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SPECIFICS OF INVESTOR SENTIMENTS: ANALYSIS OF CHINESE MARKET

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ABSTRACT

Applying panel regression model with fixed effects, this study analyzes specifics of investor sentiments and future stock returns of the Chinese stock market from 2005 until 2015. The results suggest that Chinese market is speculative and prone to the investor sentiments. To conduct a deeper investigation, this research employs quantile regression model, analyzes time frames, dividend payouts, cross-listing effects, government ownership, firm age and size. Some of the outcomes are unexpected. Susceptibility to investor sentiments is characterized by dividend payers, large, and older firms. On the other hand, cross-listing and government ownership provide significant resistance to the investor sentiments.

DETERMINANTS OF THE FLOWER PRODUCERS & EXPORTERS PERFORMANCE IN ETHIOPIA

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ABSTRACT

The major objective of this study is to investigate the effect of various enhancing & inhibiting factors on the level of performance of the flower producers and exporters in Ethiopia. The research questions raised were related to major enhancing & inhibiting factors affecting performance of flower producers and exporters. 122 questionnaires were distributed to flower producers and exporters but only 110 questionnaires were collected. However, only 100 questionnaires were found usable. Descriptive, Correlation and regression analysis was used to analyze the data. In this study, samples were taken from producers and exporters operating in Ethiopia. Both enhancing and inhibiting factors heavily influenced the performance of flower producers and exporters. Potential domestic market, proximity to major flower markets, & privileged access to many markets are found major enhancing factors. On the other hand, being a landlocked country & the non-availability of strong domestic market for flowers were found the major inhibiting factors. From the findings it can be concluded that all enhancing and inhibiting factors influence flower producers and exporters performance. However, the impact of each enhancing and inhibiting factor is different. The instrument used in this study should enable managers to benchmark performance and plan improvements. This study will assist the management of the producers and exporters of flowers in order to enhance their level of performance and serve as an orienting point for policy makers and the Ethiopian Horticulture Producers and Exporters Association.

**IMPACT OF DEMOGRAPHIC VARIABLES ON QUALITY OF WORK LIFE: AN
ANALYSIS ON POLICE PERSONNEL'S OF TAMIL NADU POLICE DEPARTMENT IN
TIRUNELVELI CITY**

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ABSTRACT

A good quality of work life is essential for an organization to continue to attract and retain efficient and skilled human resources as the success of any organization is highly dependent on how it attracts, recruits, motivates and retain its human resources. This study was intended to understand the concept of quality of work life and their impact on demographic variables of police personnel in police force. Several prominent factors that persuade quality of work life are skill discretion, task control, work and time pressure, hazardous exposure, work life balance, job stress and health and wellbeing with selected demographic variables. Census sampling method was used and sample size is 300. Data were analysed using simple percentage analysis, independent sample t test and regression analysis to test the formulated hypotheses. Finally, suggestions and conclusion are given from the perspective of police personnel to improve their quality of work life

STRATEGIES IMPLEMENTED IN ORGANIZED RETAIL SECTOR

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ABSTRACT

This paper throws light on organized retail and marketing strategies to enhance the organized sale. The paper deals in detail about organized sale in India statistically with the help of charts and figures, whereas it also discusses role of marketing strategies for promotion of sale at shopping malls. The paper scheme has introduction with literature review showing organized retail sector with statistics, concluding with marketing strategies.

EVALUATION OF CUSTOMER RELATIONSHIP MANAGEMENT IN APSRTC: A CASE STUDY OF EMPLOYEES OF GUNTUR DISTRICT

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ABSTRACT

Customer Relationship Management plays an important role in any organization. The concept is useful to understand the level of satisfaction of Employees and efforts made by all types of organizations to retain the employees. Transport Industry is not an exception to this. The transport industry is operating with both Government owned undertakings and private transport operators. Both employees and commuters are the important elements of transport sector. In this paper an attempt is made to present the views of employees on evaluation of satisfaction of employees towards and transport services of APSRTC in Guntur District.

**A STUDY ON FINANCIAL PERFORMANCE IN MAYURAM CO-OPERATIVE URBAN
BANK LTD. WITH SPECIAL REFERENCE TO MAYILADUTHURAI, TAMILNADU**

DR. R. SRINIVASAN

HEAD

PG & RESEARCH DEPARTMENT OF COMMERCE & COMMERCE CA

SRINIVASAN COLLEGE OF ARTS & SCIENCE

PERAMBALUR

ABSTRACT

The Cooperative banks generally provide their members with wide range of banking and financial Services. Financial analysis is a powerful mechanism of determining financial strengths and weaknesses of a firm. The purpose of financial analysis is to diagnose the information content in financial statements so as to judge the profitability, financial soundness of the firm and chalk out the overall financial performance of MCUB.

IMPACT OF PSYCHOSOCIAL FACTORS ON DOCTORS PRESCRIBING BEHAVIOR

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CHANDIGARH**

ABSTRACT

Nothing is forever in today's marketing sector. The one who manages to create the marked difference succeeds in the marketing era. Prescription behavior is a kinetic and ingenious that involves the customers who follow the rule of the guiding principle for making a choice. In the past study, it is well stated that prescribing behavior of physicians can be influenced and various factors can change the prescribing habits of the physicians. The prime focus of this study is to find out the impact of psychosocial factors on different area of specialty of doctors in private and government sector of the Chandigarh. The results show that impact of psychosocial factors on physician prescribing behavior varies across demographic characteristics.

DIMENSIONS IN GROWTH OF SMALL SCALE INDUSTRIES (MSMEs) IN ODISHA: AN IMPACT OF EMPLOYEES

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ABSTRACT

In a developing country like India, Small Scale industries play a significant role in economic development of the country. These industries represent a stage in economic transition from traditional to modern technology after globalization. The variation in transitional nature of this process is reflected in the diversity of these industries. Most of the small scale industries use simple skills and machinery. Small scale industries also play social and political role in local employment creation, balanced resource utilization, income generation and in helping to promote change in a gradual and peaceful manner. It is focused that the smaller SSIs are growing not only numerically but also in terms of employments, investment and output. The present study is basically based on secondary data collected from unpublished journals, literature, economic survey, MSMEs annual reports and reports of government of Odisha. The research tools like ratio, percentages, average etc., are being used to reach valid findings and conclusion.

**A STUDY ON KNOWLEDGE, ATTITUDE AND PRACTICE ASSESSMENT ABOUT BIO
–MEDICAL WASTE MANAGEMENT AMONG HEALTHCARE PERSONNEL**

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ABSTRACT

Medical care is vital for our life and health, but the waste generated from medical activities represents a real problem of living nature and human world. Improper management of waste generated in health care facilities causes a direct impact on community, the health care workers and on environment every day. Relatively large amount of potentially infectious and hazardous waste is generated in the health care hospitals and facilities around the world. Indiscriminate disposal of bio medical waste and exposure to such waste possess serious threat to environment and to human health that requires specific treatment and management prior to its final disposal. Hence, this article made an attempt to assess knowledge, attitude and performance of healthcare personnel with respect to biomedical waste management is most important as they will be in direct contact with it. It found that every staff of hospital who ever involved in bio medical waste management has good knowledge about biomedical waste

DIFFUSION OF PERCEIVED RISK: A KEY TO SUCCESS**DR. RUPINDER SINGH****HEAD****PG DEPARTMENT OF COMMERCE & MANAGEMENT****TRAISHATABDI GGS KHALSA COLLEGE****AMRITSAR****ABSTRACT**

In the competitive world perceived risk of the consumers is very important consideration by the organizations. Customers are not brand loyal today because of easy and bulk availability of different brands. But this availability has made the consumer confused. They feel uncertainty of product's performance. Such uncertainty, confusion anxiety is termed as perceived risk. Diffusion of perceived risk of consumer may become the key for success of a company. Company which is able to build confidence in consumers about its product(s) will establish its brand and once the brand is established the company can reap the benefits. Companies are doing number of efforts in this regard. The paper in hand considers the types of perceived risks and suggests the way to reduce those to keep the customer intact.

THE ROLE OF BANCASSURANCE IN DIGITAL ERA**SREENISH S R****ASST. PROFESSOR IN MANAGEMENT STUDIES****NAIPUNNYA INSTITUTE OF MANAGEMENT & INFORMATION TECHNOLOGY****NAIPUNNYA NAGAR****DR. S A SENTHIL KUMAR****ASSOCIATE PROFESSOR****DEPARTMENT OF MANAGEMENT****PONDICHERRY UNIVERSITY (KARIKAL CAMPUS)****KARAIKAL****ABSTRACT**

Bancassurance means selling insurance product through banks. The insurance company will get advantage when their market share increases. There are more than 92,114 bank branches in India. Insurance penetration was 2.71 per cent in 2001 and 3.3 per cent in 2014. Insurance density increased from US\$11.5 in 2001 to US\$55 in 2014. Globally, insurance penetration and density were 3.4 per cent and US\$368 respectively for the life segment. The Indian insurance market is a huge business opportunity waiting to be harnessed. India currently accounts for less than 1.5 per cent of the world's total insurance premiums and about 2 per cent of the world's life insurance premiums despite being the second most populous nation. The country is the fifteenth largest insurance market in the world in terms of premium volume, and has the potential to grow exponentially in the coming years. Even there are a good number of people have insured, but whether the insurance they have taken is sufficient to meet their objective. A person normally takes insurance when they are having dependents. The life of the earning member will be very crucial for the family. In this situation, people will think about buying a life insurance product for protecting their family. The policy will help to cover the financial damages caused due to the death of the insured. The critical question needs to be answered at this point of time whether the insurance value is sufficient enough to cover the risk due to the death of the individual. The paper is trying to analyze the possibilities of bancassurance person to sell the life insurance products during the time of cashless and digitalized economy based on income replace method or income contribution method, so that the family members will be sufficiently protected. The intension of digitalization is that to reduce the tax avoidance, to fight against black money and fake notes etc. The banks have the information and the same institution is suggesting the insurance products to the person, then the customer will be getting financial advice without sharing this information to a third party. This is the main advantage of bancassurance channel where other channel doesn't have the same opportunity when the economy is moving towards the digitalization.

VALUATION OF HERO MOTOCORP LTD. AND BAJAJ AUTO LTD.: AN ANALYTICAL PERSPECTIVE

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ABSTRACT

This research paper focuses on an analytical valuation perspective of Hero Motocorp Ltd. (HMCL) and Bajaj Auto Ltd. (BAL). HMCL is the no. one motor bike maker in India and BAL takes place second position. The companies were valued on the basis of 9 financial parameters. In the present era of Liberalization, Privatization and Globalization, the Market has become globally competitive; hence the survival of an enterprise depends upon the efficiency and accuracy, it is necessary to evaluate the financial performance of sampled units to know where these companies stand in the market and how these companies can improve further in the future by knowing their shortcomings.

PRADHAN MANTRI JAN DHAN YOJANA - AN EXPLORATORY STUDY OF BANKS PARTICIPATION IN FINANCIAL INCLUSION IN INDORE DISTRICT

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ABSTRACT

The study finds out that PMJDY and other schemes like APY, PMJJBY, PMSBY are superior financial inclusion program because it had focus on individual security as well as socioeconomic welfare. Overall, the PMJDY is a big step towards financial inclusion. The provision of basic accounts with linked insurance coverage, debit card facilities, overdraft facility, zero account facilities etc., to the poor households' welfare, economic activity, stability, and the ability to absorb shocks. The PMJDY scheme can meet the challenges, improving banking infrastructure (bank branches, ATMs, good and reliable BCs). The mission of the PMJDY is to eradicate poverty through the financial inclusion program. It concludes that, the performance of the Public sector banks is good as compared to the Regional rural banks and Private sector banks to carry PMJDY schemes so RBI should make it mandatory for all types of banks to participate in such socioeconomic welfare schemes for betterment of society. Banking is not only money making business but also to build financially healthy, sound and secured society.

IMPACT OF BANKING SOFTWARE PRODUCT OF INFOSYS AMONG BANK EMPLOYEES WITH SPECIAL REFERENCE TO CHENNAI

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ABSTRACT

Finacle universal banking products are designed to address the core banking, e-banking, Islamic banking, treasury, wealth management and CRM requirements of retail, corporate and universal banks. It was developed by Infosys, and is one of the major players in the arena of core banking in Indian and Asian banking domains. Social and development banking is emerging as an exciting landscape, rich with prospective business representing enormous potential for global banks. With pressure building up to continually explore new growth avenues, progressive banks are viewing under-banked rural areas, credit for agriculture and small-scale industry related business with avid interest. In this study descriptive research design was used, which is concerned with describing the characters of a particular individual or a group. The researcher used both primary and secondary data. Primary data was collected with the help of structured questionnaire based on the objective of the study. The secondary data was collected from company records, magazines, Books, Journals, websites and other related articles. In this study the questionnaire is tool for data collection. The sample for the study consist of bank employees at various levels working in various nationalised bank in Chennai where Infosys product is utilized for core banking, e-banking, wealth management and CRM. The sample size is 100. The researcher made use of non probability convenience sampling technique by one major city (Chennai) and met the respondents for collection of information who are conveniently available to provide it. The result of the study is applicable only to INFOSYS product. It is found that 100% of the respondents feel that this application is helpful in maintaining customer records and transaction for future use. 99% of the employees feel that this software product provides shortcuts to navigate from one screen to another. 100% of the respondents agree that finacle application have options to calculate interest, EMI, deposit value. 100% of the respondents feel that finacle software applications include options to maintain speed clearing. It is found that 100% employees feel that the finacle software provides application like maintenance of inward cheques and return cheques. The banking software solution must enhance multi tasking facility by providing multi screen or window for different option to response customer immediately. e.g. A/c balance can be made to open as separate window to provide user about their a/c truncation and also manage other transaction.

A STUDY OF NON PERFORMING ASSETS IN INDIAN PUBLIC SECTOR BANKS

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ABSTRACT

Banking sector plays a vital role in the economic development of a nation. The Indian banking sector has played a significant role in achieving the socio-economic objectives through deposit mobilization, mass branch networking, priority sector lending etc. But in the post liberalization era the Indian banking sector has been facing the reduced productivity, deteriorated asset quality and efficiency and increased cost structure. Among these short comings, the erosion of asset quality is considered as the biggest threat for the development of a sound and efficient banking sector. The deteriorated asset quality affects the profitability, intermediation costs, liquidity, income generating capacity and overall functioning of banks. The reduction in asset quality results in accumulation of nonperforming assets (NPAs). Today the Indian banking sector is facing a serious problem of NPAs. The NPAs in public sector banks have been growing constantly year by year. To improve the efficiency and profitability of banks the NPAs need to be reduced and controlled. This paper highlights the causes for increasing NPAs, impact of NPAs on banks and the magnitude of NPAs in the Indian public sector banks.

DEMONETISATION: ANALYSIS OF ITS CURRENT KEY EFFECTS ON THE INDIAN ECONOMY

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ABSTRACT

In his address to nation on 8th November, 2016, prime minister of India Sh. Narendera Modi suddenly announced the demonetization of high denomination currency notes of Rs500 and Rs 1000. Whole economy got panicked on this sudden move of the government. All the economy felt immediate effects. Some sectors of economy started growing at very fast rate whereas some suffered a considerable loss. This research paper tried to analyze the effects of demonetization on the key sectors of the economy. It was found the digital payment companies, banks etc. got benefitted from demonetization, whereas some sectors such as realty, MSME got a considerable downfall.

A STUDY ON FACTORS AFFECTING BRAND LOYALTY OF FMCG USERS

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ABSTRACT

Product features (Fragrance / Skin care / Germ fight features / Colour) is one of the most important factors that affect brand loyalty. Brand loyalty is determined by several distinct psychological processes of the consumers and entails multivariate measurements. The relationship between the availability of the bath soap and the extent of brand loyalty was also found to be significant. Brand loyalty of bath soap users of LUX in Patia area of Bhubaneswar city is moderately high. 63% of the consumers are brand loyal. On the contrary only 9% of the consumers are switchers and the rest of the users are loyal among few brands. 75% of the customers are influenced by the brand name and perceived brand image of the bath soap. Brand loyalty also depends on the influence of family members. 62.96% of the consumers were found to be influenced by the family members in buying their bath soap brands. The effect of sales promotion varied among different brand loyal groups. Hardcore brand loyals are very less interested in sales promotion while softcore brand loyals and switchers are very much interested. Interestingly price and advertisements have no significant effect on the extent of brand loyalty.

PORTFOLIO MANAGEMENT: A DECISION MAKING TOOL IN THE HANDS OF INVESTORS

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ABSTRACT

All investments are linked to risk and returns. Any investor, who wants to invest in any securities like shares, debenture, bonds etc, must have a good knowledge about investment market. Investing in securities not only requires a good deal of knowledge but also requires analytical skills to deal with it. Investing in financial securities provides a way to the investors to earn a good amount of money. But on the other hand it is full of risks. The challenge with the investors is not limited to choosing the right security but is also linked with the correct selection of the securities from a particular category of securities. The investors instead of investing their savings in a single security should invest in group of securities. This group of securities is called as portfolio. By creating portfolios risks can be reduced without sacrificing the returns. This technique is referred as portfolio management, which help the investors in maximizing their expected returns and provides them with better chances of success in choosing a right investment strategy.

PERFORMANCE EVALUATION OF STATE BANK OF INDIA AND ITS ASSOCIATE BANKS THROUGH CAMEL ANALYSIS

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ABSTRACT

The economic development of any country depend on healthy financial system of that country. The real factors of an economy such as industrial growth, growth and modernization of agriculture, expansion of agriculture, development of domestic and international trade etc. all are depending upon the financial system of a country. A healthy banking system is the major component of a healthy financial system and performance of banking in any economy is an effective measure to and indicator of performance of economy as a whole of that country. Banking system plays a bedrock for economic, social and industrial growth of an economy. The studies of McKinnon (1973) and Shaw (1973) emphasized the role of financial system in economic growth and according to them there is a strong correlation between economic growth and financial system of a country. Banks as a financial institution played very important role in capital formation in the economy and transfer of resources from saving groups to deficit groups which may use the financial resources for production of goods or services. That is why evaluation of financial performance of banking sector is an effect measure and indicator to check the soundness of economic activities of an economy. There is a substantial improvement over the earlier supervisory system of banking sector in terms of recovery, management efficiency, assets quality, earning quality and internal control system to regulate the level of risk and financial viability of commercial banks. The regulators have augmented bank supervision by using CAMEL (Capital Adequacy, Asset Quality, Management Quality, Earnings and Liquidity) rating criterion to assess and evaluate the performance and financial soundness of the activities of the bank. In India RBI recommended two supervisory rating models named as CAMEL (Capital Adequacy, Assets Quality, Management, Earning, Liquidity) and CACS (Capital Adequacy, Assets Quality, Compliance, Systems and Controls) for rating of Indian commercial Banks and Foreign Banks operating in India. Here our study is based on analysis of the performance of State Bank of India and its associate's banks using CAMEL model.

**FACTOR AFFECTING QUALITY OF WORK LIFE IN PUBLIC & PRIVATE SECTOR
BANKS IN LUCKNOW**

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ABSTRACT

The world today has become more competitive due to big organizations, globalization and ever changing technology. Therefore, managing an organization has become more complex than even before. At this stage, QWL has emerged as one of the most important aspect of job that ensures long term association of the employees with the organization. Banking industry in India is one of the largest contributors to the service sector and in turn to the economic development of the country. This has necessitated the researcher to find the factors affecting quality of work life in Lucknow. In total, 300 employees were selected for the purpose of the study, 150 each from the public and private sector banks. The factor analysis was used for the purpose of analysis by the researcher. This study reveals that Working environment and Work life space dimension, Opportunities for individual growth and Career development dimensions, Social integration in the workplace dimension, Adequate and fair compensation dimension, Social relevance of the worker's life and Working conditions dimension are the factors which most significantly affect the quality of work life of employees and hence, the effective functioning of the banking industry.

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