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Awards

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INDEX 2020

Sr. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	Name of the conference	National / International	ISBN /ISSN number of the proceeding	Page No.
1.	Parke S.S.	Vidyavata	<i>Sahitya Aur Senema Ka Ant Samandh</i>	<i>Bhartiy Sahityache chitrat Madhyamantar</i>	State	2319-9318	3-8
2.	Panmand D.B.	Research Journey	<i>Krushibajar Vyavasthepudh il Samsya ani Upay yojana</i>	Recent Trend in Agricultural Marketing	International	2348-7143	9-14
3.	Thorat S.S.	Research Journey	Challenge Before Agriculture Marketing In India	Recent Trend in Agricultural Marketing	International	2348-7143	15-22
4.	Thorat S.S.	International Research Journal of Commerce Management and Research Centre IRJCMSS	Recent Trends in Co-operative Bank in India		International	2321-9831	23-28
5.	Thorat S.S.		Role of Banking System In The Growth and Development	Challenge Before Indian Economy	National		29-34

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नेताजी शिक्षण संस्थेचे,

सुभाष बाबुराव कुल कला, वाणिज्य व विज्ञान महाविद्यालय,

केडगाव, ता- दौंड, जि- पुणे.

(मराठी, हिंदी व इंग्रजी विभाग)

आणि

सावित्रीबाई फुले पुणे विद्यापीठ, पुणे

दोन दिवसीय राज्यस्तरीय चर्चासत्र

(१६ जानेवारी २०२० व १८ जानेवारी २०२०)

'भारतीय साहित्याचे चित्रपट माध्यमांतर'



संयोजक

प्राचार्य डॉ. जी. आर निंबाळकर

■ संपादक ■

डॉ. गव्हाणे बी.डी

डॉ. जावळे एन. एच

डॉ. शेख टी. के

डॉ. गुजर ए. व्ही

प्रा. गायकवाड आर. एन.



विशेषांक— जानेवारी २०२०

नेताजी शिक्षण संस्थेचे,

सुभाष बाबुराव कुल कला, वाणिज्य व विज्ञान महाविद्यालय,
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प्रा. गायकवाड आर. एन.



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12) साहित्य और सिनेमा का अंतःसंबंध प्रा. डॉ. प्रमोद पडवळ, जि. पुणे (महाराष्ट्र)	51
13) साहित्य और सिनेमा का अंतःसंबंध सहा. प्रा. उज्ज्वला अहिरे, नासिक	56
14) फिल्मोंतरित साहित्य की उपादेयता प्रा. ज्ञानेश्वर किसन बगनर, जि. अहमदनगर	59
15) साहित्य और सिनेमा का अंतःसंबंध डॉ. मोहम्मद शाकिर शेख, पुणे	61
16) साहित्य और सिनेमा का अन्तः संबंध डॉ. शरद पारखे, जि. अहमदनगर	63
17) उपन्यास साहित्य और फिल्मोंतरण प्रा. डॉ. गडाख दिपाश्री कैलास, अकोले, अहमदनगर	66
18) साहित्य और सिनेमा का अंतः संबंध प्रा. बनकर संतोष महादेव, बारामती, पुणे	68
19) हिंदी कहानी साहित्य और फिल्मोंतरण प्रा. सिध्दाराम पाटील, जिला—सोलापुर	70
20) सिनेमा और हिंदी साहित्य डॉ. सारिका भगत, पाबळ, पुणे	73
21) 'Misguided Guide': From Novel to Film Dr. Hanumant Ajinath Lokhande, Pune	76
22) BOTH LOIS AND MARYA: VICTIM OF PATRIARCHY IN REFERENCE TO THE QUARTET ... Mrs. Kulkarni B. D., Baramati, Pune	81
23) A Critical Understanding of The Name of the Rose as a Film Adapted from ... Lalita Lahu Kangude, Pune	84
24) Marathi Cinema:A Brief Review of Its History Dr. Nandkumar Dnyanoba Jadhav, Dist. Pune	87

दर्शक के मन पर पड़ता है। अतः हम कह सकते हैं कि साहित्य और सिनेमा का गहरा संबंध होता है।

16

संदर्भ—

१. डॉ. चंद्रकांत मिसाळ, सिनेमा और साहित्य का अंतःसंबंध, पृ. ८
२. विजय अग्रवाल, सिनेमा और साहित्य, पृ. ६०
३. डॉ. कृष्ण कुमार रत्नू, अनुवाद और मीडिया नई सदी में सिद्धान्त स्वरूप, पृ. ७९
४. वासु चटर्जी, सारा आकाश पटकथा, राजेंद्र यादव, वासु चटर्जी, पृ. ८
५. विजय अग्रवाल, सिनेमा और समाज, पृ. ७२

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साहित्य और सिनेमा का अन्तःसंबंध

डॉ. शरद पारखे

हिंदी विभागाध्यक्ष,

कला, वाणिज्य एवं विज्ञान महाविद्यालय अळकुटी,
तह — पारनेर, जि. अहमदनगर

साहित्य का अर्थ होता है, 'स-हित' अर्थात् जिसमें समाज का हित निहित हो, वह साहित्य है। साहित्य समाज का आईना होता है। किसी भी देश के साहित्य को पढ़कर उस देश की सभ्यता, संस्कृति, रीति — रिवाजों को जाना जा सकता है। जिस देश का साहित्य जितना उन्नत होगा, उस देश की संस्कृति उतनी ही समृद्ध होगी।

साहित्य और सिनेमा — एक दूसरे को समृद्ध करने वाले कला — माध्यम है। साहित्य सिनेमा को आधार प्रदान करता है तथा सिनेमा साहित्य को आम लोगों तक पहुँचाता है। साहित्य का सिनेमा से संबंध सिनेमा के जन्म से ही रहा है। जो साहित्य हम पढ़ते हैं, सिनेमा के माध्यम से उसे देखते सुनते और रस ग्रहण करते हैं। यदि सिनेमा और साहित्य एक दूसरे के पूरक बनकर काम करें तो समाज में बड़े से बड़ा परिवर्तन ला सकते हैं और समाज को एक उर्ध्वगामी चेतना प्रदान कर सकते हैं। साहित्य और सिनेमा का आपस में गहरा और निकट का रिश्ता है। मुंशी प्रेमचंद, भगवतीचरण वर्मा, उपेंद्रनाथ अशक तथा अमृतलाल नागर, जैसे साहित्यकारों ने स्वयं को फिल्मों से जोड़ा, क्योंकि फिल्मों के पास निश्चित रूप से समुचित समन्वय की अभिव्यक्ति के जितने उपकरण हैं, उतने किसी भी अन्य कलात्मक विधा के पास नहीं है। साहित्य, नृत्य, संगित, चित्र यहाँ तक कि विश्व में जितनी भी कलाएँ हैं और उन्हें प्रस्तुत करने की

जितनी विभाए है, उन सभी को सिनेमा संतुलन के साथ प्रस्तुत करता है और सिनेमा इन सब कलाओं का समुचित रूप लेकर हमारे सामने आता है।

सिनेमा को अपनी सार्थकता के लिए साहित्यकार की कहानी, कवियों के गीतों की आवश्यकता होती है। सिनेमा साहित्य की उपेक्षा नहीं कर सकता, क्योंकि साहित्य उसकी गीढ़ अर्थात् मेरुदंड है, जिस पर उसका साग ढँचा, साग रचना — विधान खड़ा है, लेकिन यहाँ यह भी आवश्यक है कि, सिनेमा किसे साहित्य मानता है, किसे नहीं। ज़रूरी नहीं कि फिल्मकार को साहित्य — संबंधी यह समझ एक साहित्यिक अलोचक की समझ से मेल खाती हो अर्थात् हमें यह देखना होगा कि वे कौन से तत्व है, जिनकी उपस्थिति किसी साहित्यिक कथा को सिनेमा योग्य बना देती है। सिनेमा के संबंध में लोगो का बड़ा ही दिलचस्प रवैया है। वे फिल्में देखते है, लेकिन उनपर गंभीर चर्चा नहीं करना चाहते। उसका कारण हमारे मध्यमवर्ग और समाज की मानसिकता है, क्योंकि लोग हमेशा नए को अपनाने से कतराते रहते है। सिनेमा आज के समय की सशक्त कला है, इसे विज्ञान एवं तकनिक पर आधारित संपूर्ण कला कहें तो अतिशयोक्ति नहीं होगी। साहित्य की तरह यह भी सभी को साथ लेकर चलने का प्रयास करता है। साहित्य के साथ मिलकर सिनेमा और भी सद्दृढ हो जाता है। अच्छी फिल्में साहित्य और कला के आदर्श समन्वय के द्वारा ही बनती है।

दर्शक सिनेमा का अविभाज्य अंग है, दर्शकों के बिना सिनेमा का अस्तित्व असंभव है। हम जब आम आदमी की बातें करते है तो आम आदमी साहित्य से अधिक सिनेमा के करीब है और यदि फिल्में साहित्य और कला का आदर्श समन्वय हुआ तो वह जनहित के लिए लाभदायक होगा। सिनेमा के आरंभिक वर्षों को देखें तो कई ऐसी फिल्में सामने आई है, ज्यो साहित्यिक कृतियों पर बनी है। सिनेमाई माध्यम से यह कहानी बहुत अच्छे रूप में भारतीय दर्शकों के सामने आई। प्रेमचंद की प्रसिध्द कहानी 'दो बेटों की कथा' पर 'हिय मोती (१९७९)' नामक फिल्म बनी जो काफी रोचक रहीं। सहजता और

स्वाभाविकता इस फिल्म में अधिक दिखाई दी। इनकी एक अन्य कहानी 'शतरंज के खिलाड़ी' पर इसी नाम से सत्यजीव राय ने फिल्म बनाई जो ऐतिहासिक परिप्रेक्ष्य में अनुपम फिल्म रही। उस समय शायद पहली बार किसी विख्यात भारतीय निर्देशक ने किसी विख्यात साहित्यकार की रचना पर फिल्म का निर्माण किया। इस फिल्म के माध्यम से भारत में सिनेमा और साहित्य के संबंधो में सुधार हुआ। यह पहली फिल्म थी, जिसका विश्वव्यापी प्रदर्शन हुआ। फणीश्वर नाथ 'रेणु' की कहानी 'तिसरी कसम' उर्फ 'मारे गए गुलफाम' पर बनी 'तिसरी कसम'(१९६६) ने भारतीय लोकजीवन के अंतरंग में हलचलों को अभिव्यक्ति प्रदान की। भीष्म सहानी के उपन्यास 'तमस' पर निर्देशक गोविंद निहलानी ने फिल्म बनाई जिसे दूरदर्शन सहित अंतराष्ट्रीय फिल्म महोत्सव दिल्ली में भी दिखाया गया। यद्यपि फिल्मांकन से पूर्व भी 'तमस' उपन्यास चर्चा में रहा इसलिए फिल्मांकन के प्रदर्शन के बाद भारत के कोने-कोने में इसके विषय में चर्चा होती देखी गई। जो 'तमस' साहित्य द्वारा सिर्फ चंद लोगो को प्रभावित कर पाया, वह फिल्म के द्वारा जन — जन में अपने — आपको प्रस्तुत कर पाया। इसी तरह राजेंद्र यादव के उपन्यास पर पारंपारिक वातावरण और समस्याओं पर 'सागर आकाश' (१९६९) का निर्माण हुआ। आचार्य चतुरसेन शास्त्री की फिल्म 'धर्मपुत्र' (१९६२) साहित्यिक कृति पर आधारित फिल्म थी, जो उस समय काफी सगरी गई थी। साहित्यकार 'मुंशी प्रेमचंद' के विख्यात उपन्यास 'गोदान' पर इसी नाम से १९६३ में फिल्म बनी। तत्कालीन जीवन को इसमें दर्शाने की पूरी कोशिश की गयी।

भगवती चरण वर्मा के उपन्यास 'चित्रलेखा' पर १९६५ में इसी नाम से फिल्म बनी। केदार शर्मा ने पूरी निष्ठा और ईमानदारी से इसका फिल्मांकन किया। इस फिल्म के कथानक व संवादों में सजीवता होने से जीवंत प्रतित होते है। मात्र आठ हजार की लागत से बनाई गई फिल्म की आत्मा को निर्देशक प्रस्तुत करने में काफी सफल हुए। धर्मवीर भारती के उपन्यास 'सुरज का सातवाँ घोड़ा' पर इसी नाम से श्याम बेनेगल ने फिल्म बनाई जिसने साहित्य और सिनेमा के

संबंधों को गहराई से न केवल पारिभाषित किया वरन् उनके संबंधों को एक नई दिशा दी। साथ ही दोनों माध्यमों के बीच एक नयी भाषा, एक नयी संकल्पना इस फिल्म ने दिया था, पर कई निर्देशक उपन्यास की मूल संवेदना को समझ और पकड़ नहीं पाते, जैसे कि बासु भट्टाचार्य ने कुसुम अंसल के उपन्यास 'एक और पंचवटी' पर 'पंचवटी' (१९८६) फिल्म बनाई। जिसका मूल उद्देश्य उपन्यास की मूल संवेदना, प्रेम, पति-पत्नी के संबंधों को तथा स्त्री-पुरुष संबंधों को नए अर्थों में तलाशना था, इसी तलाश के तनाव और वृद्ध, को कहीं — कहीं फिल्मकार पकड़ नहीं पाया है। राजेंद्र बेदी के उपन्यास 'एक चादर मैली सी' पर फिल्म बनी, जो काफी सराही गई।

के. ए. अब्बास के उपन्यासों पर राज कपूर ने 'नई रोशनी' (१९६७) 'रोटी' (१९७४) 'नया जमाना' (१९७९) 'निचानगर' आदि फिल्में बनाई, जो पूँजिवादी शोषण के विरुद्ध थीं। पर मृणाल सेन की साहित्यिक कृति पर बनी फिल्में 'भुवनसोम' (१९६९) 'अंकुर' (१९७४) 'निशांत' (१९७५) जैसी सामाजिक फिल्में उतनी सफलता नहीं पा सकीं। सातवें दशक में मध्यवर्ग की कहानियों पर आधारित कई फिल्म आईं जिन पर साहित्य की अच्छी छाप दिखाई देती है। 'छोटी सी बात' 'रजनीगंधा', 'कोराकागज' 'चित चोर' आदि उपन्यासों और कहानियों की तर्ज पर बनी फिल्में हैं, जो काफी सराही भी गईं।

साहित्य और सिनेमा का उद्देश्य भले ही 'बहुजन हिताय' रहा है, परंतु उनमें बहुत बार तालमेल बिठाने में दिक्कत आती रही है, क्योंकि साहित्यकार स्वतंत्र प्राणी रहा है उसकी रचना में किसी का हस्तक्षेप उसे गवारा नहीं होता। जबकी फिल्म बनाते समय फिल्मकार को व्यावसायिकता के दबाव के चलते कुछ फर्क करना ही पड़ता है।

सिनेमा और साहित्य का संबंध वर्षों पुराना है। जहाँ सिनेमा वैज्ञानिक युग की देन है तो वही साहित्य हमारी पिढियों, पुरखों की धरोहर है। सिनेमा आधुनिक कला और कैमरे से व्यक्ति और चीजों को चलता बोलता दिखाने में सक्षम रहा है तो साहित्य एक ठोस धरातल की तरह उसे मदद करता रहा। एक अत्यंत

आधुनिक कला और एक अत्यंत पुरातन कला ने मिलकर इतिहास रचा और जनता — जन को सम्पृष्ट किया। इनके संबंधों में मधुरता और कटुता दोनों रही, फिर भी दोनों का उद्देश्य एक था इसलिए दोनों साथ-साथ चल सके। एक ने सार्थकता दी तो दूसरे ने उसे उसके लक्ष्य को प्राप्त करने में मदद की। अगर साहित्य समाज में बदलाव का एक प्रमुख कारण है तो सिनेमा भी कुछ हद तक इस बात के लिए जिम्मेदार रहा है। साहित्य और सिनेमा दोनों ने अपने — अपने तरीके से अपनी — अपनी जिम्मेदारी निभाई और समाज और देश के विकास में अपना योगदान दिया। ये दोनों अलग होते हुए भी एक-दूसरे के पूरक पोषक और साथी रहे। साहित्यकार कहीं-कहीं अपनी कृति में बदलाव को लेकर दुखी हुए तो कभी जन-जन तक पहुँचने से खुश भी हुए।

संदर्भ

- १) सिनेमा और समाज — विजय अग्रवाल
- २) सिनेमा और साहित्य का अंतः संबंध — डॉ. चंद्रकांत मिसाल



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85. शेतीव्यवस्थेतील होत असलेले नव्याने बदल 254
बांगर नामदेव
86. शेतीच्या विकासातील भारतीय पंचवार्षिक योजनांचे योगदान 256
कु. शिंदे ऋतिका अशोक, कु. चौधरी अंकिता बाळासाहेब
87. भारतातील शेती क्षेत्रातील माहिती तंत्रज्ञानाचे योगदान : एक मागोवा 258
प्रा. सतिश अशिनाथ गोंडे
88. कृषी विपणनाच्या समस्या व उपाययोजना 260
सहा. प्रा. घेगडमल एस. ए.
89. कृषी बाजार व्यवस्थेपुढील समस्या आणि उपाययोजना ✓ 263
प्रा. पानमंद डी. बी.
90. भारतीय शेती व्यवसाय : प्राचीन ते आधुनिक कालखंड एक दृष्टीक्षेप 265
प्रा. राजभोज संदिप बाबासाहेब
91. कृषी मालाच्या किमान आधारभूत किंमती शेतकऱ्यांच्या समस्या व उपाययोजनांचा अभ्यास करणे 267
प्रा. शिंदे व्ही. जी.
92. कृषी विपणनातील अलिकडील कल 269
कानवडे अर्चना रामनाथ
93. कृषी माल विपणनातील समस्या व उपाय एक दृष्टीक्षेप 272
प्रा. मांझिरे एस. डी.
94. भारतातील कृषी विपणनातील समस्या व उपाय योजना 274
प्रा. सिलदार तुडका पावरा
95. महाराष्ट्राचे शेती विपणन व राजकारण 276
प्रा. डगळे अनिल निवृत्ती
96. अन्न सुरक्षा : एक काळाची गरज 278
कु. कटारे निकिता सोमनाथ, तांबे दिपाली दत्तात्रय

कृषी बाजार व्यवस्थेपुढील समस्या आणि उपाययोजना

प्रा. पानमंद डी. वी.

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शेती हा भारतीय अर्थव्यवस्थेचा कणा आहे. आजही भारताच्या एकूण लोकसंख्येपैकी ७०% लोक ग्रामीण भागात राहताना व ते सर्व शेती व्यवसायावर उपजिवीका करीत आहे. भारतातील स्फोटक लोकसंख्येची अन्नधान्याची वाढती गरज भागवून निर्यात करण्याचे मोठे कार्य शेतकऱ्यांद्वारे सुरु आहे. कोणत्याही देशाच्या राष्ट्रीय उत्पन्नात शेती व्यवसायाचा वाटा उद्योग व सेवा क्षेत्राच्या तुलनेत जास्तीचा असल्यास तो देश विकसनशील किंवा कृषीप्रधान समजला जातो. नियोजनाच्या प्रारंभी शेती क्षेत्रात गुंतलेले मनुष्यबळ एकूण लोकसंख्येच्या ७०% होते. त्यात २००५-०६ मध्ये ६% अशी नगण्य गट झाली.

समस्या:

- १) बाजारासंबंधी पुरेशा माहितीचा अभाव : आधुनिक बाजार व्यवस्थेमध्ये शेतकऱ्यांना विविध घटकांची पूर्ण व नवीन माहिती त्वरीत मिळवण्याची व्यवस्था हवी. आजही अनेक भागात उत्पादक शेतमाल उत्पादीत करतो. परंतु त्याचे वितरण व विपणनाचे व्यवस्थापन करण्यासंबंधीचे तंत्रज्ञान उपलब्ध नसते. यामुळे याबाबतचे निर्णय घेण्यास तो प्रत्यक्ष बाजार व्यवस्थेवर अवलंबून रहावे लागते.
- २) असंघटित बाजार व्यवस्था : कृषि विपणनातील विविध संस्था आहेत. परंतु यामध्ये योग्य ताळमेळ साधला जात नाही. सर्व प्रकारच्या कृषी मालसंदर्भात संघटना निर्माण झालेल्या नाहीत. त्यासाठी खास प्रयत्न होणे गरजेचे आहे. उत्पादक व ग्राहक यांना एकत्रित आणण्याच्या सोयीसाठी कमतरता बाजार व्यवस्थेत / कृषी विपणनात आहेत.
- ३) साठवणूकीच्या सुविधांचा अभाव : उत्पादक मालाचे उत्पादन करतात. परंतु तो माल साठविण्यासाठी त्यांच्याजवळ पुरेशा सोयी नसतात. या कारणामुळे त्यांना असले त्या किंमतीला आपल्या मालाची विक्री करावी लागते. म्हणून शेतकऱ्यांना वाजवी किंमत मिळविण्यासाठी देशाच्या ग्रामीण भागात साठवणूक सुविधा उपलब्ध करणे आवश्यक आहे.
- ४) वाहतुक व दळणवळण यंत्रणेचा अभाव : आजही अनेक भागात पक्क्या रस्त्याची कमतरता जाणवते. ग्रामीण भागात रस्त्यांबाबतच्या सुविधा अभाव ग्रामीण भागात जाणवतो. यामुळे उत्पादित शेतमाल बाजार व्यवस्थेपर्यंत वेळेत पोहचविणे अशक्य होते. काही प्रकारचे शेतमाल हे नाशवंत असतात. याबाबत मोठी समस्या निर्माण होते.
- ५) कर्जपुरवठ्याच्या अपुऱ्या सुविधा : साठवणूकीच्या सोयी केल्या म्हणजे उत्पादक योग्य तो भाव येईपर्यंत

- वाट पाहिलच याची खात्री नाही. शेतकऱ्याला आर्थिक परिस्थितीत व घरखर्चाच्या निकडीमुळे बाजारपेठेत ताबडतोब माल विकवावा लागतो. त्यामुळे बाजारातील कृषि मालाचा पुरवठा वाढतो व किंमती कमी होतात.
- ६) शेतमालाच्या किंमतीची समस्या : कृषी मालाला योग्य किंमत आल्याशिवाय शेतकऱ्यांचे उत्पन्न स्थिर होणार नाही. शेतकऱ्यांची सौदाशक्ती वाढल्याशिवाय त्यांच्या मालाला योग्य किंमत येणार नाही. त्यादृष्टीने कृषीमालाची आधारभूत किंमत ठरविणे आवश्यक आहे. म्हणजेच साठवणूक व कर्जाची सोय याबाबी शेतकऱ्यांची प्रतिक्रिया, क्षमता वाढविण्यास कारणीभूत यातूनच आधारभूत किंमतीमुळे हमखास उत्पन्नाची हमी मिळते.
- ७) मध्यस्थांची साखळी : कृषी विपणन व्यवस्थेमध्ये मध्यस्थ व दलालांची एक साखळी निर्माण झालेली असून ती कमी होणे गरजेचे आहे. ग्रामीण भागात आजही व्यापारी व दलाल शेतावर जाऊन कमी किंमतीला तोच माल विकला जातो व उत्पादकला जितका फायदा मिळत नाही. तेवढा फायदा माल विकत घेणाऱ्याला मिळतो. तसेच काही व्यापारी शेतकऱ्यांचा माल चढ्या किंमतीला विकत घेतात व पैसे देण्यास असमर्थता दर्शवितात. तेव्हा उत्पादकाचे मोठ्या प्रमाणावर नुकसान होते.

कृषी बाजार व्यवस्थेपुढील आव्हाने :

शेती व उद्योग ही परस्पर पूरक व परस्पर संबंधित क्षेत्रे असल्याने देशात औद्योगिक विकासाप्रमाणेच शेती व्यवसायावर भर दिला जात आहे. कोणत्याही विकसनशील देशात औद्योगिक विकास बऱ्याच अंशी शेती क्षेत्रावर अवलंबून असतो. कारण शेती व्यवसाय उद्योगांना कच्चा माल पुरवत असतो.

भारताने स्वातंत्र्य प्राप्तीनंतर नियोजन काळात शेतीविकासासाठी अनेक प्रयत्न करण्यात आले. मात्र शेती व्यवसायातील प्रश्न सुद्ध

शकले नाहीत. उलट नवीन आर्थिक धोरणांवर अनेक नवीन आव्हाने उभी राहिली आहेत. यामध्ये दुसऱ्या हरित क्रांतीची गरज, शेती व शेतकऱ्यांची आव्हाने, एकात्मिक शेती व्यवस्थापनाला महत्त्व सिंचन क्षेत्रात वाढ करणे. समग्र मागणीत वाढ होणे. अपेक्षित औषध शेती, विशेष कृषी क्षेत्राची निर्मिती. शेती उत्पादकतेत वाढ करणे. मुलभूत सुविधांची उपलब्धता. कृषी विषयक शिक्षणाविषयी अनास्था. सीमांत शेतकऱ्यांची अवस्था श्रमाला प्रतिष्ठा प्राप्त करून देणे आणि शेतमजुरांचे स्थलांतर इत्यादी आव्हाने आहेत.

भारतीय अर्थव्यवस्थेत शेतमजुरांना आणि शेतीला अतिशय महत्त्वाचे स्थान आहे. अर्थव्यवस्थेत महत्त्वाची भूमिका बजावणाऱ्या या शेतमजुराची स्थिती आणि शेतीची स्थिती हलाखीची असताना दयनीय स्थिती असलेली दिसून येते. त्याच सोबत ती चिंताजनक सुद्धा आहे. ग्रामीण अर्थव्यवस्थेतील अतिशय मागासलेपणा आणि उपेक्षित असणारा वर्ग म्हणजे शेतमजूर होय.

फोर्ब्स नियतकालिकाने 'वर्ल्ड इकोनॉमिक फोरम' द्वारे अलीकडेच प्रसिद्ध केलेल्या जागतिक माहिती तंत्रज्ञान अहवालाचा संदर्भ देत म्हटले की सध्या या उदयोन्मुख बाजारपेठा आणि विकसित राष्ट्रांमधील मोठे अंतर अजूनही कायम आहे. मात्र हे अंतर पुढील दशकात खूपच कमी होईल. भारतीय ग्रामीण अर्थव्यवस्थेत शेती हाच आधारस्तंभ आहे. भारताच्या आर्थिक विकासात शेतीचा

सहभाग अत्यंत महत्त्वाचा आहे. २०११ च्या जनगणनेनुसार भारताची लोकसंख्या १२१ कोटी होती. राष्ट्रीय उत्पन्न वाढीचा वेग ६.७ प्रतिशत चलन वाढीचा दर ७.८ प्रतिशत दारिद्र्य रेषेखालील लोकसंख्या २२ प्रतिशत तर सेवा क्षेत्राचा ५९ प्रतिशत असल्याचे आढळून येते.

देशातील १२१ कोटी लोकांची अन्नधान्याची समस्या शेती व्यवसायच सोडवितो. देशातील अनेक मोठ्या उद्योगांना साखर, कापड, ज्यूट, कागद, तेल गिरण्या या विविध प्रक्रिया उद्योगांना शेतीतूनच कच्चा माल पुरविला जातो. तसेच अनेक मोठ्या उद्योगातून उत्पादित पक्क्या मालाला शेतीतूनच प्रत्यक्ष अप्रत्यक्षपणे मागणी प्राप्त होते.

संदर्भ सूची :

- १) रुद्र दत्त व सुंदरम, 'भारतीय अर्थव्यवस्था', ५० वी आवृत्ती.
- २) परिवर्तनाचा वाटसरू
- ३) अर्थसंवाद - एप्रिल - जून
- ४) प्रा. शरद जोशी, 'भारतीय अर्थव्यवस्थेची वाटचाल' डायमंड प्रकाशन, पुणे.
- ५) सकाळ वृत्तपत्र

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43.	Marketing Education in The Third World: Problems and Challenges	131
	Dr. Vikhe Pramod Madhavrao	
44.	Agricultural marketing, problems and challenges, government policy, current trends in agricultural marketing.....	133
	Mr. Ramesh Bhaupatil Nagare	
45.	Problems and Remedies of Marketing of Agricultural Goods	136
	Prof. Murtadak B. N.	
46.	A study of Recent Trends of Agricultural Marketing.....	138
	Mrs. Charusheela R. Gayake	
47.	Problems and Prospects of Cooperative Marketing.....	142
	Dr. Gholap Sachin Ashok	
48.	A Study to Analyse Dairy Business in Ahmednagar District of Maharashtra: Agricultural Farmer's Perspective	146
	Shri. Kandekar Parashram Gangadhar	
49.	India's Economic growth and agriculture.....	149
	Prof. Sunil Yakob Mhankale, Prof. Sharad vitthal Awari	
50.	Challenges before the Indian Sugar Industry	151
	Mr. Kadu Rahul Bapusaheb	
51.	Problems and Challenges of Agricultural Marketing in India.....	153
	Prof. Payal Pawar	
52.	Problems and Challenges of Agricultural Marketing	156
	Shinde Mohini Dattatraya	
53.	Problems of Agricultural Marketing in India	160
	Dr. B. D. Ranpise	
54.	Challenges before Agriculture Marketing In India.....	162
	Prof. Dr. S.R. Bakhale, Smt. Thorat Shantabai Sitaram Alkuti	
55.	Entrepreneurial behaviour of Dairy farmers in Ahmednagar district of Maharashtra	166
	Shri. Kandekar Parashram Gangadhar, Dr. S M. Vadghule	
56.	An Analytical Study of Demonetization.....	169
	Dr. Vinod H. Mane	
57.	Study of Agricultural Marketing in India	172
	Dr. S. S. Rohamare, Mr. R. B. Thete	
58.	Problem and Prospective of agricultural Marketing.....	174
	Shinde Saurabh Bhausaheb, Prof. Gaikwad A. P., Prof. Bramhane S. B.	
59.	Farmer Suicides (India, Maharashtra, Vidarbha).....	176
	Shelake Dnyaneshwar Waman, Tarpewad Datta Laxman	
60.	Recent Trends in Agricultural Marketing	182
	Mr. Yvraj Revansiddh Solapure	
61.	Agriculture and Development of Indian Economy.....	184
	Shantaram V. Sonawane	
62.	Indian Agriculture Marketing Reforms: APMC Act, Model APMC Act 2003 and eNAM	188
	Mr. Garule Ganesh Laxman	
63.	Economic growth and agriculture.....	191
	Mr. Sujit Shinde	
64.	Agricultural Marketing: SWOC Analysis.....	193
	Dr. Adinath Raosaheb Gholap, Dr. Mangal Babasaheb Jagtap	

Challenges before Agriculture Marketing In India

Prof. Dr. S.R. Bakhale
Research Guide

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Abstract:

Agricultural marketing covers the services involved in moving an agricultural product from the farm to the consumer. Numerous interconnected activities are involved in doing this, such as planning production, growing and harvesting, grading, packing, transport, storage, agro- and food processing, distribution, advertising and sale. Some definitions would even include "the acts of buying supplies, renting equipment, (and) paying labor", arguing that marketing is everything a business does.^[1] Such activities cannot take place without the exchange of information and are often heavily dependent on the availability of suitable finance. Marketing systems are dynamic; they are competitive and involve continuous change and improvement. Businesses that have lower costs, are more efficient, and can deliver quality products, are those that prosper. Those that have high costs, fail to adapt to changes in market demand and provide poorer qualities are often forced out of business. Marketing has to be customer-oriented and has to provide the farmer, transporter, trader, processor, etc. with a profit. This requires those involved in marketing chains to understand buyer requirements, both in terms of product and business conditions.

Well-functioning marketing systems necessitate a strong private sector backed up by appropriate policy and legislative frameworks and effective government support services. Such services can include provision of market infrastructure, supply of market information, and agricultural extension services able to advise farmers on marketing. Training in marketing at all levels is also needed. One of many problems faced in agricultural marketing in developing countries is the latent hostility to the private sector and the lack of understanding of the role of the intermediary. For this reason "middleman" has become very much a pejorative word.

Key Words : Agriculture, Agriculture Marketing, Agricultural Sector, Indian Economy, Retail Marketing.

Introduction:

India is an agricultural country and one third population depends on the agricultural sector directly or indirectly. Agriculture remains as the main stay of the Indian economy since times immemorial. Indian agriculture contribution to the national gross domestic product (GDP) is about 25 per cent. With food being the crowning need of mankind, much emphasis has been on commercialising agricultural production. For this reason, adequate production and even distribution of food has of late become a high priority global concern.

Agricultural marketing is mainly the buying and selling of agricultural products. In earlier days when the village economy was more or less self-sufficient the marketing of agricultural products presented no difficulty as the farmer sold his produce to the consumer on a cash or barter basis. Today's agricultural marketing has to undergo a series of exchanges or transfers from one person to another before it reaches the consumer. There are three marketing functions involved in this, i.e., assembling, preparation for consumption and distribution. Selling on any agricultural produce depends on some

couple of factors like the demand of the product at that time, availability of storage etc. The products may be sold directly in the market or it may be stored locally for the time being. Moreover, it may be sold as it is gathered from the field or it may be cleaned, graded and processed by the farmer or the merchant of the village. Sometime processing is done because consumers want it, or sometimes to conserve the quality of that product. The task of distribution system is to match the supply with the existing demand by whole selling and retailing in various points of different markets like primary, secondary or terminal markets.

Efficient marketing infrastructure such as wholesale, retail and assembly markets and storage facilities is essential for cost-effective marketing, to minimize post-harvest losses and to reduce health risks. Markets play an important role in rural development, income generation, food security, developing rural-market linkages and gender issues. Planners need to be aware of how to design markets that meet a community's social and economic needs and how to choose a suitable site for a new market. In many cases sites are chosen that are inappropriate and

result in under-use or even no use of the infrastructure constructed. It is also not sufficient just to build a market; attention needs to be paid to how that market will be managed, operated and maintained. In most cases, where market improvements were only aimed at infrastructure upgrading and did not guarantee maintenance and management, most failed within a few years.

Rural assembly markets are located in production areas and primarily serve as places where farmers can meet with traders to sell their products. These may be occasional (perhaps weekly) markets, such as haat bazaars in India and Nepal, or permanent. Terminal wholesale markets are located in major metropolitan areas, where produce is finally channelled to consumers through trade between wholesalers and retailers, caterers, etc. The characteristics of wholesale markets have changed considerably as retailing changes in response to urban growth, the increasing role of supermarkets and increased consumer spending capacity. These changes require responses in the way in which traditional wholesale markets are organized and managed.

Retail marketing systems in western countries have broadly evolved from traditional street markets through to the modern hypermarket or out-of-town shopping center. In developing countries, there remains considerable scope to improve agricultural marketing by constructing new retail markets, despite the growth of supermarkets, although municipalities often view markets as sources of revenue rather than infrastructure requiring development. Effective regulation of markets is essential. Inside the market, both hygiene rules and revenue collection activities have to be enforced. Of equal importance, however, is the maintenance of order outside the market. Licensed traders in a market will not be willing to cooperate in raising standards if they face competition from unlicensed operators outside who do not pay any of the costs involved in providing a proper service.

Objectives of the Research Study

The present research study is carried out with following objectives in view:-

1. To study the Agricultural Marketing in India.
2. To study the Challenges before Agriculture Marketing in India.
3. To give the major suggesting for improvement the Agriculture Marketing in India.

Research Methodology:

The present research study is based on the secondary data. Such secondary data is collected from various reference books on Agriculture, Agriculture Marketing, Agricultural Sector, Indian Economy, Retail Marketing,

Marketing Management, Commerce, Management, Technology, Finance, and Banking etc.

For the said research study the data pertaining to the above objectives was collected by the review of the literature on the subject concerned. The literature was thus collected by visiting libraries and various concerned websites.

Hypothesis:

The said research study was carried out with following hypothesis in view:

- H1 In India, the organised marketing of agricultural commodities has been promoted through a network of regulated markets.
- H2 Recent Time, Agriculture is different from industry and plays a significant role in the economic development of a nation.

Agricultural Marketing in India:

There are several challenges involved in marketing of agricultural produce. There is limited access to the market information, literacy level among the farmers is low, multiple channels of distribution that eats away the pockets of both farmers and consumers. The government funding of farmers is still at nascent stage and most of the small farmers still depend on the local moneylenders who are leeches and charge high rate of interest. There are too many vultures that eat away the benefits that the farmers are supposed to get. Although we say that technology have improved but it has not gone to the rural levels as it is confined to urban areas alone. There are several loopholes in the present legislation and there is no organized and regulated marketing system for marketing the agricultural produce. The farmers have to face so many hardships and have to overcome several hurdles to get fair and just price for their sweat

The agriculture sector needs well-functioning markets to drive growth, employment and economic prosperity in rural areas of India. In order to provide dynamism and efficiency into the marketing system, large investments are required for the development of post-harvest and cold-chain infrastructure nearer to the farmer's field. A major portion of this investment is expected from the private sector, for which an appropriate regulatory and policy environment is necessary. Also, enabling policies need to be put in place to encourage the procurement of agricultural commodities directly from farmer's fields and to establish effective linkage between the farm production and the retail chain and food processing industries.

Challenges before Agriculture Marketing In India:

There are several challenges involved in marketing of agricultural produce. There is limited access to the market information, literacy level among the farmers is low, multiple channels of distribution that eats away the pockets of both farmers and consumers. The government funding of farmers is still at nascent stage and most of the small farmers still depend on the local moneylenders who are leeches and charge high rate of interest. There are too many vultures that eat away the benefits that the farmers are supposed to get. Although we say that technology have improved but it has not gone to the rural levels as it is confined to urban areas alone. There are several loopholes in the present legislation and there is no organized and regulated marketing system for marketing the agricultural produce. The farmers have to face so many hardships and have to overcome several hurdles to get fair and just price for their sweat.

1. Rudimentary infrastructure and policies leads to slow agricultural growth - Slow agricultural growth is a matter of concern as most of India's population is dependent on rural employment for a living. Current agricultural practices are neither economically nor environmentally sustainable and India's yields for many agricultural commodities are low. Poorly maintained irrigation systems and lack of good extension services are among the factors responsible. Farmers' access to markets is hampered by poor roads, rudimentary market infrastructure, and excessive regulation

2. The average size of land holdings is small - The average size of land holdings is less than 20,000 m² and subject to fragmentation due to land ceiling acts and, in some cases, family disputes. Such small holdings are often over manned, resulting in disguised unemployment and low productivity of labour.

3. Poor socio-economic condition of farmers - Illiteracy, the root cause of farmers' poor socioeconomic condition, should be tackled vigorously. Though the government is taking the initiative by adopting policies like universal education, a highly centralized bureaucracy with low accountability and inefficient use of public funds limits their impact on poverty.

4. Use of technology is inadequate - Adoption of modern agricultural practices and use of technology is inadequate, hampered by ignorance, high costs and impracticality in the case of small land holdings. In India, farming practices are too haphazard and non-scientific and need some forethought before implementing any new technology. The screening of technology is important

since all innovations are not relevant or attractive to all areas.

5. No proper management of irrigation - in India can be broadly classified into two parts, each having different issues.

Suggestions:

1. Indian industries should show greater enthusiasm in agri businesses and be more active to market the country's farm produce.
2. Agricultural growth, particularly in staple crops, is among the best routes for achieving these and other development goals in developing countries.
3. The world's agriculture and food systems must become more productive, more resource-efficient, more resilient, and less wasteful.
4. There are multiple technology choices and paths for agriculture. Those resources must be exploited.

Conclusion:

Agricultural marketing needs to be conducted within a supportive policy, legal, institutional, macro-economic, infrastructural and bureaucratic environment. Traders and others cannot make investments in a climate of arbitrary government policy changes, such as those that restrict imports and exports or internal produce movement. Those in business cannot function if their trading activities are hampered by excessive bureaucracy. Inappropriate law can distort and reduce the efficiency of the market, increase the costs of doing business and retard the development of a competitive private sector. Poor support institutions, such as agricultural extension services, municipalities that operate markets inefficiently and export promotion bodies, can be particularly damaging. Poor roads increase the cost of doing business, reduce payments to farmers and increase prices to consumers. Finally, the ever-present problem of corruption can seriously impact on agricultural marketing efficiency in many countries by increasing the transaction costs faced by those in the marketing chain.

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35	To Study The Agri-Tourism Sector Development And Restraint In Maharashtra <i>Prof. Manisha Giri</i>	160
36	A Review of Food Industry And Women Entrepreneur Engaged In Food Industry <i>Dhanapune Sonal Vasantrya</i>	164
37	Traditional & Digital Marketing In India <i>Prin. Dr. Wadekar S. K.</i>	167
38	Recent Trends In Co-operative Banks In India <i>Prof. Thorat Shantabai Sitaram</i>	171
39	A Comparative Study of The Selected Indian Public Sector Banks With Special Reference To NPA <i>Amit Kumar Verma</i>	174
40	A Study And Review of Digital Marketing <i>Prof. Pawar B. M.</i>	179
41	Role of Dairy Farming In Rural India <i>Prof. Nitin B. Rupnawar</i>	181
42	A Role of BAIF In Agricultural And Rural Development <i>Prof. Gaikwad Sujata Jaywant, Dr. H. M. Jare</i>	183
43	The Role of NABARD In Financing Rural Infrastructure Development: An Overview <i>Shital H. Thorat, Prin. Dr. H.M. Jare</i>	186
44	Contribution of NABARD In Financial Inclusion In Rural India: An Overview <i>Shital H. Thorat</i>	190
45	Impact of Agricultural Sector On Indian Economy <i>Prof. Gajanan R. Jagtap</i>	194
46	Higher Education and Corporate Social Responsibility <i>Dr. J. P. Bhosale, Amit More</i>	198
47	Challenges of Local Administrative Organizations Administration in Thailand <i>Asst. Prof. Dr. Arun Chānīnī</i>	200
48	The Abhidhamma Study: A Case Study in Thailand <i>Dr. Sulemas Suthisamphat</i>	205
49	Development of Information Dissemination for Participatory Publicity of Tambol Administration Organizations and Schools to Prevent and Suppress Drugs in Nonthaburi Province <i>Dr. Kongchit Shinnasin</i>	209
50	History of Provincial Administration Organization: Nakhon Si Thammarat Province <i>Jintana Katakul, Prof. Dr. Sanjay B. Salunke</i>	216
51	Analytical study of Goods and service Tax in India <i>Prof. Dr. Galkwad Vijay Vishnu</i>	220
52	Analytical study leadership In India <i>Prof. Dr. Ingawale Lalitkumar Gulabrao</i>	222
53	Social Security Healthcare and Pension System in Thailand <i>Watana Rueangkaew, Prof. Dr. Sunil Narwade</i>	224
54	Guidelines for Creating Good Governance of Local Administrative Organizations <i>Detchat Treesap, Prof. Dr. Sanjay B. Salunke</i>	227
55	The Monarchy of Thailand <i>Phramaha Prasert Chanjamrat, Prof. Dr. Sanjay B. Salunke</i>	234

RECENT TRENDS IN COOPERATIVE BANKS IN INDIA**PROF. THORAT SHANTABAI SITARAM**

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Abstract - All modern Economics are money economics. Banking is gradually changing its covers of action. The use of computers of the fast developing information technology has started attiring the density of banks by developing enterprises and including managerial and business skills in men Previously Indian banks were keener to provide services by offering business by branch expansion. Due to effective use of modern technology in banking sector, the efficiency, speed of transaction and banking activities of the banks is improved.

Keywords - Modern Technology, Automatic Teller Machine, Core Banking, Plastic Money, SMS Banking, Nationalized Banks, Cooperative Banks.

Introduction

All banks in modern time have a key role to play in the process of Economic Development by promoting the savings by encouraging and channeling investment. All modern Economics are money economics. Banking is gradually changing its covers of action. The use of computers of the fast developing information technology has started attiring the density of banks by developing enterprises and including managerial and business skills in men Previously Indian banks were keener to provide services by offering business by branch expansion. An organization can be evaluated by its distribution of profits to the shareholders, and by better and quick services to the customers Revolution in communication technology has sought to change the face of banking as it directly affects the speed of transfer of money. The use of computers or the fast information technology has started altering the design of banks. All this has made banking to be not only a money related business but also more as business information and financial transactions in modern times technology which has become a capital for survival of business organizations. Today we think in term of virtual branches or multimedia banks, A bank branch can be set up on the net. The researcher would like to study "A Comparative Study Of Technological Trends In Nationalised Banks And Cooperative Banks In Pune District".

Significance of the study

The research topic is significant because it helps to find out the activities conducted by the nationalized banks and overall banking sector. Nationalized banks have greatly contributed to disbursement of funds to agriculture sector, industrial sector and citizen of the country. The research study focuses on the contribution made by the nationalized banks to the development of rural area, urban area, agriculture sector as well as industrial sector. The researcher intends to study how the nationalized banking sector help to develop the country in terms of education, economic conditions, living standards and employability. The researcher also wanted to study the working functionalized banking sector, in Pune District. Nationalized job in the distribution of funds and amenities among the rural and urban communities. This has attracted the attention of many international agencies, bodies and foreign government authorities. The nationalized banks in India have been working as functionaries for human resource development. The role played by the Indian nationalized banking sector have been recognized and appreciated by the national and international agencies. So it is national and international status of Indian nationalized banking sector and the topic "A Comparative Study Of Technological Trends In Nationalised Banks And Cooperative Banks In Pune District." has a significant one.

Scope of the study

The present research study covers the literature and data at national level. It covers particularly Pune district of Maharashtra State. The present study "A Comparative Study Of Technological Trends In Nationalised Banks And Cooperative Banks In Pune District." is the first of its kind. It is need of the hour to know the impact of technological trends in banking sector on the working transacting on banking sector as well as on customers of the banks and evaluate the problems of banks and customers. Technological changes in banking sector may become more beneficial to the banking sector as well as to the customers of the banks, if technological changes are properly managed and efficiently adopted by the nationalized banks. The present study will help to the planners and policy makers for making decisions regarding the banking sector.

Selection of sample

There were 27 Nationalized Banks in India. All these 27 nationalized banks were in Maharashtra and out of these 27 Nationalized Banks there were 15 nationalized banks in Pune District. The researcher selected only 5 Nationalized Banks and 5 Cooperative Banks from Pune District. 20 branches of nationalized banks and 20 branches of cooperative banks are selected as a sample size. Further a sample of branches of nationalized and cooperative bank were selected for the said research study. Sample of 5 customers selected, one from household, one from profession, one from serviceman, one from Industry and one from farmer from various categories.

Objectives of the research study

1. The Main objective is to study the technological trends in banking sector with special reference to selected nationalized and cooperative Banks in Pune District.
2. To take review of the modern technological trends of banking sector in general, nationalized and cooperative banks in particular.
3. To study the adoption of modern technological trends in banking sector of Pune District.
4. To review the growth taken place in the nationalized and cooperative banking sector, due to modern technological trends.
5. To study the impact of technological trends on bank workers efficiency.

Hypothesis of the study

1. Due to the effective use of modern technologies in banking sector, the efficiency of the banks is improved.
2. Technology has dominated the working of nationalized and cooperative banks and has ultimately resulted in increase in its accuracy and profitability

Research Methodology

The research study is based on the analysis and interpretation of primary and secondary data.

Primary Data - Primary data is first hand data fresh and authentic for the purpose of research study. To collect the required primary data, the following techniques of data collection were used. a) Questionnaires, b) Field Visit, c) Interviews, d) Attending the Meetings.

Secondary Data - In Secondary sources existing records, that is published and un-published record was used.

Limitations of the Research Study

1. The study area is limited to Pune District only.
2. The time period taken the Technological Trends in Banking Sector in Pune District is from January 2010 to December 2012.
3. The researcher has made a sincere effort to collect the necessary primary data and conduct research work in the study region but the results that is conclusions are depends up on respondents response.

Suggestions

The researcher would like to make the following suggestion for effective use of modern technologies in banking sector and for increasing overall performance of the banks.

The Suggestions are as follows-

1. All the banks may apply modern machines, modern techniques an modern technologies in their daily routine. As per the financial position and also as per the customer's requirements these technologies may be applied.
2. Banks may have to concentrate upon maintaining old customers. Because getting new customers is first differentiate all the customer into separate groups such as – corporate customers, employee customers (serviceman) housewives, male, female, students, pensioners, self employed, persons, entrepreneurs etc.
3. In respect of adopting new technology in the banking field the employees must be well trained.
4. The training programmes for getting techniques of utilizing the computer, internet and various types of electronic medias must be arranged by the banks.
5. The banking employees should be always ready to accept the changes, which take place in this field.
6. Due to modern technology, unemployment may be increased. So the Voluntary Retirement Scheme or Compulsory Retirement Scheme may be started by banks.
7. The routine work may hamper due to breakdown of machinery. But due to modern machines, and modern technologies the strength of the bank can be increased.
8. The customers are interested in maintaining contact with the bank for long periods. Therefore, according to the changing needs the customers may be identified and appropriate schemes for meeting their needs may be developed.
9. For smooth running of computer system the generator sets may be provided to all branches of the nationalized bank. Due to generator sets the computer data will not be corrupted.
10. There may be parking facility, drinking water, toilet facility, newspapers for customers.
11. Customers may be provided with writing facility for filling in the necessary forms of the bank.
12. Follow-up of recovery of loans may be done properly, as this will become the customers alert about repayment.
13. The selected branches of nationalized and cooperative banks may make its maximum efforts to sanction the loans only for productive purpose and in time.
14. Loan applications may be carefully scrutinized so that loans would be properly sanctioned for genuine purpose only.
15. For increasing the amount of deposit, the bank may try to disburse the loan to the borrowers under the head loan against deposit.

Conclusion

Each and every business organization can be evaluated by its distribution of profits to the shareholders, and by better and quick services to the customers. Revolution in communication technology has sought to change the face of banking as it directly affects the speed of transfer of money. The use of computers or the fast information technology has started altering the design of banks. All this has made banking to be not only a money related business but also more as business information and financial transactions in modern times technology which has become a capital for survival of business organizations. Due to effective use of modern technology in banking sector, the efficiency, speed of transaction and banking activities of the banks is improved.

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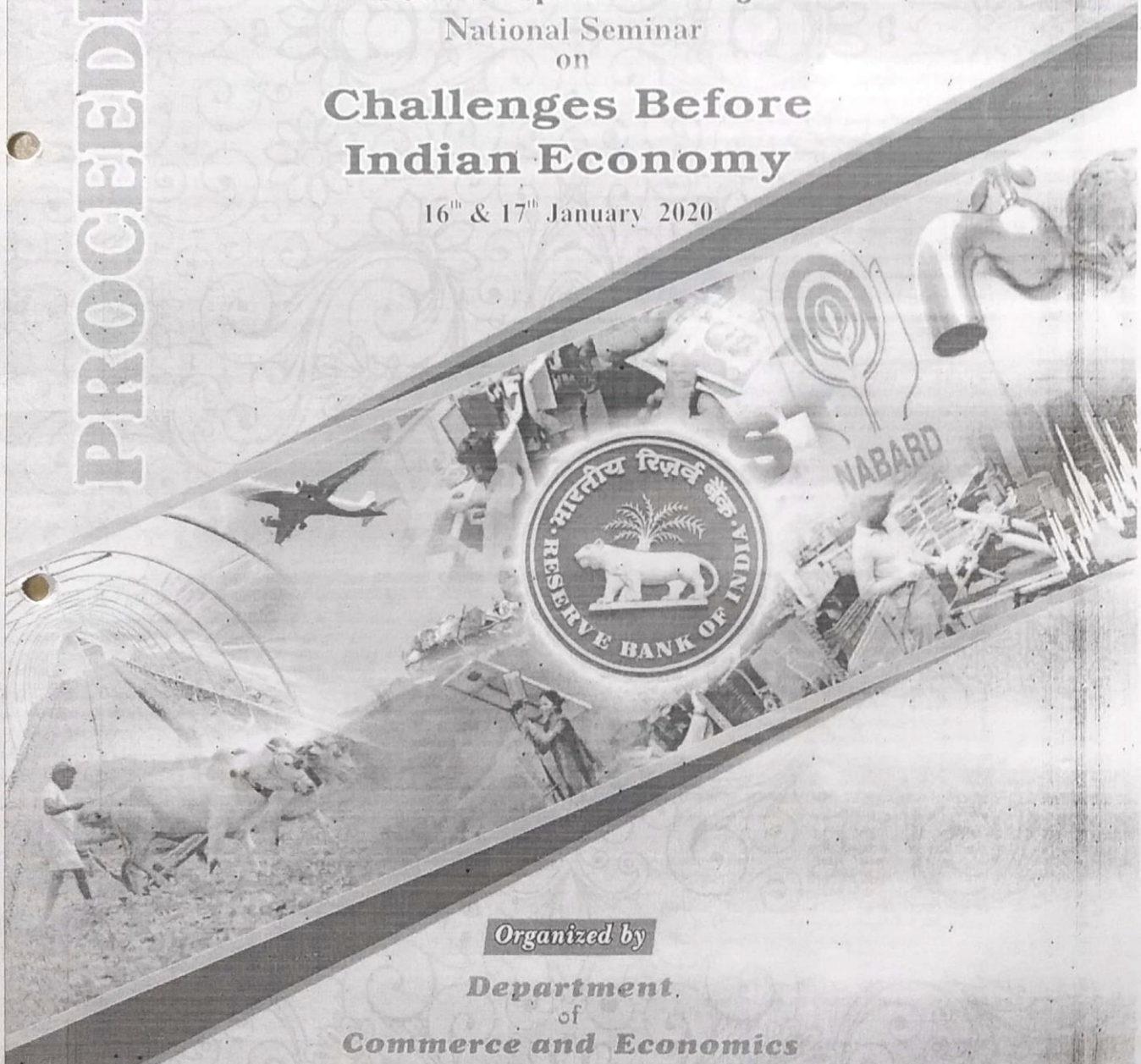
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19	Impact Of New FDI In E-Commerce Rules In India On Customers	Nikhil Bharat Goyal (M.Com., FCA, NET, SET)	80
20	Impact Of GST On Indian Economy	Thube Pranita Santosh	83
21	Role Of Banking System In The Economic Growth And Development	Dr. S. R. Bakhale Prof. S. S. Thorat	87
22	Introduction To Indian Economy And Problems Faced By It	Prof. Ranjit A. Shinde	93
23	Demonetization And Its Effect On Indian Economy	Mr. Satbhai Abhijit Prakash	99
24	Role Of RBI, Nabard In Indian Economy RBI	Mr. Surendra Laxmanrao Bhujbal	106
25	Indian Economy And Rural Development	Dr. Bhandari Mousmi Jitendra	112
26	Challenges Before The Skill Development In India	Bhushan D. Bhalerao	114
27	ग्रामीण विकासात नाबार्डच्या योजनांचे योगदान	सहा. प्रा. वेगडमल एम.ए.	119
28	प्राथमिक कृषी सहकारी पतसंस्थाने अर्थिक व सामाजिक विश्लेषण	प्रा.डॉ.सचिन रमेश तोरडमल	122
29	Impact Of GST On Indian Economy	Dr. Karuna B. Kamble	126
30	Important Challenges And Prosperous Of Indian Economy: Reference To Agriculture Sector	Dr. K.M. Tele	136
31	Economical Challenges In Front Of Indian Government & It's Solutions	Prof. Thombare Sandip Ashok	141
32	Role Of Reserve Bank Of India In Indian Economy	Prof. Take Kishor Bhausaheb	144
33	Impact Of GST On The Indian Economy	Prashant Prakash Dhanave	152
34	Agriculture Productivity	Prof. Dr. Deepak Pandharinath Sontakke	156

Role Of Banking System In The Economic Growth And Development

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Abstract

The Indian Banking Industry is undergoing a paradigm shift in scope, context, structure, functions and governance. The information and communication technology revolution is radically and perceptibly changing the operational environment of the banks. Technology has emerged as a strategic resources for achieving higher efficiency, control of operations, productivity and profitability. Technology not only plays an important role in development and introduction of new products and facilities like ATMs., tele-banking, internet banking etc. but also plays a pivotal role in terms of achieving operational efficiency. Technology also aids in the asset liability management process by enabling the top management to decide on product pricing in a competitive scenario.

Banking industry in developed countries has kept pace with the economic developments. The developed economics have also tried to acquire the advanced banking network taking full advantages of various inventions in the electronic and telecommunication field. The development of online back office terminal systems linked to large mainframe batch processing computers has enabled the bank to cope with rapidly increasing volumes of transactions that could not have been handled manually. Their core systems forming large integrated network in many countries are the nerve centers of branch banking and now extended well beyond transaction processing, accounting and provision of management information. They are under constant development and modification primarily to reduce unit costs and to estimate unnecessary paper output. The e-banking has come to be recognized as a virtual necessity to face the imminent challenges owing to globalization and liberalization of the economy. A wide range of services are being offered by banks using technology.

Key Words - Banking System, Banking Technology, Economic Growth & Development, Capital Formation, Modernization of Business etc.

Introduction

Banking through internet has emerged as a strategic resource for achieving higher efficiency, control of operations and reduction of cost by replacing paper based and labour intensive methods with automated processes thus leading to higher productivity and profitability. Internet banking is not having an independent effect on banking profitability, although these findings may change as the use of the Internet becomes more widespread. As new private sector banks came to the scene as tech-savvy and banks offer several innovative products in the main office for technology-based clients, the demonstration effect trapped in restoring banks. Offers various channels such as the basic machine based on the card (credit / debit / smart card) based on communication bank marked the beginning of any time and held by banks in India.

The IT (Information Technology) has changed the Indian structure of Indian Banking. Technology has been identified by banks as an important element in their strategy to improve productivity and render sufficient customer service. In banking computerization has taken place all over the world. The purpose is to bring technology to the counter and to enable Employees to have information at their fingertips. Over the years, the banking sector in India has been a no. of the changes. Most banks have begun to take an innovative approach to banking, with the aim of creating more value for customers and, consequently, the banks. The IDRBT has been instrumental in establishing a secure, state of the backbone of communication in the art of India Financial Network (Infinet) as a closed user group exclusively for the banking and financial sector in India.

E-banking is a borderless entity permitting anytime, anywhere and anyhow banking. This facilitates us with all the functions and many advantages as compared to traditional banking services. The technology has been one of the most important factors for the development of humanity. Information and communication is important arrival in the field of technology that is used for accessing, processing, storage and dissemination of information electronically. Banking industry is growing rapidly with the use of technology in ATMs, online banking, telephone banking, mobile banking, etc, is a plastic card banking products to suit the needs of the retail segment has increased its numbers in geometric progression in recent years. This growth has been strongly supported by the development in the field of technology, without which this would not have been possible of course that will change our lifestyle in the coming years.

Objectives Of The Research Study

The said research study was carried out with following objectives in view:-

1. To study the Conceptual Background of Banking System.

(7) **Influence on Interest Rates:** As important institutions in the money market. Commercial banks can influence the supply of money, By supplying more or less credit. They can exert a significant influence on the market rates of interest. They also thereby influence the choice of the people between holding more or less of liquid assets. This further influences the rates of interest. A cheap money policy with low interest rates stimulates economic development.

(8) **Elastic Money Supply :** Through their activity of credit creation, commercial banks facilitate the expansion and contraction of the total supply of money. Similarly, by transferring funds from one place to another, they can adjust the supply of credit to the demand for it in different regions, as well as in the different sectors of the economy. Thus, they serve to make money supply more elastic. The elasticity of the supply of money is very important for the smooth functioning of the economy as well as for economic development.

(9) **Promotion of Enterprise:** Just as capital is one important factor that must grow if the economy is to develop, enterprise is another important factor that must grow and help the economy to develop. This requires the expansion of the entrepreneurial class which is willing to accept risks and challenges. Many times, it so happens that there are people who have the qualities of a promising entrepreneur, but they do not have the money or capital to put their plans into practice.

(10) **Development of Trade and Commerce:** Development of trade and commerce promotes industrialization by causing the expansion of the market and widening of the hinterlands that supply raw materials to industries. Commercial banks provide short-term credit to trade and commerce.

Conclusion

The technology has been one of the most important factors for the development of humanity. Information and communication is important arrival in the field of technology that is used for accessing, processing, storage and dissemination of information electronically. Banking industry is growing rapidly with the use of technology in ATMs, online banking, telephone banking, mobile banking, etc, is a plastic card banking products to suit the needs of the retail segment has increased its numbers in geometric progression in recent years. This growth has been strongly supported by the development in the field of technology, without which this would not have been possible of course that will change our lifestyle in the coming years.

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