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## Metric 3.3.1

**Number of research papers published per teacher in the Journals notified on UGC CARE list during the last five years**

### LIST OF SUPPORTING DOCUMENTS

Sr. No.	Document
03	Web Link of Journal re-directing Source cite Website



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### Web Link of Journal re-directing Source cite Website

Sr. No.	Title of paper	Name of the author/s	Department of the teacher	Name of journal	Calendar Year of publication	ISSN number	Link of the Relevant document	Is it listed in UGC Care list
1	Impact Of Social Rehabilitation On Pedagogical Development Among Disabled Children Aged 3-5 Years	Dr. Santosh Shinde	MBA	Journal of Reattach therapy and Developmental Diversities	2023	2589-7799	<a href="#">View Document</a>	Yes
2	The Psychological Effect Of Racial Attitudes Of Parents On Their Children	Dr. Santosh Shinde	MBA	Journal of Reattach thepory and Developmental Diversities	2023	2589-7799	<a href="#">View Document</a>	Yes
3	Industry 4.0 :Industrial Opportunity And Challenge	Dr. Dileep M.Pawar,Dr. Devyani Ingale1, Dr. Chandrakant Annasaheb Thorat, Dr. Laxman Narayanrao Renapure, Dr. Anagha Bhope	MBA	Europian Chemical Bulletin	2023	2063-5346	<a href="#">View Document</a>	Yes



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4	A Review Of Challenges And Opportunities In Adopting DOOH Technology For Advertising: A Business Perspective Through TAM	Dr. Santosh Shinde	MBA	Empirical Economics Letters	2023	1681 8997	<a href="#">View Document</a>	Yes
5	Impact Of Black Hat SEO Techniques On Consumer Buying Behaviour	Dr. Santosh Shinde	MBA	Empirical Economics Letters	2023	1681 8997	<a href="#">View Document</a>	Yes
6	Perception Of Consumers About “Online Renting Services”: An Empirical Study	Dr. Yogendrakumar Deokar	MBA	Juni Khyat	2023	2278-4632	<a href="#">View Document</a>	Yes
7	Role And Challenges Of Skill Development For Apprenticeship In Manufacturing Industries W.R.T. Pune City	Dr. Kirti Dharwadkar, Mr. Abhishek V. Kulkarni	MBA	Education and Society	2023	2278-6864	<a href="#">View Document</a>	Yes



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8	An Overview Of Factors Impacting The Financial Performance: A Systematic Literature Review	Dr. Roopali Kudare	MBA	Phalanx: A Quarterly Review for Continuing Debate	2023	2320-7698	<a href="#">View Document</a>	Yes
9	To Study The Trend Of The Export And Import Of Various Commodities Of Food Processing Units Using Trend Analysis For Pre And Post-Pandemic – Covid 19	Dr. Roopali Kudare	MBA	Madhya Pradesh Journal of Social Sciences	2023	0973-855X	<a href="#">View Document</a>	Yes
10	Financial Failure Prediction In Central Public Sector Enterprises Using Machine Learning Techniques	Dr. Bhushan Pardeshi, Dr. Padmalochana Bisoyi, Dr. Pranita Burbure	MBA	International Journal of Public Sector Performance Management	2023	1741-1041 (Print), 1741-105X (Online)	<a href="#">View Document</a>	Yes
11	A Study On Monetary And Non Monetary And Talent Management Measures In Higher Educational Institutions	Sentil Nathan, Dr. Ravindra Kaikini, Gauri Singh Bhadauria, Dr. Bhushan Pardeshi, Dr. Sunil Adhav, Dr. B. R. Kumar	MBA	World Journal of Management and Economics	2023	1819-8643 (Print) 1998-1392 (online)	<a href="#">View Document</a>	No



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12	Organic Shoppers' Involvement In Organic Foods: Self And Identity	Dr. Kajal Maheshwari, Dr. Amarish Padma, Dr. Anuradha Phadnis	MBA	Journal of the Oriental Institute M.S. University Baroda	2023	0030-5324	<a href="#">View Document</a>	Yes
13	Determinants Of Organizational Climate On The Job Staisfaction Among Higher Education Faculties In Telangana State	Dr. Pranita Burbure	MBA	World Journal of Management and Economics	2023	1819-8643	<a href="#">View Document</a>	No
14	A Comparative Study On Financial Performance Of Hdfc Bank And Icici Bank Using Common Size Statement Analysis	Dr, Amarish Padma, Dr. H . D. Thorat	MBA	Journal of the Oriental Institute M.S. University Baroda	2023	0030-5324	<a href="#">View Document</a>	Yes
15	Impact Of Outdoor Hoarding Advertisements On Consumer Buying Behaviour	Dr. S. M. Shinde	MBA	The Online Journal og Distance Education & r-Learning	2023	2147-6454	<a href="#">View Document</a>	Yes



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16	"A Comparative Study Of Marketing Strategies & Branding Of Selected Pharmaceutical Companies For Prescription And OTC Products In Maharashtra State ( MS) India."	Dr.Dileep M. Pawar, Santosh M. Shinde, Yogendrakumar R. Deokar	MBA	The Online Journal of Distance Education and e-Learning	2023	2147-6454	<a href="#">View Document</a>	Yes
17	"A Study Of Impact Of Marketing Strategies & Branding On Consumer Perception For Selected Pharmaceutical Companies For Prescription And OTC Product (MS) India.	Dr. Dileep M.Pawar,Prof.Dr.Vinod N.Sayankar	MBA	Juni Khyat	2023	2278-4632	<a href="#">View Document</a>	Yes
18	"Analysis Of Opportunities & Challenges For Selected Pharmaceutical Companies Prescription Drugs And Over The Counter Products In (Ms.) India. -Medical Representative Perspective	Dr. Dileep M.Pawar,Prof.Dr.Vinod N.Sayankar	MBA	Journal of the Oriental Institute M.S. University of Baroda,	2023	0030-5324	<a href="#">View Document</a>	Yes



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19	" Role Of Artificial Intelligence And Machin Laerning In The Development Of Banking, Financial Services, And Insurance (BFSI) Sector In India	Dr. Dileep M.Pawar, Dr. Vaishali Jawale,Dr. Nilesh Vitthal Limbore	MBA	The Online Journal of Distance Education and e-Learning	2023	2147-6454	<a href="#">View Document</a>	Yes
20	Curiosity Potential Of Female Employees In Indian IT Organizations	Dr. Kirti Dharwadkar, Mr. Malhar Purandare	MBA	Shodhasamita, Journal of Fundamental & Comparative Research	2022	2277-7067	<a href="#">View Document</a>	Yes
21	Logistic Regression Analysis For Prediction Of Financial Failure: Evidence From Central Public Sector Enterprises In India. .	Dr. Bhushan Pardeshi	MBA	Vision: The Journal of Business Perspective	2022	0972-2629	<a href="#">View Document</a>	Yes
22	Impact Of Colour Psychology On Consumer Behaviour	Dr. Kajal Maheshwari, Dr. Pratap Pawar, Dr. Sham Bachhav, Dr. Dashrath Gaikwad, Dr. Nilesh Anute	MBA	NeuroQuantology	2022	1303-5150	<a href="#">View Document</a>	Yes



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23	Impact Of Work Schedule On Women Employees Health And Intention To Quit The Job	Dr. Sneha Racheal Samuel Kutty, Dr. Kajal Maheshwari	MBA	Shodhasamita, Journal of Fundamental & Comparative Research	2022	2277-7067	<a href="#">View Document</a>	Yes
24	A Profile Study Of Intermediaries Of Distribution Channel In The Agricultural Marketing System	Dr. Swapnali Kulkarni, Dr. Amarish Padma, Dr. Anuradha Phadnis, Dr. Kajal Maheshwari	MBA	Shodhasamita, Journal of Fundamental & Comparative Research	2022	2277-7067	<a href="#">View Document</a>	Yes
25	The study of Digital Transformation and Innovation Management in the Field of Education Due to the Impact of COVID-19	Dr. Swapnali Kulkarni, Dr. Kajal Maheshwari, Dr. Anuradha Phadnis	MBA	Journal of Management and Administration Tomorrow, Vol. 8 (2) Jan-June 2020	2022	2278-9316	<a href="#">View Document</a>	



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26	A Statistical Method To Measure The Effect Of Organisational Commitment On Organisational Sustainability	Dr. Pranita Burbure	MBA	Shodhasamita, Journal of Fundamental & Comparative Research	2022	2277-7067	<a href="#">View Document</a>	Yes
27	A Research On The Social Media And Financial Performance Of Selected Commercial Banks In Pune	Dr.Aishwarya Gopalakrishnan Dr.Iram Ansari Dr.Padmalochna Bisoyi	MBA	Shodhasamita, Journal of Fundamental & Comparative Research	2022	2277-7067	<a href="#">View Document</a>	Yes
28	Consumer Behaviour Towards Organic Food Products: A Theoretical Perspectives	Mr. Rishikesh Kumar, Mr. Sunil Dhanawade	MBA	Juni Khyat	2022	2278-4632	<a href="#">View Document</a>	No
29	A Study On Flexible Work Arrangements In IT Companies A Changer Tool And Its Impact On Employee Performance	Dr. Kirti Dharwadkar	MBA	Journal of The Maharaja Sayajirao University of Baroda, Volume 56 No.2(I)	2022	0025-0422	<a href="#">View Document</a>	No



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30	Role Of Apprenticeship In Skill Development: Review Of Literature	Mr. Abhishek Kulkarni, Dr. Kirti Dharwadkar	MBA	JOURNAL OF THE ASIATIC SOCIETY OF MUMBAI, Vol. XCV, No.50,	2022	0972-0766	<a href="#">View Document</a>	Yes
31	Predicting The Profitability Of Failure Of Central Public Sector Enterprises: A Statistical Machine Learning Approach	Dr. Bhushan Pardeshi, Dr. Padmalochana Bisoyi & Dr. Pranita Burbure	MBA	Finance India	2022	0970-3772	<a href="#">View Document</a>	Yes
32	Students Perception Of Blended Learning And Their Relation To Outcomes	Dr. Bhushan Pardeshi	MBA	KOREA REVIEW OF INTERNATIONAL STUDIES	2022	1226-4741	<a href="#">View Document</a>	No
33	Analytical Study On Student Progression In Higher Education During And Post COVID-19	Dr.Deepali Shahane, Prof. Monika Gadre, Prof.Geetika Parmar, Dr.Sneha Racheal Samuel Kutty and Dr.Kajal Maheshawari	MBA	International Journal of Early Childhood Special Education	2022	1308-5581	<a href="#">View Document</a>	Yes



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34	A Study On Total Productive Maintenance To Increase The Production	Dr. Kajal Maheshwari, Manisha Jadhav	MBA	IJFANS INTERNATIONAL JOURNAL OF FOOD AND NUTRITIONAL SCIENCES	2022	2320-7876	<a href="#">View Document</a>	Yes
35	Permission Marketing accompanied by Artificial Intelligence for Transforming customer experience.	Swapnl Sonkamble		Jidnyasa Vol 12, Issue II. Special Edition	2022	ISSN No. 0973-7936	<a href="#">View Document</a>	
36	Permission Marketing: A Key To Avoid Stress Of Unsolicited Commercial Communication.	Swapnl Sonkamble, Dr. Ashok Pawar	MBA	Shodhsmhita, Volume IX, Issue- I (XII) Jan- June 2022. UGC Care Group 1 Journal.	2022	2277-7067	<a href="#">View Document</a>	Yes



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37	Impact Of Effective Employee Engagement HR Strategies On Business Sustainability-Evaluation Under The Shadow Of COVID-19 Crisis	Dr. Kirti Dharwadkar	MBA	Research Compendium - FACILITATION FOR FUTURE ROLE OF HR IN BUSINESS SUSTAINABILITY Vol-1/Issue	2021	0970-8405	<a href="#">View Document</a>	No
38	An Assessment of Factors Affecting Human Resource Agility	Dr. Kirti Dharwadkar	MBA	NIPM - Personal Today, Volume 1, Issue 4	23-Feb	0970-8405	<a href="#">View Document</a>	No
39	An Analysis Of Liquidity Position In Pre And Post Amalgamation Period Of Textile Industry	Dr. Anishkumar Karia	MBA	Juni Khyat, Vol-10 Issue-8 No.01	2021	2278-4632	<a href="#">View Document</a>	Yes



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40	An Analysis Of Pre And Post Amalgamation Working Capital Situation Of Cement & Cement Products Industry	Dr. Anishkumar Karia	MBA	Juni Khyat, Vol-11 Issue-9 No.01	2021	2278-4632	<a href="#">View Document</a>	Yes
41	Improving Efficiency Of Assembly Line By Line Balancing Technique & Automation	Dr. Kajal Maheshwari	MBA	Juni Khyat, Vol-10 Issue-8 No.01	2021	2278-4632	<a href="#">View Document</a>	Yes
42	A Comparative Study Of Emotional Intelligence Of Male And Female Employees At Hdfc Bank	Dr. Iram-Sultana Shahbaaz Ansari	MBA	Juni Khyat	2021	2278-4632	<a href="#">View Document</a>	Yes
43	A Study On Impact Of Business Variables On Financial Problems Of Micro, Small And Medium Scale Textile Units In Solapur City	Dr. Amarish Padma	MBA	Juni Khyat, Volume 11 Issue-07 No.03 July2021	2021	2278-4632	<a href="#">View Document</a>	Yes



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44	A Comparative Study On Financial Performance Of HDFC Bank And Axis Bank Using Common Size Statement Analysis	Dr. Amarish Padma	MBA	Juni Khyat, Issue-08 No.01	2021	2278-4632	<a href="#">View Document</a>	Yes
45	Employment Opportunities In Media And Entertainment Industry In India	Dr.Anuradha Phadnis	MBA	Juni Khyat, Vol-11 Issue-08 No.02	2021	2278-4632	<a href="#">View Document</a>	Yes
46	The Big Bank Theory: Analysis And Evaluation Of Post-Merger Financial Performance Of State Bank Of India	Mr. Sanjay S. Gaikwad	MBA	Juni Khyat	2021	2278-4632	<a href="#">View Document</a>	Yes



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47	Emerging trends in Digital Marketing and its impact on customer preferences.	Swapnil Sonkamble	MBA	Vidyawarta – Peer Reviewed International Journal, July – Sept 2021. Special Issue. National Conference: Phygital The way Forward 25th, 26th June 2021.	2021	2319-9318	<a href="#">View Document</a>	No
48	Business Sustainability And HR Technology In Manufacturing Sector	Dr. Kirti Dharwadkar	MBA	NIPM - Personal Today, Vol.1, Issue 2	2021	0970-8405	<a href="#">View Document</a>	No
49	Employee Relations - A Tool For Business Sustainability	Dr. Kirti Dharwadkar	MBA	NIPM - Personal Today, Vol-1, Issue 3	2021	0970-8405	<a href="#">View Document</a>	No



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50	Evaluating The Roles Of Utkal Grameen Bank For Agriculture Development Of Beneficiaries Farmers In Odisha	Dr. Padmalochana Bisoyi & Dr. Bhushan Pardeshi	MBA	Anvesak: A bi-annual Journal, Sardar Patel Institute of Economic and Social Research	2021	0378-4568	<a href="#">View Document</a>	Yes
51	Financial Factors and the Probabilistic Prediction of Financial Failure: Evidence from the Central Public Sector Enterprises in India	Dr. Bhushan Pardeshi, Dr. Padmalochana Bisoyi & Dr. Pranita Burbure	MBA	MANTHAN: Journal of Commerce and Management (Special Issue)	2021	2347-4440 (Print), 2395-2601 (online)	<a href="#">View Document</a>	Yes
52	Analysing The Impact Of Organizational Commitment On Organizational Sustainability	Dr. Pranita Burbure	MBA	Journal of Management & Administration Tomorrow, ISSN No. 2278-9316 Peer reviewed	2021	2278-9316	<a href="#">View Document</a>	No



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53	Women Entrepreneurs In Tech An Of Beat Venturing	Dr. Anuradha Phadnis	MBA	Shodh Sarita, Volume 8, Issue 21	2021	2348-2397	<a href="#">View Document</a>	Yes
54	A Study And Review Of Asset Quality Of Public Sector Banks In India	Mr. Sanjay Gaikwad, Dr. Bharat Kasar	MBA	Juni Khyat, Volume 10, Issue 11, No. 1	2021	2278 4632	<a href="#">View Document</a>	Yes
55	A Study Of Organizational Culture And HRM Practices In Selected Private Sector Organizations In Maharashtra	Dr. Kirti Dharwadkar	MBA	Journal of Interdisciplinary Cycle Research, Vol- XII, Issue VIII	2020	0022-1945	<a href="#">View Document</a>	Yes
56	Role Of HR In Business Sustainability Pre & Post COVID -19 Special Reference To Manufacturing Sector	Dr. Kirti Dharwadkar	MBA	Yashomanthan / Personal Today, Vol - 7 Issue 2	2020	2347-8039	<a href="#">View Document</a>	No



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57	An Empirical Study On Human Resource Management Practices And Operational Performance In Nasik Thermal Power Station	Dr. Kirti Dharwadkar	MBA	Journal of Interdisciplinary Cycle Research, Vol. XII, Issue X	2020	0022-1945	<a href="#">View Document</a>	Yes
58	Job Losses Due To Covid-19 And Its' Impact On Human Resource Development & Business Sustainability	Dr. Kirti Dharwadkar, Ms. Sneha Rai	MBA	Juni Khyat, Vol-10 Issue-11 No.02	2020	2278-4632	<a href="#">View Document</a>	Yes
59	Enablers For Organizational Creativity Leading To Sustainable Innovation Practices	Mr. Malhar Purandare, Dr. Kirti Dharwadkar	MBA	Juni Khyat, Vol-10 Issue-11 No.02	2020	2278-4632	<a href="#">View Document</a>	Yes
60	COVID-19 Pandemic The Abyss For A Sharing Economy And Shaping The Future Of Work	Dr. Bhushan Pardeshi	MBA	Juni Khyat	2020	2278-4632	<a href="#">View Document</a>	Yes



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61	An Analysis Of Working Capital In Pre And Post Amalgamation Period Of Textile Industry	Dr. Anishkumar Karia	MBA	Juni Khyat, Vol-10 Issue-11 No.02	2020	2278-4632	<a href="#">View Document</a>	Yes
62	A Study On Impact Of Covid-19 On Consumer Towards Online Streaming Services Market	Dr. Kajal Maheshwari, Mr. Nikhil Shinde, Ms. Sejal Darade	MBA	Juni Khyat, Vol-10 Issue-11 No.02	2020	2278-4632	<a href="#">View Document</a>	Yes
63	A Study On Impact Of Social Media Marketing On Consumer Buying Decision Of Hygiene Disinfectant Products (Hand Sanitizer/Hand Wash/Mask/Vegetable Cleaner) During Covid-19 In Pune	Dr. Kajal Maheshwari, Ms. Sejal Darade, Mr. Nikhil Shinde	MBA	Juni Khyat, Vol-10 Issue-11 No.02	2020	2278-4632	<a href="#">View Document</a>	Yes
64	Study To Assess Training Effectiveness With The Help Of HR Analytics	Dr. Kajal Maheshwari	MBA	Juni Khyat, Vol-10 Issue-9 No.01	2020	2278-4632	<a href="#">View Document</a>	Yes



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65	The Effect Of Social Digital Media Platforms On Job Satisfaction	Dr. Pranita Burbure	MBA	Juni Khyat , Volume 11, Issue 8 No-1	2020	2278-4632	<a href="#">View Document</a>	Yes
66	Effect Of The Use Of Technology Of Information & Communication And Social Digital Media Sites On Job Performance	Dr. Pranita Burbure	MBA	Juni Khyat , Volume10, Issue 11 No-1	2020	2278-4632	<a href="#">View Document</a>	Yes
67	A Statistical Approach To Measure The Impact Of Social Media On Organizational Culture With Reference To Information Technology Industry	Dr. Pranita Burbure	MBA	Journal of Management & Administration Tomorrow, Peer reviewed	2020	2278-9316	<a href="#">View Document</a>	No



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68	Empowering Tribal Women Through Shgs: A Case Study In The Kandhamal District Of Odisha	Dr. Padmalochana Bisoyi	MBA	Juni Khyat, Vol. 10, Issue 11	2020	2281-4632	<a href="#">View Document</a>	Yes
69	Impact Of Utkal Grameen Bank Finance On Rural Development In The Ganjam District Of Odisha: An Empirical Study	Dr. Padmalochana Bisoyi	MBA	Journal of University of Shanghai for Science and Technology, Volume 22, Issue 10	2020	1007-6735	<a href="#">View Document</a>	Yes
70	CSR In The Pandemic Times 2020: A Noble Gesture By Premier Establishments In India	Dr. Iram Ansari	MBA	Juni Khyat, Vol-10 Issue-11 No.02	2020	2278-4632	<a href="#">View Document</a>	Yes



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72	Analytical Study Of Psychological Capital And Emotional Intelligence As Predictors Of Indian Business Students' Performance	Dr.Iram Ansari, Dr.Aishwarya Gopalakrishnan, Dr.Lakshmi Jasti	MBA	Journal of University of Shanghai for Science and Technology, Vol.22 Issue12	2020	1007-6735	<a href="#">View Document</a>	Yes
73	Managerial Challenges In International Business Post Covid-19 Pandemic: A Theoretical Perspective	Dr.Aishwarya Gopalakrishnan	MBA	Juni Khyat, Vol-10 Issue-11 No.02	2020	2278-4632	<a href="#">View Document</a>	Yes
74	Discounted Cash Flow Valuation Using Three Statement Model For Tata Consultancy Services: An Empirical Analysis	Dr.Aishwarya Gopalakrishnan, Ms. Sajai Kolhe, Ms. Ankita Bhingawade	MBA	Juni Khyat, Vol-10 Issue-11 No.02	2020	2278-4632	<a href="#">View Document</a>	Yes



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75	A Study Of Financial Problems Of Micro, Small And Medium Scale Textile Units In Solapur City	Dr. Amarish Padma	MBA	Juni Khyat	2020	2278-4632	<a href="#">View Document</a>	Yes
76	A Study Of Financial Problems Of Micro, Small And Medium Textile Units In Solapur City	Padma Amarish	MBA	Journal of Management And Administration Tomorrow	2020	2278-9316	<a href="#">View Document</a>	No
77	A Probe Into Socio – Economic, Psychological And Situational Profile Of The Producer Of Distribution Channel In The Agricultural Marketing System	Dr. Swapnali Kulkarni, Dr. Dipti V. Sharma	MBA	Juni Khyat	2020	2281-4632	<a href="#">View Document</a>	Yes



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79	A Study To Assess Training Effectiveness With The Help Of HR Analytics	Dr.Anuradha Phadnis, Dr. Kajal Maheshwari	MBA	Juni Khyat, Vol-10 Issue-9 No.01	2020	2278-4632	<a href="#">View Document</a>	Yes
80	Review Of Marketing Significance Of Social Media Platforms For Business Organisations	Dr. S. M. Shinde	MBA	Juni Khyat	2020	2278-4632	<a href="#">View Document</a>	Yes
81	Brand Equity Through Brand Image And Brand Perception Of Oral Care Products - An Analytical Study	Mr. Sanjay Gaikwad	MBA	Shodh Sarita, Volume 7, Issue 27	2020	2348- 2397	<a href="#">View Document</a>	Yes



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82	Predicting The Factors Influencing The Probability Of Failure Of Central Public Sector Enterprises	Dr. Bhushan Pardeshi, Dr. Padmalochna Bisoyi and Dr. Pranita Burbure	MBA	International Journal of Psychosocial Rehabilitation, Vol 24 (2)	2020	1475-7192	<a href="#">View Document</a>	Yes
83	Study On Food Choice Motives For Purchasing Organic Produce With Reference To Pune	Dr. Kajal Maheshwari Dr.Anuradha Phadnis	MBA	International Journal of Advanced Research, Vol. 7 Issue.3	2019	2320-5407	<a href="#">View Document</a>	No
84	Social Media And Financial Performance : A Study On Commercial Banks	Dr.Aishwarya Gopalakrishnan, Dr.Padmalochna Bisoyi, Dr.Leena Dam	MBA	International Journal of ASBM University, Bhubaneswar, Vol. XII (1 & 2)	2019	0974 - 8512	<a href="#">View Document</a>	No
85	The Effect Of Dividend Policies On Wealth Maximization – A Study Of Some Selected Indian Limited Companies	Dr. Bhushan Pardeshi	MBA	Journal of Management & Administration Tomorrow(JOMAT), Volume 7, Issue (1)	2018	2278-9316	<a href="#">View Document</a>	No



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87	State Bank Of India And ICICI Bank: A Comparative Analysis On Customer Satisfaction.	Dr.Aishwarya Gopalakrishnan, Dr.Leena Dam	MBA	International Research Journal of Management and Commerce, Vol 5(3)	2018	2348-9766	<a href="#">View Document</a>	No
88	Challenges Of Digital Payment System In India	Dr.Anuradha Phadnis, Dr.B.L.Lahane	MBA	Digital Payment System & Rural India, Aurangabad	2018	2279-0489	<a href="#">View Document</a>	No

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