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PREFACE

The COVID-19 pandemic has affected the entire world and led to a drastic loss of human life worldwide presenting an unprecedented challenge to public health, economy, business establishments, mental health, food security, education, transport and tourism, entertainment industry, sports and so forth. The pandemic has brought many unanswered questions and unexplored situations in front of human society; and human society is definitely going to have a tough time in answering these questions and handling these situations in the post pandemic world.

Given this backdrop, it become necessary to discuss and figure out ways through which the future roadmap can be developed to deal with such a pandemic. Hence, it is a worthwhile exercise to have deliberations to conceptualize and document the future roadmap and ways through which one can adapt to new normal.

This Two Day International Web Conference on 'COVID-19: THE FUTURE ROADMAP' is one such step forward by our college in order to bring together scholars, academicians, experts from different backgrounds to have deliberations and explore the future roadmap in context to migrant laborers, employment generation, economy, weaker sections, service sector, trade, commerce & e-commerce, education etc. The conference has received a good response in the form of research papers. I am glad that more than 50 research papers/articles have been received and incorporated in this volume. We are confident that these research papers/articles written from diverse methodological perspectives will provide rich and varied insight in the vital issues and facets of COVID-19 and the future roadmap to tackle it effectively.

We thank all the authors for their keen interest in submitting the papers to this international conference. We sincerely thank all the Foreign Delegates, Contributors, and Chairpersons of technical sessions and Special Invitees for their instinct support to this conference. The committee would like to express gratitude towards the office bearers of Gokhale Education Society, Prin. S. B. Pandit (Chairman and President), Sir Dr. M. S. Gosavi (Director General & Secretary) and Dr. D.P. Deshpande (Director HR, Gokhale Education Society, Nashik) for providing valuable guidance at every stage of this conference.

The proceeding of the conference will serve as the source of reference to the academicians, researchers, industrialists and economists. We sincerely thank Mr. Arun Godam, Chief Editor of Shaurya Publication for bringing out this Conference Proceeding.

Dr. (Mrs.) Suhasini V. Sant
Principal and Conference Secretary

❧ CONTENTS OF ENGLISH PART - II ❧

S. No.	Title & Author	Page No.
1	The Covid-19 Pandemic, Lockdown and Mental Health- Coping Strategies P. P. Joshi	1-5
2	Study of the E-Commerce Trends during Covid-19 Pandemic in India Mr. Manoj Balkrushna Chavan	6-10
3	A Study on OTT Platforms in Post Covid Era Ashwin Manoj Dr. Roni Jain Raju	11-15
4	Impact of Capital Structure on Performance during Pandemic Era Sonika Chaudhary Dr. Priti Sharma	16-22
5	The Effect of Covid-19 on Indian Stock Market Mr. Ajinkya P. Patil	23-29
6	Covid-19: Impact on Indian Economy in MSMEs Mr. Vasant Chintaman Gaikwad	30-35
7	Impact of Covid-19 Pandemic on Teaching and Learning Minakshi Chikhalkar Ashish Gade	36-42
8	The Covid-19 Pandemic and Children in Care Homes: Learnings from Janusz Korczak Smriti Rashmi Parhi	43-48
9	The Performing Arts in the New Normal Ms. Mini Rajan	49-54
10	Pradhan Mantri Awaas Yojana - Gramin & Pandemic Mrunal Khobragade	55-60
11	Impact of Covid-19 on E-Retailing in India Prof. Sachin Prakash Pawar	61-66
12	Covid -19 and its Impact on Indian Education Sector: An Overview Dr. Pratibha Arjunrao Devane	67-77

CONTENTS OF ENGLISH PART - II

S. No.	Title & Author	Page No.
13	Human Rights and Covid-19 Pandemic Mr. Pravin Gadge	78-84
14	Economic Implications of Covid: 19 Mr. Suryabhan Arjun Sangale	85-90
15	Impact of Covid-19 on Cashless Transaction and Economic Development Ashish Suryaprakash Gade Dr. Vishwas Swami	91-97
16	The Challenges and Roadmap for the Indian Chemical Industries in the Post-Covid-19 Scenario Dr. Kirti S. Kulkarni	98-102
17	The Pandemic and Need of Digitalization in Physical Education Prof. Nilesh D. Joshi Miss. Anuradha D. Kamthe Miss. Snehal R. Chikhale	103-107

14. Economic Implications of Covid: 19

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Introduction

Coronavirus isn't just a worldwide pandemic and general wellbeing emergency; it has additionally seriously influenced the worldwide economy and monetary business sectors. Huge decreases in pay, an ascent in joblessness, and interruptions in the transportation, administration, and assembling businesses are among the results of the infection relief estimates that have been carried out in numerous nations. It has become evident that most governments on the planet thought little of the dangers of fast Coronavirus spread and were for the most part receptive in their emergency reaction. As infection flare-ups are not liable to vanish sooner rather than later, proactive global activities are needed to save lives as well as secure financial thriving.

Keywords: COVID 19, economic impact, GDP growth rate, sectoral impact, COVID relief measures.

COVID-19 and the Economy

On March 11, 2020, the World Health Organization (WHO) portrayed COVID-19 as a pandemic, highlighting more than 3 million cases and 207,973 passings in 213 nations and regions. The contamination has become a general wellbeing emergency as well as influenced the worldwide economy. Critical monetary effect has effectively happened across the globe because of decreased efficiency, death toll, business terminations, exchange interruption, and annihilation of the travel industry. Coronavirus might be that a "awaken" call for worldwide pioneers to strengthen participation on plague readiness and give the vital financing to global aggregate activity. There has been sufficient data on the normal financial and wellbeing expenses of irresistible illness flare-ups, however the world has neglected to enough put resources into preventive and readiness measures to moderate the dangers of huge pandemics.

With globalization, urbanization, and ecological change, irresistible sickness episodes and scourges have become worldwide dangers requiring an aggregate reaction. Albeit most of created nations, transcendently European and North American, have solid continuous observation and wellbeing frameworks to oversee irresistible infection spread, enhancements in

general wellbeing limit in low-pay and high-hazard nations—including human and creature reconnaissance, labor force readiness, and fortifying research center assets—should be upheld by utilizing public assets enhanced with worldwide benefactor financing.

The COVID-19 pandemic straightforwardly affects pay because of unexpected losses, working environment truancy, and decrease in efficiency and has made a negative stock stun, with assembling profitable action easing back down because of worldwide store network interruptions and terminations of manufacturing plants. For instance, in China, the creation record in February declined by over 54% from the former month's worth. Notwithstanding the effect on gainful financial exercises, customers regularly changed their spending conduct, essentially because of diminished pay and family funds, just as the dread and frenzy that go with the pestilence. Administration enterprises like the travel industry, friendliness, and transportation have endured critical misfortunes because of decrease in movement. The International Air Transport Association extends a misfortune in aircraft income exclusively from traveler carriage of up to \$314 billion. Eateries and bars, travel and transportation, diversion, and delicate assembling are among the areas in the U.S. that are the most noticeably awful influenced by the COVID-19 isolate measures. The development occasionally changed safeguarded joblessness rate in the U.S. has effectively arrived at a record level of 11% for the week finishing April 11, 2020.

Notwithstanding stamped wellbeing disparities, particularly in nations without all inclusive medical care inclusion, the financial effect of the COVID-19 pandemic will be heterogeneous the nation over pay appropriation. For instance, office laborers are bound to change to adaptable working courses of action during the limitations, while numerous mechanical, the travel industry, retail, and transport laborers will endure a critical decrease in work because of local area limitations and low interest for their labor and products.

Worldwide monetary business sectors have been vigorously affected by the impacts of COVID-19 spread. As the quantities of cases began to increment universally, chiefly through the US, Italy, Spain, Germany, France, Iran, and South Korea, the world monetary and oil advertises altogether declined. Since the beginning of the year, driving U.S. what's more, European financial exchange files have lost a fourth of their worth, with oil costs declining by over 65% as of April 24, 2020. As worldwide travel limitations and isolate are probably going to stay for

years to come as nations attempt to end the spread of COVID-19, relocation streams will be restricted, impeding worldwide financial development, and advancement.

Using a secondary literature survey, the following material is an insight into some projections and the impact of the pandemic on specific components of the Indian economy specifically.

GDP Growth Rate

Various examination offices, monetary establishments and specialists have given an estimate of India's GDP development rate for 2020–2021. The weighted normal rate for these 10 conjectures comes to 3.41%. These numbers can change drastically given the scope of opportunities for 2020–2021. A choice tree model can be embraced thinking about three cynical circumstances: moderate, normal and extreme. Likelihood gauges for these three situations now (April 2020) can be taken as 0.33 each. The cuts in the GDP development rates for the three situations can be taken as -2%, -4% and -6%, separately, for moderate, normal and serious critical circumstances. Considering these situations, their probabilities and the normal result, choice tree structure, as demonstrated in Figure 6, arises. Conglomerating the three EVs, -0.66%, -1.32% and -1.98%, the normal cut in the GDP development rate conjecture for 2020–2021 is -3.96%. Adding this to the normal of the 10 master projections, the changed GDP development estimate for the Indian economy for 2020–2021 comes to $3.41\% - 3.96\% = -0.55\%$. Along these lines, there is all probability that the GDP for 2020–2021 may stay level if not turn southwards.

Unemployment Rate

The new past has shown an abrupt spray in the joblessness rate. A choice tree model can be received thinking about three critical circumstances: moderate, normal and serious. Likelihood gauges for these three situations now (April 2020) can be taken as 0.33 each. The augmentation in the joblessness rates for the three situations can be taken as 2%, 6% and 12%, individually, for moderate, normal and serious cynical circumstances. Considering these situations, their probabilities and the normal result, a choice tree structure arises. Conglomerating the three EVs, 0.66%, 1.98% and 3.96%, the normal addition in the joblessness rate estimate for 2020–2021 is 6.60%. Adding this to the current pace of joblessness of 13.53%, the changed normal joblessness estimate for the Indian economy for 2020–2021 comes to $13.53\% + 6.60\% =$

20.13%. In this manner, there is all probability that the joblessness rate for 2020–2021 may cross 20%.

Inflation Rate

Three elements are probably going to contain expansion for the time being. These are as per the following: Falling raw petroleum costs, Reduced interest in the repercussions of COVID-19 pandemic, Government's endeavors to guarantee supply of fundamental things. As of now, the public authority has not given to the purchasers any decrease in oil costs. Petroleum and diesel keep on selling at the old rates. This is something that the public authority is grasping, which can use to control expansion on the off chance that it crosses sensible cutoff points. Further the actual interest has taken a significant beating and is relied upon to hold the costs under check. Simultaneously, government has forcefully dispatched supplies of fundamental food things through proportioning and different sources, which once more, is probably going to hold expansion under check. As the load of things gets depleted, the public authority will permit specific creation offices to continue activities with the utilization of sufficient wellbeing measures. Every one of these actions together are probably going to keep expansion in the year 2020–2021 under some check. The normal expansion rate for the year 2020–2021 isn't probably going to go past 5–6%.

Interest Rate

In its gathering hung on 27 March 2020, RBI (2020) made some intense strides and reported the accompanying rate cuts:

- Reverse repo rate: Cut by 90 basis points taking it down to 4%
- Repo rate: Cut by 75 basis points taking it down to 4.40%
- Marginal standing facility rate: Cut by 75 basis points taking it down to 4.65%

Furthermore, the RBI likewise reported less well known measures to energize bank loaning. The money save proportion has been chopped down to 3.00% from 4.00%. Further RBI likewise has commanded bans of 3 months on advance reimbursements, facilitating tension on the borrowers. There isn't a lot of plausibility that the loan cost will contrast altogether from the current levels (as reported on 27 March 2020). They can go down further by another 100–200 premise face up to 31 March 2021 to guarantee that satisfactory subsidizing is accessible on the lookout. The base loaning pace of SBI as on 10 March 2020 was updated to 8.15%. This before the year's over 2020–2021 is required to descend by another 100–200 premise focuses, given the

way that pushing-up loaning will be a need. Accordingly, starting at 31 March 2021 the base loaning rate (SBI) can be projected at 6.65% (8.15–1.50%).

Industry Output

The year 2019–2020 till February 2020 was very typical. Walk, April and May 2020 are scheduled to endure hotshots in the midst of the lockdowns and the all-encompassing lockdowns. This position is probably going to proceed until June 2020. Be that as it may, from there on the public authority and the business should make some sure strides towards recuperation. However regardless the business yield will take some sort of generally beating in the year 2020–2021. A choice tree model can be received thinking about three skeptical circumstances: moderate, normal and serious. Likelihood gauges for these three situations now (April 2020) can be taken as 0.33 each. The cuts in the modern yield rates for the three situations can be taken as –2%, –4% and –6%, separately, for moderate, normal and serious cynical circumstances. Considering these situations, their probabilities and the normal result, a choice tree structure arises. Conglomerating the three EVs, –0.66%, –1.32% and –1.98%, the normal cut in the mechanical yield rate gauge for 2020–2021 is –3.96%. The March 2020 rate can be accepted as 0%. Along these lines, there is all probability that the modern yield for 2020–2021 may lessen to –3.96%.

Conclusion

It is recommended that the legislatures ought to embrace a two dimensional way to deal with manage the monetary emergency. In the first place, these will include significant commitments from the national bank, the business banks, the monetary organizations and different offices in moving approaches according to the interest of the circumstance. Second and critically, it should spur and include the overall population and private undertakings in reacting to the circumstance. The mammoth idea of the issue warrants solid help from every one of the partners. The public authority should make it really evident that everything ought not be let to the public authority be. A solid awareness of others' expectations should be instilled among the overall population, private endeavors, industrialists, laborers and any remaining nongovernment partners. There is a limit up to which the public authority alone can take on the battle. It is significant, in this way, that the public authority at first just plans different partners for accepting a decent measure of duty in taking on the recuperation interaction.

As the spread of the infection is probably going to keep upsetting monetary action and adversely sway assembling and administration ventures, particularly in created nations, we

expect that monetary business sectors will keep on being unstable. There is as yet an inquiry concerning whether this unfurling emergency will basically affect the worldwide economy or generally momentary monetary and financial results. Regardless, it is apparent that transferable illnesses, for example, COVID-19 can possibly dispense serious monetary and monetary expenses on local and worldwide economies. In light of high transportation availability, globalization, and monetary interconnectedness, it has been amazingly troublesome and expensive to contain the infection and relieve the importation hazards once the illness began to spread in various areas. This warrants worldwide aggregate activity and worldwide interest in immunization advancement and circulation, just as preventive measures incorporating limit working progressively reconnaissance and the improvement of contact following abilities at the public and global levels. As episodes of novel contaminations are not prone to vanish sooner rather than later, proactive worldwide activities are required not exclusively to save lives yet in addition to ensure monetary flourishing.

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