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# AN EMPIRICAL EVALUATION OF THE FACTORS AFFECTING PROFITABILITY OF PUNJAB NATIONAL BANK: SECOND FROM THE TOP IN NPA

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## ABSTRACT

*This research examines the effect of desecrating independent variable Rate of return on shareholder's fund, provision coverage ratio, Net Non-Performing assets, Credit to deposit ratio, Net interest margin, profit per employee and unique dependent variable rate of return on assets of Punjab national bank. Secondary data has been considered in the study. The data has been collected from official websites of the Reserve bank of India and published by Punjab National Bank. To get the concrete results researcher has collected the data for the period of 1st April 2009 to 31st March 2018. The study reveals that the Rate of Return on assets has an extremely positive co-relation with the bank's net interest margin, Rate of return on shareholder's fund and credit to deposit ratio. On the other hand, Rate of return on assets has a partial positive relation to the bank's provision coverage ratio and credit to deposit ratio. Vice versa rate of return on assets has perfect negative co-relation with bank's net non-performing assets. Similarly, the rate of return on assets has a partial negative relation with the bank's profit per employee. The study also concludes that due to the high provision of Non-performing assets, net profit the company continuously decreases.*

# CURRENT TRENDS OF SOCIAL RESPONSIBILITY OF BUSINESS AROUND THE WORLD WITH FOCUS ON AFRICA AND ETHIOPIA

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## ABSTRACT

*Corporate Social Responsibility, hereinafter referred to as CSR, or Social Responsibility of Business – whichever way it is called, the concept remains rife. But the diversity in its import across the world, and the manner in which it is treated by different continents, nations and businesses renders it to be revisited. Hence this research is intended to observe the present trends about CSR around the world, and among the African nations, with emphasis on Ethiopia. This research is also intended to redefine the CSR performance paradigms. It is a survey research carried out based on published data. The important findings of this research include: presence of the unabated spree of indulgence of companies, big or small, in violation of the statutes and facing heavy penalties; some Asian countries and almost all African countries are in their infancy as regards taking up CSR activities; governments have done their best and it is for the business sector to take-over in regard to addressing social responsibility issues since governments can spend only out of the taxes they receive; most of the businesses, including African businesses, place economic objectives first at the neglect of ethical and legal responsibilities and the article established that it is no longer plausible on the part of businesses to believe that indulgence in Social Responsibility renders them to incur losses; the legal framework or its mechanism in Ethiopian context is not only insufficient, but also ineffective in monitoring CSR activities including pollution abatement. CSR/sustainability concepts have begun to be considered core criteria when it comes to recruitment aspect, such as, job applicants started to look for employers' proclivity to CSR and sustainability commitment. As regards achievements of the SDG, the trend seems to have regressed as between 2015 and 2019.*

# CREATING VALUE THROUGH CUSTOMER RELATIONSHIP MANAGEMENT IN THE AUTOMOTIVE INDUSTRY IN INDIA

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## ABSTRACT

*Customer relationship management is of utmost importance. Nobody wants one time customers who come and go. With the ever increasing cost of acquiring customers it becomes important that we optimize the process while maintaining and nurturing a deeper relationship with customers who are already onboard. In order to do that, a company should have a clearly defined method of nurturing customers. From acquiring information to approaching potential buyers, following up, offering relevant content as well as loyalty programs and promotions. Organizations face different levels of implementation barriers. The reason for this is the circumstances that vary from organization to organization. In this study, we have tried to understand the future probabilities of CRM implementation and its fruitful benefits in the automotive industry in India. India is a prominent auto exporter and has strong export growth expectations for the near future. According to the Society of Indian Automotive Manufacturers (SIAM), Indian automotive sector is expected to achieve a turnover of \$300 billion- clocking a CAGR of 15%. The Automotive Mission Plan (AMP) was drafted in 2006 to map the aspirations of the auto and auto component industry, to promote India as a preferred global manufacturing destination and introduced intervention and prescription mechanisms for promoting the industry. The ideal tagline for CRM (Customer Relationship Management) in the automotive industry should be "Specify what you want and we will build it for you." We have tried to analyze the level of interaction of a car company with its customers, the satisfaction in the whole process in terms of money, time and efforts expended through a survey. This paper discusses about the present as well as future prospects of automotive industry in terms of increased customer involvement and thereby establishing long lived relationship with current and potential customers.*

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**WORK-LIFE BALANCE OF HIGHER EDUCATION TEACHERS: A STUDY ON THE PARTICIPANTS OF 72<sup>ND</sup> ORIENTATION PROGRAMME IN S. V. UNIVERSITY, TIRUPATI**

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**ABSTRACT**

*Work life balance refers to the effective management of multiple responsibilities at work, at home, and in the other aspects of life. It is an issue that is important both to the organizations and to employees. In the light of latest UGC regulations, Higher Education teachers need to actively involved in research activities along with their teaching in order to move up in the career ladder. So in that process they have to spare maximum time in doing research, writing journal articles and publications. Again in the scenario of globalization, it is the responsibility of teachers to prepare the students to accept the challenges of the world. Therefore, teachers have to be more focused on their academics. In this process sometimes or most of the times there is a possibility that they ignore their family life. In this context a need was felt to conduct the study on work-life balance of higher education teachers.*

# **A COMPARATIVE STUDY OF THE BUYING BEHAVIOUR OF RURAL AND URBAN CONSUMERS TOWARDS MOBILE PHONE, COMPUTER AND TELEVISION IN BIHAR**

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## **ABSTRACT**

*The purpose of this paper is to investigate the rural buyer represents a separate and distinct category. Distinct because of his specific needs, habits, literacy level, which in most respect are different from those of urban consumers. The rural market calls for extra efforts to ensure timely supplies, user training and the entire gamut of pre-sale services. The mobile phone, Computer and Television market has witnessed a tremendous growth with the presence of all major cellular and Electronics companies providing its services in rural Bihar there has been an exponential increase in the mobile phone, Computer and Television subscriber base. Rural consumers are basically different from their urban counterparts. Poor literacy levels and limited exposure to product and services account for differences in buying behavior affecting the dynamics of rural consumer behavior. Rural marketing is an essential and dominant part of Indian marketing system. As a result of increase in urbanization, the rural population declined from 72.18% in 2001 to 68.84% in 2011. Still rural market offers potential opportunities to marketers because substantial portion of population live in rural areas. market in the rural areas in order to tap this vast potential rural market, companies need to develop, inter alia, effective marketing communication strategies taking all the challenges into account. Rural marketing in its broader sense includes the creation, pricing and distribution of products and services as well as communications. This paper attempts to draw attention towards different buying behavior of urban and rural market in Bihar and examines the preferences of rural and urban consumers towards the mobile phone, Computer and Television. It also tries to understand the factors which influence the consumers for making the purchase decision and compares the buying behavior of urban and rural consumers in Bihar.*

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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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