

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	ISSUES AND SUGGESTIONS FOR THE IMPLEMENTATION OF THE INDIA'S RIGHT TO INFORMATION ACT 2005 IN LIGHT OF THE LATIN AMERICAN COUNTRIES' EXPERIENCE <i>DR. PRATIBHA J. MISHRA</i>	1
2.	AN EMPIRICAL STUDY ON JOB STRESS IN PRIVATE SECTOR BANKS OF UTTARAKHAND REGION <i>MEERA SHARMA &amp; LT. COL. DR. R. L. RAINA</i>	7
3.	FOREIGN DIRECT INVESTMENT IN INDIA: AN OVERVIEW <i>DR. MOHAMMAD SAIF AHMAD</i>	14
4.	REFLECTIONS ON VILLAGE PEOPLE'S SOCIO - ECONOMIC CONDITIONS BEFORE AND AFTER NREGS: A DETAILED STUDY OF ARIYALUR DISTRICT, TAMIL NADU <i>DR. P. ILANGO &amp; G. SUNDHARAMOORTHY</i>	19
5.	THE CAUSAL EFFECTS OF EDUCATION ON TECHNOLOGY IMPLEMENTATION – EVIDENCE FROM INDIAN IT INDUSTRY <i>S.M. LALITHA &amp; DR. A. SATYA NANDINI</i>	25
6.	A STUDY ON ONLINE SHOPPING BEHAVIOUR OF TEACHERS WORKING IN SELF-FINANCING COLLEGES IN NAMAKKAL DISTRICT WITH SPECIAL REFERENCE TO K.S.R COLLEGE OF ARTS AND SCIENCE, TIRUCHENGODE, NAMAKKAL DISTRICT <i>SARAVANAN. R., YOGANANDAN. G. &amp; RUBY. N</i>	31
7.	AN OVERVIEW OF RESEARCH IN COMMERCE AND MANAGEMENT IN SHIVAJI UNIVERSITY <i>DR. GURUNATH J. FAGARE &amp; DR. PRAVEEN CHOUGALE</i>	38
8.	VARIABLE SELECTION IN REGRESSION MODELS <i>M.SUDARSANA RAO, M.SUNITHA &amp; M.VENKATARAMANAIH</i>	46
9.	CUSTOMER ATTITUDE TOWARDS SERVICES AND AMENITIES PROVIDED BY STAR HOTELS: A STUDY WITH REFERENCE TO MADURAI CITY <i>DR. JACQUELINE GIGI VIJAYAKUMAR</i>	50
10.	QUALITY AND SUSTAINABILITY OF JOINT LIABILITY GROUPS AND MICROFINANCE INSTITUTIONS: A CASE STUDY OF CASHPOR MICROCREDIT SERVICES <i>DR. MANESH CHOUBEY</i>	56
11.	INDIAN MUTUAL FUND MARKET: AN OVERVIEW <i>JITENDRA KUMAR &amp; DR. ANINDITA ADHIKARY</i>	63
12.	SMART APPROACHES FOR PROVIDING THE SPD'S (SECURITY, PRIVACY & DATA INTEGRITY) SERVICE IN CLOUD COMPUTING <i>M.SRINIVASAN &amp; J.SUJATHA</i>	67
13.	A COMPARATIVE STUDY ON ETHICAL DECISION-MAKING OF PURCHASING PROFESSIONALS IN TAIWAN AND CHINA <i>YI-HUI HO</i>	70
14.	THE INTERNAL AUDIT FUNCTION EFFECTIVENESS IN THE JORDANIAN INDUSTRIAL SECTOR <i>DR. YUSUF ALI KHALAF AL-HROOT</i>	75
15.	STUDY ON ROLE OF EFFECTIVE LEADERSHIP ON SELLING VARIOUS INSURANCE POLICIES OF ICICI PRUDENTIAL: A CASE STUDY OF SUBHASH MARG BRANCH, DARYAGANJ <i>SUBHRANSU SEKHAR JENA</i>	80
16.	AN EMPIRICAL STUDY ON WEAK-FORM OF MARKET EFFICIENCY OF NATIONAL STOCK EXCHANGE <i>DR. VIJAY GONDALIYA</i>	89
17.	THE GOLDEN ROUTE TO LIQUIDITY: A PERFORMANCE ANALYSIS OF GOLD LOAN COMPANIES <i>DR. NIBEDITA ROY</i>	94
18.	STUDY ON THE MANAGEMENT OF CURRENT LIABILITIES OF NEPA LIMITED <i>DR. ADARSH ARORA</i>	99
19.	QUALITY OF MEDICAL SERVICES: A COMPARATIVE STUDY OF PRIVATE AND GOVERNMENT HOSPITALS IN SANGLI DISTRICT <i>SACHIN H. LAD</i>	105
20.	DIVIDEND POLICY AND BANK PERFORMANCE: THE CASE OF ETHIOPIAN PRIVATE COMMERCIAL BANKS <i>NEBYU ADAMU ABEBE &amp; TILAHUN AEMIRO TEHULU</i>	109
21.	CUSTOMER KNOWLEDGE: A TOOL FOR THE GROWTH OF E-LEARNING INDUSTRY <i>DR. MERAJ NAEM, MOHD TARIQUE KHAN &amp; ZEEBA KAMIL</i>	115
22.	THE EFFECTS OF ORGANIZED RETAIL SECTOR ON CONSUMER SATISFACTION: A CASE STUDY IN MYSORE CITY <i>ASHWINI.K.J &amp; DR. NAVITHA THIMMAIAH</i>	122
23.	PERCEIVED BENEFITS AND RISKS OF ELECTRONIC DIVIDEND AS A PAYMENT MEDIUM IN THE NIGERIA COMMERCIAL BANKS <i>OLADEJO, MORUF. O &amp; FASINA, H T</i>	127
24.	INDO - CANADIAN TRADE RELATION IN THE MATH OF POST REFORM PERIOD <i>ANITHA C.V &amp; DR. NAVITHA THIMMAIAH</i>	133
25.	IMPACT OF BOARD STRUCTURE ON CORPORATE FINANCIAL PERFORMANCE <i>AKINYOMI OLADELE JOHN</i>	140
26.	WORK LIFE BALANCE: A SOURCE OF JOB SATISFACTION: A STUDY ON THE VIEW OF WOMEN EMPLOYEES IN INFORMATION TECHNOLOGY (IT) SECTOR <i>NIRMALA.N</i>	145
27.	SCHOOL LEADERSHIP DEVELOPMENT PRACTICES: FOCUS ON SECONDARY SCHOOL PRINCIPALS IN EAST SHOWA, ETHIOPIA <i>FEKADU CHERINET ABIE</i>	148
28.	EMOTIONAL INTELLIGENCE OF THE MANAGERS IN THE BANKING SECTOR IN SRI LANKA <i>U.W.M.R. SAMPATH KAPPAGODA</i>	153
29.	IMPACT OF CORPORATE SOCIAL RESPONSIBILITY PRACTICES ON MEDIUM SCALE ENTERPRISES <i>RAJESH MEENA</i>	157
30.	IMPACT OF CASHLITE POLICY ON ECONOMIC ACTIVITIES IN NIGERIAN ECONOMY: AN EMPIRICAL ANALYSIS <i>DR. A. P. OLANNYE &amp; A.O ODITA</i>	162
	REQUEST FOR FEEDBACK	168

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**OBJECTIVES**

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**RESULTS & DISCUSSION**

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

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## STUDY ON ROLE OF EFFECTIVE LEADERSHIP ON SELLING VARIOUS INSURANCE POLICIES OF ICICI PRUDENTIAL: A CASE STUDY OF SUBHASH MARG BRANCH, DARYAGANJ

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**MAYURBHANJ, BARIPADA**

### ABSTRACT

*The success of every nation's effort in economic, social, political and technological development depends largely on its ability to make banking accessible to its citizens. This has inspired and posed challenges on the Indian government to provide complete banking solution for all citizens. The government is convinced that banking sector's reforms is the only viable option in achieving the objective of making banking available to all its citizens. Ihienyemolor and Obioma (2007) reported that, the efforts of the government in the development of banking dates to Ashby Report on Liberalized & Computerized in 1960, when it recommended the establishment of the bank insurance considering the concentration of people and the higher demand of Liberalized banking solution. In today's competitive and dynamic world, with every business providing the same kind of product or service, only that firm which comes up with an innovative idea can hope to survive in the long run, by attracting and luring customers. Insurance sure is an upcoming sector but with the privatization of the same, selling insurance products has become tough due to the competition angle attached to it. It is usually said that if you can sell insurance, you can sell anything in the world including garbage. The reason behind this concept is the hesitant and unaware population, who simply run away at the mere mention of its name.*

### KEYWORDS

Effective leadership, Insurance Policy, selling Skills, organizer, Motivation, inspiration, successful.

### INTRODUCTION

Providing insurance to a huge population such as ours encompassing different strata of society has indeed been a formidable task for the last few decades. WHO statistics put the insurance access in India at around 65 percent. The remaining 35 percent do not have any access at all.

Governments in most parts of the world developed or otherwise, realize the limitations when it comes to providing Insurance per se or it's financing aspects. In a globalized market-driven economy, it becomes imperative for each country to look on the managerial level for the solutions and structure them to suit the domestic needs. While there will be various factors both external and internal influencing this search, there is no doubt that public and private healthcare providers and financiers will have to keep the customer in focus when formulating a well defined and highly integrated approach to cover all sorts of requirements. In this paper we report our findings on the evaluation of effective leadership of ICICI based on the feedback of a sample population of 128 personnel of Daryaganj branch. The analysis of responses shows that the effective leadership has been very well committed, and accountable. However, manager perceive the workload to be heavier than that work-division. Fortunately, it has not affected their success rate, which is very high (>90%) and can be attributed to high motivation of manager for acquiring necessary eligibility for a regular job or their urge for vertical mobility. To improve the quality and utility of the assignment work further, it would be desirable to (i) carefully review the bilingual knowable ability, (ii) strengthen orientation programme, which fall woefully short of claim, and (iii) details of E-banking. Our analysis also shows that manager's show little aptitude for problem solving, asking probing questions and skill of logical explanation. It brings forth one of the major weakness of the branch and explains why rote memorization is so dominant in Private Insurance Sector.

ICICI was formed in 1955 at the initiative of the World Bank, the Government of India and representatives of the Indian Industry. The principal objective was to create a development financial institution for providing medium-term and long term project financing to Indian businesses. In the 1990s, ICICI transformed its business from a development financing institution offering only project finance to a diversified financial services group offering a wide variety of products and services, both directly and through a number of subsidiaries and affiliates like ICICI Bank. ICICI marked its first foray into retail banking by promoting ICICI Bank. The Bank was registered a banking company on January 5, 1994 and received its banking license from the Reserve Bank of India on May 17, 1994. The branches are fully computerized with state-of-the-art technology and systems. All of them are fully networked through V-SAT (Satellite) technology.

ICICI branch of Subhash Marg( Daryaganj) is one of the prestigious branch of NCR Delhi inters of performance regarding prudential plan of insurance facility. The connectivity of this branch is also a factor e.g. connected to the New Delhi & Old Delhi Railway station. It means this branch is the link branch of New Delhi & Old Delhi area for those residents that are engaged in their business & Commercial activity. These business activities are mainly concerned with printing & publications of the books, dealing of stationary & electronics goods. On the other hand the Daryaganj ids hub of multicultural talents, goods & services between the two world class architectural heritage like that the RedFort and the Jama Masjid. The working branch is fully computerized & air Conditional where well disciplined group of staff perform & achieves their monthly target of insurance policy dealings.

### RESEARCH OBJECTIVES

The objectives of this project are as follows:

- Encouraging to the Leader sell the various policies of ICICI Prudential.
- Convincing to the agents to know about the various policies of ICICI portfolio.
- To learn and understand the distribution aspect of insurance products.
- To identify the insurance needs of the residents and also the populated peripheri of Daryaganj on the manager's level with respect to their emotional, physical and financial conditions.
- To match the needs of the population of Daryaganj with the products in hand or else design a new product.

### RESEARCH DESIGN

The present research study has been designed on descriptive methodology, which helps to obtain precise information about the current status of a phenomenon by investigating it in its natural setting (Koul, 1993). Descriptive research is facilitated by survey of opinions and suggestions of the stakeholders to discover the relationship of dependent and independent variables. For this purpose, data was gathered from branch records as well as beneficiaries (customer-mangers), analysed and interpreted to obtain significance of results vis-a-vis the objectives formulated while designing the programme.

Research tool in the form of structured, semi-structured and unstructured questionnaire was administered on customer-managers through multiple channels of communication. The contents of the questionnaires were validated by the all India banking & insurance employers association involved in research in Programme Evaluation and Policy.

### RESEARCH METHODOLOGY

The research is carried on in a planned and systematic manner.

The research was particularly a telephonic research .For selling products to list of people which includes their names and contact numbers given by ICICI for insurance plan or policy by explaining the benefits of a particular product, but the minimum amount for selling a policy to a customer is equal to or more than Rs. 18000 only. Age limit for selling a product/policies was 1 month to 60 years-This mean that a policy can be sold to person between the age of one month to 60 years and not anything exceeding or below it.

This research methodology also includes:

- Familiarization with the concept of insurance and its various terms.
- Thorough study of the information collected.

Conclusions based on findings

#### DATA SOURCES

There are two types of data. **Primary data:** The data that is collected first hand by someone specifically for the purpose of facilitating the study is known as primary data. So in this research the data is collected from respondents through questionnaire. **SECONDARY DATA:** For the company information I had used secondary data like brochures, web site of the company etc. The Method used by me is Survey Method as the research done is **Descriptive Research**.

#### INSTRUMENTS

Selected instrument for Data Collection for Survey is Questionnaire.

#### QUESTIONNAIRE DESIGN/FORMULATION

A questionnaire consists of a set of questions presented to respondent for their answers. It can be Closed Ended or Open Ended **Open Ended:** - Allows respondents to answer in their own words & are difficult to Interpret and Tabulate. **Close Ended:** - Pre-specify all the possible answers & are easy to Interpret and Tabulate.

#### TYPES OF QUESTION INCLUDED

Dichotomous Questions Which has only two answers "Yes" or "No" to check the division state of the respondents.

#### MULTIPLE CHOICE QUESTION

Where respondent is offered more than two choices to check the status of insurance faculty offered by the Co.

#### RATING SCALE

A scale that rates some attribute from "highly satisfied " to "highly unsatisfied " and "very inefficient" to "very efficient" regarding checking the merits and limitations of the policy according to the Individual response.

#### SAMPLING UNIT

The sample Unit taken by me; General public including branch personnel of different age group, different gender and different profession

#### EXTENT

Where the survey should be carried out? I have covered entire residential area of Subhash marg (Daryaganj) for the survey

#### TIME FRAME

When the survey should be conducted? I conducted my survey for 8weeks.

#### SAMPLING TECHNIQUE

How should the respondent be chosen?

In the Project sampling is done on basis of **Probability sampling**. Among the probability sampling design the sampling design chosen is stratified random sampling. Because in this survey I had stratified the sample in different age group, different gender and different profession

#### SAMPLE SIZE/ POPULATION SIZE

How many people should be surveyed?

My sample size is 128

#### ABOUT ICICI PRUDENTIAL/THE COMPANY

ICICI Prudential life Insurance Company is a joint venture between ICICI Bank, a premier financial powerhouse and prudential plc, a leading international financial services group headquartered in United Kingdom. ICICI Prudential was amongst the first private sector insurance companies to begin the operations in December 2004 after receiving approval from Insurance Regulatory Development Authority (IRDA).

ICICI Prudential equity base stands at Rs. 675 crore with ICICI Bank and Prudential plc holding 74% and 26% stake respectively. In the year ended March 31, 2004, the company had issued over 430,000 policies, for a total sum assured of over Rs. 8,000 crore and premium income in excess of Rs. 980 crore. Today the company is the #1 private life insurer in the country.

#### DISTRIBUTION

ICICI Prudential has one of the largest distribution networks amongst private life insurers in India, having commenced operations in 54 cities and towns in India. The company has seven bank assurance tie-ups, having agreements with ICICI Bank, Federal Bank, South Indian Bank, Bank of India, Lord Krishna Bank and some co-operative banks, as well as over 160 corporate agents and brokers. It has also tied up with organizations like Dhan for distribution of Salaam Zindagi, a policy for the socially and economically underprivileged sections of society.

ICICI Prudential has recruited and trained about 50,000 insurance advisors to interface with and advise customers. Further, it leverages its state-of-the-art IT infrastructure to provide superior quality of service to customers.

#### PRUDENTIAL PLC

Established in 1848, Prudential PLC is a leading international financial services company in the UK, with around US\$250 billion funds under management, and more than 16 million customers worldwide. Prudential has brought to market an integrated range of financial services products that now includes life assurance, pensions, mutual funds, banking, investment management and general insurance in Asia. Prudential is UK's largest life insurance company with a vast network of 22 life and mutual fund operations in twelve countries- China, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, the Philippines, Singapore, Taiwan, Thailand and Vietnam. Since 1923, Prudential has championed customer-centric products and services, supported by over 60,000 staff and agents across the region.

#### WHY INSURANCE

- Premature Death , Living too long , Living Death
- Children future , Wealth Creation

#### VISION

To be the dominant life and pension's player built on trust by world-class people and service.

#### OTHER VALUES

- Integrity , Customers trust
- Boundryless , Ownership , Passion

#### AREAS OF SPECIALIZATION

- Premature Death
- 1 out of 4 people don't reach the age of 60.
- You are providing your family with a lifestyle.

This lifestyle is dependent on your continued income generating capability.

- If this income were to stop unfortunately, how would your family meet its financial requirements?

⇒ The responsibility is to help you protect your family financially in event something unfortunate happens...

⇒ Living too long



- ⇒ 7 out of 10 people endure retirement instead of enjoying it.
- Do you want financial independence post retirement?
- ⇒ Imagine living beyond your working years on a depleted income.
- ⇒ However, you would want to maintain your some living standards and be financially independent.
- ⇒ The responsibility is to help you secure a financially stable future post retirement.
- ⇒ Living Death
- ⇒ 6 out of 10 don't reach the age of 60 without a life threatening illness.
- ⇒ Can you imagine not having ability to provide for your family because of your illness or a disability?
- ⇒ Not only do you suffer but also you watch your family suffer.
- Who would bear the cost of additional medical expenses?
- ⇒ The responsibility is to help you protect your family against such eventualities.
- ⇒ Children future
- ⇒ To get a premier MBA degree in year 2010 will cost Rs. 14 lakh.
- ⇒ It is your responsibility to provide your children with best possible education they can have.
- Do you want to compromise on their future?
- ⇒ The responsibility is to help you build financial assets for your children's future.

#### PRODUCTS OF THE BRANCH

##### INSURANCE SOLUTIONS FOR INDIVIDUALS

The branch efforts ICICI Prudential Life Insurance a range of innovative, customer-centric products that meet the needs of customers at every life stage. Its 27 products can be enhanced with up to 6 riders, to create a customized solution for each policyholder.

##### SAVINGS SOLUTIONS OF THE BRANCH

**Secure Plus** is a transparent and feature-packed savings plan that offers 3 levels of protection.

**Cash Plus** is a transparent, feature-packed savings plan that offers 3 levels of protection as well as liquidity options. **Save n Protect** is a traditional endowment savings plan that offers life protection along with adequate returns. **CashBack** is an anticipated endowment policy ideal for meeting milestone expenses like a child's marriage, expenses for a child's higher education or purchase of an asset.

**LifeTime & LifeTime II** offer customers the flexibility and control to customize the policy to meet the changing needs at different life stages. Each offer 4 fund options ? Preserver, Protector, Balancer and Maximiser.

**LifeLink II** is a single premium Market Linked Insurance Plan which combines life insurance cover with the opportunity to stay invested in the stock market.

**Premier Life** is a limited premium paying plan that offers customers life insurance cover till the age of 75.

**InvestShield Life** is a Market Linked plan that provides capital guarantee on the invested premiums and declared bonus interest.

**InvestShield Cash** is a Market Linked plan that provides capital guarantee on the invested premiums and declared bonus interest along with flexible liquidity options.

**InvestShield Gold** is a Market Linked plan that provides capital guarantee on the invested premiums and declared bonus interest along with limited premium payment terms.

##### PROTECTION SOLUTIONS

**Life Guard** is a protection plan, which offers life cover at very low cost. It is available in 3 options ? level term assurance, level term assurance with return of premium and single premium.

##### CHILD PLANS

**Smart Kid education plans** provide guaranteed educational benefits to a child along with life insurance cover for the parent who purchases the policy. The policy is designed to provide money at important milestones in the child's life. SmartKid plans are also available in unit-linked form ? both single premium and regular premium.

##### RETIREMENT SOLUTIONS

**ForeverLife** is a retirement product targeted at individuals in their thirties.

**Secure plus Pension** is a flexible pension plan that allows one to select between 3 levels of cover.

##### MARKET-LINKED RETIREMENT PRODUCTS OF THE BRANCH

- Life Time Pension II is a regular premium market-linked pension plan
- Life Link Pension II is a single premium market-linked pension plan.
- Invest Shield Pension is a regular premium pension plan with a capital guarantee on the investible premium and declared bonuses.

##### FLEXIBLE RIDER OPTIONS PROVIDED BY THE BRANCH

ICICI Pru Life offers flexible riders, which can be added to the basic policy at a marginal cost, depending on the specific needs of the customer.

**Accident & disability benefit:** If death occurs as the result of an accident during the term of the policy, the beneficiary receives an additional amount equal to the sum assured under the policy. If the death occurs while traveling in an authorized mass transport vehicle, the beneficiary will be entitled to twice the sum assured as additional benefit.

**Accident Benefit:** This rider option pays the sum assured under the rider on death due to accident.

**Critical Illness Benefit:** protects the insured against financial loss in the event of 9 specified critical illnesses. Benefits are payable to the insured for medical expenses prior to death.

**Major Surgical Assistance Benefit:** provides financial support in the event of medical emergencies, ensuring benefits are payable to the life assured for medical expenses incurred for surgical procedures. Cover is offered against 43 surgical procedures.

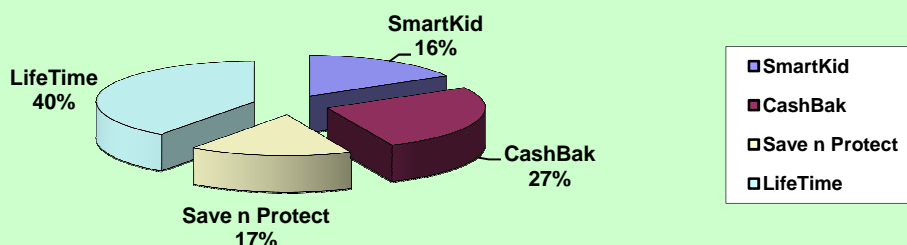
**Income Benefit:** This rider pays the 10% of the sum assured to the nominee every year, till maturity, in the event of the death of the life assured. It is available on SmartKid, Secure Plus and Cash Plus

**SWOT ANALYSIS**

<b>STRENGTHS</b> <ul style="list-style-type: none"> <li>• Right service, quality and reliability.</li> <li>• Superior branch performance vs. competitors.</li> <li>• Branch Image</li> <li>• High degree of customer satisfaction.</li> </ul>	<b>WEAKNESSES</b> <ul style="list-style-type: none"> <li>• Not special status in the National Capital Territory</li> <li>• Customer service staff need training.</li> <li>• Processes and systems, etc</li> <li>• Management cover insufficient.</li> </ul>
<b>OPPORTUNITIES</b> <ul style="list-style-type: none"> <li>• Profit margins will be good.</li> <li>• Service Could extend to more customers.</li> <li>• An applied training centre to create opportunities for developing techniques to provide added-value services</li> </ul>	<b>THREATS</b> <ul style="list-style-type: none"> <li>• Vulnerable to reactive attack by major competitors.</li> <li>• Lack of more space could be constrain investment in future extension.</li> <li>• High cost market is intensely competitive.</li> </ul>

**DATA ANALYSIS**

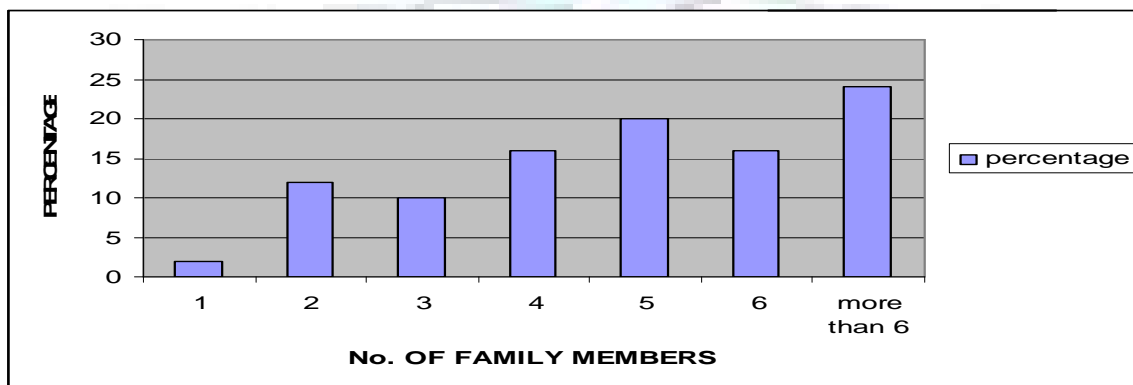
**Percentage of each Policies sold at ICICI for Jan-Feb 2011**



From the above diagram it is very much clear that the current scenario of investment in different policies offered by ICICI Prudential, the life time policies with a 39% play an upper hand as far as policies sold are concerned. Customers are more favorable towards this policy is due to it is compatible to changing needs of different lifestyles

**Q1. HOW MANY MEMBERS DO YOU HAVE IN YOUR FAMILY?**

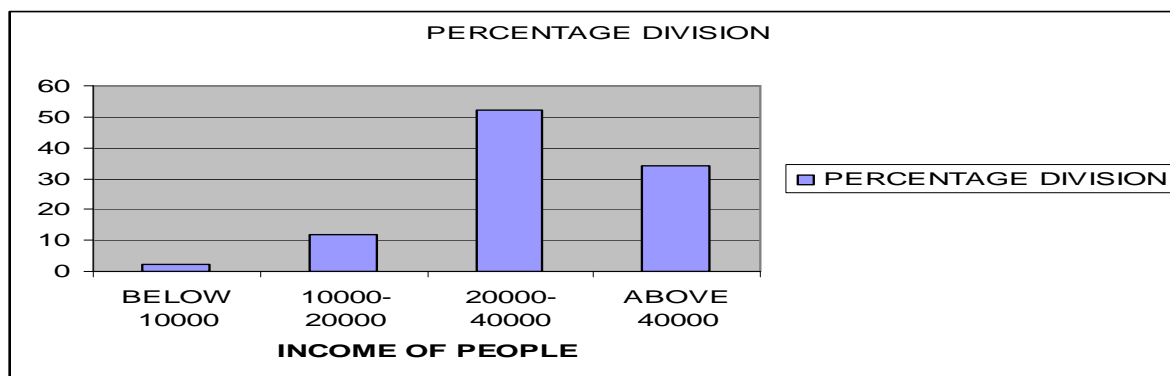
☐ 2   ☐ 3   ☐ 4   ☐ 5   ☐ 6   ☐ other (Specify)



- 2% of the people's have a family consisting of 1 person
- 12% of the people's have a family consisting of 2 person
- 10% of the people's have a family consisting of 3 person
- 16% of the people's have a family consisting of 4 person
- 20% of the people's have a family consisting of 5 person
- 16% of the people's have a family consisting of 6 person
- 24% of the people's have a family consisting of more than 6

**Q2. Net Family Income from all sources (monthly in Rs.)**

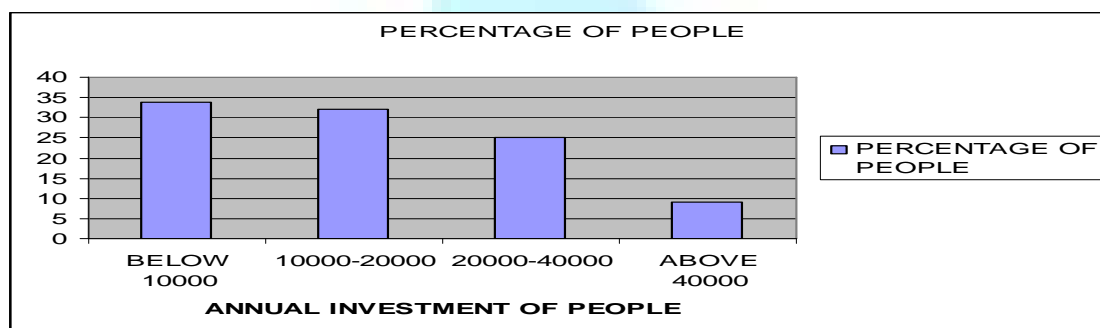
☐ Below 10,000 ☐ 10,000 to 20,000 ☐ 20,000 to 40,000 ☐ 40,000 & above



- 2% of people have an income below 10000
- 12% of people have an income between 10000-20000
- 52% of people have an income between 20000-40000
- 34% of people have an income above 40000

**Q3. How much do you invest yearly in Insurance Plans?**

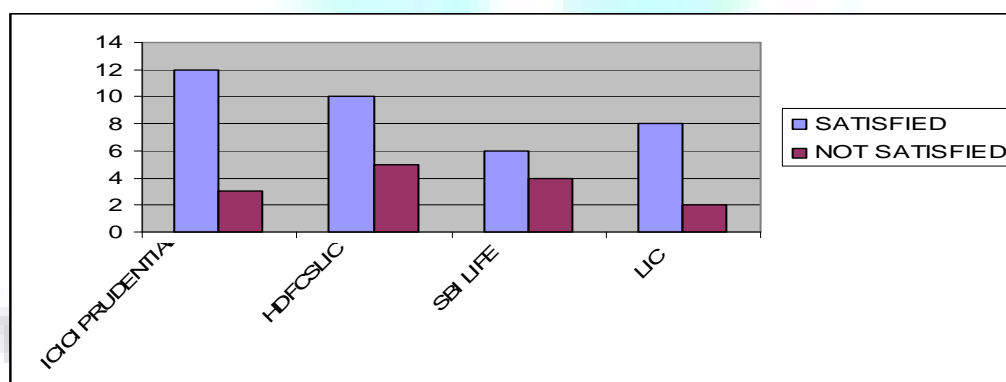
☐ Below 10,000 ☐ 10,000 to 20,000 ☐ 20,000 to 40,000 ☐ 40,000 & above



- 34% of the people invest below 10000
- 32% of the people invest between 10000-20000
- 25% of the people invest between 20000-40000
- 9% of the people invest above 40000

**Q4. Are you satisfied with the services of your Insurance Co?**

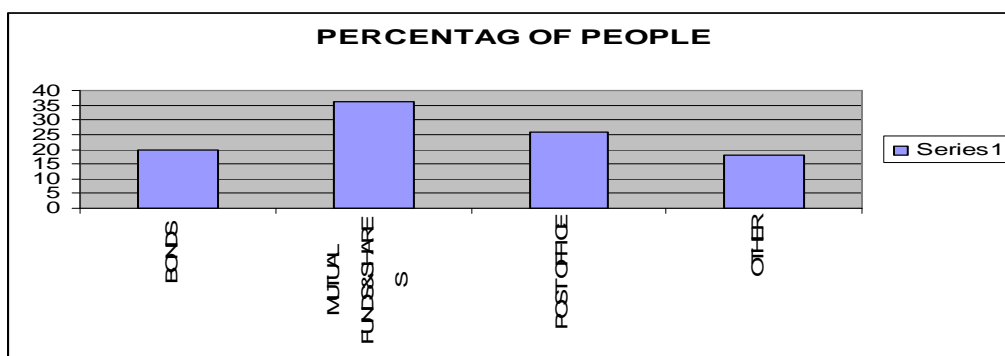
☐ Very Good ☐ good ☐ average ☐ Poor



- 12% of people are satisfied with icici whereas 3% were unsatisfied
- 10% of people are satisfied with icici whereas 5% were unsatisfied
- 6% of people are satisfied with icici whereas 4% were unsatisfied
- 8% of people are satisfied with icici whereas 2% were unsatisfied

**Q-5 Have you invested in any sources of investment like?**

☐ bonds ☐ mutual funds & shares ☐ post office ☐ OTHER (specify) \_\_\_\_\_

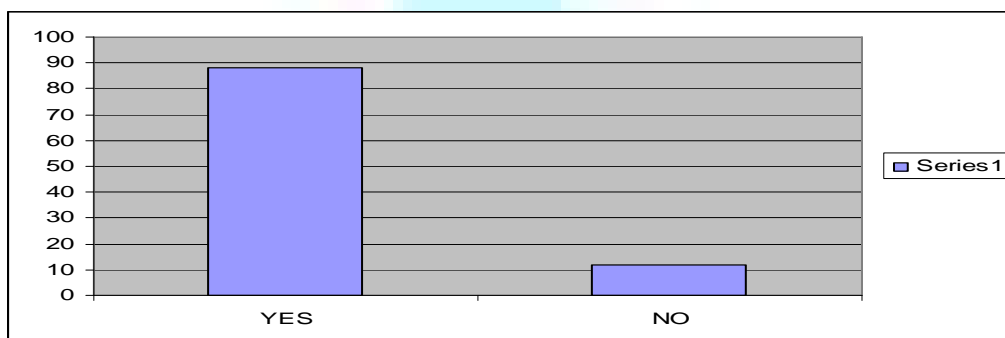


- 20% of the people have invested in bonds
- 36% of the people have invested in bonds
- 26% of the people have invested in bonds
- 18% of the people have invested in bond

Q6. Have you ever seen the advertisement of ICICI PRUDENTIAL CO.?

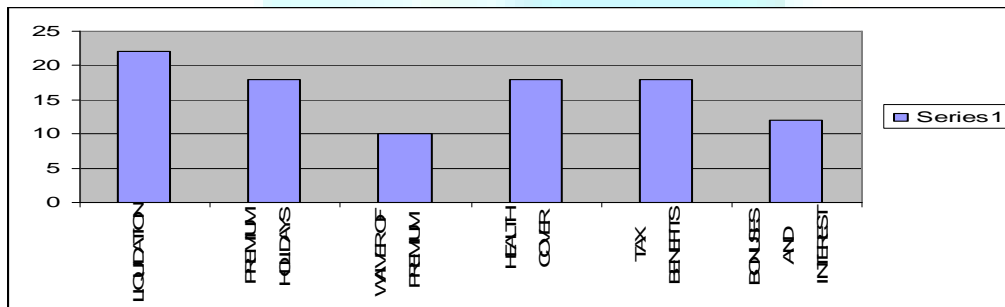
☐ YES

☐ NO



Q7. Did your Insurance Plan provide you the following benefits?

☐ Liquidation ☐ Premium holidays ☐ Waiver of Premium ☐ Health Cover ☐ Tax Benefits ☐ Bonuses & interest



- 22% of the respondents say that their insurance provide liquidation
- 18% of the respondents say that their insurance provide premium holidays
- 10% of the respondents say that their insurance provide waiver of premium
- 18% of the respondents say that their insurance provide health cover
- 18% of the respondents say that their insurance provide tax benefits
- 14% of the respondents say that their insurance provide bonuses and interest

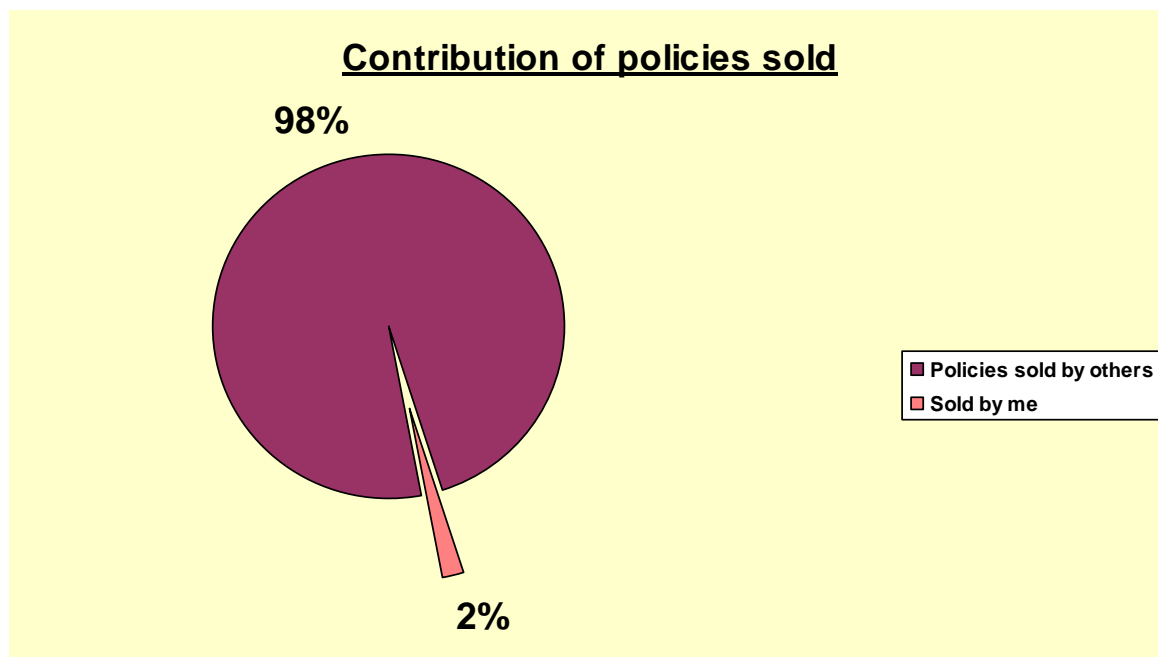
Details of the customer to whom policies were sold are as:-

S.NO	NAME	AGE	ADDRESS	TELEPHONE NO.	TYPE OF POLICY	AMOUNT
1	Samta Dugar	45	96- Vivekananda Puri, Lajpat Nagar, New Delhi	29844594	Life Time	18000
2	Nitin Dugar	32	178, Vinobapuri, Lajpat Nagar II, New Delhi	9811342525	Life Time	40000

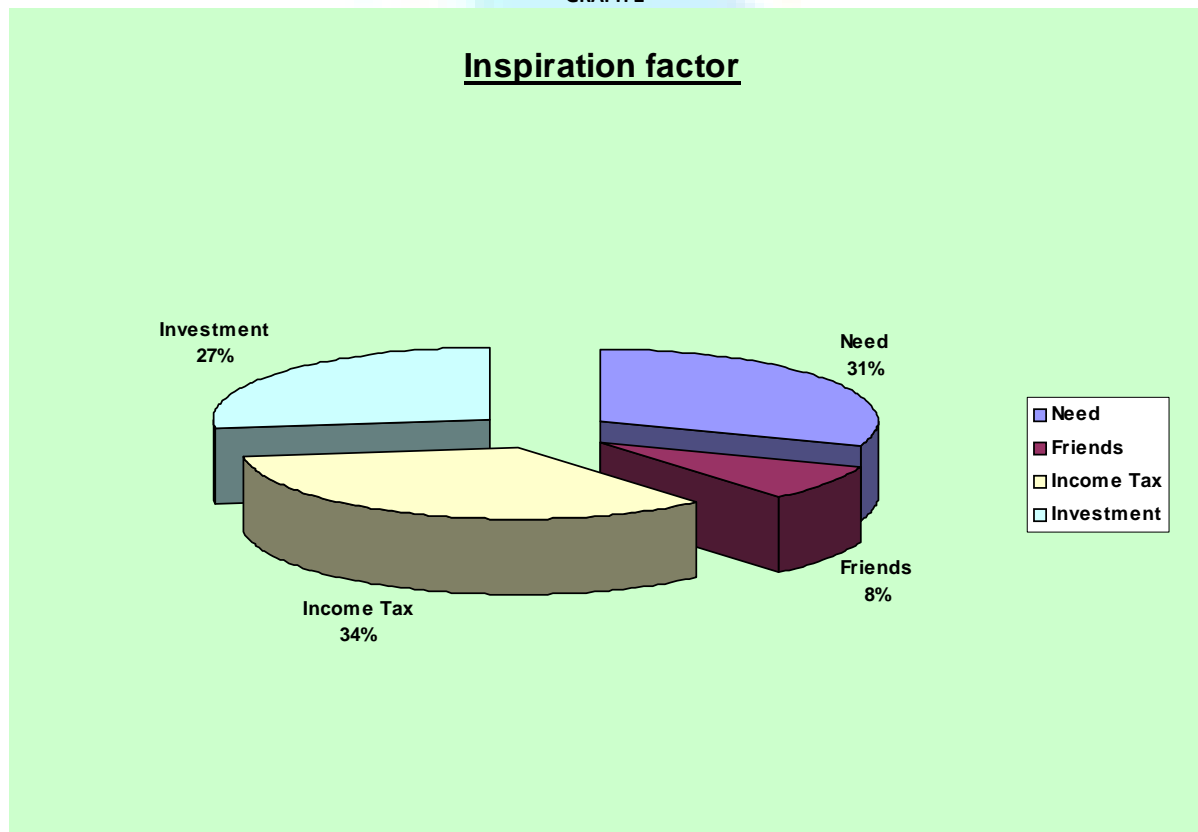
Customer no. 2 i.e. Nitin Dugar has divided his policy into two parts 20000 each, as this will give the customer a flexibility option by paying premium on one continuously for nine to ten years and not paying premium on other after 3 years.

After carrying out the above telephonic interview what was found that people who are unaware of these insurance policies showed a comparatively more interest to invest in these policies than aware people. Therefore an analysis of different kind of policies sold can be made and shown in the graph as followed :-

GRAPH 1



GRAPH 2



the above graphs gives vital information regarding what basically inspires customers or people to invest in a particular policy. Some of the factors are :-

- For Investment purpose
- Income tax
- Need Due to friends
- Amongst the above 4 most people i.e. 34% are inspired to invest in different ICICI policies as it help the people to get income tax rebate, but other factors like need for policy and also as an investment factor are almost equivalent important.

#### **LIMITATION OF FINDINGS**

##### **A) ROLES OF THE STAFF OF ASSIGNED BRANCH**

The effective leadership is transacted by a large number of functionaries including Customer-personnel work space and mentors and principles at branch level who may not have focused concept about their roles in Insurance mode. Therefore, it would be desirable to conduct market studies to identify exact problems that arise due to lack of clarification or conceptualization of the roles, responsibilities and expectations of all those associated with the manager training and how these affect the progress, performance and motivation of customer.



**B) EVALUATION OF THE TRAINEES**

The credits and hierarchy to different post and activities have been properly planned. But empirical testing, especially when the leadership were acted more than ten years ago, should enhance their utility considerably. This requires a review of the validity of the evaluation procedures by studying the practices through which summative evaluation is done and credits are determined.

**C) BASED ON DIFFERENT BRANCH AREA**

Since ICICI has jurisdiction over the centre Delhi, it must pool practices to respond to the wide diversity without limiting or inhibiting innovation. Moreover, in managing learning situation, the image of the manager should not be compromised due to any disadvantage. Therefore, while retaining its branch, the programme should have local relevance. There is a need to examine the state specific aspects and include these in the assignment Job framework as different options. This will surely enhance acceptability and utility of the scientific functioning.

**D) ADOPTING DIFFERENT RESEARCH APPROACHES**

The present research is descriptive in nature. Still there are other types of researches like experimental research, action research, and comparative studies, which have their own investigatory tools, techniques and methods. It would be worthwhile to evaluate some aspects of the Management of ICICI on the basis of these techniques and compare with the findings of this study.

Ultimately, most of the contents collected was difficult to understand because it was new for me to work in this field. It was tricky and time consuming to understand the mysteries of marketing. Trust of customers was a difficult thing to gain because other players are existing in the market. Response of customers could be biased due to being human. Convincing people to invest in a new product which is different from their lifestyle was a tough job. During the research period in ICICI Prudential, we carried out the telephonic interview of different people, to check their satisfaction level regarding the policies they have taken and if they are interested to give the company more business by further investing or buying more policies. For this a certain set of questions were asked such as: Whether they are a new customer or an existing customer. Providing information to customers for the different insurance policies. To know the interest of customers in different kind of policies. Asking if the customer are interested to invest in a new policy. Taking in account satisfaction level of existing customers. Convincing customers who are interested in a particular policy.

**CONCLUSION**

Our study reveals that effective leadership strategy of concerned branch is well designed; it provides a judicious mix of theoretical and practical inputs. The practice functioning component helps to improve job efficiency and customer get sufficient orientation in smooth banking organization, emphasis on practicum helps in development of aptitude for saving investment. Also the branch provides special internship facility to handle the of local, gender and specific issues. However manager perceive the workload to be heavier than that planned programme branch.. Moreover, electronic media support falls woefully short of the claim. To enhance acceptability and suitability of the working of the branch, it would be desirable to include special facility for regional customers. Moreover, in keeping with latest trends, it would be desirable to include optional courses on management with provision for hands on training.

After working on this project it's my immense pleasure to say it's been most beneficial to me as it gave a lot of leadership knowledge about the Insurance & banking sector in Delhi, which also include how there has been a change in the insurance sector in Delhi over the years with more and more different kind of insurance policies emerging constantly. Also while working as a branch officer in ICICI Prudential has given me a vast knowledge on marketing which is a creative and innovative field whose study & usage requires good interaction & communication skills to encourage more and more people to invest in insurance policies which is necessary to be a good & effective leadership..Through this I came to know about the mindset of a customer as an investor and their interest regarding a particular policy but also identifying their insurance need as a participative trait of leader. Therefore ICICI Prudential has been a successful organization over the past few years based on the effective leadership.

**ACKNOWLEDGEMENT**

I am very thankful to all staffs of the branch in general and particularly to branch manager of Prudential insurance dealing section. I would like to express my deep sense to all the customers who helped me to infer assertion & conclusion and finally face to my direct questions as well as circulated questionnaire.

**ANNEXURE****QUESTIONNAIRE**

- Name: \_\_\_\_\_
- Address: \_\_\_\_\_
- Telephone No.: \_\_\_\_\_
- Occupation: \_\_\_\_\_
- ☐ Salaried ☐ Self Employed ☐ Unemployed ☐ Business ☐ Others(specify) \_\_\_\_\_

**OFFICE ADDRESS****FAMILY DETAILS****Q1. How many members do you have in your family?**

- ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ other (Specify) \_\_\_\_\_

**Q2. Net Family Income from all sources (monthly in Rs.)**

- ☐ Below 10,000 ☐ 10,000 to 20,000 ☐ 20,000 to 40,000 ☐ 40,000 & above

**Q3. How much do you invest yearly in Insurance Plans?**

- ☐ Below 10,000 ☐ 10,000 to 20,000 ☐ 20,000 to 40,000 ☐ 40,000 & above

**Q4. Are you insured, if yes then?**

- ☐ LIC ☐ ICICI PRU. ☐ HDFC SLIC ☐ AVIVA ☐ BIRLA SUN LIFE ☐ METLIFE ☐ TATA AIG ☐ OTHERS (SPECIFY) \_\_\_\_\_

**Q5. Are you satisfied with the services of your Insurance Co?**

- ☐ Very Good ☐ good ☐ average ☐ Poor

**Q6. What kind of Life Insurance cover you have taken?**

- ☐ ULIP ☐ Mediclaim ☐ pension ☐ other \_\_\_\_\_

**Q7. Have you invested in any sources of investment like?**

- ☐ bonds ☐ mutual funds & shares ☐ post office ☐ OTHER (specify) \_\_\_\_\_

**Q8. Are you satisfied with the return that your company gives?**

- ☐ YES ☐ NO

**Q9. Do you know about HDFC STANDARD LIFE INSURANCE CO.?**

- ☐ YES ☐ NO

**Q10. Have you ever seen the advertisement of HDFC STANDARD LIFE INSURANCE CO.?**

- ☐ YES ☐ NO

**APPENDIX-I****LIST OF CONTACTED PEOPLE**

Name	Age	Profession	Contact No.	Gender
Pankaj Daga	26	Cyber Café	9810115635	M
Vikas Sethia	35	Vegetable Seller	9868012803	M
Kapil Sethia	29	Hotel Owner	9811769303	M
Arush Sabarwal	46	Travel Agency	9810195725	M
Prashant Bhansali	41	Teacher	9810206268	M
Aashish Kapoor	29	Photo Shop	9810012098	M
Jitinder Sharma	51	Automobile Electrician	9899801239	M
Sundeep Bothra	49	Teacher	9871374008	M
Sushila Bothra	55	Embroidery	9868228526	F
Sidharth Jain	44	Medicine Shop	9818810282	M
Prabhat Khater	59	Fruit Seller	9891976072	M
Vidit Garg	31	Tour & Travel	9818375518	M
Manish Bansal	45	Publisher	9818466678	M
Sujit Khanna	32	Mequzir Vender	9891822769	M
Nitin Dugar	39	General Store	9811342526	F
Samta Dugar	41	Telephone Booth	29844595	F
Aruna Sharma	52	DTP Operator	9818032918	F
Vivek Dasani	55	Teacher	9810784984	M
Gaurav Rakhecha	49		9891356788	M
Navneet Jain	33	Principle	9350857102	M
Franky Navetia	38	Agent	9899172048	F
Kiran Miglani	30	Cloth Merchant	9891868181	M
Pawan Chauhan	42	Bettle Shop	9810067898	M
Mohit Golchha	49	Electrician	9810486996	M
Naresh Golchha	43	Contractor	9899699315	M
Sudhir Bajaj	42	Textile Wholesaler	9818830879	M
Mukesh Aggarwal	49	Mechanic	9891605212	M
Praveena Mittal	39	Engineer	9312324278	M
Anuvrat Goel	31	Electrician	9811219479	M
Gautam Bengani	39	Juice Shop	9810359788	M
Hemmat Rakhecha	40	Computer operator	27046549	M
Kunal Solanki	55	Bands Official	27458964	M
Sunita Tiwari	52	Receptionist	27314952	F
Pankaj Gupta	49	General Store	2628433	M
Pawan Singh	36	Vender	9891857841	M
Rishi Sethi	42	Broker	9810118951	M
Varuna Bharadwaj	51	Teacher	22321463	F
Nilesh Chug	44	Post Master	25744578	M
Puneet Jindal	54	Private Tutor	9810288247	M
Padama Jindal	39	Beautician	9811468542	F
Rohit Aggarwal	51	Clerk	27314952	M
Rajeev Kumar	45	Journalist	9810523657	M
Ritesh Kaushal	48	Peon	9811334458	M
Sunita Bafna	37	Teacher	22165002	F

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**WEBSITES**

7. www.google.com
8. www.icici.com

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I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

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In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

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