



Since 1994

**Marathwada Mitra Mandal's
INSTITUTE OF MANAGEMENT EDUCATION RESEARCH AND TRAINING
(IMERT), Pune**

**S. No. 18, Plot No. 5/3, CT5 No. 205, Behind Vandevi Temple, Karvenagar, Pune-
411052**



Copy of letter/s indicating financial assistance to teachers and list of teachers receiving financial support year-wise under each head.



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Teachers provided with financial support for the AY 2021-22

Sr. No	Name of teacher	Name of conference/ workshop attended for which financial support provided	Name of the professional body for which membership fee is provided	Amount of support received (in INR)
1	Dr. Shubhangee Ramaswamy	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500
2	Dr. Rupendra Gaikwad	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500
3	Dr. Pranav Kayande	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500
4	Dr. Jitendra Bhandari	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500
5	Dr. Mangalgouri Patil	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500
6	Prof. Praful Sarangdhar	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500
7	Dr. Vinod Mohite	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500
8	Prof Aparna Shastri	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500



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411052



Sr. No	Name of teacher	Name of conference/ workshop attended for which financial support provided	Name of the professional body for which membership fee is provided	Amount of support received (in INR)
9	CS. Anushree Satpute	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500
10	Prof. Chaitrali Kale	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500
11	Prof. Sachin Kshirsagar	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500
12	Prof. Pranjal Jadhav	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500
13	Prof. Vivekanand Gaikwad	International Conference on Digital Transformation A strategic approach towards Sustainable Development	Institute for Engineering Research and Publication	1500
14	Dr Pranav Kayande	Workshop on Transformation through NAAC ACCREDITATION PROCESS for Higher Educational Institutions & Health Science Institutions.	Institute for Academic Excellence, Hyderabad in collaboration with Collegiate Education & Technical Education Department, Telangana State.	2950
15	Dr. Mangalgouri Patil	Workshop on Transformation through NAAC ACCREDITATION PROCESS for Higher Educational Institutions & Health Science Institutions.	Institute for Academic Excellence, Hyderabad in collaboration with Collegiate Education & Technical Education Department, Telangana State.	2950
16	Prof. Praful Sarangdhar	Integrated marketing communication	National Programme On Technology Enhanced Learning (NPTEL)	1000



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Sr. No	Name of teacher	Name of conference/workshop attended for which financial support provided	Name of the professional body for which membership fee is provided	Amount of support received (in INR)
17	Prof. Chaitrali Kale	Management of Commercial Banking	National Programme On Technology Enhanced Learning (NPTEL)	1100
18	Prof. Pranjal Jadhav	Managing change in organizations	National Programme On Technology Enhanced Learning (NPTEL)	1100
19	Prof. Vivekanand Gaikwad	Human Behaviour	National Programme On Technology Enhanced Learning (NPTEL)	600
20	Dr. Rupendra Gaikwad	Patent drafting for beginners	National Programme On Technology Enhanced Learning (NPTEL)	1000
21	CS. Anushree Satpute	Financial statement analysis and reporting	National Programme On Technology Enhanced Learning (NPTEL)	1100
22	CS. Anushree Satpute	Financial management for managers	National Programme On Technology Enhanced Learning (NPTEL)	1100
23	Dr Vinod Mohite	Turkish Online Journal of Qualitative Inquiry (TOJQI)	M/s Knowledge Weavers	3750
24	Prof. Praful Sarangdhar	Turkish Online Journal of Qualitative Inquiry (TOJQI)	M/s Knowledge Weavers	3750
25	Prof. Praful Sarangdhar	8th National Conference on Innovation, Technology and Entrepreneurship	G H Raison Institute of Business Management, Jalgaon	3250
26	Dr Jitendra Bhandari	10th National Conference on Fostering Human Resilience: Catalyst for Management, Science and Technology	Anekant Institute of Management Studies (AIMS), Baramati	2200
27	Prof. Pranjal Jadhav	10th National Conference on Fostering Human Resilience: Catalyst for Management, Science and Technology	Anekant Institute of Management Studies (AIMS), Baramati	2200



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411052



Sr. No	Name of teacher	Name of conference/ workshop attended for which financial support provided	Name of the professional body for which membership fee is provided	Amount of support received (in INR)
28	Prof. Aparna Shastri	10th National Conference on Fostering Human Resilience: Catalyst for Management, Science and Technology	Anekant Institute of Management Studies (AIMS), Baramati	2200
29	CS Anushree Satpute	10th National Conference on Fostering Human Resilience: Catalyst for Management, Science and Technology	Anekant Institute of Management Studies (AIMS), Baramati	3200

Prepared By – Prof. Aparna Shastri, Assistant Professor

Reviewed / Recommended By – Dr. Mangalgouri Patil, Associate Professor

Approved By – Dr. Shubhangee Ramaswamy, I/C Director



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Pune – 411052



AY: 2021-22

Internal correspondence:

Date: 02.02.2022

To,
Mrs. Jayashri Pardeshi
Accounts Officer
Administrative Office
IMERT



Sub: NEFT towards International conference registrations

Dear Madam,

With reference to the captioned subject, please make NEFT of Rs. 19,500 (13 faculties x Rs. 1500 each) to **Technoarete Research and Development Association** (known as IFERP- A conference organizer). The budget for the same is already been approved by management. Please find the approval note at annexure. Please note that the last date for making the registration is 6th February, 2022.

Please find below mentioned details for making NEFT:

Bank Details : **Technoarete Research and Development Association**
BANK NAME : Kotak Mahindra Bank
Account number : 3311747350
IFSC CODE : KKBK0000466
MICR-No : 600485006
Swift Code : KKBKINBB
Branch : Kodambakkam, Chennai
Country : INDIA

		
Prepared by CS Anushree Satpute Convener- International Conference	Recommended by	Approved by Dr. Jitendra Bhandari Director I/C



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Pune - 411052



AY: 2021-22

MMM/IMERT-2021-22/104 INTER OFFICE CORRESPONDENCE

Date: 7th January, 2022

To,
The Executive President,
Marathwada Mitra Mandal Trust,
Pune

Marathwada Mitra Mandal, Pune-4
Inward No. 1327
Date 11/1/2022
Sign. [Signature]

Subject: Proposal for sponsorship of 'registration and publication' charges of research paper at International Conference 2022 organized by IMERT.

Respected Sir,

IMERT has organized an **"International conference on Digital Transformation: A strategic approach towards Sustainable Development"** on 11th and 12th February, 2022 in a virtual mode jointly with prestigious **IFERP** (Institute for Engineering Research and Publication), Tamil Nadu. This International Conference will be graced by eminent keynote speakers across India and overseas too. Few of the speakers' details are mentioned hereunder for your reference:

Keynote speaker name	Designation	Institute
Dr. Abhay Kumar	vice-chancellor	Pratap University, Jaipur
Dr. Deepak Tandon	Professor - (Finance & accounting) Programme Director-Centre For advanced banking	International Management Institute (IMI), New Delhi
Prof. Seth Akutson	University Professor & Harvard trained entrepreneurship Andragogue	Nile University, Nigeria

Anushree

Prof. CS Anushree Satpute Asst. Professor and Convener- International Conference IMERT, Pune	Dr. Jitendra Bhandari In-Charge Director IMERT, Pune [Signature]	Hon. Shri. Bhausaheb Jadhav Exe. President Marathwada Mitra mandal Trust, Pune
Prepared by	Reviewed/Recommended by	Approved by



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(IMERT), Pune
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Pune – 411052




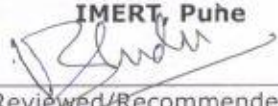

AY: 2021-22

We are also happy to inform that, the conference topics and tracks have already been appreciated by various teaching faculties and research scholars. Consequent to that, we witness good response to research paper submissions. The selected papers will be published in **SCOPUS indexed journals**. The conference proceedings book will also be published with SCOPUS journals (special issue). The faculties of IMERT are determined to write and submit their research papers. Notably, the conferences organized by IMERT are intended to achieve the maximum research outcome by faculties which would certainly prove advantageous towards NAAC Cycle 2.

IMERT is hosting this International Conference. Towards successful accomplishment of International Conference, IMERT has motivated and indeed made it mandatory for all the faculty members to write and submit minimum one research paper as main author. **The registration charges for the conference are Rs. 1500 per faculty and the publication charges for SCOPUS indexed journals are Rs. 18000 apprx. per faculty. For 15 faculties of IMERT, following are the financial calculations:**

Particulars	No. of faculties	Fees per person	Total
Registration Fees	15	1500	22,500
Publication Fees	15	18000	2,70,000
			2,92,500

We humbly request you to sponsor **Rs. 2,92,500** towards the registration and publication charges of research papers of IMERT faculties.

 Prof. CS Anushree Satpute Asst. Professor and Convener- International Conference IMERT, Pune	 Dr. Jitendra Bhandari In-Charge Director IMERT, Pune	 Hon. Shri. Bhausaheb Jadhav Exe. President Marathwada Mitra mandal Trust, Pune
Prepared by	Reviewed/Recommended by	Approved by

Online Payment Receipt

International Conference on Digital Transformation A strategic approach towards Sustainable Development

(ICDTSD-2022)



11th – 12th February 2022 | IMERT, Pune, Maharashtra.

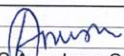
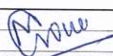
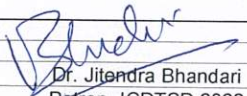
Invoice No : N041221828617110
Paper ID : NIL
Amount Paid : INR 19,500

Name : MMMS INST OF MGMT
Email : -
College/Institution : IMERT, Karve Nagar, Pune, Maharashtra 411052

Invoice/ Items	Unit Price	Quantity	Amount
Registration	INR 1500	13	INR 19500.00
	Sub Total		INR 19500.00
	Net Amount		INR 19500.00



This is a computer generated online receipt, No Signature Required

Sr. No	Paper Id	Date of submission	Main Author	Co-Authors	Research Paper Title
1	ICDTSD-2022_PUN_0031	January 5	Praful Sarangdhar	Dr. Ramesh Sardar, Dr. Vinod Mohite Dr. Aatish Zagade	A comparative study of selected E-commerce portals with relation to website traffic in post pandemic duration
2	ICDTSD-2022_PUN_0038	January 5	Dr. Vinod Mohite	Dr. Vinod Mohite, Prof. Praful Sarangdhar, Dr. Kalpana Vaidya	A STUDY OF FACTORS AFFECTING IMPULSE BUYING BEHAVIOR ON CUSTOMERS AT SHOPPING MALLS
3	ICDTSD-2022_PUN_0054	January 12	Chaitrali Kale	Dr K Rajagopal, CS Anushree Satpute, Dr Mangalgouri Patil	A Study of Financial Inclusion through Pradhan Mantri Jan Dhan Yojana in Banking Sector
4	ICDTSD-2022_PUN_0059	January 15	Mr. Sachin Kshirsagar	Dr. Pranav Kayande, Dr. Mangalauri Patil	A study of the learning methodology preferred by students at graduate and post graduate level.
5	ICDTSD-2022_PUN_0088	January 24	Dr. Rupendra Gaikwad	Mr. Yogesh Khomane, Mr. Prakash Tambe	Utilization of Mobile Internet Services by Farmers in the Rural Area of Pune District
6	ICDTSD-2022_PUN_0086	January 27	Dr. Shubhangee Ramaswamy	Dr. Sapankumar Singh, Dr. Pankaj Kumar, Dr. Devidas Golhar	Crisis Mitigation Strategies adopted by IT Companies during COVID-19 Pandemic
7	ICDTSD-2022_PUN_0090	January 27	Pranav Kayande	Dr Milind Jagtap, Sachin Kshirsagar	Impact of Digitalisation post Covid
8	ICDTSD-2022_PUN_0091	January 27	Prof Pranjal Jadhav	Dr Jitendra Bhandari, Prof Aparna Shastri , Prof Anushree Satpute	A study on "Challenges Faced by Institute/Colleges During the COVID-19 Pandemic Situation and the Resilience in there applicability"
9	ICDTSD-2022_PUN_0092	January 27	Dr. Mangalgouri S Patil	Riddhi Thakkar, Dr. Milind Jagtap, Chaitrali Kale	CUSTOMER DUE DILIGENCE IN LENDING FOR INDIAN BANKS
11	ICDTSD-2022_PUN_0094	January 27	Mr. Vivekanand Gaikwad	Dr. Vijaykumar Dhole, Ms. Aparna Shatri	A systematic study on the relationship between resilience and employee engagement in Information Technology sector
10	ICDTSD-2022_PUN_0093	January 27	Jitendra Bhandari	Anushree Satpute, Pranjal Jadhav, Milind Jagtap	Study of Mediator effect of Work Pressure on Employee's Self- efficacy and Job Satisfaction
12	ICDTSD-2022_PUN_0095	January 27	Aparna Shastri	Neelam Netra	Determining the Antecedents of Managing Attrition in 5 Star Hotels
13	ICDTSD-2022_PUN_0096	January 27	CS Anushree Satpute	Dr. Jitendra Bhandari, Chaitrali Kale, Pranjal Jadhav	The empirical study of Consumer Patronage to Dettol products in the aftermath of COVID-19 pandemic
	 CS Anushree Satpute Convener- ICDTSD 2022 Asst. Professor- Finance		 Dr. Mangalgouri Patil Editor- ICDTSD 2022 Asst. Professor- Finance	 Dr. Jitendra Bhandari Patron- ICDTSD 2022 Director I/C.	



MARATHWADA MITRA MANDAL'S
**INSTITUTE OF MANAGEMENT
EDUCATION RESEARCH & TRAINING**

Sr. No. 18, Plot No. 5/3, CTS No. 205, Karve Nagar, Pune - 411 052.



BANK PAYMENT VOUCHER

Voucher No. :

787

Account Head : FOP. Exp.

Date : 23/06/2022

Name : Dr. Pranav Kayande

We are enclosing herewith our Cheque No. 001917 Dated 23/06/2022

for Rs. 5900/- Drawn on Bank of India - 051410110001310 /

HDFC Bank - 50100106696021 against your bills as under :-

Bill No.	Bill Date	Particulars	Amount Paid (Rs.)
100	18/06/22	Cheque issued for Reimbursed National level workshop on NAAC Accreditation Process for HETI	5900/-
		AT	

Total 5900/-

Amount Paid by Cheque (In Words) : Five Thousand Nine
Hundred only

Kayande
27/06/22
Signature of Receiver

P.S. marathe
Accountant

[Signature]
Director



TAX INVOICE (Original)

INSTITUTE FOR ACADEMIC EXCELLENCE #3-6-692, Street No.12, Himayathnagar, Hyderabad - 500029, Telangana. Ph: +91-9618739900. Email: info@iae.education , Web: www.iae.education GSTIN: 36AIGPK7958P3Z9	Invoice No.: IAE/ON/2022-23/100
	Invoice Date: 18-06-2022
	Due Date: 18-06-2022
	Date of Payment: 18-06-2022
Party's Name: MMs IMERT Karve nagar Pune Sr.No. 18, Plot No. 5/3, CTS No.205, Behind Vandevi Temple, Karve nagar, Pune - 411052. GSTIN: 27AAATM9698N1ZI PAN No.: AAATM698N Contact Person's Details: Name: Pranav Kayande Mobile No.: 8007959069 Email: pranavkayande@mmimert.edu.in	Order ID: ORD4780931
	Transaction ID: 111539816454
	Mode of Payment: Net Banking
	Payment Status: Success
Description / Participation Details	Participation Fee Amount in Rs.
Name of the Workshop: National Level Workshop on NAAC Accreditation Process for Higher Educational Institutions No. of Participants: 2	5,000
Discount: Government Institution: 25% 5 and more participants: 20%	NA NA
Total Amount (INR) before GST (SGST/UGST/CGST/IGST)	5,000
GST Value @ 18% (INR)	900
Total Amount (INR) Payable inclusive of GST (SGST/UGST/CGST/IGST)	5,900

If you have any problem with your order, please call us at +91-9618739900 or write a mail to info@iae.education.

WE THANKYOU FOR YOUR PARTICIPATION. WE VALUE YOUR PATRONAGE.

Note: Signature is not required as this is an online generated invoice.



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AY: 2021-22

16/05/2022

Ref: MM's/IMERT/2021-22/46

INTER-OFFICE COMMUNICATION

Marathwada Mitra Mandal, Pune-4
Inward No. 438
Date 17/05/2022
Sign [Signature]

To,
The Executive President,
Marathwada Mitramandal Trust,
Pune

Subject: - National Level Workshop on NAAC Accreditation process for HEI

Respected Sir,

Institute for Academic Excellence (IAE) in collaboration with Collegiate Education & Technical Education Department Government of Telangana has been conducting the National Level Workshops for the HEI's on Transformation through NAAC ACCREDITATION PROCESS in June 2022 (20th and 21st June 10 am to 6 pm).

Fees will be Rs.5,000/- for 2 Participants (1 Coordinator+ 1 Participant). Following faculty members intend to participate into the workshop - 1. Dr Pranav Kayande and 2. Dr Mangalgouri Patil.

Kindly permit and oblige.

Thanking you!

Dr Shubhangee Ramaswami
Director (In-charge)

Prepared by	Recommended by	Approved by
Dr Pranav Kayande Associate Professor MMs IMERT Pune	Dr Shubhangee Ramaswami Director (In-charge) MMs IMERT Pune	Prin. Bhausaheb Jadhav Executive President MM's Trust Pune



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Pune – 411052**



AY: 2021-22

Date: 12/07/2022

Director (I/C),
MM's IMERT,
Pune – 52

Sub: Details of reimbursement of fees paid by student & faculty members for NPTEL courses....

Madam,

Following are the details of students and faculty members of IMERT, who have paid fees towards NPTEL course/s.

LIST OF STUDENTS

Sr. No.	Name of Student	Title of the course/s applied	Fees paid (₹)	Total reimbursement (₹)
1	Gaurav Gajanan Dose	Marketing Management – II	1000.00	2000.00
		Financial Institutions & Markets	1000.00	
2	Gauri Prashant Patil	Behavioural & Personal Finance	1000.00	1000.00
3	Monika Tukaram Kolekar	Financial Institutions & Markets	1000.00	1000.00
4	Pradnya Waman Surwade	Behavioural & Personal Finance	500.00	500.00
5	Pratibha Suresh Thorat	Marketing Analytics	1000.00	1000.00
6	Pratik Suryavanshi	Financial Institutions & Markets	500.00	500.00
7	Rashmi Patil	Leadership and Team Effectiveness	500.00	500.00
8	Sagar Kishor Girase	Financial accounting - IITMandi	1000.00	1000.00
9	Shivani Gavli	Leadership and Team Effectiveness	1000.00	1000.00
10	Shlok Mishra	Supply Chain Analytics International Marketing	1000.00 1000.00	2000.00
11	Vaishnavi Pise	Financial accounting - IITMandi	1000.00	1000.00
12	Yutika Shashikant	Behavioural & Personal	1000.00	1000.00

 Dr. Rupendra Gaikwad SPOC, NPTEL LC-4287	 Dr. Rupendra Gaikwad Coordinator, IQAC	 Dr. Shubhangee Ramaswamy Director (I/C)
Prepared by	Reviewed/Recommended by	Approved by



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Pune - 411052**



AY: 2021-22

	Gharge	Finance		
13	Russel Pillai	Production and Operation Management	1000.00	3000.00
		Marketing Analytics	1000.00	
		Retail Management	1000.00	
14	Priyanka Sharma	Financial accounting - IITMandi	1000.00	1000.00
		Total		16500.00

LIST OF FACULTY MEMBERS

Sr. No.	Name of Faculty Member	Title of the course/s applied	Fees paid (₹)	Total reimbursement (₹)
1	CS Anushree Satpute	Financial Statement Analysis and Reporting	1100.00	2200.00
		Financial Management For Managers	1100.00	
2	Pranjal Krishna Jadhav	Managing change in organizations	1100.00	1100.00
3	Dr. Rupendra Gaikwad	Patent Drafting for Beginners	1000.00	1000.00
4	Chaitrali Kale	Management of Commercial Banking	1100.00	1100.00
5	Vivekanand Gaikwad	Human Behaviour	600.00	600.00
6	Praful Sarangdhar	Integrated Marketing Communications	1000.00	1000.00
		Total		7000.00

Total amount for reimbursement for students ₹ 16500.00

Total amount for reimbursement for teachers ₹ 7000.00

Total amount for reimbursement towards NPTEL course fees is ₹ 23500.00

Kindly, issue the reimbursement to all the concerned as mentioned above.

Thanking you.

Yours sincerely

Dr. Rupendra Gaikwad

 Dr. Rupendra Gaikwad SPOC, NPTEL LC-4287	 Dr. Rupendra Gaikwad Coordinator, IQAC	 Dr. Shubhangee Ramaswamy Director (I/C)
Prepared by	Reviewed/Recommended by	Approved by

**Payment Status**

Hello GAURAV GAJANAN DOSE,

Your payment for the following course(s) is successful. Please note down the transaction ID for future reference.

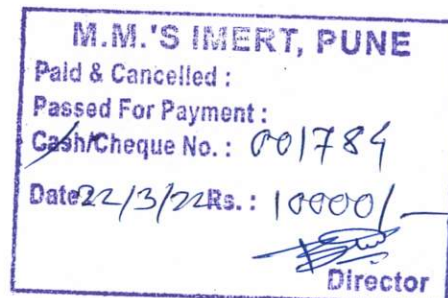
Course	Amount
Marketing Management - II	₹ 1000
Financial Institutions and Markets	₹ 1000

Here are your transaction details:

Transaction ID	3ce70a86ffd749059941f1aff5cfc8f8
Billdesk Reference	WHD40924269165
Date	21/02/2022 22:50:18 IST
Total Amount	₹ 2000

For any grievance contact support : support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will be available once the form closes.



**Payment Status**

Hello Gauri Prashant Patil,

Your payment for the following course(s) is successful. Please note down the transaction ID for future reference.

Course	Amount
Behavioral and Personal Finance	₹ 1000

Here are your transaction details:

Transaction ID	c9227b9ca90742ebb08e103f51b3ae4d
Billdesk Reference	WHD40915034368
Date	17/02/2022 22:44:02 IST
Total Amount	₹ 1000

For any grievance contact support : support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will be available once the form closes.

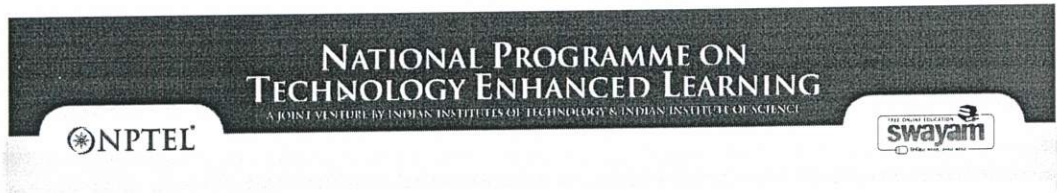
Hello Monika Tukaram Kolekar,

Your payment for the following course(s) is successful.

Course	Amount
Financial Institutions and Markets	₹ 1000

Here are your transaction details:

Transaction ID	e1333f8745fe49c99cfb72b237903c0b
Billdesk Reference	WUR20922716458
Date	21/02/2022 13:15:43 IST
Total Amount	₹ 1000



Receipt for successful payment of fees for online courses conducted by NPTEL

Name	Pradnya Waman Surwade
Email ID	pradnyasurwade5@gmail.com
Course name	Behavioral and Personal Finance
Exam Date	Sunday, March 27, 2022

Date of payment	Jan 31, 2022 - 19:30:14
Payment Reference ID	WHD40876273067
Transaction ID	33ea4feb7f4644e483fd9577ae17f277
Course Amount Paid (FDP included if applicable)	₹ 500

We hereby acknowledge with thanks, the receipt of ₹500 for the course **Behavioral and Personal Finance** from the afore-mentioned candidate towards payment for NPTEL Online Certification Exam, details of which are shown above.

Note: If you encounter any issues, please write to



Payment Status

Hello Pratibha Suresh Thorat,

Your payment for the following course(s) is successful. Please note down the transaction ID for future reference.

Course	Amount
Marketing Analytics	₹ 1000

Here are your transaction details:

Transaction ID	13e1479cdae94cb7bb61c0c126c110cd
Billdesk Reference	WHD40912611073
Date	16/02/2022 23:35:11 IST
Total Amount	₹ 1000

For any grievance contact support : support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will be available once the form closes.



Payment Status

Hello Pratik suryavanshi,

Your payment for the following course(s) is successful. Please note down the transaction ID for future reference.

Course	Amount
Financial Institutions and Markets	₹ 500

Here are your transaction details:

Transaction ID	442038e08c4f481e9a8b9fe3b2488454
Billdesk Reference	WUR20922150196
Date	21/02/2022 10:19:37 IST
Total Amount	₹ 500

For any grievance contact support : support@nptel.iitm.ac.in
If your transaction was successful, payment receipts will be available once the form closes.



Transaction Successful

11:28 PM on 17 Feb 2022

Rashmi Patil

Collect ID

HDF126ED5C5C5A94C89AD1542DC
DB5281E5

COPY

Transaction ID

T2202172329108543836891

COPY

Paid to



iit.billdesk@hdfcbank

Debited from



*****0492

UTR:204853251642

₹500



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Payment Status

Hello Sagar Kishor Girase,

Your payment for the following course(s) is successful. Please note down the transaction ID for future reference.

Course	Amount
Financial accounting - IITMandi	₹ 1000

Here are your transaction details:

Transaction ID	3b761ff5b7d748eb9e08fe8d82a0b829
Billdesk Reference	WHD40916986407
Date	18/02/2022 18:54:16 IST
Total Amount	₹ 1000

For any grievance contact support : support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will be available once the form closes.

Payment Status

https://examform.nptel.ac.in/2022_01/exam_form/prepayment?action=payment...

Payment Status

Hello shivani gavli,

Your payment for the following course(s) is successful. Please note down the transaction ID for future reference.

Course	Amount
Leadership and Team Effectiveness	₹ 1000

Here are your transaction details:

Transaction ID	10c9eddfd5ac4cbdab4db46374b5c7c7
Billdesk Reference	WHD40917186759
Date	18/02/2022 20:22:09 IST
Total Amount	₹ 1000

For any grievance contact support : support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will be available once the form closes.



Payment Status

Hello Shlok Mishra,

Your payment for the following course(s) is successful. Please note down the transaction ID for future reference.

Course	Amount
Supply Chain Analytics	₹ 1000
International Marketing	₹ 1000

Here are your transaction details:

Transaction ID	dabf287ea130419783688194abdebee1
Billdesk Reference	WHMP0902869251
Date	13/02/2022 11:59:25 IST
Total Amount	₹ 2000

For any grievance contact support : support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will be available once the form closes.



Payment Status

Hello Vaishnavi pise,

Your payment for the following course(s) is successful. Please note down the transaction ID for future reference.

Course	Amount
Financial accounting - IITMandi	₹ 1000

Here are your transaction details:

Transaction ID	dc1fd35d0e2a49ffa857c5be7502eb9d
Billdesk Reference	WHD40915114876
Date	17/02/2022 23:44:32 IST
Total Amount	₹ 1000

For any grievance contact support : support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will be available once the form closes.

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Receipt for successful payment of fees for online courses conducted by
NPTEL

Name	Yutika Shashikant Garge
Email ID	yutikagarge75@gmail.com
Course name	Behavioral and Personal Finance
Exam Date	Sunday, March 27, 2022

Date of payment	Feb 18, 2022 - 22:15:29
-----------------	-------------------------

Payment Reference ID	WHD40917469622
----------------------	----------------

Transaction ID	ad1db4dd215d4eafbff342e267b8e909
----------------	----------------------------------

Course Amount Paid (FDP included if applicable)	₹ 1000
---	--------

We hereby acknowledge with thanks, the receipt of **₹1000** for the course **Behavioral and Personal Finance** from the afore-mentioned candidate towards payment for NPTEL Online Certification Exam, details of which are shown above.

Note: If you encounter any issues, please write to



Rupendra Gaikwad <rupendragaikwad@mmimert.edu.in>

Fwd: Exam Registration: Payment Successful for the use for refund.

2 messages

RUSSEL PILLAI <russelpillai2020@mmimert.edu.in>
To: rupendragaikwad@mmimert.edu.in

Fri, Feb 18, 2022 at 3:53 PM

Hello Sir,

Russel Pillai here from IMERT.
SPECIALIZATION MARKETING.
ROLL NO:-20142

This is my receipt of the payment confirmation of the nptel exam.

----- Forwarded message -----

From: <exam@nptel.iitm.ac.in>
Date: Fri, Feb 18, 2022, 15:48
Subject: Exam Registration: Payment Successful
To: <russelpillai2020@mmimert.edu.in>

Hello Russel Pillai,

Your payment for the following course(s) is successful.

Course	Amount
Production and Operation Management	₹ 1000
Marketing Analytics	₹ 1000
Retail Management	₹ 1000

Here are your transaction details:

Transaction ID	77a01b0b2d2f4a2ab5ad59267835304c
Billdesk Reference	WUR20916496221
Date	18/02/2022 15:46:44 IST
Total Amount	₹ 3000

For any grievance contact support : support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will be available once the form closes.

Rupendra Gaikwad <rupendragaikwad@mmimert.edu.in>
To: RUSSEL PILLAI <russelpillai2020@mmimert.edu.in>

Mon, Feb 21, 2022 at 10:20 AM

Dear RUSSEL,

Save your receipt as a pdf. So that I can download it for further processing.

Reimbursement of only one course is permissible. Still I will try for your full reimbursement.

Thanks & Regards,

Dr. Rupendra Gaikwad
Associate Professor,
IMERT

Payment Status

Hello Sharma Priyanka Rajesh,

Your payment for the following course(s) is successful.
Please note down the transaction ID for future reference.

Course	Amount
Financial accounting - IITMandi	₹ 1000

Here are your transaction details:

Transaction ID	b32a4c075c8a4ff682dc46c507578333
Billdesk Reference	WHD40924203034
Date	21/02/2022 22:16:02 IST
Total Amount	₹ 1000

For any grievance contact support :
support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will
be available once the form closes.

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[Print](#)



Rupendra Gaikwad <rupendragaikwad@mmimert.edu.in>

Fwd: Exam Registration: Payment Successful

Anushree Satpute <anushreesatpute@mmimert.edu.in>
To: Rupendra Gaikwad <rupendragaikwad@mmimert.edu.in>

Fri, Feb 18, 2022 at 2:26 PM

Dear Sir,

Please find trailing mail regarding NPTEL examination fees of Rs. 2200 paid.

Thanks and best regards,

Prof. CS Anushree Satpute

Assistant Professor

CS, MBA, M.Com, LL.B, DTL

Marathwada Mitra Mandal's

Institute of Management Education, Research and Training, Pune

Mob: 9730306303

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----- Forwarded message -----

From: <exam@nptel.iitm.ac.in>

Date: Fri, Feb 18, 2022 at 2:12 PM

Subject: Exam Registration: Payment Successful

To: <anushreesatpute@mmimert.edu.in>

Hello CS Anushree Satpute,

Your payment for the following course(s) is successful.

Course	Amount
Financial Statement Analysis and Reporting	₹ 1100
Financial Management For Managers	₹ 1100

Here are your transaction details:

Transaction ID	b43c47c13e6d42b7b587a7f404e4c4af
Billdesk Reference	WHDF0916238866
Date	18/02/2022 14:11:14 IST
Total Amount	₹ 2200

For any grievance contact support : support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will be available once the form closes.



Rupendra Gaikwad <rupendragaikwad@mmimert.edu.in>

Fwd: Exam Registration: Payment Successful

2 messages

Arundhati's Art <jadhav.pranjal@gmail.com>

Sun, Feb 20, 2022 at 9:11 AM

To: "rupendragaikwad@mmimert.edu.in" <rupendragaikwad@mmimert.edu.in>

----- Forwarded message -----

From: <exam@nptel.iitm.ac.in>

Date: Mon, Feb 14, 2022, 11:14 AM

Subject: Exam Registration: Payment Successful

To: <jadhav.pranjal@gmail.com>

Hello Pranjal krishna Jadhav,

Your payment for the following course(s) is successful.

Course	Amount
Managing change in organizations	₹ 1100

Here are your transaction details:

Transaction ID	e2f147b0c74d4871817501aedc1d4eb1
Billdesk Reference	WHMP0904925767
Date	14/02/2022 11:12:27 IST
Total Amount	₹ 1100

For any grievance contact support : support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will be available once the form closes.

Rupendra Gaikwad <rupendragaikwad@mmimert.edu.in>

Mon, Feb 21, 2022 at 10:07 AM

To: Arundhati's Art <jadhav.pranjal@gmail.com>

Madam,

Please send it as an attachment, so that I can download it and submit it to the accounts department.

Thanks & Regards,

Dr. Rupendra Gaikwad
Associate Professor,
IMERT

Marathwada Mitra Mandal's



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[Quoted text hidden]



Payment Status

Hello Dr Rupendra Ramchandra Gaikwad,

Your payment for the following course(s) is successful. Please note down the transaction ID for future reference.

Course	Amount
Patent Drafting for Beginners	₹ 1000

Here are your transaction details:

Transaction ID	0adf528feeb44b52b7a0e21bdb2b87fc
Billdesk Reference	WHD40916191409
Date	18/02/2022 13:52:20 IST
Total Amount	₹ 1000

For any grievance contact support : support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will be available once the form closes.



Rupendra Gaikwad <rupendragaikwad@mmimert.edu.in>

Fwd: Exam Registration: Payment Successful

Chaitrali Kale <chaitralikale@mmimert.edu.in>

Sat, Mar 12, 2022 at 11:40 AM

To: Rupendra Gaikwad <rupendragaikwad@mmimert.edu.in>

Dear Sir,
Please find attached below
Fees Receipt of NEPTEL Course
Hello Chaitrali Kale,

Your payment for the following course(s) is successful.

Course	Amount
Management of Commercial Banking	₹ 1100

Here are your transaction details:

Transaction ID	2499e093cecc4150aeb9bcac02937562
Billdesk Reference	WHMP0867006953
Date	26/01/2022 15:04:47 IST
Total Amount	₹ 1100

For any grievance contact support : support@nptel.iitm.ac.in

If your transaction was successful, payment receipts will be available once the form closes.

--

Thanks and best regards,

Prof Chaitrali Kale

Assistant Professor

Marathwada Mitra Mandal's

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VIVEKANAND GAIKWAD <vivekanandygaikwad@gmail.com>

Exam Registration: Payment Successful

2 messages

exam@nptel.iitm.ac.in <exam@nptel.iitm.ac.in>
To: vivekanandygaikwad@gmail.com

22 January 2022 at 12:10

Hello GAIKWAD VIVEKANAND YUVRAJ,

Your payment for the following course(s) is successful.

Course	Amount
Human Behaviour	₹ 600

Here are your transaction details:

Transaction ID	569e9ac677f24131b8323583560cc49b
Billdesk Reference	WHD40859692241
Date	22/01/2022 12:09:38 IST
Total Amount	₹ 600

For any grievance contact support : support@nptel.iitm.ac.in
If your transaction was successful, payment receipts will be available once the form closes.

VIVEKANAND GAIKWAD <vivekanandygaikwad@gmail.com>
To: Rupendra Gaikwad <rupendra.gaikwad@gmail.com>

12 March 2022 at 12:40

NPTEL Receipt
MR. VIVEKANAND YUVRAJ GAIKWAD
Assistant Professor.
MM'S Institute Of Management Education Research & Training, Karvenagar, Pune 411052
EMAIL: vivekanandygaikwad@gmail.com, gaikwad_vivek86@yahoo.com
MOB. NO/WhatsApp. :- 9921368449 & Other Number-9834755718

[Quoted text hidden]



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Sr. No. 18, Plot No. 5/3, CTS No. 205, Karve Nagar, Pune - 411 052.



Voucher No. :

BANK PAYMENT VOUCHER

674

Account Head : FD Programme

Date : 31 / 03 / 20 22

Name : yourself

We are enclosing herewith our Cheque No. 001834 Dated 31 / 03 / 20 22

for Rs. 20550/- Drawn on **Bank of India - 051410110001310 /**

HDFC Bank - 50100106696021 against your bills as under :-

Bill No.	Bill Date	Particulars	Amount Paid (Rs.)
		Being reimbursement of Research Paper publication fees to teaching staff members	20550/-
Total			20550/-

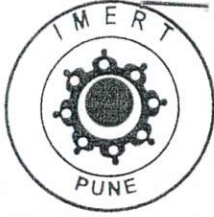
Amount Paid by Cheque (In Words) : Twenty Thousand Five Hundred
Fifty only

Signature of Receiver

Accountant

Director

06/04/2022



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(Off.) 772 0097 783 / 703 8822 917

e-mail : director@mmimert.edu.in website : www.mmimert.edu.in

IMERT/HDFC/2021-22

31/03/2022

To,

The Chief Manager,
HDFC Bank
Mayur Colony Branch, Kothrud
Pune- 411 029

Subject : Disbursement of Research Paper fee

Dear Sir,

1. We are sending herewith a Cheque No.001834 dated 31/03/2022 for Rs. 20,550/-
(Rupees Twenty Thousand Five Hundred fifty only) towards the Disbursement of
Research paper fees

Sr.No.	Name of the Employee	Bank A/c No.	Amount
1	Ms. Anushree Hrishikesh Satpute	50100443560210	3200
2	Dr. Jitendra Bhandari	14451160000236	2,200
3	Mrs. Pranjal Jadhav	50100226906470	2200
4	Ms Aparna Shastri	50100226095952	2,200
5	Mr. Praful D. Sarangdhar	01491140087674	7000
6	Mr. Vinod Mohite	50100233602281	3,750
		Total	20550

C
L
C
22500
→ 32500 +
FF 3750

2. You are requested to transfer the above said amount from our S.B.A/c No. 50100106696021
to respective accounts of the employees as per the details given above

Thanking you

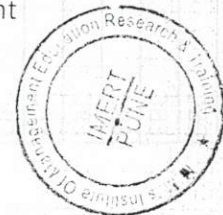
Yours truly

A.S.Pawar
Treasurer

K.H.Mungale
Secretary

Prin. B.G.Jadhav
Executive President

Encl 2) Yourself Cheque No.001834 dated 31/03/2022



Prof. Cs. Anushree Satpute

UGC-CARE Research paper Publication
amounting to Rs. 3200



Transaction Successful

04:40 PM on 30 Sep 2021

Transaction ID

T2109301640111829280144

Paid to



AIMS Baramati

XXXXXXXX4631

Bank Of Maharashtra

₹3,000

Debited from



****534753

UTR:127322502889

₹3,000



1st time in India: UPI SIP!

Set your SIP in less than 5 secs. Start
Now! >

Message

Paper ID- NC-AIMS- 2021-1081

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YES BANK

Transaction details

ANEKANT INSTITUTE OF MANAGEMENT STUDIES
60162114631@MAHB0000073.ifsc.npci
SUCCESS ₹200.00

Transaction ID: 127012824454
Customer name: ANEKANT INSTITUTE OF MANAGEMENT STUDIES
Date: 27th Sep 2021
Time: 12:48 PM
Remarks: Registration fee
Debit account: XXXXXXXXXXXX3589

If you have any concerns with the payment click the button below to raise a support ticket.

Raise Concern

Call bank

To anekant institute of management studie...

₹200.00

research paper registration

Completed · Sep 27, 12:44 PM

Bank of India XXXXXX3809

UPI transaction ID
127013271522

To
... 4631

From: PRANJAL KRISHNA JADHAV (Bank of India)
jadhav.pranjal-2@okhdfcbank

Google transaction ID
CICAgOCatKWdPg

POWERED BY UPI

Pay

Payment receipt of Dr. Jitendra Bhandari, Aparna Shastri and Pranjal Jadhav

Pranjal Jadhav *Aparna Shastri* *Jitendra Bhandari*

Total
₹200

Transactions

Money sent to Anekant Institute Of Ma... SUCCESS ₹200.00 27 Sep '21 12:40pm



To UPI ID 60162114631@MAHB0000073.ifsc.npci

Debited from Bank of India XXXX4242 Transaction ID 127012818719

Amount ₹ 200.00

Remarks AIMS National conference fee

Need Help?

Contact Us

Repeat Payment



62B/s



VoLTE

4G

95%



11:50 AM



Transaction details



**ANEKANT INSTITUTE OF
MANAGEMENT STUDIES**

60162114631@MAHB0000073.ifsc.npci

SUCCESS

₹6200.00

Transaction ID: 127311971894

Customer name: ANEKANT INSTITUTE OF MANAGEMENT
STUDIES

Date: 30th Sep 2021

Time: 11:50 AM

Remarks: Publication and registration charges Anekant
Conf

Debit account: XXXXXXXXXXXX3589

If you have any concerns with the payment click the button below to
raise a support ticket.

Raise Concern

Call bank

Handwritten signature
Shudh





Transaction Successful
04:17 PM on 22 Sep 2021

Transaction ID
T2109221617127293364419

Paid to



AIMS Baramati
XXXXXXXX4631
Bank Of Maharashtra

₹200

Debited from



*****0210
UTR:126519217881

₹200



1st time in India: UPI SIP!
Set your SIP in less than 5 secs. Start
Now! >

Powered by



M.M.'S IMERT, PUNE
Paid & Cancelled :
Passed For Payment :
Cash/Cheque No. : 001834
Date 31/3/2021 Rs. : 20550/-

Director

11:44 AM



Money sent!

Customer name

ANEKANT INSTITUTE OF MANAGEMENT
STUDIES

Transaction ID

127311965587

Amount

₹200.00

Date

30th Sep 2021

Time

11:44 AM

Debited from

XXXXXX5952

Remarks

AIMS Conference fee - Aparna



Aparna

View details

Home





A COMPARATIVE STUDY OF ONLINE GROCERY PORTAL WITH RELATION TO WEBSITE TRAFFIC IN POST PANDEMIC DURATION

Mr. Praful Sarangdhar

Assistant Professor, Marathwada Mitra Mandal's Institute of Management Education, Research and Training Pune.

Dr. Rajendra Dhande

Associate Professor, Mahatma Gandhi Vidyamandir's M.S.G. Arts, Science and Commerce, College, Malegaon Dist. Nashik.

Dr. Ramesh Sardar

Associate Professor, School of Management Studies, Kavayatri Bahinabai Chaudhari North Maharashtra University, Jalgaon.

Abstract:

India is home for 140 million online shoppers which is ranking 3rd in world after China and America. The pandemic was a boost for India's e-retail market. Eight metro cities in India had acceleration in e-retail and one individual among three has shopped online at least once in year during pandemic. The effect of Covid 19 had brought the world to a halt, crippled the lives of the individuals and the organisations. On this cause, entire humanity reimagined the facet of daily life. With multiple lockdowns in India, people switched to digital lifestyle at workplace, education, entertainment or buying of daily essentials for the household. Schools and colleges shifted education to digital classroom through online learning across the country. The local kirana shop shifted to online ordering and doorstep delivery as his primary business (Sidhu, 2021) The pandemic has reshaped the consumer goods industry, creating long term trends among consumers about how and where they buy, how they work and live. The present research paper aims on quantitative analysis based on secondary data anticipating the digital trends post pandemic duration. The study focuses on status of last six months (post pandemic) of the online portal searched and browsed by consumers for their daily need consumer products.

Keywords: online users, new normal, pandemic traffic, website, organic, social media.

Introduction:

India is among the largest consumer economy in the world. Indian retail market is worth \$810 billion being fourth largest in the world. India is home for 140 million online shoppers which is ranking 3rd in world after China and America. The pandemic was a boost for India's e-retail market. Eight metro cities in India had acceleration in e-retail and one individual among three has shopped online at least once in year during pandemic. (Arpan Sheth, 2021) The effect of Covid 19 had brought the world to a halt, crippled the lives of the individuals and the organisations. On this cause, entire humanity reimagined the facet of daily life. With multiple lockdowns in India, people switched to digital lifestyle at workplace, education, entertainment or buying of daily essentials for the household. Schools and colleges shifted education to digital classroom through online learning across the country. The local kirana shop shifted to online ordering and doorstep delivery as his primary business. (Sidhu, 2021) The pandemic has reshaped the consumer goods industry, creating long term trends among consumers about how and where they buy, how they work and live. Consumers are responding to crisis in various ways, some being worried and feel anxiety, others being normal continuing their business as usual. (Accenture, 2020) Post pandemic new normal is that, it is not normal like before, disruption caused due to pandemic have no certainty regarding how and where we will live and work in future. (Michael Neuman, 2021) The present research paper aims on quantitative analysis based on secondary data anticipating the digital trends post pandemic duration. The study focuses on status of last six months (post pandemic) of the online portal searched and browsed by consumers for their daily need consumer products. Research is through business angle before buying what are sources of information, what social media platforms and display advertisement promote the online grocery portals. Study is based on secondary data collected through available online and offline sources.

Literature Review:

The current pandemic has attracted many consumers towards online shopping in order to avoid crowded places and human contact. A report by TOI studying the recent studies shows the trends in online shopping of groceries is likely to increase two



folds in this year. This year has witnessed a 76% surge in online shopping for groceries. With the increasing consumer base for shopping online for groceries, many major retail brands like Zomato, JioMart and Swiggy have started selling groceries online. Other retail brands like Grofers, BigBasket, Amazon, etc. have also witnessed an increase of about 60% in the sale of groceries since the current pandemic (Kashyap, European Journal of Molecular & Clinical Medicine)

The India e-retail market is expected to grow at 25%–30% annually over the next 5 years to reach \$120–140 billion by FY26, which is higher than Modern Trade. Small-town India will fuel this growth, accounting for four of every five new shoppers. During the pandemic, reverse migration from metro cities further accelerated growth in smaller towns. In addition to small towns, women and older shoppers continue to increase the e-retail base. e-Retailers played a mission-critical role in maintaining essential food and hygiene products for millions of Indian households during the lockdowns. e-Retailers were the lifeline of both consumers and sellers. Delivery across more than 95% of India's pin codes allowed consumers to shelter at home and prevent the spread of disease. Simultaneously, e-retailers helped Bharat's small sellers and brands (especially insurgents) overcome go-to-market barriers and reach consumers despite widespread disruption. (Arpan Sheth, 2021)

The COVID-19 pandemic threatens our economies and our urban way of life in multiple and fundamental ways. In the past, the norm was to plan, design, and manage cities through institutional command and control mechanisms governing complex ecological-cultural systems in which order was based on predictability. The future augured hope. Prospects seemed more certain. Now the future is uncertain. (Michael Neuman, 2021) Sanstuti Nath threw light on the term 'digital consumption'. Her study on the consumption patterns of consumers post-pandemic lockdown, showed that the e-commerce companies have seen a significant growth of 70-100% for essential commodities. And this sudden adaption of digital platforms can be allocated to mobile advertising. Top companies and brands were already benefiting themselves from these platforms, and also now post lockdown this whole scenario is going to change how consumers buy. (Nath, 2021) It said that as the country is under lockdown for such a long time, the buying behaviour of the consumer, especially the Millennials are expected to undergo massive changes as most of them are going to do revenge buying, as they didn't get to buy goods as they used to buy in the pre-lockdown period. And if the e-commerce industry is talked about, they are estimated to be the clear winners, especially in the FMCG online sales, in the short and long term both, as part of the strategies of FMCG companies. (Online, 2020) During the lockdown period, the industry that has been impacted the most is the FMCG industry, being affected due to the breakdown in the supply chain of the country. Also, the consumer's definition of essential goods has also been changed, with masks and sanitizers entering into the category, while the other FMCG goods like beauty products, footwear, clothes have taken a back seat with groceries and packaged goods with high demand among the consumers. Where grocery retailers accounting for about 60% of store-based sales have been permitted. With a threat of getting infected consumers are now shifting to online stores for making the purchases of essential commodities so that they don't have to go anywhere else and confined to their homes safe and secure. (International, 2020)

GCPL MD and CEO told Vivek Gambhir told that a major shift in consumer buying behavior and preferences is going to take place as a consequence of Coronavirus and they are going to be more conscious about health, hygiene, and sanitation. And as a result of this threat and concern, he says that there is a good opportunity for e-commerce companies to boost their online sales as people would prefer to go for contact-free buying through these platforms. After this analysis, FMCG companies are now entering into the manufacturing of sanitizers and related health products as a rise in the online sales of FMCG products through e-commerce platforms can be seen clearly. ((GCPL), 2020)



Objectives:

- 1) To study status of online grocery portals in India post pandemic period.
- 2) To examine the online traffic for selected online grocery portals in the given duration.
- 3) To determine the sources of online traffic for selected online grocery portals.
- 4) To evaluate use of social media sites for increasing the online traffic by online grocery portals.

Research Methodology:

Research is through business angle before buying what are sources of information, what social media platforms and display advertisement promote the online grocery portals. Study is based on secondary data collected through available online and offline sources. Secondary data is referred from various websites, articles, research papers and journals. Statistical data is collected from the website similarweb.com, statista.com, websites of grocery portals used in the study. Grocery portals selected for the study are purely into online grocery selling and do not have multiple channels of selling grocery. Few players are into

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Digital Payment Saga: Pandemic Impact on ATM Usage in India

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Abstract

In order to make sure that common man gets easy access to all the government services electronically, in the past decade there has been a revolutionary campaign launched by government of India – Digital India programme.. Since then, we are witnessing positive and negative after-effects and experiences in our routine lives. We are front-ending newer challenges and were becoming used-to the new way of getting habitual to the digital way. Nevertheless, during the Covid-19 lockdown since last year: suddenly access to the cash is remaining essentially critical. As the Banks are focusing more and more on digital services, also branches have reduced working hours and on the other hand, customers want to avoid face-to-face or in branch interaction with bank officers . In such scenario Automated teller Machine (ATM) play a critical role in ensuring that consumers get access to their cash 24 X 7. Customer's payment behavior is changing rapidly. Many banks are seeing high adoption of more low-value contactless payments, as well as increased and encouraging online payments transactions. The ATM is still an important self-service channel for cash withdrawal during Covid-19. There are many factors which have influenced customers towards cash withdrawal trends right now. Despite the coronavirus driving up digital transactions, many customers still rely heavily on cash. Customers are seeking more usage of online payments, but also keeping more cash on



Praful Sarangdhar <prafulsarang8978@gmail.com>

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Associate Professor,
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