, and it is the subject of this research that seeks to identify the influence that the use of compostable bags brought to the consumer behavior. The eco-impact of these two types of bags was studied with and without the presence of recycling systems in India and where the eco-impact was lower due to the presence of recycling systems. The findings of the present study also indicated that the trend of utilization of plastic bags is increasing from time to time in spite of a good deal of awareness of the residents about the adverse effects of these products. In order to reduce the problems associated with plastic bag wastes, it is recommended to educate the public

(1) Not to use plastic bags.

(2) To use eco-friendly alternative materials (bags) made from clothes, natural fibres and paper. City level legislation is also highly recommended against indiscriminate use and disposal of plastic bag wastes as well as to end free distribution of plastic bags by retailers.

As a result, it was found that the use of conventional plastic bags provides a growing concern among consumers regarding the environmental problems caused by such products. It was also noted an awareness regarding the use of bags and more importance to green products, which are gaining market share and the consumer.

**Key words:** Plastic waste, plastic bags, environmental pollution, plastic bag waste, plastic products, waste disposal, plastic bag ban.

### Introduction:

The purpose of this research is to determine how plastic bags are harmful to the environment. This part will explain the background of research. How plastic bags are used by everybody in various ways. After going through this survey will come to know that the different sources of information about dangerous of plastic



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bags as will have many people are aware of re-using plastic bags. The effects of plastic bags on the environment are really quite diverting while there many objections to the banning of plastic bags based solely on their convenience, the damage to the environment needs to be controlled. There are always alternatives to plastic bags and the search for more alternatives continues paper bags are possible option but they also take their toll on the environment.

#### **Effect on environment & health:**

These surveys focused on have plastic bags recycle most municipalities either burn them or send them off to landfill after sorting. This is because it can be expensive to recycle this type of plastic. The banning of plastic bags is a very controversial subject. There are many reasons for plastic bags bans. One major concern is that plastic bags then litter cities and create a mess to clean up. Another concern is that animals can ingest plastic bags or suffocate due to plastic bags. Plastic bags litter cleanup is costly and the cost is ultimately onto taxpayers.

#### **Background of the study:**

The bags take hundreds of years to degrade and fill up landfill sites. Plastic litter can also lead to clogged drains, which result in sanitation, flooding and sewage problems. In addition, plastic bags can harm animals through ingestion and the incineration of plastic bags pollutes the air and releases toxic substances. Plastic bags are also responsible for using up oil, a scarce natural resource.

The environmental externality of solid waste associated with plastic bag consumption illustrates the classic tragedy of commons. Individual consumers benefit from the use of plastic bags because of their convenience, while the whole society bears the collective cost of their disposal. In many places, the potential costs of plastic litter continue to be not will recognized, especially in many developing countries. Though the traditional externality problem would always remain in plastic bag usage, the effect of various policies in instruments in terms of privatizing the cost remains untested.

In many countries plastic bags have largely replaced the use of re-usable bags and containers for shopping. In India, the share of plastic waste in total solid waste has risen from 0.6% in 1996 to 9.2% in 2005. Over 50% of this waste comprises used plastic bags and packaging.

Thousands of plastic factories are producing tons of plastic bags which are very popularly used by the people for shopping purposes because of its ease, cheapness and convenience of use but their very hazardous negative impact is never highlighted or, at the very least, openly discussed in a more serious tone. Many countries have banned plastic bags due to public concern over the serious negative impact on the environment and agriculture, especially, in agricultural countries, such as Bangladesh, India, Pakistan, South Africa, etc. In this research paper, qualitative research methodology has been used to analyze our ideas based on literature review and interview from experts. The paper focuses on the sustainable agricultural and economic development by finding out alternatives to the use of ever harmful plastic bags.

#### **LITERATURE REVIEW:-**

Increasing amounts of plastic waste are being generated following the rapid rate of urbanization in India. Today, there is a staggering demand for plastic products with the rising affluence and public embracement of western consumerism. However, this expansion of plastic production and consumption is having a significant impact both visibly and invisibly on the environment and

society in India. The problems with plastic waste may seem surprising in a country where traditional materials fulfilling the current role of plastics have existed. The winning factor for plastics is its functional superiority (convenience) and cost effectiveness. By sheer economies of scale, plastics have eroded the traditional industries in India and have slowly perpetuated the throwaway culture in the Indian society. The bottled water, fast food and Pepsi Coke culture in the country contributes to the increasing plastic waste generation in India. The problem becomes very visible when there is no effective end of life management to



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take care of the litter, and this creates an environmental and social problem. The widespread use of plastics as a packaging medium has resulted in the landscapes of India being littered with non-biodegradable plastic bags and PET bottles, with plastic bags dominating the litter. Much plastic waste has a value, and is consequently taken care of by the informal recycling sector. Market forces guide the informal sector, and they contribute to the waste system immensely by collecting waste material that has a value, thereby taking over a part of the burden on the municipalities. Despite the attempts from the formal and the informal sector, significant quantities of the plastic waste remain uncollected. Waste management is also constrained by the lack of public awareness and low municipal budgets in the country. Most municipalities are starved of budgets and this impairs the system of waste collection and disposal in many cities in India. Even when adequate for collection, safe disposal remains a major problem. In essence, inefficient waste management leads to a number of environmental problems. The situation is more acute in countries such as India where economic growth as well as urbanization is quite rapid. In view of the limited resources and availability of land for disposal, especially in the metropolitan cities, there is a need for a concerted effort to develop cost-effective and feasible policy options for tackling the waste management problems.

### RESEARCH METHODOLOGY:-

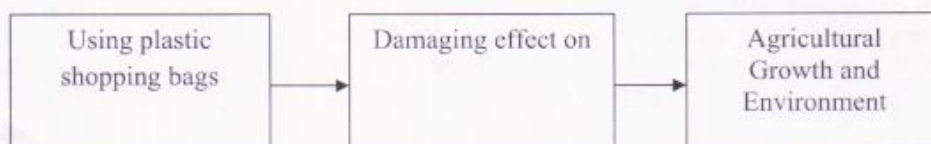
#### Objectives of the Study:

- To study the awareness about use of plastic bags.
- To study the effect of utilization of plastic Bags on Environment.
- To find out the preference of people for using plastic bag
- To spread the awareness of not using plastic bags.
- To stop the overuse & over packaging of plastic bags in supermarket by education, publicity & better staff training.
- To educate the general public reduce overuse of natural resources & change their wasteful habit into a habit of bringing their own bags when shopping.

#### The research following objectives:

The objectives of this article are to analyze the damaging impact of plastic bags on Agriculture based on literature review and secondly to suggest alternative shopping bags which are biodegradable and environment friendly.

#### ➤ The proposed theoretical model



#### Necessity of the study:-

Now a day the consumption of plastic bags has increased (rapidly) well the impact human activity which can be the reason of increasing pollution of plastic bags in urban & rural areas after going through this study. We came to know that how the government should solve this situation which is necessary for people. It is very important to know that how many people are aware of the excess consumption of plastic bags and its impact on the environment and the health.

- To study plastic bags and the policies of govt. to avoid the excess consumption what can be done to stop pollution as well to find out the alternatives which are better than plastic bags.
- To study how the consumption of plastic bags can be decreased.
- To study of people aware of the perils of consumption of plastic bags.
- To analyze a choice of solutions for a reduction in utilization of plastic bags.



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**Scope of the study:-**

The overall scope of the study is to accomplish the stated goal. And we studied of reduce consumption Plastic bags. Then we learnt from that how to explain to people. And how will be reduced of consumption, of plastic bags by them such as question of we asked them because of we got such as scope there. And we expressed our skill and knowledge, before them. Study boundaries, sensitivity analysis, data requirements, data sources, allocation, impact assessment methodology, assumptions and limitations, and critical review. In any life cycle study, products are compared on the basis of providing the same defined function or unit of service. The general function all unit of the cover of plastic used in each packaging category for the data year in which them obstruct market data is available. Because of the requirements for packaging categories, the functional unit is Unique for each packaging application.

**Limitation of the study:-**

The choice between alternative interventions for the purpose of reducing plastic bag consumption requires an analysis of the true costs and benefits of their implementation. Our study reveals that cumulatively the interventions reduce the use of plastic bags in favor of own bags. The combined effect of the interventions on plastic bag use was reduction from 79.1% in the baseline to 65.8% post-treatment. Considering that ours was a small-scale intervention over a short period of time, this signifies a significant reduction. At the same time, two issues remain. The first relates to the external validity of this field experiment in terms of a reduction in plastic bag usage under non experimental conditions. We would argue that this concern is mitigated because the experiment was implemented in actual markets.

The second issue relates to the long-term sustainability of the effects of such interventions. To the extent that we implemented these interventions without any command and control systems, we would argue that they can be self-sustained. These factors would determine the costs and benefits of the policies employed where benefits are provide by the magnitude of reduction in plastic bag usage and costs are weighed in terms of the expenditure required to implement the programs

**Data collection:-**

The task of data collection begins after a research problem has been defined and research design /plan. While deciding about the method of data collection to be used for the study, there are two types of data collection such as primary data & secondary data. The methods of collecting primary and secondary data differ since primary data are to be originally collected, while in case of secondary data the nature of data collection work is merely that of compilation.

**Primary data:-**

We collect primary data during the course of doing experiments in as experimental research but in case we do research of the descriptive type and perform surveys, whether sample surveys or census surveys, then we can obtain primary data either through observation or through direct communication with respondents in one form or another or through personal interviews from talukas places .

**Secondary data:-**

Relevant secondary data has been collected and analyzed. Collected from books magazines and newspapers, local governments etc. Secondary data are used may be unsuitable or may be inadequate in the context of the problem which the researcher wants to study.

**Sampling Methodology:****Population:-**

The population of study refers to all the people or things that fall under the umbrella of the topic or that can be examined to address the research problem or meet the research objectives. The population under study here near about 14000 population of our survey.

**Sample:-**

Since a sample is drawn through a definitive procedure from a specified population, 100 sampling of questionnaire were distributed among the various people drawn through a systematic non-probability sampling technique. This is about 100% of the accessible population. The systematic sampling involved drawing a list of the one hundred people. There was no special order or arrangement. It is this element of order that gives systematic sampling its probability and non-probability.



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**Sample Size:-**

We have made 100 sampling size as well as into that we have asked 14 questions to people and people also have given answered related of those questions thus we have done our sampling size.

**Sampling method:-**

We have used Random sample method because it method is very simple and easier therefore we have selected this method such as fortunately, we can take random sample in a relatively easier way without taking the trouble of enlisting all possible samples from various area instead of this, we can right the name, address, email ID, and various type question can be filled by us therefore random sampling method is very simple method of sampling method.

**Sampling Area:-**

This study was carried out among the regular college students, family, neighbor, friends circle and other people.

**Demographic Information on Respondents:-**

**Peoples' Gender**



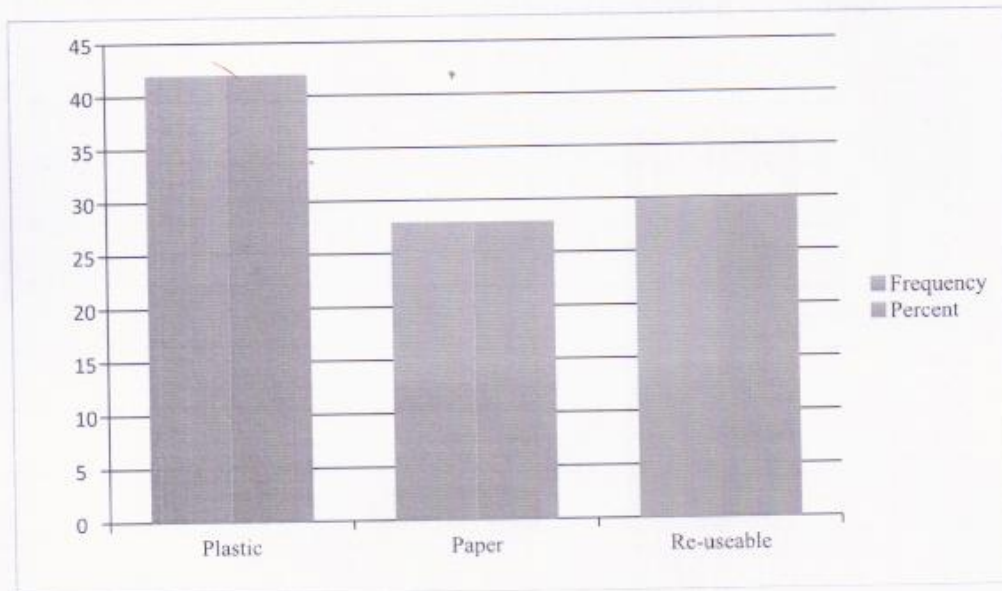
The table above shows that of the 100 respondents, (86%) respondents were male while (14%) were females. This shows about equal representation of both genders in the sample.



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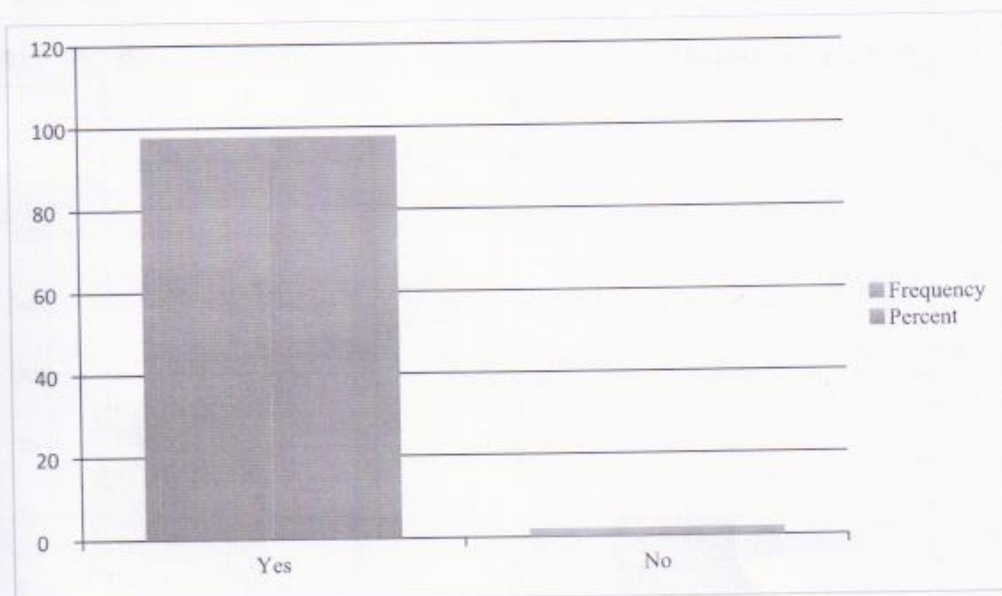


**The type of plastic bags do you currently Use.**



Above shows that of the 100 respondents, (42%) people currently use plastic bags. (28%) people currently use paper bags. (30%) people currently use re-useable bags.

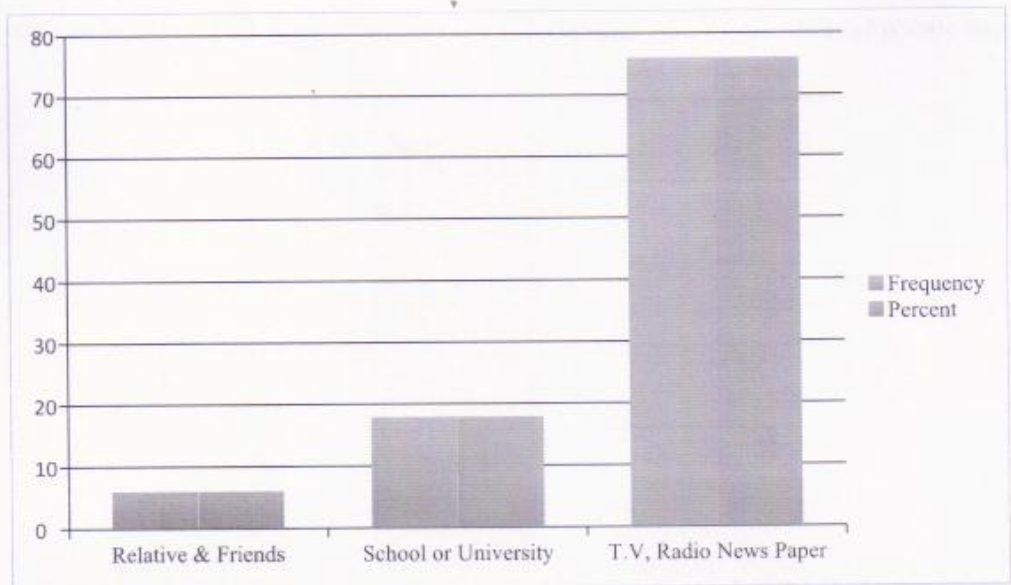
**Have you heard or read about the hazardous of plastic bags?**



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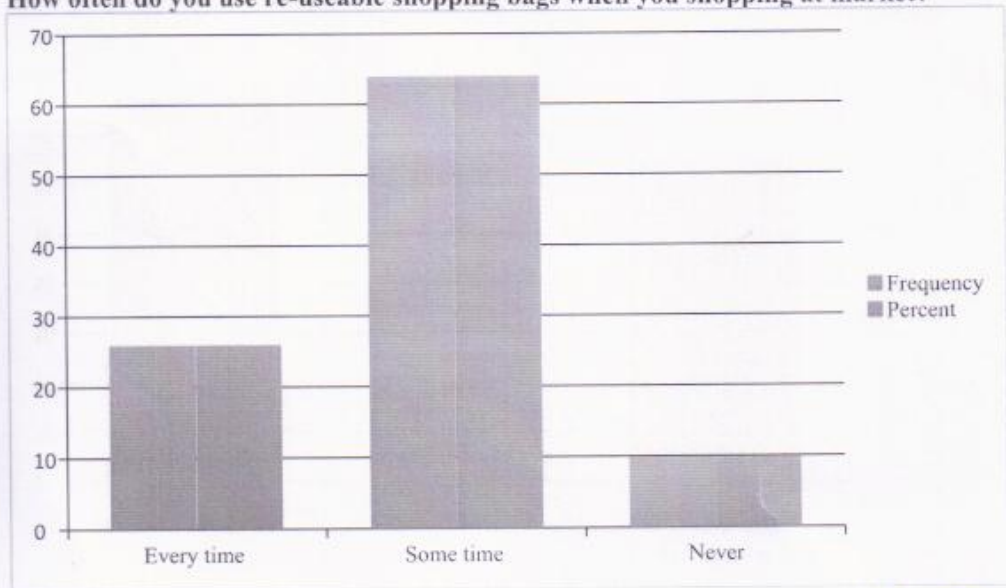
The frequency of Heard about the hazardous plastic bags, 98% People. Heard it and 2% People Have Not heard about the hazardous plastic bags.

**What are the sources of your information about hazardous of plastic bags?**



From above graph it shows that (76%) people listen from T.V, Radio & News Paper because it gives them too information about hazardous plastic bag. (18%) people were of the view that reduce use of hazardous Plastic bags it gives their knowledge from School or University (76%) People endorsed it gives minimum knowledge from Relative and Friends of reduce consumption of hazardous plastic bag.

**How often do you use re-useable shopping bags when you shopping at market?**

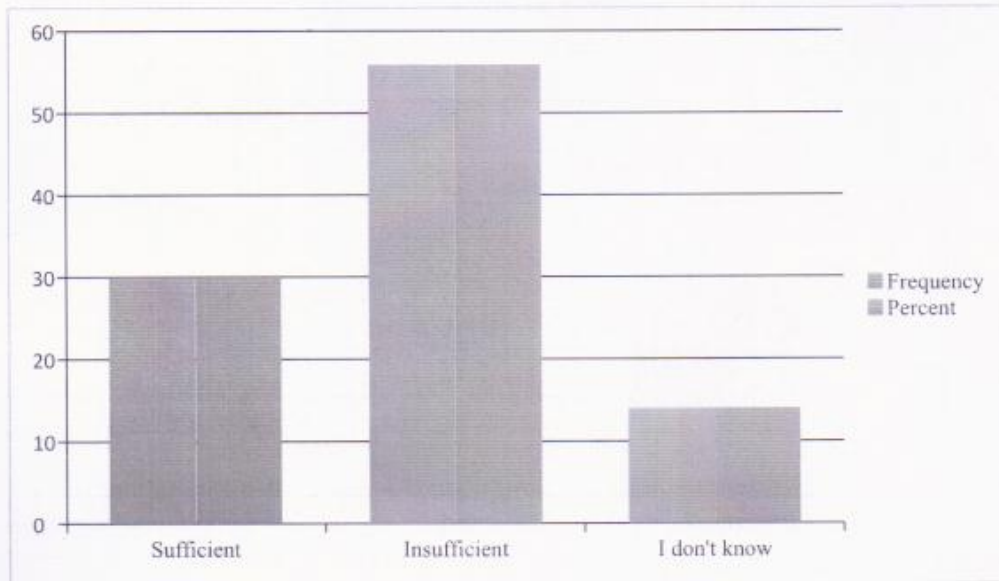


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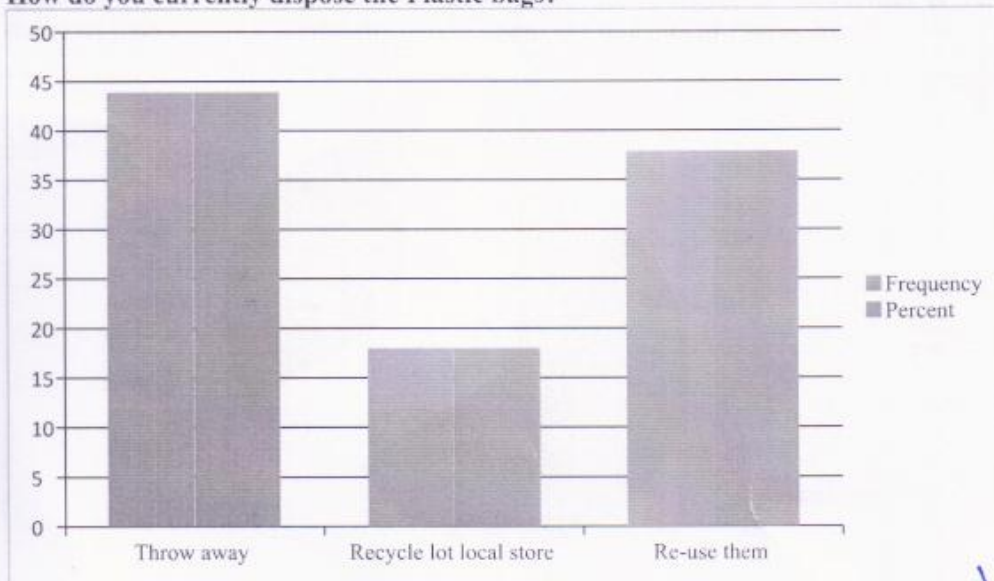
The above graph it shows that of the 100 People (10%) were of the view that "Never" re-useable plastic bags when they shopping at market. (64%) "Some time" re-usable of plastic bags are used by People when they shopping at market because them size convenient for their. (26%) People said "Every time". Used of re-usable plastic bags when they shopping at market.

**Do you think that the Society has enough information about hazardous of plastic bags?**



The above table shows that of the 100 respondents, only 14 (14%) were of the view that "I don't know" about, the enough information of hazardous plastic bags. 56 (56%) People felt that insufficient information of hazardous plastic bags. 30 (30%) People said sufficient information of hazardous Plastic bags.

**How do you currently dispose the Plastic bags?**

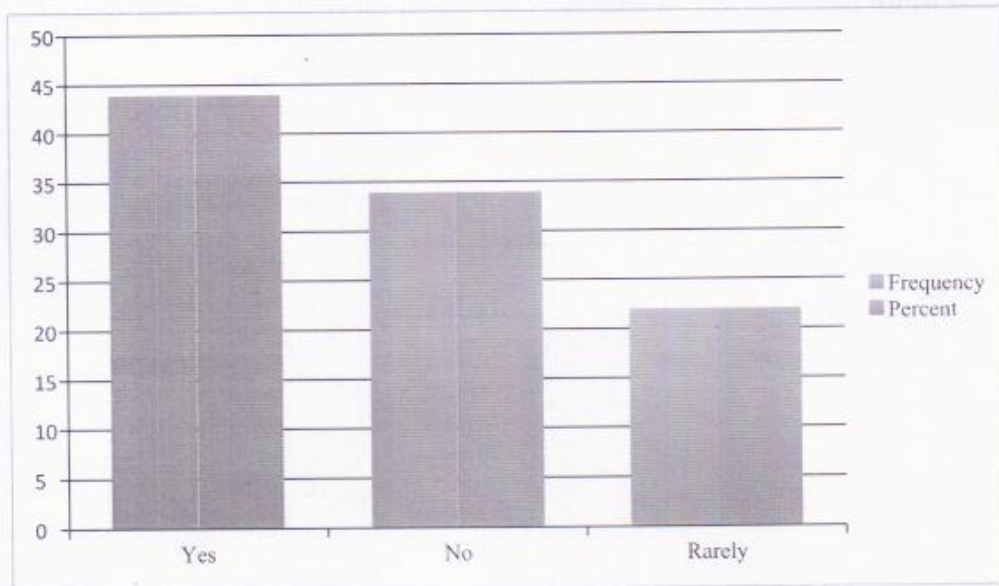


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From above graph it shows that (18%) People endorsed "Recycle lot local store" through dispose of Plastic bags. (44%) People said them "throw away" through dispose of Plastic bags. (38%) People said that "Re-use them" through dispose of Plastic bags.

**Do you Re-use Plastic bags?**



From above graph it shows that (22%) People endorsed "Rarely" Re-use of the Plastic bags. 34 (34%) People said "No" hence, consumption increase of Plastic bags. (44%) People said "Yes" due to it consumption decrease of Plastic bags.

**Question No 8: What is Opinion regarding are that Competent authorities of The Government are doing its part for the Community aware about the dangers of Plastic bags?**

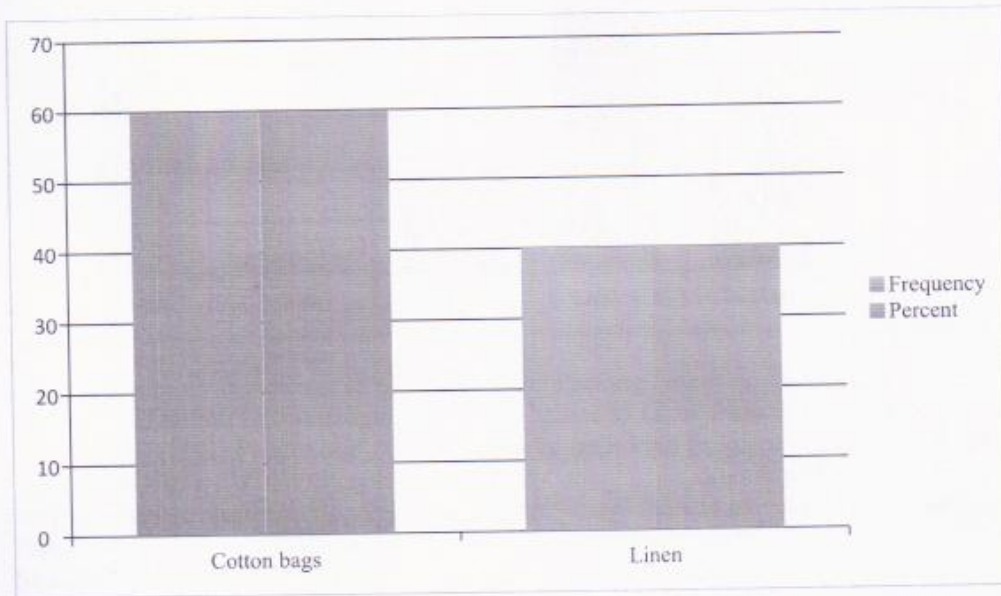


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The above table shows that (66%) People said "Good" So that this kind of people view to government will have to look into the regarding of aware of dangerous plastic bags. (34%) People said "Poor" hence according to this type of people government will not be looked into the regarding of aware of dangerous plastic bags.

There are many alternatives for plastic bags but what do you think that which kind of bags we should use?

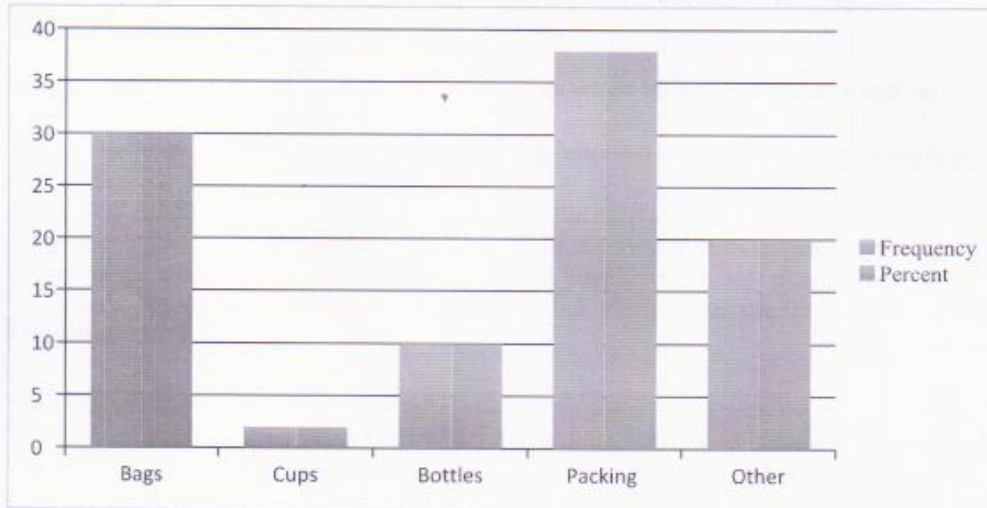


Out of the 100 People (60%) people said "Cotton bags". (40%) People said "Linen" come to conclusion from this question that if most use of cotton bags was done by people so it had better for people because they will able to re-use them.



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**Question No 11: What are the different kinds of item your usually use Plastic for?**



From above table show that (38%) People said "Packing" the is no alternate for the packing because of they are used this option (30%) people said "Bags" come to know from this answer increase the consumption of plastic bags. (20%) People said "Others" view to such kind people use cotton, linen, plastic, etc hence, they selected this option. (10%) People said "Bottles" there is no alternative option for use to plastic bottle hence they have to use plastic bottle. (2%) People said "Cups" there is alternative even then some people use plastic cups.

**Should Plastic bags be completely banned?**

Above table show that (12%) People said "No" So come to conclusion from this answer that it may increase consumption of plastic bags. (88%) People said "Yes" so come to conclusion from such kind of people it will be reduce consumption of plastic bags. As well as it will be better for environment.

**HYPOTHESIS:**

- People are using re-useable shopping bags when they shopping at market.



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From above graph it shows that of the 100 People (10%) were of the view that "Never" re-useable plastic bags when they shopping at market. (64%) "Some time" re-usable of plastic bags are used by People when they shopping at market because them size convenient for their. (26%) People said "Every time". Used of re-usable plastic bags when they shopping at market.

**H 0: People are using re-useable shopping bags when they shopping at market.**

**H 1: People are not using re-useable shopping bags when they shopping at market.**

**Statistical Analysis:** To test the hypothesis with the help of above opinion question and answers in the above table shows that of the 100 People, (10%) were of the view that never uses re-useable Plastic bags when they shopping at market. Therefore these kinds of people can't use plastic bags many times. However an overwhelming proportion, (90%) people felt that many time use re-useable plastic bags. Hence, Null Hypothesis Ho is accepted.

### **FINDINGS:-**

The area of our social survey report which have done such as residential area. We took two week for done this project and when we were asking question to people. while we seemed there a lot of problem to use of plastic bags because maximum people are used plastic bags therefore we asked them various type of question and we got fill form from their with their name, mobile no, email id and residential address. And they gave to us different kind of answer.

As well as after this procedure we come to know that use of plastic should be reduced by people because that area many people use of plastic bags because of that will be bad effect on environment.

The size of the horrible use of plastic bags can be illustrated by simple using the information from in the Jalgaon area of the plastic bag is ten grams and the number of bags distributed in the Jalgaon survey area is approximately thousand of bags are being used then the waste is some bags of from them. Therefore end of the year a lot of bags are wasted more and more plastic bags are added every day, because of that causing more environmental pollution and more misery everywhere

The survey results indicated that, majority of the city residents widely used plastic bags in their daily life activities. Some of the main reasons attributed to the widespread usage were low price, easy availability and light weight.

These findings are consistent with other reports describing that light-weight, cheap price, excellent fitness for use and resource efficiency as main reasons for widespread utilization of plastic bags by more of customers throughout them of their surrounding area.

### **How to reduce consumption plastic bags:**

Supermarkets and other stores generally are neutral towards or supportive of plastic bag bans. Plastic bags are currently being given away for free by stores. If plastic bags are banned, stores can sale reusable bags arte earn a plastic the way. The stores also save money by not having to give away free plastic bags. Increased use of reusable bags also means that stores will no longer be losing as much money by giving out paper bags. Giving away plastic and paper bags for free increases prices for all customers.

### **SUGGESTION:-**

- Through survey come to know that 98% people heard and read about the using dangerous plastic bags hence people must be reduced consumption of plastic bags.
- If people continually using of plastic bags so that would be harmful of people and animal health therefore we suggested to people that it should be reduced using dangerous plastic bags.
- Take action to change the attitude and habit of the public.
- If people change their habit of bringing their own bags when shopping instead of using plastic bags.
- If plastic bags be completely banned then it's good for people and environment also.



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- If people use cotton bags instead of plastic bags because cotton bags are reusable and easy to dispose and they are not harmful for environment.
- If government spread awareness of not using plastic bags.

### CONCLUSION:-

The survey of plastic bags, which we have done at Jalgaon district and found that a very large amount of plastic bags where there are in the streets, roads, the trees, the power cords, most markets in and vegetables, where the prevalence of the plastic bags in this way leads to contamination and distortion environment and reduces the aesthetic view of the Jalgaon which refers to the environmental disaster in the Jalgaon district. Plastic pages waste materials cause serious environment problems, so the waste materials removed by using the microorganism that associated with plastic pages. This method was cheap and effective, so that it can be used widely for the treatment of Plastic pages.



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**TITLE OF THE PAPER**

**“Online Marketing: An effective tool to communicate with the consumers”**

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## “Online Marketing: An effective tool to communicate with the consumers”

### Abstract-

This research aims at identifying the importance, current and future trends and effectiveness of online marketing. Therefore the objective of the research is to understand the massive contribution of online marketing and to know its splendid efforts towards promotion and to communicate with the consumers in practice and also to find out some challenges in using online advertising. The research objectives are- To understand the importance of Online advertising in changing market scenario. To understand the reasons for growing popularity of online marketing. To analyze the effectiveness of online marketing as compared to traditional marketing tools. To analyze the current and future trends of online marketing. To identify the limitations of online marketing. With the elaboration of the effective tools such as Smartphone, Social Media (Face book, you tube, Snap chat) SEO and many more. The major benefits of online marketing are its capability of interaction between consumers and advertisers followed by availability of wide range of information & ease of shopping. These benefits make online marketing superior than traditional marketing.

### Introduction-

Online marketing is becoming a hot topic in every business sector, and gradually plays a truly important role in any company's multi-channel marketing strategy. It uses the Internet to deliver promotional marketing messages to consumers. It includes email marketing, search engine marketing, social media marketing, many types of display advertising (including web banner advertising), and mobile advertising. Online marketing is evolving rapidly. Each New Year brings some changes in the marketing industry and its techniques. These changes are either ignored or get adopted by marketers, and early adopters get an edge over the competitions that are destined to lag further and further behind. Today, virtually every aspect of our culture has an Internet counterpart; people work online, bank online, check mail online, even make friends online, So it only makes sense that, online marketing has become an increasingly integral part of our society.

The term e-marketing is used as a synonym for internet marketing, but it also includes Mobile marketing. This paper analyzes the current and future trends in online marketing. This highlights the upward trend of mobile and Internet marketing. Online Marketing helps in workforce transformation which leads to emergence of new services and industries/ technologies. It also helps in new creation and Business Innovations. Online Marketing helps rejuvenating and for the sustainable development of economy.

### Importance of Online advertising in changing Market scenario:

Online Marketing refers to a set of powerful tools and methodologies used for promoting products and services through the internet. It connects organizations with qualified potential customers and takes business development to a much higher level than traditional marketing

Online marketing synergistically combines the internet's creativity and technical tools, including design, development, sales advertising, while focusing on the primary business models such as E-commerce, Lead based websites, Local search etc. Online marketing includes a wider range of marketing elements than traditional business marketing due to the extra channels and marketing mechanisms available on the Internet.

Online marketing can deliver several benefits such as:

- Growth in potential
- Reduced expenses
- Elegant communication
- Better control
- Improved customer service
- Competitive advantage

### Tools of Online Marketing:-

**Display advertising** - Display advertising conveys its advertising message visually using text, logos, animations, videos, photographs, or other graphics. Display advertisers frequently target users with particular traits to increase the ads' effect.

**Web banner advertising** - Web banners or banner ads typically are graphical ads displayed within a web page. Banner ads can use rich media to incorporate video, audio, animations, buttons, forms, or other interactive elements using Java applets, HTML5, Adobe Flash, and other programs.



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**Frame ad (traditional banner)** - Frame ads were the first form of web banners. The colloquial usage of "banner ads" often refers to traditional frame ads. Website publishers incorporate frame ads by setting aside a particular space on the web page.

**Pop-ups/pop-under** - A pop-up ad is displayed in a new web browser window that opens above a website visitor's initial browser window. A pop-under ad opens a new browser window under a website visitor's initial browser window.

**Floating ad** - A floating ad, or overlay ad, is a type of rich media advertisement that appears superimposed over the requested website's content. Floating ads may disappear or become less obtrusive after a preset time period.

**Expanding ad** - An expanding ad is a rich media frame ad that changes dimensions upon a predefined condition, such as a preset amount of time a visitor spends on a webpage, the user's click on the ad, or the user's mouse movement over the ad. Expanding ads allow advertisers to fit more information into a restricted ad space.

**Interstitial ad** - An interstitial ad displays before a user can access requested content, sometimes while the user is waiting for the content to load. Interstitial ads are a form of interruption marketing.

**Text ads** - A text ad displays text-based hyperlinks. Text-based ads may display separately from a web page's primary content, or they can be embedded by hyper linking individual words or phrases to advertiser's websites. Text ads may also be delivered through email marketing or text message marketing.

**Search Engine Marketing (SEM)** - Search Engine Marketing, or SEM, is designed to increase a website's visibility in search engine results pages (SERPs). Search engines provide sponsored results and organic (non-sponsored) results based on a web searcher's query. Search engines often employ visual cues to differentiate sponsored results from organic results. Search engine marketing includes all of an advertiser's actions to make a website's listing more prominent for topical keywords.

**Search Engine Optimization (SEO)** - Search Engine Optimization, or SEO, attempts to improve a website's organic search rankings in SERPs by increasing the website content's relevance to search terms. Search engines regularly update their algorithms to penalize poor quality sites that try to game their rankings, making optimization a moving target for advertisers. Many vendors offer SEO services.

**Sponsored search** - Sponsored search (also called sponsored links or search ads) allows advertisers to be included in the sponsored results of a search for selected keywords. Search ads are often sold via real-time auctions, where advertisers bid on keywords.

**Social media marketing** - Social media marketing is commercial promotion conducted through social media websites. Many companies promote their products by posting frequent updates and providing special offers through their social media profiles.

**Mobile Advertising** - Mobile advertising is ad copy delivered through wireless mobile devices such as smart phones, feature phones, or tablet computers. Mobile advertising may take the form of static or rich media display ads, SMS (Short Message Service) or MMS (Multimedia Messaging Service) ads, mobile search ads, advertising within mobile websites, or ads within mobile applications or games (such as interstitial ads, "advergaming," or application sponsorship).

**Email Advertising** - Email advertising is ad copy comprising an entire email or a portion of an email message. Email marketing may be unsolicited, in which case the sender may give the recipient an option to opt-out of future emails, or it may be sent with the recipient's prior consent (opt-in).

### Benefits of Online Marketing:

- Internet gives you a wide access of your potential customers. It has been estimated that a couple of billion people around the world use the Internet, and more are becoming aware of Internet with each passing day. So, marketing your business to such a large group of people is only possible through Internet.
- Internet is the only medium that is able to cross geographic and national boundaries.
- The cost of promoting your business on the Internet is cheaper than other mediums of marketing. This makes it easy for small and mid-sized businesses to advertise their products.
- Internet allows the ability to stay connected with customers on a real-time basis. If any discount going on, then it is easier to send an email to customers and they can buy the product instantly. Internet also allows sending multiple messages at the same time, which saves the tedious task of sending a newsletter to every client.
- Internet marketing facilitates an instant feedback from the customers. Customers can share about their experience after using the product.



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- Internet marketing saves a lot of time and effort. Instead of having a customer service representative to answer the queries of customers, one can put all the information about the product or service on the Internet so that customers can go through it. The most common way of doing it is to have a section dedicated to frequently asked questions (FAQs) about the product so that customers get all the required information about the product or the service.
- Internet marketing allows your business to be available 24/7, which means increased sales and profits.

### Limitations of Online Marketing:

- Although, Internet marketing allows a wider reach, the start-up costs of a website can be high. This includes the cost of the required software and hardware, and maintenance costs.
- Internet marketing allows a customer to view how a phone looks like and its technical specifications, but customers prefer having a look at the phone in the store to get a hands-on experience.
- There are a lot of customers who are not proficient in using the Internet and focusing solely on Internet marketing can cause you to lose these customers.
- The biggest disadvantage of Internet marketing is its vulnerability to fraudulent activities. There are a lot of illegitimate websites out there which look similar to original websites and rob the customers of their money. Spamming is also one of the biggest challenges for Internet marketing and confidential data can be easily stolen by hackers.
- Internet marketing lacks the human touch that is involved when a customer buys a product from a salesperson. This hampers the prospects of relationship building which plays an important part in repeat sales and word-of-mouth publicity.
- Internet marketing depends heavily on technology, which is vulnerable to technical faults. For example, if a customer clicks on your advertisement but due to a technical glitch, is unable to buy the product, he may easily become irate and take his business somewhere else.

Although, there are some challenges involved in Internet marketing, it can be safely said that Internet marketing has led to increased transparency and ease of buying products. The need of the hour is to counter the challenges so that Internet marketing proves to be truly beneficial for all.

### Use of online activities by companies in their marketing efforts:

Since in recent days, consumers rely more on the information shared by internet, they use this information for brand evaluation and for making purchase decision. This opportunity must be grabbed by both small & large scale businesses by having their online presence. For them online presence can be a tactic that involves use of internet as a medium to obtain website traffic and to target & deliver advertising messages to the right customers. Online advertising is geared towards defining markets through unique and useful applications. Having an online presence will first bring their business to the potential customer's attention. If online presence is complete with positive reviews and a professionally updated website; customers will see the reputation of the brand and will be more likely to choose those brands.

### The reasons for growing popularity of online Marketing:

Internet has changed customer shopping habits and with rapid technological developments accessing the internet has become easier than ever. People can access the internet whenever and wherever they like. Listed below are some of the benefits of the internet for the customer.

#### a. Customers Stay Updated:

Internet keeps customers updated through websites, emails, online adverts and social networking sites. Many customers can access the internet on the move through things technology such as smart phones and tablets. Manufacturers and retailers can instantly update their customers through the internet.

#### b. Customers Can Compare Online:

One of the greatest advantages for the customer is that they can compare products or services they wish to purchase from the comfort of their own homes. Instead of having to visit a number of different retail outlets, the user simply has to open different internet window tabs to compare prices or features of the products they



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ish to purchase. There is also price comparison websites that customers can use to get the best possible price for their products.

### c. Clear Product Information for the Customer:

Websites offer clear and consistent product information to all internet users. There is little chance of misinterpretation or mishearing what the sales person said as in a retail store. The internet has comprehensive product information whereas in a shop the customer is reliant in the knowledge of their sales advisor.

### d. Reduction in Personal Carbon Footprint:

Looking after the environment and the world we live in is important for many customers. When consumers shop online they use their cars less and their personal carbon footprint is reduced. Retailers can support carbon reduction by sorting deliveries so that purchases by customers living close to each other can be delivered on the same day.

### e. 24/7 Shopping:

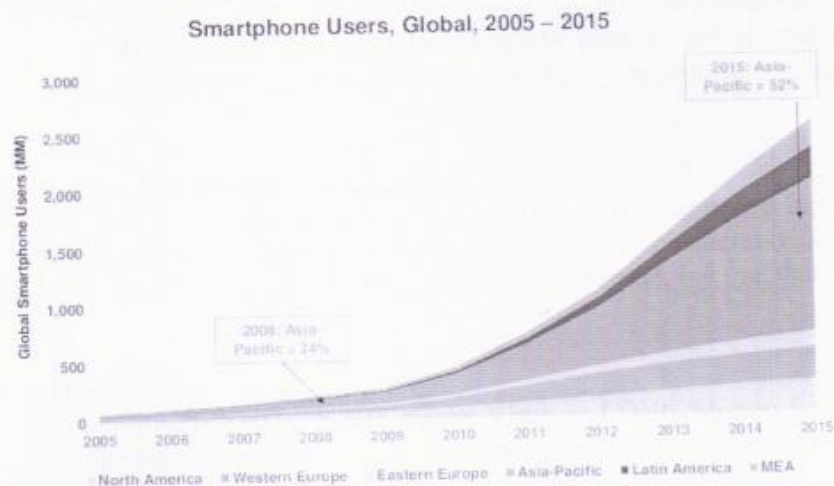
There is no time restriction on when a consumer can shop online; the internet is available all day. Many online sales now started at midnight on a particular day encouraging customers to shop all hours of the day.

To understand different reasons for growing popularity of online marketing researcher asked respondents about important factors motivating them to like the brand on internet, preference for the print ads or television commercials for awareness and Benefits of online marketing over traditional marketing.

## Mobile, social video and messaging apps: Trends to inform your 2017 strategy

### 1 Rapid Smartphone growth concentrated in emerging markets

We saw last year that mobile outstripped desktop for the first time when it came to web traffic. This year we see Smartphone use continuing its strong growth, but now the biggest markets is in developing economies. Asia now makes up over half of the entire global Smartphone user base, something marketers should bear in mind when looking to enter new markets in this region.



It also has implications for those already marketing in Asia. If you haven't already adopted a 'mobile first' approach your customers may go elsewhere, given that they're highly likely to be using mobile devices to view your content.

### 2 Mobile advertising comes of age:

Five years ago mobile advertising was very much a fringe activity that made up a tiny percentage of ad budgets. We're literally talking pennies on the dollar. Now in 2016 with over half of web traffic coming from mobile devices, it's finally starting to mature. With over £20 billion in spending in the US alone, mobile internet advertising now accounts for a 3rd of all internet ads spends.



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### Google and Face book are dominating ad Markets:

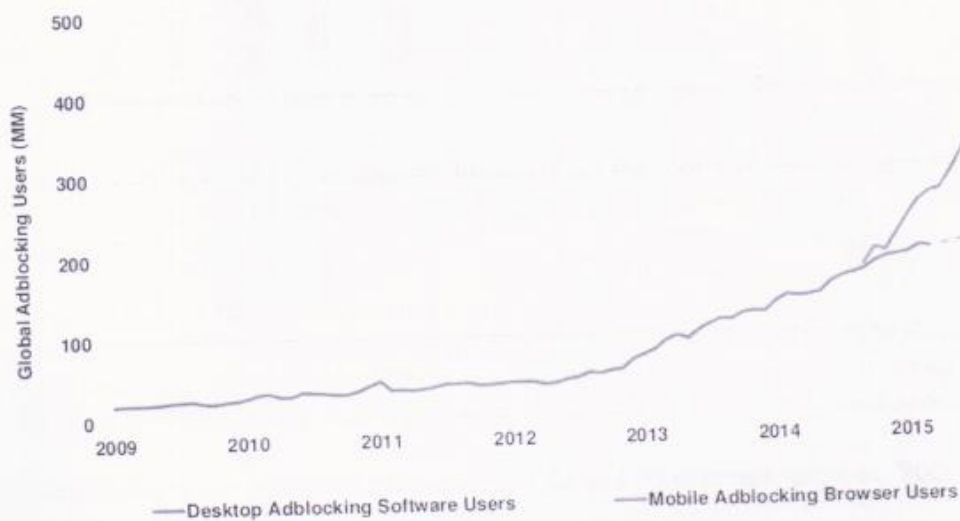
The two giants of digital are solidifying their positions as market leaders in the online ad space. Facebook managed a whopping 59% year-on-year growth last year, taking ad revenues to \$8 billion, whilst Google still dominates the market, earning almost \$30 billion from PPC ads, as much as all other platforms combined.

As these platforms grow larger and more powerful, they'll be able to exert more and more control over ad markets. Face book has already announced a plan to allow businesses to leverage their user data to deliver targeted ads on other sites, which would be purchased via Face book. It's a testament to the value of user data and may be a valuable option to consider when looking at where you allocate your digital ad budgets.

### 4 Mobile ad blocking becomes a potent force to contend with

Desktop ad blocking had growth massively in popularity but wasn't really an option for most mobile users. That all changes last year and mobile ad blocking rates soared.

Global Adblocking Users on Web (Mobile + Desktop), 4/09 – 3/16



Some 200 million more people are now blocking ads on their mobiles than they were last year. That's equivalent to the entire population of Brazil! Advertisers will increasingly have to get around this via either in-app advertisements or using 'advertorials' which circumvent ad-blockers by appearing in the same format as native content.

### 5 Retail continues to move online as ecommerce grows rapidly :

Ecommerce growth is hardly a new trend, but it is worth mentioning the continued high growth in the sector. American spending online reached a massive \$340 billion last year, up considerably on last year. Ecommerce now makes up over 10% of total retail sales, not a bad chunk of the market, but one that leaves it with plenty of room to grow.

### 6 Online video goes social:

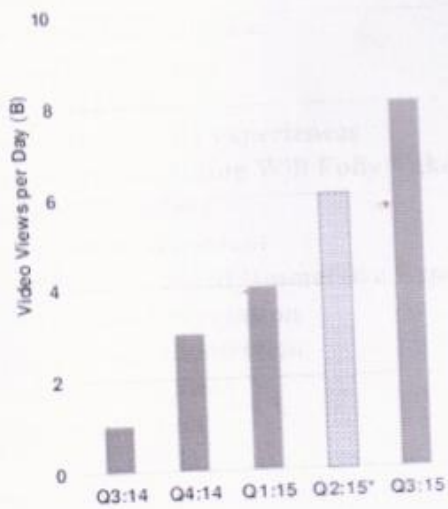
A few years ago online video meant YouTube, and maybe Video and Daily Motion for the really switched on. This has all changed over the past couple of years as video has gone social as social sites have woke up to the potential of hosting videos on their own platforms.



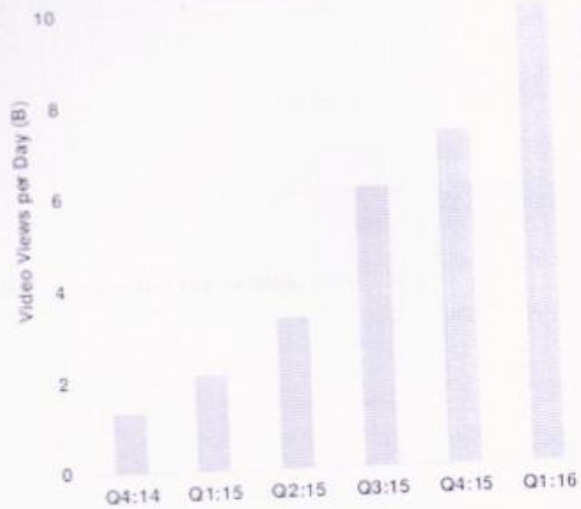
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**Facebook Daily Video Views, Global, Q3:14 – Q3:15**



**Snapchat Daily Video Views, Global, Q4:14 – Q1:16**

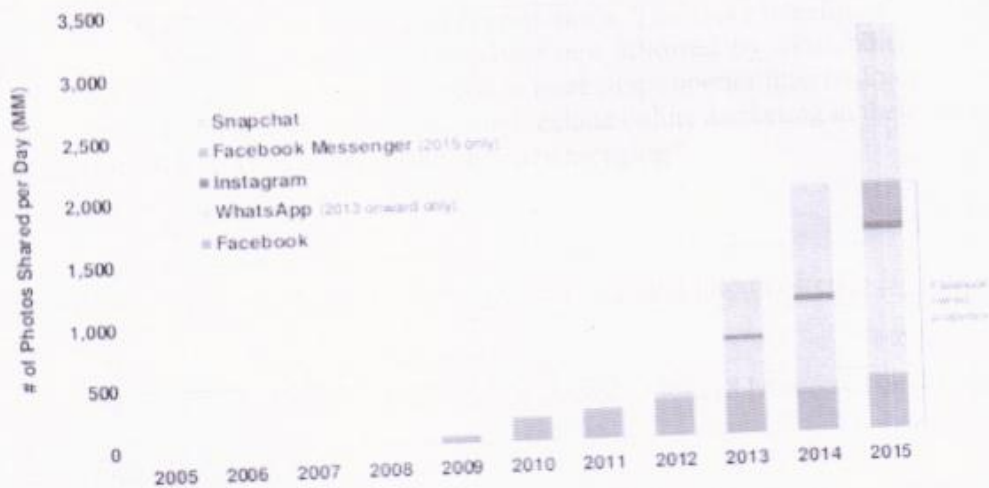


Facebook's daily video views have shot through the roof over the course of last year, reaching a massive 8 billion per day by last year. Snapchat has done even better, growing tenfold over the course of a year to an astonishing 10 billion daily video views.

**7 Snap chat explodes onto the photo sharing scene**

From almost nothing in 2012, snapchat has grown spectacularly in just a few years to account for over a third of total daily photo shares. Facebook continues its growth but has been someone overshadowed by the messenger platform WhatsApp (Owned by Facebook) and Snap chat, whose photos are deleted as soon as their viewed.

**Daily Number of Photos Shared on Select Platforms, Global, 2005 – 2015**



Snap chat looks like it dominates photo sharing according to this chart, but marketers must not rush to the platform without a strategy. The whole point of Snap chat is the photos are only viewed once and then discarded. It's great for reaching millennial with certain B2C products, but if you're a B2B business the chances are Snap chat isn't going to be delivering much in the way of ROI anytime soon.



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## Future in Online Marketing:

- Vertical videos
- Non-digital ads will die.
- Virtual reality (VR)
- App-based SEO
- Augmented reality experiences
- Live Video Streaming Will Fully Take Off.
- Interactive content
- User-generated content
- We'll See the Rise of 'Immersive Experience' Content Marketing.
- Social media aggregation
- Next-level personalization
- Extreme automation
- Data visualization

## Conclusion:

The innovative thinking of them to reach more and more consumers is appreciable. They increased their network as much as possible with ultimate aim of reaching more and more customers. They made consumers work more easy and comfortable. In this competitive market one has to be lead and rest will follow.

Marketing trends will come and go, but to capitalize on growth, you must stay current. Mobile will continue to expand in pervasiveness, so be sure your business is well supported

The study also reveals that main reason for growing importance of online marketing is the increasing literacy about internet among people. They have identified that internet is truly advantageous through which they can serve their various purposes mainly social networking, online shopping & media sharing (photo, music, video). This efficacy of internet has intensified their tendency of being online.

Today's consumers strongly feel that every company must use this efficacy to strengthen its marketing efforts. So that they will get motivated to use online marketing with the intent of getting access to exclusive content about the brand and getting discount and sharing their feedback about brand with the advertiser .

With the advent of internet technology, consumers' preference towards traditional marketing tools has decreased. Most popular traditional marketing tools are television & print media. The major benefits of online marketing are its capability of interaction between consumers and advertisers followed by availability of wide range of information & ease of shopping. These benefits make online marketing superior than traditional marketing.

Every company big or small should grab this advantage and include online marketing in their marketing efforts.

**"Internet Marketing and Mobile are not emerging they are merging"**

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**TITLE OF THE PAPER**

**“A study of Consumer’s perception towards usages of plastic bags and its adverse impact on environment in Jalgaon District.”**

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**“A study of Consumer’s perception towards usages of plastic bags and its adverse impact on environment in Jalgaon District.”**

**ABSTRACT:-**

The environmental externalities associated with plastic bag production and disposal, which include CO<sub>2</sub> emissions, water pollution, and solid waste, exemplify a classic tragedy of the commons. Individual consumers benefit from the use of plastic bags because they can easily carry purchased goods without the burden of carrying around reusable bags, while the population as a whole bears the collective cost of the production and disposal of plastic bags. Plastic bags are made from non-renewable resources, where the key ingredients are petroleum and natural gas. Paper bags are not biodegradable in landfills and are more environmentally damaging than their plastic counterparts. This paper attempts to throw light on the conceptual issues associated with green marketing.

The objective of this survey was to assess usage of plastic bags and their environmental impacts in Jalgaon District. The results indicated that the larger proportion of the respondents used plastic bags more frequently than any other plastic products regardless of their age, occupation, and economic and educational status. Low price and easy availability were the main reasons for the widespread utilization of these products. Among the practices used for disposal of plastic bag wastes, open dumping to surrounding areas was a practice widely used by almost all the residents of the city. This paper also gives over view about the challenges face by consumers to find the alternative for plastic.

The replacements of conventional plastic bags for compostable bags have been an important theme in terms of the debate, both for society as a whole. In the initiative, city has signed legislation that the replacement of conventional plastic bags for compostable, and it is the subject of this research that seeks to identify the influence that the use of compostable bags brought to the consumer behavior. The eco-impact of these two types of bags was studied with and without the presence of recycling systems in India and where the eco-impact was lower due to the presence of recycling systems. The findings of the present study also indicated that the trend of utilization of plastic bags is increasing from time to time in spite of a good deal of awareness of the residents about the adverse effects of these products. In order to reduce the problems associated with plastic bag wastes, it is recommended to educate the public

(1) Not to use plastic bags.

(2) To use eco-friendly alternative materials (bags) made from clothes, natural fibres and paper. City level legislation is also highly recommended against indiscriminate use and disposal of plastic bag wastes as well as to end free distribution of plastic bags by retailers.

As a result, it was found that the use of conventional plastic bags provides a growing concern among consumers regarding the environmental problems caused by such products. It was also noted an awareness regarding the use of bags and more importance to green products, which are gaining market share and the consumer.

**Key words:** Plastic waste, plastic bags, environmental pollution, plastic bag waste, plastic products, waste disposal, plastic bag ban.

**Introduction:**

The purpose of this research is to determine how plastic bags are harmful to the environment. This part will explain the background of research. How plastic bags are used by everybody in various ways. After going through this survey will come to know that the different sources of information about dangerous of plastic



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bags as will have many people are aware of re-using plastic bags. The effects of plastic bags on the environment are really quite divesting while there many objections to the banning of plastic bags based solely on their convenience, the damage to the environment needs to be controlled. There are always alternatives to plastic bags and the search for more alternatives continues paper bags are possible option but they also take their toll on the environment.

#### **Effect on environment & health:**

These surveys focused on have plastic bags recycle most municipalities either burn them or send them off to landfill after sorting. This is because it can be expensive to recycle this type of plastic. The banning of plastic bags is a very controversial subject. There are many reasons for plastic bags bans. One major concern is that plastic bags then litter cities and create a mess to clean up. Another concern is that animals can ingest plastic bags or suffocate due to plastic bags. Plastic bags litter cleanup is costly and the cost is ultimately onto taxpayers.

#### **Background of the study:**

The bags take hundreds of years to degrade and fill up landfill sites. Plastic litter can also lead to clogged drains, which result in sanitation, flooding and sewage problems. In addition, plastic bags can harm animals through ingestion and the incineration of plastic bags pollutes the air and releases toxic substances. Plastic bags are also responsible for using up oil, a scarce natural resource.

The environmental externality of solid waste associated with plastic bag consumption illustrates the classic tragedy of commons. Individual consumers benefit from the use of plastic bags because of their convenience, while the whole society bears the collective cost of their disposal. In many places, the potential costs of plastic litter continue to be not will recognized, especially in many developing countries. Though the traditional externality problem would always remain in plastic bag usage, the effect of various policies in instruments in terms of privatizing the cost remains untested.

In many countries plastic bags have largely replaced the use of re-usable bags and containers for shopping. In India, the share of plastic waste in total solid waste has risen from 0.6% in 1996 to 9.2% in 2005. Over 50% of this waste comprises used plastic bags and packaging.

Thousands of plastic factories are producing tons of plastic bags which are very popularly used by the people for shopping purposes because of its ease, cheapness and convenience of use but their very hazardous negative impact is never highlighted or, at the very least, openly discussed in a more serious tone. Many countries have banned plastic bags due to public concern over the serious negative impact on the environment and agriculture, especially, in agricultural countries, such as Bangladesh, India, Pakistan, South Africa, etc. In this research paper, qualitative research methodology has been used to analyze our ideas based on literature review and interview from experts. The paper focuses on the sustainable agricultural and economic development by finding out alternatives to the use of ever harmful plastic bags.

#### **LITERATURE REVIEW:-**

Increasing amounts of plastic waste are being generated following the rapid rate of urbanization in India. Today, there is a staggering demand for plastic products with the rising affluence and public embracement of western consumerism. However, this expansion of plastic production and consumption is having a significant impact both visibly and invisibly on the environment and society in India. The problems with plastic waste may seem surprising in a country where traditional materials fulfilling the current role of plastics have existed. The winning factor for plastics is its functional superiority (convenience) and cost effectiveness. By sheer economies of scale, plastics have eroded the traditional industries in India and have slowly perpetuated the throwaway culture in the Indian society. The bottled water, fast food and Pepsi Coke culture in the country contributes to the increasing plastic waste generation in India. The problem becomes very visible when there is no effective end of life management to



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take care of the litter, and this creates an environmental and social problem. The widespread use of plastics as a packaging medium has resulted in the landscapes of India being littered with non-biodegradable plastic bags and PET bottles, with plastic bags dominating the litter. Much plastic waste has a value, and is consequently taken care of by the informal recycling sector. Market forces guide the informal sector, and they contribute to the waste system immensely by collecting waste material that has a value, thereby taking over a part of the burden on the municipalities. Despite the attempts from the formal and the informal sector, significant quantities of the plastic waste remain uncollected. Waste management is also constrained by the lack of public awareness and low municipal budgets in the country. Most municipalities are starved of budgets and this impairs the system of waste collection and disposal in many cities in India. Even when are adequate for collection, safe disposal remains a major problem. In essence, inefficient waste management leads to a number of environmental problems. The situation is more acute in countries such as India where economic growth as well as urbanization is quite rapid. In view of the limited resources and availability of land for disposal, especially in the metropolitan cities, there is a need for a concerted effort to develop cost-effective and feasible policy options for tackling the waste management problems.

### RESEARCH METHODOLOGY:-

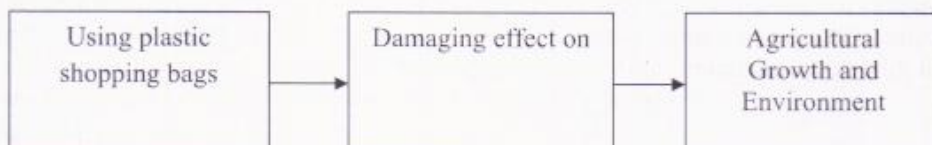
#### Objectives of the Study:

- To study the awareness about use of plastic bags.
- To study the effect of utilization of plastic Bags on Environment.
- To find out the preference of people for using plastic bag
- To spread the awareness of not using plastic bags.
- To stop the overuse & over packaging of plastic bags in supermarket by education, publicity & better staff training.
- To educate the general public reduce overuse of natural resources & change their wasteful habit into a habit of brining their own bags when shopping.

#### The research following objectives:

The objectives of this article are to analyze the damaging impact of plastic bags on Agriculture based on literature review and secondly to suggest alternative shopping bags which are biodegradable and environment friendly.

#### ➤ The proposed theoretical model



#### Necessity of the study:-

Now a day the consumption of plastic bags has increased (rapidly) well the impact human activity which can be the reason of increasing pollution of plastic bags in urban & rural areas after going through this study. We came to know that how the government should solve this situation which is necessary for people. It is very important to know that how many people are aware of the excess consumption of plastic bags and its impact on the environment and the health.

- To study plastic bags and the policies of govt. to avoid the excess consumption what can be done to stop pollution as well to find out the alternatives which are better than plastic bags.
- To study how the consumption of plastic bags can be decreased.
- To study of people aware of the perils of consumption of plastic bags.
- To analyze a choice of solutions for a reduction in utilization of plastic bags.



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**Scope of the study:-**

The overall scope of the study is to accomplish the stated goal. And we studied of reduce consumption Plastic bags. Then we learnt from that how to explain to people. And how will be reduced of consumption, of plastic bags by them such as question of we asked them because of we got such as scope there. And we expressed our skill and knowledge, before them. Study boundaries, sensitivity analysis, data requirements, data sources, allocation, impact assessment methodology, assumptions and limitations, and critical review. In any life cycle study, products are compared on the basis of providing the same defined function or unit of service. The general function all unit of the cover of plastic used in each packaging category for the data year in which them obstruct market data is available. Because of the requirements for packaging categories, the functional unit is Unique for each packaging application.

**Limitation of the study:-**

The choice between alternative interventions for the purpose of reducing plastic bag consumption requires an analysis of the true costs and benefits of their implementation. Our study reveals that cumulatively the interventions reduce the use of plastic bags in favor of own bags. The combined effect of the interventions on plastic bag use was reduction from 79.1% in the baseline to 65.8% post-treatment. Considering that ours was a small-scale intervention over a short period of time, this signifies a significant reduction. At the same time, two issues remain. The first relates to the external validity of this field experiment in terms of a reduction in plastic bag usage under non experimental conditions. We would argue that this concern is mitigated because the experiment was implemented in actual markets.

The second issue relates to the long-term sustainability of the effects of such interventions. To the extent that we implemented these interventions without any command and control systems, we would argue that they can be self-sustained. These factors would determine the costs and benefits of the policies employed where benefits are provide by the magnitude of reduction in plastic bag usage and costs are weighed in terms of the expenditure required to implement the programs

**Data collection:-**

The task of data collection begins after a research problem has been defined and research design /plan. While deciding about the method of data collection to be used for the study, there are two types of data collection such as primary data & secondary data. The methods of collecting primary and secondary data differ since primary data are to be originally collected, while in case of secondary data the nature of data collection work is merely that of compilation.

**Primary data:-**

We collect primary data during the course of doing experiments in as experimental research but in case we do research of the descriptive type and perform surveys, whether sample surveys or census surveys, then we can obtain primary data either through observation or through direct communication with respondents in one form or another or through personal interviews from talukas places .

**Secondary data:-**

Relevant secondary data has been collected and analyzed. Collected from books magazines and newspapers, local governments etc. Secondary data are used may be unsuitable or may be inadequate in the context of the problem which the researcher wants to study.

**Sampling Methodology:****Population:-**

The population of study refers to all the people or things that fall under the umbrella of the topic or that can be examined to address the research problem or meet the research objectives. The population under study here near about 14000 population of our survey.

**Sample:-**

Since a sample is drawn through a definitive procedure from a specified population, 100 sampling of questionnaire were distributed among the various people drawn through a systematic non-probability sampling technique. This is about 100% of the accessible population. The systematic sampling involved drawing a list of the one hundred people. There was no special order or arrangement. It is this element of order that gives systematic sampling its probability and non-probability.



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**Sample Size:-**

We have made 100 sampling size as well as into that we have asked 14 questions to people and people also have given answered related of those questions thus we have done our sampling size.

**Sampling method:-**

We have used Random sample method because it method is very simple and easier therefore we have selected this method such as fortunately, we can take random sample in a relatively easier way without taking the trouble of enlisting all possible samples from various area instead of this, we can right the name, address, email ID, and various type question can be filled by us therefore random sampling method is very simple method of sampling method.

**Sampling Area:-**

This study was carried out among the regular college students, family, neighbor, friends circle and other people.

**Demographic Information on Respondents:-**

**Peoples' Gender**



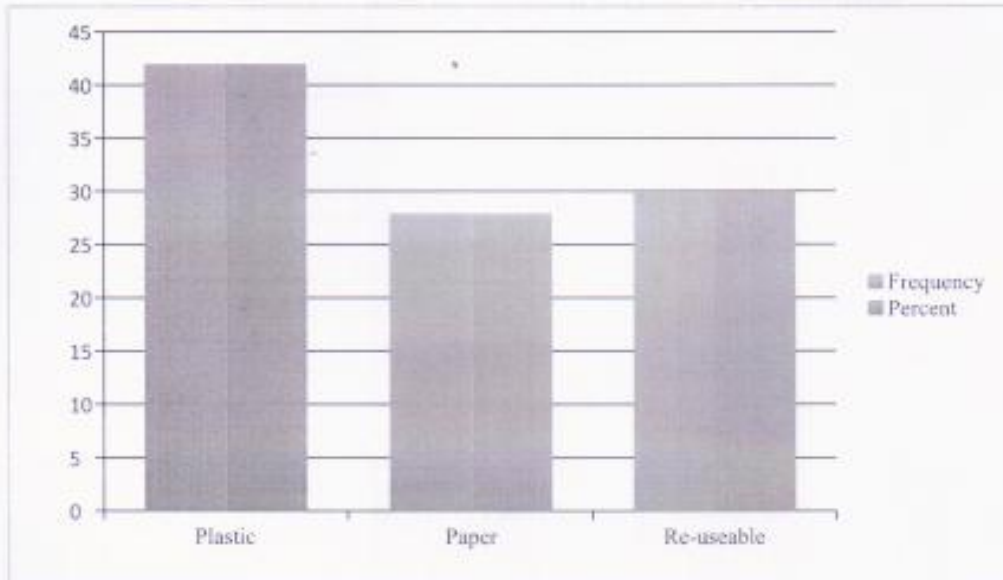
The table above shows that of the 100 respondents, (86%) respondents were male while (14%) were females. This shows about equal representation of both genders in the sample.



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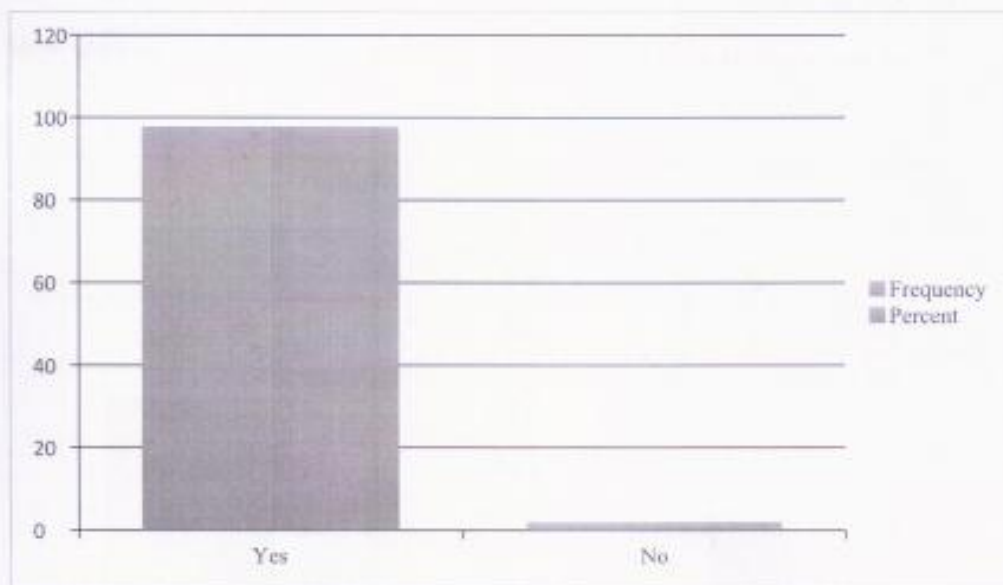


The type of plastic bags do you currently Use.



Above shows that of the 100 respondents, (42%) people currently use plastic bags. (28%) people currently use paper bags. (30%) people currently use re-useable bags.

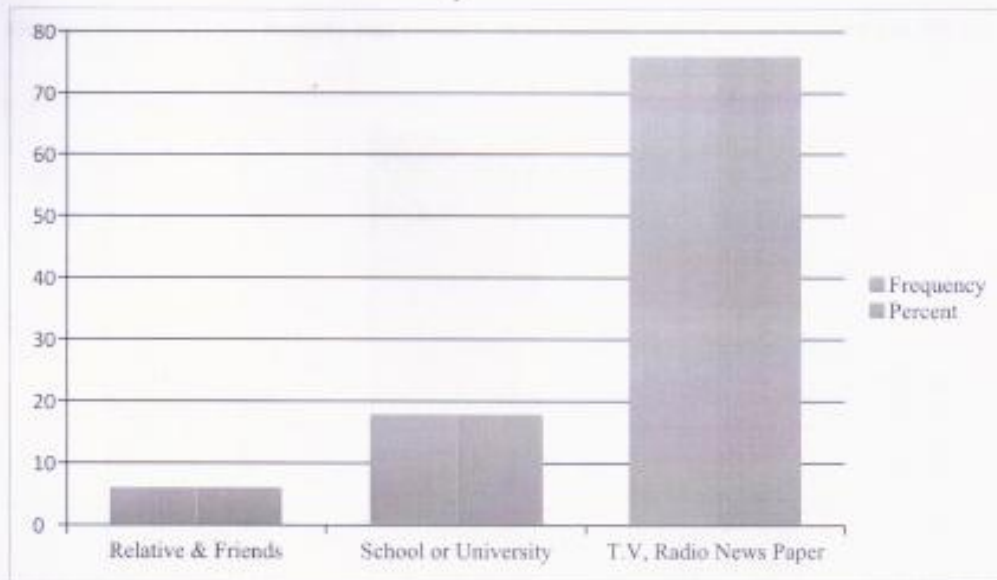
Have you heard or read about the hazardous of plastic bags?



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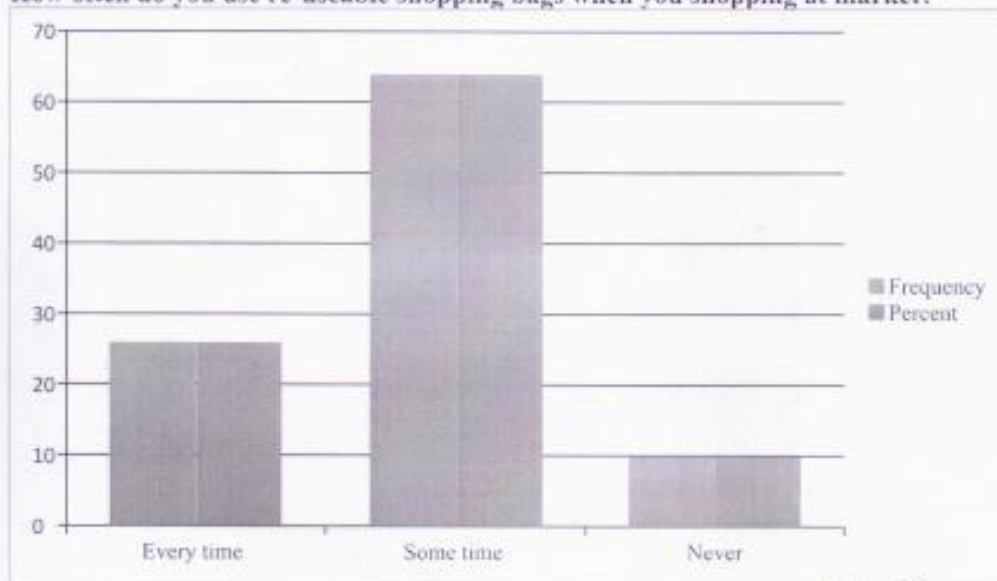
The frequency of Heard about the hazardous plastic bags, 98% People. Heard it and 2% People Have Not heard about the hazardous plastic bags.

**What are the sources of your information about hazardous of plastic bags?**



From above graph it shows that (76%) people listen from T.V, Radio & News Paper because it gives them too information about hazardous plastic bag. (18%) people were of the view that reduce use of hazardous Plastic bags it gives their knowledge from School or University (76%) People endorsed it gives minimum knowledge from Relative and Friends of reduce consumption of hazardous plastic bag.

**How often do you use re-useable shopping bags when you shopping at market?**

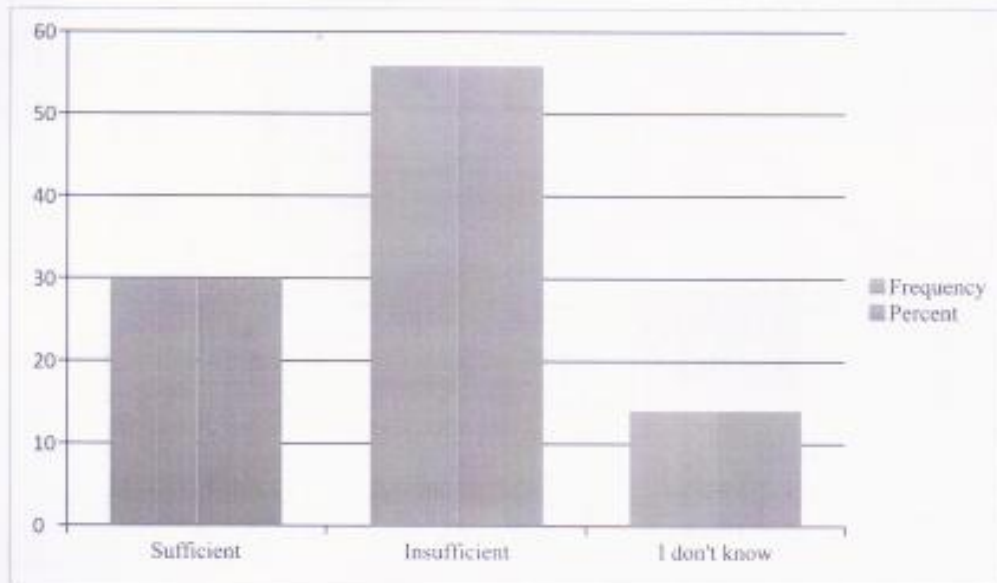


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The above graph it shows that of the 100 People (10%) were of the view that "Never" re-useable plastic bags when they shopping at market. (64%) "Some time" re-usable of plastic bags are used by People when they shopping at market because them size convenient for their. (26%) People said "Every time". Used of re-usable plastic bags when they shopping at market.

**Do you think that the Society has enough information about hazardous of plastic bags?**



The above table shows that of the 100 respondents, only 14 (14%) were of the view that "I don't know" about, the enough information of hazardous plastic bags. 56 (56%) People felt that insufficient information of hazardous plastic bags. 30 (30%) People said sufficient information of hazardous Plastic bags.

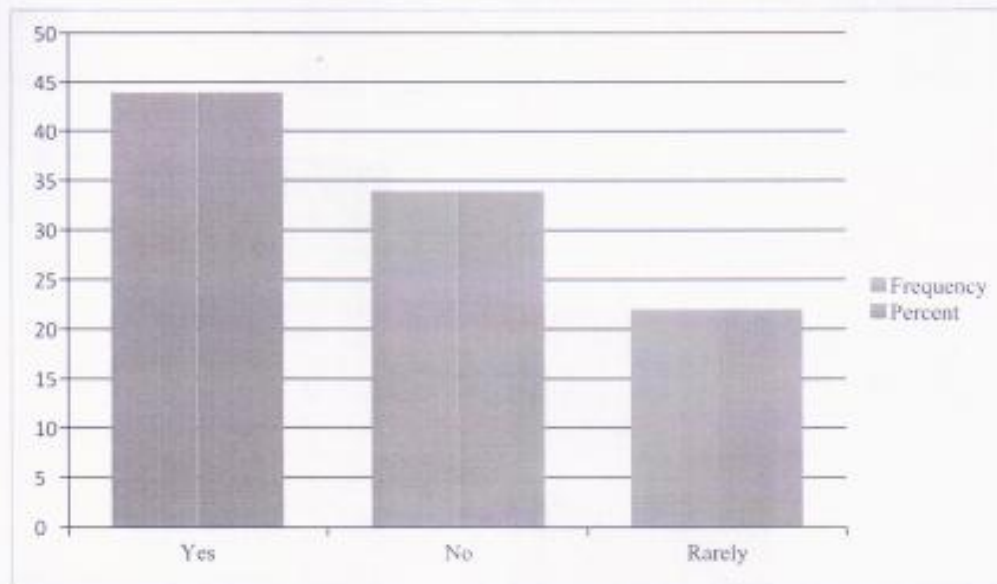
**How do you currently dispose the Plastic bags?**



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From above graph it shows that (18%) People endorsed "Recycle lot local store" through dispose of Plastic bags. (44%) People said them "throw away" through dispose of Plastic bags. (38%) People said that "Re-use them" through dispose of Plastic bags.

**Do you Re-use Plastic bags?**



From above graph it shows that (22%) People endorsed "Rarely" Re-use of the Plastic bags. 34 (34%) People said "No" hence, consumption increase of Plastic bags. (44%) People said "Yes" due to it consumption decrease of Plastic bags.

**Question No 8: What is Opinion regarding are that Competent authorities of The Government are doing its part for the Community aware about the dangers of Plastic bags?**

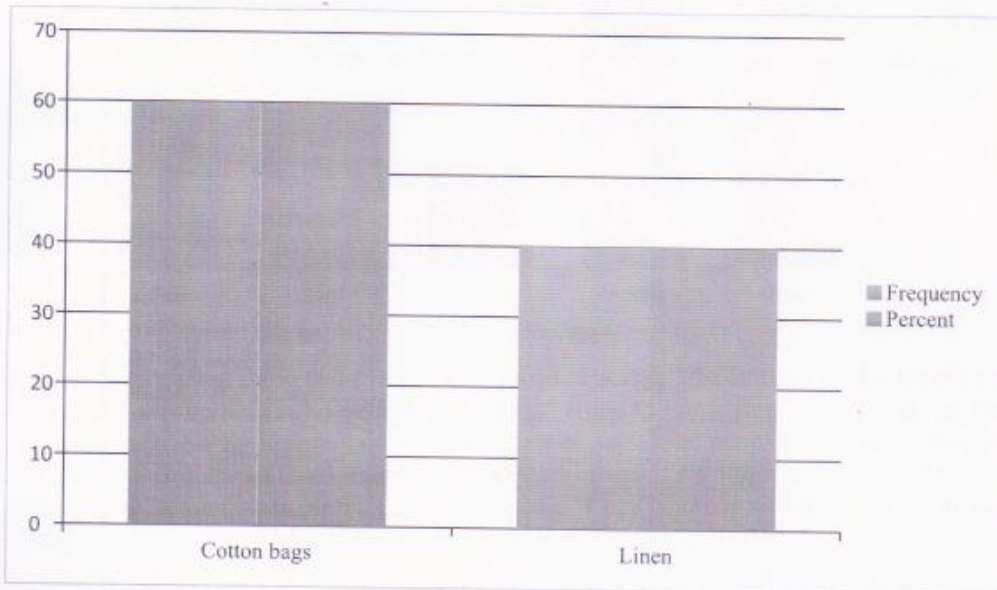


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The above table shows that (66%) People said "Good" So that this kind of people view to government will have to look into the regarding of aware of dangerous plastic bags. (34%) People said "Poor" hence according to this type of people government will not be looked into the regarding of aware of dangerous plastic bags.

**There are many alternatives for plastic bags but what do you think that which kind of bags we should use?**

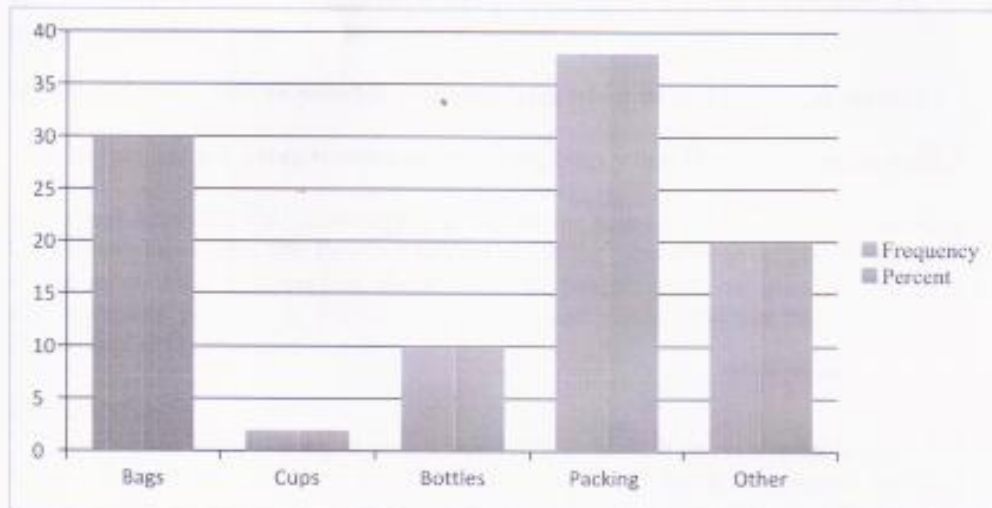


Out of the 100 People (60%) people said "Cotton bags". (40%) People said "Linen" come to conclusion from this question that if most use of cotton bags was done by people so it had better for people because they will able to re-use them.



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**Question No 11: What are the different kinds of item your usually use Plastic for?**



From above table show that (38%) People said "Packing" the is no alternate for the packing because of they are used this option (30%) people said "Bags" come to know from this answer increase the consumption of plastic bags. (20%) People said "Others" view to such kind people use cotton, linen, plastic, etc hence, they selected this option. (10%) People said "Bottles" there is no alternative option for use to plastic bottle hence they have to use plastic bottle. (2%) People said "Cups" there is alternative even then some people use plastic cups.

**Should Plastic bags be completely banned?**

Above table show that (12%) People said "No" So come to conclusion from this answer that it may increase consumption of plastic bags. (88%) People said "Yes" so come to conclusion from such kind of people it will be reduce consumption of plastic bags. As well as it will be better for environment.

**HYPOTHESIS:**

- People are using re-useable shopping bags when they shopping at market.



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From above graph it shows that of the 100 People (10%) were of the view that "Never" re-useable plastic bags when they shopping at market. (64%) "Some time" re-usable of plastic bags are used by People when they shopping at market because them size convenient for their. (26%) People said "Every time". Used of re-usable plastic bags when they shopping at market.

**H 0: People are using re-useable shopping bags when they shopping at market.**

**H 1: People are not using re-useable shopping bags when they shopping at market.**

**Statistical Analysis:** To test the hypothesis with the help of above opinion question and answers in the above table shows that of the 100 People, (10%) were of the view that never uses re-useable Plastic bags when they shopping at market. Therefore these kinds of people can't use plastic bags many times. However an overwhelming proportion, (90%) people felt that many time use re-useable plastic bags. Hence, Null Hypothesis Ho is accepted.

### **FINDINGS:-**

The area of our social survey report which have done such as residential area. We took two week for done this project and when we were asking question to people. while we seemed there a lot of problem to use of plastic bags because maximum people are used plastic bags therefore we asked them various type of question and we got fill form from their with their name, mobile no, email id and residential address. And they gave to us different kind of answer.

As well as after this procedure we come to know that use of plastic should be reduced by people because that area many people use of plastic bags because of that will be bad effect on environment.

The size of the horrible use of plastic bags can be illustrated by simple using the information from in the Jalgaon area of the plastic bag is ten grams and the number of bags distributed in the Jalgaon survey area is approximately thousand of bags are being used then the waste is some bags of from them. Therefore end of the year a lot of bags are wasted more and more plastic bags are added every day, because of that causing more environmental pollution and more misery everywhere

The survey results indicated that, majority of the city residents widely used plastic bags in their daily life activities. Some of the main reasons attributed to the widespread usage were low price, easy availability and light weight.

These findings are consistent with other reports describing that light-weight, cheap price, excellent fitness for use and resource efficiency as main reasons for widespread utilization of plastic bags by more of customers throughout them of their surrounding area.

### **How to reduce consumption plastic bags:**

Supermarkets and other stores generally are neutral towards or supportive of plastic bag bans. Plastic bags are currently being given away for free by stores. If plastic bags are banned, stores can sale reusable bags arte earn a plastic the way. The stores also save money by not having to give away free plastic bags. Increased use of reusable bags also means that stores will no longer be losing as much money by giving out paper bags. Giving away plastic and paper bags for free increases prices for all customers.

### **SUGGESTION:-**

- Through survey come to know that 98% people heard and read about the using dangerous plastic bags hence people must be reduced consumption of plastic bags.
- If people continually using of plastic bags so that would be harmful of people and animal health therefore we suggested to people that it should be reduced using dangerous plastic bags.
- Take action to change the attitude and habit of the public.
- If people change their habit of bringing their own bags when shopping instead of using plastic bags.
- If plastic bags be completely banned then it's good for people and environment also.




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- If people use cotton bags instead of plastic bags because cotton bags are reusable and easy to dispose and they are not harmful for environment.
- If government spread awareness of not using plastic bags.

### CONCLUSION:-

The survey of plastic bags, which we have done at Jalgaon district and found that a very large amount of plastic bags where there are in the streets, roads, the trees, the power cords, most markets in and vegetables, where the prevalence of the plastic bags in this way leads to contamination and distortion environment and reduces the aesthetic view of the Jalgaon which refers to the environmental disaster in the Jalgaon district. Plastic pages waste materials cause serious environment problems, so the waste materials removed by using the microorganism that associated with plastic pages. This method was cheap and effective, so that it can be used widely for the treatment of Plastic pages.



  
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## **A Research Paper On Financial Gap: A Hindrance in Empowering SME's A Challenge to Make in India**

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### **ABSTRACT**

Small and Medium Enterprises (SME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy. The attractiveness of SMEs can be summed up as, SMEs are usually started by a single or a group of people mainly to earn their livelihood, flexibility in deciding the price and product with response to the market changes, incur lower overheads thus reducing the cost of production up to a certain volume, capable of meeting the niche market requirements and also export their products in small quantity, create 80% of the jobs, found to be labour intensive compared to the larger counterparts, utilize the manpower locally, located in the dispersed location and emerge as clusters for similar kind of units. The dispersed location of SMEs has attracted from national and regional policy.

SMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country.

While the sector is striving to harness its growth potential, it faces a number of challenges like lack of credit, high cost of credit, delayed payments, procurement of raw materials at a competitive cost, lack of access to global markets, inadequate infrastructure facilities, low level of technology modernisation, lack of skilled manpower marketing, revival of viable sick units, so on.

Studies on SMEs financing have shown that bank credit is the major source of finance for the SMEs. But the banks and larger non-banking financial corporations have not been able to meet their demand for finance effectively as the banks desire to focus on the track record of any business instead of its future prospects. Large number of SMEs does not yet have access to credit from the organised financial sector.

The objective of this paper is to focus on the vital role played by banking sector in financing SMEs in the emerging markets; look at some recent trends which highlight the development and significance of this sector towards the Indian economy. This paper also tries to identify the challenges faced by them in raising finance and the different sources of finance apart from banks. This paper attempts to suggest some recommendations to increase the overall credit accessibility for the SMEs sector.

The conclusion arrived through the key issues addressed are the creation of a more supportive enabling environment to promote SME finance and the need for an improved financial infrastructure through deepening the delivery of credit. Conventional financing may not be enough to encourage the MSME sector and there is a dire need for some out of box thinking.

### **Introduction:-**

The Small and Medium Enterprises (SMEs) play a vital role in the overall economic and the social development of the country, contributing significantly to the country's manufacturing output, exports and employment often acting as the nurseries for the entrepreneurship and the innovation. MSME sector contributes around 8% of GDP. With more than 30 million enterprises, it provides the second largest source of employment to more than 70 million persons, contributing almost 45% to the manufacturing output and around 40% to the total exports. For the development of any economy, effective, efficient, flexible and innovative, ambitions and visionary entrepreneurial spirit is needed. MSMEs have been considered as efficient platforms for the entrepreneurial development for more economic growth and thereby promoting equitable development in the form of rural industrialisation of backward areas, reducing thereby the regional imbalances and promising equitable distribution of the national income,



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wealth and resources. The Micro, Small & Medium Enterprises in India have registered tremendous growth constituting more than 90% of the total enterprises and contribute towards the generation of largest employment opportunities next to agriculture in India. The advantage of this sector is also in the creation of employment potential at comparatively low capital cost. The MSME sector is more labour intensive than the large scale sector. Their importance vastly also lies in the terms of full filling the objectives of quality production, contribution to the exports sectors, new innovations, and improved product development and last but not the least import substitution. MSME play an important role in alleviating poverty and contribute significantly towards the growth of developing economies. This has all been possible due to the high spirit of the entrepreneurs in the MSME sector. For India achieving a growth rate of 8 per cent and more, it is essential that its industrial sector along with the MSMEs are growing and developing at a faster pace. More than 6000 products ranging from traditional to highly advanced technical items are manufactured in the MSME sector in India. As per the Fourth All India Census of the Micro, Small and Medium Enterprises, total number of Enterprises of the MSME sector is 361.76 lakh of which 15.64 are registered Enterprises. The sector provides employment to 805.24 lakh persons. According to the fourth census of MSME, 67 per cent of the enterprises in the registered MSMEs sector were engaged in manufacturing, whereas 17 per cent of the enterprises were engaged in the services activities. The remaining 16 per cent of the enterprises were engaged in repairing and maintenance. About 90 per cent of the firms were proprietary owned firms.

#### **Objectives of the Study:-**

Following are the main objectives of this research paper:

1. To study the contribution made by the SME sector in the sustainable industrial growth.
2. To study and analyse the position of bank credit flow to the SME sector.
3. To examine various barriers and challenges faced by MSMEs in raising finance.
4. To identify different sources of finance other than from banks.
5. To study the policy frameworks and various provisions for financing to a SME.
6. To recommend for the review of these policy framework in the light of current scenarios.

#### **Methodology:-**

The use of secondary information through various published reports and other data sources from different sites such as of Ministry of MSME, Ministry of Finance, SIDBI, RBI, GOI and various banks in their committee reports, publications, speeches and the periodical journals, reports and newspapers have been made while writing this paper.

#### **MSME Sector- A Gateway for Sustainable Growth:-**

- The MSME sector has been consistently registering high growth rates as compared to the overall industrial sector in the recent years. With its agility, innovativeness and dynamism, the sector has always shown the adaptability to survive through the economic slowdowns and recession. The MSME sector is highly heterogeneous in the terms of its size of enterprises, variety of different products and services. MSMEs always complement various large industries as ancillary units and thus contribute immensely towards the socioeconomic development of any economy.

The Government of India enacted the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 to provide more competitiveness of this sector and defined medium enterprises for first time. With the MSMED ACT, Ministry of Agro and Rural Industries and Ministry of Small Scale Industries were combined into a single Ministry, Ministry of Micro, Small and Medium Enterprises. Some of the features of the MSMED Act are:

- Setting up of a National Board for MSMEs, an apex advisory body constituted to provide advice to the Government on all MSME issues which brings together the representatives from sub-sectors of MSMEs, policy-makers, trade unions, bankers, and others to move towards consistent development of this sector.
- Various schemes to control delayed payments to MSMEs
- Advisory Committees for the support to MSMEs
- Measures for the promotion and development of MSMEs



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- Enactment of rules by State Governments to implement the MSMED Act, 2006 in their respective states
- Classification of enterprises

The MSMED Act 2006 defines the Micro, Small and Medium Enterprises as below:

For MSMEs in the Manufacturing Sector, the criterion for categorisation is the investment in plant and machinery which is as follow:

- Micro Enterprises: Less than Rs. 25 lakh
- Small Enterprises: Between Rs. 25 lakh and Rs. 5 crore
- Medium Enterprises: Between Rs. 5 crore and Rs. 10 crore

For MSMEs in the Service Sector, the criterion is the investment as follows:

- Micro Enterprises: Less than Rs. 10 lakh
- Small Enterprises: Between Rs. 10 lakh and Rs. 2 crore
- Medium Enterprises: Between Rs. 2 crore and Rs. 5 crore

In any world economy, MSME sector is the fastest evolving and growing industrial sectors. Micro, Small and Medium Enterprises are economically and socially very important for the boost to entrepreneurship and innovation. The primary key requirement for unlocking the potential success in any business and economic activity and for the growth of the entrepreneurship is availability of finance in order to meet their fixed capital as well as their working capital requirements. For growth, development, diversification, modernization and up gradation of facilities and for the capacity expansion of MSMEs, finance and credit support is a critical input. Finance consists of equity capital, funds for fixed asset investment and meeting cash flow gaps with working capital. The finance problem of MSMEs has been under much discussion and debate in the recent years and has been considered to be a most crucial area for the research in the field of economics and finance. The financial barriers affect the Micro and Small Enterprises in their overall development. MSMEs in India which constitute more than 90 % of the total number of industrial enterprises forming the important pillar of industrial development suffers from the snags of sub-optimal scale of operation and the glitches of the technological obsolescence. This lands them in the troubles of acquiring timely bank credits. In spite of the various challenges this sector has been facing, it has shown adaptability and flexibility to survive in the recent economic downturn, turmoil and recession.

#### **Key Challenges faced by the SME Sector:-**

It is believed that it's the large industries and corporate houses that are providing more employment. But the truth is that only 12.5 million people are given employment by them, as against 120 million people employed in the MSME sector. According to the National Sample Survey Organisation (NSSO) in 2013, there are 57.7 million small business units, mostly sole proprietorship, which undertake manufacturing, trading or services activities. These include small manufacturing units, fruits and vegetable vendors, repair shops, truck and taxi operators, street vendors, food-service units, machine operators, shopkeepers, small industries, artisans, food processors etc. But there are various bottlenecks which they have been facing. Here's an account of some of the constraints:

- Lack of availability of adequate and timely credit.
- High cost of credit Collateral requirements
- Limited access to equity capital
- Problems of storage, designing, packaging and product display
- Procurement of raw material at a competitive cost
- Lack of access to global markets
- Inadequate infrastructure facilities, including power, water, roads
- Low technology levels and lack of access to modern technology
- Lack of skilled manpower for manufacturing, services, marketing, etc.
- Multiplicity of labour laws and complicated procedures associated with compliance of such laws

#### **Hindrances in financing SMES**



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While understanding as to why SMEs have to scuffle with finances despite that there are various sources available for meeting their finance needs, one comes across various problems faced by this sector in securing loan from banks. SMEs are generally started by young entrepreneurs, who have no or very little track record acts as a block in their way to get access to bank credit. Banks are an important source for providing finance to businesses. The banks while considering lending to SMEs are looking for collaterals to protect against a likelihood of Non-Performing Assets, which is not always possible for the SMEs to afford. SME entrepreneur face following problems when they approach banks and hence don't prefer bank's credit:

- Firms experience delay in disbursement while sanctioning the loan, it takes almost months to get the bank credits and there is no on line system to track the loan application.
- Lengthy, inflexible and complex paper work for the disbursement of loan,
- bank official insist to give collateral security and their preference for the security obsessed lending,
- Banker's non cooperative attitude to this sector,
- Delay in sanctioning of loan.
- Various information asymmetries, higher risks, sizeable transaction costs and a lack of adequate collateral.

By practice, private funds from friends and the family members form the largest pool and source of funds to the MSMEs in India. MSMEs in India also depend heavily on money lenders and also resort to the unorganized financial sector for meeting their requirements, where the interest rates are very exorbitant and the terms of financing are not clear. This small pool of the fund providers often restricts the potentially viable and more growth oriented MSMEs out of the operation. However restrictive approach is followed by the banks as they have to manage the risk in any loan application for a business. A Bank has to evaluate the risks involved, check the collateral support and then look at the ways to reduce those risks. Therefore it may not always be possible for an entrepreneur to live up to all requirements and conditions of the Bank. Various studies indicate that most of these small firms prefers to rely on internal financing and informal sources. These methods of financing are majorly debt financing, and the sources of equity funding remain rare in India. These problems are further aggravated by institutional factors within a country. As there is no accurate data available about the MSME financing gaps, because the unorganised and unregistered sector within the MSME sector is so vast, no authentic information about them is available.

The total gap in MSME funding is estimated to be around USD 126 Billion. Out of this, the debt gap is approximately USD 84 Billion and equity GAP is about USD 42 Billion. Out of this the total equity supply is only about USD 526 million, a huge shortfall. The major reasons for creation and perpetuating of this finance gap are:

- Information asymmetry which is present in Indian MSMEs,
- The family owned nature of Indian businesses, and
- Lack of information regarding tapping the right kind and source of finance.
- The poor quality of projects seeking funding;
- The inability of MSMEs to make the best possible use of available resources of funding; and
- The negative attitude displayed by MSMEs towards equity financing.

#### **Main Constraints for MSME sector to access Formal Financial sector:-**

The following important issues seem to restrain the MSMEs access to the formal financial sector:

- MSMEs in India mostly rely on their friends & family as the source of equity. This is due to the lack of cognizance about MSMEs of various sources and schemes available as well as lack of proper governance structures in small businesses which discourage the investors. Equity as a source of finance to MSME is underutilised and the incidence of investment by venture capital and the angel investors is very low as compared to other countries.
- Over the ages, MSMEs problem of delayed payments from large corporate buyers, remain unsolved. This impacts their working capital and affects their next cycle of production thereby distressing their capacity to service existing debt.



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- The available credit guarantee and insurance schemes have not been fully utilised by the banks because of the conditions imposed by banks limiting the eligibility and various operational issues that delay the realisations.
- MSMEs also lack the information about the various support schemes and benefits made to them by the government. In some cases, they lack the technical knowhow to deliver the required information to avail such schemes.
- The financial institutions such as banks have been facing the challenges in the correct credit risk assessment of MSMEs, due to lack of financial information, historical cash flows, past credit track record and in the absence of the above records non-availability of tools to assess credit risk .
- Banks also complain that these first generation entrepreneurs lack the experience and fail to bring the initial promoters contribution.
- Weak and inadequate marketing tools and globally uncompetitive due to lack of product branding is another bottleneck.

#### **Government Measures for enabling Finance to MSMEs:-**

Since independence, Government of India has provided following supportive measures focusing on infrastructure development, technology and quality:

- Reservation of some items for the exclusive manufacture by MSMEs,
- Access to credit through priority sector lending programme for commercial banks,
- Excise exemption,
- Reservation under Government purchase programme and 15 per cent price preferences in purchases,
- Infrastructure development,
- Establishment of institutes of entrepreneurial and skill development.
- SME Development Institutes, were set up all over India to train youths and
- Tool rooms were set up with the German and Danish support to provide skill training and to provide technical assistance.
- At the state level, District Industrial Centres have been setup throughout the country.

With liberalization and globalisation, government policies have also moved from providing protective measures to infusing more growth and competitiveness in the sector over the time. Government of India has always been conscious of the funding gap which affects the Indian SMEs. The Government of India has introduced several support measures and regulatory schemes to enable timely finance to the SME sector. Some of the important policies and schemes related to financial inclusiveness and technological up gradation for SMEs are discussed in the following sections:

#### **Credit Linked Capital Subsidy Scheme (CLCSS):-**

Credit Linked Capital Subsidy Scheme (CLCSS) operated by the Ministry of SME for the technological up gradation of Micro and Small Enterprises (MSEs) was launched in October 2000 and thereafter revised from 2005. The scheme targets at facilitating technology upgradation of MSEs by providing 15% Capital Subsidy limited to maximum Rs. 15.00 lakh, for the purchase of the plant & machinery. Maximum limit of eligible loan for calculation of subsidy under the scheme is Rs.100 lakh. Till now more than 1500 technologies, 51 products and sub-sectors have got the approval under the scheme. From the inception of this scheme, 30,732 units have got the subsidy of Rs. 1776.58 crores till the end of 2014.

#### **Credit Guarantee Fund Scheme for Micro and Small Enterprises:-**

With the objective of making collateral free credit available to the MSEs, the Credit Guarantee Fund Scheme for Small Industries now renamed as Credit Guarantee Fund Scheme for Micro and Small Enterprises was launched in 2000, particularly for Micro Enterprises, for loans up to Rs. 100 lakh without any collateral or the third party guarantees by eligible lending institutions to new and existing MSMEs. This scheme is operated by the Credit Guarantee Fund Trust for Micro and Small Enterprises jointly by the Government of India and SIDBI. The corpus of CGTMSE is contributed by the Government of India and SIDBI in the ratio of 4:1. The corpus of CGTMSE has been increased to Rs. 2389.04 crore with the contribution of Rs.1911.23 crore from the GoI and Rs. 477.80 crore from SIDBI. This includes Rs. 74.99 crore contributed by GoI contribution during the year 2015-16.



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### **Scheme of Micro Finance Programme:-**

Since 2003-04, the Ministry has been operating a Scheme of Micro Finance Programme which is tied up with the Micro Credit Scheme of SIDBI. Under this scheme, the GOI provides funds to SIDBI under (PRF) 'Portfolio Risk Fund' which is used for security deposit. As on 31st December 2014, under the scheme, cumulative loan amount provided to MFIs and NGOs was at Rs 2199.11 crore covering around 27.19 lakh beneficiaries. SIDBI is the premier financial institution for the promotion, financing requirements and the development of the MSMEs in India

In the recent years, the MSME sector has shown interest in various alternative sources of funding. These are primary/secondary securities market, external commercial borrowings, venture capital and private equity, factoring services etc. Also more efforts are put for the Limited Liability Partnership Act to provide push to MSMEs to become the body corporates. The Government has been announcing initiatives for stepping up credit to SMEs in last five years to rejuvenate the MSME sector with the broad objective of doubling the credit flow to them. BSE and NSE have got the approval for the SME platforms from SEBI and have become operational serving as the prospect for Indian SMEs to raise finance from the capital markets.

### **Mudra (Micro Units Development and Refinance Agency) Bank:-**

MUDRA Yojana was announced during Union Budget for FY 2016. The Government has decided to set up 'Mudra Bank', a refinance agency to be introduced with a corpus of Rs 20,000 crore, and with a credit guarantee fund of Rs 3,000 crore with focused lending to MSMEs. MUDRA Bank is a public sector financial institution in India. This bank will address the working capital and funding shortfall faced by MESS. Under the guideline of Pradhan Mantri MUDRA Scheme, MUDRA Bank has launched its three initiative product and their names are SHISHU, KISHOR & TARUN. It provides loans at low rates to micro finance institutions and NBFCs which will then provide credit to MSME's. MUDRA Bank is refinancing through State level institutions, MUDRA bank will provide the loan through NBFCs, MFIs, Rural Banks, District Banks, Nationalize Banks, Private Banks, Primary Lending Institutions and other intermediaries.

### **India Aspiration Fund (IAF) and SIDBI Make in India Loan for Enterprises (SMILE):-**

Two funds the India Aspiration Fund (IAF) and SIDBI Make in India Loan for Enterprises (SMILE) under SIDBI in line to fulfil the funding for the start-ups and to help the small enterprises in India have been launched. SIDBI and Life Insurance Corp. of India (LIC) as a partner and co-investor under the IAF would invest in the venture capital funds for meeting the equity requirement of MSME start-ups. the initial corpus of Rs. 2,000 crore has been set for this. In the second debt fund, the SMILE will meet the soft term loans to MSMEs to meet debt-to-equity norms and pursue growth opportunities. SIDBI has set the Initial corpus of Rs. 10, 000 crore under this fund. Finance Ministry has launched these funds under SIDBI.

### **Committee to examine the financial architecture set up:-**

A Committee to study the financial architecture of the MSME sector was constituted by the Department of Financial Services; Ministry of Finance in 2014. The approach of the committee towards the financial architecture for MSME incorporates the following key elements:

- encouraging the registrations;
- Opening of more bank accounts;
- Easy access to equity financing;
- Creation of a platform for receivables financing;
- Expansion and enhancing the guarantee cover;
- And increasing the distribution and reach through a wider base of financial intermediaries, to provide the finance to a large number of MSMEs in the country.

### **Conclusion:-**

Credit flow and the availability of the timely and less costly funding options are needed for the growth and development of the MSMEs. A vibrant global economic scenario has put up numerous opportunities and challenges for the MSME sector in India. On the one hand, various opportunities have unwrapped up for these sector new national and international markets and to enhance productivity. On the other hand, these numerous opportunities compel the MSMEs to keep upgrading their skills, competences and technologies to struggle with bigger competition since technological obsolescence is quick with new products are being launched at an fast pace and are available to the world at large in a short time. Thus the



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importance of timely provision of funds to them. Though the bankers have maintained that lending to MSMEs is growing at around 20-22% year-on-year even then the overall demand for the credit exceeds the credit flow to them. Several policies, regulatory and institutional initiatives have been taken to promote availability of finance to MSMEs. These include, among others, credit support mechanisms administered by government institutions. In recent years, many NBFCs such as India bulls, Edelweiss, Indo star Capital and IIFL have also turned their focus to the small businesses and the professionals. With the global economic slowdown hitting, lending to the bigger industries have become more riskier. If lending is made to small professionals like doctors and the architects, there can never be a recessionary period. As compared to the banks, paper work is easier and the application processing times are also less which is the reason more MSMEs are driven towards NBFCs for loans. The creation of a financial architecture for the MSME sector that would use technology driven platforms to provide financing to the large number of MSMEs which do not have access to credit and thereby providing more financial inclusion is the need of the times. Simple and easier registration and facilitation procedures, strong guarantee programmes, financial inclusion, and a bigger distribution network should improve the relation between unbanked MSMEs and the vast financial system.

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**School of Management Studies  
North Maharashtra University, Jalgaon (M.S.)**

# Certificate

Awarded to,

Dr./ Mr./ Ms. Poonam Avinash Wani

of KCES's College of Engineering & IT Dept. of Management  
for Participating / Presenting paper entitled

Financial Gap: A hindrance in Empowering SME's & challenge  
at National conference on to Make In India

**Make in India**

**Rejuvenating Indian Economy for Sustainable Development**

held on Friday, 10<sup>th</sup> February 2017.

**Dr. R. R. Chavan**  
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**Prof. Seema Joshi**  
Director



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## Research Paper Title: Impact of Demonetization in India

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Demonetisation is the legal act of rendering existing currency notes invalid, and replacing them by new currency notes of same or different denominations. it is a shock therapy intended to destroy accumulated illegal cash(which is not legal wealth) and restore the faith of honest taxpaying citizenry. India has witnessed demonetization in 1946, 1978 and now in 2016. but given the 132 crores+ population of India now, and massive scale of the cash economy, it is glaringly apparent that the ATM refilling operations were simply ill-planned, ill-execute and grossly mismanaged. the real danger is not this- it will be when crores of fresh white economy entrants- paying taxes out of hard earned revenues and incomes- will start demanding good quality government services from all the departments and ministries, central and state.

Demonetization technically is a liquidity shock; a sudden stop in terms of currency availability. It creates a situation where lack of currencies jams consumption, investment, production, employment etc. The exercise of demonetization may produce short term/long term/, consumption/investment, welfare/growth impacts on Indian economy. The intensity of demonetization effects clearly depends upon the duration of the liquidity shocks. Some of the main impacts are Liquidity crunch (short term effect), Welfare loss for the currency using population, Consumption will be hit, Loss of Growth momentum, Impact on bank deposits and interest rate, Impact on counterfeit currency.

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Demonetization for us means that Reserve Bank of India has withdrawn the old Rs 500 and Rs 1000 notes as an official mode of payment. Demonetization is the act of stripping a currency unit of its status as legal tender. On 28 October 2016, the total currency in circulation in India was Rs. 17.77 lakh crore (US\$260 billion).

In an important move, the Government of India declared that the five hundred and one thousand rupee notes will no longer be legal tender from midnight, 8th November 2016. The RBI will issue Two thousand rupee notes and new notes of Five hundred rupees which will be placed in circulation from 10th November 2016. Notes of one hundred, fifty, twenty, ten, five, two and one rupee will remain legal tender and will remain unaffected by this decision. This measure has been taken by the PM in an attempt to address the resolve against corruption, black money and counterfeit notes. This move is expected to cleanse the formal economic system and discard black money from the same.

The reasons of it are as under:

- To tackle black money in the economy;
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There are two important issues with respect to the present demonetization. First that the notes ceased to be legal tender from midnight of 8th November just 4 hours after announcement. So in effect the only places where they will be accepted will be banks. Second, even the banks have been given time until when they can accept the notes – 30th December. Third, the cash swap carries restriction. Thus, in effect the announcement forces these notes into the bank's deposits within a short period of time. Modi's demonetization initiative caused a sudden breakdown in India's commercial ecosystem. Trade across all facets of the economy was disrupted, and cash-centric sectors like agriculture, fishing, and the voluminous informal market were virtually shut down, with many businesses and livelihoods going under completely -- not to mention the economic impact of millions of people standing in line for hours to exchange or deposit cancelled banknotes rather than working or doing business.

"The unbanked and informal economy is hard hit," explained Monishankar Prasad, the New Delhi-based author and editor for Alochoanaa, an Australian current events publication. "The poor do not have the access to structural and cultural resources to adapt to shock doctrine economics. The poor were taken totally off guard and the banking infrastructure in the hinterland is rather limited. The tech class has poor exposure to critical social theory in order to understand the impact on the ground. There is an empathy deficit."

As per Modi Government, the agenda of this move was 3 fold:

- To eliminate counterfeit currency;
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- To reduce corruption.


While this is the third time in the Indian history that Indian high value currency has been stripped of its status as a legal tender, the first two instances of demonetization did not have an impact like the recent one. This is primarily because, this time, the demonetized currency represents 86% of the total currency in circulation.

In a country where 68% of the transaction are cash based, a move like this is definitely going to have several long- as well as short-term impacts.

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#### V. Impact of Demonetization on Indian Economy

The following likely impacts on the economy will be observed if a substantial portion of the cash is either reported or is consumed in the economy.

1. Demonetization is not a big disaster like global banking sector crisis of 2007; but at the same time, it will act as a liquidity shock that disturbs economic activities.
2. **Liquidity crunch (short term effect):**

Liquidity shock means people are not able to get sufficient volume of popular denomination especially Rs 500. This currency unit is the favourable denomination in daily life. It constituted to nearly 49% of the previous currency supply in terms of value. Higher the time required to resupply Rs 500 notes, higher will be the duration of the liquidity crunch. Current reports indicate that all security printing press can print only 2000 million units of RS 500 notes by the end of this year. Nearly 16000million Rs 500 notes were in circulation as on end March 2016. Some portion of this was filled by the new Rs 2000 notes. Towards end of March approximately 10000 million units will be printed and replaced. All these indicate that currency crunch will be in our economy for the next four months.

3. **Welfare loss for the currency using population:**

Most active segments of the population who constitute the 'base of the pyramid' use currency to meet their transactions. The daily wage earners, other labourers, small traders etc. who reside out of the formal economy uses cash frequently. These sections will lose income in the absence of liquid cash. Cash stringency will compel firms to reduce labour cost and thus reduces income to the poor working class. There will be a trickle up effect of the liquidity chaos to the higher income people with time.

4. **Consumption will be hit:**

When liquidity shortage strikes, it is consumption that is going to be adversely affected first.

**Consumption ↓ → Production ↓ → Employment ↓ → Growth ↓ → Tax revenue ↓**

5. **Loss of Growth momentum-**

India risks its position of being the fastest growing largest economy: reduced consumption, income, investment etc. may reduce India's GDP growth as the liquidity impact itself may last three -four months.

6. **Impact on bank deposits and interest rate:**



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Deposit in the short term may rise, but in the long term, its effect will come down. The savings with the banks are actually liquid cash people stored. It is difficult to assume that such ready cash once stored in their hands will be put into savings for a long term. They saved this money into banks just to convert the old notes into new notes. These are not voluntary savings aimed to get interest. It will be converted into active liquidity by the savers when full-fledged new currency supply takes place. This means that new savings with banks is only transitory or short-term deposit. It may be encashed by the savers at the appropriate time. It is not necessary that demonetization will produce big savings in the banking system in the medium term. Most of the savings are obtained by biggie public sector banks like the SBI. They may reduce interest rate in the short/medium term. But they can't follow it in the long term.

#### **7. Impact on black money:**

Only a small portion of black money is actually stored in the form of cash. Usually, black income is kept in the form of physical assets like gold, land, buildings etc. Hence the amount of black money countered by demonetization depends upon the amount of black money held in the form of cash and it will be smaller than expected. But more than anything else, demonetization has a big propaganda effect. People are now much convinced about the need to fight black income. such a nationwide awareness and urge will encourage government to come out with even strong measures.

#### **8. Impact on counterfeit currency:**

The real impact will be on counterfeit/fake currency as its circulation will be checked after this exercise.

Demonetization as a cleaning exercise may produce several good things in the economy. At the same time, it creates unavoidable income and welfare losses to the poor sections of the society who gets income based on their daily work and those who doesn't have the digital transaction culture. Overall economic activities will be dampened in the short term. But the immeasurable benefits of having more transparency and reduced volume of black money activities can be pointed as long term benefits.

#### **9. Tax:**

Having closed the voluntary disclosure window for undisclosed money, it has been reported that government will keep a close watch on deposits over Rs 2 lakh in cash. This would mean increased tax net, higher tax collection and a better tax to GDP ratio. Philips Capital in a report says that the extent of parallel economy, which was 23.2% of GDP, is now around 25-30% of GDP. As the money gets accounted and more taxes are collected, government might be tempted to reduce tax rates going forward.

#### **10. Interest rates:**

One of the biggest impacts of demonetisation would be high value transactions, especially land and gold. This would result in lower inflation, tempting the central bank to reduce interest rates. But the bigger impact on interest rates will be the liquidity with which banks will be flushed. CLSA's points out that banks would benefit with higher CASA (current account savings account) growth as a part of the \$ 190 billion cash pile gets deposited with them. Higher deposit growth and continuing weak credit growth would create opportunities for lending rate cuts and investment activities to pick-up.



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## VI. India's Economic growth

Growth in the Indian economy remained solid in the quarter from April to June 2016. In India, a financial year begins in April and ends in March of the following year. The previously mentioned quarter is the first quarter of fiscal 2016–2017. During that period, the GDP (gross domestic product) rose 7.1%, while the GVA (gross value added) rose 7.3%. The relationship between the GDP and GVA is:

$$\text{GDP} = \text{GVA} + \text{taxes on products} - \text{subsidies on products}$$

The base year for calculating the GVA is 2011–2012.

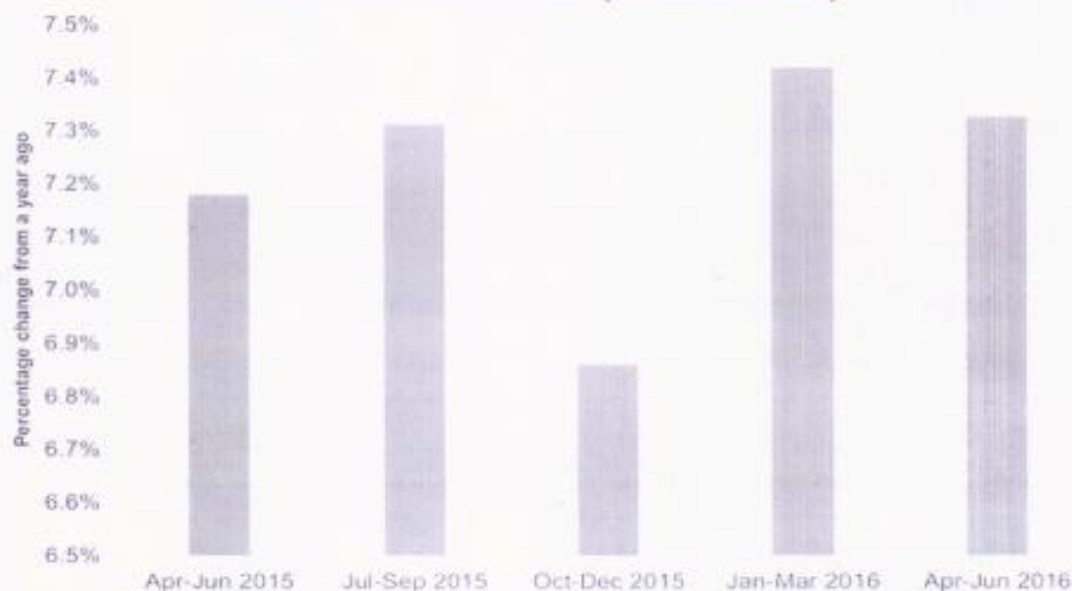
The fall in economic activity due to demonetization could last from two to three quarters. As a result, GDP and GVA growth in the quarters from September to December 2016 and January to March 2017 could be significantly lower than previous years. Some bounce back should be seen in the first quarter of fiscal 2017–2018. In the medium term, the Indian economy can grow considerably after curbing the debilitation caused by counterfeit money and an increase in economic activity.

A fall in discretionary consumption will hurt companies operating in this space (TTM) (VEDL). However, a rise in tax flow and lower interest rates, are expected to help the Indian economy (PIN) (EPI) (INDA) grow stronger.

### Demonetization will hit the economy

The demonetization of the 500 rupee note and the 1,000 rupee note—the two highest currency denominations available in India—will likely hit the economy hard in the short term. The surprise move is expected to grind the consumption activity in the Indian economy to a virtual halt. The service sector, which dominates economic activity and involves a sizable chunk of cash transactions, will likely be hit the hardest.

India GVA Growth Rate (At Basic Prices)



### Measures of inflation in India



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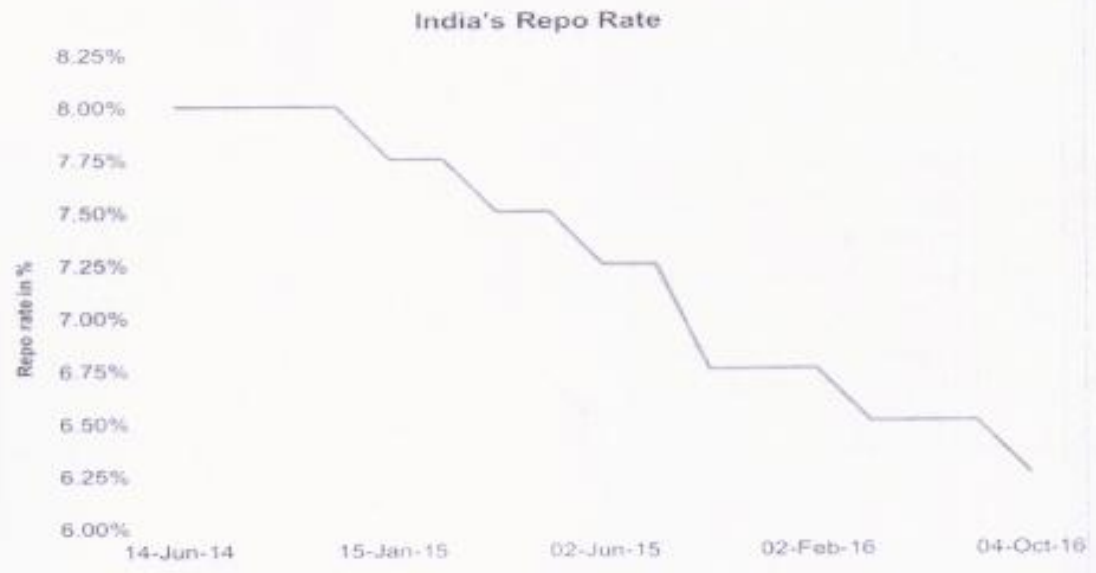
The RBI (Reserve Bank of India) considers the CPI (consumer price index) as its primary gauge of measuring inflation. Prior to the RBI adopting the CPI in India (PIN) (FINGX), another measure of inflation—the WPI (wholesale price index)—was the key gauge of inflation and it's still considered for reference. Demonetization also impacted on India's Inflation.



**RBI Cut the Repo Rate**

**Repo rate cut**

In its last policy meeting on October 4, the RBI's (Reserve Bank of India) Monetary Policy Committee reduced the country's repo rate by 25 basis points on October 4, 2016. The rate reduced 6.3% from the said date. The October meeting marked the second rate cut in 2016. The combined quantum of the cuts for the year stands at 50 basis points.



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### Real Estate

### Gold /Jewellery

### Consumer Goods/Retail

### Telecom

- **Real Estate**  
Off the books cash payments ranging from 10-70% of the property value are made to reduce the tax burden.
- **Gold /Jewellery**  
Most of the gold/jewellery purchases are made in cash (a large portion of which is black money).
- **Consumer Goods/Retail**  
Most households are dependent on cash purchases from local groceries (Kirana) shops for their daily needs.
- **Telecom**  
Many telecom consumers are dependent on cash recharges at small reseller's agents.

#### Short-Term Impact of Demonetization on Demand

Impact of demonetization is more prominent in unorganized sector comprising small builders and real estate agents  
Demand for real estate within unorganized sector involving higher cash payments is likely to take a hit in the short term

Gold/jewelry sector is likely to remain unaffected in the short term  
However, during the transition period, consumers are likely to focus on other more necessary items than investing in gold/jewelry

While demand for consumer goods is likely to remain unaltered, shortage of cash availability could lead to a shift in demand from small groceries to organized retailers and supermarkets (such as Big Bazaar, Reliance Fresh, etc.) in the short term

Since most of these recharges are of low value, the impact on telecom sector is likely to be limited

#### Potential Medium to Long-term Impact

Demonetization will bring increased transparency in the real estate sector, which is likely to result in a correction in real estate prices in medium-to-long term

Potential penalties could result in some of the unaccounted-for cash being let to go to waste, which could result in deflation in next 6-12 months  
Gold prices are expected to fall, which is likely to result in increase in demand in medium term

A potential consumer shift to organized retail, which offers alternative payment options such as digital/card payments, and gift coupons such as Sodexo, could gain prominence, resulting in higher footfall at these stores

Demonetization could be good news for the ailing mobile wallet/recharge platforms (PayTm, FreeCharge, Mobikwik, etc.), which are likely to witness a larger share of small payments being processed through their platforms

## VII. Conclusion

1. Removes black money from the economy as it will be blocked since the owners will not be in a position to deposit the same in the banks



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2. Stall the circulation of large volume of counterfeit currency and curb the funding for anti-social elements like smuggling, terrorism, espionage etc.
3. To the extent that black money (which is not counterfeit) does not re-enter the system, reserve money and hence money supply will decrease permanently.
4. Consumer goods, Real Estate and Property, Gold and luxury goods, Automobiles sectors are expected to face certain moderation in demand from the consumer side, owing to the significant amount of cash transactions involved in these sectors.
5. Price level is expected to be lowered due to moderation from demand side, i.e. demand driven fall in prices.
6. The GDP formation could be impacted by this measure, with reduction in the consumption demand.
7. Notes which now cease to be legal tender are to be deposited or exchanged in banks (subject to certain limits). This will automatically lead to more amounts being deposited in Savings and Current Account of commercial banks. This in turn will enhance the liquidity position of the banks.
8. With cash transactions facing a reduction, alternative forms of payment will see a surge in demand. Digital transaction systems, E wallets and apps, online transactions using E banking, usage of Plastic money (Debit and Credit Cards), etc. will definitely see substantial increase in demand.

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#### 8. Impact on counterfeit currency:

The real impact will be on counterfeit/fake currency as its circulation will be checked after this exercise.

Demonetization as a cleaning exercise may produce several good things in the economy. At the same time, it creates unavoidable income and welfare losses to the poor sections of the society who gets income based on their daily work and those who doesn't have the digital transaction culture. Overall economic activities will be dampened in the short term. But the immeasurable benefits of having more transparency and reduced volume of black money activities can be pointed as long term benefits.

#### 9. Tax:

Having closed the voluntary disclosure window for undisclosed money, it has been reported that government will keep a close watch on deposits over Rs 2 lakh in cash. This would mean increased tax net, higher tax collection and a better tax to GDP ratio. Philips Capital in a report says that the extent of parallel economy, which was 23.2% of GDP, is now around 25-30% of GDP. As the money gets accounted and more taxes are collected, government might be tempted to reduce tax rates going forward.

#### 10. Interest rates:

One of the biggest impacts of demonetisation would be high value transactions, especially land and gold. This would result in lower inflation, tempting the central bank to reduce interest rates. But the bigger impact on interest rates will be the liquidity with which banks will be flushed. CLSA's points out that banks would benefit with higher CASA (current account savings account) growth as a part of the \$





190 billion cash pile gets deposited with them. Higher deposit growth and continuing weak credit growth would create opportunities for lending rate cuts and investment activities to pick-up.

## VI. India's Economic growth

Growth in the Indian economy remained solid in the quarter from April to June 2016. In India, a financial year begins in April and ends in March of the following year. The previously mentioned quarter is the first quarter of fiscal 2016–2017. During that period, the GDP (gross domestic product) rose 7.1%, while the GVA (gross value added) rose 7.3%. The relationship between the GDP and GVA is:

$$\text{GDP} = \text{GVA} + \text{taxes on products} - \text{subsidies on products}$$

The base year for calculating the GVA is 2011–2012.

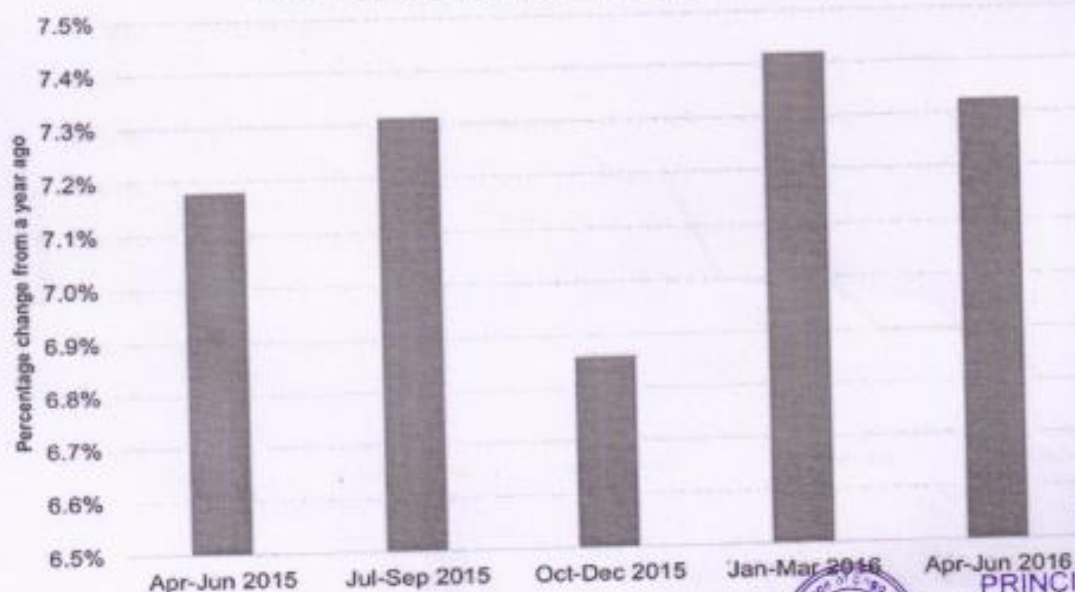
The fall in economic activity due to demonetization could last from two to three quarters. As a result, GDP and GVA growth in the quarters from September to December 2016 and January to March 2017 could be significantly lower than previous years. Some bounce back should be seen in the first quarter of fiscal 2017–2018. In the medium term, the Indian economy can grow considerably after curbing the debilitation caused by counterfeit money and an increase in economic activity.

A fall in discretionary consumption will hurt companies operating in this space (TTM) (VEDL). However, a rise in tax flow and lower interest rates, are expected to help the Indian economy (PIN) (EPI) (INDA) grow stronger.

### Demonetization will hit the economy

The demonetization of the 500 rupee note and the 1,000 rupee note—the two highest currency denominations available in India—will likely hit the economy hard in the short term. The surprise move is expected to grind the consumption activity in the Indian economy to a virtual halt. The service sector, which dominates economic activity and involves a sizable chunk of cash transactions, will likely be hit the hardest.

India GVA Growth Rate (At Basic Prices)

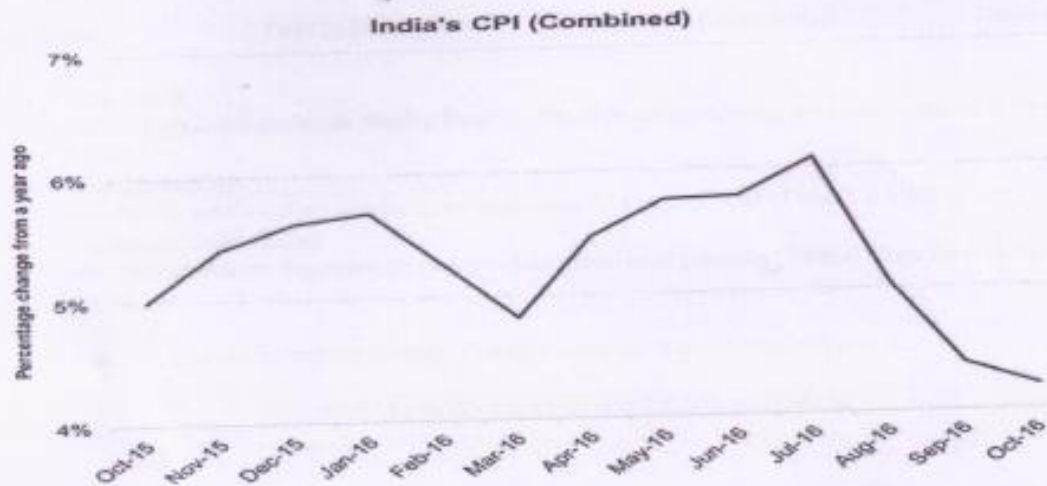


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## Measures of inflation in India

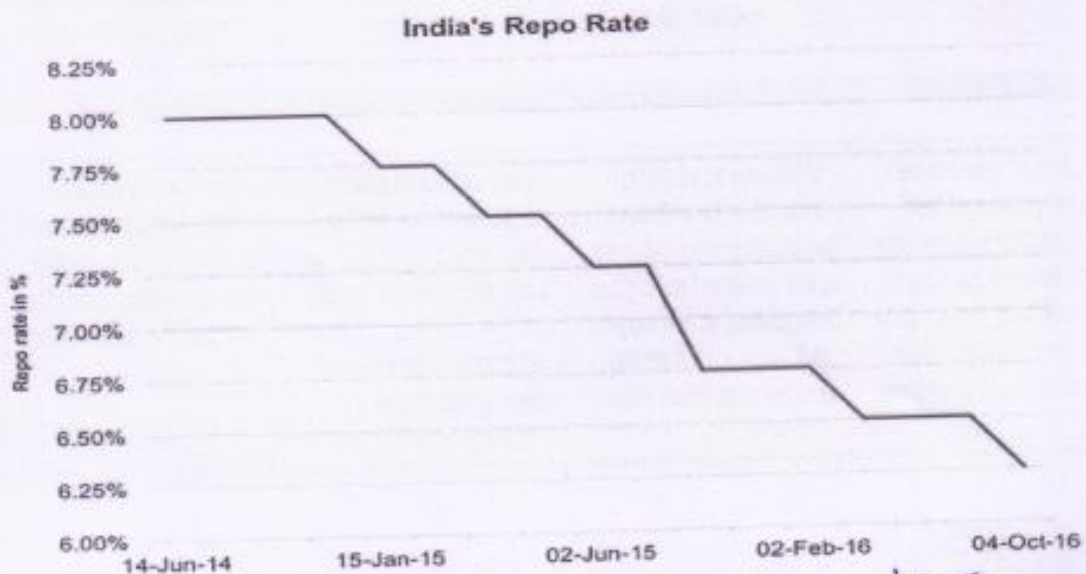
The RBI (Reserve Bank of India) considers the CPI (consumer price index) as its primary gauge of measuring inflation. Prior to the RBI adopting the CPI in India (PIN) (FINGX), another measure of inflation—the WPI (wholesale price index)—was the key gauge of inflation and it's still considered for reference. Demonetization also impacted on India's Inflation.



## RBI Cut the Repo Rate

### Repo rate cut

In its last policy meeting on October 4, the RBI's (Reserve Bank of India) Monetary Policy Committee reduced the country's repo rate by 25 basis points on October 4, 2016. The rate reduced 6.3% from the said date. The October meeting marked the second rate cut in 2016. The combined quantum of the cuts for the year stands at 50 basis points.



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**Real Estate**

**Gold /Jewellery**

**Consumer Goods/Retail**

**Telecom**

- **Real Estate**  
Off the books cash payments ranging from 10-70% of the property value are made to reduce the tax burden.
- **Gold /Jewellery**  
Most of the gold/jewellery purchases are made in cash (a large portion of which is black money).
- **Consumer Goods/Retail**  
Most households are dependent on cash purchases from local groceries (Kirana) shops for their daily needs.
- **Telecom**  
Many telecom consumers are dependent on cash recharges at small reseller's agents.

**Short-Term Impact of Demonetization on Demand**

Impact of demonetization is more prominent in unorganized sector comprising small builders and real estate agents  
Demand for real estate within unorganized sector involving higher cash payments is likely to take a hit in the short term

Gold/jewelry sector is likely to remain unaffected in the short term  
However, during the transition period, consumers are likely to focus on other more necessary items than investing in gold/jewelry

While demand for consumer goods is likely to remain unaltered, shortage of cash availability could lead to a shift in demand from small groceries to organized retailers and supermarkets (such as Big Bazaar, Reliance Fresh, etc.) in the short term

Since most of these recharges are of low value, the impact on telecom sector is likely to be limited

**Potential Medium to Long-term Impact**

Demonetization will bring increased transparency in the real estate sector, which is likely to result in a correction in real estate prices in medium-to-long term

Potential penalties could result in some of the unaccounted-for cash being let to go to waste, which could result in deflation in next 6-12 months  
Gold prices are expected to fall, which is likely to result in increase in demand in medium term

A potential consumer shift to organized retail, which offers alternative payment options such as digital/card payments, and gift coupons such as Sodexo, could gain prominence, resulting in higher footfall at these stores

Demonetization could be good news for the ailing mobile wallet/recharge platforms (PayTm, FreeCharge, Mobikwik, etc.), which are likely to witness a larger share of small payments being processed through their platforms



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## VII. Conclusion

1. Removes black money from the economy as it will be blocked since the owners will not be in a position to deposit the same in the banks
2. Stall the circulation of large volume of counterfeit currency and curb the funding for anti-social elements like smuggling, terrorism, espionage etc.
3. To the extent that black money (which is not counterfeit) does not re-enter the system, reserve money and hence money supply will decrease permanently.
4. Consumer goods, Real Estate and Property, Gold and luxury goods, Automobiles sectors are expected to face certain moderation in demand from the consumer side, owing to the significant amount of cash transactions involved in these sectors.
5. Price level is expected to be lowered due to moderation from demand side i.e. demand driven fall in prices.
6. The GDP formation could be impacted by this measure, with reduction in the consumption demand.
7. Notes which now cease to be legal tender are to be deposited or exchanged in banks (subject to certain limits). This will automatically lead to more amounts being deposited in Savings and Current Account of commercial banks. This in turn will enhance the liquidity position of the banks.
8. With cash transactions facing a reduction, alternative forms of payment will see a surge in demand. Digital transaction systems, E wallets and apps, online transactions using E banking, usage of Plastic money (Debit and Credit Cards), etc. will definitely see substantial increase in demand.

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# *Certificate of Publication*

This is to certify that Prof. /Dr. /Mr. /Mrs. /Ms.

Prof. P. D. Kulkarni

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Identification Of Transformer Incipient Faults By Using  
Fuzzy Logic-IEC Based 3 Gas Ratio  
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Research, Volume...6...Issue...1.....January-2017 ...,pp...01.-...04...

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# Analysis of Transformer Oil by Using MATLAB Software

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## ABSTRACT:

Transformer is a device on which cost effective supply of electricity mostly depends. Hence, to manage the life of transformers, to reduce failures and to extend the life of transformer, some measures are being adopted. Power system reliability depends on the consistency of electrical equipment. DGA is most useful technique for fault detection in oil insulated transformer. When more than one fault exists in a transformer, other methods sometimes fail to diagnose. This paper carried the fuzzy three ratio method which overcomes the drawbacks of the conventional three-ratio method. This paper first carries the fuzzy membership functions for codes "zero", "one", "two", then it transfer the conventional logic "AND" and "OR" used in IEC three-ratio method into fuzzy logic. Accuracy of the carried method is much higher than the Conventional IEC Method. It is a sensitive and reliable technique for detection of incipient fault for oil immersed transformer. The fault type of transformer can be obtained efficiently as well as easily. Multiple faults can be diagnosed by using fuzzy method, while, it may not be possible for any conventional method. Cost of maintenance can be reduced and the life of transformer can be increase by applying fuzzy logic method the life. Fuzzy logic is the largest investment in the utility's system. Detection of incipient fault in power transformer is a crucial. DGA is a successful technique to detect these potential faults and it provide wealth of diagnostic information. This method is the most effective condition monitoring tool of power transformer and hence identifying a suitable condition—base asset management decision.

**Keywords:** Power Transformer, Fuzzy Logic method, Dissolved Gas-In-Oil Analysis (DGA), Conventional Three-Ratio Method

## INTRODUCTION

The power transformer is a major apparatus in a power system, and its correct functioning is vital to system operations. These devices, such as, Buchholz relays or differential relays, respond only to a severe power failure requiring immediate removal of the transformer from service, in which case, outages are inevitable. Thus, preventive techniques for early detection faults to avoid outages would be valuable. In this way, analysis of the mixture of the faulty gases dissolved in insulation oil of power transformer has received worldwide recognition as an effective method for the detection of incipient faults. The insulating organic compounds (cellulose paper and oil) produce gas when subjected to thermal and electric stress. Most gases originate in insulating oil and their composition is influenced by temperature. The significant source in this knowledge base is the gas ratio method. Some limitations of this approach are overcome by incorporating the diagnostic procedure and the synthetic expertise method. Proper functioning of power transformers is critical to secure operation of the power system. Methods to identify fault conditions before they deteriorate to a severe state have attracted great research interest. The following table indicates specification of Power transformer;

Table 1.1: Power transformer specification

KVA	10000	
Voltage at no load	HV	33000(Volts)
	LV	11000 (Volts)