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POST COVID

OPPORTUNITIES AND CHALLENGES

Edition I



Dr. Asha Rathi
Dr. Ashok Kumar

8	Covid-19 Prediction using Supervised Models for Machine Learning <i>Shilpa Sharma, Harshal Patil & Devershi Pallavi Bhatt</i>	83-89
9	Post Covid-19 Opportunities and Challenges in India <i>Prof. Fatima Begum Saderkhan</i>	90-101
10	Rebooting Indians Economy Post Covid-19 Pandemic <i>Bhader Singh & Vinod Shant</i>	102-112
11	Impact of Covid-19 on Banking Business: A Review <i>Dr. Neelam Sethi</i>	113-118
12	Collective Actions of Women Self-Help Groups and their Functioning in Rural Areas during Covid-19 in India <i>Dr. Vikas Batra</i>	119-126



Impact of Covid-19 on Banking Business: A Review

Dr. Neelam Sethi

Introduction

The Indian economy rests mainly on three sectors: primary, secondary and tertiary and all three are backed mainly by the banking sector. The banking industry offers all of these industries financial support by disbursing their typical work loans, advances, short-term credentials, lending letters, bank guarantees, etc. Other things like giving forex assistance, digital banking, e-commerce, telebanking, electronic kiosk and much more are similar to the new Indian Banking phase. Without financial assistance, you cannot conceive a fast-growing economy. If the bank sector is affected by any difficulty, all the three sectors that form the cornerstone of the Indian economy would definitively bear its repercussions.

It was a "black swan occurrence" in which urgent action by the government was required to help restore financial stability by means of the banking channel. Different economic instruments hint to global economic slump of varying proportions based on an apprough recovery period from this worldwide pandemic. At the time the country had a lowest growth rate of the last 10 years, Covid-19 damaged India's economies. In the last few years, the Indian economy tried to progress by recovering slowly. The rehabilitation process is, however, greatly affected by this pandemic. India has seen negative GDP growth, as in the last two quarters. Before the Covid-19 outbreak, the Indian economy was already ailing, but the Covid-19 outbreak worsened further. In a recent assessment by the RBI (Central Bank of India), the virus has affected more businesses, corporations and companies well before the epidemic. Now, in the process of restructuring loans, banks have to limit risks and utilise the high risk-averse strategy of debt reorganisations by providing poor debts due to lower risk appetite.

Today humanity is on the crossroad where conflicts and social violence is growing miserably and it has become difficult to live with diversities. The violence and intolerance has shaken the fabrics of 'unity in diversity'. We are also facing so many problems crying out for a solution like xenophobia, terrorism and ecological imbalance. Mahatma Gandhi as a philosopher provides us an alternative to resolve these conflicts and shows a path to create an inclusive society. While violence permeates many segments of our society, Gandhi's idea of Non-violence provides answers to all such burning issues. The power of Non-violence can resolve the conflict between the 'same' and the 'other'. Gandhi who is a great political leader and a Mahatma at the same time is a challenge to all intellectuals and scholars who try to define him in one way or the other. This particular book proposes to relate Gandhi as a whole in resolving the conflicts in search of inclusive society. This book will give an opportunity to the researchers and readers to understand issues which concern the world the most. These concerns include group controversy and conflict, neighbourhood violence, domestic violence, climate change, war and militarism, discrimination, peace education and health care. This book is a collection of research articles and papers presented in the two day International Conference on "Embracing the Other: Rediscovering Mahatma Gandhi and the Power of Non-Violence" held by Department of Political Science, M.L.V. Government College, Bhilwara on September 20-21, 2019.



Dr. Payod Joshi is an Associate Professor of Political Science at M.L.V. Government College, Bhilwara. A serious scholar and a prolific writer Dr. Payod Joshi is a co-author of the books- *Bhartiya Sarkar: Evam Rajriti* (2007), published by Rajasthan Hindi Granth Akadmi and Rajasthan ka Swatantra Sangam aur Shocysampara (2020) published by RBSE, Ajmer. He has also edited books on Gandhi entitled *Anvita ka Sawal aur Gandhi Dasha and Gandhi: Ek Pusarkhoj*. He has also written a collection of poems - *Anvita Circle*. Dr. Payod Joshi has published his research articles in numerous national and international critical journals like *Gyan Garima Sindhu* (AGOI Journal) and *Bhartiya Samaj Shashtra Samiksha* (Sage Journal). He has a number of articles to his credit published in different edited books. He has participated in a number of seminars and conferences across the country and abroad. He presented a research paper in IASTEM International Conference held at Bangkok, Thailand in 2018. He has organized International Conference on "Embracing the Other: Rediscovering Mahatma Gandhi and the Power of Non-Violence" in 2019. He has been awarded by State Level Higher Education Best Teacher Award by Department of Higher Education, Government of Rajasthan in 2020. He has also been awarded by Bhilwara District Administration on Republic Day in 2019 for his academic dedication and excellence. He earned the Honour Medal for securing the highest marks in B.A. Political Science (Honours) and Principal Medal for his literary excellence, specially in debates, during his student life at Government College, Ajmer. He has also delivered his talks as resource person in a number of seminars, webinars and conferences. He is a member of Board of Studies in M.D.S. University, Ajmer. He is associated with many social and cultural organisations. He is also a trained Rover Leader and presently serving as Bhilwara District Commissioner (Rover).



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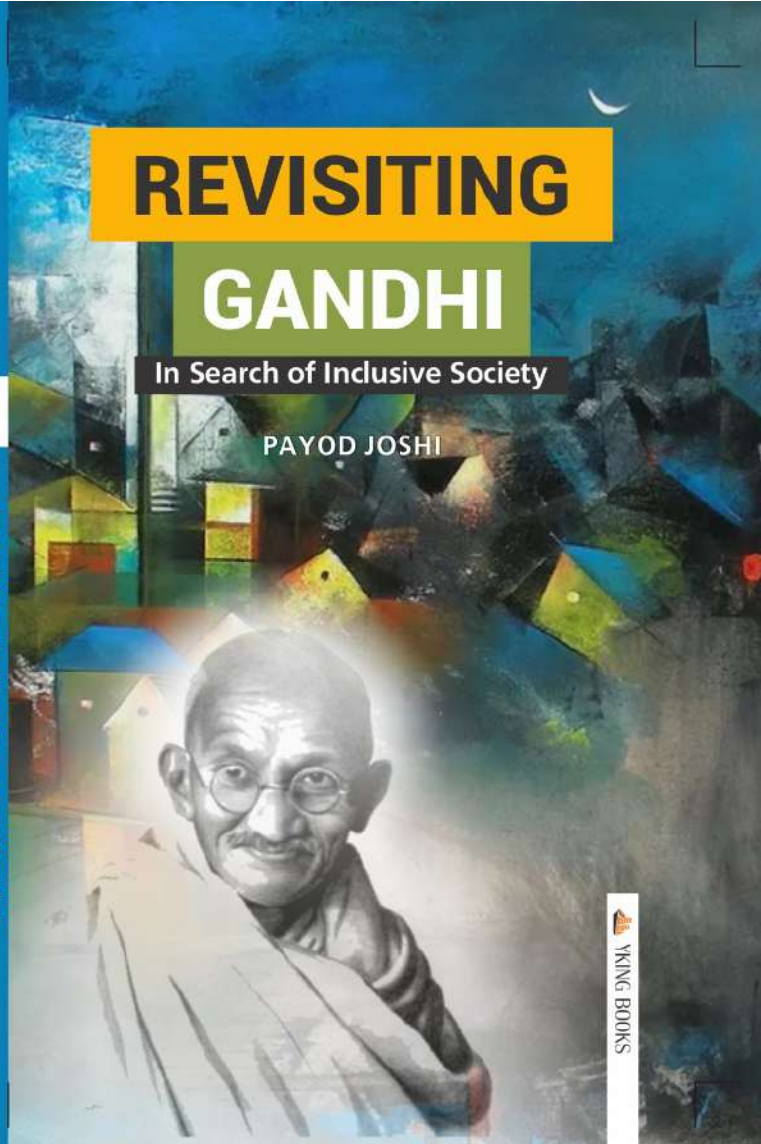


REVISITING GANDHI
In Search of Inclusive Society

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YKING BOOKS

8. Issue of Community Reconstruction in a Global and Multicultural Society: Gandhian Perspective	
—Dr. Payod Joshi	
9. Mahatma Gandhi and His Idea of Basic Education: A Geographical Analysis	61
—Dr. Sunita Pachori	
10. Gandhian Ideals in Indian English Literature: A Study of Raja Rao's <i>Kanthapura</i> and R.K. Narayanan's <i>Waiting For Mahatma</i>	89
—Dr. K.S. Kang	
11. Gandhian Non-Violence Method of Conflict Resolution	95
—Dr. Chuna Ram Suthar	
12. Education, Teacher and Teaching: A Gandhian Overview	99
—Dr. Avnish Sharma	
13. Self-Reliance and Mahatma Gandhi	106
—Mr. Rishi Kumar, Dr. Kumar Sambhav Pareek	
14. Creating an Inclusive Society as Dreamed by Gandhi by Multicultural Collaboration	112
—Anita John	
15. COVID-19 Pandemic: The Best Time to Remember Gandhi to Rethink the Relationship Between Human and Nature	119
—Rohit Kumar Meena	
16. Gandhian Economics with Special Reference to Khadi: A Review	135
—Dr. Neelam Sethi	
17. Ahimsa: Nonviolence as a Creed and a Policy	143
—Sushil Ranwa	
18. Gandhi and Environmentalism	152
—Lokesh Kumar Soni	
19. Gandhian Khadi—An Overview on Growth of Khadi and Village Industry in India and Rajasthan	162
—Deepak Kumar Baser	
20. Environmental Justice and Mahatma Gandhi—A Review	166
—Dharmendra Choudhary	
21. Environmental Sustainability and Green Future: Gandhian Approach	173
—K.S. Meena, Kanta Meena	
	183

22. The Plant's Role in Life of Mahatma Gandhi	187
—Kanta Meena	
23. Mahatma Gandhi's Views on Casteism	191
—Manoj Lakhan	
24. Gandhi's Role in Women Empowerment	197
—Dr. Savita Tak	
25. Knowledge and Character	200
—Rajesh Naruka	
26. Gandhian Concept of Religious Tolerance and its Effectiveness in Modern Times	204
—Jyoti Singh	
27. Praxeological Symbolism in Gandhian Politics	210
—Nitin Sharma	
28. Rediscovering Gandhian Textile Economy in the GST Era	217
—Anoop Jagetia	
29. Gandhian Influence through Vernacular Newspaper to Establish Peace—A Study of Perception with Special Reference to Bhilwara City	226
—Shikha Parakh	
30. Mahatma Gandhi and the Issue of Morality	231
—Umang Pancholi, Dr. K.C. Pancholi	
31. The Strength of Non-Violence and the Impact of Mahatma Gandhi's thoughts in the Present Era	235
—Shubham Parsoya	
32. Elements of the Teachings of Gandhi in Selected Works of Ruskin Bond	239
—Shweta Sharma	
33. Media and the Promotion of Peace	245
—Sakshi Bhanwariwal	
34. Gandhi in the Globalized World	250
—Vishruti Singh	
Our Contributors	255
Index	258