



# GURU NANAK COLLEGE

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## .3.3.2

### INDEX

Sr. No.	Name Of The Document	Page No.
1.	Description	2
2.	List of Research Papers	3
3.	Proofs of Publication of Research Papers	4-18
4.	Total number of full-time teachers	19



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## 1. Description

Incorporating a research component along with a sound academic foundation enables the teachers to develop critical thinking along with oral and written communication skills. The research process helps to achieve valuable learning objectives that have lasting influence on the faculty members. Various research activities under the guidance of the research committee are being conducted in the Institution and in order to promote research; teachers get their research papers published in the various journals notified on the UGC website. Participation in research through research publication benefits the teachers in the areas that reach beyond academia which in turn helps to understand how knowledge is constructed and developed. The teachers also get a platform to publish their research papers which results in enhancing their ability to integrate theory with practice.



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## 2. List of Research Papers

3.3.2 Number of research papers per teachers in the Journals notified on UGC website during the year					
Title of paper	Name of the author/s	Department of the teacher	Name of journal	Year of publication	ISSN number
Role of Multilingualism in Present Era of Globalisation	Mr. Amit Behal	Department of Political Science	Satraachee	July - September 2022	2348-8425
Global Environmental Issue: Water & Energy Crisis	Mr. Amit Behal	Department of Political Science	Satraachee	April - June 2023	2348-8425
The Future of Artificial Intelligence in Banks in India	Dr. Seema Rani & Mrs. Usha Goyal	Department of Business Management & Commerce	PCMA of Journal of Business	January - June 2023	0974-9977 (Print)
Agriculture 4.0: India Towards Agritech	Ms. Neha Thakur	Department of Business Management & Commerce	International Journal of Advanced Research in Commerce Management & Social Science	January - March 2023	2581-7930



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### 3. Proofs of Research Paper publication

- Mr. Amit Behal

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## In this Issue...

- 05 :: *Editorial*
- 07 :: Control and Abuse of Woman and Place: Reading *Khol Do* as an Ecofeminist Discourse - *Gunraj Kour*
- 15 :: The Idea of the Indian Muslim Woman: Identity and Agency vis-à-vis the Indian State - *Shabeeh Rahat*
- 25 :: Ecofeminist Jurisprudence: Nature, Gender and Law - *Pratyush Pandey*  
*Sarita Pandey*
- 33 :: The Fragility of Women's Rights in Afghanistan: A Study on Nadia Hashmi *The Pearl that Broke it's Shell* - *Fathima Safa S*  
*Snow J. Sharmilla*
- 37 :: Psychological Impact of Oppression in Naomi Alderman's *The Power* - *Sherena P*  
*Snow J. Sharmilla*
- 43 :: John Osborne's *Look Back in Anger*: A Mouthpiece of the Youth in Post-war Britain - *Suhail Mohammad*
- 49 :: Mulk Raj Anand's Vision of a Modern Egalitarian Society: A Humanistic Perception - *Bijesh V Jose*
- 57 :: Survival Through Adversity: A Psychoanalytical Study on Cormac McCarthy's *The Road* - *Shino Fathima B.*  
*Snow J. Sharmilla*
- 61 :: Intra-Muslim Sectarianism and Colonial Power-Play: Transition and Trajectory of Ulama in 19<sup>th</sup> Century North India - *Shahid Perwez*
- 73 :: Role Played By Kumbalath Sanku Pillai in Revitalising the Social and Cultural Perspectives of Indian National Congress in Kerala - *Liji L. T.*
- 78 :: Significance of Buddhist Philosophy- Middle Path in Human Life - *Vijaya Kumari. K*
- 87 :: Social Media and Status of Women: Kerala Experience - *Sandhya J. Nair*
- 95 :: Understanding "*Smarthavicharam*"; through the Malayalam movie *Parinayam* - *Roshna Roy*  
*Loona. C*
- 102 :: Prioritising Societal Progress by Christian Missionaries: The Role of Johanna Mead in Accelerating Female Literacy in The State of Kerala - *Preetha Raj. D*
- 109 :: Role of Multilingualism in Present Era of Globalisation - *Amit Behal*  
*Gurpreet Singh*
- 114 :: Manual Scavengers: From Manhole to Machine Hole - *Durgesh Kumar Srivastava*
- 130 :: A Review on Instagram as Promotional Tool for Marketing of Tourism Products - *Dharmesh N. Adesara*
- 136 :: Gender Justice in India: A Critical Appraisal - *Dakshina Saraswathy*  
*Arya Sunil Paul*
- 143 :: Country-wise Effect of FDI Firms on India's Current Account of Balance of Payments - *Justine George*





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## Role of Multilingualism in Present Era of Globalisation

- Amit Behal<sup>19</sup>
- Gurpreet Singh<sup>20</sup>

### **Abstract:**

In the words of Audrey Azoulay, Director-General of UNESCO- "Technology can provide new tools for protecting linguistic diversity. Such tools, for example, facilitating their spread and analysis, allow us to record and preserve languages which sometimes exist only in oral form. Put simply, they make local dialects a shared heritage. However, because the Internet poses a risk of linguistic uniformization, we must also be aware that technological progress will serve plurilingualism only as long as we make the effort to ensure that it does." According to United Nations Educational, Scientific and Cultural Organisation (UNESCO), this year's theme is "Using technology for multilingual learning: Challenges and opportunities". Vice President Venkaiah Naidu while greeting people on International Mother Language Day (February 21, 2022) has rightly opined that "The linguistic diversity that coexists with hundreds of languages is owned by Indians. Language is the key to our creative thinking and expression. We all have a responsibility to preserve, promote and pass on our mother tongue to future generations. I call on parents and teachers to take the initiative in this regard."

*"If you talk to a man in a language he understands, that goes to his head. If you talk to him in his language, that goes to his heart" – Nelson Mandela.*

We are living in a globalized era where the Globalization has pervaded virtually every sphere of human life today. Increased flow of information owing to advances in information technology has made it possible for people from all over the world to interact and exchange ideas. Further, globalization has led to increased labour mobility as the number of multinational corporations rise with each passing day. This has led to people being deployed in different parts of the world away from their home countries. In such settings, one thing that has become increasingly pertinent is the need to know more than one language. Multilingualism is inevitable today. For one to fit in the contemporary society characterized by an unprecedented interconnectivity, knowledge of more than one language is not only an added advantage, but also almost a must. It enables one to interact with peers from all over the world effectively and with ease.

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- 93 :: Alienation to Pacification of the Major characters of Paulo Coelho's *The Devil and Miss Prym* - L. Maria Sharmila Selvi  
Dr. D. Joen Joselin
- 97 :: Quest for human relations in Sudha Murthy's *The Mother I Never Knew* - C.R. Aani Mol  
Dr. F. Meena Theresa
- 100 :: Revisioning of Anita Diamant's *The Red Tent* into a Revisioned Feminist History - S. Fransta Darshana  
Dr Alby Grace
- 104 :: Language Learning and Resilience: A Study of the Prejudices and Trauma of the Refugee-Children in *the Boy at the Back of the Class* - Juvi R. Sylfin  
Dr Sidney Shirly
- 110 :: Representation of Women's identity in Ruth Praver Jhabvala's Novels - K. Asvini  
Dr. R.C. Sheila Royappa
- 115 :: The Portrayal of New Women in Namita Gokhale's *Gods, Graves and Grandmother* - A.P. Charumathi  
Dr. M. Premavathy
- 120 :: A Psychological Critical Reconsideration in Kamala Das Poetry - Mrs V. Anitha  
DR. K. Anand
- 125 :: Satyagraha- Its Implication and Implementation - Dr. Deepti Tiwari
- 135 :: Higher Education Development in Independent Tamil Nadu - Prof. M. Chennappan  
Prof. Dr. I. Selva Seelan
- 140 :: Religion and Social Capital: Insights from Thinkers - S.K. Mohasina
- 146 :: Caste in Indian Politics: A Sociological Overview - Dr. Akhilesh Kumar Rai
- 153 :: Global Environmental Issues: Water & Energy Crisis - Amit Behal
- 159 :: The Change in English Language Teaching in Kerala During the Covid 19 Pandemic Period - Anupama P  
Dr. D. Radharamanan Pillai
- 165 :: Differentiating Design through Emotion - Hemang Madhusudan Anglay
- 179 :: Effectiveness of Online Teaching-Learning on Higher Education: Learner's Perspective - Dr. Akash Ranjan  
Dr. Sankar Thappa  
Sukriti Das
- 196 :: Micro-teaching : An Effective Technique for Enhancing Effective Teaching among Trainee Teachers - Sunita Kumari
- 206 :: Economic Empowerment Of Women through Entitlement of Property in India - Shingla Prabha
- 213 :: Examining the Service Satisfaction of Hospitality Real Estate in Kerala - Adarsh K B  
Devakumar P S
- 220 :: India-China and Pakistan in 21<sup>st</sup> Century: Regional Geopolitics and Emerging Triangular Politics - Raj Kumar Yadav  
Navcharan Singh Sidhu
- 229 :: Contactless Payments in Ernakulam City : The Role Of Mobile Payment Apps During The Pandemic - Athira.V.T  
Dr. Joseph George
- 236 :: An Economic Analysis of Educated Unemployment In Kerala - NK Muneer  
Dr. D Kumar  
Dr. C P Shaheed Ramzan





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## Global Environmental Issues: Water & Energy Crisis

**Amit Behal**

*Associate Prof. & Head Dept. of Pol. Sc., Guru Nanak College, Killianwali  
District Sri Muktsar Sahib (Pb.)*

### Abstract:

There is also a fracture between the present and future. There is a divide between the requirements of today and the needs of conservation for the future. The challenges are multi-faceted and they are all around us. However, the only hope is that we all want to tackle them. We want to see a co-operative, harmonious, sharing and caring world. In fact, this is where the hope lies. Gandhi Ji also used to say there is enough in Nature for your Need; but not for your greed. In our culture, we treat the Nature as our mother. We also believe that man only has the right to milk it; not to destroy it. That is why, through the Paris Agreement, we have assured the global community that our development process would be entirely in line with our cultural ethos towards environmental safeguards. In fact, we are not only aware of our responsibilities towards climate change; we are willing to take lead in mitigating its effects. To demonstrate sustainability of our development process, we have made major commitments. We are having a holistic attitude towards World Body UN and its efforts to reduce carbon footprints by celebrating the World Environment Day on June 05 and other such like events every year. Due to this belief, we have learnt to live in a way that is conducive to existence of man vis a vis man as well as Nature; which is conducive to the needs of today as well as next generations.

*"We know how to live in sync with nature. We love nature. The environmental problems confronting the world today... We have a way to resolve the problem of global warming. Our ancestors have shown it to us. India has a solution to the problem of global warming and other environmental issues confronting the world today." - P.M. Modi addressing the nation on the 76th Independence Day.*

### Introduction:

An environment is generally defined as the surroundings or conditions in which a person, animal or plant survives or operates. An Environment is everything that is around us, which includes both living and non-living things such as soil, water, animals and plants, which adapt themselves to their surroundings. It is nature's gift that helps in nourishing life on Earth. The environment plays an important role in the existence of life on the planet

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- Mrs. Usha Goyal

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**Articles**

**WEALTH CREATION THROUGH MERGERS AND ACQUISITIONS: A SYNTHESIS OF THE LITERATURE**  
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*Rozzy Jain, B.B. Singla*

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*Tania Singh*

**FROM DEPENDENCY TO SELF-SUFFICIENCY: ROLE OF ATMANIRBHAR BHARAT ABHIYAN IN ECONOMIC TRANSFORMATION OF INDIA**  
*Ashima Mangla*

**THE FUTURE OF ARTIFICIAL INTELLIGENCE IN BANKS IN INDIA**  
*Seema Rani, Usha Goyal*


**WORK LIFE BALANCE AMID WORK FROM HOME: A CASE STUDY OF WORKING WOMEN**  
*Shiva Malik, Renu Kalra*

**AFFILIATE MARKETING AS A CUSTOMER ACQUISITION TOOL - A CONCEPTUAL STUDY**  
*Anu Garg, Parneet Singh Bhasin*

**A STUDY ON THE IMPACT OF PERSONAL AND ECONOMIC FACTORS AFFECTING WOMEN'S BUYING BEHAVIOUR OF CONSUMER DURABLES IN NORTH INDIA**  
*Anuja Goyal, Sanjeev Modi, Ashwani Bhalla*

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## CONTENTS

Sr. No.	Title and Author Name	Page No.
1.	WEALTH CREATION THROUGH MERGERS AND ACQUISITIONS: A SYNTHESIS OF THE LITERATURE <i>Kajal Mittal, Sandeep Singh Virdi</i>	1-5
2.	CITATION AND ALTMETRIC ANALYSIS OF SCIENTIFIC PUBLICATIONS ON GREEN GOVERNANCE <i>Manjinder Singh, Navninderjit Singh, Sharandeep Kaur</i>	6-15
3.	IMPACT OF INFLUENCER MARKETING ON CONSUMER'S PURCHASE INTENTION: A REVIEW <i>Rozy Jain, B.B. Singla</i>	16-20
4.	AN EMPIRICAL ANALYSIS OF THE REGULATORY FRAMEWORK GOVERNING E-COMMERCE <i>Tania Singh</i>	21-30
5.	FROM DEPENDENCY TO SELF-SUFFICIENCY: ROLE OF ATMANIRBHAR BHARAT ABHIYAN IN ECONOMIC TRANSFORMATION OF INDIA <i>Ashima Mangla</i>	31-36
6.	THE FUTURE OF ARTIFICIAL INTELLIGENCE IN BANKS IN INDIA <i>Seema Rani, Usha Goyal</i>	37-42
7.	WORK LIFE BALANCE AMID WORK FROM HOME: A CASE STUDY OF WORKING WOMEN <i>Shiva Malik, Renu Kalra</i>	43-49
8.	AFFILIATE MARKETING AS A CUSTOMER ACQUISITION TOOL - A CONCEPTUAL STUDY <i>Anu Garg, Parneet Singh Bhasin</i>	50-53
9.	A STUDY ON THE IMPACT OF PERSONAL AND ECONOMIC FACTORS AFFECTING WOMEN'S BUYING BEHAVIOUR OF CONSUMER DURABLES IN NORTH INDIA <i>Anuja Goyal, Sanjeev Modi, Ashwani Bhalla</i>	54-59
10.	MAPPING WOMEN'S EMPOWERMENT RESEARCH: A BIBLIOMETRIC ANALYSIS OF INDIAN CONTEXT <i>Vikas Deep, Prince Vohra</i>	60-67
11.	THEORETICAL REVIEW OF ASCENDANCY OF INFORMATION ASYMMETRY ON ACCRUAL AND REAL EARNINGS MANAGEMENT <i>Shashi Kala, Neha Garg</i>	68-73



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## THE FUTURE OF ARTIFICIAL INTELLIGENCE IN BANKS IN INDIA

*\*Seema Rani \*\*Usha Goyal*

*\*Associate Professor Commerce, Guru Nanak College, Killianwali, Distt. Sri Muktsar Sahib*

*\*\*Associate Professor Commerce, Guru Nanak College, Killianwali, Distt. Sri Muktsar Sahib*

### ABSTRACT

The banking sector is gearing up to look beyond the pandemic to harness growth potentiality. The nuance of challenges is continuing the journey of bank reformers, is now compounded with unprecedented Covid induced changes. A look at the evolving landscapes of the financial sector to work out future strategies in banks will be interesting. Amid the rapid financial sector changes, the banking sector too has been rapidly coping with the evolving ecosystem. The metamorphosis in banking is further lead by technological innovation and regulatory interventions making way for faster transformation. In addition to the traditional Bank branch network pegged at 1,50,207 in March 2021, the alternate delivery channels are fast outpacing presence and strengthening the infrastructure and capacity building on a durable basis providing greater customer convenience on the go. This study throws light on current applications of Artificial intelligence (AI) in the banking sector, how it is changing its and the various challenges faced by the banking industry in India.

Keywords: Banking Sector, Artificial Intelligence, Data Analytics, Customer's Financial sector.

### INTRODUCTION

AI has crept into our everyday life even without our knowledge. To quote an example, online shopping sites start to display products based on earlier searches or browsing history. AI is disrupting every sphere of life, whether it is spending or saving, travelling, work environment, healthcare, entertainment, or shopping. AI has made in road impact on our lives in a big way. Banking is no exception where AI is making inroads in every sphere from customer acquisition to recovery. The banking industry is witnessing round breaking changes: foremost being the rise in customer-centricity. Tech savvy customers exposed to advanced technologies in their day to day lives expect banks to deliver seamless experiences. To meet these expectations, banks have expanded their industry landscape to retail, IT and telecom to enable services like mobile banking, e-banking and real-time money transfers. While these advancements have enabled customers to avail most of the banking services at their fingertips anytime, anywhere, it has also come with the cost of the banking sector. The study gives an insight into the concept of Artificial Intelligence in Banks, influence of artificial intelligence in the banking sector, AI is changing the face of modern day banks and challenges faced by banking sector in India.

### WHAT IS ARTIFICIAL INTELLIGENCE (AI) ?

AI broadly refer to the development of machines or system that can perform complex tasks normally considered to required 'intelligence' and previously thought to be the exclusive domain of humans. AI can also be defined as a system that can perceive the world around it, process and analyse the information it receives, take action based on that understanding, and improve its performance by learning from previous happenings. AI is creating the biggest technology revolution the world has ever seen. It will enable bank and FIs to redefine how they work, how they create innovative products and services, how they transform customer experiences.

### OBJECTIVES OF THE STUDY:

- i. Understanding the concept of Artificial Intelligence in Banks.
- ii. To study the influence of artificial intelligence in the banking sector and how AI is changing the face of modern day banks.
- iii. Challenges of Artificial Intelligence adoption in banking.

### RESEARCH METHODOLOGY:

This is a descriptive study based on secondary data as the present state of artificial intelligence is in lighted by using the facts and information already collected. So, for the purpose of present study, the data was extracted from the various newspapers, journals, research articles, research reports and websites particularly from Fintech reports, NITI Aayog etc. The data has been compiled as per the need of the study.

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37





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5.	FROM DEPENDENCY TO SELF-SUFFICIENCY: ROLE OF ATMANIRBHAR BHARAT ABHIYAN IN ECONOMIC TRANSFORMATION OF INDIA <i>Ashima Mangla</i>	31-36
6.	THE FUTURE OF ARTIFICIAL INTELLIGENCE IN BANKS IN INDIA <i>Seema Rani, Usha Goyal</i>	37-42
7.	WORK LIFE BALANCE AMID WORK FROM HOME: A CASE STUDY OF WORKING WOMEN <i>Shiva Malik, Renu Kalra</i>	43-49
8.	AFFILIATE MARKETING AS A CUSTOMER ACQUISITION TOOL - A CONCEPTUAL STUDY <i>Anu Garg, Parneet Singh Bhasin</i>	50-53
9.	A STUDY ON THE IMPACT OF PERSONAL AND ECONOMIC FACTORS AFFECTING WOMEN'S BUYING BEHAVIOUR OF CONSUMER DURABLES IN NORTH INDIA <i>Anuja Goyal, Sanjeev Modi, Ashwani Bhalla</i>	54-59
10.	MAPPING WOMEN'S EMPOWERMENT RESEARCH: A BIBLIOMETRIC ANALYSIS OF INDIAN CONTEXT <i>Vikas Deep, Prince Vohra</i>	60-67
11.	THEORETICAL REVIEW OF ASCENDANCY OF INFORMATION ASYMMETRY ON ACCRUAL AND REAL EARNINGS MANAGEMENT <i>Shushi Kala, Neha Garg</i>	68-73





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## THE FUTURE OF ARTIFICIAL INTELLIGENCE IN BANKS IN INDIA

*\*Seema Rani \*\*Usha Goyal*

*\*Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib*

*\*\*Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib*

### ABSTRACT

The banking sector is gearing up to look beyond the pandemic to harness growth potentiality. The nuance of challenges is continuing the journey of bank reformers, is now compounded with unprecedented Covid induced changes. A look at the evolving landscapes of the financial sector to work out future strategies in banks will be interesting. Amid the rapid financial sector changes, the banking sector too has been rapidly coping with the evolving ecosystem. The metamorphosis in banking is further lead by technological innovation and regulatory interventions making way for faster transformation. In addition to the traditional Bank branch network pegged at 1,50,207 in March 2021, the alternate delivery channels are fast outpacing presence and strengthening the infrastructure and capacity building on a durable basis providing greater customer convenience on the go. This study throws light on current applications of Artificial intelligence (AI) in the banking sector, how it is changing its and the various challenges faced by the banking industry in India.

**Keywords:** Banking Sector, Artificial Intelligence, Data Analytics, Customer's Financial sector.

### INTRODUCTION

AI has crept into our everyday life even without our knowledge. To quote an example, online shopping sites start to display products based on earlier searches or browsing history. AI is disrupting every sphere of life, whether it is spending or saving, travelling, work environment, healthcare, entertainment, or shopping. AI has made in road impact on our lives in a big way. Banking is no exception where AI is making inroads in every sphere from customer acquisition to recovery. The banking industry is witnessing round breaking changes: foremost being the rise in customer-centricity. Tech savvy customers exposed to advanced technologies in their day to day lives expect banks to deliver seamless experiences. To meet these expectations, banks have expanded their industry landscape to retail, IT and telecom to enable services like mobile banking, e-banking and real-time money transfers. While these advancements have enabled customers to avail most of the banking services at their fingertips anytime, anywhere, it has also come with the cost of the banking sector. The study gives an insight into the concept of Artificial Intelligence in Banks, influence of artificial intelligence in the banking sector, AI is changing the face of modern day banks and challenges faced by banking sector in India.

### WHAT IS ARTIFICIAL INTELLIGENCE (AI) ?

AI broadly refer to the development of machines or system that can perform complex tasks normally considered to required 'intelligence' and previously thought to be the exclusive domain of humans. AI can also be defined as a system that can perceive the world around it, process and analyse the information it receives, take action based on that understanding, and improve its performance by learning from previous happenings. AI is creating the biggest technology revolution the world has ever seen. It will enable bank and FIs to redefine how they work, how they create innovative products and services, how they transform customer experiences.

### OBJECTIVES OF THE STUDY:

- i. Understanding the concept of Artificial Intelligence in Banks.
- ii. To study the influence of artificial intelligence in the banking sector and how AI is changing the face of modern day banks.
- iii. Challenges of Artificial Intelligence adoption in banking.

### RESEARCH METHODOLOGY:

This is a descriptive study based on secondary data as the present state of artificial intelligence is in lighted by using the facts and information already collected. So, for the purpose of present study, the data was extracted from the various newspapers, journals, research articles, research reports and websites particularly from Fintech reports, NITI Aayog etc. The data has been compiled as per the need of the study.

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37

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### CONTENTS

1.	THE SHIFTING LANDSCAPE OF SOCIAL MEDIA AND ITS IMPLICATIONS FOR THE CAREER PATH OF CONTENT CREATORS <i>Dr. Rupali Saini &amp; Ankit Chourasiya</i>	01-10
2.	A STUDY OF THE WAY FINTECH IS TRANSFORMING PROSPECTIVE SAVERS INTO MUTUAL FUND INVESTORS <i>Jinendra Kumar Jain &amp; Saransh Kumar Srivastav</i>	11-19
3.	DIGITAL MARKETING: CHALLENGES WITH REFERENCE TO INSTAGRAM <i>Dr. Maneesha Kaushik &amp; Dr. Ravi Kant Modi</i>	20-26
4.	AN ANALYSIS OF ROLE OF CURRENT ACCOUNTING CURRICULUM IN PROMOTING ACCOUNTING RESEARCH AND FUTURISTIC ACCOUNTING PRACTICE <i>Dr. Rupali Saini &amp; Mahima Habil</i>	27-37
5.	PREFERENTIAL USE OF M-WALLETS BY URBAN POPULATION (A CASE STUDY OF CHHINDWARA CITY ON M.P.) <i>Jinendra Kumar Jain, Dr. Tapan Kaushal &amp; Mrs. Anjali Modi</i>	38-44
6.	THE IMPACT OF COVID-19 ON THE LEARNING OF THE STUDENTS IN HIGHER EDUCATION <i>Dr. Servesh Kumar Sheetal &amp; Mrs. Ritu Raj</i>	45-51
7.	SCOPE OF EMPLOYABILITY IN THE AGE OF DIGITALISATION: CONSTRAINTS, OPPORTUNITY & CHALLENGES FOR UNDERPRIVILEGED CLASSES OF SOCIETY <i>Prof. J.K. Jain &amp; Pushpendra</i>	52-58
8.	REVITALIZING INDIA'S POST-COVID ECONOMY THROUGH SELF-HELP GROUPS: OPPORTUNITIES AND CHALLENGES <i>Ranjan Kumar &amp; Dr. Bablu Kumar</i>	59-63
9.	DIGITALIZATION: A PROGRESSIVE STEP FOR CHANGING PUBLIC PERCEPTION TOWARDS MUTUAL FUND INVESTMENT <i>Prof. J.K. Jain &amp; Saransh Kumar Srivastav</i>	64-70
10.	CORPORATE SOCIAL RESPONSIBILITY PRACTICES: (THE BUSINESS LIABILITY) <i>Dr. Suresh Kumar Sharma &amp; Dr. S.K. Saxena</i>	71-74
11.	SURMOUNTING THE INVESTMENT UNCERTAINTIES <i>Dr. Amar Nath Agarwal</i>	75-78

ii

12.	CYBER SECURITY CONCERN IN E-COMMERCE <i>Dr. Nupur Saboo</i>	79-82
13.	PROSPECTS AND CHALLENGES OF CARBON CREDIT TRADING IN INDIA <i>Jinendra Kumar Jain, Harshita Jain &amp; Mohit Agrawal</i>	83-94
14.	AGRICULTURE 4.0: INDIA TOWARDS AGRITECH <i>Neha Thakur</i>	95-100
15.	EMPIRICAL EVIDENCE ON THE RELATION BETWEEN ESGD PERFORMANCE & FINANCIAL AND MARKET PERFORMANCE: EVIDENCE FROM THE INDIAN FMCG SECTOR <i>Mr. Gattaiiah Tadoori &amp; Prof. (Dr.) V. Usha Kiran</i>	101-110
16.	ERA OF NEW TECH FINANCIAL SERVICES - INDIA'S MARCH TOWARDS \$5 TRILLION ECONOMY BY 2024 <i>Kirti Grover &amp; Sankalp Parsendiya</i>	111-113

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## AGRICULTURE 4.0: INDIA TOWARDS AGRITECH

Neha Thakur\*

### ABSTRACT

*While agricultural and supply chain inefficiencies persist, keeping farmers small and marginal, the country is catching up with global trends in both consumption (organic, healthy, and convenient) and concerns for sustainability. There is an immediate need for disruption in the industry led by technology, as it has the ability to solve scale difficulties, minimize knowledge asymmetry, and enable for supply chain disintermediation to make farming more profitable, inclusive, and egalitarian. Despite being one of the world's top five agricultural economies, India's agriculture is at a critical crossroads. This sector has a number of issues, including low yields in major crops relative to global averages, limited market access, low produce pricing, and limited water availability which can be resolved by technology. The study through review of published articles, government policies and expert pieces tries to examine the stand of India on adoption of digital agriculture and various government initiatives in this direction. The study identifies various obstacles to digital agriculture and shows the need to go for agriculture 4.0 and barriers to it prevailing in the country. The future of digital agriculture and key game changing technologies are also discussed in the study.*

**Keywords:** Agriculture 4.0, Information Technology, Digitalization, India, Farmers.

### Introduction

The agriculture sector is one of the most important industries in the Indian economy, with a current worth of US\$ 370 billion. Over the years, the government has taken significant initiatives to assist and improve the agriculture sector, including the use of proven farming technologies and supportive regulations. In some ways, the Government of India's push to attain the objective of Doubling Farmer's Income (DFI) by 2022 embodies the necessity to pursue all conceivable methods of enhancing agricultural productivity and profitability of farmers. The current advancement of digital technology in farming will accelerate growth by ensuring higher crop yields and improving sustainability by reducing water consumption and pesticide use. Artificial intelligence (AI) and machine learning (ML), remote sensing, big data, block chain, and Internet of Things (IoT) are revolutionizing agricultural value chains and modernizing processes. While other countries, including the Netherlands, the United States, Australia, and Israel, have effectively adopted and utilized digital solutions to revolutionize agriculture, India is still in its early stages for such technological agricultural adoption. The Public-Private Partnership (PPP) mechanism is expected to foster future adoption of digital agriculture in India.

### Research Methodology

The study is based on published research articles, government policies, and expert pieces from the last five years in order to capture the most recent changes on each subject and parameter.

Other published works are also explored with keywords such as agriculture 4.0, information technology in agriculture, artificial intelligence in agriculture, internet of things in farming and others. The search included all articles ranging from exploratory, qualitative, and quantitative studies.

\* Assistant Professor, Guru Nanak College, Killianwali, Sri Muktsar Sahib, Punjab, India.





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3	Sh Amit Behal	Sh Krishan Baldev	Asc. Prof. Pol. Sci	M.A (Gold Medalist) .NET	93573 21784	amitbehalgn@gmail.com	23Y	20Y 5M	UG	37400-67000+9000	22.11.99	-do-	11.3.76	31/3/2036	Misc A-2/2052 dt. 17/04/2000	22/11/1999	Pol. Sci.
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5	Dr. Seema Rani	Sh Ram Saroop	Asc. Prof. Comm	M. Com. M. Ed. P. G. D. C. A. NET. Ph. D	98149 28935	seemajindal901@yahoo.co.in	18Y 6 M	25Y. 6M	UG/P G	37400-67000+9000	18.10.04	-do-	25.11.73	30/11/2033	Misc A-2/683 dt. 10.02.05	18/10/2004	Commerce
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7	Mrs. Galaxy Gupta	Sh Ashok Kumar	Asstt Prof. English	M. A. B. Ed. UGC NET	98146 41949	galaxi.galaxy@gmail.com	5Y. 7M.	6Y. 7M.	UG	15600-39100+6000	20/7/2017	-do-	30/7/1988	31/7/2048	Misc/A-4/4520 dt. 8/12/2017	20/7/2017	Eng.

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15	Mr. Manik Jindal	Sh. Sunil Kumar	Asstt. Prof. Commerce	M. COM. NET	70150 60982	manik.jindal02@gmail.com	3Y. 2M	3Y. 2M	UG/P G	15600-39100+6000	18/9/2021	-do-	15/7/1996	31/7/2056	Misc/A-4/6913 dt. 22/11/2021	18/9/2021	Commerce
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18	Mr. Manpreet Singh	S. Harbans Singh	Asstt. Prof. Punjabi	PGDCA, M.A., UGC NET, B. Ed, PSTET	7009889479	ms40234@gmail.com	8M	8M	UG	consolidated	9/1/2022	Contract	4/5/1992	NA	NA	NA	Punjabi.
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