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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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**PREDICTION OF FINANCIAL DISTRESS USING FINANCIAL PARAMETERS AND
ALTMAN Z SCORE WITH SPECIAL REFERENCE TO THE CASE OF SUZLON ENERGY
LTD.**

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ABSTRACT

Financial Distress is a situation where, if any company is unable to pay off its short-term and long-term Liabilities. The main aim of the research undertaken is to find out whether company is in Financial Distress using 5 years' data for the company Suzlon Energy Ltd. Data collected on various financial parameters from the year 2014 till 2018. The method used is a case study method with specific company only. The current study used financial performance indicators viz Net Sales, Total Assets, Retained Earnings, Working Capital etc. The Altman Z score is used for analyzing the data and interpret the financial distress of the company. Financial statement analysis and various financial ratios are used for analysis. The research is based on secondary data and data is mainly collected from Bombay Stock Exchange website and annual reports published. The purpose for considering Suzlon Energy Ltd. for this research is due to its lot many news related to its high debt and NPAs. The findings suggest that the financial distress can be predicted from financial performance as well leads to pledging of shares by promoter.

WOMEN EMPOWERMENT AND MICROFINANCE: A STUDY WITH REFERENCE TO SINGUR BLOCK

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ABSTRACT

Microfinance plays a key role in both poverty alleviation and the women empowerment. Women are the most vital fundamentals of the social structure and are playing a pivotal role in the socioeconomic scenario in India. Microfinance programs like the SHGs in India have been promoted for their positive economic impact and the belief that they empower women. This paper makes an attempt to evaluate the effectiveness of microfinance on empowerment of women. The survey was conducted through a structured questionnaire on around 415 women respondents who are associated with various SHGs in Singur block of Hooghly district. The analysis was done to study the empowerment of women through microfinance. The findings of this study reveal that microfinance is a powerful tool in enhancing women empowerment for its all indicators like economic empowerment, social empowerment, political empowerment, legal awareness and family decision making.

TECHNICAL EFFICIENCY ESTIMATION: A STUDY ON SMALL SCALE PINEAPPLE FARMS IN KERALA

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ABSTRACT

Agriculture in Kerala experienced a shift in area of production in the 1980's which is favourable towards pineapple cultivation. Though Kerala has a conducive environment for pineapple cultivation, it faces stagnation in productivity. In this context the present study is undertaken to analyse the efficiency in resource utilization in small scale intercropped pineapple cultivation in Kerala. The study is conducted among the farms having < 2ha of area of cultivation selected on the basis of stratified random sampling and data was through pre tested questionnaire. The efficiency is estimated by fitting a production function of Cobb-Douglass type on a Stochastic Frontier Model. The parameters of the function estimated by the Maximum Likelihood Estimation method and the method is validated using Generalized Ratio Test. The results of the study revealed that the mean technical efficiency of farms is 72 per cent and the major inputs that can contribute for the improvement of efficiency are plant density, weedicides and pesticides and chemical fertilizers. The exogenous variables that can reduce inefficiency are mode of ownership and experience of farmers. The study is concluded with some suggestions and the scope for further area of research.

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