

Quarterly

ISSN 2582-5429 (online)

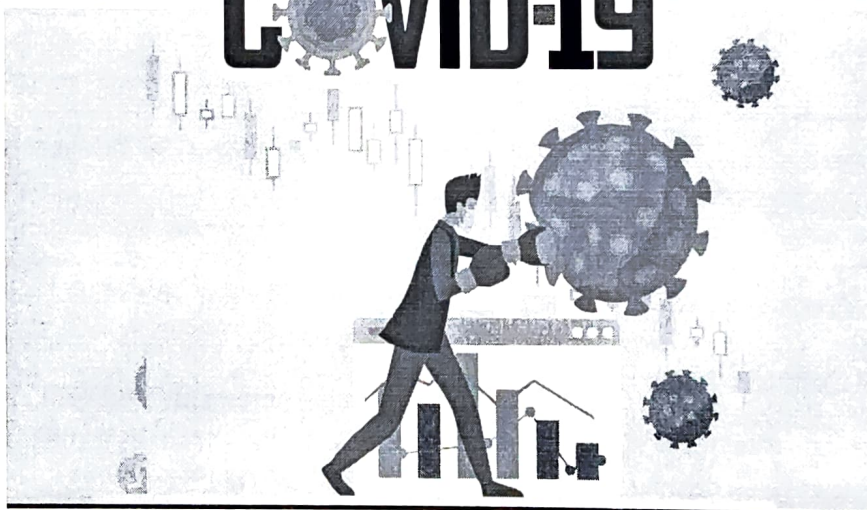
Akshara Multidisciplinary Research Journal

Peer-Reviewed & Refereed International Research Journal

April-June 2020 Vol.09 ISSUE, 1 (B)

Emerging Issues In Commerce, Management & Accountancy in the times of

COVID-19



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Product Mix of The Postal Department In India: An Overview

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Abstract

The postal department of India is one of the leading service providing organisations of the country. It caters to the need of crores of Indian customers on every day basis. The post office is responsible to provide services to the common citizen on regular basis. The post has a widest network and also employs sufficient number of human resource. The post has number of schemes and services to offer the citizens at large. Most of the item due to lack of advertisement and also because of unawareness of the customers, every few services are known to the customers. This paper is an attempt to provide an overview of postal services in India. The postal product mix can be broadly divided into four major categories. The study explains all the major types of products. The study concludes that the post has to make the customer aware about the products and services so that maximum number of citizens can avail the benefit of the postal services in India.

Key words: Post, Product Mix, Mail, Corporate, Bank and Insurance Services.

Introduction

The Postal Department started providing services in India in 1837. For more than 175 years, the Department of Posts has been the backbone of the country's communication and has played a crucial role in the country's social economic development. It touches the lives of Indian citizens in many ways: delivering mails, accepting deposits under Small Savings Schemes, providing life insurance cover under Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) and providing retail services like bill collection, sale of forms, etc. With 1, 55,600 Post Offices, as on 31st March 2019. The Department of Post has the most widely distributed postal network in the world.

History of Postal Services in India

The postal system was started in India by the East India Company and dates back to 1837 when postal services were opened to public. The first postage stamp was issued in Karachi in 1852 (valid only in Sind). In 1854, the company constituted the

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Postal Services as a special entity under a Director General and issued a postage stamp on an all India basis. In 1880, MoneyOrder System was introduced. The Post and Telegraph system, received statutory recognition under Act VI of 1898. Post Office Savings Bank was started in 1882 and Postal Life Insurance in 1884. The Railway Mail Service was started in 1907 and Air Mail Service in 1911. In 1972 Postal Index Number (PIN) was introduced. Quick Mail Service was introduced in 1975. Speed Post Service was introduced on 1st August, 1986.

Objectives of the Study

The broad objective of the study is to provide an overview of postal services in India .

Research Methodology

The study uses secondary data collected from the website of the department of Post and Communication, Government of India. The data is presented with the help of a diagram and also each service under the each category among the four categories is being presented.

Services offered by Department of Post in India

The postal operations includes the whole array of the pioneer postal services that mainly includes viz., Sale of Stamps and Postal Stationery; Transfer of Registered Articles from one place to another; Transfer of insured articles; Delivery of Value Payable Articles; Transfer of Money through Money Orders, and Postal Orders as well as, services offered through Booking of Parcels. The postal services were traditionally provided at manually managed counters. But, now with the use of Information Technology it has further extended its scope making it more responsive. It has also been described as the provision made by the Government system of the nation for the transfer of Letters, Packages, and Periodicals, and includes other related services.

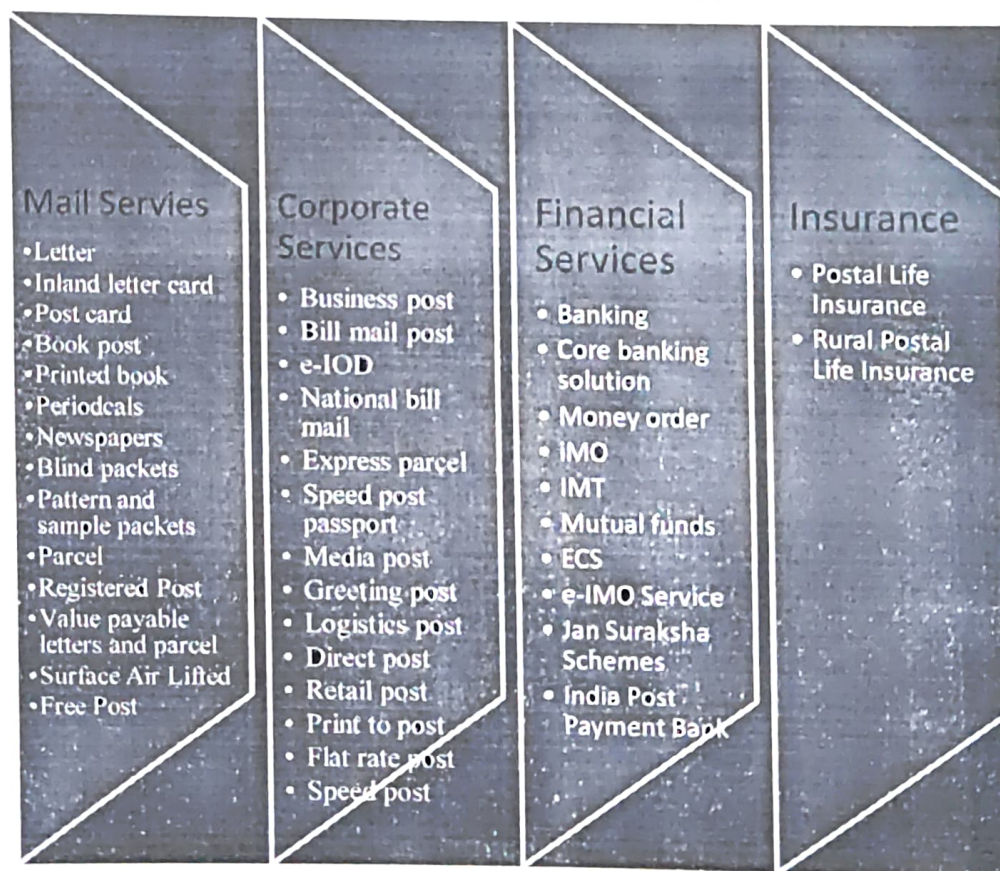
The basic functioning of the department of post is to have successful accumulation, collection processing, transfer and delivery of correspondence and it also includes other allied services. Mail is collected from more all avenues through duly fixed letter boxes. Then, it is divided and processed by the well-established and well-structured network of Mail Offices and transferred by Rail, Road and Airlines throughout India to ensure its delivery to the citizens. The functioning of the postal services is through the post office counters that cover the whole pool of core services that includes viz., the sale of stamps; booking of registered articles; insured articles; value payable articles; transfer of money through money orders; booking of parcels, and savings bank transactions. Traditionally, these services were being made available through manually operated counters with less technological support. With the passage of time and with due respect to the growing need for availing benefits of technology to customers, functioning at the counter is now being progressively computerized to



ensure a wider range of services to the customers from a single window leading to Swift Services.

Types of Services offered by the Department of Post

Broadly speaking the types of services offered by the department of post can be divided into four major categories. The four major categories will include mail service, financial service, corporate service and insurance. Among the four services the mail and corporate services are classified postal services and financial and insurance services can be classified as non-postal services offered by the Department of Post. Apart from the above mentioned services the post also implements and offers number of schemes which are offered by the Government of India from time to time. The services are mostly categorized as non postal services and are offered as a part of implementation of programs and schemes of Government of India.



Services offered by Post Fig 1.1 (Source: Authors own Compilation)

Mail Services



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1. **Letter:** A communication is enclosed in an envelope and addressed. The maximum weight can be only 2 kilogram per letter.
2. **Inland letter:** Communication is contained on a sheet of paper with prescribed size and folding. Inland letter card is used for transmission within India only.
3. **Post Card:** Open communication on a card of prescribed size. Post cards are for transmission within India only.
4. **Book Packet:** It is meant to send books with maximum weight of 5 kilogram per book post. It should not contain any personal communication or any money; it can contain stamped self-addressed post card or letter.
5. **Printed Book:** It is meant to send book or publications not published at regular intervals, with maximum weight of 5 kilogram per printed book post.
6. **Periodicals:** The Content shall be periodicals registered with the registrar of Newspapers in India.
7. **Newspaper:** A newspaper is a publication containing wholly or in great part of political or other news, with or without advertisement. It should have a bonafide list of the subscribers.
8. **Blind literature packets:** Post allows free transmission of blind literature packet up to 7 kilogram. It must be send to a blind person.
9. **Pattern and sample packets:** It may contain bonafide trade pattern or samples of merchandise not having any saleable value. The maximum weight permitted is 2 kilogram. The maximum weight of unregistered parcel is 4 kilogram and registered parcel is 20 kilograms.
10. **Parcel:** Anything can be sent in a parcel except articles whose transmission is prohibited.
11. **Registered Post:** The post article is registered is given identification and recorded at every stage of handling. Registration is compulsory for 4 kilogram in weight, any insured article.
12. **Value Payable Letters and Parcels:** Registered letters and parcels which will be paid at the time of receipt. Books, letters, newspapers, book packets can be sent as VPL/P.
13. **Surface Air Lifted:** SAL is one more premium mailing service from post. It is available for 39 countries in the world. It is faster than sea mail yet cheaper than air mail- an ideal combination of air and surface transport for quick and economical mail deliveries.
14. **Free Post:** is an innovative product introduced by India Post to offer special numerical codes to persons/organisations who may like to receive responses /orders without having to supply reply card, labels or envelopes to their prospective customers.

Corporate Services



1. **Business post:** it provides total mailing solutions to the businesses from mail preparation to mail delivery. It is a one-stop shop service that manages entire mail-out process, for small businesses as well as large companies. The services include printing, collating, inserting, sealing, and addressing to meet business need. The service is available in business post centres which have been established in major towns. It is currently available at all major post offices.
2. **Bill mail post:** Communication in the nature of financial statement, bills, monthly accounts bills or any such other items of similar nature may be posted by a service provider to customer at least once in 90 days under this service. The minimum quantity of articles to be posted at a time is 5000 and rate of postage will be Rs 3/- for weight not exceeding 50 grams.
3. **e-IOD:** E-intimation of delivery (e-IOD) is a value added service of the post which provide electronic information about delivery of articles through e-mails, department's website or electronic web based access to the senders. Delivery information of the e-IOD articles would be uploaded by delivery post offices on the central server and email is sent to sender.
4. **National bill mail:** (NBM) is meant for destination other than local ones which are served by the bill mail service. NBMS articles are accepted at BMS centres. NBMS articles have to be submitted to pin code bundles, with a check slip indicating pin code tied with each bundle.
5. **Express parcel:** is an ideal service for sending the parcels up to 35 kilograms within India. It's fast and reliable. It is also about value for money. It costs Rs 25 within the city for 2 kg parcel. Each consignment is given a unique barcode number for identification starting with XP.
6. **Speed post passport:** The department of post and Ministry of external affairs for the convenience of passport applicant have started a service where the customer can opt for speed post delivery of the passport and the post also assist in the application process.
7. **Media post:** The post offers unique media concept by delivering postcards, letters, etc. Media post- an innovative and effective vehicle for brand and marketing managers to communicate their corporate messages across the nation.
8. **Greeting post:** These cards come ready with pre-paid postage envelopes thereby eliminating the need to affix stamps: a unique concept for the first time in India. Greeting post is yet another innovate product of the India Post.
9. **Logistics post:** for corporate customers logistics post services will provide cost effective and efficient distribution across the country. Logistics post manages the entire distribution side of the logistics infrastructure from collection to distribution, from storage to carriage, from order preparation to fulfilment at the lowest price possible.



10. **Direct post:** Advertising of products and services by the business organisations is growing. Direct mail is printed matter by the business usually carrying a sales message or announcement designed to draw a response from a carefully selected consumer or business market. A minimum quantity of 1000 pieces can be accepted under direct post.
11. **Retail post:** offers a range of services including the collection of electricity bill, telephone bills, insurance premium and collections of taxes and fees for the Government. Further under Retail post, the post office sells application forms of competitive exams. Booking of railway tickets, selling gold coins and dealing in Forex are also the function of retail post.
12. **Print to post:** is a unique product of India Post that offers total solution to the businesses covering printing services, mail room services, distribution services and bill collection services. With print to post service, businesses can walk to the post office for services of printing, mailing, distribution and collection of the bills.
13. **Flat rate post:** flat rate is a parcel service which is available at three capacities viz. 1 kg, 2.5 kg and 5 kg for sale. The flat rate parcel boxes are sold at identified post offices only, while they can be booked at all computerised post offices. The parcel will be delivered across India including in rural areas.
14. **Speed post:** with the tag line 'One India One Rate' scheme was launched Rs. 25/- for the entire destination across India. Speed post delivers 'value for money' to everyone everywhere, delivering local speed post up to 50 grams at Rs. 12/- .

Financial Services

1. **Banking:** Post office provides various saving schemes which are saving account, recurring deposit account, time deposit account, monthly income account, public provident fund account, national saving certificate, senior citizen accounts, Sukanya Samridhi Account, etc.
2. **Core banking solution:** India post provides accessible and affordable services to the people of India through its network of post offices. Western union money transfer, electronic money order and distribution of mutual funds are part of core banking solution. Post office also distributes MGNREGS wage and old age pension payments.
3. **Money order:** a money order is an order issued by post office for the payment of sum of money to the person whose name the money order is sent through the agency of the post office.
4. **iMO:** India post presents Instant Money Order (iMO) the instant online money transfer service that gives you speed, mobility, safety and reliability for your money transfer. Imo is an instant web based money transfer service through Post Offices in India between two resident individuals of India.

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5. **IMT:** International Money Transfer is possible because of collaboration of the Department of Posts, Government of India with Western Union Financial Services, USA, a state of the art International Money transfer service is now available through the post offices in India, which enables instantaneous remittance of money from 185 countries to India.
6. **Mutual funds:** India post in partnership with IDBI launched a scheme for distribution of mutual funds through post offices. Mostly at the post office AMFI qualified personnel is present to receive the mutual fund applications.
7. **ECS:** Electronic Clearance System is offered by India Post in connection with payment of monthly interest under the Monthly Income Scheme (MIS). The depositors have the facility of getting MIS interest automatically transferred and credited into saving bank account.
8. **e-IMO Service:** International Money Order between people of India and the UAE. The residents in UAE, especially migrant workers can now transfer money speedily on very economical rate to any location under post offices in India.
9. **Jan Suraksha Schemes:** Pradhan Mantri Suraksha BimaYojna (PMSBY) and Pradhan Mantri Jeevan Jyoti BimaYojna (PMJJBY) were launched w.e.f. 7.09.2015 in all CBS Post Offices. Atal Pension Yojna (APY) was launched from 1st December, 2015 which is further extended to 20457 CBS sub post offices.
10. **India Post Payment Bank:** The payment bank offers product and services to the customers at the doorstep of the customers. It provides a linkage across the entire banking and settlement infrastructure. The main objective of the payment bank is to provide services to the rural areas and offer affordable distribution of financial services to the people living in villages.

Insurance

1. **Postal Life Insurance:** the insurance was started in 1884 and has to offer products which include whole life assurance, convertible whole life insurance, endowment assurance, anticipated endowment assurance, joint life assurance and children policy.
2. **Rural Postal Life Insurance:** The rural postal life insurance started in 1933. The prime objective of the scheme is to provide insurance cover to rural public in general and to benefit weaker section and women workers of rural areas in particular. The RPLI includes plans such as whole life Assurance, convertible whole life assurance, endowment assurance, anticipated endowment assurance, Gram Priya and schemes for differently abled.

Conclusion

The postal department has a wide range of product mix to offer its customers and also has its post offices available throughout the country. The human resource working in the postal department of India is also in large number. In spite of having so



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many product mix still the majority of the customers remain unaware about the products and services of the post. In this regard the post offices have to come up with advertisement about the products and also the employees should be more vocal about the products.

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