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A COMPARATIVE STUDY OF NON-PERFORMING ASSETS IN THE INDIAN PUBLIC-SECTOR BANKS

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ABSTRACT

The Indian financial area has been confronting significant issues of raising Non-Performing Assets (NPAs). The NPAs development directly affects productivity of banks. Non-performing resources are one of the significant worries for public area banks in India. Banks assume a significant job in the financial advancement of a nation by going about as substance in business and mechanical exercises. One can't envision the discontinuance of banking exercises in any event, for a day. A financial emergency may arise in the nation if the boycott quit working for certain days. The study takes a sample of 6 Indian Public Sector Banks with 5 years of their financial data to analyse the trend in NPA, the various relations between the Net-Profit, Borrowings, Total Assets, Loans and Advances, Gross NPA, Return on Assets, Interest Income, Doubtful Debts, Capital Adequacy Ratio and Cost of Capital. The study also suggests methods of decreasing the NPA and how the banks can effectively manage their assets which are non-performing. With the various analyses, an attempt is made to justify and prove which hypothesis stands good and accepted to reach the final conclusion. The study is based on secondary data readily available in the respective company websites. 5 years' financial data have been considered and analysed for the study. It involves purely quantitative study.

A STUDY ON IMPACT OF CELEBRITY ENDORSEMENT AMONG CONSUMERS BUYING MULTI-BRAND PRODUCTS IN COIMBATORE DISTRICT

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ABSTRACT

Everyday consumers are exposed to thousands of voices and images in magazines, newspapers, billboards, websites, radio and television every brand attempts to steal at least a fraction of a person's time to update the amazing and different attributes of the product. The success of advertisement depends on the celebrity, the product, the message, the execution and media. The celebrity endorsement is a way of brand communication through which celebrities endorse the brand by transferring their personality and status in the society. The celebrities are the easiest way to appeal the customers. In this competitive market, the success of a particular celebrity will determine the number of products that he/she will endorse. At times a greater challenge for marketers is to determine the right celebrity for advertisement and to match the right celebrity for endorsing the brand. Image of the celebrity may derogate after he/she has endorsed the product and inconsistency in the professional popularity of the celebrity as well as multi brand endorsements by the same celebrity would lead to over exposure. This gave the idea to the researcher to study the influence of celebrity endorsement on consumer purchase intention towards personal care products in Coimbatore. The objective is to study the impact of celebrity endorsement among consumers buying multi-brand products in Coimbatore district. The methodology of the research indicates the general pattern of organizing the procedure for gathering valid and reliable data for the purpose of investigation. The descriptive research methodology was used to study the influence of celebrity endorsement on consumers buying multi branded products. The response received were totaling to 900 numbers who belong to different educational, occupational and income group from Coimbatore district. Statistical tools used are. Percentage Analysis, Weighted Average, Garrett Ranking Method, ANOVA and Multiple Regression, every brand attempts to find at least a fraction of an audience's time to inform him or her of the various unique attributes of the products at hand. Since, there is a need for Improvisation in the celebrity endorsed advertisement and also creative thinking to display the advertisement that can instantly catch the minds of the consumers. Therefore, the study concludes that although there is positive instinct observed from the results of the study it is recommended that taking all the aspects into consideration by the policy makers and make sure the implications have constructive effect in the promotion of the brand and product in the consumer market.

EMPLOYEE PROVISIONS AND BENEFITS FACILITATING WORK LIFE BALANCE: A STUDY OF THE MANAGEMENT STAFF OF NRL, ASSAM

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ABSTRACT

Work-life balance has become an increasingly pervasive concern for all the level of Human resources of all organizations. An efficient employee with better education, nourished skills, innovations, and competency is an inevitable asset for an organization. Engagement and retention of these employees requires the application of best strategies on the part of the employers or management. The respective study is concentrated with the refinery employees and it has been attempted to understand the organizational effort to enable its employees specially the management staff to enjoy a balanced life. It has been found that the Numaligarh Refinery Limited is striving to provide various compensation and employee benefits and services for the upliftment of its staff and enabling them to balance their different spheres of life.

MULTIGENERATIONAL WORKFORCE AND MOTIVATING FACTORS TOWARDS TEACHING JOB ROLES IN HIGHER EDUCATION

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ABSTRACT

The concept of a multigenerational workforce has been around for the past decade but has found renewed resonance in the higher education sector, internationally. While an interesting aspect of human resource management as well as organizational behavior, generational study per se, has not been dealt with the kind of resourcefulness and insight in the Indian context. Quite a few noticeable studies have been made with regard to multiple generations at the workplace but with regard to multiple generations coexisting as teaching faculty has largely gone unnoticed in the field of research. Though reasons abound for this oversight, it has been seen that as the inherent challenges of intergenerational differences spill over across various sectors, the changing scope of education will also be impacted by the intergenerational differences prevailing among teaching faculty. Different generations bring with them different outlooks, perceptions and motivations. That there is a difference has been established through studies on generations and generational cohorts for the past many decades. It has been firmly established that different generations bring with them different perceptions and outlooks, not to mention different work styles and expectations from the job. While perceptions differ, so do the outlook towards motivation towards a job role. This paper is an attempt to understand the inherent differences in motivating factors for different generations in the teaching job roles in higher education.

STOCK SPLITS ANNOUNCEMENT EFFECT ON SHARE PRICES: EVIDENCE FROM NIFTY 100 COMPANIES

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The research tries to find out the impact of stock split announcement on stock prices. Samples were chosen from Nifty100 companies of NSE. The study employs the market model-event study methodology with an event window of 21 days (10 days prior to split and 10 days' post-split) and split announcement date (0) as the event date, to examine the market reaction. The market-adjusted model was used to measure abnormal returns. Average abnormal returns (AARs) and cumulative mean abnormal returns (CAARs) were determined. For the study, statistical methods such as the paired sample t-test were used to test the significance of the event during pre and post event period on AAR. From the study, it can be inferred that stock split announcement had negative insignificant impact on AAR.

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Thanking you profoundly

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