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A STUDY OF NON PERFORMING ASSET IN LAKSHMI VILAS BANK, LTD KARUR**Dr. K. RAMESH KUMAR****HEAD****PG & RESEARCH DEPARTMENT OF COMMERCE
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KARUR****ABSTRACT**

The main concept of this study is about the impact of Non Performing Assets in Lakshmi Vilas Bank. Non Performing Assets are the prevailing hindrance. Now a days which affects the profitability of the banking sector enormously. There are various reforms and acts that have been implemented to overcome this searing problem. This study analyses the comparison between Total advances and Gross and Net NPA and Standard Assets, Sub – Standard Assets, Doubtful Assets for the last 10 years of the Lakshmi Vilas Bank Ltd., and contain suggestions to overcome it. The study denotes the Level of NPA in Lakshmi Vilas Bank. The problem of NPAs, which was ignored till recently, has been given considerable attention after liberalization of the financial sector in India. This exploratory paper examines the trends of NPAs in India from various dimensions and explains how mere recognition of the problem and self-monitoring has been able to reduce it to a great extent.

DEMOGRAPHIC PROFILE AND ITS IMPACT ON SELECTING TAX SAVING INSTRUMENTS: A REVIEW OF LITERATURE

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FARIDABAD

ABSTRACT

Tax planning encourages saving and investment and also allows the achieving of certain social and economic goals. Demographic profile of the individual effects the selection of a tax saving instrument. An educated, literate person will have more awareness and knowledge about the tax saving instruments. Saving preference and risk tolerance of the individual changes with the age. The most interesting demographic factor which effects the decision making and selection of tax saving instrument is the gender of the investor. A number of studies have revealed the fact that females have low risk tolerance and which include both health risk and financial risk. Many studies also found that male had a higher risk tolerance and wanted to invest in a long-term investment portfolios. The objective of the research paper is to review the existing literature and find out the impact of gender on selection of tax saving instruments and understand the perception of investor towards different tax saving instruments based on gender.

AN EVALUATION OF LIFE INSURANCE CORPORATION (LIC) TOWARDS THEIR SERVICES ADEQUACY

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ABSTRACT

An insurance industry in India has seen Major and Faster growth in the last decade along with an introduction of a huge number of advanced products and services. This has led to a tough and tremendous competition between different insurance companies with a positive and healthy outcome. Out of many Life Insurance Companies, Life Insurance Corporation of India is one of the most Efficient and Significant Public sector insurance company which plays excellent job in rendering its services and facing tough competition as many private players has emerged in life insurance field. With increased competition among insurance "Services" have become a key issue. Managing our customers intelligently is very critical for the insurers in today's competitive environment. This paper is aimed to evaluate and analyze the Performance of Life Insurance Corporation in terms of their services adequacy and this study also intends to promote a better theoretical understanding about the current position of Life Insurance Corporation in Indian insurance sector.

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