

## RESEARCH PAPERS

**Forecasting the Prevalence of Non-Communicable Diseases in India using the ARIMA Model**

*N. Rajesh Kumar, Krunal Nakrani & Sakshi Madhusudan Mantri*

**Mental Health Nursing: Exploring the Role of Work Engagement**

*Muhammad Abdul Rasheed Kp*

**Understanding the Influence of Artificial Intelligence on Investment Decision Making Among Young Adults in the Stock Market**

*Arushi Sah & Dr. Sagar Gaikwad*

**Evaluating The Performance of Rajasthan State Cooperative Banks in National Context**

*Dr. Manoj*

**Strategic Collaboration between NBFC and Fintech: Key to Financial Inclusion**

*Dr. Palak Rajani*

**Forex Fundamentals: A Deep Dive into Currency Trading**

*Dr. Disha Shah & Saipriya Pavaskar*

**Organisational Citizenship Behaviour as a Facilitator of Employee Well-Being for Workplace Excellence: Evidence-based study from India**

*Shrestha Chakrabarty, Dr. Ipsita C. Patranabis & Dr. Manodip Ray Chaudhuri*

## CASE STUDY

**Driving Sustainable Social Development Through Technology: A Case Study of Haqdarshak**

*Dr. Kavita Pandey, Deepika Arora*

## BOOK REVIEW

**All-in On AI: How Smart Companies Win Big with Artificial Intelligence**

*Dr. Suhas Pai*

**Financial Wellness and How to Find It**

*Prof. Priyanka Oza*

Anvesha full text  
is available at  
ProQuest and EBSCO  
databases

## Editorial Advisory Board

Dr. Smita Shukla Director Alkesh Dinesh Mody Institute for Financial & Management Studies, Mumbai	Dr. Ranjan Chaudhuri Director (DBA) and Professor of Digital Marketing Business at École de Management Léonard de Vinci, Paris, France	Dr. Sanjay Rastogi Professor Indian Institute of Foreign Trade New Delhi.
B. K. Mohanty Professor Indian Institute of Management, Lucknow	Dr. Pankaj Kumar Professor Indian Institute of Management, Lucknow	Dr. Kishor Bhanushali Director - Research Karnavati University, Gandhinagar, Gujarat
Dr. Harsh Purohit Dean, FMS-WISDOM and Off. Dean Jamnalal Bajaj School of Legal Studies Banasthali Vidyapith, Rajasthan	Dr. Ipshita Bansal Dean - Faculty of Management Studies Bhagat Phool Singh Mahila Vishwavidyalaya, Sonapat, Haryana	Ms Manisha Agnihotri Associate Director - Market & Investor Outreach Associate Director - Market & Investor Outreach. CRISIL Limited
Dr. Nilay Yagnik Professor and Director of Executive Education, Reliance Foundation, Jio Institute, Mumbai	Ms. Sonali Tipre Founder & Managing Director, PiSquare Group, Mumbai	Dr. R. K. Srivastav Emeritus Professor N. L. Dalmia Institute of Management Studies & Research, Mumbai Metropolitan Region, Maharashtra
Dr. Pradip Pendse In-Charge Director University Programs and CTO, WeSchool, Mumbai.	Dr. Chandan S. Adhikari Senior Adjunct Faculty School of Business Management NMIMS, Navi Mumbai	Dr. Vikas Phalle Associate Professor Department of Mechanical Engineering, Veermata Jijabai Technological Institute, Mumbai

Chief Patron: Dr. Sapna Modi  
Director, IES's Management  
College and Research Centre

Chief Editor: Dr. Ritu Sinha

Associate Editors: Dr. Devaki Nadkarni  
Dr. Madhura Deodhar

### About the Journal

Anvesha-Journal of Management is an academic forum for encouragement, compilation and dissemination of research on various aspects of management and business practices. It includes original empirical research as well as theoretical and conceptual works related to the field of management. It also publishes case studies, critical evaluation of existing business models and theories, and reviews of the latest books relevant to the scope of the Journal.

Anvesha is a quarterly refereed Journal. All papers go through blind review process by peers. Based on the reviewers' recommendations, highly competitive papers are considered for publication. The Journal is to provide a platform for discussion and debate, thus aiding towards development of new processes in Management Theory and Practice.

### Copyright

The research papers of Anvesha Journal have been rigorously refereed, quality-improved and professionally selected by our editorial staff. The journal has an exclusive rights of the publisher to sell, to reproduce (by any means, including photographic or electronic), to distribute (including via photocopies, reprints, or electronic means), and to store (on microfilm, in electronic data bases, on video disks, etc.) this material.

### Disclaimer

Publisher do not accept any legal responsibility for errors or inaccuracies, inadequacy of the information, omissions or claims, nor do they provide any warranty, express or implied, with respect to information published in Journal. The views and opinions presented in the research papers published in Anvesha are solely attributable to the authors of the respective contributions.

All correspondence may be addressed to:

The Chief Editor – **Anvesha**  
IES's Management College & Research Centre  
'Vishwakarma' M.D.Lotlikar Vidya Sankul,  
791, S.K.Marg, Bandra Reclamation,  
Bandra (W), Mumbai 400050  
**Email: anvesha@ies.edu**

Anvesha is included in the ProQuest and EBSCO database. You can access the ProQuest and EBSCO website if your institution is a member.

Copyright ©Vol-17, No. 1, 2025, IES's Management College and Research Centre

### **Forecasting the Prevalence of Non-Communicable Diseases in India using the ARIMA Model**

*This study aims to forecast the future prevalence of non-communicable diseases (NCDs) in India using the ARIMA time series model by identifying optimal ARIMA (p,d,q) specifications for five major NCDs – cancer, COPD, CVD, IHD, and diabetes – based on annual data from 1990 to 2019, and validating these models for short-term forecasting through 2030. Prevalence data were sourced from the Global Health Data Exchange and split into a training set (1990-2011; 75%) and a testing set (2012-2019; 25%). Model selection was guided by ACF/PACF patterns and evaluated using AIC and BIC. Out-of-sample forecasts were compared against observed values using annual percentage errors. Diagnostic tests (Ljung – Box for autocorrelation, Jarque – Bera for normality, and heteroskedasticity assessments) confirmed residual independence, normality, and homoscedasticity. ARIMA(2,2,2) was optimal for cancer, COPD, and diabetes, while ARIMA (1,2,1) best fit CVD and IHD; all models outperformed a naïve “no-change” benchmark, reducing forecast error by 40–70%. Projections indicate continued growth in NCD burden through 2030 (e.g., diabetes prevalence rising from 9.45 to 24.77 crore; CAGR: 4.74%).*

**N. Rajesh Kumar<sup>1</sup>**

**Krunal Nakrani<sup>2</sup>**

**Sakshi Madhusudan Mantri<sup>3</sup>**

**Keywords:** ARIMA, Prevalence, Non-communicable disease, Time series forecasting, Python.

### **Mental Health Nursing: Exploring The Role of Work Engagement**

*Nursing in the mental health sector is crucial as it deals with individuals' emotional and psychological well-being. Nurses often face emotional strain, trauma, and occupational stress. To manage these challenges effectively, they require emotional resilience and engagement strategies that support their mental health, professional growth, and sustained performance in demanding environments. This study is an attempt to assess the work engagement level of mental healthcare nurses in Kerala along with the effects of demographic factors on it. The data for the study was collected from a sample of one hundred nurses from mental health institutions and the tool used to assess the work engagement was Utrecht Work Engagement Scale (UWES). Results of the study indicated that significant difference in the level of work engagement based on the work experience where low experienced nurses ironically engaged more than their high experienced colleagues.*

**Muhammad Abdul Rasheed Kp<sup>1</sup>**

**Keywords:** Absorption, Dedication, Mental health Nurse, Vigor, Work Engagement.

### **Understanding the Influence of Artificial Intelligence on Investment Decision Making Among Young Adults in the Stock Market**

*Investment decisions are influenced by factors like financial literacy, risk tolerance, and emerging technologies like AI. Financial literacy equips investors to make informed choices, while risk tolerance determines their comfort with taking financial risks. AI offers tools for market analysis and decision-making but faces challenges such as accuracy concerns and limited adoption. This study examines how financial literacy, risk tolerance, and artificial intelligence (AI) influence investment decisions among young adults. It highlights the strong positive effects of financial literacy and risk tolerance on investment behaviors, while AI's impact is comparatively minor.*

*The findings emphasize the importance of financial education and personalized investment strategies in optimizing decision-making and call for further exploration of factors influencing AI adoption.*

Arushi Sah<sup>1</sup>

Dr. Sagar Gaikwad<sup>2</sup>

**Keywords:** Financial Literacy, Risk Tolerance, Artificial Intelligence, Investment Decisions, Investor Behavior

### **Evaluating The Performance of Rajasthan State Cooperative Banks in National Context**

*Cooperative banks serve as a crucial pillar of India's financial system, particularly in catering to the needs of rural and semi-urban populations by providing affordable credit and essential banking services. This study aims to ascertain the operating performance of the regional cooperative banking based on their agricultural credit score and the rural development through cooperative banks. The goal of this study is to draw constructive inferences by comparing the various parameters for both Rajasthan and all India SCBs, especially rural credit offtake over the last 5 years with the help of statistical tools like the independent samples t-test and find results using SPSS software. Government action has significantly contributed to the growth of agricultural credit scores during this time frame through cooperative disbursal. RStCB's rising agricultural loans boosted Rajasthan's rural development, outperforming other state cooperative banks and strengthening credit access for farming communities.*

Dr. Manoj<sup>1</sup>

**Keywords:** Agricultural economy, Agricultural loans, Co-operative Development, Rural Credit Offtake, Rural Prosperity, State Agricultural Banks.

### **Strategic Collaboration between NBFC and Fintech: Key to Financial Inclusion**

*The rapid growth of financial technology (FinTech) has changed credit accessibility in emerging economies like India. Despite increased bank account penetration from 53% in 2014 to 80% in 2021, mobile money adoption remains critically low at 1-4%, showing persistent financial exclusion. While Non-Banking Financial Companies (NBFCs) have played an important role in bridging credit gaps, their operational scalability is limited. This study examines how strategic collaborations between NBFCs and FinTech firms leverage digital innovation while retaining traditional relationship-based lending, ultimately improving financial inclusion. The study adopts a qualitative analysis of multiple case studies approach to evaluate the impact of NBFC-Fintech partnership on Financial Inclusion. Findings indicate that effective partnerships need robust regulatory compliance, mainly with RBI's digital lending rules and First Loss Default Guarantee (FLDG) framework incorporating AI-driven credit assessment and Account Aggregator approach for improved credit accessibility and risk management.*

Dr. Palak Rajani<sup>1</sup>

**Keywords:** Financial Inclusion, Digital Lending, NBFC-FinTech Collaboration, Regulatory Framework, Sustainable Growth.

### **Forex Fundamentals: A Deep Dive into Currency Trading**

*The Foreign exchange (forex) market, also called as currency market is a global decentralized or over the counter (OTC) market for the trading of currencies. The forex market operates 24/5 with a daily trading volume*

nearly \$7.5 trillion in currency traded on average per day. The study provides a comprehensive analysis of the forex market, focusing on its structure, major participants. It also explores fundamental and technical analysis techniques, major currency pairs traded, trend evaluations of major currency pairs, comparison of moving average of seven major traded currency and opportunities for traders and investors. The study explores the interconnected factors that influence currency valuations, including macroeconomic indicators, geopolitical events. Through detailed examination of trading mechanisms and market analysis techniques, this paper serves as both an academic resource and practical guide for understanding the forex market.

**Dr. Disha Shah<sup>1</sup>**

**Saipriya Pavaskar<sup>2</sup>**

**Keywords:** *Forex Market, Currency Trading, Fundamental Analysis, Technical Analysis, Market Volatility, Forex Trends, Technical Indicators - Pivot points, Relative strength index, Stochastic oscillator, Moving average, Parabolic SAR, Bollinger bands, Ichimoku cloud.*

### **Organisational Citizenship Behaviour as a Facilitator of Employee Well-Being for Workplace Excellence: Evidence-based study from India**

Global organizations are transforming their business frameworks and human resource practices to serve customers better while giving employees seamless accessibility in work operations. This study explores the relationship between Organizational Citizenship Behaviour (OCB) and Employee Well-Being (EWB) in high-performing Indian organizations, emphasizing their role in achieving workplace excellence. Grounded in Psychological Contract Theory (Rousseau, 1995), the research investigates how mutual employer-employee expectations influence OCB and EWB. Data was collected from 202 executives across nine sectors using the OCB Questionnaire (Habeeb, 2019) and the Psychological Well-Being Scale (Ryff, 2007). Statistical analysis (chi-square, correlation, and regression) revealed that OCB components (conscientiousness, courtesy, sportsmanship, civic virtue) significantly impact EWB and strongly correlates with conscientiousness and courtesy, indicating that employees who exhibit voluntary, extra-role behaviours tend to have higher well-being. This study offers actionable insights for leaders to cultivate a resilient, high-performing workforce through trust, inclusivity, and sustainable HR practices.

**Shrestha Chakrabarty<sup>1</sup>**

**Dr. Ipsita C. Patranabis<sup>2</sup>**

**Dr. Manodip Ray Chaudhuri<sup>3</sup>**

**Keywords:** *Well-Being, Organisational Citizenship Behaviour, Workplace Excellence, Business Dynamics, Sustainability.*

### **Driving Sustainable Social Development Through Technology: A Case Study of Haqdarshak**

Haqdarshak, a social enterprise leverages digital technology and community-based agents to bridge the critical information and access gap between citizens and welfare schemes in India. So far, Haqdarshak has submitted seventy one lakhs welfare scheme applications which has impacted 72 lakhs citizens across the nation. The organization relies on a network of around 42000 trained agents out of which 70 % are women agents who empower marginalized communities by making welfare schemes accessible and navigable. The study has adopted qualitative and empirical research methodology with a case study approach. The study is based on the Sustainable Livelihood Framework and the Asset Based Community Development model (ABCD) model. The findings of the study are significant for various stakeholders, especially social entrepreneurs, interested in leveraging technology for inclusive development and social innovation.

**Dr. Kavita Pandey<sup>1</sup>**

**Deepika Arora<sup>2</sup>**

**Keywords:** *Social Enterprise, Development, Sustainability, Innovation, Technology, Empowerment.*

---

## Journal Subscription Form

The annual Subscription rates, including postage, are as follows:

	<b>Institutional</b>	<b>Individual</b>
<b>Within India</b>	Rs. 1000	Rs. 600
<b>Within SAARC Countries</b>	US\$ 50	US\$ 30
<b>Rest of the World</b>	US\$ 100	US\$ 50

The subscription order should be accompanied by payment in the form of Bank Draft drawn in favour of “**IES-MCRC**”, payable at Mumbai.

Name: .....

Position (If Individual): .....

Organization: .....

Mailing Address: .....

.....

.....

Telephone: .....

Fax: .....

Email: .....

### Payment Details:

Bank Draft/ Cheque at par drawn in favour of “**IES-MCRC**”, payable at Mumbai

DD No. .... Dated: .....

Date: .....

Signature: .....

### Mail to:

The Chief Editor – Anvesha,  
IES's Management College and Research Centre  
'Vishwakarma' M. D. Lotlikar Vidya Sankul,  
791, S.K.Marg, Bandra Reclamation, Mumbai - 400 050

---



## Guidelines for Authors

The editors invite original unpublished empirical and theoretical papers, case studies and scholarly articles consistent with the scope of the journal.

- **Review Process:** All contributions submitted for publication will be subjected to peer-review. To allow blind review, authors are advised to provide their identification, affiliation etc. in a separate sheet and not in the main text. The Chief Editor reserves the right of making editorial amendments in the manuscript to meet the journal's standards.
- **Format:** Articles/Papers (3000-8000 words), and book reviews should be neatly typed as Word document on one-side of A4 size paper with double spacing in Times New Roman, 12-point font size justified text. The author(s) must also submit the soft copy of article/paper either in a CD or through e-Mail.
- **Cover page** should provide the title of the paper, name(s), designation and contact details of the author(s), along with a short biography of the author(s) within 100 words.
- The paper should be accompanied with an Abstract (150-300 words) and a list of keywords included in the paper.
- **Footnotes** to the text should be avoided. If required, they should be numbered consecutively and presented as endnotes.
- **Citations** of other works should be limited to the name of the author and year of publication. Short quotations should be included in the text within parentheses, while quotations of more than 30 words should be placed in a separate paragraph indented from the main body of the text.
- **References** should be indicated in the text by giving the name of author(s), with the year of publication in parentheses. All references should be alphabetically listed at the end of the paper in the following standard APA format:
  - **Books:** Gregory, James R & Wiechmann, Jack G. (2002) *Branding across borders: a guide to global brand marketing*. Chicago: McGraw-Hill.
  - **Journal Articles:** Joseph, H. (1997) Social Work with Groups: A Literature Review, *The Indian Journal of Social Work*, 58(2), 195–211.
  - **Conference Papers:** Mehta, Minu (2007) 'Entrepreneurship & empowerment of women; how & why', paper presented at the *International Conference on Empowerment of Women, CHM College of Arts, Science & Commerce, 28-29 May*
  - **Dissertations:** Ahmed, Shahid (1994) 'An analysis of globalisation of Indian economy' M.Phil Dissertation, Maharshi Dayanand University, Rohtak
- In the covering letter accompanying the manuscript, the author(s) should certify that the manuscript has neither been published anywhere nor is it being considered elsewhere for publication.
- The authors should obtain copyright clearance for the information and data used in the manuscript
- Copyright of all accepted papers for publication and use in any form/format will vest with IES Management College.

Authors/researchers are requested to upload their research paper using our online systems. To submit your paper online, please go to <http://www.ies.edu/management/anvesha.php?cid=5&scid=52>. All the submitted papers will be reviewed as per full double blind peer review by experts in your field. The online submission would help you in tracking the status of your submitted paper. Use the reference number you received after submission to track your submission.

Any queries relating to publication can be directed at any time to [anvesha.ies@gmail.com](mailto:anvesha.ies@gmail.com), [anvesha@ies.edu](mailto:anvesha@ies.edu).

The Chief Editor - **Anvesha**  
IES's Management College & Research Centre  
'Vishwakarma' M. D. Lotlikar Vidya Sankul,  
791, S. K. Marg, Bandra Reclamation,  
Bandra (W), Mumbai 400 050.

## Call for Paper

Anvesha, The Journal of IES Management College and Research Centre, is an academic forum for encouragement, compilation and dissemination of research on various aspects of management and business practices. It includes original empirical research as well as theoretical and conceptual works related to the field of management. It also publishes case studies, critical evaluation of existing business models and theories, and reviews of the latest books relevant to the scope of the Journal.

Anvesha, The Journal of Management is a half-yearly publication offering researchers more opportunity to publish their papers / articles. It has ISSN No. 0974-5467 and is available online through ProQuest and EBSCO databases. All articles are subjected to a double blind refereeing process.

Authors/researchers are requested to upload their research paper using our online systems. To submit your paper online, please go to <http://www.ies.edu/management/anvesha.php?cid=5&scid=52>. All the submitted papers will be reviewed as per full double blind peer review by experts in your field. The online submission would help you in tracking the status of your submitted paper. Use the reference number you received after submission to track your submission.

Any queries relating to publication can be directed at any time to [anvesha@ies.edu](mailto:anvesha@ies.edu)



### **IES's Management College and Research Centre**

'Vishwakarma' M. D. Lotlikar Vidya Sankul, 791, S. K. Marg,  
Bandra Reclamation, Bandra (W), Mumbai 400 050.

Tel.: 91-22-50001725 / 50001749

Email: [anvesha@ies.edu](mailto:anvesha@ies.edu)

Website: [www.mcrc.ies.edu](http://www.mcrc.ies.edu)

Anvesha full text is available at ProQuest and EBSCO databases