

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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A STUDY OF DINING OUT OPTIONS OF MIDDLE CLASS FAMILIES IN MUMBAI

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ABSTRACT

This study tries to determine the effect of these factors on the dining out habits of middle class families in Mumbai. It studies factors such as the frequency of eating out, the per head amount spent by middle class families on eating out, the popularity of different cuisines amongst the middle class and various other factors related to this trend. The study tries to draw conclusions and give recommendations to the restaurant industry in Mumbai.

COMPARATIVE ANALYSIS OF MANDATORY DISCLOSURES AND NON MANDATORY DISCLOSURES OF INDIAN COMPANIES

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ABSTRACT

A country's legal environment plays an important role in the functioning of corporate sector. This paper deals with legal environment in India which affects the corporate disclosure practices of Indian companies. Company-wise trends regarding the mandatory and non mandatory disclosure practices adopted by 50 selected companies in India are worked out with the help of compound annual growth rates (CAGR). The data pertain to the seven years from 2002-03 to 2008-09. It has been concluded that mandatory reporting practices of the sampled companies was found to be better than the non mandatory reporting practices. There is inverse relationship between percent change and average disclosure score of different companies, items and sectors. The value of coefficient of correlation came to be negative in all the cases.

LEVERAGING EMPLOYEE ENGAGEMENT IN THE HOSPITALITY INDUSTRY: A COMPARATIVE STUDY OF INDIAN HOTELS COMPANY LIMITED V/S ITC-HOTELS DIVISION

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ABSTARCT

The foremost emphasis of this research is to discover if employee engagement leads to the competitive advantage in the hospitality industry and to comprehend the significance of Employee Engagement as a Human Resource Initiative. Two hotels have been selected on the basis of judgement sampling, Indian Hotels Company Limited (IHCL) and ITC (Hotels Division). The data was collected through both primary and secondary sources including Surveys, Questionnaires from employees, Internet, references from books, past collection of data from HRD and was tabulated through flow charts, pie charts, bar graphs. The Objectives of the research were; To study the current initiatives that are being adopted by the hotels to engage the employees, To suggest improvements in the current Employee Engagement initiatives, To suggest innovative Employee Engagement initiatives with the needs that will emerge out of the study. Some outcomes of the research were that few employees felt lack of empowerment when their views were overlooked, some also felt the need of improvement of inter departmental and intradepartmental communication, thus resulting in employee disengagement. As such, employee engagement has emerged out as a catalyst for success in business in this dynamic and competitive market place at present.

MICRO CREDIT A POVERTY ALLEVIATION MANTRA

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ABSTRACT

Micro-credit through commercial banks has positive impact in upliftment of the life style of the poor people. It provides finance to the unemployed, small entrepreneurs, small and cottage Industries in rural as well as urban areas. It increases savings, investment, employment and finally the economic condition of the people. Micro-credit through Commercial Banks reaches to the deprived sectors of the society which were untouched from the banking sector. It also helps in empowering the women. It strengthens not only the agriculture sector but also in allied sector of the rural area. "NEW MANTRA in rural finance". Jandhan yojna with micro insurance of Modi Govt. is also a step forward to motivate poor sections of society to have confidence in banking system and take advantage of Micro finance for self employment and family protection. However, more research work and suggestion will play a more powerful economic, social and political role in Changing the life style of poorest people of either sex.

**THE MEDIATING ROLE OF JOB SATISFACTION BETWEEN LEADER-MEMBER
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ABSTRACT

This research is aimed to investigate the mediating role of job satisfaction between leader-member exchange, organizational culture and organizational commitment. This research is a survey conducted to 3.997 employees of local government in Tarakan, Indonesia. The technique of taking sample used was proportional and simple random sampling method. The sample size was confirmed to 364 workers. A total of 364 questionnaires were distributed, 321 questionnaire were returned, resulting a response rate of 88,19%. Of the returned questionnaires, 321 were suitable for data analysis. A 64-item questionnaire consisting of leader-member exchange, organizational culture, job satisfaction and organizational commitment. The findings of the study show that : (1) leader-member exchange was significantly and positively related to job satisfaction and organizational commitment, (2) organizational culture was significantly and positively related to job satisfaction and organizational commitment, (3) job satisfaction was significantly and positively related to organizational commitment, (4) leader-member exchange was significantly and positively related to organizational commitment with job satisfaction as mediate, (5) organizational culture was significantly and positively related to organizational commitment with job satisfaction as mediate.

THE IMPACT OF MAHATMA GANDHI NREGS IN THE ECONOMIC CONDITION OF RURAL POPULATION

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ABSTRACT

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) which has come into force with effect from February, 2006 was a novel step towards eradication of poverty in India. The scheme aims to strengthen the livelihood security of rural population by providing at least 100 days of guaranteed wage employment to every household in a financial year. A study was conducted in Alappuzha District of Kerala, the southern-most state in India, with the specific objective of assessing the impact of the scheme on economic empowerment of marginalized groups and women. The study found that the scheme has helped to improve the level of income of the rural people to a great extent. Participation of women and people belonging to weaker sections was found to be very high in this scheme. The Scheme has resulted in to an increase in the general wage rates besides strengthening the women and weaker section of the society.

PRE PURCHASE BEHAVIOR OF CONSUMERS OF LIFE INSURANCE PRODUCTS: AN EMPIRICAL STUDY

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ABSTRACT

Life insurance is a complex financial product and calls for high consumer involvement in the entire buying process. This study focuses on the pre-purchase search and evaluation process of a consumer of life insurance products. The researcher has studied the perception of the consumers on life insurance products, the influential sources of information and the role of reference groups/self opinion in the buying decision making process. An attempt has also been made to find out the differences in the behavior of consumers based on personal factors, cultures, sub-cultures, social and economic status etc. Primary data was collected from sample of 200 consumers and researcher used simple tabulation, measures of central tendency, ANOVA etc. for data analysis and interpretation. The researcher concluded that Life insurance products are perceived as tools for risk coverage and family protection, Agents and company representatives seem to be a dominant source of information for consumers to understand the product and spouse plays an important role in the buying decision making process.

A STUDY ON CREDIT RISK MANAGEMENT OF NON-PERFORMING ASSETS IN NATIONALISED, PRIVATE AND FOREIGN BANKS

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ABSTRACT

In the course of their operations, banks are invariably faced with different types of risks that may have a potentially negative effect on their business. Risk management in bank operations includes risk identification, measurement and assessment, and its objective is to minimize negative effects risks can have on the financial result and capital of a bank. Banks are therefore required to form a special organizational unit in charge of risk management. Also, they are required to prescribe procedures for risk identification, measurement and assessment, as well as procedures for risk management. During the year ended March 2015, banking business slowed down with a decline in both deposit and credit growth. The ratio of gross non-performing advances (GNPAs) of scheduled commercial banks (SCBs) marginally increased between September 2014 and March 2015. The present paper focuses on detail study of credit risk faced by all the sectors of banks particularly in 2014-2015 and the measures taken by banks to recover NPA's.

RURAL DEVELOPMENT AND NON-FARM SECTOR: A REVIEW

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ABSTRACT

This paper chronicles the different perspectives for examining the rural non-farm sectors commonly used in the existing literature and their developmental role. We also provide a comparative study of the evolution of the rural non-farm activities in Asian, African and Latin American countries and the success story of some of those countries which may be helpful to build an understanding about the pre-conditions required for the expansion of remunerative rural non-farm activities and their poverty implications. The paper provides extensive ideas regarding the on-going researches on the developmental role of the RNFS and also explores the heterogeneity of the sector which helps to identify those areas of the sector which has developmental impact on all sections of the people in the developing countries. We have identified a large number of factors likely to be responsible for the expansion of the non-farm activities. However, it varies from time to time, region to region. Those factors are broadly classified into two categories: demand-pull and distress-push. However, while some of those factors are generated from the agricultural sector, some others are non-agricultural in nature. We also have noticed a 'vicious cycle' operating on the rural manufacturing sector. Lack of education, together with lack of technical skills, provides little incentive for rural firms to invest in technology, leading to low level of labour productivity in the rural manufacturing sector. Thus, a high level of illiteracy in rural India seems to have hampered the growth of the modern rural non-farm sector.

THE STUDY OF CLASSICAL ECONOMISTS' HYPOTHESIS ON THE RELATIONSHIP BETWEEN THE RENT AND THE PRODUCT PRICE

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ABSTRACT

This paper investigates the short- and long-run causality relationships between rent and the product price. The main goal of this paper is to examine the classical economists' hypothesis concerning the idea that an increase in the product price leads to an increase in the rent and not vice versa. In order to consider this hypothesis in Iran, we have used the time-series data covering the period 1971-2008 for rent (net income) and the wheat price. After the necessary examinations such as unit root, co-integration, and Granger- causality tests were carried out, we came to the conclusion that the rent and the wheat price have short and long-run bidirectional causality relationship, and then the classical economists' hypothesis is to be rejected.

ROLE OF FOREIGN BANKS IN CONSUMER SATISFACTION: A STUDY

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ABSTRACT

It is increasingly being recognized that the competition in Indian banking industry is going to be intense day by day. To beat one another, service providers launches new kind of technological application into banking services each day. In this situation, expectations rise and customers become more inclined towards the quality of service aspects. Thus, it is now clear that it is the service quality that differentiates the best banking, in the days to come, out of the average one. This research adopted a survey questionnaire based on the amended Banking Service Quality Scale. It included five service quality dimensions, broken down into 28 statements, for capturing the wide range of services offered by the foreign sector banks. The research findings show that there are significant differences in the foreign banking sectors in terms of customer perceptions of service quality and the degree of importance attached to various dimensions of service quality.

AN ANALYTICAL STUDY ABOUT FDI IN INDIAN RAILWAYS

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ABSTRACT

Foreign Direct Investment (FDI) is considered to be the lifeblood of economic development especially for the developing and underdeveloped countries. India looks all set to throw open its doors to foreign investors in railway infrastructure and partially in operations, as the nation seeks to help improve the creaky transportation facility. The department of industrial policy & promotion (DIPP) has circulated the final proposal on FDI in railways for the Union Cabinet's consideration, which is aimed at attracting overseas funds for modernization and expansion of the sector that faces a cash crunch. Currently, there is a complete ban on FDI in the railway sector, except for mass rapid transport systems. According to the proposal, foreign investment will be allowed in all public-private partnership (PPP) projects and in infrastructure such as signaling, high-speed tracks, electrification, dedicated freight corridors and suburban networks. Investments are needed to improve India's railway tracks, rolling stock and delivery times. Indian Railway is lagging behind other developing nations in overcoming capacity constraints, and keeping pace with technological improvements. The FDI in railway sector will have a positive impact in terms of creation of new lines and capacity. This will help in achieving better road versus rail ratio for freight movement, thereby reducing logistics cost for the industry, especially for commodity players. The present study aims at throwing light on the following issues namely to bring about the need for FDI in Indian Railways, to analyse the performance of FDI in other sectors of economy, to evaluate the implications of allowing FDI in railway sector.

REGIONAL DISPARITIES IN HARYANA

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ABSTRACT

Haryana state is located in the Northern part of the country and has New Delhi as its neighbor along with Punjab and Rajasthan. Haryana State came into existence on 1 November 1966. As per details from Census 2011, Haryana has population of 2.54 Crore, an increase from figure of 2.11 crore in 2001 census. Total population of Haryana as per 2011 census is 25,351,462 of which male and female are 13,494,734 and 11,856,728 respectively. One of the most complex problem of Haryana is that regional disparities are fast increasing. Some region are outgrowing in their capacities while some others are remaining poor and backward. Regional disparities in Haryana have been an issue since its existence. Regional disparities may be due to natural resources or manmade resources. Regional disparities means wide differences in per capita income, literacy rates, availability of health and education and education services among the different region. Increase in regional disparities leads to poverty, dissatisfaction and violence. Aggregate poverty can be removed by reducing the Regional disparities in Haryana.

TALENT MANAGEMENT PROGRAM AND ITS IMPACT ON THE EMPLOYEE RETAINMENT AND PERFORMANCE IN INDIAN BANKING SECTOR

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ABSTRACT

Limited research restricts comprehensive understanding of challenges that hit various aspects of Indian Banking. There has been a dearth of studies that address the impact of changing environment on Talent Management paradigm. In the changing times, it is pertinent to verify the relevance of Talent Management Programmes in business priorities, its compatibility and efficiency in Indian banks. This paper ascertains various challenges that Indian banking industry is facing and the subsequent requirement of change in the Talent Management Programmes. This paper focuses on highlighting the way in which the banks should embrace talent management to obtain and retain the best talent available for the success of their organization. A sample of 200 employees has been taken from the private sector banks in Jammu region. From the analysis, it was found that almost all of the respondents were satisfied with the result of the talent management program. The study further investigated that the employees agreed upon the fact that the talent management programmes help in creating a good work culture as well as enhance the values of employees, help the employees in identifying their strengths and weaknesses and consequently, help in decreasing the turnover rate of employees. The paper forms the foundation for further diligent research in the area and identifies the missing links in researches which are crucial to pave way to the future of Talent Management Programmes and performance of Indian banking.

A RESEARCH PAPER ON FDI IN INSURANCE SECTOR IN INDIA**MEENAKSHI****LECTURER****DEPARTMENT OF COMMERCE AND MANAGEMENT****ARYA P.G. COLLEGE****PANIPAT****ABSTRACT**

In order to curb the trend of falling Foreign Direct Investment (FDI) in the country, government recently increased the FDI limit in various sectors, latest being the insurance sector. Government in India had opened up the insurance sector for private participation in 1999, allowing the private companies to have foreign equity up to 26 per cent. But now, Insurance Regulatory & Development Authority (IRDA) has approved an increase in foreign equity capital in the insurance joint ventures upto 49 percent. In the world of increased competition and rapid technological changes, globalization has encouraged more and more multinationals to adopt FDI. In competitive industry, it has become really tough for the Indian insurers to invest the additional capital in the insurance sector. The insurance industry of India consists of 52 insurance companies of which 24 are in life insurance business and 28 are non-life insurers. The continuous inflow of FDI in insurance sector in India clearly shows the faith that overseas investors have in the country's insurance industry. Due to the growing demand of insurance, more and more insurance companies are now emerging in the Indian insurance sector. An increase in FDI in insurance sector would indirectly be a boon for the Indian economy. The objective of this research paper is to analyze the impact of FDI. Is it a boon or bane? As we all know govt is taking initiative to promote FDI in insurance as well as in other sectors. This research paper will draw light on this decision that if FDI in insurance sector good or not and should it be promoted or not.

A STUDY OF THE PROBLEMS FACED BY B. Ed. TEACHERS TEACHING IN A CLASSROOM OF ENGLISH AND MARATHI MEDIUM STUDENTS OF MUMBAI

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ABSTRACT

Teachers occupy a prominent place in the society. They are responsible for building a particular country or nation. The teacher education institutions established throughout India are producing teachers to meet the need of teachers in the country. But, NCTE, the recognizing body of teacher education has given the relaxation to all states to start the course by following vernacular medium. As a result the students of English and Marathi-medium sit together in the classroom in the Colleges of Mumbai. For this, the B.Ed. teachers face the problem of teaching them in two languages simultaneously. The present study highlights some of the problems faced by the B.Ed. teachers of Mumbai.

RISING TRENDS IN PRODUCTION AND PRODUCTIVITY OF VEGETABLES IN INDIA: A STUDY FROM 2001-02 TO 2012-13

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ABSTRACT

The current study explores a good variety of statistical data based upon the performance of the vegetable growing sector in particular and horticulture sector in general in the Indian economy. Such a statistics has been of great importance when it comes to set new targets to be achieved in this sector by any economy of the world. Besides, it also provides a deeper insight into the current status of this sector. This paper tries to seek the rising trends in the Indian horticulture sector in terms of production and productivity of vegetables on a whole. Area under vegetables cultivation of vegetables in India is also an important aspect of this study.

POSITION AND ROLE OF 'ODL' INSTITUTES: A STUDY OF MARGINALIZED SECTIONS OF SOCIETY

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ABSTRACT

This Paper highlights the problems faced by Marginalized Sections of the society which hinders them for their individual, communal or professional uplift, despite of enormous policies and schemes by Government and Regulatory bodies. It suggests that education is the formalized channel that helps an individual to help themselves and also highlights the role of Open and Distance Learning Institutes (ODL) in the field of education for weaker sections of the society. This paper also suggests some guidelines for the institutions to provide a path for marginalized sections so as to bring awareness of the upcoming policies for their individual or social growth. The concept of Social Inclusion can be achieved only by facilitating the weaker sections of society, be it individual or strata or a complete section of people from a community, to attain basic, intermediate and higher education. Facilities based on financial, technical and moral requirements are also suggested for the Open and Distance Learning Institutes which invites the Government Policies to be more inclined towards the growth of such weaker sections.

INDIA'S REVEALED COMPARATIVE ADVANTAGE IN EXPORT OF RICE (HS CODE 1006)

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ABSTRACT

Exports have played a significant role in India's economic growth and in this the Agriculture Sector is one of the leading segment in India's Economy. In Agriculture sector (Rice) is one of the major crop that has played a vital role in the contribution to the foreign exchange earnings and it also contributes in the employment rate of the country. Agriculture sector has measured the annual rate of growth in net domestic product which has increased from 1.9% annum before Green Revolution period to 2.3% during first phase of Green Revolution period. This study is to measure the comparative advantage or disadvantage of Indian Rice export (Hs code 1006) to the world's total rice export. To satisfy the research data has been collected through the secondary sources and it has been collected from International trade centre and Indian trade classification (harmonized system) code and Revealed comparative advantage has been calculated to examine the export competitiveness of Indian rice export to the world's total rice export.

A COMPARATIVE STUDY OF DIFFERENT BANKING SECTOR ON THE BASIS OF NPAS

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ABSTRACT

Banking institutions is an important segment of the tertiary sector and act as backbone of the economic development. But, currently Indian banking system is suffered from a disease i.e. Non-Performing Assets (NPAs). It is like a double edged sword for banks because at the one side it reduces the profitability & on the other side banks have to create provisions against these assets which affect the shareholder's value. It is a virus which affects the efficiency, solvency & stability of the banking system. So, it is necessary to trim down the NPAs. This paper present the concept of NPA, its causes, impact & its trend. This paper analyses the comparison of classification of loan assets of public, private & foreign banks. This paper is an attempt to analyze how efficiently public, private & foreign sector banks managed their NPAs. This study concluded that that private sector banks are performing their job more efficiently than other banks.

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With sincere regards

Thanking you profoundly

Academically yours

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