

**COVID - 19's IMPACT ON INDIAN BANKING SECTOR****<sup>1</sup>S.V. Shrimali and <sup>2</sup>K.D. Kushare**<sup>1</sup>K.G.D.M. College, Niphad<sup>2</sup>Late BRD Arambh Mahila Mahavidyalay, Saikhed**ABSTRACT**

*Banks and Financial Institutions Serve as Backbone of the economy by providing funds to Individuals, Businesses and Corporates. The Fundamental purpose of the banks is to provide mobilize funds in the economy simultaneously giving comfort and Satisfying Experience to their Customers. But COVID-19 has transformed the customer landscape in India. Economy has witnessed unprecedented situation of Lockdown to prevent the spread of Covid-19 however this has resulted into contraction of economy and temporary halt in income generation of the people. As part of the study, in this research, researcher intend to study how COVID-19 has affected the Indian banking industry in general as well to look at the steps taken by in RBI to mitigate the impact of Covid-19 by proposing a risk management Solution for Indian Banking*

**Keywords:** COVID - 19, Indian banking sector, RBI.

**Introduction**

In December 2019 the first case of COVID - 19 was found in Wuhan, the capital of Hubei province in China. By the end of February 2020 covid19 has reached to all over the world. Considering its high rate of spreading infection and alarming death rates, WHO had declared COVID - 19 as pandemic on 11<sup>th</sup> March 2020. In India the first case was identified as early as January 2020. The ministry of health and family welfare had taken various measures to reduce the spread of COVID - 19 like issuing of travel advisory, quarantine policy for foreign travelers, social distancing, restriction on travel visa etc. However the cases were rising in India day by day and to minimize the further spread prime minister Mr. Narendra Modi had declared Janta Curfew on 22<sup>nd</sup> march 2020 followed by complete lockdown of 21 days from 24<sup>th</sup> march 2020. The lockdown was extended from time to time and restrictions were becoming new normal. The outbreak of COVID - 19 has changed the manner in which world interacts and operates. Not only India, many other countries has used lockdown as measure to curb the spread of corona which has resulted into the worst recession since the great depression in the 1930s which might be far worse than the global financial crisis and India is no exception to that.

**Objectives**

1. To understand the scenario of COVID pandemic on Indian economy.
2. To analyze the effects of COVID 19 on Indian banking sector.
3. To study the Various Policy decisions taken by RBI due to COVID - 19.
4. To identify the opportunities for Indian Banking system to face COVID - 19 Pandemic.

**Review of Literature**

**Vikas kumar and sanjeev kumar (Jan 2021)**, Impact of COVID - 19 on Indian Economy with Special Reference to Banking Sector: An Indian Perspective Said that this COVID 19 strongly affected the Indian banking sector and economy and it still impossible to find out its depth and span. The government and RBI are involve in taking some initiative to minimize the effects of COVID - 19 on economy. It is concluded that this pandemic situation need a strong and flexible leadership to protect the long term damage on Indian economy.

**Dr. Priyanka Bobade, Prof. Anu Alex ( Dec 2020 )**, Concluded in their research on study the effect of COVID 19 in Indian banking sector that, there is need to change some ways as well as style of working by maintaining healthy environment and by reskilling the employees towards the system and processes. Customer centric approach should get focused first by adopting digital channels For this RBI should take initiative by framing policy for enhancing business continuity. To cope up with



the situation government should take the initiative to encourage the people to design innovative model for business and focusing on digital system with latest technology.

**Dr. Asif Perwej (October 2020 )**, in his research the impact of pandemic COVID - 19 on the Indian banking system Said that the COVID - 19 badly impacted the Indian banking sector and affected the regular banking operations. It ultimately affects the financial sector of the globe to face this challenge banks need to adopt some new and innovative strategies. It's the time to adopt new technology and flexibility in infrastructure including each and every operation. As per the researcher there is need to expedite the online processing system with in the bank and should digitalized all the banking transaction as soon as the can. All the processes functions and systems should be get digitalized.

#### **Research Methodology**

The current research is based on secondary data collection in which study is conducted on the impact of COVID - 19 on the banking & financial sector in India. The data is collected from the books, RBI website, Guidelines provided by Reserve Bank of India, RBI manual, Magazines, newspaper, various sites on internet, research journals related with the topic and from other informative sites. After carefully analyzing the sources the researcher has drawn the conclusion. The study is descriptive in nature.

#### **Scenario of COVID - 19 pandemic on Indian Economy**

Before the outbreak of COVID-19, the Indian Economy was reviving from the effects of Demonetization and GST. The most unpredictable and unforeseen event of the century covid-19 has had an Extreme impact on Indian economy. It has resulted in Continuous rise in unemployment, Fall in Manufacturing Sector, reduction in Fuel Consumption, reduction in Government Revenue, downfall in various industries like Hospitality and Tourism, Luxurious Goods, Cars, Film Industry and many more. It has impacted every participants in the economic environment Like Corporates, Small and Medium Enterprises, Financial Markets,

Supply Chain, Banking Sector etc. Big companies in India like TATA Motors, BHEL, Aditya Birla, Larsen and Turbo had reduced their Industrial operation due to overall slowdown in Economy. Reduction in production and lockdowns have already started to take a toll on the financial health of the corporates and their quality of the asset. Fall in production, import restriction and labor unavailability has forced many small and medium enterprise to close down their businesses. Lockdown, reduction in income, job losses had deep impact on the consumption behavior of the consumers. This has created challenging times for RBI as an apex body of the country to stabilize the monetary policy, Liquidity and Credit Mobilization at the same time. Indian Banking sector was already facing weak consumer confidence, high level of stressed assets and this pandemic has worsened their situation

#### **COVID 19 and its Impact on Indian Banking Sector**

Before Covid-19 broke out, Indian Banking sector was already facing weak consumer confidence, high level of stressed assets and this pandemic has worsened their situation. An expert committee of the RBI headed by K V Kamath, a former ICICI Bank chief, on a resolution framework makes this point clearly. According to the report of the committee that the pandemic has severely affected businesses and companies which were otherwise viable. As a result of previous restructuring attempts that led to large losses, many analysts has advised banks to be more risk averse this time around. As per some numerical data of the committee the debt of ₹ 15.5 lakh crore belongs to 19 sectors, which were not under stress before the pandemic. ₹ 5.4 lakh crore was outstanding in the retail and wholesale trade and this was the worst affected industry. Several 11 already stressed industries have also been affected by this pandemic having the debt of ₹ 22.2 lakh crore and among these sectors Non-banking financial companies are having exposure of the highest debt of ₹ 7.98 lakh crore. Agriculture and related products account for debt of ₹ 9.8 lakh crore. Before the pandemic, it was considered stress-free.

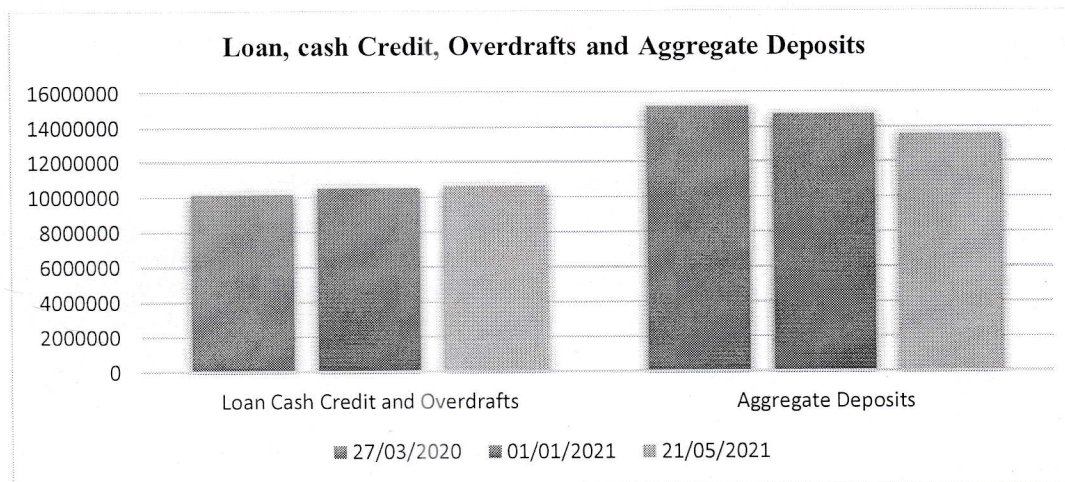


Further some major Indicators in relation to Banking Industry is indicated in Table No.1.

**Table: 1**

Dates	Loan, cash Credit and Overdrafts	Aggregate Deposits	Credit deposit Ratio	Other Banking Assets
27/03/2020	10149509	15167184	76.44	54032
01/01/2021	10526258	14726749	72.67	27521
21/05/2021	10631206	13567492	71.41	26331

**Graph 1: Loan, cash Credit, Overdrafts and Aggregate Deposits**



Source : [www.rbi.org.in](http://www.rbi.org.in)

There is a constant Increase in Loans Cash credit and Overdrafts accounts held by the bank since March 2020. The Increase of 4.75% in Advances when Economy is contracting is an Alarming Situation for the Banking Sector as in Near Future there may be problem of NPA. The Increase in Advances is coupled by Constant Decrease in Aggregate Deposit and Other Assets. The Deposit has reduced by 10.55% in a period of 12 months clearly indicates shortage of funds with bank to infuse more money in the economy. The same is depicted in Credit Deposit Ratio also. Significant reduction in other Assets clearly shows weak position Balance Sheet wise.

### Problems Faced by the Bank

#### 1. Reduction in serviceability

Among the major impacts on the banking sector were their serviceability issues. Restricted working hours, limited staff and unavailability of data/infrastructure had impacted the banks' ability to provide efficient and prompt service to their customers. Pandemic forced banks to stop providing over-the-counter services, urging customers to use

digital processes instead. Many services like accession to lockers, passbook printing, cash and cheque withdrawal and deposit were only available following the covid protocols.

#### 2. Decrease in returns

It was clear that the covid - 19 and lockdown substantially affected the purchasing power of the public, which had a major bearing on all industries, including banking sector. Hence financial institutions have seen a decrease in expected returns, affecting their valuation.

#### 3. Disruption in Routine Operations

The Banking staff encountered difficulties in obtaining physical access to the bank's branches owing to the complete shutdown of the public transportation system. Moreover, the Work from Home Culture and limited staff disrupted the routine operations of the bank.

#### 4. Default in repayment of loan

The pandemic and lockdown affected the economy and created liquidity problems for borrowers. This has resulted in default in repayment of loan. In spite of RBI's relief to small borrowers, default on the repayments of



other borrowers was a major concern for the bank.

### 5. Reduction in other banking related services

Following the reform, banks provided a bouquet of services to their customers instead of traditional banking services. There was a considerable decrease in use of allied services.

#### Problems Faced by the Customers

1. Reduced banking hours affecting the serviceability of banks
2. Inability to access the branches due to unavailability of public transport.
3. More dependency on Digital Transactions leading to cyber frauds especially for less educated and elderly customers.
4. Default in loan repayments due to reduction in business

#### Initiative Taken by RBI

##### 1. Repo Rate

A reduction of 75 basis points, or 0.75%, was made by the RBI, while the repo rate was kept at 4.4

##### 2. Reverse Repo

It was decided to reduce the Reverse Repo rate by 90 bps. The Current rate was 4%. The Bank used to park on an average ₹.3 lakh crore daily with RBI.

##### 3. Loan Moratorium

Considering the hardship faced by the Middle class due to lockdown and Covid 19 RBI announced a moratorium period of 3 months on terms loans which was further extended by 3 months. This was applicable to All Commercial Banks including Regional Rural. Small Finance, Co- Op Bank and NBFC. It was a big relief to middle class Borrowers.

##### 4. CRR

To enhance the liquidity in banking sector the CRR was reduced by 100 bps to 3% w.e.f 28<sup>th</sup> March, 2020 injecting around ₹ 1,37,000 crore additionally.

##### 5. LTRO

To provide further liquidity it was decided to undertake Long term Repo Operations however

the funds were allowed to be invested in commercial papers, Specified Bonds and Non-Convertible Debentures.

### 6. Ease of Working Capital financing

The RBI allowed banks to recompute the Drawing power by reducing the margin or by recalculating the Working Capital Cycle. This step would not result in any downgrade in asset classification.

### 7. Working Capital Interest

RBI Has permitted Three month Interest moratorium to all lending institutions.

### 8. Deferment of NSFR

Net Stable Funding Ratio (NSFR), which reduces funding risk by requiring banks to have sufficiently stable sources of funding, has been delayed until October 1, 2020. The NSFR had been scheduled to go into effect by April 1, 2020.

### 9. MSF

Additionally, the Marginal Standing Facility (MSF) is now available for 3% of SLR till June 30, 2020. The RBI said it was a measure that would provide banking system with comfort by providing it with the ability to draw an additional ₹ 1,37,000 crore of liquidity during periods of stress at a reduced cost.

### 10. Fresh Liquidity

During his brief to the press, Governor said all the announcements today would inject about 3.2% of GDP. Additionally, it said it has infused ₹ 2 lakh crores of liquidity since February 2020, which equates to 1.4 percent of GDP.

#### Challenges faced by the Banking Industry

1. Over the past few months, SME's have made increasing requests for restructuring of debts and loans. For the banks to adapt to the current economic they need to rethink their approach in credit risk rating and credit scoring.
2. The quarantine period has "forced" many reluctant customers to engage digitally with their banks. This resulted in increase in the number of digital interactions between banks and their customers



3. Now they must ensure all of the basic customer service are available online, which was not the case with many financial institutions prior to COVI 19.
  4. With the increase of digital banking interactions, Employees working from home and in less secure environments; financial institutions are potentially vulnerable to cyber-attacks and fraud attempts. Banks shall focus on keeping their systems stable and reliable despite the growing number of cyber threats.
  5. With constant uncertainty and rapid technological advances, banks must make quick decisions and adjust to fast changes.
3. Several organizations are attracted to the possibility of a majority of their workforce working from home permanently, since such a system can, in some cases, be more productive.
  4. The banking industry is responding to the financial crisis by providing unprecedented liquidity

### Conclusion

The Twin shock of Covid 19 and Lockdown on Indian banking Sector is quite visible from the above. The Contraction of the economy had adversely impacted sectors including Banking Sector. The Stressed Asset, Liquidity Crunch , Lower Income Generation has created an unwarranted situation for the banks to Cope up with. Various steps taken by the Government and RBI to mitigate the impact of Pandemic like providing Moratorium period, Restructuring of Advances, reassessment of working capital loans, Relaxation in CRR and Repo rate and relaxations in Asset Classification has been successful in the short run however we need to give some more time before we can fully comprehend the total impact of COVID-19.

### Opportunities for the Banking Industry

1. Beyond the crisis, banks have an enormous opportunity to retain digital customers, especially SMEs and retail. These digital customers can result in significant revenue for the banking sector.
2. Whether customers do not go back to traditional physical channels when things eventually return to normal will depend on the level of services that banks offer today.

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## Online Teaching: Evaluation and Assessment

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### Introduction:

The present research paper undertakes a study on how teachers can evaluate and assess their learners during online teaching. The challenges faced by the teachers during online lessons and the various methods that may be employed by them for evaluating and assessing students are discussed in this paper. The paper also focusses on the use of various online tools and their benefits.

### Types of Assessment and Evaluation:

Assessment may be categorised as summative and formative. The purpose of summative evaluation and assessment is to "measure" the learner's ability. It is often set at the end of a teaching module, lesson or unit. It often focusses on the marks secured by the learner and tries to identify if the learner has reached a certain level or not. On the other hand, formative evaluation and assessment, focusses on whether or not the subject matter has been learnt and how well it is understood by the learners. It helps the learners identify what they need to revise and work on. It may be both formal and informal. Examples of formal formative assessment are shorter objective type tests or set questions during a lesson. The purpose of these types of tests and questions is to 'inform' both learners and teachers.

However, formative evaluation and assessment is significantly informal to greater extent. This occurs in traditional classroom teaching where the teachers assess whether students are following what they are being taught from the body language of the students, their faces the comments made by them, their group conversations, and even the way the students sit in the classroom. In an online lesson, there are many challenges. It is much more challenging to see the faces of all the students, overhear comments or read their body language. In online teaching the informal information that helps teachers to evaluate and assess the students is completely vanished. In order to compensate, the teacher needs to plan various activities during online teaching that allows formative assessment and evaluation. They should also plan as how to include all the students.

### Informal Evaluation and Assessment using Online Forms:

A typical informal way of assessing the students in a classroom setting is that the students are asked to read or listen to a text or watch a video. This followed by asking few general comprehension questions to the students. The teacher tries to identify whether the learners have understood. In an online lesson, the teachers have to ask learners to give the answers in the chat panel. The major problem in this method is that often the first few learners give their answers in the chat panel and the rest of the group have very little motivation to make a contribution. Particularly, if the correct answer has already been provided or if there are no more opinions or ideas to contribute, this results in demotivation to students. Also there are chances that a few learners dominate the chat by answering all the questions asked every time.

Hence, to direct learners to a specific set of questions that they may answer individually and which can't be seen by the other students may prove a useful alternative to this. Thus, using online forms such as Google Forms or Survey Monkey is the best alternative. The form may be created beforehand and during the online lecture the link may be shared with the students via the chat. The students just have to open the link and answer the questions. The correct answers may be immediately checked by the teachers even during the online teaching.

Online forms may be used very effectively while teaching a lesson. It takes very little time to create an online. It has two advantages. Firstly, learners can work individually at their own pace, and secondly,



data from the answers can be collected immediately for a quick review of all the learners' responses. These responses can be viewed individually or as a class. This helps teachers assess the comprehension understanding of the students.

A variety of question types are offered with templates online forms like closed single answer questions, yes/no questions, multiple choice questions and open questions where learners type the answer. Closed single answer questions can be used to assess grammar. Questions like true / false help teachers to check understanding of written and oral texts. Multiple choice questions or open questions can be used to check in depth comprehension understanding of the students. To assess general points in the lesson overall survey questions can be used.

### Evaluating and Assessing with Online Boards

In an online class there are moments when teachers wish to know more than how well learners understand a text. At times, the teachers want learners to share their ideas, thoughts or opinions in order to check their understanding. For this, it is necessary to collect information not just on comprehension of the individual but on how each individual learner interpret an idea. Online boards such as Padlet or Linoit are ideal tools for evaluating and assessing individual comprehension and interpretation. A teacher can create an online board during the class and share the link with them while teaching online. Learners can then write their ideas on the board for everyone to see. An online board provides learners with a great opportunity to express their creativity in response to open questions.

Online boards can be used in a number of lesson plans. Various questions may be asked to the students and they may be asked to write their answers on the online board. Students may also add key points to an online board and bring up their own ideas.

Tools like Padlet provide the option for the students to add videos, pictures and audio files. These tools are ideal for project and group work. However, these additional features should be used sparingly in the context of assessment and evaluation. It should be remembered that formative assessment is about 'informing' both students and teachers about learning in progress. Evaluation and assessment should be thought of in terms of the information they produce.

There is one consideration with online boards that the default view is for all users of the online board. All the students are able to see everyone's contributions. This enables the learners to see the answer immediately after they are written on the board. This may result in the similar problem as using the chat panel. This problem may be overcome by changing the default settings to moderate posts. This enables the teacher to hide the answers and none of the learners will be able to see the other learners' answers. Once all the learners have made their contribution, the teacher can review the answers by going to the online board and approve them. Now all the answers will be visible to all the learners.

### Evaluating and Assessing Learner generated Content

When learners type their answers to open questions in online forms and especially, when they contribute to online boards, they generate content. Teachers need to make use of this 'learner-generated content'. For example, a teacher may decide to highlight well-written sentences or flag common grammar or spelling mistakes in the sentences that the learners have written. Online forms and online boards can be used as a launching pad for creating longer, more detailed creative work.

In the previous example, students might take the content they have produced in Padlet and use it as the basis for a written piece of work or for producing a presentation. It can be motivating for students to see that what they have written is being used for further work or for language analysis.


Assessment and evaluation, while similar, do tend to have a slightly different focus. An assessment tends to focus on performance. It measures how well learners perform a task and provides formative feedback to help them. Evaluation tends to focus more on evaluating the product. The two examples of formative assessment outlined in this article, exemplify this to some extent. Google forms is focused more



on evaluation: How much did they understand? Activities in Padlet offer students opportunities to perform: How successfully did they express themselves?

### Conclusion

It may seem much more difficult to informally evaluate and assess learners when teaching online. However, by strategically planning where and how you are going to check the learners' understanding in your online lessons and by spending a few extra minutes preparing an online form or an online board, teachers can easily have access to the same information they have access to in a classroom. Plus, these online tools have several advantages. Firstly, you get a much bigger picture of whether the learners have understood something and how well they understood it. Secondly, the information can be used to understand students individually or as a whole class. Thirdly, when learners complete an online form or online board, it moves the focus to the material and gives the teacher a chance to observe the students working. Finally, the content generated by the learners in online forms or online boards can be used for subsequent activities, often shifting to a focus on other



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**IMPACT OF COVID-19 PANDEMIC ON INDIAN RETAIL SECTOR****<sup>1</sup>S.V. Shrimali and <sup>2</sup>K.D. Kushare**<sup>1</sup>S. V. K. T. Arts, Science and Commerce College, Deolali Camp, Nashik<sup>2</sup>Late BRD Arambh Mahila Mahavidyalay, Nashik Road, Nashik**ABSTRACT**

The novel covid-19 has impacted all the sectors of the world. In India service sector suffered heavy losses due to it. Retail sector is one of the service sectors which also faced challenges arisen due to this pandemic. Organized retail sector suffered downfall in revenue as compare to traditional retailer specially food and grocery sector. Unorganized retail sector in India has undergone with many changes to cope with this like arrangement of different delivery options, e-payments, hygiene requirements etc. Even though the both retail sector impacted in the form of loss of revenue, heavy operational cost, reduction in customers, govt. regulations etc. can still have some growth prospective by employing new marketing strategies.

**Keywords:** Covid-19, Pandemic, Retail Sector, Service Sectors, Organized Retail

**I. Introduction**

Indian retailing is very old. It has its roots from ancient times. When there was no currency and barter was the only form of retail. After that commercial and industrial revolution started in most of the developed and under developed countries of the world. Which leads to evolve the modern retailing concepts. In India also the modern retailing started after industrial revolution and after liberalization of Indian economy. During the period 1991, India has announced 100% FDI in single brand retail and 51% FDI in multi brand retail. In India retailing consist of mainly two sectors that is Organized and Unorganized retail sector. Organized retail sector includes hyper markets, super markets, specialty stores, shopping malls. Whereas in unorganized retail sector includes traditional family-based business, sole proprietor ship concerns, bricks and mortar retailers or mom-pop stores. In India Unorganized retail sector has main dominance across the nation. Because almost 75% of the population resides in small towns and villages where unorganized retailers have dominance over the entire market. Now a day's organized and online retailing is getting popular day by day in most of the urban areas. This due to technological advancement and markets have crossed boundaries of different nations. Both these form of retailing exist in India. And this retail sector is growing very fast. The growing needs of customers, increased per capita income, increased number of working women,

increase in information technology led to the growth of retailing particularly in India. As per GRDI 2019 India has ranked 2<sup>nd</sup> from top 10 retail markets of the globe<sup>1</sup>. Retail Industry of India provides 2<sup>nd</sup> largest employment after agriculture which is nearly 8%. As per FDI confidence index from top retail sectors of the world India ranks on 16<sup>th</sup>. Near around 58% of the retail industry contributed to the annual GDP by private consumption. Out of this, 48% consumption is done in merchandise retail like grocery, FMCG, Home improvements, Jewelry, etc., and 52% in service retail like education, wellness, medical, etc<sup>2</sup>. This flourishing sector has undergone various challenges and one of them is the covid-19 pandemic. This pandemic force to shut the shutters of retail stores for many days. Due to this worldwide epidemic not only, the industrial sector has suffered from losses but the retail sector is also the victim of this pandemic. The current study is taken to elaborate the effect of this covid-19 pandemic on the Indian retail sector and researcher tries to suggest some measures to cope with the challenges of the day.

**II. Objectives**

1. To study the impact of Covid- 19 on Indian retail sector.
2. To study the opportunities and challenges of retail sector post covid-19.

**III. Review of literature**



**Lata Jha (2020):** In the study of the article published by the researcher on the topic of India's retail market has revealed that the Indian retail market will grow from dollar 0.7 trillion in 2019 to dollar 1.1 -1.3 trillion till 2025. The growth rate of retail sector in India is also reached from 9% to 11% due to change in demographic factors and economic factors like rising incomes, urbanization, increasing nuclear families etc. According to the researcher there are five top retailers who can increase their market share from 5% to 12% if revolutionary models are applied for the development. For this purpose, retailers should develop their strategies according to the customer's value propositions and operating efficiency. They should look mostly for customer's convenience and should try to provide customers services<sup>3</sup>.

**India Brand Equity Foundation (IBEF) (June 2018):** As per IBEF report, India's retail sector is going through the rising stage of development where in the expansion of retail market not only took place in metro cities but also in tier II and tier III cities as well as also in rural sides. According to the study of IBEF with invent of technology and infrastructural projects it is now possible to connect with the rural market. FMCG sector can easily reach to rural markets and in 2016 near around 60% of the FMCG market have in these rural sides. Many tire II cities trying to achieve retail objective of the country like Nagpur, Patna, Indore, Jaipur, Bhuvneshwar, Chandigarh, Lucknow, Kochi etc. the study also reported the coming challenges in front of retail sector like Logistic management, Inventory Management, Investments and Developmental plans<sup>4</sup>.

#### IV. Research Methodology

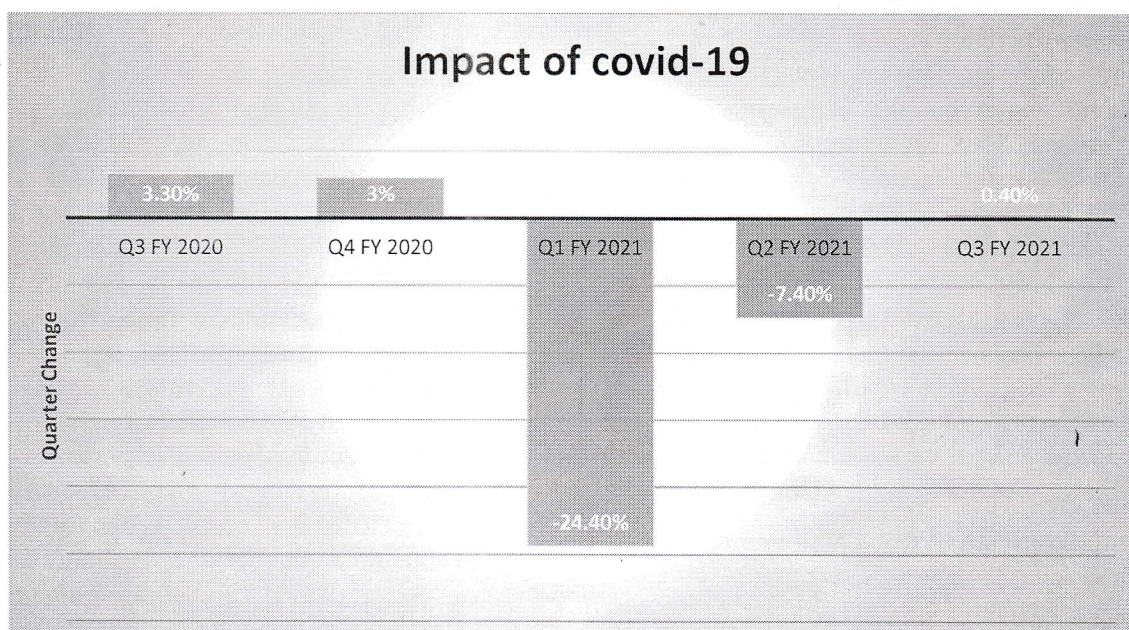
For the purpose of this research secondary data collection method is used to come up with the conclusion

#### Scenario of Covid-19 pandemic

In March 2020 the Indian government has announced nationwide lockdown for 21 days due to covid-19 pandemic. Because of that all the service sector had to shut down their businesses for certain months. Hotels, multiplexes, shopping malls, gyms, and restaurants appealed to close down their shutters for many days. This has impacted zero inflow in the form of earnings but regular outflow in the form of rent, salaries, operational cost. This led to big loss to the organized and unorganized retail sector across the nation for short term as well as long term. People were forced to follow social distancing and suggested to avoid crowded areas, shopping malls, entertainment centers etc. As per the economic times report the revenue of shopping mall was declined by 50% due to national lockdown announced by the prime Minister. Many mall owners sacrifice their rental from the period April to June 2020 due from the lease holders to whom space in mall is given on lease. More over post lockdown these owners offered heavy discounts on certain product categories to meet the operational cost. But even though they incurred huge losses. The Harsh Basal the owner of Unity group having many organized retail supermarkets and hypermarkets in the country is at the opinion Covid impacted their income in a very big extent which is 50% to 60% down as compare to normal years. The unorganized sector mainly food and grocery sector earned good returns by providing bread and butter to the people. The average bill value for essentials has risen up to 1.5 times since the lockdown which reaches to 900 per basket as of now from Rs. 600 per basket in march<sup>5</sup>. They also faced some problems associated with supply chain management, stocking, hygiene requirements, govt. rules and regulations etc.



### Estimated impact of covid-19 on India's quarterly GDP in FY 2020-2021



Source: @statista 2021

**Interpretation:** In the year 2020 due to covid-19 pandemic GDP was expected to fallen continuously. Still, it has saw some improvement in the third quarter of financial year 2021 with an expected increase of 0.4% in GDP. As compare to third and fourth quarter where GDP was estimated as 3.30% and 3%. Whereas in the first and second quarter of financial year 2021 there was anticipated tremendous fall in GDP which is nearly -24.40% and -7.40% respectively<sup>6</sup>.

#### Challenges in front of retail sector

- 1. Reduction in revenue:** Covid-19 pandemic forced the customers to buy from the nearby locality. All the shopping centers and malls were closed for more than 3 to 4 months. During this period customers shifted their preferences from national popular brands to private brands. Its impacted brand loyalty as well. These customers have compelled to go to the nearby stores and have to purchase whatever and of whichever brand the retailer sells.
- 2. Changing consumption pattern:** The consumption behavior of customers has changed in a very drastic way. He is more preferring to purchase local products than branded one which is being available at their door step. They have reduced their

wants and desire and has more focused on fulfillment of necessities. Customers have postponed their need for luxuries items. This behavior impacted organized retailers as customers avoid to shop from crowded organized retail sector and malls.

- 3. Decline/ contraction in Business:** The businesses from organized as well as unorganized sector has suffered heavy losses. In every year during the month of March to July the retailers' sales their old stock by giving discounts and by offering promotional schemes. But due to the lockdown their old items have not get the market and it has affected their revenue.
- 4. Managing operational Cost:** Most of the retail shops in shopping mall and local stores are operating their business from leased or rented premises. Because of the declined business they were not able to generate revenue. Even though cash inflow was zero but cash outflow in the form of rent, fixed cost, salaries of permanent staff, electricity charges, cost of e-payment systems, hygiene requirements etc. was the regular expenses which these retailers had to pay in the lockdown period which has created the problem of managing their operational cost.



5. **Low capital inflow:** All the sectors of the nation have suffered from the nationwide lockdown. People were afraid of investing the money in their pockets in any sector. People were curious about retaining the money in their hands to face any adverse situation and avoided to invest it elsewhere. This has impacted the businesses with low capital inflow for many months.
6. **Other factors:** Other factors like taxes, duties these external payments made the Indian retailers to bear heavy burden of expenses. Some of the retailers have closed their businesses. Even after opening of the economy these retailers faced the problem of customer traffic at their shops.

#### Opportunities to the Retail Sector post covid-19:

1. **Variation in product:** Covid-19 has changed every body's life in a very different way. With product modification retailers can cope with challenging situation of low sales of the product they manufacture. Instead of manufacturing old and repetitive products now they can diversify their products. E. g. many textile companies now manufacturing masks, medical and pharmaceutical companies can manufacture hand wash and hand sanitizers etc.
2. **Rise in customer confidence:** The retailers can take the opportunity to provide what exactly want by the customer. Customer of these days and especially during this lockdown is more conscious about their spending. Retailers could gain customer confidence by providing goods at affordable prices.

3. **Application of E-commerce:** Use of E-commerce is the need of the day. With the help of E-commerce retailers can sell their products through online channels. Digital marketing is gaining importance day by day. It helps to make the goods digitally marketed and advertised. Any one from anywhere can purchase the goods available through online platform. It saves the time and money of the customers. Retailers can also make available various e-payment options to the buyers.
4. **Modification of functional activities:** Diversification of business operations is very important task should be performed by the today's retailers. They can change physical structure, credit terms, delivery systems, after sales services, payment terms etc. The retailers can improve in their customer relationship management. Modifications in operations leads to avail upcoming opportunities for the firm.

#### V. Conclusion

With the light of study of Covid-19 on Indian Retail sector it can be concluded that the retailers have to adopt different marketing dynamics to cope up with the loss suffered due to this pandemic. The organized and unorganized both retail sector have to concentrate on providing on best customer value to their customers as this pandemic impacted on the earning capacity of the customers. These customers are now more aware about their spending and giving priority to necessities. Today's retailers also have to adopt new and innovative technology including Digital Marketing, online payment options, Online selling, Easy replacement etc.

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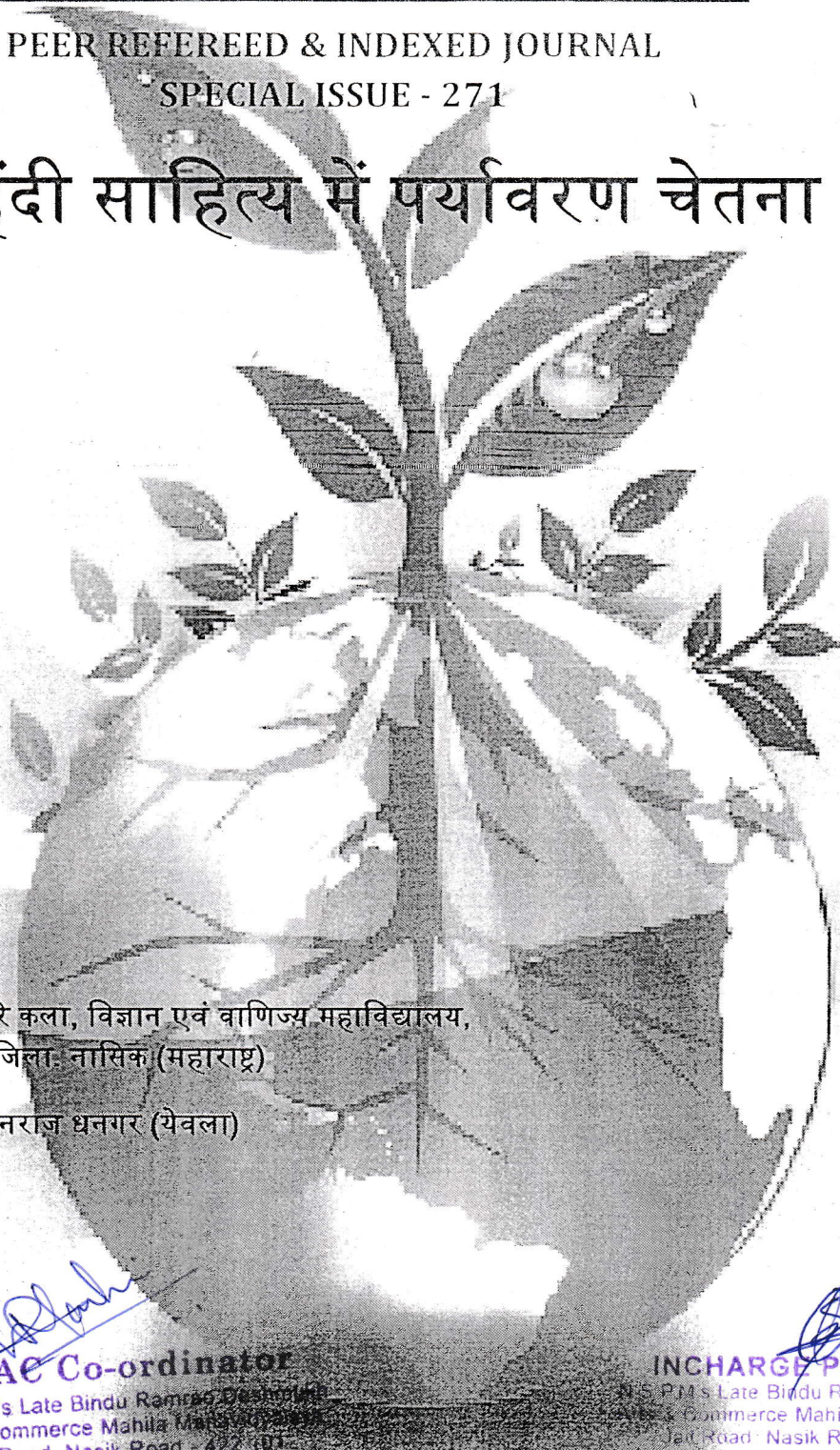
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## हिंदी कविता में पर्यावरण चेतना

डॉ. मिनल बर्वे

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भ्रमणध्वनी : ९४२३९६८१८९

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'पर्यावरण' शब्द उसका अर्थ अत्यंत व्यापक है, जिसमें सारा ब्रह्माण्ड ही समा जाता है। हम सभी तथा हमारा यह संसार आकाश, वायु, जल, पृथ्वी, अग्नि तथा वन, वृक्ष, नदी, पहाड़ समुद्र एवं पशु – पक्षी आदि से आवृत है। उपर्युक्त समस्त तत्वों तथा पदार्थों का समग्र रूप ही पर्यावरण है। उमी में सब पैदा होते हैं, जीवित रहते हैं, साँस लेते हैं, फलते – फूलते हैं और अपने समस्त कार्यकलाप करते हैं।

मानव जीवन एवं पर्यावरण एक दुसरे के पर्याय है। पर्यावरण किसी एक तत्व का नाम नहीं अपितु उनके तत्वों का सामूहिक नाम है जो संपूर्ण जीव जगत को नियंत्रित करते हैं तथा एक दुसरे एक से अंतर संबंधित हैं और जिनका प्रभाव सामूहिक रूप से होता है।

हिंदी साहित्य में आदिकाल से लेकर आधुनिक काल तक प्रकृति को हमेशा विशिष्ट स्थान मिला है। पर्यावरण चेतना की समृद्ध परंपरा हमारे साहित्य में रही है, वह आज भी उतनी ही प्रासंगिक है। आदिकालीन कवि विद्यापति की रचित पदावली प्रकृति वर्णन की दृष्टि है अद्वितीय है।

भक्तिकालीन कवियों में आध्यात्मिक तन्मयता और एकनिष्ठता का भाव विद्यमान रहा है। कबीर, सूर, तुलसी, जायसी की रचनाओं में प्रकृति का कई स्थलों पर रहस्यात्मक वर्णन हुआ है। कहीं – कहीं वन –पर्वत, नदी, पशु – पक्षी, उपवन का स्वाभाविक और उल्लासमयी भंगिमाओं के साथ वर्णन दृष्टिगोचर होता है। तुलसीदास ने 'रामचरित मानस' में लक्ष्मण और सीता को वृक्षारोपण करते हुए दिखाया है,

“तुलसी तरुवर विविध सुहाए

कहुँ - कहुँ सिय, कहुँ लखन लगाए।” १

इसी प्रकार सुर, मीरा, रसखान आदि भक्त कवियों ने भी अपने काव्य में प्रकृति के अपार और मोहक चित्रों का चित्रण किया है।

रीतिकालीन कवियों में बिहारी, पदमाकर, देव, सेनापति ने प्रकृति की छटा को अलंकारिक रूप प्रकाशित किया है और उसके सौन्दर्य को अपनत्व भी दिया है, ऐसा दृष्टिगोचर होता है। मलयानिल की शीतलता, सुगंधी का वर्णन किया है। उदाहरण दृष्टव्य है।

“चुवत स्वेद मकरंद कन, तरु तरु तर विरमाय

आवंत दच्छिन देष ते थक्यों बटो ही बाया” २

आधुनिक हिंदी काव्य में श्रीधर पाठक “ कश्मीर – सुपमा में प्रकृति की मनो-मुग्धकारी छटा विखेरते हैं, तो तो हरिऔंध रचित 'प्रियप्रवास' में राधिका की हृदयव्यथा प्रकृति में के उपादानों में व्यंजित होती है, तो कृष्ण भी अपनी पीडा की अभिव्यक्ति में प्राकृतिक प्रतीकों का आश्रय लेते दिखायी देते हैं।

प्रकृति की छटा का सुंदर रूप मैथिलीशरण गुप्त के 'साकेत', 'पंचवटी', 'यशोधरा', 'सिध्दराज' आदि ग्रंथों में सुंदर रूप में अभिव्यंजित होता है “ चन्द्र – ज्योत्स्ना में रात्रिका लीन वेला की प्राकृतिक छटा का मुग्धकारी वर्णन दृष्टव्य है।





“ चारु चंद्र की चंचल किरणें खेल रही है जल थल में,

स्वच्छ चाँदनी बिछी हुई है अवनि और अम्बरतल में ।” ३

आधुनिक काल की हिंदी कविता में प्रकृति अपनी समस्त रूपों में कवि को आकृष्ट करती है। वर्तमान युग के कवियों ने प्रकृति के प्रति अगाध प्रेम लक्षित होता है। भारतेंदु युगीन कवियों में प्रेमधन, ठाकूर, जगमोहन सिंह के प्रकृति – चित्रण सुंदर बन पड़े हैं।

द्विवेदी युगीन कवि श्रीधर पाठक हिमालय की अप्रतिम शोभा पर मुग्ध है। इनमें प्रकृति के प्रति सच्चा प्रेम है और ये तन्मय होकर प्राकृतिक शोभा का अपूर्व वर्णन करते हैं :

प्रकृति यहाँ एकांत बैठी निज रूप सँवारति ।

“पल- पल पलटती भेष छनिक कवि छिन्- छिन् धारति ॥

बिहरत विविध विलासभरी जोबन के यद सनि ।

ललकति किलकति पुलकति निरखती थिरकती वनिठनि” ॥ ४

इनके अलावा रामनरेश त्रिपाठी, अयोध्यामिंह उपाध्याय, मैथिलीशरण गुप्त आदि कवियों ने भी प्रकृति का चित्रण अपने काव्य में किया है।

छायावादी काव्यशैली में प्रकृति का सुक्ष्म और उत्कट रूप दिखाई देता है। प्रकृति की भव्यता 'पंत', प्रसाद और निराला की कविताओं में यत्र-तत्र पाई जाती है। ये कवि प्रकृति की रमणीयता में इतने मुग्ध हो जाते हैं कि प्रेयसी का प्यार भी उन्हें तुच्छ लगता है। पंत कहते हैं-

“छोंड द्रुमों की मृदु छाया, तोड़ प्रकृति से भी माया”।

बोले, तेरे बाल-जाल में, कैसे उलझा दूँ लोचन,

भूल अभी से इस जग को ।” ५

प्रकृति – सौंदर्य और प्रेम की व्यंजना छायावादी कविता की एक प्रमुख विशेषता है। छायावादी कवियों ने प्रकृति को काव्य में सजीवन बना दिया है। प्रसादजी के अलावा सुमित्रानंदन पंत की रचनाओं में पर्वत, झील और संध्या के बड़े सौन्दर्यपूर्ण वर्णन मिलते हैं। वृत्ताकार पर्वतमालाएँ अपने सहस्र-दृग- सुमन फाड़ अपने चरणों में पले ताल में अपना प्रतिबिंब देख रही हैं।

“पावस ऋतु थील पर्वत – प्रदेश, पल – पल परिवर्तित प्रकृति – वेव मेखलाकार पर्वत अपार अपने, सहस्र – दृग- सुमन फाड़ ।

अवलोक रहा है बार – बार, नीचे जल में निज महाकार ।

जिसके चरणों में पला – ताल दर्पण सा फैला है विशाल ।” ६

पंडित सुर्यकांत त्रिपाठी “निराला” स्वतंत्र प्रकृति के कवि थे। उनकी 'जूही की कली' कविता में प्रकृति का मानवी करण मिलता है। महादेवी वर्मा, रामधारी सिंह 'दिनकर', डॉ. रामकुमार वर्मा आदि छायावादी कवियों ने अपने काव्य में प्रकृति का वर्णन किया है।

प्रगतिवादी कवियों का जीवन के प्रति दृष्टिकोण बदला, उनकी सौन्दर्य भावना में विचित्र परिवर्तन आया। नागरता के स्थान पर ग्राम्यता के प्रति आकर्षण उत्पन्न हुआ। इन कवियों के साथ शिवमंगल सिंह 'सुमन' उदयशंकर भट्ट, नरेंद्र शर्मा, नागार्जुन, केदारनाथ अग्रवाल, डॉ. रामविलास शर्मा के नाम उल्लेखनीय हैं।

प्रकृति ने नागार्जुन के हृदय को आकर्षित किया। प्रकृति की इस रम्यता के बीच कवि जीवन के वैषम्य को नहीं भूला पाता। शुद्ध प्रकृति वर्णन की इनकी कुछ पंक्तियाँ हैं :

“अमल धवलगिरी के शिखरों पर

बादल को घिरते देखा है ।

छोटे – छोटे मोती जैसे ।

उसके शीतल तुहिन कणों को

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मानसरोवर के उन स्वर्णिम  
कमलो पर गिरते देखा है  
बादलो को घिरते देखा है।" ७

नए कवियों ने प्रकृति – चित्रण की सभी पूर्व परंपराओं को त्याग दिया और प्रकृति का नया कल्पना युक्त, चित्रात्मक वर्णन किया। इन कवियों में अज्ञेय, नरेश मेहता, धर्मवीर भारती, गिरिजाकुमार माथूर, सर्वेश्वर दयाल मक्सेना, कुँवर नारायण आदि कवि समाविष्ट हो जाते हैं।

डॉ धर्मवीर भारती की कविताओं में प्रकृति चित्रण का नियोजन मानवीय भावनाओं को उद्दिष्ट करने तथा अलंकारित रूप में हुआ है :

“ आज हवाओं नाचो गाओ  
बाँधे सितारों के नूपुर  
चाँद जा घूँघट सरकाओ,  
लगा न देना कही नजरा।” ८

प्रकृति नरेश मेहता के काव्य का प्रमुख वर्णन – विषय है। कवि ने प्रकृति में विविध रूपों का बड़ा रमणीय, सहज, आकर्षक, उद्दीपक मानवीय एवं सरस अंकन किया है।

हिंदी काव्य में प्रकृति चेतना को देखते हुए एक दूसरा पक्ष भी उभर आता है। मनुष्य का प्रकृति के प्रति भोगवादी दृष्टिकोण ने जीवन को खतरे में डाल दिया है। परिणामतः अकाल, बाढ़ आदि प्राकृतिक त्रासदियों से हमें सामना करना पड़ता है। 'बंगाल का अकाल' इस प्राकृतिक विनाश का एक दुखान्तकारी घटनाक्रम नागार्जुन ने कविता में चित्रित किया है।

भोगवादी दृष्टि के साथ विज्ञान के कारण ही प्रकृति नष्ट करने का प्रयास किया गया है। युद्धों की विभाषिका में जब परमाणु त्रासदी के बाद मनुष्य नहीं बच पाता है तो प्रकृति का क्या हाल होगा? अज्ञेय ने कहा कि 'मानव का रचा हुआ सूरज मानव को भाग बनकर सोख गया।

भूमण्डलीकरण के दौर में वाजारवाद की त्रासदी का सबसे पहले शिकार बना पर्यावरण। परिणाम स्वच्छ जल, वायु, फल, भोजन का अभाव उत्पन्न हो गया है। इक्कीसवीं सदी का आरंभ पर्यावरण संकट के साथ उदित होता है। ऐसी परिस्थिति में रचनाकार सजग हो उठता है, 'पानी की प्रार्थना' में केदारनाथ सिंह ने भीषण संकट की ओर आगाह किया है।

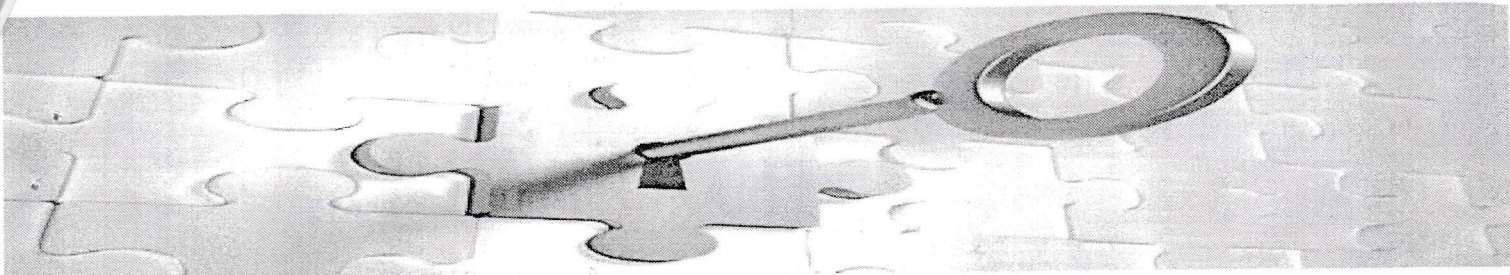
प्रस्तुत विवेचन से स्पष्ट होता है कि कविता कवि की उत्स्फूर्त भावनाओं का उद्रेक होती है। उसमें मनुष्य का मनोव्यापार ही प्रकट होता है। मनुष्य प्रकृति का ही एक अंग है। उसी की गोद में वह पलता है। प्रकृति का अवलोकन करने पर उसके मन में विविध भाव उमड़ पड़ते हैं और कवि लोग उसे कविता में व्यक्त करते हैं।

अतः स्पष्ट है कि कविता का लक्ष्य ही प्रकृति के अपने रूपों के साथ मनुष्य के हृदय में सामंजस्य स्थापित करना है। प्रकृति ने कवियों को सृजन की अदभूत प्रेरणा ही नहीं दी, विषय सामग्री भी प्रदान की है। इसलिए हिंदी कविता में कवियों ने मनुष्य को पर्यावरण का महत्व बताकर सजग रहने की चेतना दी है। पर्यावरण का रक्षक बनने के लिए भी मनुष्य को हिंदी कविता ने प्रेरित किया है।

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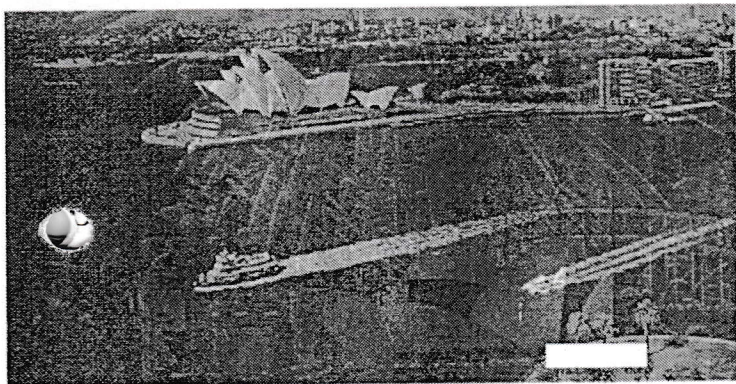
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Journal Detail

Journal Name	RESEARCH JOURNEY
ISSN/EISSN	2348-7143
Country	IN
Frequency	Quarterly
Journal Discipline	General Science
Year of First Publication	2014
Web Site	www.researchjourney.net
Editor	Prof. Dhanraj Dhangar & Prof. Gajanan Wankhede
Indexed	Yes
Email	researchjourney2014@gmail.com
Phone No.	+91 7709752380
Cosmos Impact Factor	2015 : 3.452

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Research Journey

SJIF 2019:	Previous evaluation SJIF
6.625	2018: 6.428
Area: <u>Multidisciplinary</u>	2017: 6.261
Evaluated version: online	2016: 6.087
	2015: 3.986

The journal is indexed in:

SJIFactor.com

Basic information

Main title	Research Journey
Other title [English]	Research Journey
Abbreviated title	
ISSN	2348-7143 (E)
URL	http://WWW.RESEARCHJOURNEY.NET

Country	India
Journals character	Scientific
Frequency	Quarterly
License	Free for educational use
Texts availability	Free

Contact Details

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	India
Publisher	MRS. SWATI SONAWANE

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