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A DESCRIPTIVE STUDY ON CATCHMENT AREA ANALYSIS AND CUSTOMER SATISFACTION TOWARDS BIG BAZAAR WITH SPECIAL REFERENCE TO VADAPALANI BRANCH, CHENNAI

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ABSTRACT

Customers' experiences ultimately determine whether or not a company stays in business. The importance of customer satisfaction was a hot business topic in the 1980s, as customer satisfaction was considered the best window into loyalty. In the late '80s, however, researchers questioned whether customer satisfaction actually impacts overall performance. They found that the link between customer satisfaction and higher profits, ROI, or share of market is dubious. The research paper is about the identification of the customer satisfaction and catchment area of BIG BAZAAR's Business in vadapalani branch and its service. The researcher used descriptive research, and simple random sampling to identify the sample. The sample size of 111 was included in the study. Researcher used Chi square test to test the hypothesis.

THE EFFECT OF MARKET ATTITUDE ON INNOVATION AND NEW PRODUCT PERFORMANCE

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ABSTRACT

This research produces new perceptions of three main elements market attitudes: information range, information dispersion, and reactive affect innovation and new product performance, and about the arbitrating role of innovation. Data were collected from a sample of 247 firms of the manufacturing industries. The results indicate that information range has an indirect positive effect on innovation via information dispersion and reactive. Information dispersion effects innovation positively, both directly and indirectly through reactive. Findings report a curvilinear (J-shaped) relationship between reactive and innovation. Also indicates a positive relationship between reactive and new product performance. The findings show that information range and information dispersion control new product performance indirectly through reactive. Finally, a positive relationship was discovered between innovation and new product performance. As well as result indicate that the effects of elements on innovation and new product performance are arbitrated by reactive to market information.

THE APPRAISAL OF THE EFFECT OF STAFFS' ENTREPRENEURIAL SPIRIT ON THE QUALITY DEVELOPMENT OF HUMAN CAPITAL: A CASE STUDY OF SHAHID HASHEMI NEJAD GAS REFINING COMPANY

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ABSTRACT

The present research intends to appraise the effect of staffs' entrepreneurial spirit on the quality development of human capital. It is an applied research which has been accomplished through a descriptive method. The statistical universe of the research is consisting of 700 staffs of Shahid Hashemi Nejad Gas Refining Company (in Iran). The researcher, on the basis of research method and simple random sampling, has considered 247 of the staffs as the statistical sample. The instruments which have been applied to assemble the data have been standard questionnaire and data analysis in the direction of descriptive and correlation (regression) methods. Software SPSS has also been used to analyze the data, correlations and regression tables and ILSREL has been applied to data fitting through a conceptual model. Considering the analysis of research data, whole hypotheses of the research have been averred. The final results indicate that engendering a spirit of entrepreneurship apropos of the quality of human capital (consisting of innovation level, risk propensity, meeting success, concentration on the decision-making, self-confidence and the capacity ambiguity resolution) can augment the quality of human capital and such possibilities can promote the level of productivity and final efficiency of the organization. Therefore, educating the organization's staffs on the entrepreneurship principles can be considered as an efficacious strategy.

RELATING CORPORATE GOVERNANCE WITH MARKET VALUATION AND ORGANIZATIONAL PERFORMANCE: AN EMPIRICAL STUDY ON KSE PAKISTAN

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ABSTRACT

The idea of this paper is to empirically test the impact of corporate governance measures on organizational performance of listed companies at 100-index of Karachi stock exchange (KSE). Like many other developing countries, ownership concentration and weak investor protection, especially protection of minority share holders, are the main characteristics of Pakistani market, which affect firm's performance. So the examination and exploration of link between corporate governance and organizational performance is the main area of this research. The research methodology used is ordinary least square regression analysis. Statistical significance is checked by using accounting measures of financial performance i.e. Return on equity, Return on assets, earning per share, net profit, sales growth and Herfindahl-Hirschman Index (HHI) for ownership structure. Company valuation is measured through Tobin's Q ratio. Based on a sample of KSE-100 index, the result reveals that there is a positive and significant relationship between organizational performance and corporate governance practices and there is positive and very significant relationship between company Valuation and corporate governance. Our results are consistent with organizational theory and Agency theory of corporate Governance. This is the first study of its own type that measures the relationship between organizational performance, company valuation and corporate governance practices of KSE-100 index companies in Pakistan by using cross-sectional data.

HUMAN RESOURCE PLANNING (HRP): INSIGHTS FROM THE COMMERCIAL BANK OF CEYLON (CBC)

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ABSTRACT

This paper has been prepared on the human resource planning of Commercial Bank of Ceylon (CBC). Human resource planning being a critical part of human resource management carries huge significance to run an organization smoothly. As the name implies management does not have to face obstacles regarding employees if the planning is done appropriately. This process of human resource planning or manpower planning has been presented here the way it is followed by CBC. The objective of the paper has also been to present the human resource planning of this bank. After discussion there is findings on the planning process which shows that although this bank is not following such planning meticulously it is not having any problem also. But to avoid any sudden setback in future, well defined step has been recommended at the end of this paper.

MANAGEMENT, LABOUR PROCESS AND WORKERS OWN CONSTRUCTION OF SOCIAL RELATIONS OF PRODUCTION IN AN OIL REFINERY, NIGERIA

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ABSTRACT

This paper explores how the refinery workers of an oil refinery in Nigeria conceptualize and narrate their lived work experience in the context of the peripheral neo-liberal management practices that characterize the organization. The paper critically analyses the social processes of workers perception of the organization as a “national farmland” and how this mediates their agentic responses to workplace labour process. Taking on the labour process analysis, the paper explores the dual position of labour in the organization in explaining workers own conception of their commodity relations, and how the prevailing cultural specificities of social process of production dilute an essentialist labour value valorization thesis, and thus the ensuing infra-politics in the organization. In utilizing much of the labour process analysis, the paper claims that workers own sense making and interpretation of the social relations of production at the workplace are accounted for much by their own sensuous “social ontology”. To the workers, the specificities of the refinery within the peripheral capitalist mode of production further represent a symbiotic interaction that mediate what could have been conceptualized as a “total” and “absolute” labour subordination to capital. This therefore opens up an ambivalent interface within which to conceptualize and explain the dynamics of labour process in the context. Attempt is made through my ethnographic study of the refinery, to account for workers “ideological construct” of the refinery as “national asset” which consequently explains their experiential orientation.

PATH-GOAL THEORY OF LEADERSHIP STYLE IN THE STRUCTURAL FORM OF SELF HELP GROUP

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ABSTRACT

Path Goal Theory of leadership style has been applied in the structural form of SHG. The work of House and Mitchell (1974) and Northouse (2007) have been applied to study leadership style of SHG members within the domain of Path Goal Theory. The application of theory fits well to the structural form of SHG. A sample of 240 randomly selected SHG members was found to be closed to be supportive and participative style rather directive and achievement orientation. Education, caste, marital status and occupation influence in imbibing leadership style.

THE STUDY OF FINANCIAL PERFORMANCE OF NATIONALIZED BANKS DURING 2006-2010

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ABSTRACT

This paper attempts to analyze the financial performance of public sector banks in India. Public sector banks form major part of total banking system in India so there is a need to evaluate the performance of these banks. The study is based upon secondary data covering the period from 2006-2010. For analyzing the performance Compound Annual Growth rate and Coefficient of Variation of, total expenditure, total assets, total liabilities, interest earned to total fund, interest expended to total assets, spread as percentage of total fund, Interest earned, non interest expenditure, net profit to total funds percentage, and profit before provisions to total assets percentage, and spread are calculated. It is concluded the CAGR of various variables have shown variations from bank to bank. PSB has shown maximum CAGR in case of interest earned, expenditure, Burdon, total liability, total assets, and Interest expended/total funds. MAHA Bank has shown least growth of interest earned, and expenditure, and IDBI has least growth of Burdon and Interest expended/interest earned. CAGR of profit before provision/total assets, interest income/total funds and Spread were at peak of IDBI.

AN EMPIRICAL STUDY ON THE BEHAVIOUR OF RURAL CONSUMERS TOWARDS FMCGs

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ABSTRACT

Over the years there has been a great change with regard to income and lifestyle of Indian rural population. Yet there is a significant difference between the purchase behavior of rural and urban consumers. Marketing strategies always gave rise to core competencies and helped taking advantage of the increasing competition. While developing the strategies, the marketers need to treat the rural consumer differently from their urban counterparts because they are economically, socially and psychologically different from each other. To satiate huge base of rural consumers a proportionately large investment is needed which is a risky venture. So, whatever strategies FMCG (Fast Moving Consumer Goods) companies follow must mutually benefit people at the bottom of the pyramid as well as them. This paper is an attempt to study marketing strategy adopted by FMCG companies in the rural India. Consumer characteristics like repeat-purchase-recommendation and loyalty are also being studied herewith. The study has focused on consumer behavior related to consumables, 4P's (product, price, place, promotion) and 4 A's (acceptability, affordability, availability and awareness). The researchers have used structured questionnaire technique and surveyed on the population in the rural areas of Odisha. The researchers tried to bring about similarities and differences of urban and rural India which indeed helps in framing of strategy in rural India.

PROBLEMS & PROSPECTS OF AGRICULTURE EXPORTS IN THE EMERGING SCENARIO

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ABSTRACT

India is an agriculture based economy, where 43% of its people remain employed in agriculture and allied activities. India's agro-climatic conditions and rich natural resource base sets prelude for doing well on the agriculture front. Today, India has become the world's largest producer across a range of commodities, like coconut, mango, banana, milk and dairy products, cashew nuts, pulses, ginger, turmeric and black pepper. It is also the second largest producer of rice, wheat, sugar, cotton, fruits and vegetables with a view to promoting agriculture in the country and to fetch remunerative returns to the farming community in the sustained manner, the state and the central government have been encouraging agri and food products from India. The expansion of this sector can bring in unutilized and under utilized land and labour resources into use which can be poverty alleviating. Export of agricultural and allied products not only generate foreign exchange but also give an opportunity for bringing about agriculture revolution in the country. India with an enviable share of the world's agri-produce and diverse agro-climatic regions coupled with changing demographic patterns, food habits and rise in income levels opens up numerous opportunities in the sector. India as a potential sourcing hub to the world. Yet India's share in the global food trade is just around 1.5 percent, the paper examines the current scenario of the agri and allied product exports in India and the government policy frame work to support the sector.

PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH

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ABSTRACT

Entrepreneurship among women in India is a recently fast growing concept. The Central and State Governments have initiated a number of measures in recent years for giving a great fillip to the cause of women entrepreneurship development by way of granting a variety of special concessions, incentives, subsidies, rebates and assistance of varied nature, financial, technical, organizational and managerial, etc. The banking sector also has been contributing its share for this cause. They have evolved a number of schemes of assistance to the benefit of women entrepreneurs. Several of the women entrepreneurs, who have set up industrial and commercial units with great optimism, are not able to achieve all their targeted goals. It is all because of plethora of problems they are confronted with in the course of promotion and development of their units. Several of these units have not been able to achieve the desired levels of operational efficiency and economic viability. With this backdrop, the researcher has made an attempt to evaluate the problems and prospects of women entrepreneurship in Chittoor District of Andhra Pradesh with the objectives to analyze the socio-economic profile, educational and family background of women entrepreneurs, to identify the reasons that made the women to become entrepreneurs, to ascertain the factors responsible for their success, to study the problems faced by them and to examine the prospects of women entrepreneurs. A survey has been conducted about the problems and prospects of the respondents in the district by using a well structured questionnaire. Based on the results of the survey some viable suggestions are offered for the betterment of women entrepreneurship in the district.

CAPITAL STRUCTURE ANALYSIS: AN INTER AND INTRA-INDUSTRY STUDY

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ABSTRACT

The capital structure decision is one of the most crucial decisions faced by a firm. Capital structure decisions can influence the value of the firm through the earnings available to the shareholders and the cost of capital. Therefore, a company should select an optimal capital structure that maximizes the value of the equity shares and at which the cost of capital is the least. The nature of industry can be one of the most important elements in determining the degree of financial leverage a firm can safely include in its capital structure. The purpose of this paper is to identify whether there is a significant difference in the financial mix of firms belonging to a particular industry and if the capital structures of the 15 sampled industries are significantly different. The result of this study indicates that firms in majority of the 15 industries have debt-equity ratios significantly different from the industry average and that the capital structures do not differ significantly across the sample of 15 industries.

MANAGERIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY

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ABSTRACT

Human resources are truly the most valuable resources a firm can possess because effective utilization of physical and financial resources depends upon quality of human resources. Effective Human Resource Management is important as people produce profit whereas machines and capital merely enhance the profit making capability. Human Resource Accounting is the process of identifying and measuring data about human resources and communicating this information to interested parties. Basically HRA is an information system that tells management what changes over time are occurring to the human resources of the organization. The present paper summarizes the result of the survey conducted to know the perception of managers regarding utility of human resource accounting in their different managerial decisions.

BORDER TRADE VIS-À-VIS INDIA'S LOOK EAST POLICY: A CASE STUDY OF MANIPUR

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ABSTRACT

The present paper has been planned to study the importance of India – Myanmar relations in the smooth implementation of the Look East Policy. Concerning the relationship between the two countries, the paper argues that India's overriding "security" concerns have always played spoilsport in Manipur and the North East. The study concludes that significant changes have taken place in regard to the commodity composition and the direction of Indian merchandise exports and imports during the reference period. With Manipur as a vital transit route in this highly flourishing trade of illicit drug trafficking, India's failure to monitor its borders effectively and check this evil remains crucial in assessing the probable outcome of the Look East Policy. The paper stresses on the need for synchronization of India's Myanmar policy for meaningful contribution by Manipur in the Look East Policy.

NEW RURAL MARKETING STRATEGIES OF FMCG COMPANIES IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNJAB AND MADHYA PRADESH

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ABSTRACT

As we know that there is wave to cut down the cost in this era of global pressure. Companies are looking to increase their sales through different marketing strategies in existing markets. But the companies are continuously facing huge crises in changing the overall functioning as per urban markets now in this scenario there is an urgent need of the companies to look for New Pastures (markets) to grow. This is where the role of rural markets comes. With household in middle and higher group in the Rural areas are going overtake become double in few years there is an utmost requirement of the FMCG companies to capture this market and survive. But the during last 10-15 years it has been experienced by no. of companies that it is not so easy to tap this market. The Reach, Requirement, Resources, Re-strategies, Re-branding, Re-pricing is what is in demand. This paper attempts to uncover the strategies of those companies which have done fairly well in Rural markets and also an attempt to give the companies the strategies to focus before entering the Rural markets in India.

A STUDY AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA

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ABSTRACT

Financial inclusion is an important process to attain the goal of inclusive growth. Accordingly, the Reserve Bank of India has made sustained efforts to increase the penetration of formal financial services in unbanked areas, while continuing with its policy of ensuring adequate but viable flow of credit to priority sectors of the economy. Financial inclusion is delivery of banking services at an affordable cost to the vast sections of underprivileged and low income groups. By financial inclusion we mean the provision of affordable financial services, namely access to payments and remittance facilities, savings, loans, and insurance services by the formal financial system to those who tend to be excluded. Significance of financial inclusion arises from the problem of financial exclusion of nearly 3 billion people from the financial services across the world, with only 34 percent population engaged in formal banking. India has, 135 million financially excluded households, the second highest after china. The present paper is a humble attempt to find out the causes of financial exclusion in India, analyze the extent and magnitude of financial inclusion in the context of India and suggest measures to solve the problem of financial exclusion in India.

AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN

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ABSTRACT

The Indian Insurance industry is flourishing with several national and international players competing and growing at rapid rates. The reforms and the easing of policy regulations has allowed the Indian insurance sector to flourish and as we move further, this growth can only increase , with the period from 2010-2015 projected to be the ' Golden Age ' for the Indian insurance industry . But on the other hand when we see the awareness of the Indians towards various aspects of insurance, we find that a lot needs to be done. Indians have perceived insurance from different angles and never has a right idea ever been responded. The survey was conducted on around 200 respondents from the state of Rajasthan and an analysis was done to study the relationship between select demographic factors and the perception of the respondents towards various aspects of insurance.

IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES

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ABSTRACT

This paper is an attempt to evaluate the Performance Analysis of Mergers & Acquisition of different Companies. Theories of mergers assumed that the performance of companies increase after mergers & acquisitions due to gaining market share, synergy creation, diversification, cross selling, resource transfer etc. The objective of this study was to analyze operating performance of companies who involved in mergers & acquisitions using various ratios. The analysis was done using the data of two years before & after mergers & acquisitions with help of paired sample t-test. The results suggest that there were minor variations in the performance after M&A. but it was not statistically significant.

FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA

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ABSTRACT

Increasing foreign investment can be used as one measure of growing economic globalization. Foreign direct investments have become the major economic driver of globalization. Various sectors of economies are their which grows & nurtures because of FDI. The Foreign Direct Investment is responsible for countries over all growth. It creates infrastructure, improves services & supply chains. Employment generation is another positive effect of FDI. India enjoys a strong position as a global investment hub with the country registering high economic growth. It is important to study the growth & changes investors of FDI in India during last ten years. Also try to understand the relations between FDI & employment generation.

AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION

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ABSTRACT

The study of consumer behavior in sport helps understand customers. A better understanding of customers can help develop products and services that meet their needs and design marketing strategies to attract new customers and retain existing customers. Consumer has been elated with the kind of reception they are getting from various companies these days. The reason behind a drastic change in consumer behavior is because the consumer is no more treated as a hire purchaser but, he is treated as the decider of the company's fortune. The purpose of the study was to investigate the brand preference of sport shoe consumers in Malnad region of Karnataka State. The subjects for the study were 200 inter university level sports persons from different sports disciplines representing Kuvempu University during the academic year 2011-12. In order to test the hypotheses formulated for the study a self structured questionnaire was constructed with thirty two close ended questions. Percent analysis was carried out wherever necessary and results were depicted with the help of tables and charts. Reebok and Nike brands were highly preferred at the cost of Indian made shoes like ASE, Action and others. Particular brands were preferred because of its perceived quality and durability by the consumers. Least importance was assigned to price, variety or safety provided by the sports shoes to the consumers in this study.

FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET

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ABSTRACT

This paper presents a systematic analysis of monthly return data for studying the influence of macroeconomic fundamentals in explaining variations in Indian stock returns namely BSE Sensex. All possible relevant macro variables were considered in the context of our study of the relation between stock returns and macro variables, and the following variables viz., real economic activity, growth in money supply (broad money, M3), wholesale price index, index of industrial production, exchange rate, world crude oil prices, world gold prices, domestic gold prices, domestic silver prices, LIBOR, foreign capital market like S&P, FTSE-UK, NASDAQ, DJI activity and foreign institutional investment were finally found to have significant effects on monthly returns in the period. Statistical analysis mainly Factor and Regression analysis suggests that linear dependence in the form of model is adequate. In the period taken for study world gold prices and broad money were found to have significant effect in explaining variation in stock return. While if consider the foreign stock market then DJIA and FTSE-UK has the major impact on the returns of the Indian stock market.

CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY

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ABSTRACT

Studies have shown that firms though not all, around the world are now trying to enroll in to the ideology of environmentalism either fully or partly, in spite of the hardships associated with greening. In few such cases, researchers have investigated why some firms embrace ecologically responsive initiatives, while others in seemingly similar circumstances do not even comply with existing legislation. In this background, the present study has been taken up to enfold two aspects; firstly, to identify the factors which motivated the hotels to embrace greening as their selling proposition, secondly to identify the factors which are impediment to the process of greening. The study also aimed at bringing out the adequacy of measures taken up by green hotels towards achieving greening with a view to coming out with reasonable recommendations. The present study is qualitative in nature and takes up an inductive methodology. Considering the sample of four representative hotels belonging to high grade and budget category in a metropolitan city of India, the study employed an in depth interview technique with the help of a semi structured interview guide. Grounded theory approach to data analysis helped in identifying the major motivational factors as; want of greening as a theme of marketing, responsibility to match profitability and planet, want of best management practice, stake holder pressure and want of incentives. Few problems associated with the greening process of firms were brought out corresponding to motivations. Grounding of the rich data helped in bringing out appropriate recommendations.

LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH

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ABSTRACT

Every business enterprise wants to satisfy its customers. Customer satisfaction is the base for success of any business. Banks are not an exception to that. Mahatma Gandhi said, "A customer is the most important visitor on our premises. He is not dependent on us; we are dependent on him. He is not an interruption in our work; he is the purpose of it. He is not an outsider on our business; he is a part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so..." Thus, the customer is the king. Therefore, the customer satisfaction must be the mission of any business organisation. Banking is essentially a service-oriented industry and it has to sustain itself on its service. The survival and growth of a bank does not depend on its size or funds, rather it depends on its ability to provide qualitative service to its customers on a sustained basis. While choosing a bank, customers attach greatest importance to perceived quality of service and the image of the bank. In the modern competitive environment and the identical nature of bank schemes and facilities, the bank that provides better services and the bank that is perceived to be different from the others gets the patronage of the customers. The Banks should deliver customer needed services in a customer-satisfying manner. This study analyse the extent of satisfaction of the customers regarding the services rendered by the Indian Bank, Mayiladuthurai branch.

CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING – AN EMPIRICAL STUDY

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ABSTRACT

Retailing is the most active and attractive sector of last decade. While the retailing industry itself has been present since ages in our country, it is only the recent past that it has witnessed so much dynamism. The emergence of retailing in India has more to do with the increased purchasing power of buyers, especially post-liberalization, increase in product variety, and increase in economies of scale, with the aid of modern supply and distributions solution. The study was made randomly on the customers who carried trolley with them to shop goods as they are believed to be the true customers of retail outlet. It is aimed at studying the Gap between customers' expectation and their perception with regard to retail sector. It covers factors such as product quality, price, internal environment, staff, awareness, location and transparency in transaction. Seventy respondents were interviewed with the questionnaire to collect primary data required for the research. The duration was limited for 45 days. Initially questionnaire was tested for reliability by using alpha test. There were fifteen statements to be responded by the respondent for expected and actual perception of organized retailing. Statements like, retailers are conveniently located, organised retailers are well known store in Mangalore, product display is very attractive, there is error free sale, and there is transparency in the transaction did not show any significant difference in mean scoring pattern of perceived and actual. But other ten statements revealed significant difference in mean scoring pattern. Major finding: perception towards product quality, fair price, variety of products, ambience and convenience at retail outlet (selection of product to bill counter) is high than actually obtained.

PERFORMANCE OF SHGs CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS

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ABSTRACT

India is a diversified country, at one side rich becoming rich and poorer still struggling for their livelihood. SHGs linked credit programme is a unique one which caters the minimum financial requirement of poorer people particularly in rural India. The present study made an attempt to analyze the performance of SHGs linked credit programme in India in comparison with Karnataka. The present study uses secondary time series data from 1992-93 to 2009-10. There are two dimensions in this paper the first dimension deals with the performance of SHGs credit linkage programme in India. The second dimension deals with comparative role of India and Karnataka. It has found from the study that number of SHGs financed, loan given to SHGs, number of families benefited have significantly increased in India. However the growth of SHGs was higher than the growth of benefit to SHGs and families. Therefore, loan facilities to SHGs should be increased according to the needs of SHGs and families. At the same time there are no differences between India and Karnataka in terms of growth of SHGs, growth of loan to SHGs per SHG loan and others.

MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS

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ABSTRACT

The objective of this paper is to evaluate the long run performance of the selected index fund schemes and to make comparative analysis of the performance of the funds on the basis of the risk-return framework during the period January, 2005 to December, 2011. The performance measures used are standard deviation, Beta, Alpha, R-Squared, Sharpe measure, Jensen measure, Treynor measure and Sharpe differential return measure. The results indicate that out of the schemes considered in the study, the ICICI Prudential Index Fund , Tata Index Fund and Franklin India Index Fund are better performers in case of Growth option of Index Fund. While on the other hand, in case of Dividend option the Franklin India has shown better performance. Franklin India Mutual Fund has been able to capture market very well in both growth as well as dividend options by showing the lowest of tracking error.

BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES

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ABSTRACT

It is always a complex process to make a good investment. There are sorts of investment avenues where investors can use their savings and get reimbursement as per their earning. Several investors' purchase mutual fund because it invites the prospective investors to join the fund by offering various schemes according to their requirement. The purpose of this research paper is to find out the importance of those factors which influencing the investment decision of retail investors during mutual fund schemes. In order to obtain the objectives of this study we use both primary and secondary data. The primary data has been collected by questionnaire filled by 200 mutual fund investors. The results of the present study revealed that quality of fund/scheme is the highly important factor considered by the selected mutual fund investors. This study also discovered that Investors related services are least important factor for the selected sampled investors. Findings of the study will have some useful managerial implications for the AMCs in their product designing, marketing and management of the fund and may also help in making cost effective strategic decisions and hence would be of interest to both existing and new mutual fund managers and individual investors.

THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION

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ABSTRACT

The purpose of the study was to examine the extent to which person – organization value congruence (fit), individual’s perception of their personal values and their employing organization’s values explain individual’s affective, continuance and normative organizational commitment. The research question explored in this study was, “Which of the following best explains affective, continuance and normative organizational commitment: personal values, organizational values or P-O fit?” The value taxonomy developed by McDonald and Gandz was used to measure the independent variables, personal values, organizational values and person – organization value congruence, and Meyer and Allen’s affective, continuance and normative organizational commitment scale was used to measure the dependent variables, affective commitment, continuance commitment and normative commitment. The study was conducted on a public sector organization of Delhi NCR. The sample and sample size constituted 32 employees with at least one year of experience in the current organization. The data analysis was done by using descriptive statistics, correlation and linear regression analysis. The findings revealed that organizational values were the best predictor of affective commitment, person – organization value congruence (fit) was the best predictor of normative commitment. The question of which variables best explains continuance organizational commitment remains unanswered.

CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT’S PERSPECTIVE

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ABSTRACT

As part of the Kyoto Protocol, a global policy was drafted at limiting green house gas emissions and steady steps are being taken to implement limits on carbon emission on the macroeconomic scale. Markets are being formulated so that companies can barter carbon allowances. Turning the environment, into a public product and into private property presents multiple economic challenges. This paper explores the allusions of the policy direction established in the Kyoto accord. Several alterations to corporate accounting policy are asserted. The perceived benefit is that socially responsible professionals will tabulate their corporation’s cost and financial accounting procedures to encourage success as carbon emissions develops and more regulated.

A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA

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ABSTRACT

The study examines the nature and scope of bank guarantee system in India. The present study is concerned with the law relating to the bank guarantees particularly embodied in the Indian Contract Act 1872. The present paper also puts light on the economic functions and benefits of the bank guarantees. Besides that, this study also explains the various types of guarantees issued by the banks in India. This study is a doctrinal study. For this research, relevant statutory material has been examined. The decisions of the Supreme Court regarding bank guarantees had been consulted. The purpose of this study is to make systematic evaluation of law and judicial approach relating to bank guarantee system in India.

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Co-ordinator

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