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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 Kumar¹

Krunal Nakrani²

Sakshi Madhusudan Mantri³

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 Kp¹

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 Sah¹

Dr. Sagar Gaikwad²

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. Manoj¹

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 Rajani¹

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 Shah¹

Saipriya Pavaskar²

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 Chakrabarty¹

Dr. Ipsita C. Patranabis²

Dr. Manodip Ray Chaudhuri³

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 have 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 Pandey¹

Deepika Arora²

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

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