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EFFECT OF CREDIT RISK MANAGEMENT ON FINANCIAL PERFORMANCE: AN EMPIRICAL STUDY OF NEPALESE COMMERCIAL BANKS

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ACADEMIC DIRECTOR & BUSINESS UNIT HEAD
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ABSTRACT

This study empirically explored the effect of credit risk management on the financial performance of ten listed commercial banks in Nepal for the period, 2011/12-2017/18. Credit risk management, the independent variable, was surrogated by three parameters- Non-Performing Loan to total Loan Ratio (NPLLR); Non-performing Loan to total Deposit Ratio (NPLDR) and Capital Adequacy Ratio (CAR). Return on asset (ROA) and Return on equity (ROE) was used as proxies for financial performance. Using the ordinary least squares (OLS) regression as data estimation technique, the study revealed that all the three credit risk parameters capital adequacy, loans and advances and liquidity have a significant relationship with ROA and ROE. Based on the findings, the study recommended that the management of commercial banks should develop rigorous and robust credit policies that will enable banks to effectively assess the creditworthiness of their customers. The regulatory agencies should also come up with modern credit risk measurements, identification and control. Prompt and necessary action should also be taken against the management of any bank that flouts their credit risk guidelines in order to avoid unpleasant distress in the financial system in Nepalese context.

INNOVATIONS IN MARKET SEGMENTATION: A REVIEW

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ABSTRACT

Even though market segmentation is one of the most established concepts in marketing, there are still some shortfalls in the body of research, which create a gap between theory and practice and lead to failure in the implementation of segmentation. This research paper highlights the need of using a new theoretical foundation of market segmentation which will help the FMCG companies to segment the market in competition oriented marketing to gain fruitful results

A CRITICAL ANALYSIS OF FACTORS INFLUENCING CUSTOMER'S PERCEPTION TOWARDS THE INTERNET BANKING

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HINGNA DIST

ABSTRACT

The internet banking has got tremendous response in recent years. There have been huge following of internet banking in India and in the world also. But the major concern about internet banking is that it is popular in urban area and that too in young generation. Every national bank is striving hard to provide internet banking to its customers. It is in bank as well as customer's favor that internet banking becomes more reachable. There are certain factors which are encouraging the use of internet banking at the same time there are some factors which are prohibiting internet banking. In this paper the researcher has made an attempt to analyze both these factors.

NEED OF DESIGN THINKING AND INNOVATION IN BUSINESS ENVIRONMENT**AARUSHI JAIN****ASST. PROFESSOR****SHRI GURU TEGH BAHADUR INSTITUTE OF MANAGEMENT AND INFORMATION
TECHNOLOGY****GURU GOBIND SINGH INDRAPRASTHA UNIVERSITY
NEW DELHI****ABSTRACT**

Turbulent business environments, competition, globalisation and dearth of resources have put significant competitive pressures on many businesses. Rapid specialized technology developments and increased global access to geographically unlimited markets allow consumers seemingly to have infinite choices for the best satisfaction of their needs in choosing desired products. Providing value to customers becomes vital to any organization to sustain the business in future. As a main task of design through design thinking is to seek value to customers, fosters management thinking from chaotic fluctuations in external turbulence and enables sustainable order in actions. This is why awareness of extended design application is becoming crucial nowadays among academics and practitioners. Although Design is most often used to describe an object or end result, it is however a process which can become, if used efficiently, the most powerful tool and foundation for driving a brand or business forward. Design Thinking is a mind set to develop and deliver innovative ideas, change and solutions to complicated problems. It is an activity-based process with a strong emphasis on teamwork. The paper describes new roles for design Thinking in addressing emerging global challenges in business environment.

**A STUDY ON THE IMPACT OF RERA ACT ON CUSTOMERS AT SHUSHMITHA
SOUTHERN HOUSING, CHENNAI**

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CHENNAI**

ABSTRACT

The project work entitled "A study on the impact of RERA ACT on Customers at Shushmitha Southern Housing, Chennai" www.rush-moressh.com was mainly conducted to identify the resolved and unresolved factors within the Indian Real Estate Industry, radiating direct and indirect impact on customers after the implementation of RERA ACT across the Indian states and it found that RERA has increased Quality of Construction since Developers are made to give 5 years warranty period to Flat Buyers against Construction defects. It has made Developers deliver their projects On Time without delays. It has thrown a transparent picture of the Real Estate Industry where a customer can analyze the choices of property with the help of RERA validation features. Customers are courageously reporting to RERA offices whenever Developers violate Agreement norms and RERA steps in to set it right at once. India's Global Image on Real Estate Sector has been upgraded by RERA act.

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