A STUDY ON DEPLOYMENT OF ATMs OF COMMERCIAL BANKS IN INDIA

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Abstract

    India is one of the well organised banking system consist country in the world with effective regulated authorities and connected with more than 80 crore people. The Indian banking system comprises of 12 public sector banks, 22 private sector banks, 46 foreign banks, 56 regional rural banks, 1485 urban cooperative banks and 96,000 rural cooperative banks in addition to cooperative credit institutions As of November 2020, the total number of ATMs in India increased to 209,282. Even now this number has increased due to changing purchase behaviour of the people in the country. Indian banking industry has recently observed the roll out of innovative banking models like payments and small finance banks. RBI's new measures may go a long way in helping the restructuring of the domestic banking industry. With the help of information and communication technology, digital banking becomes a powerful part in the financial services and products. The digital payments system in India has progressed the most among 25 countries with India's Immediate Payment Service being the only system at level five in the Faster Payments Innovation Index.In this aspect this study made an attempt to understand the deployment of ATMs of commercial banks in India.

Keywords: *Banking System, Purchase Behaviour, Small Finance Bank, Domestic Banking, Digital Banking, Financial Services, Digital Payment System, immediate Payment Service, ATM, Commercial Banks*

COMMERCIAL BANKS IN INDIA

    Banking System of the Country provides meaningful mechanism to Smooth flow of money from one source to another. Commercial banks in India are the mainstay of all major economic happenings in the country, whether it is for the people to keep their hard-earned money safely or get loans whenever they need funds for important things like a home, wedding, a car or for business. It won't be an equivalence to say that banks and businesses run hand in hand, as without adequate credit support, businesses find it hard to flourish, and vice versa. The following are the major

classification of commercial banks in India.

Public Sector Banks: The term "public sector banks" refers to a situation where the majority equity stake in the banks is held by the government. The Indian Government keeps default holdings of a minimum 51 per cent shareholding, but management control is only with the Central Government, thereby classifying them as Public Sector Banks.

Private Sector Banks: They are the banks in which individuals and corporations are the majority shareholders. In India, banks were nationalized in two phases, in 1969 and 1980. In 1993, the Reserve Bank of India (RBI), the regulating body for all the country's banking organizations, allowed many new commercial banks in India to start operations.

Foreign Banks: They are the final category of banks that serve as an important segment of the commercial banking sector. They are headquartered outside India and they operate from their wholly-owned subsidiaries or branches in the country.

Payment Banks: Payments bank is an Indian new model of banks conceptualized by the Reserve Bank of India (RBI). These banks can accept a restricted deposit, which is currently limited to 100,000 per customer and may be increased further. These banks cannot issue loans and credit cards.

Small Finance Banks: Capital Small Finance Bank opens 10 branches in Punjab; to add nine more in FY17, Capital Small Finance Bank, India's first small finance bank, was launched here on Sunday. It opened 10 new branches on its inaugural day.

AUTOMATED TELLER MACHINE

Computerisation transformed banking services with an innovation aspect with modern facilities. ATM is one of the milestones of the innovative banking practices in the country which help to simplify the banking transactions. An automated teller machine (ATM) is an electronic banking outlet that permits customers to complete basic transactions without the aid of a branch representative or teller. Anyone with a credit card or debit card can access cash at most ATMs. ATMs are convenient, allowing consumers to perform quick self-service transactions such as deposits, cash withdrawals, bill payments, and transfers between accounts. Fees are commonly charged for cash withdrawals by the bank where the account is located, by the operator of the ATM, or by both. Some or all of these fees can be avoided by using an ATM operated directly by the bank that holds the account.

The first ATM appeared at a branch of Barclay's Bank in London in 1967, although there are reports of a cash dispenser in use in Japan in the mid-1960s. The interbank communications networks that allowed a consumer to use one bank's card at another bank's ATM came later, in the 1970s. Within a few years, ATMs had spread around the globe, securing a presence in every major country. They now can be found even in tiny island nations such as Kiribati and the Federated States of Micronesia. There are now more than 3.5 million ATMs in use across the world. The number of ATMs in India stands at by end of 2020 marginally down from 2,34,357 in March 2020.

REVIEW OF LITERATURE

Ruby Agarwal., & Sarita Vichore. (2020). Pointed that the performance of the financial sector plays a vital role in the development of any economy. However, the performance of the banking industry in India over the years has been characterized by inefficiencies, a high regime of insolvency, serious incidence of distress, vulnerability to systemic financial crises and macro-economic instability. **Paramasivan. C (2011)** Information technology plays a key role in the modern

world which meets the day to day activities of the human beings directly or indirectly associated. Commercial activities particularly banking and financial sectors may not function without proper information technology. **Bandlamudi Kalpana., &TaidalaVasantaha Rao. (2017).** Mentioned that Banks have always played an important position in the country's economy. They play a decisive role in thedevelopment of the industry and trade. They are acting not only as the custodian of the wealth of the country but also asresources of the country, which are necessary for the economic development of a nation. **Mrigya Tewari. (2017).** Found that financial institutions instead their role has changed considerably with the passage of time. The modern economy

is now dependent on banks and their services in order to grow. In India banking sector hasundergone series of transformation after independence from being a lending institution to being the fulcrum of our economy. **Alam, Md. Shabbir., Mustafa Raza Rabbani., & et al. (2021).** Concluded that banking sector plays a crucial role in the economic growth of a nation. The purpose of this study is to examine the long-term association between banks' performance and the economic growth of a developing economy: India. **Shweta Anand., & Deepika Saxena. (2012).** Mentioned that financial inclusion is the delivery of basic financial services at an affordable cost to the vast sections of the disadvantaged and low income groups.

Table No-1
ATM's of Commercial Banks – 2019-20

Sl. No	Name of the Bank	Metro Centres		Urban Centres		Semi-Urban Centres		Rural Centres		Total
		Number	%	Number	%	Number	%	Number	%	
1	Public Sector Banks	29784	21.72	39725	28.97	39349	28.70	28255	20.61	137113
2	Private Sector Banks	29445	40.13	19169	26.13	18543	25.27	6212	8.47	73369
3	Foreign Banks	645	75.88	162	19.06	19	2.24	24	2.82	850
4	Payment Banks	35	31.25	28	25	28	25	21	18.75	112
5	Small Finance Banks	574	26.94	651	30.55	665	31.21	241	11.31	2131
	Total	60,483	28.32	59,735	27.97	58,604	27.44	34,753	16.27	2,13,575

Source: Report of TPBII 2019-20

Table No-1 Indicates that ATM's of Commercial Banks in India, there are 2,13,575 ATMs owned by the Commercial Banks in the Country of which 60483(28.32%) ATMs in Metro Centres, 59735(27.97%) ATMs in Urban Centres, 58604(27.44%) ATMs in Semi Urban Centres, 34753(16.27%) ATMs in Rural Centres, Highest number of ATMs (1,37,113) owned by Public Sector Banks and lowest number of ATMs (2131) owned by Small Finance Banks.

Table No-2
ATMs of Public Sector Banks – Bank Wise

Sl. No	Name of the Bank	ATMs				Total
		On-site		Off-site		
		Number	%	Number	%	
1	Allahabad Bank	869	90.24	94	9.76	963
2	Andhra Bank	3,027	79.80	766	20.20	3,793
3	Bank of Baroda	9,354	70.90	3,839	29.10	13,193
4	Bank of India	2,413	41.97	3,337	58.03	5,750
5	Bank of Maharashtra	1,381	71.70	545	28.30	1,926
6	Canara Bank	4,734	53.97	4,038	46.03	8,772
7	Central Bank of India	2,752	75.56	890	24.44	3,642
8	Corporation Bank	2,267	86.43	356	13.57	2,623
9	Indian Bank	3,359	82.75	700	17.25	4,059
10	Indian Overseas Bank	2,678	88.32	354	11.68	3,032
11	Oriental Bank of Commerce	2,340	89.59	272	10.41	2,612
12	Punjab and Sind Bank	1,024	97.15	30	2.85	1,054
13	Punjab National Bank	5,430	59.23	3,738	40.77	9,168
14	State Bank of India	25,634	43.78	32,921	56.22	58,555
15	Syndicate Bank	4,172	91.23	401	8.77	4,573
16	UCO Bank	2,050	91.68	186	8.32	2,236
17	Union Bank of India	3,979	57.71	2,916	42.29	6,895
18	United Bank of India	1,021	50.62	996	49.38	2,017
	Total	**78,484**	**58.20**	**56,379**	**41.80**	**1,34,863**

Sources: Consolidated Annual Report of RBI.

Table No-2 Indicates that ATMs of Public Sector Banks – Bank Wise in India, Allahabad Bank have 963 ATMs, of which 869(90.24%) ATMs in on-site and 94(9.76%) ATMs in off-site, State Bank of India have more ATMs (58,555), Bank of Baroda have more ATMs (13,193), Punjab National Banks have more ATMs (9,168), Canara Bank have more ATMs (8,772), Union Bank of India have more ATMs (6,895).

Table No-3
ATMs of Private Sector Banks – Bank Wise

Sl. No	Name of the Bank	ATMs				Total
		On-site		Off-site		
		Number	%	Number	%	
1	Axis Bank Limited	5,447	31.17	12,030	68.83	17,477
2	Bandhan Bank Limited	485	100	-	-	485
3	City Union Bank Limited	1,110	61.91	683	38.09	1,793
4	CSB Bank Limited	248	82.94	51	17.06	299
5	DCB Bank Limited	299	59.33	205	40.67	504
6	Dhanalaxmi Bank Limited	201	79.13	53	20.87	254
7	Federal Bank Limited	1,480	76.41	457	23.59	1,937
8	HDFC Bank Ltd.	6,268	44.58	7,793	55.42	14,061
9	ICICI Bank Limited	7,258	41.64	10,172	58.36	17,430
10	IDBI Bank Limited	2,207	59.92	1,476	40.08	3,683
11	IDFC First Bank Limited	336	94.12	21	5.88	357
12	IndusInd Bank Ltd.	1,255	45.47	1,505	54.53	2,760
13	Jammu & Kashmir Bank Ltd.	590	43.57	764	56.43	1,354

14	Karnataka Bank Limited	348	34.02	675	65.98	1,023
15	Karur Vysya bank Ltd.	744	44.85	915	55.15	1,659
16	Kotak Mahindra Bank Ltd.	1,269	50.38	1,250	49.62	2,519
17	Lakshmi Vilas Bank Ltd.	445	45.73	528	54.27	973
18	Nainital Bank Ltd.	-	-	-	-	-
19	RBL Bank Ltd.	289	74.29	100	25.71	389
20	South Indian Bank Ltd.	817	57.37	607	42.63	1,424
21	Tamilnad Mercantile Bank Ltd.	592	44.81	729	55.19	1,321
22	Yes Bank Ltd.	1,002	74.22	348	25.77	1,350
	Total	32,690	44.75	40,362	55.25	73,052

Sources: Consolidated Annual Report of RBI.

Table No-3 Indicates that ATMs of Private Sector Banks – Bank Wise in India, Axis Bank Limited have 17477 ATMs, of which 5447(31.17%) ATMs in on-site and 12030(68.83%) ATMs in off-site, ICICI Bank Limited have more ATMs (17,430), HDFC Bank Limited have more ATMs (14,061), IndusInd Bank Limited have more ATMs (2,760), Kotak Mahindra Bank Limited have more ATMs (2,519). Federal Bank Limited have more ATMs (1,937).

Table No-4
ATMs of Foreign Banks – 2019-20

Sl. No	Name of the Bank	ATMs		
		Rural	Semi-urban	Urban
1	Citibank N.A	47	478	525
2	DBS Bank India Limited	20	34	54
3	Deutsche Bank AG	13	19	32
4	Hongkong And Shanghai Banking Corp. Ltd	46	38	84
5	Standard Chartered Bank	99	109	208
	Total	225	678	903

Source: Report of TPBII 2019-20.

Table No-4 Indicates that ATMs of Foreign Banks in India, As regards Citibank N.A indicates that 47 ATMs in Rural areas, 478 ATMs in Semi Urban areas and 525 ATMs in Urban area as on 2019-20, As regards DBS Bank India Limited indicates that 20 ATMs in Rural areas, 34 ATMs in Semi Urban areas and 54 ATMs in Urban area as on 2019-20, As regards Deutsche Bank AG indicates that 13 ATMs in Rural areas, 13 ATMs in Semi Urban areas and 32 ATMs in Urban area as on 2019-20, As regards Hongkong and Shanghai Banking Corporation Limited indicates that 46ATMs in Rural areas, 38 ATMs in Semi Urban areas and 84 ATMs in Urban area as on 2019-20, As regards Standard Chartered Bank indicates that 99 ATMs in Rural areas, 109 ATMs in Semi Urban areas and 208 ATMs in Urban area as on 2019-20, on the whole, total of which 225 ATMs in Rural areas, 678 ATMs in Semi Urban areas and 903 ATMs in Urban area as on 2019-20,

Table No-5
State Wise Deployment of ATMs – 2019-20

Sl.No	State	Small Finance Banks	Total	% to Total
1	Andaman & Nicobar	0	128	0
2	Andhra Pradesh	18	10112	0.18
3	Arunachal Pradesh	0	251	0
4	Assam	27	3987	0.68
5	Bihar	83	6466	1.29
6	Chandigarh	9	722	1.25
7	Chhattisgarh	39	3169	1.23
8	Dadra Nagar Haveli	0	205	0
9	Daman	0	68	0
10	Delhi	70	8041	0.87
11	Diu	0	3	0
12	Goa	4	956	0.42
13	Gujarat	137	11741	1.17
14	Haryana	97	6447	1.50
15	Himachal Pradesh	6	1869	0.32
16	Jammu & Kashmir	1	2642	0.04
17	Jharkhand	34	3352	1.01
18	Karnataka	136	17218	0.79
19	Kerala	220	9866	2.23
20	Ladakh	0	139	0
21	Lakshwadeep	0	20	0
22	Madhya Pradesh	111	9353	1.19
23	Maharashtra	224	24640	0.91
24	Manipur	0	380	0
25	Meghalaya	1	410	0.24
26	Mizoram	0	176	0
27	Nagaland	0	319	0
28	Orissa	22	6923	0.32
29	Pondicherry	5	545	0.92
30	Punjab	195	7196	2.71
31	Rajasthan	212	9190	2.31
32	Sikkim	0	188	0
33	Tamil Nadu	259	24315	1.06
34	Telangana	14	9643	0.14
35	Tripura	8	516	1.55
36	Uttar Pradesh	110	17998	0.61
37	Uttarakhand	12	2542	0.47
38	West Bengal	77	11839	0.65
	Total	**2131**	**213575**	**1.00**

Source: Report of TPBII 2019-20

Table No- 5, Indicates that State Wise Deployment of ATMs Small Finance Banks in India, there are 2,13,575 ATMs through out of the Country of which 2,131 ATMs are owned by Small Finance Banks, as on 2019-20, Maharashtra have more

ATMs (24,640), Tamil Nadu have more ATMs (24,315), Uttar Pradesh have more ATMs (17,998), Karnataka have more ATMs (17,218),West Bengal have more ATMs (11839).

Table No. -6
State Wise Deployments of ATMs– 2019-20

Sl.No	State	Payment Banks	Total	% in Total
1	Andaman & Nicobar	0	128	0
2	Andhra Pradesh	0	10112	0
3	Arunachal Pradesh	0	251	0
4	Assam	2	3987	0.05
5	Bihar	8	6466	0.12
6	Chandigarh	0	722	0
7	Chhattisgarh	0	3169	0
8	Dadra Nagar Haveli	0	205	0
9	Daman	0	68	0
10	Delhi	1	8041	0.01
11	Diu	0	3	0
12	Goa	0	956	0
13	Gujarat	0	11741	0
14	Haryana	4	6447	0.06
15	Himachal Pradesh	0	1869	0
16	Jammu & Kashmir	1	2642	0.04
17	Jharkhand	10	3352	0.30
18	Karnataka	2	17218	0.01
19	Kerala	0	9866	0
20	Ladakh	0	139	0
21	Lakshwadeep	0	20	0
22	Madhya Pradesh	0	9353	0
23	Maharashtra	14	24640	0.06
24	Manipur	0	380	0
25	Meghalaya	0	410	0
26	Mizoram	0	176	0
27	Nagaland	0	319	0
28	Orissa	1	6923	0.01
29	Pondicherry	0	545	0
30	Punjab	9	7196	0.12
31	Rajasthan	3	9190	0.03
32	Sikkim	0	188	0
33	Tamil Nadu	3	24315	0.01
34	Telangana	7	9643	0.07
35	Tripura	0	516	0
36	Uttar Pradesh	38	17998	0.21
37	Uttarakhand	5	2542	0.20
38	West Bengal	4	11839	0.03
	Total	112	213575	0.05

Source: Report of TPBII 2019-20

Table No- 6, Indicates that State Wise Deployment of ATMs Payment Banks in India, there are 2,13,575 ATMs through out of the Country of which 112 ATMs are owned by Payment Banks, as on 2019-20.Maharashtra has more ATMs (24640), Tamil Nadu have more ATMs (24,315), Uttar Pradesh have more ATMs (17,998), Karnataka have more ATMs (17,218),West Bengal have more ATMs (11839).

CONCLUSION

Banking sector transformed into digitalised system with the help of innovative banking practices. ATMs is one of the innovative technologies in banking whereas now it become slowly losing its importance due to digital payment system.The banking sector handles finances in a country including cash and credit. Banks are the institutional bodies that accept deposits and grant credit to the entities and play a major role in maintaining the economic stature of a country. Given their importance in the economy, banks are kept under strict regulation in most of the countries. In India, the Reserve Bank of India (RBI) is the apex banking institution that regulates the monetary policy in the country. As computed to the world average of 50 ATM per one lakh population, India is only an average of 28 ATM per one lakh population. In future ATM will reduce its importance due to its operational and maintance expenditure. And also, digital payment systems will occupancy the place of ATM.

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AWARENESS OF CONSUMERS TOWARDS GREEN MARKETING PRACTICES

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Abstract

Green marketing is the marketing of environmentally friendly products and services. It is becoming more popular as there is an increasing concern for environmental issues and consumers want to spend their money on the products that are friendly to the planet. Due to the growing consciousness among consumers regarding health and various factors affecting the ecological balance, consumers are willing to prefer environmentally safe products. Reusing and recycling the products helps the environment. Many firms are beginning to realize that they are members of the wider community and therefore must behave in an environmentally responsible fashion. This translates a belief into firms that they must achieve environmental as well as profit related objectives. Governmental regulations relating to environmental marketing are designed to protect consumers in several ways, ensure that all types of consumers have the ability to evaluate the environmental composition of goods. Government establishes regulations designed to control the number of hazardous wastes produced by firms. Green marketing requires that consumers want a safe environment and are willing to "pay" for it, possibly through high priced goods. It needs coordination between consumers and organizations which can to lead the green marketing revolution. The present study was focused to know the consumer awareness towards green products that are recyclable and reusable. Data was collected from 40 management graduates using questionnaire with 5-point Likert scale and Descriptive Statistical Techniques were used to analyse the data. From the analysis it was identified that the people were aware of green products and they expressed their willingness to purchase green products.

Keywords: Consumers Awareness, Green Marketing, Recyclable and Reusable products.

INTRODUCTION

The green marketing has evolved over a period of time. The term Green Marketing came into prominence in the late 1980s and early 1990s. The evolution of green marketing has three phases. First

phase was termed as "Ecological" green marketing, and during this period all marketing activities were concerned to help environment problems and provide remedies for environmental problems. Second phase was "Environmental" green marketing and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues. Third phase was "Sustainable" green marketing. It came into prominence in the late 1990s and early 2000.

Green, environmental and eco-marketing are part of the new marketing approaches which do not just refocus, adjust or enhance existing marketing thinking and practice, but seek to challenge those approaches and provide a substantially different perspective. In more detail green, environmental and eco-marketing belong to the group of approaches which seek to address the lack of fit between marketing as it is currently practiced and the ecological and social realities of the wider marketing environment.

According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. Thus, green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Yet defining green marketing is not a simple task where several meanings intersect and contradict each other; an example of this will be the existence of varying social, environmental and retail definitions attached to this term. Other similar terms used are Environmental Marketing and Ecological Marketing.

Green Marketing in India

Green marketing is the marketing of products that are presumed to be environmentally preferable to others. Thus, green marketing incorporates a broad range of activities, including product modification, changes to the production process, sustainable packaging, as well as modifying advertising. Evolution of Green Marketing is the term that was first discussed in a seminar on "Ecological Marketing" organized by American Marketing Association (AMA) in 1975 and took its place in marketing terminology. It was concerned with developing the products that meet the criteria of quality, performance, pricing and convenience in an eco-friendly way. Green Products can be defined as "Products which have minimal impact on the environment".

There are significant alterations for activation in the business world in relation to the importance towards the environment and the society. Corporate ethical code of the 21st century is being green. Without a doubt, the main objective of companies is profitability but it is highly difficult for companies with the particular objective of making profit to achieve sustainability. Companies should be mindful of their duties towards the environment and the community similarly as towards customers, workers and shareholders. Climate change, environmental problems and social problems will confront the leaders of future generation for engaging effective and inclusive determinations. In the practice of engaging these determinations, the first concern of business society should be placed on the key of conserving the environment instead of improving the profitability of the business (Boztepe, 2012). In order to improve profitability, which is a direct

advantage for the business itself, green marketing can advantage society by promoting not only the communication but also the practice of green business process. The companies actually have a strong possibility to enhance their attitude if they engaged in environmental business activities. This is because to allege that their products are eco-friendly, they have to absolutely assess the product in a way that matches valid requirements to acquire certified eco-labels.

Nowadays consumers gradually acknowledge the need to take care of the environment and become more culturally responsible. Therefore, accountability of companies to consumers' inclinations for environmentally harmless or neutral products is essential (Saini, 2013). Consumers prefer every new and positive concept, so that innovator plays an essential role in this segment. A successful product that fulfils consumer satisfaction will definitely have an increase in sales and revenue. Second important benefits are reduced cost. In green marketing, the cost of raw materials is low thus it will increase the production. On top of that, green marketing can build brand value. A great green practices company will get a good brand value in the heart of the consumers. Another important benefit of green marketing is getting tax breaks and loans from government because those innovative companies which help the nation who are living in a rural or un-employment will bear uncertain risks. Besides, they save environment and health of nation so they receive subsidies from government. Lastly, the most crucial advantage of green marketing is world salvation. Disposal and treatment of wastage, production process of companies will produce emissions of several greenhouse gases which contribute to global climate change which can causes greenhouse effect. By following a great way of green practices, the companies could save the world in the way of saving the health of peoples and the environment.

Green business, commonly known as sustainable business, is a fast-growing aspect of the business world wherein a triple bottom line is incorporated. Rather than a traditional bottom line consisting of the financial side of a business, the triple bottom line brings social, financial, and environmental concerns in establishing business practice. What the triple bottom line entails is an evaluation of the financial impact of a business decision, how that decision affects the society around the business, and whether or not the decision is beneficial or neutral to the environment. Having a business founded on the triple bottom line means a commitment not only to financial success, but to the success of the surrounding community and the environment. The focus is not solely on making money, but being socially and environmentally responsible. In terms of consumer preference, a product's "greenness" is becoming a strong qualifier for consumer purchases. Although greenness isn't the driving factor behind consumer purchasing, the result is that consumers want products that have chemicals that are safer in a home. Rather than purchasing a chlorine-based product from Clorox, consumers are able to purchase non-chlorine-based products that have the same use. This allows them to be confident in the effectiveness of the product, as well as the safeness.

Review of Literature

Sourabh Bhattacharya (2011) states that the green marketers in India should carry out heavy promotional campaigns, because majority of the Indian consumers are

price-sensitive and are not sure about the quality of green products.

Selvakumar and Rajesh Pando (2011) indicated that green marketing is not all about manufacturing green products and services but encompassing all those marketing activities that are needed to develop and sustain consumers' eco-friendly attitudes and behaviours in a way that helps in creating minimal detrimental impact on the environment.

Amitabha Ghosh (2008) has examined the strategies in green marketing highlighting the history, growth and challenges of green marketing in India and abroad. He also mentioned some of innovative techniques of regulation on corporate environmental planning at various levels.

Objectives

1. To understand the green marketing initiatives in India.
2. To study the consumers' awareness towards green products.

Methodology of the study

The purpose of the study was to know the consumers' awareness towards green products that are recyclable and reusable. A questionnaire with 5-point Likert scale was administered to extract data from the consumers. Data was collected from 40 management graduates by using Simple Random Sampling technique. Descriptive statistical techniques likeMean, Standard deviation and Coefficient of Variation (CV) wereapplied for analysing the data.

Scope and Limitations

1. Management students studying in one of the reputed collegesin Vijayawada were considered for the study.
2. The extent of level of awareness towards green products was considered for the study.

Analysis and Discussion

Statement	Mean	Standard Deviation	Coefficient of Variation (CV)
S1: You believe in the concept of Green Marketing	4.47	0.5986	13.39
S2: Are you aware of companies going Green?	4.025	0.6975	17.32
S3: RegularMarketing Techniques harm the environment.	3.625	0.8969	24.74
S4: We should use environmentally friendly products as they are less polluting.	4.525	0.7156	15.81
S5: Most of the products we use are environmentally unsafe.	4.025	0.9195	22.84
S6: Everyone is responsible for Green Marketing.	4.175	0.8129	19.47

S7: All Green Products are made environmentally friendly.	4	0.8164	20.40
S8: Green products cause lesser damage to the environment	4.25	0.7762	18.26
S9: Green Products are Reusable and Recyclable	4.025	0.8316	20.66
S10: People around you are using Green Products.	3.525	0.8469	24.02

The above table depicts that, the statements S1(13.39), S4(15.81), S2(17.32), S8(18.26) and S6(19.47) low coefficient of variation value was observed from the respondents, which shows that respondents are having positive opinion towards concept of green marketing, they would like to use environmentally friendly products as they are less polluting, respondents were aware of green marketing concepts implemented by various companies, they are of the opinion that green products cause lesser damage to the environment and everyone must be responsible for encouraging green marketing. The highest coefficient of variation value was observed for the statements S10(24.02), S3(24.74) and S5(22.84) which depicts that majority of the consumers in their neighbourhood are not using the green products, respondents opined that regular marketing practices harm the environment and most of the products available in the market are environmentally unsafe.

Conclusion

Respondents were aware of the environmentally safe products and are showing a positive attitude towards green marketing and green products. The respondents also felt that there is lack of awareness in their neighbourhood towards environmentally safe products. Therefore, constant efforts should be taken up by the Government, NGOs, Educational institutions and Business houses to create awareness among the consumers at large to usegreen products for sustainable environment and save the mother earth.

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ATTAINING HEALTH AND EDUCATION AMONG TRIBES OF KARNATAKA: FACTORS OF EXCLUSION AND INEQUALITY

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Abstract

Poverty and Social exclusion are interconnected and contribute to each other. Tribal groups or also called Adivasis considered the earliest inhabitants of India. The issues of tribes including the mainstream are the subject matter of discussion way back to the first five-year plan of India up to here. India generally considered a success story in terms of growth and poverty reduction, while tribes in the year 2004–2005 were twenty years behind the average. Remoteness, typical lifestyle, following their belief system and smaller in numbers have gone together with political isolation and low voice in decision making for the Scheduled Tribes. Along with the political isolation, the social exclusion and inequality in terms of education and economic development need deliberate attention and prospect to revive the condition and rejuvenate the life of the tribal communities is the urgent necessity.

Keywords: Tribes, poverty, exclusion, inequality,development.

INTRODUCTION

In many ways, the tribal communities misplaced from accessing and benefiting the success of mainstream development. Though the Scheduled Tribes are away from attaining equal opportunity, women are more marginalized and side-lined than men among tribal groups. Despite their multiple roles in the household, women's exclusion from knowledge systems, market sphere, limited access and control over the resources affecting the overall development of tribal communities. Equal participation and promotion of women's physical and economic rights is the key for economic growth of tribal communities (Panda, 2017).

Adivasis considered the earliest inhabitants of India. Tribes are closer to nature and practice animism. In India,many forest dwelling tribal communities are residing in the interior forests and away from the urban influences. Most of them have a specific dialect and have distinct cultural affairs. According to Census2011, there are 104,281,034 people of tribal groups, comprising of 8.6% of the total Indian

population. Scheduled Tribes (STs) mostly inhabit in rural areas (11.3%) and only 2.8% have migrated to urban spaces (Census, 2011). Some states having high proportion of tribal population viz. Mizoram (94.4%), Nagaland (86.5%), Meghalaya (86.1%), Arunachal Pradesh (68.8%), Manipur (37.2%), Tripura (31.8%), Chhattisgarh (30.6%), Jharkhand (26.2%) and Odisha (22.8%).

For administrative purposes, government recognizes most Adivasis under the constitutional term called "Scheduled Tribes" which derived from a XXII schedule in the Constitution Order of 1950. Béteille (1991) claims that the Scheduled Tribes are often conflated with Scheduled Castes (SCs) in the development literature, although they are completely different social categories. However, SCs or Dalits are isolated socially and ritually from the Hindu hierarchical society and placed them under avarnas (other than four varnas) ie. *panchmas*, the adivasis were isolated physically, away from developmental process and less represented in political clouts and hence socially segregated.

Tribal Population

India has as many as 705 different ethnic groups, which are notified as Scheduled Tribes (STs) and out of which 75 indigenous groups have been identified as Particularly Vulnerable Tribal Groups (PVTGs). Karnataka, the south Indian State was once part of several kingdoms and princely state of Mysore. It reputed in the deccan peninsula with rich in its history, culture and heritage. As per Census 2011, the State has 42,48,987Scheduled tribe population in Karnataka, out of which2 ethno-cultural vulnerable tribal groups (Jenu Kuruba and Koraga) belonging to the PVTGs with a population of 50,870.However, their percentage of representation is only 6.95 per cent of the population of the State. There are 14 groups primarily natives of the state out of 50 tribal communities (Census of India, 2011).

Health and belief system

Tribal communities' condition is extremely poor and neglected over many decades, resulted into poor state of health and nutrition among STs in Karnataka. Leininger (1988:16) states "patterns of eating, food procurement and food use by diverse cultures in their unique ecological context are major areas of study to help nurses understand the meanings of wellness, illness and disease". It is important to investigate proper dietary replacement than simply sweep the statement that forest and natural food consumption is healthy. Although efforts from the Government and non-Governmental organizations are encouraging but authentic, information available to assess the state of health of these tribes of the region remains scanty. However, the original natives of these tribes have been protecting the forest conservation and vast knowledge on various medicinal plants and their use in traditional/folklore medicines. The practice of traditional or folk medicine for generation together is important factor for further researches. However, vast majority of people of tribal communities do not prefer traditional medicines always and for all ailments. Generally, knowledge of the prevention and cure of sickness passed on from generation to generation and depends on notions about health, illness and practice. (Jai, 2020).

Belief system of people may not allow receiving the state run medical facilities. Concept of health is in terms of functional aspect for them. Evil eye is another strong belief among tribes. The people believe that diseases can be transferred to other people by crossroad pattern. Evil eye considered another cause of sickness (Hutter, 1994). People use the eye metaphor to emphasise evil originating from envious eye-to eye contact. As studied by Stevens Jr., (1996:1228) that in areas around the Mediterranean fringe belief that malign power may be projected through direct gaze. Curing the evil eye is

therefore, difficult because it violates the integrity of the human body and creates an orifice that attracts other sorts of evil (Fadlalla, 2002).

Exclusion and Inequality

Many groups in India experience some forms of inequality or social exclusion, although most frequently and most numerous are Dalits (Scs) and Adivasis (STs). Interestingly, both SCs and STs together constitute a quarter of the Indian population. Their exclusion is echoedunequal access to political institutions, to public services, to public places, to land assets etc. Inequality and social exclusion have a gendered aspect as well(Sarah Byrne and Devanshu Chakravarti, 2009).The term 'social exclusion' and 'social inclusion' are two terms most widely used in recent years by politicians, social scientists and the public as well. The term social inclusion originated in French social policy in the 1970s and it came into play in the 1980s economic crisis (Benn, 2000).

The term 'social exclusion' is ambiguous and always contested. There are two social policy traditions- Social democracy, and Social concern. Social democracy surrounding inequality and equal opportunities. Social concern denoted for social ties in the community and within the family. The concept of inclusion means the including all sects of population to access equally all the system of functions. On the one hand, this concerns access to these benefits and, on the other, dependence of individual modes of living on them. Luhman, (1990) expressed that the extent of inclusion cannot be achieved if groups disappear and only marginally participate in social living. In broader based concepts, itis a lack of, or inability to participate in society with any reason (Burchardt et. al., 1999).

Tribes at Transition

Traditionally culture and society are dynamic in nature. It change over time due to several factors like exposure to other cultural traits, invention of new knowledge, constant experimentation, changes in surrounding environment etc. The effect of the same would influence on the life of tribal societies. This would change the social status and cultural components in different stages of transition. Though, state incorporating modern facilities like education, health, economy etc. to all, there is a lack of uniformity in these domains among the different tribes in different regions of the country. The specific characteristic of the tribal groups needs to be taken care before making policy changes. For social and economic development of any community, level of transitional factors play vital role. Because north-eastern tribal groups participating better in their education level than tribal communities of Orissa and Bihar states. This kind of situation can be found among tribal groups across the country. Thus, policies must be tribe specific, region, or group specific to achieve certain goals of the government programmes. Common or generalised uniform policies may not solve problem until it specified.

In both the cases of social inclusion and exclusion, tribal traditional entities and identities were lost and merged to dominant religion. It may influence on the social and economic front, which directly leads to extreme changes. It creates problems of identity crisis called detribalisation. People do not keep anything unique as tribal folk, culture and of their own. It only create undesirable differential treatment from others.

Economic Scope

If non –tribal sphere included into tribal world, it only create economic exploitation of tribal people and their resources. It produces a vacuum on the economic resources because tribal community lost their traditional authority either it may be a land, forest or other natural resources. Livelihood of tribal communities deprived because of several land policies, land acquisition act and land distribution policies.

Inclusion and Adjustment

Large scale migration and maladjustment occurred in tribal zones. The post independent inclusion of tribal territories into development map of the state has displaced millions of Tribal people of their home, making them dependent on others' mercy. Inclusion had great impact on tribal social and economic front. The concept of inclusion was misunderstood resulted the open up of tribal belts to non-tribal. This created lot of confusion among tribals who are living generation together towards the entry of non-tribal in to their territory. During colonial administration, many traders, contractors, money lenders etc. entered to conduct non-tribal activities. This kind of inclusion hampered the life of people, flora and fauna of the tribal forest. The ignorant tribal people could not cope with the changing situation and reduced to land less wage labourers.

The inclusion of non-tribal in to the tribal belt produced exploitation of resources and breakdown of tribal traditions. Idea of tribal development and mainstream could not impact much on the tribal society. It was used only for the political gain in terms of social security and smooth administration. The education,economy and infrastructure were suffered much by the inclusion in excluded (Thakur, 2012).

Despite their heterogeneous social background, the livelihood systems of all tribal groups centered on the forest products. Hunting and collection of minor forest products are part of their livelihood system. Tribal population living in Karnataka feel deprived of the forest livelihood system with introduction of forest development and conservation policies. Imposed certain restriction on access to forest made them to depend on modern economy. Their way of traditional subsistence form of living is withering slowly and they adjusting slowly with the modern world nuances.

In any society, women play a vital role in social, cultural, economic and religious ways of life. Tribal community gives much important to the women role in their life and condidered economic asset in their society. However, they are still lagging far behind in the various walks of life like education, employment, good health and economic empowerment etc. Lack of education, poor health status, low-level wage work etc. are continuing to alarm for women empowerment in our society. These problems including gender bias slowly percolating into the tribal society with advent of new transitional economy and employment. Concept of rural and tribal development brought new facilities to their localities but accessibility is still a challenge. The government and non- governmental organisations should prepare suitable plans and programmes for the economic empowerment of tribal women (Heggade and Heggade, 2012).

CONCLUSION

Attaining health and education is still a challenging issue in tribal areas. Specifically women are still deprived of many opportunities. Factors of exclusion and inclusion play it own way of impact on the life of tribal communities. The social exclusion and inequality in terms of education and economic development need deliberate attention and prospect to revive the condition and rejuvenate the life of the tribal communities of Karnataka.

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PROBLEMS OF FLORICULTURE IN COSTAL KARNATAKA: SPECIAL REFERENCE TO SHIRVA

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Abstract

Flower cultivation occupies a unique position in the life and economy of Udupi and Dakshina Kannada in coastal Karnataka so much that it is not only a household work but also a source of income and occupation for quite a number of households. This study focuses on the challenges of floriculture farmers, particularly in Shirva village. The primary data obtained through interviews with floriculture farmers located in and around the shriva and agents of the Shirva flower market because so far there is no relevant information available with regard to status of floriculture in this area. The author himself frequently approached the respondents of the village to get details about the study area. Several farmers have indicated that there is lack of suitable technology, lack of proper knowledge about the use of quality planting materials, inadequate or absence of guidance have resulted in low productivity. These have to be made available to the farmers so that the farmers can reap the benefits of technology and increase their productivity.

Keywords: Floriculture, Shriva, Coastal Karnataka, flower market etc.

INTRODUCTION

The State of Karnataka is famous for floricultural activities right from the 18th Century the farmers in Karnataka started growing various traditional flowers due to positive encouragement by different rulers. The flowers in Karnataka are grown either for domestic consumption or for trade activities. The road railways and aircraft facility help to transport these flowers.The traditional flowers such as rose, jasmine, .crossandra, marigold champaka and gladiolas are grown in open conditions. Some of the flowers have been used as cut flowers in recent years. Recently, new crops like lilies, Calla Cily, iris limonium are also relatively better in quality, have a longer life and always fetch high unit price in the market. Now lot of importance has been given to this sector due to its multiple use, need of the people, high returns to rural people and due to the facility of earning more foreign exchange. Behari (1993) reported that flowers can be used for decoration, adornment, garland making, banquets, extracting perfumes, and preparation of Ayurvedic medicines, gulkand, essence industry, cosmetic preparation and soap manufacturing. Dried flowers, floral craft items and floral

arrangement are used during festivals and marriages.

Flower cultivation occupies a unique position in the life and economy of Udupi and Dakshina Kannada in coastal Karnataka so much that it is not only a household work but also a source of income and occupation for quite a number of households. Jasmine is a- shrub with snow-white flowers. About forty species of Jasmine are recorded in India. Many of them are cultivated for their handsome and fragrant flowers. A few of them are grown for the extraction of jasmine oil, a production that has high commercial value. In the coastal Karnataka jasmine only three varieties such as Sambac, pubescens, and grandiflorurn are cultivated.

Among the cultivated varieties only the Sambac in mangaluru mallige is the subject matter of our study. Jasmine cultivation in these area is called as `mallige' cultivation has become famous as "mangaluru mallige".In the above mentioned three variety product distinction is made with reference to the size of the flower and the area of cultivations. The mallige that has grown in Shirva Shankapura are also called partly Shankarpura mallige in local market. But outside it become famous as Mangaluru mallige'.

The growth of floriculture in the recent years is very fast. But the traditional floriculture growers face series of problems in the cultivation. Some of the problems that confront modern floriculture are also identical here. We can find rapid growth of floriculture in India. The factor which are responsible for this are plenty such as climatic conditions, increased demand every day, increase in the per capita income etc. However we can find that much attention has not given to provide infrastructural facilities needed for the development of the sector in the village (Shirva).

METHODOLOGY

The present research the primary data obtained through interviews with floriculture farmers located in and around the shriva and agents of the Shirva flower market because so far there is no relevant information available with regard to status of floriculture in this area. The author himself frequently approached the respondents of the village to get details about the study area.

THE MAJOR CHALLENGES AND PROBLEMS

1. Transport related problem

A good Transport facility is very necessary for this development of sector. It works like a network, and quick disposal of highly perishable flowers. But this area (Shirva) is a remote village lacking such facility, approached by farmers. When researcher asked about their opinion on transport facility nearly 70% of farmers said that they were facing the problem of transport.

2. Storage related problem

Storage facility is also one of the pre-requisite for maintaining the freshness of the Jasmine flower and other fragrant flowers. The reasons is that the farmers grow only a small quantity of flowers. Cold storage facilities are very essential for the flowers to maintain freshness, qualities, life span. None of the former is having the cold storage facility. Govt. has to provide such facility for them. They were also of the opinion that such facilities on co- operative basis would highly help them to keep their flowers in cold storage and to overcome price fluctuations.

3. Material related problem

The opinion of farmers with regard to material availability and packing is good. But they mentioned that there is lack of improved packing technology and that it costs high. The observation in the field and market clearly shown that they are using banana leaf. As per the planting materials were concerned, majority of the farmers expressed that view that non- availability of quality seeds and improved varieties of

planting materials. They said that this is one of the reason for the low yield.

4. Market related problem

With regard to market, the growers express the constraints that they faced in market. The farmers mention that major problem in the market that they face is that of middlemen. Some of the farmers argue that middlemen do not consent the farmers while selling the produce for a particular price. Regarding market information, there is complete absence of market information on demand and price. The farmers revealed that they were able to get some information from the fellow produces who visited the market on the previous day. This clearly indicate that they were not getting day-to-day information about the previous demand in the market.

6. Production constraint

The cultivation of flower also largely depends on the availability of water resources, like ground water. But there is lack of availability of this ground water. The frequent failure of power supply and water supply is partly responsible for low yielding of crops. The respondents in this area also present their view that it is not possible to cultivate in the entire land because cost of labour is going up, and the labourers are demanding more wages. One of the interesting fact was that about 10 to 15% of remote growers were not been given the information about modern floriculture.

7. Diseases

There has been a growing concern among the farmers about increasing diseases to the floricultural crops. They have little knowledge about the appropriate pesticide for controlling such diseases. They also expressed that prices of these pesticides are high and the quality is low.

8. Constraints for floriculture in modern world

Shirva floriculture area is having close contact with export activities since from 1960's. But export of floricultural product has raised in the last 5 to 10 years.

Since the industry is not performing well and many units have become Sick, many cultivators have closed their cultivation. Some of the factors that have contributed to this situation are.

➤ Efficient and direct flights are essential requirement for the quick disposal of the product in the other markets. In this area international movement of air flights are very less. So even if these flowers have sufficient demand in the foreign market product of Shirva is in sufficient. The large quantity of flowers are exported to the Bombay market every day. During the rainy season the flower market suffers high in this area as expressed by the farmers.

➤ High transport charges for the Transport of floriculture units. It is estimated that nearly 100 to 150 rupee has been charged for exporting 1 kg of flower.

➤ If large quantity is exported in flight, flight booking should be made by the exporter. Even if booking has been made sometimes cancellation of flights cause heavy losses to the exporters.

➤ There is lack of infrastructure such as cold storage facility at the airports. This leads to the exposure of flowers to open area. The procedure followed at the airport is very difficult.

➤ The modern floriculture is incurring loss due to high duties & high cost of production.

11. Other constrains

Lack of Transport vans with refrigeration facilities to transport to long distance market, lack of information about world market and non-availability of high quality seeds. Information regarding the market trends in terms of opportunities for new varieties, value- added packaging and development taking place in other part are also not available to the farmers in Shirva. On the whole, the major problems faced by the producers are infrastructure, absence of

technology, lack of inputs such as quality seeds, planting materials 85 absence of co-operative marketing, high transport cost, import duties and irregular supply of power.

It would be tackled on priority basis, if the industry wants to the most of the resources also affects the variability of the unit because of high borrowing rate of units in Shirva. On the whole, the major problems faced by the producers are infrastructure, absence of technology, lack of inputs such as quality seeds, planting materials 85 absence of co-operative marketing, high transport cost, import duties and irregular supply of power. It would be tackled on priority basis, if the industry wants to the most of the resources also affects the variability of the unit because of high borrowing rate of units in Shirva.

1) Lack of experience

Cultivators in this area are not receiving enough technological support from the government. As such many of the operations were carried out in this area as per the direction of their knowledge and some what the direction of the local farmers. It results heavy cost of production on cultivation. They are also not able to achieve the projected yield in many places because entrepreneurs with industrial and business background have entered in floriculture. Many of the farmers have invested heavily in the field by borrowing from the bank without assessing the local conditions. This is one of reason for losses. Apart from this encouragement has to be given for setting up more processing units to get high demand in the other markets in India and Abroad.

SUMMARY AND CONCLUSION

The growth of floriculture in the recent years is very fast. But the traditional floriculture growers face series of problems in the cultivation. Some of the problems that confront modern floriculture are also identical here. This study will help us to take some appropriate measures for the development of this sector.

Almost all farmers who are cultivating flowers in the Shirva are small and marginal farmers. This small nature of their holdings comes in the way of undertaking scientific cultivation and even to take up the traditional flower cultivation. The prices in the market are also fluctuating very frequently. Therefore, co-operative farming may be encouraged to realise the economies of scale, minimize price fluctuations, and regulate the supply of the flowers with the demands. To accelerate the rate of adoption of modern techniques flower extension workers of horticulture department should organize production demonstration in the field of small flower growers.

Several farmers have indicated that there is lack of suitable technology, lack of proper knowledge about the use of quality planting materials, inadequate or absence of guidance have resulted in low productivity. These have to be made available to the farmers so that the farmers can reap the benefits of technology and increase their productivity.

There is no suitable technology for storing and marketing of traditional flowers as in the case of modern cut-flowers. As such, they are disposing of these varieties in local markets at whatever prices prevailing in the market. Many a times, they have incurred losses due to glut in the market and delay in payments by the commission agents. These can be set right by opening cold storage facilities in market places and fixing minimum support prices to the flower products on the lines of food crops.

In order to solve this problem the government of Karnataka is encouraging the growers associations and co-operatives by extending financial support to the registered association. Having seen the means of middlemen and frequent fluctuations in price due to demand and supply conditions, few organisations come into existence to help the farmers to overcome these problems. The

organisations such as APEDA, NABARD are prominent among them.

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A PERCEPTION STUDY ON GST AND IT'S IMPACT ON PRE AND POST COVID-19 PANDEMIC IN INDIAN ECONOMY

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Abstract

The pandemic COVID-19 in India was first reported on January30, 2020 by the Ministry of Health and Family Welfare. The pandemic is originating from Wuhan of China. One of the most widely debated issues in Indian Public Finances in current times is undoubtedly the newly introduced Goods and Services Tax (GST). GST is intended to include all these taxes into one tax with seamless ITC and charged on both goods and services. This research paper presents an overview of GST concept, explains its features, scope, objective of implementation, how GST will administer in India, how imports will be taxed under this etc. along with the registration procedures, returns filing procedures and payment procedures under GST etc. This study also intends to focus on the perception study by the consumers to understand the overall impact of GST on the consumers. The study is purely empirical in nature, based on Primary Data, collected through Structured Questionnaire. The study area is confined to Kolkata. Usual statistical tools like Descriptive Statistics and Exploratory Factor Analysis (EFA) has been used for the study..

Keywords: goods and services tax, GST, Indirect Tax, economic development, Indian economy, VAT, Goods and Services Tax, GST, Indirect Tax, Indian economy, VAT, CGST, SGST, IGST, UGST, pandemic, covid-19

1.0 Backdrop

The introduction of Goods and Services Tax on the 1st of July 2017 was a very significant step in the field of indirect tax reforms in India. By amalgamating a large number of Central and State taxes into a single tax, the aim was to mitigate cascading or double taxation in a major way and pave the way for a common national market. From the consumer point

of view, the biggest advantage would be in terms of a reduction in the overall tax burden on goods, which was estimated to be around 25%-30%. Introduction of GST would also make Indian products competitive in the domestic and international markets. Studies show that this would have a boosting impact on economic growth. Last but not the least, this tax, because of its transparent and self-policing character, would be easier to administer.

The Goods and Services Tax (GST) is a vast concept that simplifies the giant tax structure by supporting and enhancing the economic growth of a country. GST is a comprehensive tax levy on manufacturing, sale and consumption of goods and services at a national level. The Goods and Services Tax Bill or GST Bill, also referred to as The Constitution (One Hundred and Twenty-Second Amendment) Bill, 2014, initiates a Value added Tax to be implemented on a national level in India. GST will be an indirect tax at all the stages of production to bring about uniformity in the system. On bringing GST into practice, there would be amalgamation of Central and State taxes into a single tax payment. It would also enhance the position of India in both, domestic as well as international market. At the consumer level, GST would reduce the overall tax burden, which is currently estimated at 25-30%. Under this system, the consumer pays the final tax but an efficient input tax credit system ensures that there is no cascading of taxes- tax on tax paid on inputs that go into manufacture of goods [2]. In order to avoid the payment of multiple taxes such as excise duty and service tax at Central level and VAT at the State level, GST would unify these taxes and create a uniform market throughout the country. Integration of various taxes into a GST system will bring about an effective cross-utilization of credits.

The current system taxes production, whereas the GST will aim to tax consumption. Experts have enlisted the benefits of GST as under:

1. It would introduce two-tiered One-Country-One-Tax regime.
2. It would subsume all indirect taxes at the center and the state level.
3. It would not only widen the tax regime by covering goods and services but also make it transparent.
4. It would free the manufacturing sector from cascading effect of taxes, thus by improve the cost-competitiveness of goods and services.
5. It would bring down the prices of goods and services and thus by, increase consumption.
6. It would create business-friendly environment, thus by increase tax-GDP ratio.

2.0 Introduction of GST in India

In 2000, an empowered committee was set up by NDA government under the chairmanship of Asim Das Gupta to design GST model. The reference of GST was first made in the Indian Budget in 2006-07 by the then Finance Minister Mr. P. Chidambaram as a single centralized Indirect tax. With UPA in power union finance minister, Mr. P.Chidambaram, proclaimed the implementation of GST from April 2010 in budget of 2007 and set up an empowered committee of state Finance ministers to work with center. Therefore, on 10 May 2007 Joint Working Group was set up by empowered committee of state finance ministers which submitted the report in Nov 2007. First detailed discussion paper on structure of GST was introduced by empowered committee in Nov 2009 with the objective of generating a debate and getting the inputs from all stakeholders. It suggested a dual GST Module along with a GST council and finally in March 2011, constitution 115th amendment bill was introduced to draw up laws for implementing GST. It includes the followings:

- Setting up of GST COUNCIL by the president within 60 days of passage of bill. The council will chaired by union finance minister and its members includes MoS for revenue and finance ministers of states. It will work on GST rates, exemption limits etc.
- Setting up of a GST Dispute Settlement Authority having three members to resolve dispute arising among states and take action against states.
- GST Amendment Bill was referred to parliamentary committee on finance for evaluation.

In Aug 2013 the standing committee submitted the report and recommended that proposed Dispute Settlement Authority should be removed and its mechanism should be given to GST Council itself. It also recommended that GST Council should take decision by voting rather than consensus. The representation in the GST Council should be 1/3 from central and rest 2/3 from states. The decision in the council should be passed with more than ¾ vote representatives present. The quorum of council is raised from proposed 1/3 to half by standing committee. But the proposed 115 amendment bill was lapsed with dissolution of 15th Lok Sabha. The GST Constitution (122nd Amendment) Bill, 2014 was introduced on December 19, 2014 and passed on May 6, 2015 in the Lok Sabha and yet to be passed in the Rajya Sabha. The Bill seeks to amend the Constitution to introduce Goods and Services tax vide proposed new article 246A. This article gives power to legislature of every state and Parliament to make laws with respect to goods and services tax where the supplies of goods or of services take place. Recently, Union Minister Mr. Arun Jaitley said that GST could be implemented as early as January 1, 2016.

The Constitution Amendment Bill for Goods and Services Tax (GST) has been approved by The President of India post its passage in the Parliament (Rajya Sabha on 3 August 2016 and Lok Sabha on 8 August 2016) and ratification by more than 50 percent of state legislatures.

3.0 Existing Tax Structure in India

In India taxes are levied by both the Central Government and State Government. Some minor taxes are also levied by the local authorities such as Municipality. In this three-tier system of taxation Central Government levies taxes on income tax, custom duties, central excise and service tax. State Government can levy taxes on Value Added Tax (VAT), stamp duties & revenues and state excise. Apart from those the local bodies can levy taxes on water, property, shop and establishment charges, etc. Tax should be charged according to the law passed by the legislature or the parliament. Article 246 (Schedule VII) of the Indian Constitution, distributes the legislative powers including taxation between the Parliament and the State Legislature.

Based on the burden of pay taxes all types of taxes can be categorized under two broad heads -

a) Direct Taxes: These are the taxes that are directly paid to the Government by the taxpayer. It is applied on individuals and organizations directly by the Government. It cannot be shifted by the taxpayer to someone else. Income tax, corporation tax, property tax, inheritance (estate tax), gift tax, wealth tax, etc. are examples of direct taxes.

b) Indirect taxes: These taxes are applied on the manufacturer or sale of goods and services. These are initially paid to the government by an intermediary, who then adds the amount of tax paid to the value of the goods/services and passes on the total amount to the end user. Sales tax, value added tax (VAT), customs duty, central excise duty, service tax, excise duty, securities transaction tax (STT), entertainment tax, etc. are examples of indirect taxes.

4.0 Goods and Services Tax (GST) – Definition and Concept

"GST is a tax on goods and services with value addition at each stage having comprehensive and continuous chain of set of benefits from the producer's / service provider's point up to the retailer's level where only the final consumer should bear the tax."

GST is an indirect tax which will subsume almost all the indirect taxes of central government and states governments into a unified tax. Clause 366(12A) of the Constitution Bill defines GST as "goods and services tax" means any tax on supply of goods, or services or both except taxes on the supply of the alcoholic liquor for human consumption. Further the clause 366(26A) of the Bill defines "Services" means anything other than Goods. Thus it can be said that GST is a comprehensive tax levy on manufacture, sale and consumption of goods and services at a national level. The proposed tax will be levied on all transactions involving supply of goods and services, except those which are kept out of its purview.

5.0 Countries where GST already issued and levied

Currently, there are 160 countries in the world that have implement VAT/GST and out of 160 countries, eight countries are not United Nation (UN) Member States i.e. Azores, Taiwan, Faroe Islands, Isle of Man, Jersey, Kosovo, Madeira and Niue. Number of country based on region are as follows:

No.	Region	Countries in the region	No. of country
1	ASEAN	Indonesia, Thailand, Singapore, Philippines, Cambodia, Vietnam, Laos,	7
2	Asia	Bangladesh, China, India, Iran, Japan, Jordan, Kazakhstan, Kyrgyzstan, Lebanon, Mongolia, Nepal, Pakistan, Papua New Guinea, South Korea, Sri Lanka, Taiwan, Tajikistan, Turkmenistan, Uzbekistan,	19
3	Europe	Albania, Austria, Armenia, Azerbaijan, Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Greece, Hungary, Iceland, Ireland, Israel, Italy, Jersey, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia, Turkey, Serbia, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Ukraine, United Kingdom,	53
4	Oceania	Australia, Fiji, New Zealand, Niue, Samoa, Tonga, Vanuatu,	7
5	Africa	Algeria, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Democratic Republic of the Congo, Egypt, Equatorial Guinea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Ivory Coast, Kenya, Lesotho, Madagascar, Malawi, Mali, Mauritania, Mauritius, Morocco, Mozambique, Namibia, Niger, Nigeria, Republic of Congo, Rwanda, Senegal, Seychelles, Sierra Leone, South Africa, Sudan, Tanzania, Togo, Tunisia, Uganda, Zambia, Zimbabwe,	44
6	South	Argentina, Bolivia, Brazil, Colombia, Chile, Ecuador,	11

	America	Guyana, Paraguay, Peru, Uruguay, Venezuela,	
7	Caribbea, Central & North America	Antigua and Barbuda, Barbados, Belize, Canada, Commonwealth of Dominica, Costa Rica, Dominican Republic, El Salvador, Grenada, Guatemala, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Saint Kitts and Nevis, Saint Vincent and the Grenadines, Trinidad and Tobago,	19

6.0 Number of UN Member States are 193 and out of the 193, only 41 Member States do not implement VAT/GST, as follows:

No	Region	Country	No of country
1	ASEAN	Malaysia, Brunei, Myanmar	**3**
2	Asia	Afghanistan, Bahrain, Bhutan, Iraq, Kuwait, Maldives, North Korea, Oman, Qatar, Saudi Arabia, Syria, Timor Leste, United Arab Emirates, Yemen etc.	**14**
3	Europe	Andorra, San Marino.	**2**
4	Oceania	Kiribati, Marshall Islands, Micronesia, Nauru, Palau, Solomon Islands, Tuvalu,	**7**
5	Africa	Angola, Comoros, Djibouti, Eritrea, Liberia, Libya, Sao Tome and Principe, Somalia, South,	**10**
6	Caribbean, South, Central & North America	Bahamas, Cuba, Saint Lucia, Suriname, United States of America,	**5**

List of countries to implement VAT/GST (for the last few years) are:

| **Gambia - 2013**	**Saint Kitts and Nevis - 2010**
Congo - 2012	Laos - 2009
Seychelles - 2012	Niue - 2009
Grenada - 2010	Sierra Leone - 2009

7.0 Global Trend of Value Added Tax (VAT)/ Goods and Service Tax (GST)

The spread of Value Added Tax (VAT) or Goods and Services Tax (GST) system of Indirect taxes across the globe is showing an increasing trend with more than 160 countries, including 33 of the 34 member countries of Organization for Economic Co-operation and Development (OECD), employing VAT as the preferred form of consumption tax1 (refer Graph below).

Further, the following countries are **working towards a VAT/GST system:**

1. Afghanistan, Bahamas, Bhutan, Kiribati, Marshall Islands, Micronesia, Palau, Sao Tome and Principe, Syria
2. Gulf Cooperation Council (Bahrain, Kuwait, Qatar, Saudi Arabia, Oman and the United Arab Emirates)

China & India – to have a uniformed GST system.

GRAPHICAL REPRESENTATION OF VAT/GST INCRESE IN WORLD

■ Increse in VAT/GST geographies
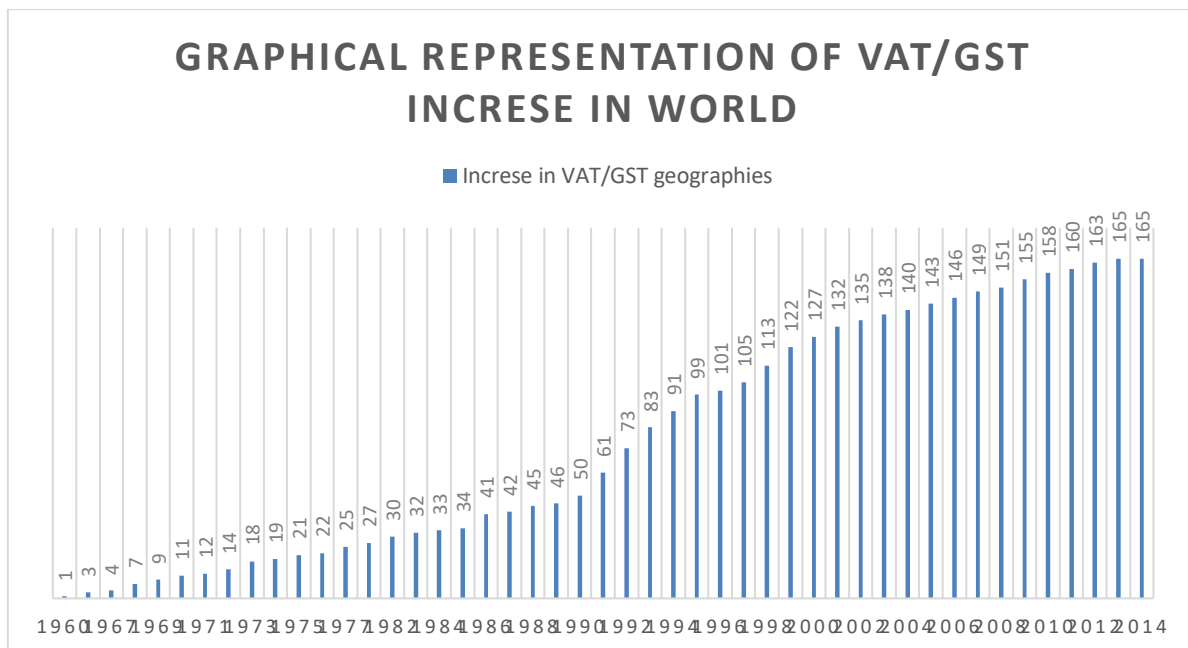
Source: OECD report on Countries with VAT 1960-2014

8.0 Brief Review of the Available Literature

In India goods and service tax has pre-born stage, we know as well about the VAT system and existed number of information and literature and experimental paper. But in case of GST had not that's kind of material so, we collect some paper which written fully based on excepted concept about GST in below:

Dr. Pradeep Chaurasia, Shweta Singhand Prakash Kumar Sen(2016), studied on the role of goods and service tax in the growth of Indian economy. They are concluded that overall GST is helpful for the development of Indian economy as well it will be very much helpful in improving the gross domestic product of the country more than two percent. Now the government of India should take final step to pass the GST bill in parliament with removing all hurdles.

Dr. Shakir Shaik, Dr. S.A.Sameera and Mr. Sk.C. Firoz(2015), studied on "Does Goods and Services Tax (GST) Leads to Indian Economic Development?." They are said that GST is expected to create a business friendly environment, as price levels and hence inflation rates would come down overtime as a uniform tax rate is applied. It will also improve

government's fiscal health as the tax collection system would become more transparent, making tax evasion difficult. Expected that implementation of GST in the Indian framework will lead to commercial benefits which were untouched by the VAT system and would essentially lead to economic development. Hence GST may usher in the possibility of a collective gain for industry, trade, agriculture and common consumers as well as for the Central Government and the State Government.

Nishitha Guptha (2014) in her study stated that implementation of GST in the Indian framework will lead to commercial benefits which were untouched by the VAT system and would essentially lead to economic development. Hence GST may usher in the possibility of a collective gain for industry, trade, agriculture and common consumers as well as for the Central Government and the State Government.

Jaiprakash (2014) in his research study mentioned that the GST at the Central and the State level are expected to give morerelief to industry, trade, agriculture and consumers through a more comprehensive and wider coverage of input tax set-off and service tax setoff,

subsuming of several taxes in the GST and phasing out of CST. Responses of industry and also of trade have been indeed encouraging. Thus GST offers us the best option to broaden our tax base and we should not miss this opportunities to introduce it when the circumstances are quite favorable and economy is enjoying steady growth with only mild inflation.

Saravanan Venkadasalam (2014) has analysed the post effect of the goods and service tax (GST) on the national growth on ASEAN States using Least Squares Dummy Variable Model (LSDVM) in his research paper. He stated that seven of the ten ASEAN nations are already implementing the GST. He also suggested that the household final consumption expenditure and general government consumption expenditure are positively significantly related to the gross domestic product as required and support the economic theories. But the effect of the post GST differs in countries. Philippines and Thailand show significant negative relationship with their nation's development. Meanwhile, Singapore shows a significant positive relationship.

9.0 Research Gap

Based on the above literature review, it is found that there is dearth of empirical studies on the end-consumers' perception on the GST Laws and its impact in Indian economy.

10.0 Objectives of the present study

Based on the above literature review and research gap, the following objectives were found pertinent :

1. To study the goals and objective of GST, features of GST and utilization of ITC (Input Tax Credit).
2. To understand how GST will work in India and GST mechanism.
3. How will IT be used for the implementation of GST?
4. How will imports be taxed under GST?
5. What are the major features of the proposed major features of the registration procedures, returns filing procedures and payment procedures under GST?
6. To know the benefits and challenges of GST on Indian economy in GDP, employability, savings, investments etc.
7. To study the impact GST influence our economy.
8. To compare existing tax structure and GST structure and how it effect various stakeholders.

11.0 Research Methodology

Being an explanatory research it is based on both primary and secondary data. Primary data were collected through structured questionnaires from the residents of Kolkata, based on Convenience Sampling. Secondary data were collected from various books, national and international Journals, government reports, articles, newspapers and magazines, publications from various websites which focused on various aspects of Goods and Service tax. Considering the objectives of study exploratory type research design is adopted to have more accuracy and rigorous analysis of research study. Among the popular research tools, Descriptive Statistics and Exploratory Factor Analysis (EFA) technique was adopted for the Study.

12.0. Analysis of Reliability & Validity and Factor Analysis

12.1. Reliability Test

Any study, depending on primary data, must be backed up by a proper test of reliability and validity. The evaluation of questionnaire reliability and internal consistency is possible by Cronbach's` α **(Cronbach, 1984)**, which is considered to be the most important reliability index and is based on the number of the variables/items of the questionnaire, as well as on the correlations between the variables **(Nunnally, 1978)**. The reliability of the instrument means that its results are characterized by receptiveness' **(Psarou and Zafiropoulos, 2004)** and these results are not connected with measurement errors

(Zafiropoulos, 2005), was evaluated by Cronbach alpha coefficient. The index alpha (a) is the most important index of internal consistency and is attributed as the mean of correlations of all the variables, and it does not depend on their arrangement **(Anastasiadou, 2006)**. So, I have conducted the reliability test on standardized items and the **Cronbach's alpha based on standardized item found at .912 (shown in Table-1) which proved the reliability of the questionnaire.**

Table-1 : Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.909	.912	26

Source: calculated through SPSS 24

12.2. Validity Test

Further, for testing the validity, I have conducted the Friedman test and the Tukey test. In statistics, **Tukey's test of additivity**, named after John Tukey, is an approach used in two-way ANOVA (regression analysis involving two qualitative factors) to assess whether the factor variables are additively related to the expected value of the response variable. It can be applied when there are no replicated values in the data set, a situation in which it is impossible to directly estimate a fully general non-additive regression structure and still have information left to estimate the error variance. The test statistic proposed by Tukey has one degree of freedom under the null hypothesis, hence this is often called "Tukey's one-degree-of-freedom test." **Tukey's test** for nonadditivity was also found to be significant (shown in Table 5.26), **signifying that there are no replicated values in the data set.**

Table – 2 : ANOVA with Tukey's Test for Nonadditivity

			Sum of Squares	df	Mean Square	F	Sig
Between People			1505.868	99	15.211		
Within People	Between Items		200.925	25	8.037	5.835	.000
	Residual	Nonadditivity	34.062[a]	1	34.062	24.968	.000
		Balance	3375.090	2474	1.364		
		Total	3409.152	2475	1.377		
	Total		3610.077	2500	1.444		
Total			**5115.945**	**2599**	**1.968**		

Grand Mean = 3.26

a. Tukey's estimate of power to which observations must be raised to achieve additivity = -.766.

12.3. Test for Normality: One-Sample Kolmogorov-Smirnov Test

The Kolmogorov–Smirnov test can be modified to serve as a goodness of fit test. In the special case of testing for normality of the distribution, samples are standardized and compared with a standard normal distribution. This is equivalent to setting the mean and variance of the reference distribution equal to the sample estimates, and it is known that using these to define the specific reference distribution changes the null distribution of the test statistic, as below. Various studies have found that, even in this corrected form, the test is less powerful for testing normality than the Shapiro–Wilk test or Anderson–Darling test. The result of one-sample K-S Test was found to be *.000, i.e., significant, implying that although convenience*

sampling was adopted as a method of **sampling, but the dataset followed normal distribution.**

12.4. Exploratory Factor Analysis

Then, the supposition test of sphericity was conducted by the Bartlett test (H_o: All correlation coefficients are not quite far from zero) is rejected on a level of statistical significance p<0.0005 for Approx. Chi-Square=4049.368. (shown in Table-3)

Table – 3 : KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.800
Bartlett's Test of Sphericity	Approx. Chi-Square	4049.368
	df	300
	Sig.	.000

I have also conducted the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity. To ascertain if the subscales were suitable for factor analysis, two statistical tests were used. The first being the Bartlet Test of Sphericity, in which it is examined if the subscales of the scale are inter-independent, and the latter is the criterion KMO (Kaiser-Meyer Olkin Measure of Sampling Adequacy, KMO) **(Kaiser, 1974)**, which examines sample sufficiency. The KMO measure of sampling adequacy results in .809 i.e. greater than .05 which was supported by the Bartlett's test of sphericity with 5671 degrees of freedom. *The adequacy indicator of the sample KMO=0.800>0.70 (shown in Table - 3) indicated that the sample data is suitable for the undergoing of factor analysis. The*

control of sphericity (Bartlett's sign<0.001) proved that the principal component analysis has a sense. Through this analysis, data grouping was based on the inter-correlation with the aim of imprinting those factors which describe completely and with clarity the participants' attitudes towards the research subject. Consequently, the coefficients are not all zero, so that the second acceptance of factor analysis is satisfied. As a result, both acceptances for the conduct of factor analysis are satisfied and we can proceed to it.

Then a Principal components analysis with Varimax Rotation produces the dimension of differentiation was used in order to confirm or not the scale constructs validity. The main method of extracting factors is the analysis on main components with right-angled rotation of varimax type (Right-angled Rotation of Maximum Fluctuation), so that the variance between variable loads be maximized, on a specific factor, having as a final result little loads become less and big loads become bigger, and finally, those with in between values are minimized **(Hair et al., 2005)**. The following factors were found from the factor analysis.

12.5. Results of Exploratory Factor Analysis for Optimism (Relating to Q. 31 given in questionnaire as placed in Appendix)

For factor analysis I have used Principal Component Analysis with 4 components consisting of 10 variables and also Varimax Rotation Method and finally they were extracted into 4 factors which explain near about 63.731% of the total variance. (Shown in Tables 4 and 5)

Table – 4 : Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared ings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.711	38.843	38.843	9.711	38.843	38.843	7.593	30.371	30.371
2	6.717	26.866	65.710	6.717	26.866	65.710	5.145	20.581	50.953
3	2.735	10.941	76.650	2.735	10.941	76.650	3.398	13.593	64.546
4	1.281	5.126	81.776	1.281	5.126	81.776	3.330	13.318	77.864
5	1.215	4.860	86.636	1.215	4.860	86.636	2.193	8.772	86.636
6	.826	3.306	89.942						
7	.573	2.291	92.233						
8	.417	1.667	93.900						
9	.322	1.288	95.187						
10	.255	1.022	96.209						
11	.158	.630	96.839						
12	.135	.541	97.380						
13	.118	.472	97.852						
14	.101	.404	98.256						
15	.095	.381	98.637						
16	.078	.312	98.949						
17	.056	.226	99.175						
18	.049	.195	99.370						
19	.041	.165	99.536						
20	.039	.155	99.690						
21	.024	.094	99.784						
22	.017	.067	99.851						
23	.016	.063	99.914						
24	.012	.047	99.961						
25	.010	.039	100.000						

Extraction Method: Principal Component Analysis.

Table – 5 : Rotated Component Matrix[a]

	Component				
	Convenience	Complexity	Ease	Awareness	Cost Reduction
GST has not made the small business trapped into hardship	.972				
There is a need for public debate on GST.	.956				
There should be uniformity in the tax system across the country.	.942				
The time for the implementation of Goods and Services Tax (GST) is suitable	.907				
GST will increase tax compliance.	.837				
GST can be linked to PAN/TAN.	.803				
GST is not confuses the citizens of the country	.744				
Government will provide all services so it become easy for tax payer	.739	.460			

Statement	1	2	3	4	5
The awareness of GST has increased since it was first announced in 2007-2008.	-.670		.592		
GST is not simple to implement.		.936			
GST is a good method to replace Sales and Services Tax		.880			
Use of Information technology will ensure effective implementation of GST.		.725			
A tax payment in GST is easier compared to other systems.		.677	.612		
Exemptions of certain goods/services will benefit to tax payers.		.673	.491	.423	
GST will be easy to understand	.428	.634		-.414	
The lists of taxable and non-taxable items are well-defined in GST act.			.871		
GST system is a legitimate way for the government to collect revenue to manage an economy			.792		
GST will cause an increase in the cost of living		.605	.654		
There is a need for more awareness programs on GST.				.889	
The awareness of GST among public needs to be improved.				.846	
GST can be integrated with Unique Identification Number (UID).		.530		.693	
GST will provide more support to trade and industry through wider coverage of input tax credit.					.790
GST will not result in the products or services to be more expensive					.755
With the introduction of GST, companies will have to relook at their business processes.	.483				.557
Citizens are ready with the implementation of GST	.532	-.403			.542

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 6 iterations.

12.6. Results of Factor Analysis

In the factor analysis only 5 factors were considered important –

1. First factor was termed as "Convenience".
2. Factor 2 can be termed as "Complexity".
3. Factor 3 can be termed as "Ease".
4. Factor 4 can be termed as "Awareness".
5. Fifth factor may be termed as "Cost Reduction".

13.0 Conclusion

The GST at the Central and at the State level when introduced and it is clear from the discussion above that it will thus give more relief to producers and consumers through a more comprehensive and wider coverage of input tax set-off and service tax setoff, subsuming of several taxes in the GST. With the GST being properly formulated, it is expected that there will be revenue / resource gain for both the Centre and the States, primarily

through widening of tax base and possibility of a significant improvement in tax-compliance along with that the tax base will be comprehensive, as virtually all goods and services will be taxable, with minimum exemptions. However, proper implementation of GST requires concerted efforts on parts of all stakeholders, namely, Central Government, State Governments and trade and industry. Of course, it is the Central Government which needs to take the initial step. Tax payer education or public awareness campaigns needs to be provisioned. Public workshops, seminars and training on GST also must be conducted in all states. States must also work out their revenue neutral rates, revenue implications as well as compensation packages. These issues must be resolved at the earliest so as to ensure smooth transition from the existing system of VAT to the new GST regime. It will also help in increasing the GDP of the country by 1-1.5%. Such a tax system has already been implemented worldwide around 150 countries (France being First in 1954) and India is catching up with the global trends. Thus going forward on all transactions of both goods and services, only one tax will apply which is GST comprising of CGST and SGST. IGST would be applied instead of SGST for interstate transactions. Input credit of all these taxes will be available against all the respective outputs. For successful implementation of GST, it is necessary that the Government at both center and state levels, agree to merge all their taxes into CGST/SGST. Further, the base for taxation for both has to be the same. The exemptions, abatements etc. under GST need to be common for both center and all states to avoid litigation. Further exemptions/exclusions should be minimum to avoid break of credit chain. The law needs to provide for single point compliances, absence of multistate audits etc. for the assesse. GST is expected to bring down prices and hence the inflation since it will remove the impact of tax on

tax and enable seamless credit. It is expected to generate revenue for the country as the tax base will increase as the GST rate will be somewhere around 27% with both goods and services covered. It is also expected to make exports from India competitive and India a preferred destination for foreign investment since GST is a globally accepted tax.

Thus the research paper starts with the existing issues faced by the industry under service tax laws and based on the available information in the public domain. GST will be a game changing reform for the Indian economy by creating a common Indian market and reducing the cascading effect of tax on the cost of goods and services. It will impact the tax structure, tax incidence, tax computation, tax payment, compliance, credit utilization and reporting, leading to a complete overhaul of the current indirect tax system. GST will have a far-reaching impact on almost all the aspects of the business operations in the country. The proposed GST will simplify the tax structure, broaden the tax base, and create a common market across states and federally administered districts. Implementation of Comprehensive GST would be the ultimate finale of the fiscal reform process in India which was embarked upon a decade ago. Once implemented, it will accelerate economic growth and take India to a commanding position in the world economy. GST will have positive impact on all stake holders. It is expected to:

- Increase in GDP growth by 1.4% to 1.6%.
- Increase Tax GDP Ratio up to 2%.
- Reduce overall cost of indigenously manufactured goods by 10% leading to reduction in price of manufactured goods.
- Significantly reduce tax compliance and administration cost due to simple uniform structure.

Provide horizontal equity at national and business entity level.

This will be a win- win situation for all stake holders and for the country as a whole

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