

# Chapter - 14

## IMPACT OF COVID- 19 ON THE PROFITABILITY IN FINANCIAL SECTOR

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# CHAPTER-1

## INTRODUCTION

The non-public quarter is that the a part of the financial system it truly is surpass people and companies for earnings and isn't always state managed. therefore, it encompasses involved in-profit groups that are not owned or operated by using the govt. groups and corporations that government run are part of what is called the majority sector, while charities and opportunity noncommercial organizations are a part of the voluntary sector. The private region includes all in personal proprietor, for-profit agencies within the financial system. The private area tends to form up a larger proportion of the economy in free marketplace, capitalist primarily based more often than not societies.

Personal quarter organizations can even collaborate with authorities run groups in arrangements. The COVID-19 pandemic has consequences on public health and inflicting unheard of disruptions to economies and exertions markets, together with for group of workers and businesses inside the woodland quarter. it is exacerbated existing demanding situations, with numerous businesses and personnel struggling as a result.

According to the United Nations Convention on Climate Change and Development, the coronavirus herbal event could cost the global economy between \$1 and \$2 trillion by 2020. Some sectors of the Indian economy are listed below that are experiencing a lag. It is possible that gross domestic product growth will be reduced to a couple of five percentage points late to internment in the United States. Aviation is one of the most severely affected industries as a result of the Covid-19 crisis, which has taken on the characteristics of a virulent disease. According to the International Shipping Association, airlines worldwide could suffer a loss in soul revenues of up to \$113 billion as a result of the current crisis.

In the wake of nearly thirty percent of bookings to virus-affected areas being refunded, airfares have collectively suffered a decrease in value. As a result, airfares to such destinations have decreased by 20-30 percent on a per cent basis. The growth of domestic tourists is also being slowed, as more and more domestic tourists choose to postpone or cancel their travel plans.

When comparing this summer's domestic tour to last year's tour, some companies have predicted a thirty percent increase in visitors overall. Fares on major domestic routes have been reduced by 20-25 percent, and airfares rectangular degree are expected to remain low throughout the summer season season as well. There are a lot of airline companies that are on the verge of going bankrupt because their cash reserves are depleting quickly. Furthermore, the disaster may result in a lack of employment opportunities as well as pay reductions. Several airlines have asked a large number of their employees to take unpaid leave in order to tour inactively. To prevent the spread of the coronavirus, authorities have suspended the majority of visas to the United States, possibly up to one-third.

## **IMPACTS ON THE PRIVATE FINANCIAL SECTOR**

The COVID-19 global pandemic has a poor effect on the non-public sector within the growing economies, commercial enterprise, and people in affected conditions among the most important significantly affected.

The global pandemic has developed quickly from a fitness emergency to a world financial issues, spreading thru the numerous quarter and developing risks to financial systems. first rate quarter-degree impacts it include offer, call for-primarily based shocks to infrastructure and personal fitness care, disruptions to imports ,exports and additionally the world local worth chains, and declining the activity that threatens meals lack of confidence, all ensuing in economic quarter instability.

The private region remains goingthrough unforeseen complication across countr ies, severa employees stay laid-off, while change, investment and cash markets have folded.

Many businesses already engage in risk management and commercial enterprise continuity designing, however there is vicinity for better verbal exchange with most of the people region and shared contingency designing.

## **NEWSPAPER INDUSTRY FACE LOSSES DURING LOCKDOWN**

The newspaper industry is some of the worst affected in India with hardly any sales coming in from both advertising and marketing or stream the national lockdown within the wake of the coronavirus worldwide pandemic.

The Indian newspaper contributors has request the government to offer a robust package to the newspaper enterprise which it stated has misplaced over Rs 4000 crore and is probable to go through in addition losses as much as Rs 15000 crore in

the subsequent six to seven months The newspaper industry has already misplaced Rs 3500-4500 crore in the ultimate months. considering that financial interest has almost collapsed and there is no likelihood of marketing from personal area all of us goes for the digitalization during lockdown period because nobody opt to move and buy a newspaper from the shop and then read the information, due to going through losses in the businesses no one desires to invest cash on the advertising and commercial, the losses are anticipated to retain at the same charge for the following 6-7 month implying a further loss of Rs 12000-16000 crore over the 6-nine months except a sturdy stimulus is implemented by means of the authorities The losses already incurred had very server repercussions for the 40 lakh workers and team of workers who're directly and not directly concerned in the newspaper enterprise - reporters (newshounds), printer, deliver, carriers and lots of others, which represents over 900 newspaper.

Newspapers provide direct and indirect employment to nearly nine to 12 lakh human beings and over 18-22 lakh people, respectively. because of the above so losses and glued of coins flows, the newspaper institutions are finding it very tough to even distribute salaries to personnel, people and bills to their providers.

## **BANKING SECTOR**

The COVID-19 pandemic is most likely one of the most significant challenges the world has confronted with the aid of the money offerings exchange in nearly a century. The COVID-19's impact on banking is associated with a significant drop in demand, a decrease in income, and production shutdowns, all of which could have a negative impact on the enterprise of banks.

Employee shortages, insufficient virtual maturity, and pressure on the existing infrastructure are all contributing factors to the current state of affairs, which is exacerbated as agencies scramble to deal with the impact of COVID-19 on monetary services. Because of the unusually high prevalence of the coronavirus, banks are finding it difficult to meet their obligations. COVID-19. Borrowers and collection agencies are experiencing process losses, slowed sales, and declining income as a result of the virus's continued spread throughout the world. Clients of financial institutions are more than likely to begin looking for ways to alleviate their financial difficulties. Pandemics will have a significant impact on financial system in a variety of ways, one of which is their enormous economic costs.

According to the Indian bank, the coronavirus outbreak in the country could result in a years-long shutdown of the country's economic infrastructure. Banks occupy

a central position in the economic system, providing investment to businesses and organisations. Their dependability is critical in order to keep the system operational.

## **LOSS FAITH IN THE BANKING ENTITIES**

It was the first time in many decades that the Reserve Bank of India (RBI) imposed a moratorium on private regional banks. A moratorium, imposed by the regulator, is the closing lodge of the PCA framework, and it is necessary to nurse the bank back to health. A bank stability length of more than Rs 3 lakh crore has indeed become sufficient to cause panic in the market place. After the collapse of multi-kingdom cooperative bank Punjab and Maharashtra cooperative bank financial institution and yes financial institution, the issue of acceptability in the banking industry has been raised once more in the industry. Aside from that, the government has increased the deposit coverage limit from Rs 1 lakh to Rs five lacs per depositor and per bank, effective immediately. In reality, Indian banks are well capitalized, with the expectation of only a small number of customers; however, the recent debacle has done significant damage by uniting the small depositors' agreement within the banking industry, which has caused significant disruption.

## **THE RESOLUTION OF UNDESERVEDLY LOAN IS STUCK**

The International Banking Code (IBC) is a game-changing law for the banking sector because it is becoming a deterrent in the marketplace for defaulters.

The bank has made all of the necessary provisioning for non-performing assets (NPAs) in its books, but the restoration is still a long way off. When customers, particularly international distressed funds, see too many amendments in a short time period and prison challenges at each stage, they lose interest in the NCLT courts, which is compounded by the fact that the NCLT courts are overburdened with cases.

The shoppers are most likely keeping an eye out for signs of a reversal in the exponential decline.

Because banks are lowering interest rates to generate commercial enterprise while major financial institutions around the world are decreasing interest rates, the internet hobby margin is shrinking scientifically.

The earnings from fee and other fee-based services are being hit by means of the current decline in financial interest. Banking coins go with the flow has also suffered as a result of policies such as loan moratoriums and loan repayment grace periods. To

encourage spending in the quarter in which it is desired the most, the bank can also focus on cashback and loyalty rewards programmes.

## **HOW BANKS CAN MANAGE THE BUSINESS IMPACT**

The largest financial institution will need to consider the potential impact of Covid-19 on the banking enterprise and its customers in addition to being in full business continuity mode.

They will play an important role, and if they take the necessary steps, they should be able to limit the financial damage that is expected to be caused by this crisis.

In addition to the potential for a public health and humanitarian crisis, the covid-19 pandemic also carries the risk of causing an economic shock. Financial institutions are in a unique position to make a difference. It will have an immediate impact on 4 critical retail and commercial banking segments: credit control, revenue compression, customer service and recommendation provision, as well as running version adjustment and cost management. In the longer term, the impact will be felt across all segments.

## **INSURANCE SECTOR**

For the most part, because of the nature of the insurance industry, it is well prepared to deal with large-scale business loss events, such as the covid-19 pandemic, when they occur.

A number of insurers took advantage of the SARS outbreak in 2003 to learn from their mistakes and include exclusion clauses for illness and epidemics, as well as pandemics, in their most non-existent products, such as business interruption and travel insurance. However, because the impact will differ from one country to another, there may still be some uncertainty regarding the total number of claims for life and health insurance, as well as the timing of these claims. Death rates are being closely monitored by the insurance industry, and it is expected that the state of the financial markets will have a significant impact on the industry in the near future. Business interruption and contingency claims for general insurers are continuing to grow in number, and this could result in a reduction in their ability to compete in the marketplace. Due to the upcoming 2021 renewal special, multinational insurance groups are assessing the potential impact of covid-19 claims on their solvency capital requirements from a regulatory perspective. They are also determining whether they need to extend the term of their existing intercompany reinsurance programme or increase the level of coverage.

## **ASSET MANAGEMENT SECTOR**

Despite the fact that the covid-19 pandemic is still ongoing, asset managers in both the traditional and opportunity areas are feeling the strain on a variety of fronts.

In these demanding situations, both regulated and unregulated entities, which can be found at both the fund and funding stages of the process, can suffer consequences. The sector has seen the combined effect of massive outflows of property as investors sought liquidity in addition to lower asset valuations, which has resulted in the erosion of the flow of control costs in the sector.

Because the covid-19 pandemic is highly likely to have an impact on the satisfactory of techniques, it may be possible to provide more convenient protection in the event of a worker pool being reduced in size.

## **CAPITAL MARKET**

The financial markets will be affected by the Covid-19 outbreak. It is likely that the uncertainty brought on by COVID-19 will continue for the foreseeable future..

Banks and capital markets institutions have no choice but to maintain a high level of vigilance and to constantly revise their business continuity plans in response to changing circumstances. However, while it is reassuring to see some aggressive economic and financial coverage responses around the sector already, the predictability of how these movements will stabilise markets and accelerate the path to normalcy is only slowly rising, and in some cases has not yet emerged, which is a cause for concern. In spite of this, banks and their customers can take comfort in the fact that capital ratios were higher than at any point during the previous decade prior to the onset of the current crisis.

It is important for banks to actively consider their customers' immediate desires while also considering a number of near-term, brief-term and medium-term operational and monetary implications, as well as risk and regulatory compliance implications.

In order to facilitate a rapid return to stability, they have an opportunity to participate in the marketplace and the financial system.

## **PUBLIC FINANC SECTOR**

### **Hospitality**

The confinement to prevent the spread of COVID-19 in the United States has had a disastrous effect on the welcome region, particularly on lodges and hoteliers, as

previously stated in this article. "The ramifications are catastrophic. The hotels rectangular measure companies that are extraordinarily capital intensive and that charge extraordinarily high fastened fees, for example, are particularly problematic "Lemon Hotels NSE -1.39 vice chairman and managing director Patanjali G Kiwanis was given the order.

The debt component of the capital extensive element is frequently present, and it must be repaired through the payment of interest on debt and the compensation of debt. According to him, because accommodations are also labor-intensive, they have accrued a slew of additional costs, such as wage invoices, in addition to paying government levies and expenses for minimum load requirements.

"In the past, the Indian cordial reception commercial enterprise experienced occupancy rates ranging from sixty five percent to seventy percent or complete occupancy on a regular basis. As soon as the gadgets got to work, the occupancy rate dropped to its absolute bare minimum "As previously stated, the Kiwanis Club.

The occupancy rate in Bharat is expected to be extremely low in the future.

### **Exports and Imports of Goods**

India's current account deficit decreased marginally in March, falling to \$9.76 billion from \$9.85 billion the previous month, following the usual course of events.

Given the drop in international demand and shipments caused by the outbreak of a brand-new coronavirus, India's merchandise exports shrank significantly in 2019 compared to the previous year, and analysts predicted a bleak outlook for exports in 2020 as global financial interest rates fell even further.

Measurable exports fell 34.4 percent to \$21.41 billion in the first quarter of this year, while imports fell 20.7 percent to \$31.16 billion during the same period.

Oil imports, the most important component of the import bill, decreased by 15% to \$10.01 billion, aided by a drop in global crude prices and a delay in domestic demand for petroleum.

India imports nearly eighty percent of its gasoline requirements, which allows it to meet its demand.

India's current account deficit decreased marginally to \$9.76 billion from \$9.85 billion at various intervals the previous year. The impact of COVID-19 on India's exports in 2021, broken down by unit of measure. Source: World Bank. Oil merchandise exports from India were the most negatively affected unit in terms of volume, with a decrease of



approximately thirty book in Gregorian calendar month 2021 when compared to the same month the year before. Cereals that were diametrically opposed to one another experienced the steepest growth during that month, with an approximate 343percent increase.

Shipments of Indian goods are being hampered by the closure of factories and the cancellation of orders as the disease spreads and during a national internment mandated by the government.

Over the course of a year, total calculable exports of goods and services totaled \$528.45 billion, representing a 1.76 percent decrease from the same period the previous year. Estimated imports reached \$528.45 billion during the same period, an increase of 1.76 percent compared to imports of \$528.45 billion during the same period last year.

The total amount of \$598.61 billion is down 6.33 percent.

An international recession and a decline in international trade could have an impact on Indian exports in 2021, according to economists, while a slowdown in domestic demand could have an impact on imports in that year.

Global economic growth is expected to contract by 3 percent in 2021 as a result of the pandemic, according to the International Monetary Fund's most recent global economic outlook. According to the International Monetary Fund, this is in contrast to a contraction of 0.1 percent in 2009, the worst year of the previous recession.

According to a senior government official, the country's exports are continuing to grow steadily and are expected to record a healthy rate of growth in March. Because of the disease, according to Anup Wadhawan, the covid pandemic had a negative impact on the use of a product's export. Because of the possibility of a gentle additive healing, our export will be satisfactory in September 2020. As early as September, the bored line was poor for a few months, but by January 2021, it had transformed into something wonderful once more.

He stated that February turned out to be more or less even, and that March is a new month that promises to be exceptionally high-quality in every way. He made the point that India exports It handled the surprise admirably, and it recovered quickly from the damage that was done. It is necessary to recover in areas such as gem stones and jewellery, rock oil, and petroleum products, and it may be necessary to maintain gains in areas such as pharmaceuticals and food products. India's exports decreased by 0.25 percent to USD 27.67 billion in February, while imports increased by 6.98 percent to USD forty.55 billion throughout the month, according to the minister of commerce.

## **UNEMPLOYMENT AND THE LOSS OF POSITIVE WORK**

Approximately twenty-five million jobs are expected to be lost worldwide as a result of the spread of the Corona virus, according to projections made by the International Labor Organization. In accordance with the calculations, it is estimated that four out of every five parents (eighty one percent) in the international personnel of 3.3 billion location unit are affected by a complete or partial geographical point closure. Most European and Asian countries, as well as the United States, the United Kingdom, and Canada, have begun to experience significant job losses, resulting in a significant increase in the percent of the population. In its file titled "ILO screen ordinal edition: COVID-19 and also the world of labour," the International Labor Organization (ILO) describes COVID-19 as the "worst international disaster since World War II," and as the "worst international disaster since World War II."

The apex of the global financial system's development (IMF) In her book, Kristalina Georgieva claims that the world has been experiencing the worst depression since the Great Depression of the 1930s since the beginning of time. She claims that this is the case. Low-paid and occasional arch informal employees in low- and middle-income countries face significant challenges, particularly in industries and services where there is a high proportion of low-paid and occasional arch informal employees. UN members account for 61 percent of the global labour force, or two billion people, and are not covered by social security benefits. They would be embarrassed if they suddenly found themselves without resources.

A little more than a quarter (27.7 percent) of India's total running age population (15-59 years) of 1003 million, or 285 million people, were employed in the week following the lockdown, according to data from the Centre for Monitoring Indian Economy (CMIE) (the corresponding closing figure earlier than the lockdown was 404 million).

Aside from the thousands and thousands of people who have been imprisoned, thousands and thousands of people have also lost their jobs as a result of the incarceration.

We can expect approximately one-third (60 million families or 3 hundred million individuals) of India's people or households to be dealing with a severe food and nutrition disaster, and approximately 227 million households will be experiencing depression if we assume that half of those who have lost their jobs are fundamental or single-earning cherished ones of a mean of five-member circle of relatives size (as per census 2011) households. Jobs will experience a crucially large and necessary decline in

March 2021, as well as a synchronal and enormous increase in the proportion of unemployed people (pct).

It is expected to reach 8.7 percent in March 2021. This figure surpasses the 45-year high recorded in 2017-18, according to official government estimates, which put the figure at a mere v.1 percent. Due to the fact that September 2016 is rapidly approaching, this will be an exceptional percent. A steady increase in the number of people who have been classified as "red-slipped" has also occurred, with the number rising from thirty million to thirty eight million over a period of several years.

The informal sector is particularly prevalent in low- and middle-income countries, particularly in industries and services where there is a high proportion of such employees. UN members account for 61 percent of the global labour force, or two billion people, and are not covered by social security benefits. They would be embarrassed if they suddenly found themselves without resources.

Therefore, it is understandable that this nationwide internment has been referred to as the "most significant task-destroyer in the history of humanity." In contrast to that, those estimates completely reveal the effect on jobs throughout the internment quantity and will not be regarded as a permanent loss of bread and butter in the foreseeable future. Upon completion of their internment period, a large number of them will be able to return to their previous jobs, which they will have learned while undergoing the necessary training.

Although many of them will be unable to return to their previous jobs, this is especially true for casual employees who were involved in casual or written settlement paintings as well as people who were invited into their villages by a multinational corporation. CMIE's survey is subject to a number of caveats, including the fact that it is based on telephone interviews with a small sample size and is therefore subject to a high probability of estimation errors.

The assessment therefore took into account alternative national stage estimates, such as those from the country-wide degree Periodic working class Survey (PLFS), in order to gain a better understanding of the apparent impact on casual employees both during and after the internment period.

## **THE SHARING MARKET**

As soon as the Indian stock market opens, it is possible that it will suffer losses.

When Prime Minister Narendra Modi extended the national internment until May 3 in order to slow the spread of the lethal coronavirus, it was good news for the business community.

Relaxations of the same bounds are granted by PM Modi in areas where there has been evidence of progress in the fight against illness. Associate degree assessments are in serious trouble for the next one week, and cities, districts, and states have all joined together to support the relaxations being granted.

In recent years, the market has been extremely volatile, owing to the fact that it has taken cues from stimulus measures implemented by governments and central banks, while also keeping a close eye on the spread of the coronavirus both domestically and internationally.

Foreign institutional investors (FIIs) have sold a total of \$6.6 billion worth of Indian stocks so far this year, indicating that they are no longer willing to take on risk in the country.

The spread of the virus has caused widespread panic around the world, as well as an upsurge in the conceit of buyers. Because the coronavirus has affected monetary interest and a fall in capitalist sentiment has affected privatisation plans, Bharat is expected to experience a sharp decline in government sales and economic manner for a minimum of two quarters, according to government and commercial enterprise sources cited above. Government officials maintain their commitment to achieving 6-6.5 percent growth in the next fiscal year, which begins in Gregorian calendar month, while hoping that a decline in oil prices will allow them to generate more revenue and reduce sales in opportunity sectors. However, economists and bankers are keeping a steady musical beat when it comes to India's economic prospects, primarily because the government is reliant on bringing in money at the worst possible time for the country. We intend to ignore the revised revenue targets for the current year and may need to lower the targets for next year even further, according to a senior executive who has direct knowledge of budget estimates at his disposal.

## CHAPTER-2

### **REVIEW OF THE LITERATURE**

The purpose of this paper is to conduct a survey of the newly emerging and rapidly developing literature on the economic consequences of covid-19.

### **RESEARCH ON A GLOBAL LEVEL**

The accounting budgeting and fiscal impact of Covid-19 on the United Kingdom are discussed in this section.

David Heald and Ron Hodges collaborated on the creation of this paper. There is an examination of the character impact and budgetary response to the pandemic in the context of the United Kingdom within the framework of the weakness and electricity of public quarter monetary management in the United Kingdom based on the findings of this paper, there has been a shift in the United Kingdom government price range and the reset, in which different government receipts have been followed by 12 percent expenditure has been expanded by 36 percent over the course of April to June 2020, and as compared to the previous 12 months government that increased to 1984 Euro billions and the highest percentage because March 1961 and the greatest impact on the Uk economy.

COVID 19 responses were obtained through a survey of public servants.

Christian Schuster and Lauren Weitzman contributed to the writing of this paper. Thank you for your assistance. This paper presents the findings of the covid-19 survey of public servants, which is currently being rolled out in several countries through the international so that your public servants Consortium can assist authorities in strategic recompiling evidence to function efficiently throughout the covid-19 pandemic, for which you genuinely have a knowledge and the project requires an understanding of the general public problems that public sectors are facing at the time of the survey's publication. An ongoing, timely survey of public sector employees, according to this paper, is a critical tool for identifying problems and resolving them, in addition to allowing public sector employees to paint correctly at some point during the Pandemic as a result of the Pandemic.

The paper concluded that, in order to ensure that we have correct information on public sector government should meet this task and with having a quick reaction server information to extra in which there is struggling and providing good practises in responding to covid-19 and provide public servant a voice at an uncertain time and they are experiencing both the impact of disease and additionally the important measures of social distancing at the same time

The response of the hotel industry to the overall evolution of the industry as well as to the economic policies implemented by the government is examined.

This paper includes contributions from Oriol Angurea Torrell, Juan Pedro Azar Alarcon, and Jordi Vives Perez, who are just a few of the authors. As a result of the findings of this paper, it estimates how the stock market drayton of 20 of the world's largest and publicly listed hotel companies responded to the pandemic evaluation as well as to the various public sector economic measures implemented in the various countries in which they are active. These estimations are made possible through the use of regression techniques. Considering that the covid-19 pandemic has had such a negative impact on the hotel industry, the industry's recovery is dependent on the ability to control the pandemic, on how effectively public institutions and the public sector as a whole implement policies, and on the general public's awareness of the situation. Specifically, the authors looked at how the hotel industry responded to economic policies implemented by public institutions or public sector names in India during one of the most critical phases of the pandemic in order to better understand the relationship between the evolution of covid-19 cases and economic performance for the hotel industry throughout the world.

## **NATIONAL**

Covid-19 and the capacity of the public sector

Maria Mazzucato and Rainer Kattel collaborated on the creation of this paper.

This paper argues that in order to fight the pandemic and ensure smooth economic growth, a government's dynamic capabilities and capacity to adapt and learn are required in order to align public services and citizens with government resilient production systems, as well as with government data and digital platform in order to fight the pandemic and ensure smooth economic growth. In accordance with the findings of this paper, solving problems does not have to be synonymous with a top-down decision-making approach, but rather should have a more decentralised approach and dynamism in order to create a more effective interface with innovators across the entire society. It is also necessary to rethink intellectual property as a region and to

increase research and development investment in order to catalyse distributed intelligence.

**Impact of covid-19 pandemic and lock down on that state of mental health services in a private sector in India.**

This paper was written by Sandeep Grover, Aseem Mehra, swapnajit saho, Ajit Avsthi, and Adarsh Tripathi with additional contributions from others. It is concerned with the investigation of the impact of the Covid-19 pandemic and the closure of mental health services in the private sector in India on this date. In particular, the pandemic and lockdown have had a significant impact on the mental health services provided by the private sector, particularly in the area of patient services. However, the covid-19 pandemic and the lack of vaccines have resulted in the expansion of teleconsultation services as well, and this paper will evaluate all of these aspects of the field of psychology.

The impact of the lockdown on outpatient services is indeterminate, given the desired restriction in mobility and the potential fear of becoming infected in the patient's mind.

## CHAPTER-3

### **METHODOLOGY OF RESEARCH**

The primary goal of the report is to identify the fundamental criticality that has spread as a result of Covid 19 in both the private and public sectors.

To be aware of sudden shifts in the manner in which work is performed in various industries.

The ultimate goal is to assess the effectiveness of the intervention following the pandemic.

The majority of the data I've collected for this study has been in the qualitative format. As a result, a qualitative investigation is conducted. In addition, I created a set of questionnaires on Google Forms and distributed them to all of the employees.

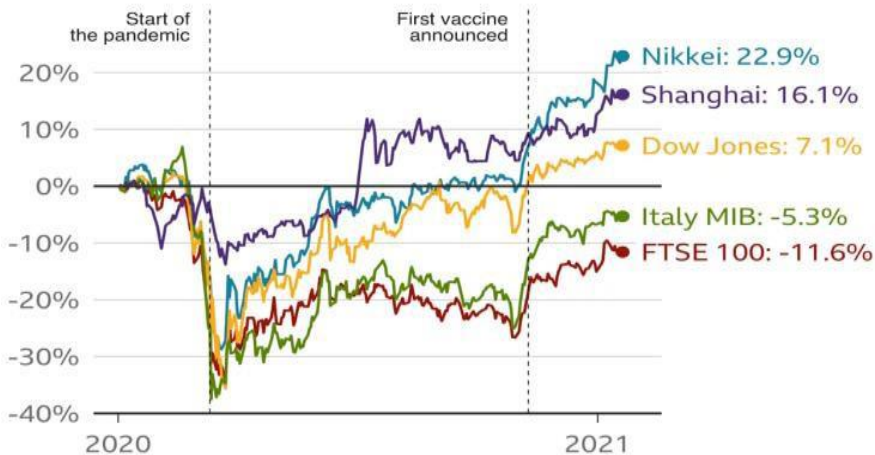
#### **To Compile This Report, I Use Secondary Sources, Including the Following:**

- NEWSPAPER
- ARTICLE
- WHO MAKES THE REPORT
- DIGITAL MEDIA APPLICATIONS
- BLOGES



# CHAPTER-4

## The impact of coronavirus on stock markets since the start of the outbreak

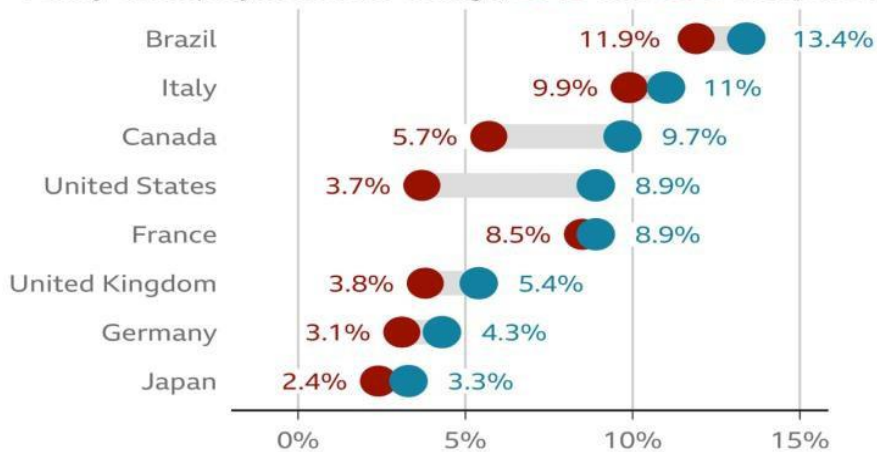


Source: Bloomberg, 24 January 2021, 00:01 GMT



## World economies struggling with rising unemployment

Yearly unemployment rate change, 2019 and 2020 compared



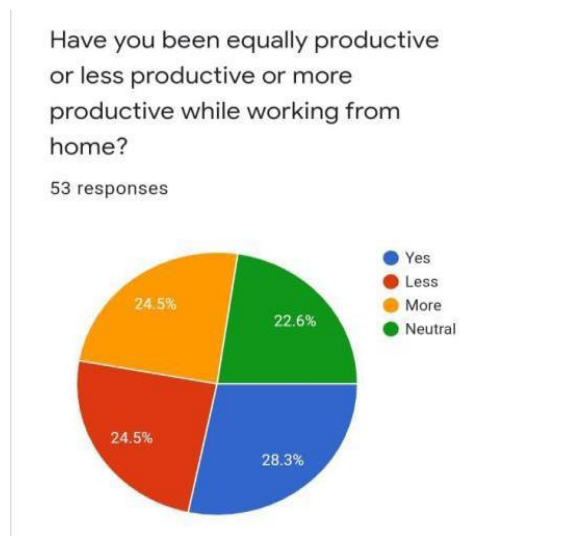
Source: International Monetary Fund



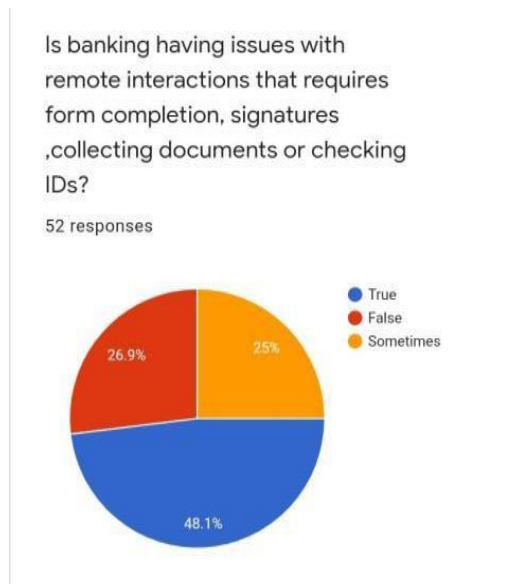
## CHAPTER-5

### FINDINGS

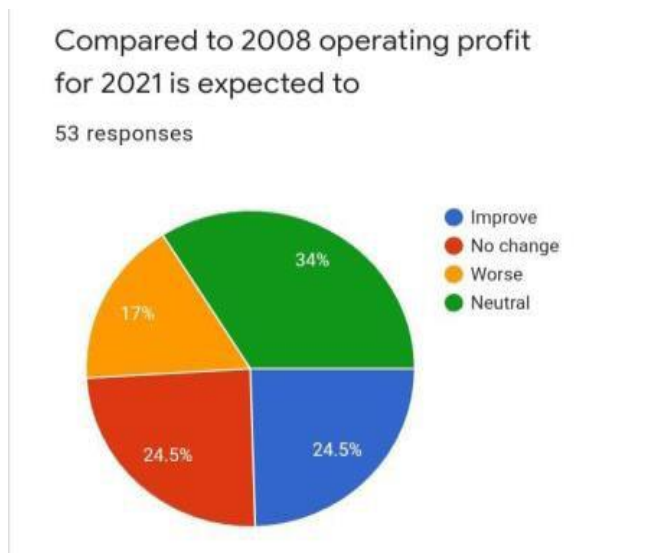
- In this report of impact on public sector and private sector after COVID -19 we find what are the risks and problems the people are facing..
- How COVID -19 will impacting the Indian economy and humanity.
- How lockdown will impact the sector which will generating revenue for the government.



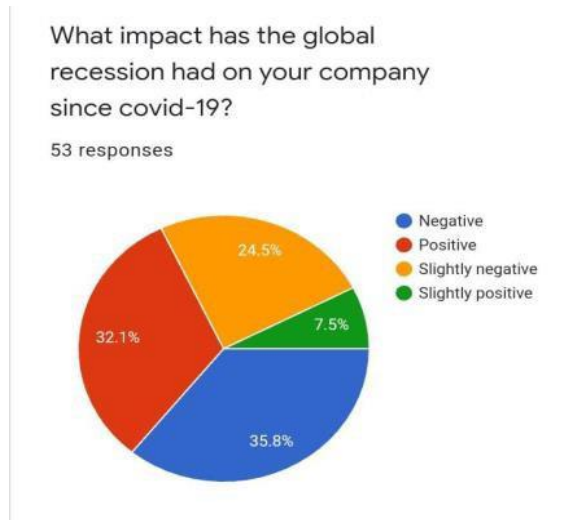
According to this employee is been equally productive while working from home. One of the most effective ways worker can stay productive.



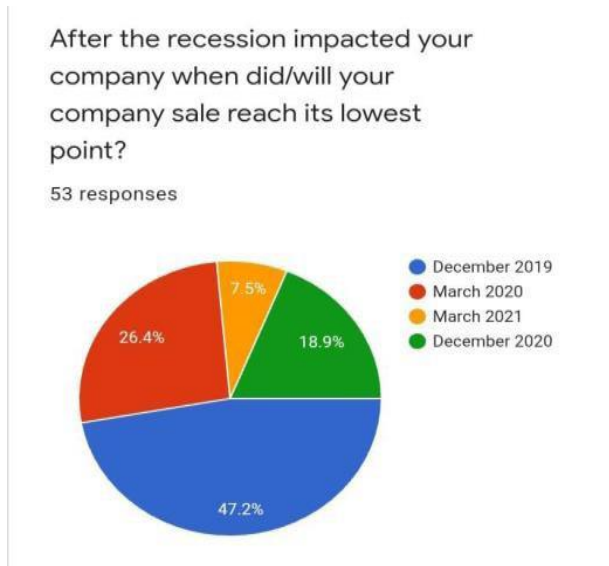
The pie chart is showing 48 percent peoples think that bank having issues with remote interaction that require from completion , signatures , collecting documents or checking IDs but as the coronavirus lockdown plodded forwarded banks have been forced to do digital banking channel and remote interaction.



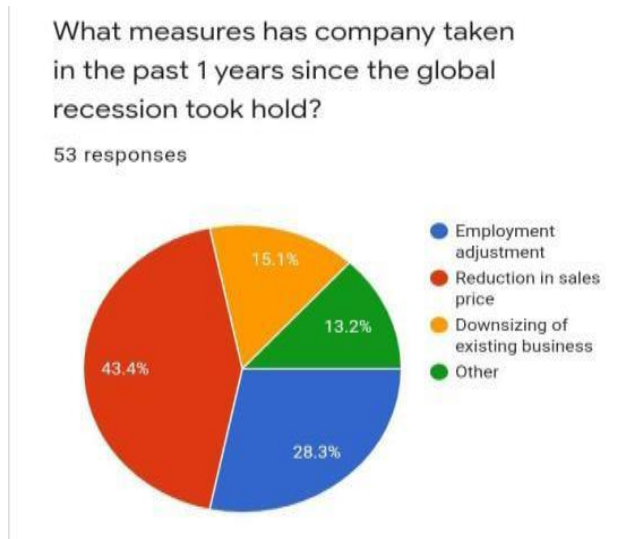
Many of the people think compared to 2008 the operating profit for 2021 Is expected to be neutral but the growth in profits are getting improve day by day.



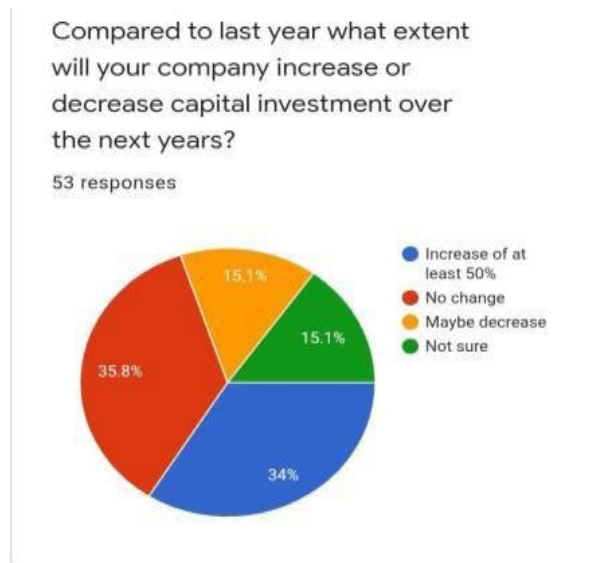
According to this survey many companies faces loss it has been negative impact due to lockdown.



Recession is unemployment , company reach its lowest point in December 2019 because no one is prepare to face the pandemic situation.



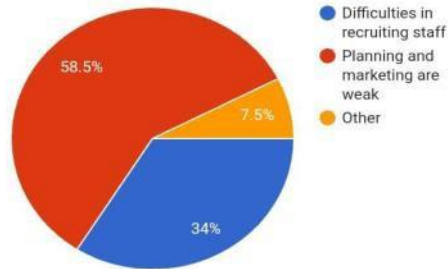
Decreasing the price means we will make a similar margin on each sale but we also increase the sales volume increasing the margin could have opposite impact so many company decide to reduce the pricing sales .



According to the survey comparing to last year capital investment has no change.

What problem have different sector encountered in the localisation of the management?

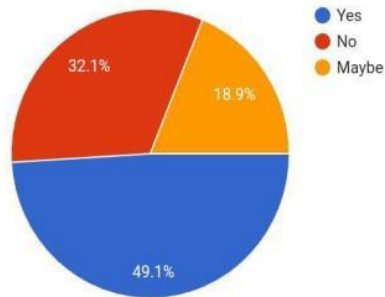
53 responses



Localization allows us to enter new market more rapidly and localized the product help to overcome cultural barriers , in the pie chart many of them are thinking planning and marketing's are weak this is the problem have different sector encountered in the localization of the management

Will Boycotting Chinese product result in an increasing Manufacturing activities?

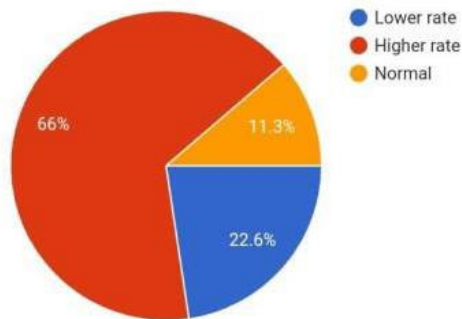
53 responses



The economy. It can create 100 millions additional manufacturing jobs with in the market place by the year 2022. And also manufacturing sector contribution to GDP is increased by 25 percent by 2022

How FMCG and consumer durable sector will move during these tough times?

53 responses



Companies within the FMCG and consumer durable are seeing a revival in demand on the rear of things. Most of the companies said they are operating at 100 percent production capacity with a few also reporting year on year sales growth over last year. During survey people saying sector will move in higher rate.

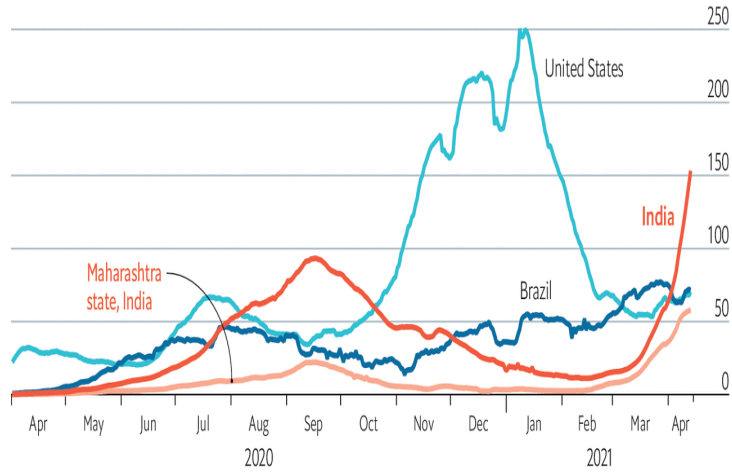
## LIMITATIONS

- One of the limitations is that I couldn't collect primary data because of the restrictions due to corona situations.
- Overall respond of this survey that I conducted 53 responses I get . we can't take this data to be authentic for an overall broad perspective of the entire economy of public and private sector.

### Subcontinental shift

Covid-19, daily new confirmed cases, '000

Seven-day moving average

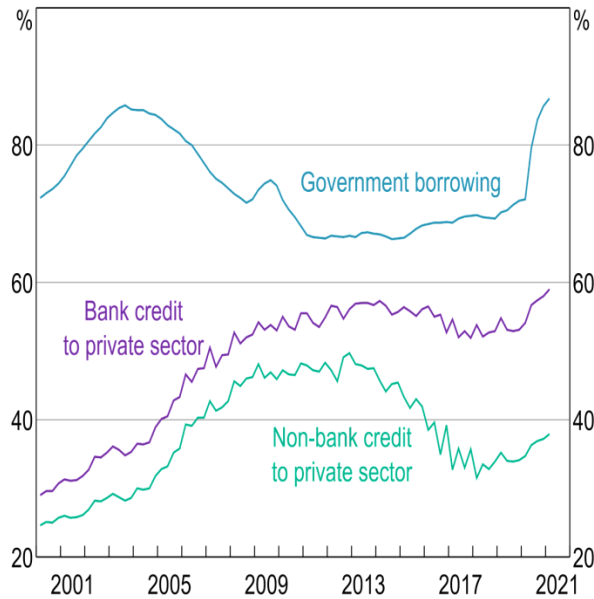


Source: Johns Hopkins University CSSE

The Economist

### India – Credit to the Non-financial Sector

Per cent of GDP

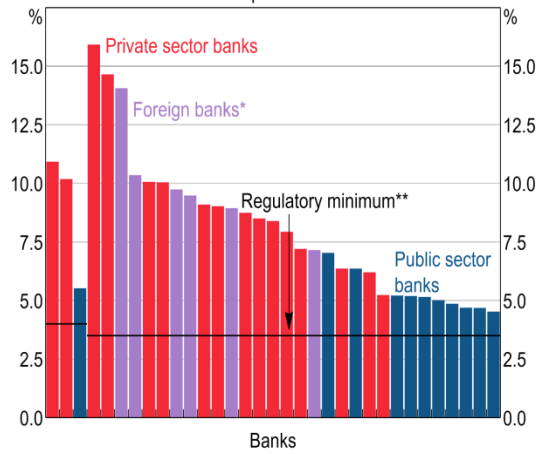


Source: Bank for International Settlements



### Indian Bank Leverage Ratios

June quarter 2021



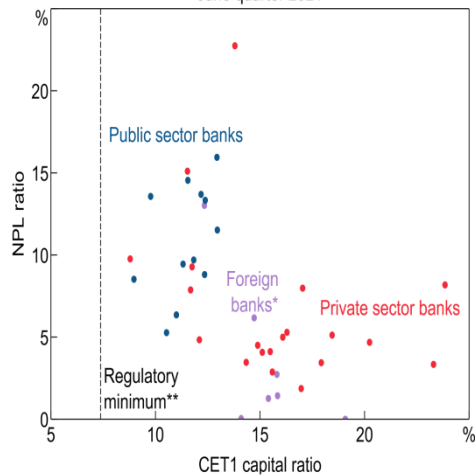
\* March quarter 2021 data for most foreign banks

\*\* Currently 4 per cent for domestically systemically important banks; 3.5 per cent for other banks

Source: S&P Global Market Intelligence

### Health of Indian Bank Balance Sheets

June quarter 2021



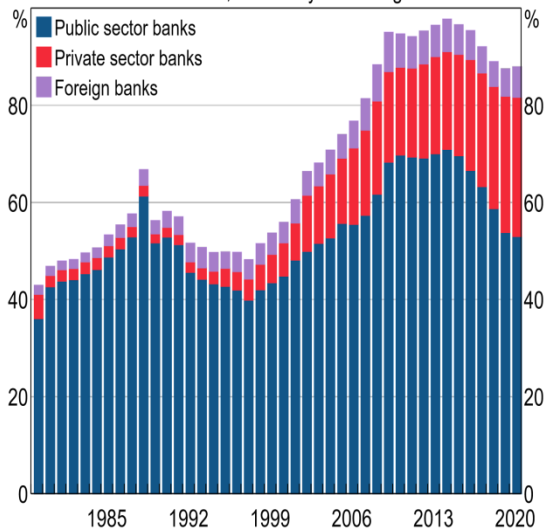
\* March quarter 2021 data for most foreign banks

\*\* 7.375 per cent as of June 2021, including capital conservation buffer; does not include additional CET1 capital required for domestically systemically important banks

Source: S&P Global Market Intelligence

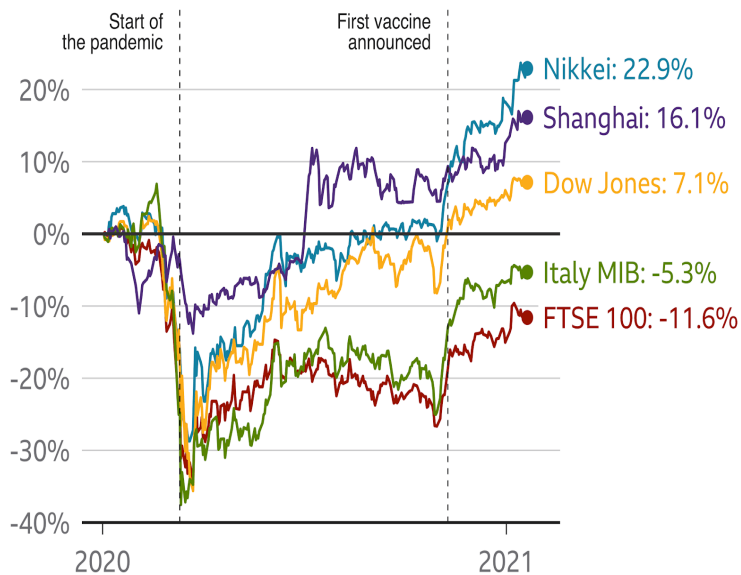
### Indian Banking System Assets

Per cent of GDP; financial year ending March



Sources: CEIC Data; RBA; RBI

### The impact of coronavirus on stock markets since the start of the outbreak



Source: Bloomberg, 24 January 2021, 00:01 GMT



## **CONCLUSION**

The above survey gave us the knowledge about the impact of covid-19 in different sectors and the changes after the pandemic. People were not ready for such transition. Particularly, when we talk about the developing nations, after the pandemic people enhancing their technique and trying to maintain their losses which they are facing during this time.

Especially the true use digitalization , with the rise of digital behavior such as online learning, working from home. The pandemic crisis has accelerate the pace of digital transformation with further expansion in e-commerce and increase in the pace of adaptation videoconferencing and many more. During this pandemic companies are not able to find the solution how to do work form home without going to the office but pandemic forced individual and businesses around the world to shift working remotely by the help of using multiple services. The transition is forcing the organization to reevaluate their long term staffing needs.

The covid-19 pandemic may have positive and negative impacts on different sectors but people are now ready to find solutions and maintain their work in a wise manner.

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