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A Study on Start-Ups & its Funding

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Abstract

The term Startups refers to a company in the first stages of Operations. Startups are founded by one or more entrepreneurs who want to develop a product/service for which they believe there is demand. The objective of startup is to be one's own boss in business and to create employment to others rather than employed elsewhere. The 'Make-in-India', 'start-up India', 'Standup India' initiatives & other government schemes have also given boost to startups with many individuals. Make-in-India aims to new skill development, protecting intellectual property, Start-up India is to build a strong entrepreneurship in India. Stand-up India was started to support entrepreneurship among women and SC & ST communities. The main objective of this study is to know the growth of startups and its funding in the economy. The study uses secondary sources of data, collected from journals, books, publications & online sources. This paper also gives the brief on Opportunities and Challenges of startups and its funding.

Keywords: *Startups, Entrepreneur, operations, Opportunities, Challenges.*

Introduction

A startup is a company that's in the initial stages of business. Startups are mostly small and initially financed and operated by a handful of founders. These companies' offers product or service that is not currently being offered elsewhere in the market, or that the founders believe is being offered in an inferior manner. Since the launch of the initiative on **16th January, 2016**, Startup India has rolled out several programs with the objective of supporting entrepreneurs, and transforming India into a country of job creators instead of job seekers. Start-up India is a much-needed initiative that was started by **Narendra Modi** in 2015.

We all know that India is full of Talented People; however, the youth does not have opportunities to crack their dreams and goals. Our Prime minister announced on Independence Day to provide more opportunities and



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Digitalization as Vehicle for Innovation, Organizational Growth & Effectiveness

Proceedings of the 12th International Conference



Edited By:
Dr. S.S. Bhakar
Dr. Raturaj Baber
Dr. Praveen Aronkar
Ms. Pinky Sodhi

**DIGITALIZATION AS VEHICLE FOR
INNOVATION, ORGANIZATIONAL GROWTH &
EFFECTIVENESS**

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CHAPTER 10

EXPONENTIAL BANKING: EMERGING ORDER OF INDIAN BANKING – A CRITICAL STUDY

¹Ms Rama Mokkarala**Abstract**

Banking is the core industry which stimulates an economy. The rapid digitalization, mobile penetration and improved internet connectivity had changed the way we carry out banking. But, digital banking is still at a nascent stage when compared to other Fintech industries in adoption of technology. Exponential banking is the way forward. Banking has to weave itself into the fabric of exponential technologies like Blockchain, Artificial Intelligence, Data Analytics to name a few. The technologies can be leveraged to build efficient and customer centric banking models. The present study aims to identify the opportunities which the exponential technologies like Blockchain and Artificial Intelligence offer to improve the various activities of Banking Industry Value chain. The study highlights the crucial aspects of roadmaps and Proof of Concepts built by RBI for adoption of these technologies. The study tries to focus on the various use cases of Blockchain and Artificial intelligence in Banking value chain activities. The study highlights the initiatives already taken by select Indian Banks and identifies the gaps existing, yet to be harnessed. The study uses secondary sources of data. The study is descriptive in nature. The study adds to the existing body of knowledge. The new order of Banking would be efficient, increase revenue, provide information security and enrich customer experience. Exponential Banking would offset a new era of Banking which is a critical determinant of India's economic success and its road onto Digitalization.

Keywords: Exponential Banking, Blockchain, Artificial Intelligence, digitalization

¹Asst. Professor, Rishi UBR PG College for Women

Introduction

VUCA Environment demands change from all sectors of the economy to thrive and flourish.. Financial world is no exception to change. It is disrupted with new technologies and business models. Banking in specific is the right candidate for rapid and early digitalization. The two important raw materials for banking industry is data and money, both can be digitized. Exponential technologies like Artificial Intelligence and Blockchain have the potential to substantially expand the area of contact, quality of service and drastic cut in costs and transaction times.

Proceedings of 12th International Conference on the theme "Digitalization as a Vehicle for Innovation, Organizational Growth and Effectiveness"

Sustainable Management

*With Special Focus on Dilemmas of
Business Oriented Management*

By

**Dr. Dinesh Nilkant
Dr. Varsha Agarwal
Prof. Sunitha B K**

**Proceedings of International Conference on Sustainable
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Facilitating the Role of an Educator in Creating Campus Entrepreneurs

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Abstract

This study aims to motivate students to take up entrepreneurship as a career option and create awareness about the various schemes of the government to promote it. To understand the student attitude and behavior and identify and train the students with entrepreneurial mindset to take the initiative. It has been found that if the right environment is created and proper motivation and guidance provided there will be a larger number of youth taking to entrepreneurship. The students from different streams (engineering and management) were identified and a survey conducted to understand what guidance is required to create entrepreneurship and the need for such a study. There is a significant relationship between Entrepreneurial attitude orientation and entrepreneurial intention; entrepreneurship among the students is possible through a change in curriculum and creating awareness. It is recommended that both male and female students need to be encouraged through proper counseling and guidance the institutions where they are studying. The study aims to highlight the facilitating role of an educator in creating campus entrepreneurs.

Keywords: *Entrepreneurship, Student, Intention, Awareness, Facilitating, Educators, Campus Entrepreneurs.*

Introduction

Entrepreneurship is the key to the nation building process in a developing country like India. Entrepreneurship promotes Capital formation and helps employability among the youth. It is strongly believed that an Entrepreneur is not born but made. Motivation & training can be a strong driving force in order to have more youth taking up this as a career option.

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రాయప్రోలు - ఆంధ్రావళి ప్రబోధము

- డా. యలమంచిలి అలక్ష్మి, సంస్కృత అధ్యాపకులు, రిషి యుబిఆర్ మహిళా కళాశాల, నిజాంపేట, ఎక్స్-రోడ్, హైదరాబాదు.

“దేశమంటే మట్టికాదోయ్
 దేశమంటే మనుషులోయ్”

అన్నారు మహాకవి గురజాడ. కుటుంబమంటే బంధాలు - బాంధవ్యాలు ఎలానో దేశమంటే మనుషులు - విలువలు, సంస్కృతి - సాంప్రదాయాలు, ఐకమత్యం. అలాంటి సమాజంలో విలువలు లోపించినా, సంస్కృతి - సంప్రదాయాలు బీటలు వారినా, ఐకమత్యం లోపించినా దేశ సమగ్రతకు, జాతీయతకు ఇబ్బందులు తప్పవు. వాటిని సక్రమమైన మార్గంలో పెట్టడానికి లేదా పునరుద్ధరించటానికి, మన కవులు వారి పరిధులు దాటి రచనలు చేస్తూ జాతీయతను పెంపొందిస్తూనే ఉన్నారు. దేశకాల పరిస్థితులు ఏవైనా తెలుగుజాతి ముద్రను స్థాపించాలన్న ధ్యేయంతో భావకవిగా పరిచయమై అభ్యుదయ భావాలు పురిగొల్పే అభ్యుదయ కవిగా మారిన రాయప్రోలు సుబ్బారావు గారి ఆంధ్రావళి అందుకు ఒక మచ్చుతునక అనడంలో ఎటువంటి అతిశయోక్తి లేదు. అందుకు ఉదాహరణయే ఈ పద్యం అందరికీ సుపరిచితమైన ఈ పద్యభాగాలు.

“ఏ దేశమేగినా, ఎందుకాలిడినా
 ఏ పీఠమెక్కినా, ఎవ్వరేమనిన
 పొగడరా నీ తల్లి భూమి భారతిని
 నిలపరా నీ జాతి నిండు గౌరవము”

జాతీయ సమైక్యత అనేది ఒక అందమైన భవనం అయితే ఆంధ్రాభిమానం ఆ నిర్మాణానికి ఉపయోగించిన ఇటుక.

“పరస్పరం సంఘర్షించిన
 శక్తులలో చరిత్ర పుట్టెను”

అని శ్రీశ్రీ అన్నట్లుగా ఒక సంఘర్షణలోంచి, ప్రతిఘటన లోంచి పుట్టుకొచ్చిన మనం మరిచిపోలేని ఒక

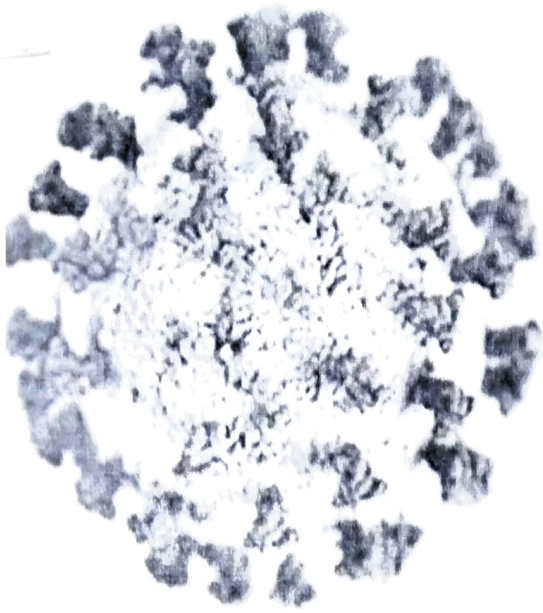
మహాజ్వలమైన సందర్భంగా - చారిత్రక ఘట్టం. శక, యవనులు, మహమ్మదీయులు, డచ్చి, ఫ్రెంచి, పోర్చుగీసులు సాగించిన దండయాత్రలకు పరాకాష్ట ఈ దేశంలో రెండున్నర శతాబ్దాల పాటుగా సాగిన బ్రిటీషు వారి వలసపాలన. ఆ పరిపాలన సమయంలో భారతీయులలో రగులుకొన్న అస్వతంత్రతావేదన ఒక మహాద్యమం పరిణమించి, ఆసేతుహిమాచల భారత జాతిని ఏకంచేసి ఒక్క తాటిమీద నడిపించింది. ఆ ఉద్యమమే భారతజాతీయోద్యమం. తెలంగాణ ఉద్యమం, ఆంధ్ర జాతి ఉద్యమాలు ఆ మహోద్యమంలో భాగాలే.

అయితే పారతంత్ర్య ప్రతిఘటనం - స్వాతంత్ర్య సముపార్జన ఆనాటి ప్రజల లక్ష్యమైతే, ఆ లక్ష్యసాధనకు మన కవులు ఎన్నుకొన్న అద్వితీయమైన రీతులు ప్రశంసనీయము. ఉద్యమానికి ఊపిరిపోసే శక్తి సంగీత - సాహిత్యాలకు ఉందనడంలో ఎటువంటి అతిశయోక్తి లేదు కనుక ఆ సంగీత సాహిత్యాల పురిటిగడ్డ భారతదేశమనడంలో ఎలాంటి సంశయం లేదనడం కవి భావన.

“అతి భయంకర శౌర్యధైర్య ప్రసక్తి
 రసవశంకర నాగర రాగరక్తి
 ఏకమై పాకమై ప్రవహించినట్టి
 ఆ యఖండప్రభావమేమాయె నాంధ్ర”

నాటి ప్రజల పౌరుష పటిమ, సంగీత - సాహిత్యాలలో అభినివేశము క్రమక్రమంగా ప్రజలలో క్షీణించడాన్ని రాయప్రోలు నిర్వేదంతో ప్రశ్నిస్తున్న సందర్భమే పద్యం.

“అన్యభాషల దూరదేశాంతరముల
 నుద్ధరించి ప్రకాశించియును, నిజాంధ్ర
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CHAPTER 15

**Key challenges of Human Resource Professionals and their Competencies
in times of Covid 19 Crisis.****Dr.Vemuri Swathi**

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near JNTUH, Kukatpally, Hyderabad, Telangana 500090**INTRODUCTION**

The emergence of new infectious disease covid 19 poses a great danger to human life. The novel strain of coronavirus, covid-19, has created a watershed moment in civic, economic, political terms in organizations. With the spread of the pandemic, almost all regions have implemented lockdowns, shutting down activities that require human gathering and interactions - including colleges, schools, malls, temples, offices, airports, and railway stations. The lockdown has resulted in a greater number of people taking to the internet and internet-based services to communicate, interact, and continue with their job responsibilities from home.

The lockdown across country have entailed a rise in the use of information systems and networks, with massive changes in usage patterns and usage behaviour. As government strive to protect the public and economy, lockdowns are imposed on various sectors. And employees are locked down in their homes trying to juggle between work and domestic commitments. Employees are adjusting to new "remote working" concept- with meetings going completely online, office work shifting to home, with new emerging patterns of work. Remote working is defined as "a flexible work arrangement whereby workers work in locations, remote from their central offices or production facilities, the worker has no personal contact with co-workers there, but is able to communicate with them using technology" (Di Martino & Wirth, 1990, p. 530). These changes have come across in most organizations. The changes have also come suddenly, with barely any time for organizations and people to plan for, prepare and implement new setups and arrangements; they have had to adjust, try, experiment, and find ways that did not exist before. In many organizations, these new ways of working are raising questions and concerns for human resource professionals.

To prevent the spread of corona virus, organizations have switched to remote work environment. As face-to-face collaboration is replaced with e-mail and video conferencing human resource professionals are trying to adjust to the "new normal" situation. This "new normal" situation has influenced human resource professionals profoundly. HR professionals have to deal with the dismissals and reduction of the staff caused by the pandemic lockdown. Human resource professionals are under pressure to keep their employees productive, motivated, engaged and connective.

While previous tactics and strategies will continue to be a part of HR managers to efficiently manage the employees, there is a big shift taking place in the wake of the coronavirus that will fundamentally change the role of Human resource professionals. Human resource professionals

Sustainable finance for Better World

By
Dr. Dinesh Nilkant
Dr. Varsha Agarwal
Prof. Sunitha B K

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Fintechs: Driving Financial Markets towards Sustainability

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Abstract

Sustainability is the mantra and key for us to have a balanced growth. The major roadblocks in India is reachability and serving the underbanked and those at bottom of the pyramid. India lives in villages and extending the financial services to rural population had been a major challenge for the brick and mortar financial institutions. Fintechs-the financial companies that are technology enabled have been playing a pivotal role in bridging the gap. The current study highlights select domains of fintechs and attempts to bring out the unique products of these select fintechs. The current study focusses on the domains of insurtech, bank-fintech partnerships, alternative lending and regtech. The unique products of the select fintech from the above domains have been highlighted that help in bridging the gap of last mile credit and reachability coupled with the features of innovation and affordability. The products have been aligned with achievement of select sustainable development goals given by United Nations. The fintechs had significant impact and are contributing on our road to achieving sustainable development goals.

Keywords: *Fintechs, Sustainability, Sustainable Development Goals.*

Introduction

Fintechs are key drivers for sustainable development. “Fintech refers to non- or not fully regulated ventures whose goal is to develop novel, technology-enabled financial services with a value-added design that will transform traditional financial practices” (Varga, 2017) “Fintech is a new financial industry that applies technology to improve financial activities” (Schueffel, 2016).

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Social Responsibility and Ethics in Human Resource Management

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Work Life Balance and Stress Management

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Abstract

In today's competitive environment, work life balance and stress management for women employees is highly desirable and if there is no job satisfaction and regularity in life, it can create a problem for working women. Stress of work life balance is seen in every corner of the world which occurs to everyone. It becomes critical when there is no job satisfaction. Work life balance requires, getting stability between professional work and personal work, so that it reduces friction between official and domestic life. The final performance of any organization depends on the performance of employees. Which in turn depends on several factors. These factors can be related to job satisfaction. A empirical study is conducted among the working women in IT sector with the purpose of assessing impact of work life balance and stress management on job satisfaction. Secondary data is used to understand and conclude the study. Observation during the study suggests that WLB and stress management can be achieve by the factors responsible for job satisfaction such as encouraging social groups, accommodating working conditions mentally challenging work. To conclude the study, it is suggested