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INVESTIGATING THE IMPACT OF TAIWAN'S REAL ESTATE BOOM TO THE BANK'S FINANCIAL PERFORMANCE

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ABSTRACT

This paper mainly discusses the persistent impact to the bank's financial performance caused by Taiwan ruling authorities' policy in inhibiting housing prices. By vertical and horizontal data we observe the changes in bank's financial panel data smooth transition regression(PSTR) model. First, the sustained financial performance expressing nonlinear smooth transition results is supported, and the threshold values at the transition variables regarding the scores of comprehensive trend in housing prices and the rate of the loan burden are determined. Secondly, it is proved that government should be gentle in implementing policy to curb housing prices. If lowering housing prices rapidly, it will cause financial performance of banks with a low degree of continuity; that is: financial performance of banks will entirely affected by exogenous circumstances, and present an unstable state.

RELIGIOSITY EFFECTS: PREDICTORS OF SAVINGS AND INVESTMENT AMONG MUSLIMS IN INDIA

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ABSTRACT

The study found that there is a link between religion and individual behavior, both in terms of cognitive and cognitive behavioral aspects. In other words, the influence of religion affects the psychological disposition of the individual as well as his or her physical actions. The households which belong to lower income group may have different saving behavior, middle income households may have different and same as higher income households may have different savings trend. As this saving behavior of different income groups was not discussed properly in the light of religion and abandoned due to the seriousness of the issue in a secular country like India. So it needed to be discussed more and in a detailed and precise manner at community level. Research on the influence of religion on consumer behavior has received limited attention in the marketing literature. It is implied that the literature on religion contains a substantial number of concepts and theories which can be applied to marketing in order to better understand the behavior of individuals as they go about their daily lives and purchase of goods and services. Bridging the gap in the literature between religion and marketing would enrich both fields and help researchers in their quest to better understand human behavior in specific contexts i.e. Muslim market for financial services. Marketing ethics bound by Islam differ in two major characteristics from other marketing ethics. Firstly, Islamic marketing ethics are based on Shari'ah; secondly, Islamic marketing ethics aim to maximize value for the benefit of the entire society, rather than only maximizing profits. Islamic laws also deal with financial services regarding interest, non-Islamic investments, and speculation. Marketers cannot violate these Islamic principles when providing financial service and promoting interest. So there is clearly a research gap from religiosity aspect when we want to study the financial behavior of a common Muslim. In order to fill this gap, an attempt shall be made to study the influence of religiosity on savings and investment pattern among Muslims in Punjab and then suggest some measures to improve this situation. Religiosity is an important factor which affects the financial inclusion of Muslim majority in the financial activity of the country. Before partition, there was a considerable size of Muslim population, which was living at that time in Punjab. But now there percentage is just 14% of the total population of India as per the census of 2011. And most of them are still living in a deprive condition and the factors responsible for this misery relate to finance and the economy and which ultimately relate to their religiosity. Most of the researches which had been conducted in the past were in the religions other than Muslim population. As the degree of influence of religion and religiosity differs from one culture to another, it implies that future research should be conducted in a secular setting, a country like India. In India, a multicultural and multi religious society survives. It is the need of the hour to carry out such type of research studies which may surely be prove beneficial to a socially and economically deprived community.

OCCUPATIONAL ROLE STRESS IN BANKING SECTOR: A REVIEW OF LITERATURE

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ABSTRACT

Human beings spend most of their time working and playing an occupational role assigned to them. But suddenly when the occupational and individual demand contradicts with each other, stress comes in play. Where there is work there is stress which is an unavoidable part of everyone's careers now-a-days. Organization and individuals are trying to find out the most effective way of combating occupational stress as it affects dreadfully both the world in terms of low productivity, high employee turnover, low job satisfaction and ultimately affecting organizational vision and objectives. Stress in the workplace is the result of growing economy which puts lots of pressure on the organisation to sustain profits and growth. Several factors are responsible for creating stress among the working professionals. Academicians and corporate houses are constantly striving to eliminate stress from their work place and trying to train employees so they can handle stress with a positive attitude. By reviewing the literature on occupational role stress in banking sector, the paper intends to find out the major factors of occupational role stress as identified by previous researchers.

EFFECTS OF THE GLOBALIZATION ON INDIAN ECONOMY

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ABSTRACT

The term 'globalisation' was first used by social scientists to refer to the evolution of separate human societies into a single global society. Examples of this were ancient empires trading with each other and also the worldwide alliances, during World War I and World War II. By the 1980's, the term was commonly used for specifically economic globalisation. Now, it refers to worldwide trade linking economies together in such a way that they are all interdependent. Simply, it can be said that "Globalisation is the free movement of goods, services and people across the world in a seamless and integrated manner." The process of globalisation not only includes opening up of world trade, development of advanced means of communication, internationalisation of financial markets, growing importance of MNCs, population migrations and increased mobility of persons, goods, capital, data and ideas, but also infections, diseases and pollution. In present scenario, the term globalisation refers to the integration of world economies, through uninhibited trade and financial flows, and also through mutual exchange of technology and knowledge, etc. It contains free inter-country movement of labour as well. The new economic reform, popularly known as, Liberalization, Privatization and Globalization (LPG model) have made the Indian economy as fastest growing economy and globally competitive. In Indian context, this implies opening up the economy to foreign direct investment by providing facilities to foreign companies to invest in different fields of economic activity in India, removing constraints and obstacles to the entry of MNCs in India, allowing Indian companies to enter into foreign collaborations and also encouraging them to set up joint ventures abroad. As a development paradigm globalisation is now widely accepted in India. It has changed many fiscal, monetary, trade and industrial practices in India. Their changes reflect the Indian efforts to globalise its economy to achieve higher growth rate.

GREEN BUILDING IN INDIA: A MOVE TOWARDS SUSTAINABILITY

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ABSTRACT

The need for sustainable development in the construction sector has become significant in the last decade mostly due to the major resource consumption and contamination which buildings generate. The built environment has a profound impact on our natural environment, economy, health and productivity. Breakthroughs in building science, technology and operations are now available to designers, builders, operators and owners who want to build green and maximize both economic and environmental performance. Green buildings have the potential to minimize the negative impact on the environment and offer business and occupant health related benefits. Many countries have either already adopted the green building guidelines or are in the process of adopting them. Developing countries are experiencing exponential growth in the built environment and there is a great potential of making the design and construction practices in these countries more sustainable through green building guidelines. Rapid adoption of these guidelines is important yet challenging. With this motivation, this paper presents the background of green building movement in India. This paper is an attempt to analyse and examine the scenario and prospects of green building construction and to analyse its role in providing us a sustainable environment and understand the rating systems for green buildings in India.

FINANCIAL PERFORMANCE OF DISTRICT CENTRAL CO-OPERATIVE BANKS (DCCBs) IN HARYANA

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ABSTRACT

Agriculture sector plays a strategic role in the process of economic development. Agriculture is the backbone of the Indian economy because agriculture is the largest and oldest economic activity in the world which provides the basic intergradient to mankind and raw material for industrialization. For the development of agriculture, modernization of agriculture is very important. In the modernization of agriculture credit play an important role. As the World Bank describes, "Credit is often a key element in the modernization of agriculture". In India, agriculture loans are mostly provided by co-operative banks, commercial banks, regional rural banks etc. Among these co-operative banks play an important role in the rural credit. So an attempt has been made in this paper to study the role and financial position of district central co-operative banks in Haryana.

A STUDY ON CUSTOMER PERCEPTION TOWARDS THE SERVICES OFFERED IN RETAIL BANKING BY SOUTH INDIAN BANK VADAVALLI BRANCH, COIMBATORE CITY

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ABSTRACT

Retail banking in India is not a new phenomenon. It has always been prevalent in India in various forms. For the last few years it has become synonymous with mainstream banking for many banks. The major impact of retail Banking is that, the customers have become the Emperors the fulcrum of all Banking activities, both on the asset side and the liabilities front. The hitherto sellers market has transformed into buyers market the customers have multiple of choices before them now for cherry picking products and services, which suit their lifestyles and tastes and financial requirements as well. Banks now go to their customers more often than the customers go to their banks. Customers always look for more user- friendly products and better interest rates when compared to other banks they have account with, so, through product innovation and competitive pricing strategy the bank can foster business relationship with its customers.

TOWARDS THE NEED OF EFFICIENCY - SEEKING FDI FOR A FASTER AND MORE INCLUSIVE GROWTH IN INDIA

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ABSTRACT

The recent boom in world-wide FDI inflows constitutes a major element of economic globalization. As a result the exports remained the dominant form of corporate internationalization strategies and globalization through FDI has gained significantly in relative importance. After the recent financial crisis, South, East and Southeast Asia emerged as the most important host region among developing countries. However, in recent years, it is commented that a high concentration of FDI in a few large and fairly advanced developing economies has become one of the problems and though most of the developing countries, have been attracting a significant proportion of Global inflow of FDI, it is argued that they are more market-oriented in nature and not efficiency-seeking. Keeping these observations in view, an attempt is made in this paper to analyze the trends in the FDI inflows with special reference to India. Fundamentally relying on secondary data, the present paper presents a critical analysis of FDI in India particularly focusing on sectoral, regional and dominance of investing countries, which might be considered as the major reasons for comparatively less effective in the process of achieving faster and more inclusive growth in India. Particular focus is laid on south-north inequalities, sectoral inequalities and the need for initiation of necessary measures to attract FDI from the friendly-advanced countries.

ANALYSING INSOLVENCY RISK OF SELECTED INDIAN PUBLIC AND PRIVATE SECTOR BANKS THROUGH CAMEL PARAMETER

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ABSTRACT

The banking literature nowadays has focused on the insolvency risk exposures in ensuring banks safety and soundness. Undeniably, the interest in this subject is pronounced after the financial crisis. Therefore, The Main objective of the study is to compare the risk of selected Indian Public and Private sector Bank through CAMEL rating parameter (i.e. Capital Adequacy, Assets quality, Management efficiency, Earning ability and Liquidity). From the analysis and Interpretation, we observed that, under the Selected Public Sector banks United Commercial Bank (UCO), Indian Overseas and Allahabad Bank fall under high risk i.e. fourth category. Whereas Punjab National Bank (PNB) and Bank of Baroda (BOB) fall under the category I. category I- signifies good position of these banks. Under the Selected Private Sector banks, Jammu & Kashmir (J & K) Dhan Lakshmi bank and Lakshmi Vilas Bank fall under the Category IV which signifies high risk category of these banks, whereas HDFC and Karur Vaisya fall under the category I. category I- signifies good position of these banks. It can also suppose that, risky ness cannot be judged solely based on the absolute values of the CAMEL ratios.

GENERAL PRACTICES OF CONSUMERS DURING PURCHASE AND USE OF TEXTILE PRODUCTS: A SURVEY REPORT

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ABSTRACT

The Indian textile consumers are disorganized in addition to illiterate, poorly skilled and ignorant regarding the products to be purchased. They seem to be unaware of specifications, quality, price, durability, quantity, serviceability, end uses and care of the textile products. A questionnaire was administered to the Male and female college students and homemakers of Ajmer and Jodhpur cities of Rajasthan to judge their general practices during purchase and use of textile products. Most of the textile consumers have shown very poor practices concerning care and informative labels, checking of length and width of fabric, cash memo, measurements and other specifications as well as use and care of the textile products. Most of the respondents were unaware about the importance of cash memo, manufacturer's details, and product description on the cash memo. Even they did not follow the instructions given in the use and care labels. Majority of the respondents were found ignorant of the defects and problems like bleeding of colour of the textile product purchased by them.

INDIA IS AGEING: ARE WE PREPARED?

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ABSTRACT

India's population is ageing sooner than expected, and by the middle of the next decade, the country's demography will see a significant shift, according to a report by a United Nations (UN) body. The shift, when it happens, will have significant implications for policymakers as well as businesses in a country that touts its ability to reap a so-called demographic dividend of a young population as one of its competitive strengths. This shift necessitates special attention towards health care of the elderly population and also the provision of affordable and reliable medical insurance to them. Though some proportion of them, who are a part of formal workforce are covered by pension, almost 90% of the elderly, who are informal workforce do not have any medical insurance. Increasing health hazards, inflation and continued forceful employment of the elderly have created an urgent need to look into the possible solutions for the same.

ANALYSIS OF PERFORMANCE OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) WITH REFERENCE TO THE STATE OF HARYANA

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ABSTRACT

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) implemented by the Ministry of Rural Development (MoRD), is the flagship programme of the Government that directly touches lives of the poor and promotes inclusive growth. The Act aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. Mahatma Gandhi NREGA is the first ever law internationally that guarantees wage employment at an unprecedented scale. The primary objective of the Act is augmenting wage employment and its auxiliary objective is strengthening natural resource management through works that address causes of chronic poverty like drought, deforestation and soil erosion and so encourage sustainable development. The process outcomes include strengthening grass-root processes of democracy and infusing transparency and accountability in governance. Keeping this view, the authors have made an attempt to review the performance of MGNREGA as the main objective of this paper. It also explains the objectives, features, permissible works under this Act and funding pattern of MGNREGA.

**THE INFLUENCE OF ORGANIZATIONAL CULTURE AND ORGANIZATIONAL
COMMITMENT ON STRATEGIC LEADERSHIP, JOB SATISFACTION AND
PERFORMANCE OF REGIONAL WORK CIVIL UNITS EMPLOYEES IN MALUKU
TENGARA BARAT REGENCY, MALUKU PROVINCE**

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ABSTRACT

The purpose of this research is to analyze, reveal, and find out the influence of organizational culture and organizational commitment on strategic leadership, job satisfaction, and employee performance. Data collection process was conducted through questionnaire. The research samples consisted of 130 employees. The collected data was descriptively analyzed to find out causal relationship among variables by using Partial Least Square (PLS) Analysis. The results showed that Organizational Culture was positively and significantly influencing Employee Performance, Strategic Leadership, and Job Satisfaction. The influence of Organizational Commitment towards Job Satisfaction was positive and significant, but not towards Employee Performance. The influence of Strategic Leadership was positive and significant towards Employee Performance and Job Satisfaction. Job Satisfaction was positively and significantly influencing Employee Performance. The findings point out that the dependent variables influence the independent variables positively and significantly. The findings of this research are expected to be useful for next researchers in the field of strategic management.

OWNER FACTORS AFFECTING THE GROWTH OF MICRO AND SMALL ENTERPRISES (MSEs) IN ETHIOPIA: A CASE STUDY IN SHIRE INDASELASSIE TOWN, TIGRAY

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ABSTRACT

The role of MSEs are not only income and employment generating but also breeding ground for entrepreneurs, has higher employment capacity, not capital intensive, highly competitive, flexible, and innovative. However, MSEs growth is affected by a number of factors. Therefore, the main objective of this study was to examine owner/operator characteristic factors affecting the growth of MSEs by using semi-structured questionnaire covering 160 randomly selected MSEs from five Kebeles of Shire Indasselassie Town. Binary logistic model was employed to identify the factors affecting the growth of MSE and to test the hypotheses. The result of the study revealed that gender and education level are significant factors for MSEs growth. MSEs that are owned by male and higher school completed are growing rapidly than those MSEs that are owned by female and primary school completed ones. However, age and experience of MSEs owners are found insignificant for MSEs growth. Considering the well recognized importance of MSEs in job creation, income generation and poverty alleviation, all stakeholders (government and non governmental institutions) have the responsibilities to make intensive effort to remove the factors that stand on the growth of the MSEs.

AN EMPIRICAL STUDY OF RURAL CUSTOMER'S SATISFACTION AND CONSUMER AWARENESS FROM E-BANKING IN INDIA WITH SPECIAL REFERENCE TO BRAHMAVAR

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ABSTRACT

Now-a-days banking is known as innovative banking. Developments in Information technology have given a rise to innovations in the product & service designing and their supply in the banking sector and finance industries, customer services and satisfaction are their centre point of all the efforts. One of the most important areas of banking where Information Technology has a positive influence so on substitutes for traditional funds movement services. With the advent of online banking, electronic funds transfer and other similar products & services for funds transfer within quick time which was impossible a few years ago. With networking and inter connection new problems are taking place related to security, privacy and confidentiality to e-banking transactions. Banking through electronic channels has gained increasing popularity in recent years. This system popularly known as E-banking provides alternatives for faster delivery of banking services to a wide range of customers. This study aims to collect customers opinions regarding this adoption of various e-banking technologies, it's importance and problems associated with e-banking in Brahmavar. Structured questionnaires addressing the various research questions were used coupled with personal interviews. The result of the research finding is that there is a high adoption level of e-banking technologies in Brahmavar with ATM well favoured. The internet banking is gradually gaining an increasing awareness but faced with the problem of high cost of internet connectivity and lack of telecommunication infrastructure. The study equally discovered that there are no enough security measures to protect Internet Banking. Owing to this, the researcher therefore recommended that e-banking transaction should have desirable properties like authenticity, confidentiality, Unforgivable and integrity coupled with provision of adequate telecommunication infrastructure and increased culture of internet usage.

FINANCIAL ANALYSIS OF FOREIGN DIRECT INVESTMENT COMPANIES IN INDIA

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ABSTRACT

The Multi National Corporations established by different countries have set up a large number of branches and subsidiaries in developing countries and have brought with them new technological expertise, machinery and equipment, better management and organisation, superior marketing techniques, etc. In fact, this is the main advantage of having direct foreign investment in developing countries. As a result of various measures taken by government, India received lot of Foreign Direct Investment inflows (including equity inflows, re-invested earnings and other capital) of US\$ 331,923 million during the period April 2000-May 2014, according to data published by Department of Industrial Policy and Promotion (DIPP), Government of India. However, it is not just enough to attract Foreign Direct Investment the financial performance of these companies should be more efficient so that further investment can be attracted. The present study has made to analyse the Liquidity, Solvency, Efficiency and Profitability performance of Foreign Direct Investment Companies in India, for which data has been collected from the various monthly bulletins of RBI. The study covered a period of 12 years from 1999-2000 to 2010-2011.

STATUS OF MUSLIM WOMEN ENTREPRENEUR IN INDIA: A MUSLIM MINORITY COUNTRY

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ABSTRACT

The birth of a sustainable, profit-making entity that contributes to the development of a society is a task not all can shoulder. Entrepreneurs are bearers of this exalting burden. Although hailing from different backgrounds and cultures, all entrepreneurs share the courage to venture into the unknown. Though entrepreneurship knows no boundaries of faith, the present paper specifically looks into the status of Muslim women entrepreneur in India. Muslim women are overwhelmingly self-employed (engaged in home-based work) in India. Sewing, embroidery, zari work, chikan work, readymade garments, agarbatti rolling, beedi rolling are some of the occupations in which Muslim women workers are concentrated. There is high share of Muslim women workers engaged in self-employment activity like in own account worker in household enterprise 29.1% and employer in household enterprise 0.7% (higher than Hindus). As compared to all other socio religious groups, a much larger proportion of Muslims (both men and women) work in self-owned proprietary enterprises. This is particularly so in urban areas. Participation of women workers in women-owned proprietary enterprises is significantly higher for Muslims (13.7%). However, as enterprises of Muslim women are mainly home-based, they are typically engaged in sub contracted work with low levels of earnings.

NOVICE TO SPECIALIST - THROUGH TRAINING AND DEVELOPMENT**MIHIR DILIP KALAMBI****STUDENT****S. K. SOMAIYA COLLEGE OF ARTS, SCIENCE & COMMERCE****MUMBAI****ABSTRACT**

The purpose of this article is to focus on the training and development needs of an organization. Over the years the economy has become more volatile and competitive. In order to sustain this competition and produce timely customer oriented results organizations must be trained so that they are able to deliver effectively. The importance of an employee training and development program is growing for those organizations who are pursuing to receive an added advantage among the competitors. Factors of production such as land labour enterprise are all secondary, in comparison to the labour which is considered the esteemed resource for an organizations success or failure. In a bid to survive this cut throat completion and to enrich the labour /employee force, most of the companies today are engaging in large scale employee training programs. Organizations are willing to go one step ahead and finance large amount on the employee training and professional growth. By helping to establish employee investment, reciprocity identification, and limiting alternative employee options, effective training program can lead to a greater commitment and reduce the attrition rate. The training programs are supportive not only towards the organization but it also helps to increases the knowledge, expertise and abilities of an employee. The study therefore describes a vigilant assessment of literature on the fundamental concept of the importance of training and development programs to its organization as well as to its employees.

THE FOUR CORNERS OF POLLUTER PAYS PRINCIPLE IN INDIA

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ABSTRACT

The study shows that polluter is responsible for the damages and expenses incurred for the up gradation of an environment and to improve the position of the affected persons or victims. As the said polluter pays principle is the principal which can be use after the incident has taken place. It means that, the polluter having more than sufficient means can make pollution and thereafter indemnify the victims. On the other hand another principle is the precautionary principle in which the polluter if obstructed in first instance from making pollution. This polluter pays principal is not more effective than the precautionary principle. There are many incidents in which it can be seen that, the polluter who makes pollution, indemnify to the victims for said pollution and again ready to make pollution. Therefore this polluter pays principle is not very much effective to eradicate the environmental pollution in India. Indirectly this principle has given license to the person or the polluter having more than sufficient means to make pollution because such type of the polluter initially calculate the total amount of damage which will be caused by their pollution and also calculate the amount of their future income. Where the amount of total damages due to pollution is very less than the amount of their future income than without any hesitation polluter start their activity. Till today due to the said principle we have tried to managed or control the activity of the polluters. Even though this principle is in force the incidents of the pollution are taken place. Therefore this principle is not very much effective to eradicate the monster of environment pollution in India.

COMPARATIVE STUDY OF NON-PERFORMING ASSETS AMONG PUBLIC SECTOR BANKS

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ABSTRACT

Non-Performing Asset is an important parameter in the analysis of financial performance of a bank as it results in decreasing margin and higher provisioning requirements for doubtful debts. NPA is a virus affecting banking sector. It affects liquidity and profitability, in addition posing threat on quality of asset and survival of banks. An asset, including a leased asset, becomes non-performing, when it ceases to generate an income for the bank. A non-performing asset (NPA) is defined as a credit facility in respect of which the interest and/or installment of the principal has remained 'past due' for a specified period of time. Considering the growing of NPA, This project helps to understand how banks recover the loans given to individual or company in case they are not repaying the principal as well as the interest amount and what measures are taken by bank. In order to understand meaning of NPA, reasons for increase in NPA, measures taken by banks to recover the NPA. RBI data is used to compare with 5 public sector banks i.e. SBI, PNB, UCO Bank, Dena Bank and Indian Bank and find out the amount of % increase/ decrease in NPA. SPSS tool is used to calculate the Karl Pearson Correlation, Mean and Standard Deviation. As per RBI financial stability report Gross NPA declined to 4% in March 2014 from 4.2% in September 2013. The report is supported by figures and data wherever necessary with a view to assist the reader in developing a clear cut understanding of the topic.

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