

**Collaboration between**  
**Department of Economics**  
**Sacred Heart College, Chalakudy, Kerala**  
**&**  
**Department of Economics**

**AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra**

The Department of Economics, Sacred Heart College, Chalakudy agreed to collaborate with the Department of Economics, AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra for various programmes such as collaborative seminars, webinars, faculty exchange, student exchange, internship, research, edited books and so on for the coming 5 years from 4<sup>th</sup> May 2020.

As part of this collaboration, Mr. Nijil Jacobi, Assistant Professor, Department of Economics, Sacred Heart College, Chalakudy was invited to present a research paper 'Impact of the Covid-19 Outbreak on Digital Payments: A Case Study of Irinjalakuda Municipality, Kerala' in the International Level Webinar on 'Socio-Economic Repercussions of COVID-19 Pandemic on Global Economy' organized by Department of Economics on 15<sup>th</sup> May 2020. The paper was also published in Socio-Economic Repercussions of COVID-19 Pandemic, edited by Dr. M. Shahid Jamal Ansari, Dr. Ana Mateen and Dr. Vidyasagar Selvaraj Singaram, ISBN: 978-93-87294-40-0, First Edition, Victorious Publishers (India), July 2020, page no. 56-64.

The Department of Economics, Sacred Heart College, Chalakudy organized a "National Symposium on Challenges and Opportunities for Farmers in India" in collaboration with AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra on 23<sup>rd</sup> December 2020 at pm through Zoom Meeting Online platform.

Dr. Ana Mateen, Assistant Professor, Department of Economics, AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra was invited to chair a National

Conference on 'Life in the 2020s: Social, Cultural and Economic Dimensions' organized by the Department of Economics, Sacred Heart College, Chalakudy on 25<sup>th</sup> May 2021.

Both the departments jointly edited a book "Economics of Agriculture and Agribusiness" – ISBN - 978-93-90903-03-0 edited by Prof. Dr. Aftab Anwar Shaikh, Principal, AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra, Dr. Ana Mateen, Assistant Professor, Department of Economics, AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra, Dr. Chacko Jose P, Associate Professor and Head, Department of Economics, Sacred Heart College, Chalakudy and Mr. Nijil Jacobi, Assistant Professor, Department of Economics, Sacred Heart College, Chalakudy published by S.H.R.A Publications, in May 2021.

(Available on amazon: <https://amzn.eu/d/ONW2Jy5>)

Both the departments jointly edited a book "COVIDONOMICS and India: Economy During COVID-19, ISBN: 978-93-5506-213-0 edited by Prof. Dr. Aftab Anwar Shaikh, Principal, AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra, Dr. Ana Mateen, Assistant Professor, Department of Economics, AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra, Dr. Shirley Jose K Associate Professor and Head, Department of Economics, Sacred Heart College, Chalakudy and Mr. Nijil Jacobi, Assistant Professor, Department of Economics, Sacred Heart College, Chalakudy published by H.S.R.A Publications, in December 2021.

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Date: 04 - May - 2020

Greetings of the day!

Followed by the recent discussions between the faculty members of both the Departments of Economics, I am happy to express our deepest gratitude to the Department of Economics, Sacred Heart College, Chalakudy, Kerala for agreeing to collaborate with the Department of Economics, AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra for various programmes such as Collaborative Seminars, Webinars, Faculty Exchange, Student Exchange, Internship, Research, Edited Books and so on for the coming 5 years.

I wish both the Departments all the very best for their future endeavors.

  
Principal

AKI's Poona College of Arts, Science and Commerce,

Pune, Maharashtra

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**DEPARTMENT OF ECONOMICS (PG & Research Centre) organizes**

**International Webinar on**

**SOCIO-ECONOMIC REPERCUSSIONS OF COVID-19 PANDEMIC ON GLOBAL ECONOMY**

**on Friday, 15th MAY 2020**

## ***CERTIFICATE OF APPRECIATION***

*This Certificate is proudly presented to*

**Mr. NIJIL JACOBI**

***Sacred Heart College, Chalakudy***

*has participated and presented a paper in the International Level Webinar on "SOCIO-ECONOMIC REPERCUSSIONS OF COVID-19 PANDEMIC ON GLOBAL ECONOMY" organized by Department of Economics on 15th MAY 2020.*

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# **Socio-Economic Repercussions of Covid-19 Pandemic**

*Editors*

**Dr. M. Shahid Jamal Ansari,  
Dr. Ana Mateen,  
Dr. Vidyasagar S. Singaram**



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*Editors*

Dr. Ana Mateen & Dr. Vidyasagar Selvaraj Singaram



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## Preface

The outbreak of pandemic Covid-19 all over the world has greatly disturbed the political, social, economic, religious and financial segments of the entire world. World's most developed economies like US, China, UK, Germany, France, Italy, Japan and many others are at the verge of collapse. Besides, Stock Markets around the world have been pounded and oil prices have fallen off a cliff. The global economic impact of COVID-19 pandemic has affected all segments of the population and is particularly detrimental to social groups in the most vulnerable situations. The socio-economic impacts of the virus are being borne disproportionately by poor people especially the homeless people, older persons, persons with disabilities, youth, and indigenous people. People without access to medical facilities, refugees, migrants, or displaced persons also stand to suffer disproportionately both from the pandemic and its aftermath – whether due to limited movement, fewer employment opportunities, increased xenophobia etc.

The United Nations' Trade and Development Agency predicted the slowdown in the global economy caused by the Corona Virus outbreak, is likely to cost at least \$2 trillion. If the socio-economic crisis created by the COVID-19 pandemic is not properly addressed through policy frameworks, then it may also increase inequality, exclusion, discrimination and global unemployment in the medium and long term.

When it comes to the human cost of the Corona Virus pandemic, it is immeasurable and thus requires countries to work in cooperation and coordination to protect the human beings as well as limit the economic losses. As the lockdown has restricted various businesses such as travelling to contain the virus, which has consequently led to abrupt halt of travel & tourism globally. It has also been observed that the economic recovery from this pandemic is expected by 2021 as it

has left severe impacts on the global economy and the countries face multiple difficulties to bring it back in a stable condition. Many nations are facing recession and collapse of their economic structure pointing out the staggering conditions for them. It is also observed that almost 80 countries have already requested International Monetary Fund (IMF) for financial help.

Through this Edited Book, we invited chapters to contribute by devising solutions to enable countries and regions which can reduce, mitigate the current impact, and also adapt to future pandemic risks. Chapters include COVID-19 epidemic response which is a mini review of the Chinese Knowledge and Consequences for other Countries, the impact of the COVID-19 outbreak on digital payments, strategies for mitigating COVID-19, identify the challenges ahead for Human Resources and the strategies that can be implemented post COVID-19. The findings in various chapters can be summarised as reduced supply of goods and services tend to lower demand; creating mid-term shortages and inflation in the prices of goods and services , economic recession, closing of the multiple businesses, many other sectors affected also such as tourism and travel business, hotels restaurant, financial markets, transportation etc. Consequentially, many governments are increasing their provisions of monetary policy such as welfare to citizens and ensuring businesses have funds needed to keep their staff employed throughout the COVID-19. The gendered impact of pandemic in view of economic downturn and ecofeminists construct was also discussed. The impact of COVID-19 on the migrant workers is also discussed and ways & means to achieve the long term goal of a sustainable, gender-equal & carbon-neutral trajectory in India. The chapter also includes environmental impact assessment (EIA) the dynamics of women challenges in EIA in some selected Africa countries and situated the relevance of women inclusion as a pre requisite for achieving sustainable development which EIA seeks to achieve.

**Dr. Shahid Jamal Ansari**

**Dr. Ana Mateen**

**Dr. Vidyasagar Singaram**

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# Impact of the Covid-19 Outbreak on Digital Payments: A Case Study of Irinjalakuda Municipality, Kerala

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Nijil Jacobi

## Abstract

COVID 19 may be the most discussed utterance in the world in these times. A virus originated in China, now spread all over the world. Thus the epidemic became a pandemic in a very short time and came to be a nightmare to the entire mankind. In this time of lockdown, people are not able to make cash transactions in every aspects thus they have to turn to cashless transaction either voluntarily or involuntarily. In this challenging scenario, the banking sector is not an exception. Recent innovations in telecommunications have enabled the launch of new access methods for banking services through various e-channels like, ATMs, credit/debit cards, internet banking, mobile banking, tele-banking, Electronic Fund Transfer (EFT) etc. After the demonetization Indian government gives much concern to digital transactions than physical transactions which aim at a drive towards cashless economy. In this times of COVID-19, these digital transactions are boosted than ever before and become popular among all the people. This paper focus on the uses of digital transactions, especially mobile banking during times of COVID-19.

**Keyword:** Digital transactions, COVID-19, M-banking

## Introduction

The novel corona virus disease (COVID-19) becomes the word of the day everywhere in the world. A virus originated in China spreads all over the world nothing like than anything. The pandemic became a nightmare to the entire mankind. Number of COVID-19 cases and

deaths are increasing sharply. In India after a 14-hour voluntary public curfew on 22 March, Prime Minister ordered a nationwide lockdown for 21 days on 24 March 2020, limiting movement of the entire 1.3 billion population of India as a preventive measure against the COVID-19 pandemic in India and still follows the lockdown regulations due to the uncertain situations in the society. In this scenario the cash transactions are becoming least common and cashless transactions become only other option. The market penetration of smart mobile devices has steadily increased in the past few years and banking through mobile devices also got prominence with this phenomenon. Mobile Banking refers to the use of a mobile phone or other cellular device to perform banking tasks while away from home computer, such as monitoring account balances, transferring funds between accounts, bill payment and locating an ATM. Internet banking (earlier forms of E-banking) made the banking service easy for the customer and M-banking (latest form of E-Banking) made it easier than before. Banking services are no more confined to the bank, but in the hand of the people.

## **Objectives**

1. To examine the awareness and accessibility of mobile banking facilities in Irinjalakuda Municipality of Kerala State.
2. To evaluate the trend and pattern of mobile banking in times of COVID-19.

## **Methodology**

The survey research is conducted among the consumers who are residing at Irinjalakuda Municipality in Thrissur district, Kerala. Primary data are collected from 40 selected households through a telephonic interview method using the Municipality telephone diary. Secondary statistics are collected from articles, publications, journals and from various internet sources to illustrate methods of M-banking, benefits of M-banking and to analyze the reasons behind growth of mobile banking in India, especially in times of COVID-19.



## **Statement of the Problem**

Due to COVID-19 nations are adopting regulations on commutations. India is not an exemption and we are following a strict COVID-19 lockdown. In this scenario, cash transactions turn to be a difficult one and the only option is cashless transactions. How do people endorse digital transaction becomes a concern.

## **Importance**

Innovations give way to an “always on” society: mobile, social, and cloud technologies are being interwoven into the fabric of everyday life creating new value or offering new efficiencies. The mobile handheld device is becoming the touch-point for a wide array of products and services, as mobile devices are the “go to” gadgets for most consumers. After the demonetization Indian government gives much concern to digital transactions than physical transactions. Thus the significance of m-banking has been augmented via the importance given to e-banking technologies. Mobile banking, simply m-banking is one of the most promising tools for achieving a cost-effective pathway to digital financial inclusion at scale which not only save our time but gives the services anytime in an easy way. The main reason of increasing in trend of m-banking is that it helps to perform banking activities at *anytime and anywhere*. Since we follow a lock down due to the pandemic, the cash transactions become difficult for the people. Another mode of transaction is the cashless transactions using digital technology. In this circumstances m-banking has a significant role to play since smart phones and internet connections are common in everywhere.

## **Description of the Municipality**

Irinjalakuda is a municipal town in Thrissur district, Kerala, India with an area of 33.57 sqkm, is a revenue division and the headquarters of Mukundapuram Taluk. As of 2011 India census, Irinjalakuda had a population of 51,585. Males constitute 48% of the population and females 52%. Irinjalakuda has an average literacy rate of 96% which is

much higher than the national average of 74.65%. While male literacy stands at 97.12%, female literacy is 94.56%.

## Mobile Phone Users Among the Sample

Type of mobile phones used by the sample

Type of mobile phone	Number of mobile phone users	Percentage (%)
Feature phone	3	7.5
Smart phone	37	92.5
Total	40	100

Source: Primary data

The table exhibits that the traditional feature phones have been flunked out by advanced smart phones. Among the sample 92.5% uses smart phone and only 7.5% uses feature phones. Among the smart phone users, 13 of them have two smart phones. 6 of them use it only for official purposes.

## Banking Habit

Method of banking	Number of customers			
	Before Lockdown	Percentage	After Lockdown	Percentage
Only offline	13	32.5	7	17.5
Only online	2	5	14	35
Both offline and online	25	62.5	19	47.5
<b>Total</b>	<b>40</b>	<b>100</b>	<b>40</b>	<b>100</b>

Source: Primary data

Increased financial needs led to the predominance of banks and the banking habits among the people especially after lockdown due to COVID-19. Before lockdown, 32.5% of them had only offline mode of banking. But after the lockdown there is a sharp decline in the offline only transactions. There is a 15% fall in this only offline mode

of banking and slumped to 17.5%. Majority of the sample i.e., 62.5% of the sample conducted both offline and online payments before the lockdown. But it also shows a declining trend of 15% and dropped to 47.5%. Only online mode of banking indicates an increasing trend. It was only 5% before the lockdown but heightened to 35% with a quick upswing of 30%. This data clearly exhibits how intense is the COVID-19 lockdown impact on the growth of only online mode of banking in this sample area.

## Mobile Banking

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a mobile phone or tablet.

### M-banking users

<i>Sample</i>	<i>Number of persons</i>	<i>Percentage (%)</i>
M-banking users	33	82.5
Non-users	7	17.5
<b>Total</b>	<b>40</b>	<b>100</b>

*Source:* Primary data

The above table highlights the sample response towards the usage of M-banking technology. From the study it is found that cent percent of the sample are aware of mobile banking technology but only 82.5% of them are using it. It was found that out of the 40 sample who use mobile phones as a communication device, 82.5% use the mobile banking facility and majority of this users are youngsters of the sample population. 17.5% of the sample are not using this mode of banking.

### M-Banking Application Usage

Companies are offering different kinds of m-banking applications to their customers which help the smart phone users to conduct their financial activities anywhere at any time.

<i>M-BANKING APPLICATION</i>			
<i>No.</i>	<i>Bank</i>	<i>M-banking application</i>	<i>Number of users</i>
1.	SBI	Yono Lite SBI – Mobile Banking	4
		State Bank Buddy	1
		State Anywhere Saral	1
2.	CSB	CSB Mobile	3
3.	Federal bank	FedBookSelfie	3
4.	Other		3
<i>OTHER BANKING APPS</i>			
<i>No.</i>	<i>Others</i>	<i>M-banking application</i>	<i>Number of users</i>
1.	Google	Google Pay (Tez)	17
2.	One97 Communications	Paytm	12
3.	UPI Banking app	BHIM	12
4.	Flipkart	PhonePe	9
5.	Amazon	Amazon Pay	3
6.	Other		2

*Source:* Primary data

The table describes the m-banking applications provided by the banks and other banking apps provided by private companies other than banks. It is clear from the table that people prefer other banking applications than the applications provided by the bank itself. Majority of the sample use Google Pay which is also known as Tez followed by Paytm mobile wallet and BHIM UPI Banking application.

## **Major Findings of the Study**

- Mobile phones have become an inevitable part in day-to-day life of the people. Selected samples use mobile phones more than a communication device. There is a transmission from feature phones users to smart phones users among the sample. 37 persons are using smart phones and among them 13 samples have two smart phones. Only 3 persons are using the feature phones.

- People have number of accounts in different banks. Savings bank account (126 out of 129) is found to be the common type of account among the sample. Current account and loan account are merely used, 2 and 1 respectively.
- Out of these 40 samples 2 were found to be having only one bank account and 7 persons were found to own 2 bank accounts. Majority of the sample has 3 accounts which are numbered at 16 with a total sum of 48. 11 persons have 4 bank accounts. 5 bank accounts were accounted for 3 persons. Only one person owned 6 bank accounts.
- Lion portion of bank account i.e., 22 bank accounts out of the total 129 bank account among the sample, is found to be with Catholic Syrian Bank Limited and followed by State Bank of India. Sample population has number of accounts in private banks such as South Indian Bank, Federal bank, Axis Bank and Dhanalakshmi Bank. It exhibits the penetration of private banks into semi-urban areas. There are one each branches of private banks in the different parts of the area under study.
- Increased financial needs led to the predominance of banks and the banking habits among the people especially after lockdown due to COVID-19. There is a sharp increase in the online mode of banking in this region compared to the before lockdown situation. It shows how intense is the mounting of digital transactions today even in the semi-urban area.
- Cent percent of the sample are aware of mobile banking technology but only 82.5% of them are using it. It is quite interesting to be noticed that out of this 7 persons 2 persons had used m-banking applications previously but due to some security problems and difficulties in managing the accounts they had deactivated the m-banking method and uninstalled the m-banking applications used in their smartphones. They are more confident in conducting net banking facility than mobile banking.
- People prefer other banking applications than the applications provided by the bank itself. Majority of the sample use Google



Pay which is also known as Tez followed by Paytm mobile wallet and BHIM UPI Banking application. The main advantage of these applications is that they can be merged with any bank accounts and can be used several accounts together with banking options. Debit cards can be easily linked with these applications which enables smooth payments. Even by using a QR code or with a phone number we can conduct transactions efficiently.

- M-banking trend has been increased after demonetization. Impact of demonetization has led to wide spread usage of mobile banking applications. Increasing needs during the COVID-19 lockdown lead to the increased usage of such applications which led to the drive towards cashless economy via digital payments. Majority of the sample use M-banking mode of transactions weekly several times.
- Even though the users are skeptic on the security issues and doubtful about the involvement of third party in the online payments and accessing the accounts, customers use the m-banking applications due to its invaluable uses in the modern world of digital transaction and cashless economy.
- The most important usage of m-banking apps among the sample is to make mobile/DTH recharges and online bill payments. These have been increased after the lockdown. Online shopping also shows an increasing trend using the m-banking applications which are also accepted by shop owners and local vendors.
- On a rating scale of m-banking applications 9 persons argue that it is very reliable and 6 persons say that it is fairly reliable. 39.13% users are very highly satisfied with the m-banking applications and 26.08% have a high satisfaction where a person is highly dissatisfied with m-banking technology due to the security issues and virus attack on banking sector such as threat like ‘wannacry’ and other online thefts.

## **Conclusion**

New technology has rapidly altered the traditional ways of doing banking business. Customers can view the accounts, get account statements, transfer funds, purchase drafts by just making a few

key punches. Mobile banking offers a lot of benefits to both banks and consumers and one of the major advantage of mobile banking is 'Anywhere anytime banking.' In India M-banking has shown an increasing trend after the announcement of demonetization. The COVID-19 lockdown increased its pace of growth and digital transactions become order of the day. Jobless situations of lockdown inclined the people to use their past savings to meet their daily needs. So in other way they are forced to conduct online mode of banking which indirectly leads to the drive towards cashless economy via digital payments. Other banking applications like Google Pay, Paytm and BHIM UPI Banking have more users than the personal banking applications of banks. Easy banking with even phone number or QR code, makes them to conduct more digital transactions than offline mode. In this lockdown situation banks are also promoting digital transactions than physical one in order to boost the campaign "stay home and stay safe". Even local shops and vendors are adopting the mobile banking facility to have more sales and income. Even though the users are skeptic on the security issues such as virus threat like 'wannacry' and doubtful about the involvement of third party in the online payments, accessing the accounts and online theft, the digital transactions are increasing sharply with a drive towards cashless economy.

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# About the Book

Through this Edited Book, we invited chapters to contribute by devising solutions to enable countries and regions which can reduce, mitigate the current impact, and also adapt to future pandemic risks. This book includes chapters in the form of case studies and research papers from academicians, researchers, and practitioners across the globe. The chapters are centred on various themes like COVID-19 epidemic response based on Chinese Knowledge and Consequences for other Countries, the impact of the COVID-19 outbreak on digital payments, strategies for mitigating COVID-19, the challenges ahead for Human Resources and the strategies that can be implemented post COVID-19. The findings in various chapters can be summarised as reduced supply of goods and services tend to lower demand; creating mid-term shortages and inflation in the prices of goods and services, economic recession, closing of the multiple businesses, many other sectors affected also such as tourism and travel business, hotels restaurant, financial markets, transportation etc. Consequentially, many governments are increasing their provisions of monetary policy such as welfare to citizens and ensuring businesses have funds needed to keep their staff employed throughout the COVID-19. The gendered impact of pandemic in view of economic downturn and ecofeminists construct is also discussed. The impact of COVID-19 on the migrant workers is discussed and ways & means to achieve the long term goal of a sustainable, gender-equal & carbon-neutral trajectory in India. The chapter also includes Environmental Impact Assessment (EIA) and the dynamics of women challenges in EIA in some selected African countries is presented in the book.

## About the Editors



**Dr. M. Shahid Jamal Ansari** is currently working as Assistant Professor and officiating head of Department of Economics at the Poona college of Arts, Science and Commerce, Pune. Before joining this college, he taught at Daulatram College of Delhi University. He obtained his doctorate in Economics from Aligarh Muslim University in 2012. Besides, numerous research papers and articles he has authored one book on 'Public Health Expenditure and Human Development' in 2014 and edited a book on 'Women empowerment' in 2019.



**Dr. Ana Mateen** (MBE, NET, Ph. D.) is an Assistant Professor of Economics at AKI's Poona College of Arts, Science & Commerce, Camp, Pune, Maharashtra, India. She received her Master's in Business Economics Degree from Lucknow University; and has earned her Doctorate Degree from Savitribai Phule Pune University in 2019. She has over 6 years of teaching experience in various reputed institutions and has taught Economics, Banking & Finance and Business Administration to UG & PG levels with an objective of imparting knowledge and usher students to strive for professional excellence.

She is an active member of Family Planning Association (FPA), Pune. Her research interests include Development Economics. Banking and Finance, Microfinance and Financial Inclusion. She is the author and co-author of various Books and research papers on Financial Inclusion, Knowledge Management, Women Empowerment, Development Economics and Banking of national and international repute.



**Dr. Vidyasagar Selvaraj Singaram** is an alumnus of the University of Pune and has been the teaching faculty, Department Of Economics, Poona College of Arts, Science and Commerce since 2016.

He did his Master of Philosophy on the Impact of Foreign Direct Investment on Indian Economy and his Doctoral thesis used the input-output methodology to analyse the Impact of Foreign Direct Investment on Various Sectors in India. Currently he is working in the areas of Impact of Foreign Trade on the Indian Economy.



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**National Symposium on**  
**CHALLENGES AND OPPORTUNITIES FOR FARMERS IN INDIA**

**Organized by**

**The Department of Economics, Sacred Heart College, Chalakudy**

**In collaboration with**

**AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra**

**23<sup>rd</sup> December, 2020**

The Department of Economics, Sacred Heart College, Chalakudy organized a “National Symposium on Challenges and Opportunities for Farmers in India” in collaboration with AKI’s Poona College of Arts, Science and Commerce, Pune, Maharashtra on 23<sup>rd</sup> December 2020 at pm through Zoom Meeting Online platform.

Prof. Dr. Aftab Anwar Shaikh, Principal, AKI’s Poona College of Arts, Science and Commerce, Pune, Maharashtra welcomed the gathering. Dr. Chacko Jose P, Associate Professor and Head, Department of Economics, Sacred Heart College, Chalakudy, Kerala, introduced the theme and relevance of the symposium on challenges and opportunities for farmers in India.

Dr. Chacko Jose P, Associate Professor and Head, Department of Economics, Sacred Heart College, Chalakudy introduced the first guest speaker Dr. Rajesh K, Assistant Professor, School of Management and Entrepreneurship, Kerala University of Fisheries and Ocean Studies (KUFOS), Kerala. He spoke on the topic ‘Farmers’ Story in India’. Mr. Nijil Jacobi, Assistant Professor, Department of Economics, Sacred Heart College, Chalakudy introduced the second guest speaker of the day Mr. Rajat Mehrotra, Deputy HOD & Assistant Professor, Faculty of

Commerce and Business Management, Amrapali Group of Institutes, Haldwani, Uttarakhand. He spoke on the topic 'Credit facilities to farmers and Problems faced by them'.

Dr. Ana Mateen, Assistant Professor, Department of Economics, AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra introduced the Keynote Speaker. The keynote address was delivered by Dr. R. S. Deshpande, Former Director & Honorary Visiting Professor, Institute for Social and Economic Change (ISEC), Bangalore. He spoke on the topic 'Farmer: Challenges and Opportunities'.

Dr. Shirley Jose K, Associate Professor, Department of Economics and IQAC Coordinator, Sacred Heart College, Chalakudy proposed the vote of thanks. Dr. Ana Mateen, Assistant Professor, Department of Economics, AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra was the rapporteur of the programme.

Dr. Chacko Jose P, Associate Professor and Head, Department of Economics, Sacred Heart College, Chalakudy was the programme Convenor. Shirley Jose K, Associate Professor, Department of Economics, Sacred Heart College, Chalakudy was the Organizing Secretary. Mr. Nijil Jacobi, Assistant Professor, Department of Economics, Sacred Heart College, Chalakudy and Dr. Ana Mateen, Assistant Professor, Department of Economics, AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra were the programme coordinators.

YouTube Link: <https://youtu.be/XxlD9g7K7uQ>





# National Symposium on Challenges & Opportunities for Farmers in India

*Jointly organized by*

Department of Economics  
AKI's Poona College of Arts, Science & Commerce  
Pune, Maharashtra

Department of Economics  
Sacred Heart College  
Chalakudy, Kerala

## Chief Guest



**Dr. R.S Deshpande**

Honorary Visiting Professor  
Institute for Social and Economic Change  
(ISEC), Bangalore

## Invited Speakers



**Dr. Rajesh K**

Assistant Professor, School of Management  
and Entrepreneurship, Kerala University of  
Fisheries and Ocean Studies (KUFOS), Kerala



**Mr. Rajat Mehrotra**

Deputy HOD & Assistant Professor  
Commerce and Business Management  
Amrapali group of Institutes, Haldwani

**Celebrating  
Farmer's day**

Join Zoom Meeting on  
**23.12.2020 | 2 PM**

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# NATIONAL SYMPOSIUM ON CHALLENGES & OPPORTUNITIES FOR FARMERS IN INDIA

**Theme: Issues of Farmers, Credit Schemes Available for Farmers, Agriculture  
Marketing & Rural Indebtedness**

**Wednesday, 23<sup>rd</sup> December, 2020 at 2.00 pm (IST)**

## **PROGRAMME SCHEDULE**

**(Timing: 02.00 pm to 04.00 pm (IST))**

<b>Time</b>	<b>Time Allowed in Minutes</b>	<b>Details</b>
<b>1.45 pm to 2.00 pm</b>	<b>15</b>	<b>Joining of the participants through zoom</b>
<b>2.00 pm to 2.05 pm</b>	<b>05</b>	<b>Welcome &amp; Presidential Address</b> <b>PROF. DR. AFTAB ANWAR SHAIKH</b> Principal, AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra.
<b>2.05 pm to 2.10 pm</b>	<b>05</b>	<b>Theme of the webinar</b> <b>DR. CHACKO JOSE P</b> Associate Professor and Head, Department of Economics, Sacred Heart College, Chalakudy, Kerala.
<b>2.10 pm to 2.15 pm</b>	<b>05</b>	<b>Introduction of the Chief Guest</b>
<b>2.15 pm to 2.40 pm</b>	<b>25</b>	<b>Guest Speaker</b> <b>DR. RAJESH K</b> <b>MA , NET &amp; Ph.D. (Economics)</b> Assistant Professor, School of Management and Entrepreneurship, Kerala University of Fisheries and Ocean Studies (KUFOS), Kerala
<b>2.40 pm to 2.45 pm</b>	<b>05</b>	<b>Question and Answer Session</b>
<b>2.45 pm to 2.50 pm</b>	<b>05</b>	<b>Introduction of the Chief Guest</b>

2.50 pm to 3.10 pm	20	<b>Guest Speaker</b> <b>MR. RAJAT MEHROTRA</b> <b>BBA, MBA Finance</b> Deputy HOD & Assistant Professor, Faculty of Commerce and Business Management, Amrapali Group of Institutes, Haldwani, Uttarakhand
3.10 pm to 3.15 pm	05	<b>Question and Answer Session</b>
3.15 pm to 3.20 pm	05	<b>Introduction of the Chief Guest</b>
3.20 pm to 3.50 pm	30	<b>Keynote Speaker/ Key Address</b> <b>Dr. R. S. DESHPANDE</b> <b>B.Sc., M.A. Economics, Ph.D. Economics</b> Former Director & Honorary Visiting Professor, <b>Institute for Social and Economic Change (ISEC),</b> <b>Bangalore</b>
3.50 pm to 3.55 pm	5	<b>Question and Answer Session</b>
3.55 pm to 4.00 pm	5	<b>Vote of Thanks</b> <b>DR. SHIRLEY JOSE K</b> Associate Professor of Economics & IQAC Coordinator, Sacred Heart College, Chalakudy, Kerala

**Program Coordinators:**

**DR. ANA MATEEN**

**MR. NIJIL JACOBI**



**National Symposium on**  
**CHALLENGES AND OPPORTUNITIES FOR FARMERS IN INDIA**

**Organized by**

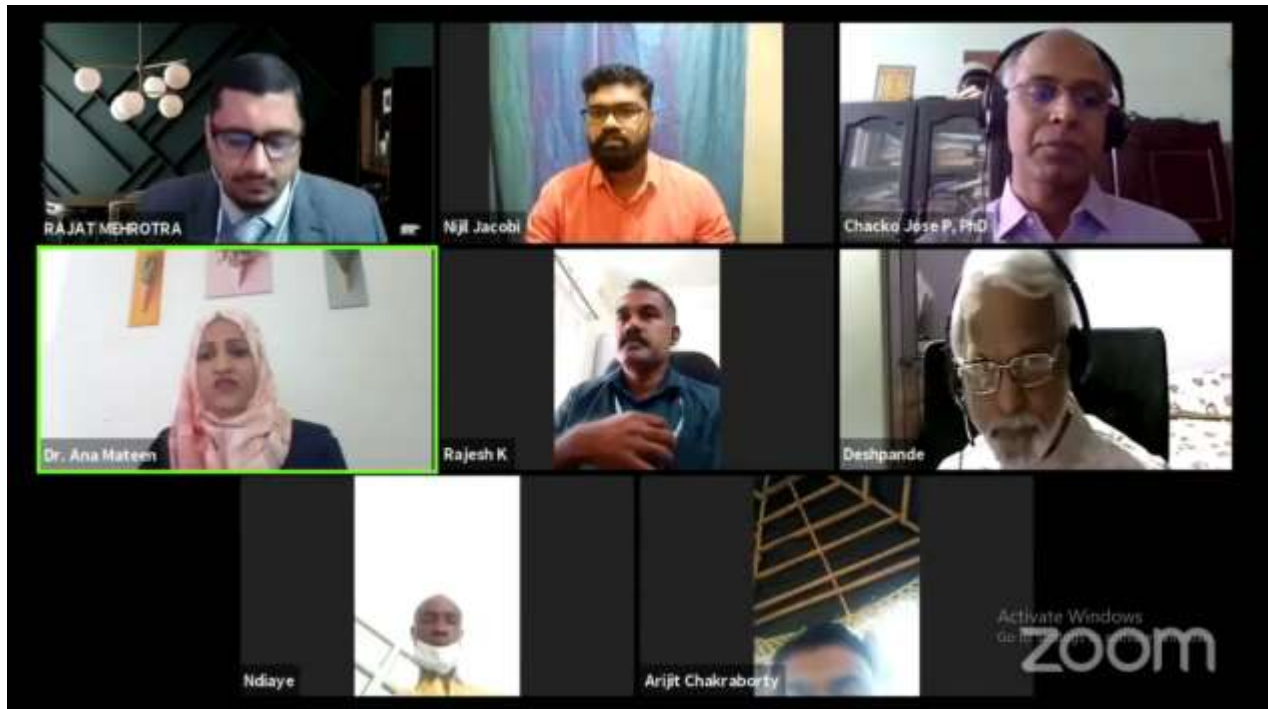
**The Department of Economics, Sacred Heart College, Chalakudy**

**In collaboration with**

**AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra**

**23<sup>rd</sup> December, 2020**

Dr. Ana Mateen, Assistant Professor, Department of Economics, AKI's Poona College of Arts, Science and Commerce, Pune, Maharashtra introduces the Keynote Speaker.



## PROFESSOR DR. R.S. DESHPANDE

B.Sc., M.A., PH.D. (ECONOMICS)



- Former Director & Honorary Visiting Professor, Institute for Social and Economic Change (ISEC), Bangalore.
- Member of many policy bodies: Advisory Body of the Ministry of Commerce, Government of India, WTO Cell of Government of Karnataka, Committee on Farmers' Suicides appointed by the Government of Karnataka.
- Major Research Projects include State Budgetary Resources & Agriculture Development, and Stagnation in Productivity of Important Crops.
- Authored 17 books and more than 110 research papers published in national and international journals.
- Among his books are: Agrarian Crisis and Farmer Suicides, Where Water Seeps, NGOs and farmer Movements in India

Dr. Ana Matee...

zoom

Dr. R. S. Deshpande, Former Director & Honorary Visiting Professor, Institute for Social and Economic Change (ISEC), Bangalore speaks on 'Farmer: Challenges and opportunities'.

RSD/Farmers' Day 1

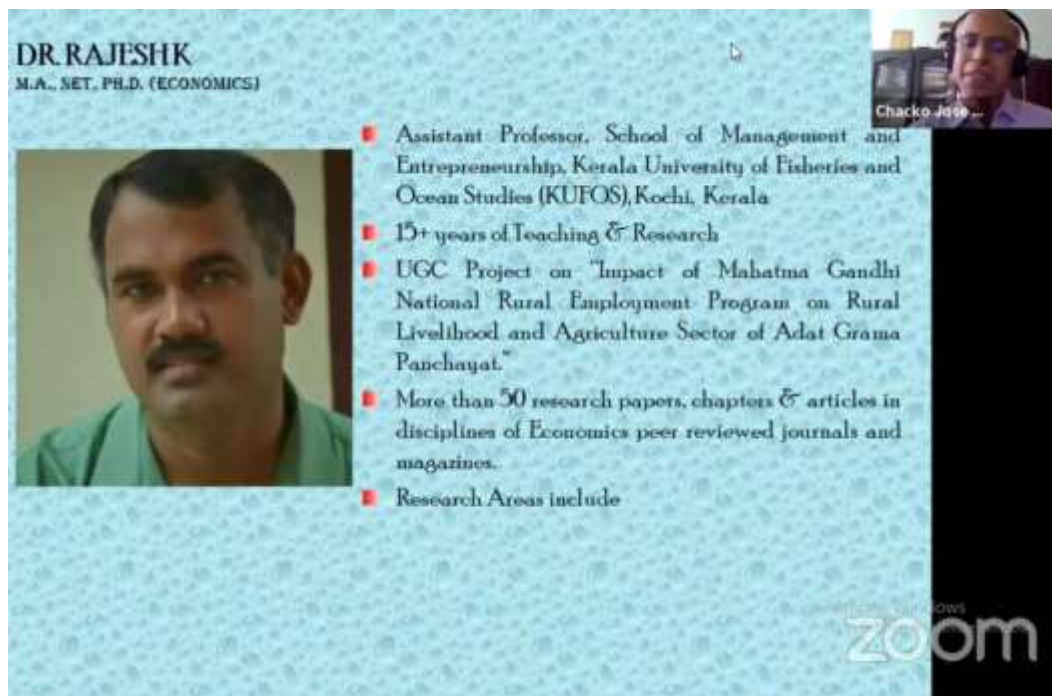
### FARMER: CHALLENGES AND OPPORTUNITIES

Deshpande


R S Deshpande

zoom

Dr. Chacko Jose P, Associate Professor and Head, Department of Economics, Sacred Heart College, Chalakudy introduces the first guest speaker Dr. Rajesh K, Assistant Professor, School of Management and Entrepreneurship, Kerala University of Fisheries and Ocean Studies (KUFOS), Kerala.



**DR. RAJESH K**  
M.A., NET, PH.D. (ECONOMICS)



- Assistant Professor, School of Management and Entrepreneurship, Kerala University of Fisheries and Ocean Studies (KUFOS), Kochi, Kerala
- 15+ years of Teaching & Research
- UGC Project on "Impact of Mahatma Gandhi National Rural Employment Program on Rural Livelihood and Agriculture Sector of Adat Grama Panchayat."
- More than 50 research papers, chapters & articles in disciplines of Economics peer reviewed journals and magazines.
- Research Areas include

Chacko Jose ...

zoom

Dr. Rajesh K, Assistant Professor, School of Management and Entrepreneurship, Kerala University of Fisheries and Ocean Studies (KUFOS), Kerala speaks on the topic 'Farmers' Story in India'.



## Farmers story in India

**Dr Rajesh K,**  
Assistant Professor, DBMS, SME,  
KUFOS



Mr. Nijil Jacobi, Assistant Professor, Department of Economics, Sacred Heart College, Chalakudy introduces the second guest speaker of the day Mr. Rajat Mehrotra, Deputy HOD & Assistant Professor, Faculty of Commerce and Business Management, Amrapali Group of Institutes, Haldwani, Uttarakhand.



**MR. RAJAT MEHROTRA**  
B.B.A., M.B.A. (FINANCE)

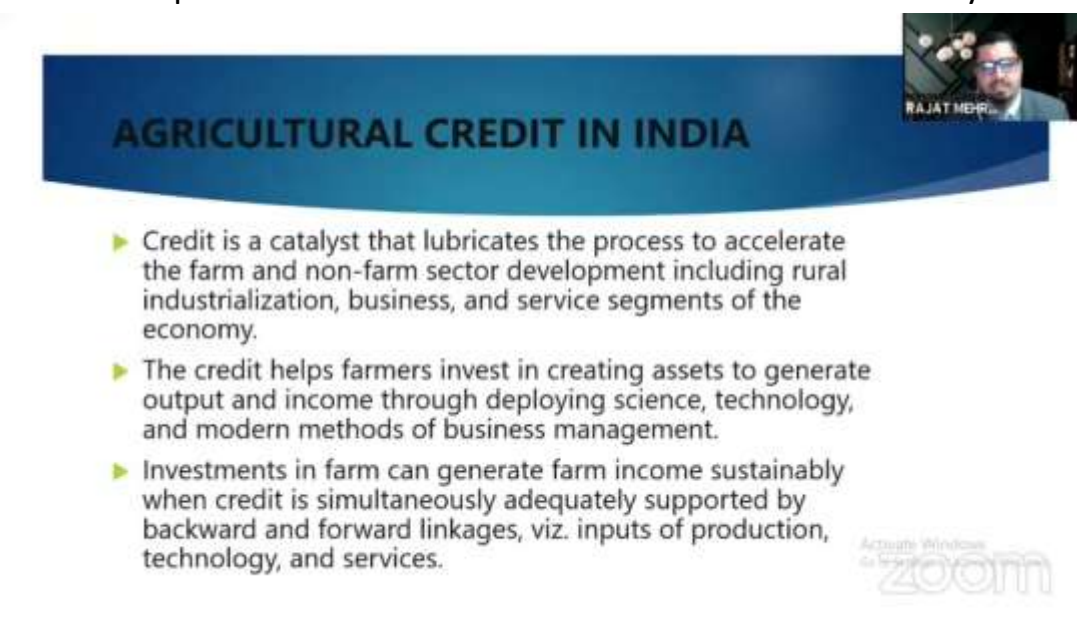


- Deputy HOD & Assistant Professor Finance in Faculty of Commerce and Business Management at Amrapali Group of Institutes, Haldwani.
- 10+ years of experience in Teaching & Investment Banking.
- Investment Banker with Foreign Banks like Bank of America and Deutsche Bank.
- More than 20 research papers, chapters & articles in top notch IITs and IIMs, reviewer and many Certificates in Finance and Investments.
- Research Areas include Accounting & Financial Management.

Nijil Jacobi

zoom

Mr. Rajat Mehrotra, Deputy HOD & Assistant Professor, Faculty of Commerce and Business Management, Amrapali Group of Institutes, Haldwani, Uttarakhand speaks on the topic 'Credit facilities to farmers and Problems faced by them'.



## AGRICULTURAL CREDIT IN INDIA

- ▶ Credit is a catalyst that lubricates the process to accelerate the farm and non-farm sector development including rural industrialization, business, and service segments of the economy.
- ▶ The credit helps farmers invest in creating assets to generate output and income through deploying science, technology, and modern methods of business management.
- ▶ Investments in farm can generate farm income sustainably when credit is simultaneously adequately supported by backward and forward linkages, viz. inputs of production, technology, and services.

RAJAT MEHROTRA

Actuals Windows  
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## COPIES OF THE CERTIFICATES ISSUED TO THE PARTICIPANTS



**Farmer's Day Celebration, 2020**

**National Symposium on  
Challenges & Opportunities for Farmers in India**

Jointly Organized by

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AKI's Poona College of Arts, Science & Commerce  
Pune, Maharashtra, India**

**Department of Economics  
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Thrissur, Kerala, India**

**E - CERTIFICATE**

This is to certify that  
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**Doctoral Research Scholar, Sri Sathya Sai Institute of Higher Learning**

has participated in the online National Symposium on 'Challenges and Opportunities for Farmers in India' jointly organised by the Department of Economics, AKI's Poona College of Arts, Science & Commerce, Pune, Maharashtra and the Department of Economics Sacred Heart College, Chalakudy, Kerala on 23<sup>rd</sup> December 2020.

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**23<sup>rd</sup> December, 2020**

**LIST OF PARTICIPANTS**

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62.	MR. BALWINDER SINGH	ASSISTANT PROFESSOR & PUNJABI UNIVERSITY GURU KASHI COLLEGE TALWANDI SABO BATHINDA	PUNJABI UNIVERSITY GURU KASHI COLLEGE TALWANDI SABO BATHINDA
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142.	SANDEEP KUMAR SINGH	CO-ORDINATOR YUVA SAMVAD NEW DELHI	YUVA SAMVAD NEW DELHI
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151.	SUHAIL AKHTAR SHAIKH	ANJUMAN KHAIRUL ISLAM'S POONA COLLEGE OF ARTS,SCIENCE & COMMERCE	ANJUMAN KHAIRUL ISLAM'S POONA COLLEGE OF ARTS,SCIENCE & COMMERCE
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**NATIONAL CONFERENCE ON**  
**LIFE IN THE 2020s: SOCIAL, CULTURAL AND ECONOMIC DIMENSIONS**

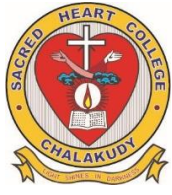
**Organized by**

**The Department of Economics, Sacred Heart College, Chalakudy**

**25<sup>th</sup> May 2021**

The Department of Economics, Sacred Heart College, Chalakudy, Kerala conducted a National Conference on 'Life in the 2020s: Social, Cultural and Economic Dimensions' on 25<sup>th</sup> May 2021 at 11:00 am through GoToMeeting Online platform. Dr. Shirley Jose K, Associate Professor, Department of Economics and IQAC Coordinator, Sacred Heart College, Chalakudy welcomed the gathering. The conference was inaugurated by Dr. Sandeep Kaur, Associate Professor, Department of Economic Studies, School of Social Sciences, Central University of Punjab, Bathinda, Punjab. The keynote address was delivered by Dr. Pradeep Kumar Singh, Department of Commerce, Bharathidasan Government, College for Women, (Autonomous), Puducherry. There were 20 paper presentations. The technical session was chaired by Dr. Ana Mateen, Department of Economics, AKI's Poona College of Arts, Science & Commerce, Pune, Maharashtra. Mr. Nijil Jacobi, Assistant Professor, Department of Economics, Sacred Heart College, Chalakudy was the Moderator of Paper Presentations. Dr. Chacko Jose P, Associate Professor and Head, Department of Economics, Sacred heart College, Chalakudy delivered the vote of thanks. Ms. Krishnageethi NS, III BA Economics, student was the rapporteur.

YouTube Link: <https://youtu.be/vle3BEkt4g4>







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**NATIONAL CONFERENCE ON**  
**LIFE IN THE 2020s: SOCIAL, CULTURAL**  
**AND ECONOMIC DIMENSIONS**

**25<sup>th</sup> May 2021**

<p><b>Registration Link</b> <a href="https://forms.gle/Z9EWenUxGW2xBzBE6">https://forms.gle/Z9EWenUxGW2xBzBE6</a></p> 	<p><b>25<sup>th</sup> May 2021</b></p> <p><b>11 AM</b></p> <p><b>Google Meet and YouTube</b></p>	<p><b>Submit Full Paper</b> (Last date : 21<sup>st</sup> May, 2021) <a href="https://forms.gle/Z9CSENRGc2DpNXdZ8">https://forms.gle/Z9CSENRGc2DpNXdZ8</a></p> 
<p><b>Declaration Form</b> <a href="https://drive.google.com/file/d/1EHfLP_YiFO-xEHf8fToDt10dkbgaWzC1/view?usp=sharing">https://drive.google.com/file/d/1EHfLP_YiFO-xEHf8fToDt10dkbgaWzC1/view?usp=sharing</a></p> 		<p><b>Paper Presentation Video</b> (Last date: 23<sup>rd</sup> May, 2021) <a href="https://forms.gle/FBeY85XF58LD24fk7">https://forms.gle/FBeY85XF58LD24fk7</a></p> 
<p>Updates available in Telegram Group <a href="https://t.me/joinchat/G28fVhx1Ap9lZWU1">https://t.me/joinchat/G28fVhx1Ap9lZWU1</a></p>		

Life in the 2020s is going to be much different from what it was in the previous decades. It will have impact on the socio-economic and cultural spheres. Research papers are invited on the broad area of the conference in the following tracks: Track 1 Economics, Business Management and

**Commerce, Track 2: Sociology, Track 3: Culture, Language and Literature, Track 4: History, Track 5: Politics and international relations.**

**Registration: Fill the form: <https://forms.gle/Z9EWenUxGW2xBzBE6>**

Registration is FREE. The registration fee of Rs. 250 is waived considering the pandemic situation. (However, you are welcome to contribute the amount to Chief Minister Relief Fund, Kerala online - <https://donation.cmdrf.kerala.gov.in/>)

You can join the conference by using YouTube. Details will be provided on telegram group.

Joining telegram group is compulsory for further communication.

### **PUBLICATION OF PAPERS:**

- 1) Selected papers will be published as e-proceeding of conference with ISBN.
- 2) Fees for publication of paper for faculty members and employed persons: Rs. 500/-
- 3) Fees for publication of paper for Fulltime Research Scholars and Students: Rs. 300/-  
A **maximum of two authors** are permitted for a paper, **only one author needs to pay** the fee.
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Click on the following link & Fill the form for paper submission: Last date of submission is **21<sup>st</sup> May, 2021.**

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**The manuscript should be prepared in the following format:**

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- **Title** of the paper should be in font size of **12** and should be **centrally** assigned.
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- The paper word limit is **3000** including abstract.
- Paper should be submitted in English and **MS-Word format only**
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- All the **tables and diagrams** should be numbered and be at the **end of the paper, before references.**
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Authors are requested to prepare paper presentation video for maximum 10 minutes and upload it on google drive or YouTube and share the link by google form – <https://forms.gle/FBeY85XF58LD24fk7>

Please note that the presentation video should start with a slide with the title of the paper and your full address. Selected presentations will be included in live conference or recorded sessions. **Last date for uploading video is 23rd May, 2021.**

Note: Decision of organising committee will be considered final at any stage and subject to Chalakudy Jurisdiction only.




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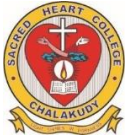
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Department of Economics  
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Department of Economics  
Sacred Heart College, Chalakudy

Ms. NicyJose  
Assistant Professor (on contract)  
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Sacred Heart College, Chalakudy

<p><b>Inauguration and Invited Lecture</b></p> <p><b>Dr SANDEEP KAUR</b> ASSOCIATE PROFESSOR DEPARTMENT OF ECONOMIC STUDIES SCHOOL OF SOCIAL SCIENCES CENTRAL UNIVERSITY OF PUNJAB BATHINDA, PUNJAB</p>	
<p><b>Keynote Speaker</b></p> <p><b>Dr PRADEEP KUMAR SINGH</b></p> <p>DEPARTMENT OF COMMERCE BHARATHIDASAN GOVERNMENT COLLEGE FOR WOMEN (AUTONOMOUS) PUDUCHERRY</p>	
<p><b>Technical Session Chair</b></p> <p><b>Dr ANA MATEEN</b></p> <p>DEPARTMENT OF ECONOMICS AKI'S POONA COLLEGE OF ARTS, SCIENCE &amp; COMMERCE PUNE</p>	



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**NATIONAL CONFERENCE ON  
LIFE IN THE 2020s: SOCIAL, CULTURAL AND ECONOMIC DIMENSIONS**

**25<sup>th</sup> May 2021**

**11 AM**

**GoToMeeting: <https://global.gotomeeting.com/join/817878997>  
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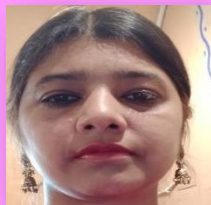
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**Dr SHIRLEY JOSE K**

IQAC Coordinator and Associate Professor of  
Economics

**INAUGURATION AND  
INAUGURAL ADDRESS**



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**VOTE OF THANKS**

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**NATIONAL CONFERENCE ON  
LIFE IN THE 2020s: SOCIAL, CULTURAL AND ECONOMIC DIMENSIONS**

**Organized by**

**The Department of Economics, Sacred Heart College, Chalakudy**

**25<sup>th</sup> May 2021**

Dr. Shirley Jose K, Associate Professor, Department of Economics and IQAC Coordinator, Sacred Heart College, Chalakudy welcomed the gathering.





Dr. Sandeep Kaur, Associate Professor, Department of Economic Studies, School of Social Sciences, Central University of Punjab, Bathinda, Punjab delivers the inaugural address.



# Covid-19 and Indian Economy: Possible Lessons and Challenges

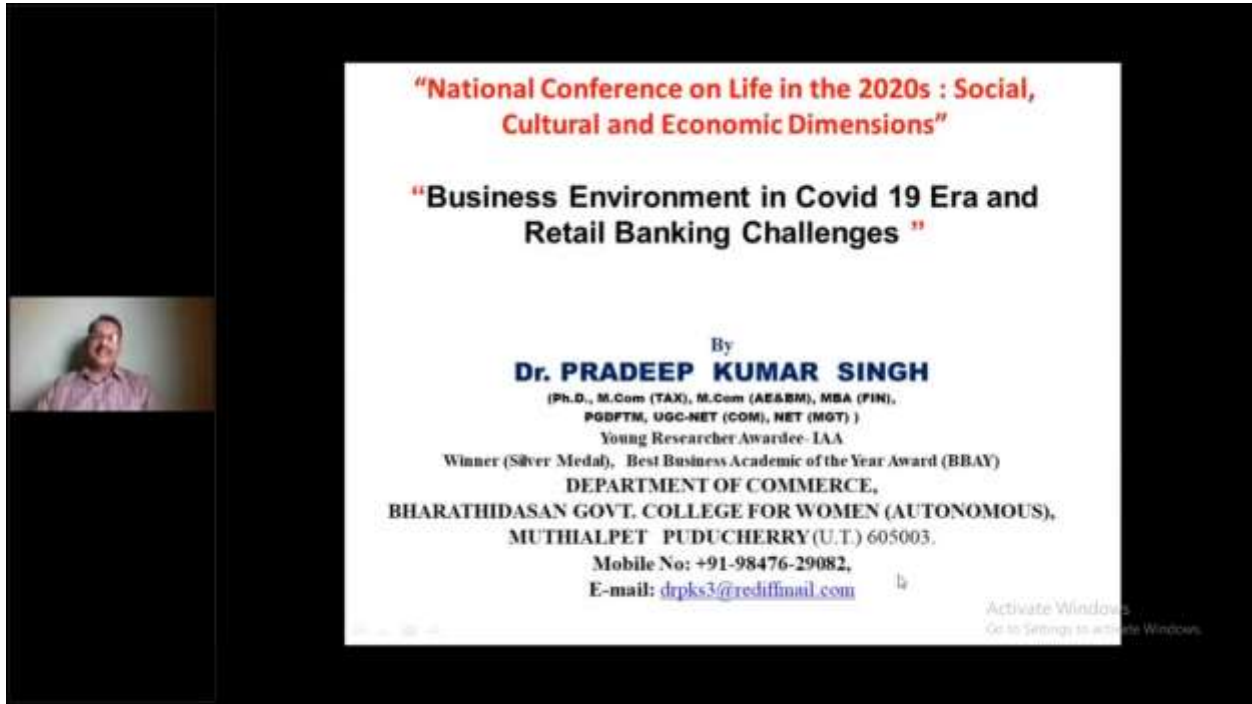
Inaugural Address

**Dr. Sandeep Kaur**

National Conference  
Sacred Heart College, Kerala



Dr. Pradeep Kumar Singh, Department of Commerce, Bharathidasan Government, College for Women, (Autonomous), Puducherry delivers the keynote address.

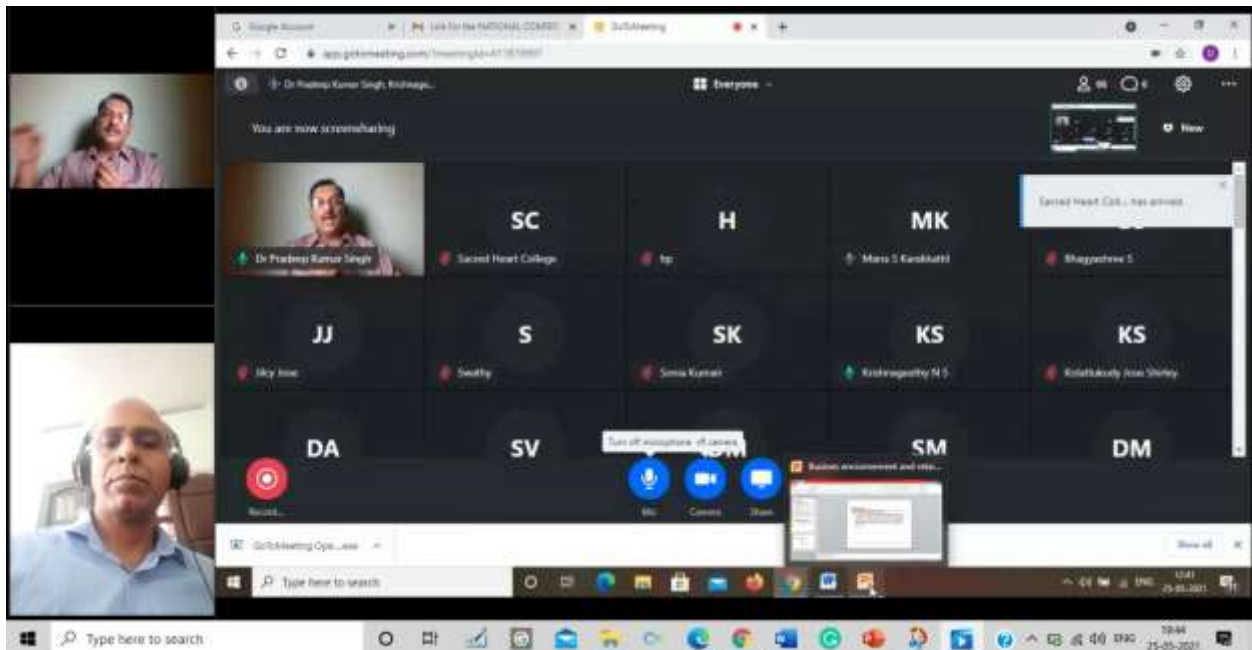


**“National Conference on Life in the 2020s : Social, Cultural and Economic Dimensions”**

**“Business Environment in Covid 19 Era and Retail Banking Challenges ”**

By  
**Dr. PRADEEP KUMAR SINGH**  
(Ph.D., M.Com (TAX), M.Com (AE&BM), MBA (FIN), PGDFTM, UGC-NET (COM), NET (MGT) )  
Young Researcher Awardee- LAA  
Winner (Silver Medal), Best Business Academic of the Year Award (BBAY)  
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Activate Windows  
Go to Settings to activate Windows.



The screenshot shows a Zoom meeting interface. On the left, there are two video thumbnails: the top one shows Dr. Pradeep Kumar Singh, and the bottom one shows a man wearing headphones. The main area displays a grid of 16 participants, each represented by a letter and a name: SC (Sacred Heart College), H (hp), MK (Masa S Karakutti), JJ (JJ), S (Sneha), SK (Soma Kumar), KS (Kishoregourthy N S), KS (Kishakalyani Rose Shetty), DA (DA), SV (SV), SM (SM), and DM (DM). A 'You are now screen sharing' notification is visible at the top. The bottom of the screen shows the Windows taskbar with various application icons and the system tray displaying the time as 10:44 on 25-05-2021.

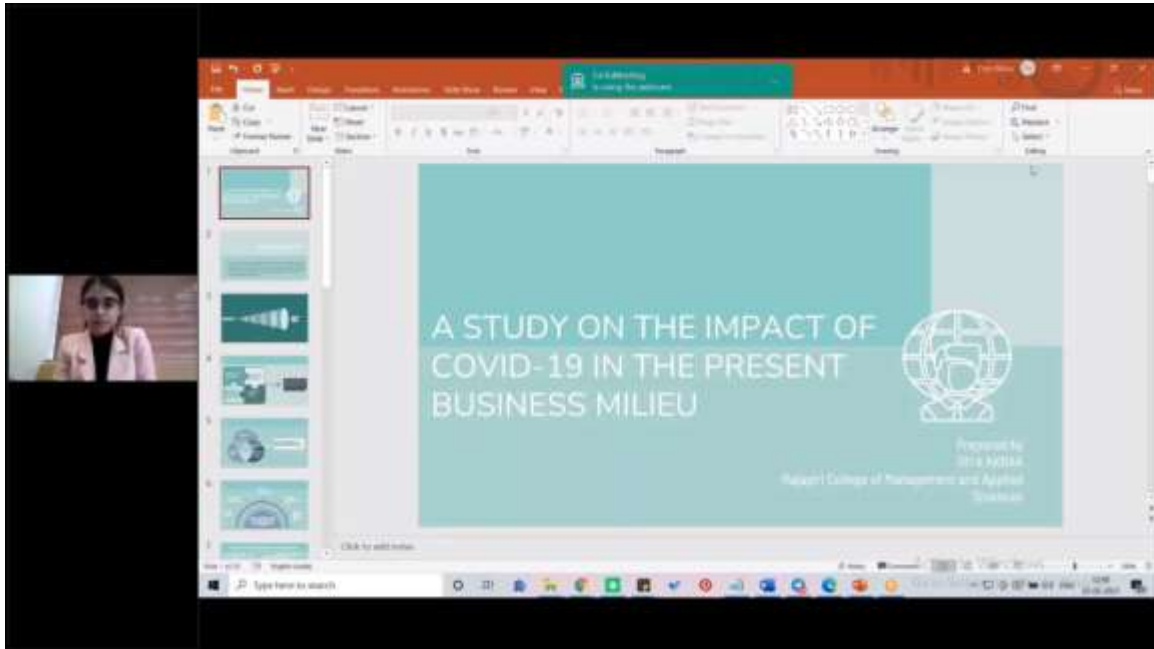
Mr. Nijil Jacobi, Assistant Professor, Department of Economics, Sacred Heart College, Chalakudy welcomes Dr. Ana Mateen, Department of Economics, AKI's Poona College of Arts, Science & Commerce, Pune, Maharashtra to chair the paper presentation session.



Dr. Chacko Jose P, Associate Professor and Head, Department of Economics, Sacred heart College, Chalakudy delivers the vote of thanks.



Ms. Diya Akbar, Student, Rajagiri College of Management and Applied Sciences, presents her paper on 'A Study on the Impact of COVID-19 in the Present Business Milieu.



Mr. Jijish Elias, Research Scholar, Department of Educational Technology, Bharathidasan University, Tiruchirappalli presents his paper on 'Social Media Usage of Higher Secondary Students'.





## Sample copy of Participation Certificate issued



## Sample copy of Presentation Certificate issued



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**25<sup>th</sup> May 2021**

**LIST OF PRESENTERS**

<b>SL.NO</b>	<b>TITLE OF THE RESEARCH PAPER</b>	<b>AUTHOR(S)</b>
1	A STUDY ON THE IMPACT OF COVID-19 IN THE PRESENT BUSINESS MILIEU	DIYA AKBAR STUDENT, RAJAGIRI COLLEGE OF MANAGEMENT AND APPLIED SCIENCES, ERNAKULAM, KERALA
2	PERCEIVED EASE OF USE OF SOCIAL MEDIA PLATFORMS ON MOBILE DURING LOCKDOWN	SHEENA MATHEW <sup>1</sup> DR VINEETH K M <sup>2</sup> <sup>1</sup> ASSISTANT PROFESSOR OF COMMERCE, BASELIOS POULOSE SECOND COLLEGE, PIRAMADOM, KERALA <sup>2</sup> ASSISTANT PROFESSOR OF COMMERCE, GOVERNMENT COLLEGE, TRIPUNITHURA, KERALA
3	SOCIAL MEDIA USAGE OF HIGHER SECONDARY STUDENTS	JIJISH ELIAS RESEARCH SCHOLAR, DEPT. OF EDUCATIONAL TECHNOLOGY, BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI, TN
4	INTERNET USAGE AND ECONOMIC PERFORMANCE OF INDIA USING AN ADRL APPROACH	DR. JAYANT KUMAR CHAKRABORTY <sup>1</sup> , SUDESHNA SARKAR <sup>2</sup> <sup>1</sup> FACULTY OF COMMERCE, ASSOCIATE PROFESSOR, ST. XAVIER&#39;S COLLEGE, RANCHI, JHARKHAND <sup>2</sup> UGC-NET, RESEARCH SCHOLAR, RANCHI UNIVERSITY, RANCHI, JHARKHAND

5	BIBLIOMETRIC ANALYSIS OF BEHAVIOURAL FINANCE IN SCOPUS DURING 2018-2021	<p style="text-align: center;">KRISHNA NAMBIAR <sup>1</sup> , DR VINEETH K M <sup>2</sup></p> <p><sup>1</sup>RESEARCH SCHOLAR, PG AND RESEARCH DEPARTMENT OF COMMERCE, MAHARAJA'S COLLEGE, ERNAKULAM, KERALA <sup>2</sup>RESEARCH SUPERVISOR, PG AND RESEARCH DEPARTMENT OF COMMERCE, MAHARAJA'S COLLEGE, ERNAKULAM, KERALA</p>
6	THE INSTANT GRATIFICATION OF CONSUMERS THROUGH E-COMMERCE- A STUDY AMIDST COVID 19	<p style="text-align: center;">SEETHU JOHN <sup>1</sup> , ANISH B BHASKARAN <sup>2</sup></p> <p><sup>1</sup> ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE, SAINTGITS COLLEGE OF APPLIED SCIENCES, PATHAMUTTOM, KOTTAYAM, KERALA, <sup>2</sup> ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE, SAINTGITS COLLEGE OF APPLIED SCIENCES, PATHAMUTTOM, KOTTAYAM, KERALA.</p>
7	BIBLIOMETRIC ANALYSIS OF SOCIAL RESPONSIBLE INVESTING IN SCOPUS	<p style="text-align: center;">SHABNA BABU <sup>1</sup> , DR VINEETH K M <sup>2</sup></p> <p><sup>1</sup> RESEARCH SCHOLAR, PG AND RESEARCH DEPARTMENT OF COMMERCE, MAHARAJA'S COLLEGE, ERNAKULAM, KERALA <sup>2</sup> RESEARCH SUPERVISOR, PG AND RESEARCH DEPARTMENT OF COMMERCE, MAHARAJA'S COLLEGE, ERNAKULAM, KERALA</p>
8	FINANCIAL WELLBEING- GOAL OF FINANCIAL LITERACY	<p style="text-align: center;">ANUSHA RAGESH <sup>1</sup> , BENEETA BENNY<sup>2</sup></p> <p><sup>1</sup> RAJAGIRI COLLEGE OF MANAGEMENT AND APPLIED SCIENCES, KAKKANAD <sup>2</sup> MAHATMA GANDHI UNIVERSITY, KOTTAYAM</p>
9	BIBLIOMETRIC ANALYSIS OF EVENT TOURISM IN SCOPUS DURING 2018-2021	<p style="text-align: center;">NEENA MERINA <sup>1</sup> , DR VINEETH K M <sup>2</sup></p> <p><sup>1</sup> RESEARCH SCHOLAR, PG AND RESEARCH DEPARTMENT OF COMMERCE, MAHARAJA'S COLLEGE, ERNAKULAM, KERALA <sup>2</sup> RESEARCH SUPERVISOR, PG AND RESEARCH DEPARTMENT OF</p>

		COMMERCE, MAHARAJA'S COLLEGE, ERNAKULAM, KERALA
10	INFLUENCE OF PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE ON SWITCHING INTENTION REGARDING MOBILE APPS	ALEENA P .Z <sup>1</sup> , DR. VINEETH K M <sup>2</sup> <sup>1</sup> FIRST SEMESTER M.COM, GOVERNMENT COLLEGE, TRIPUNITHURA, ERNAKULAM, KERALA <sup>2</sup> ASSISTANT PROFESSOR OF COMMERCE, GOVERNMENT COLLEGE, TRIPUNITHURA, ERNAKULAM, KERALA
11	INFLUENCE OF PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE ON BEHAVIOURAL INTENTION REGARDING DIGITAL PAYMENT APPS	LAKSHMI PRIYA R <sup>1</sup> , DR VINEETH K M <sup>2</sup> <sup>1</sup> FIRST SEMESTER MCOM, GOVERNMENT COLLEGE TRIPUNITHURA, ERNAKULAM. KERALA <sup>2</sup> ASSISTANT PROFESSOR OF COMMERCE, GOVERNMENT COLLEGE, TRIPUNITHURA, ERNAKULAM, KERALA
12	INFLUENCE OF PERCEIVED USEFULLNESS AND PERCEIVED EASE OF USE ON BEHAVIOURAL INTENTION REGARDING OTT PLATFORMS	NEHA A.S <sup>1</sup> , DR VINEETH K M <sup>2</sup> <sup>1</sup> FIRST SEMESTER M.COM, GOVERNMENT COLLEGE TRIPUNITHURA, ERNAKULAM, KERALA <sup>2</sup> ASSISTANT PROFESSOR OF COMMERCE, GOVERNMENT COLLEGE TRIPUNITHURA, ERNAKULAM, KERALA
13	ENVISAGING THE REPERCUSSION OF SELF-HELP GROUPS IN WOMEN ENTREPRENEURSHIP: -WITH SPECIAL REFERENCE TO KARUKACHAL PANCHAYAT	PREETHA THOMAS ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE, SAINTGITS COLLEGE OF APPLIED SCIENCES, PATHAMUTTOM, KOTTAYAM, KERALA.
14	DISCOURSES OF CHANGE: REPERCUSSIONS OF COVID-19 VOCABULARY AND ETIQUETTE	SHEENA MATHEW <sup>1</sup> , DR VINEETH K M <sup>2</sup> <sup>1</sup> ASSISTANT PROFESSOR OF COMMERCE, BASELIOS POULOSE SECOND COLLEGE, PIRAMADOM, KERALA <sup>2</sup> ASSISTANT PROFESSOR OF COMMERCE, GOVERNMENT COLLEGE, TRIPUNITHURA, KERALA
15	A PERCEPTUAL STUDY ON QUALITY OF LIFE OF TEACHERS IN SELF FINANCING COLLEGES IN 2020 USING SQA WITH RESPECT TO THRISSUR DISTRICT	SREELAKSHMI K <sup>1</sup> , DR.VINEETH K M <sup>2</sup> <sup>1</sup> ASSISTANT PROFESSOR ON CONTRACT, DEPARTMENT OF B. VOC., CARMEL COLLEGE, MALA, THRISSUR, KERALA <sup>2</sup> ASSISTANT PROFESSOR OF COMMERCE, GOVERNMENT COLLEGE



		TRIPUNITHURA, ERNAKULAM, KERALA
16	GIG ECONOMY:A BOON TO THE MANKIND AND THE ENVIRONMENT	MARIA S KARAKKATTIL RESEARCH SCHOLAR, VELS UNIVERSITY
17	A STUDY ON THE CONSUMPTION PATTERN OF INDIANS DURING THE PANDEMIC WITH REFERENCE TO BENGALURU	NEBU SKARIAH KOSHY <sup>1</sup> , DAVIES V CHACKO <sup>2</sup> <sup>1</sup> BANGALORE INSTITUTE OF TECHNOLOGY <sup>2</sup> AMAL JYOTHI COLLEGE OF ENGINEERING
18	THE RELEVANCE OF MIDDLEMEN IN THE SUPPLY CHAIN OF PHARMACEUTICAL INDUSTRY IN THE THRISSUR DISTRICT	BHAGYASHREE S STUDENT, ST THOMAS COLLEGE AUTONOMOUS, THRISSUR MR. AJESH ANTONY ASSISSTANT PROFESSOR, ST THOMAS COLLEGE AUTONOMOUS THRISSUR
19	PSYCHOLOGICAL IMPACTS OF COVID-19	N. SANA STUDENT, THE LAWRENCE SCHOOL, LOVEDALE, OOTY, NILIGIRIS DISTRICT, TAMILNADU
20	REINVENTING INDIAN AUTO SECTOR IN THE POST PANDEMIC ECONOMY	MR. NIJIL JACOBI ASSISTANT PROFESSOR DEPARTMENT OF ECONOMICS SACRED HEART COLLEGE, CHALAKUDY, KERALA

YouTube Link: <https://youtu.be/h6xOHzT6DSo>

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**25<sup>th</sup> May 2021**

**LIST OF PARTICIPANTS**

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57.	Megha Mohan	Saintgits College of Applied Science	Saintgits College of Applied Science Pathamuttom, Kottayam	Kerala
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59.	Juleah Ann Mathew	Saintgits College of Applied Science	Pathamuttom P.O., Kottayam	Kerala



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85.	UMUL FAZEL	PG Student IGNOU New Delhi	SRINAGAR	Jammu & Kashmir
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Link to spreadsheet: <https://docs.google.com/spreadsheets/d/1g8dbUEeg-scvXfD-huklIGcinKrPrDWvwo6FDedKME4/edit?usp=sharing>



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