

International Conference on “Change & Transformation: A Spectrum of Opportunities in Hybrid Environment”

IQAC with B. Com & M. Com Department of Reena Mehta College of Arts, Science, Commerce and Management Studies in collaboration with Chandrabhan Sharma College of Arts Science and Commerce organised one day multidisciplinary International Conference on “Change & Transformation: A Spectrum of Opportunities in Hybrid Environment” on 5th March, 2022 from 11:00 am onwards on online platform.

Mrs. Dipti Parab of Chandrabhan Sharma College inaugurated the conference by playing Sarasvati Vandana. She welcomed the management, principal, Researchers and all the participants for the day and welcomed chief guest for the conference **Dr. Balvinder Singh, Guru Nanak Dev University**. Dr. Balvinder Singh in his address mentioned how changes and transformation have taken place in all the fields specially in education due to pandemic of COVID 19 and how difficult it is to cop up with these changes due to age factor. At the same time he also mentioned the convenience of online teaching with flexible mode and how they can always be in touch with the students regularly.

Mrs. Sharlet Bhaskar of Chandrabhan Sharma College welcomed the keynote speaker **Dr. Rajendra Patil, MGM Health University**. Dr. Rajendra Patil in his address mentioned the need of strong IT infrastructure in the campus, as only physical infrastructure is not sufficient in the current scenario. Innovation drives the changes which helps overcoming the problems and same has allowed us to come up with the hybrid model. While concluding he suggested modification in goals and objectives by aligning technology, and also mentioned that the world is moving towards the virtual offices.

After the address by key note speaker the technical session started where the researchers presented their research work.

The Conference concluded with Valedictory session. The certificates were sent to all the delegates & participants online. The conference proceedings are published in International Journal of Advance and Innovative Research, Volume 9 Issue 1 (XII) (Special Issue) with ISSN 2394 – 7780. It is a Peer Reviewed Journal with 7.363 Impact Factor.

The best paper was awarded to Dr. Shanta Arakeri Vittappa and Mr. Shelar Prashant Rajan for the research conducted on A Study on Understanding the Effectiveness of Direct Benefit Transfer (DBT) System in India During the Covid-19 Pandemic with Special Reference to Pradhan Mantri Garib Kalyan Yojana (PMGKY).



Reena Mehta College Live Stream

Jeevan Jyot Educational Charitable Trust

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REENA MEHTA COLLEGE

of Arts, Science, Commerce & Management Studies

in association with

Smt. Durgadevi Sharma Charitable Trust's

Chandrabhan Sharma College

of Arts, Science & Commerce

MULTIDISCIPLINARY INTERNATIONAL E-CONFERENCE
ON

**"Change & Transformation: A spectrum of
Opportunities in Hybrid Environment"**

Saturday, 5th March, 2022

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13:10 / 1:53:35

Key Note Speaker



Dr. Rajendra Patil
MGM Health University

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Chief Guest



Dr. Balwinder Singh
Guru Nanak Dev University

PRADHAN MANTRI GARIB KALYAN PACKAGE

More than **42 crore poor people** received financial assistance of **Rs 68,820 crore** under the Pradhan Mantri Garib Kalyan Package (As on 7th Sep 2020)

Rs. 30952 cr	Rs. 2814.5 cr	Rs. 17891 cr	Rs. 4987 cr	Rs. 2476 cr	Rs. 9700 cr
Support to PMJDY women account holders. 1 st instalment - Rs 10325cr disbursed to 20.65cr beneficiaries 2 nd instalment- Rs 10315cr disbursed to 20.63cr 3 rd instalment- Rs 10312cr disbursed to 20.62cr beneficiaries	disbursed to about 2.81 crore old age persons, widows and disabled persons in two instalments. Benefits transferred to all 2.81 crore beneficiaries in two instalments.	front loaded towards payment of the first instalment of PM-EISAN to 8.94 Cr beneficiaries.	Support to 1.82 crore Building & other construction workers	24% EPF contribution transferred to 0.43 crore employees.	transferred to bank under PMUY. Total 8.52 cr PMUY cylinders have been booked & already delivered for April and May 2020 under this scheme so far. 3.27 cr PMUY free cylinders delivered to beneficiaries for June 2020, 1.05 cr for July 2020, 0.89 cr for August 2020, and 0.15 cr for September 2020.
					
FinMinIndia		Finmin.goi		www.finmin.nic.in	





A STUDY ON UNDERSTANDING THE EFFECTIVENESS OF DIRECT BENEFIT TRANSFER (DBT) SYSTEM IN INDIA DURING THE COVID-19 PANDEMIC WITH SPECIAL REFERENCE TO PRADHAN MANTRI GARIB KALYAN YOJANA (PMGKY).

Dr. Shanta Arakeri Vittappa

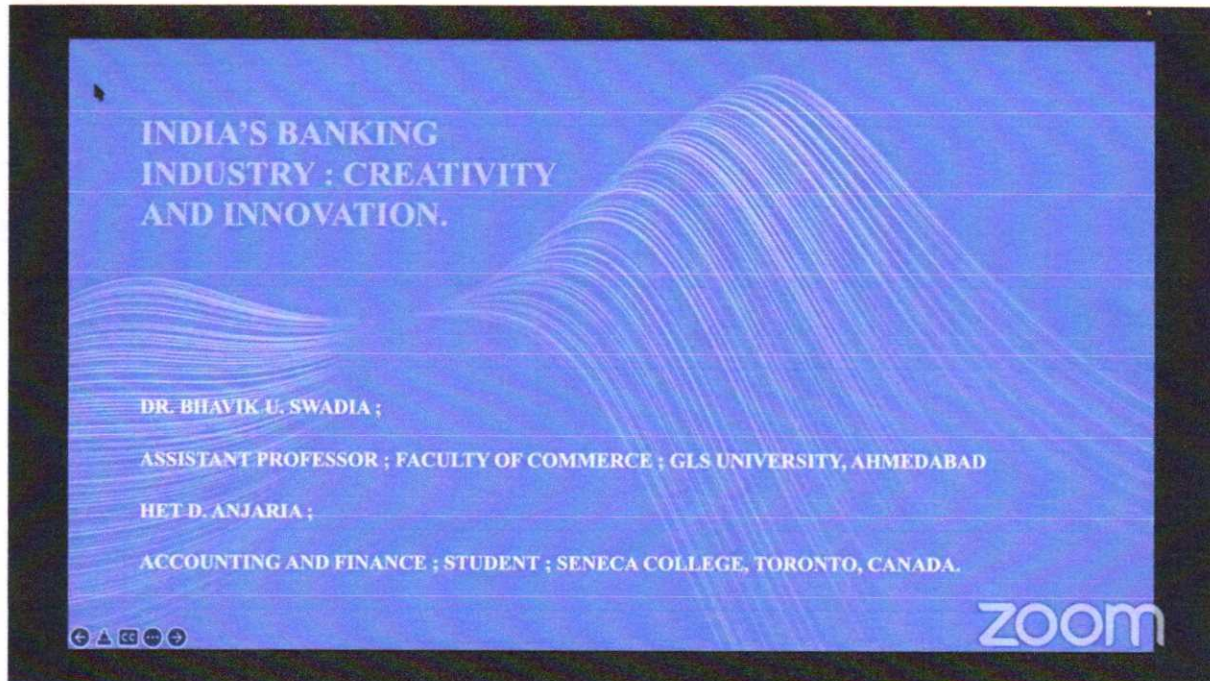
Associate Professor, Department of Management Studies, Sinhgad College of Engineering, (MBA),
Wadgaon, Pune.

Prashant Rajan Shelar

Research Student, Department of Economics, Prof. Ramkrishna More Arts, Commerce & Science College,
Akrudi, Pune.

zoom



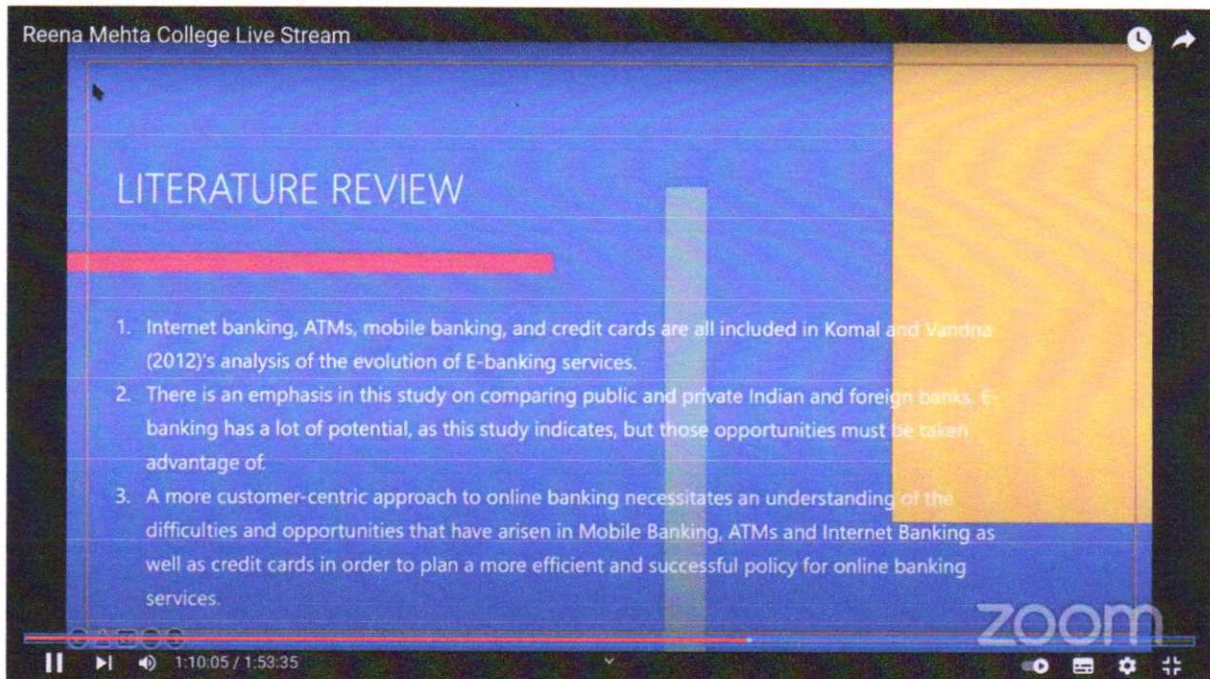


INDIA'S BANKING
INDUSTRY : CREATIVITY
AND INNOVATION.

DR. BHAVIK U. SWADIA ;
ASSISTANT PROFESSOR ; FACULTY OF COMMERCE ; GLS UNIVERSITY, AHMEDABAD

HET D. ANJARIA ;
ACCOUNTING AND FINANCE ; STUDENT ; SENECA COLLEGE, TORONTO, CANADA.

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LITERATURE REVIEW

1. Internet banking, ATMs, mobile banking, and credit cards are all included in Komal and Vandna (2012)'s analysis of the evolution of E-banking services.
2. There is an emphasis in this study on comparing public and private Indian and foreign banks. E-banking has a lot of potential, as this study indicates, but those opportunities must be taken advantage of.
3. A more customer-centric approach to online banking necessitates an understanding of the difficulties and opportunities that have arisen in Mobile Banking, ATMs and Internet Banking as well as credit cards in order to plan a more efficient and successful policy for online banking services.

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1:10:05 / 1:53:35





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I/C Principal
Reena Mehta College of Arts, Science
Commerce & Mgf. Studies
Bhayandar (West), Dist. Thane - 401 101