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A STUDY ON PERCEPTION OF INVESTORS REGARDING IMPACT OF MONETARY POLICY ON EQUITY MARKET

V. PRASHANTH KUMAR
ASSOCIATE PROFESSOR
MBA DEPARTMENT
MLR INSTITUTE OF TECHNOLOGY
HYDERABAD

Dr. ILYAS UR RAHMAN
PROFESSOR
DEPARTMENT OF BUSINESS MANAGEMENT
SHADAN INSTITUTE OF MANAGEMENT
HYDERABAD

ABSTRACT

The present study has been emphasized on the investor's perception on the monetary policy impact on the equity markets. The study has collected the primary data by using the simple random technique for the determination of sample size. The study has framed a questionnaire in the form of likert scale relating to perception and investor's protection measures from the adverse effects of the monetary policy on the equity investments. The reliability of the collected primary data has been confirmed with the Cronbach's alpha (i.e. $0.82 > 0.7$) and applied the various other statistical methods for the examination of investors perception on the impact of Reserve bank of India monetary policy announcement on the equity markets. The study examined the investor's demographic factors association with the parameters of perception level on monetary policy with the help statistical methods of Chi –Square. The study also applied T test to identify the mean difference between the parameters. The discriminate score will reflect the investor's perception level on the impact of monetary policy on equity markets. The study states that there is a difference of investor's perception level on the impact of monetary policy on the Indian stock markets.

AN ANALYSIS OF THE RECENT POLICY REFORMS FOR THE ECONOMIC SLOWDOWN DUE TO COVID19

REHAN KHAN
ASST. PROFESSOR OF ECONOMICS
MOHAMMAD ALI JAUHAR UNIVERSITY
RAMPUR

ABSTRACT

The recent policy reform announcement is primarily targeting the various sectors through loans and other liquidity measures will not do the needful as there is enormous lacking of demand due to the current lockdown that ultimately created the formidable problem of unemployment and shortage of cash which is ultimately affecting the MSME and Agriculture and other allied sectors in a big way. So government and policymakers should focus on primary cash transfers in the hands of people so that it can create an efficient demand conditions in the economy. This will certainly work as a multiplier effect on the economy, and would create huge demand which would encourage the industrial production and generate revenue for the government eventually. So government and policymakers should focus on primary cash outflow or cash transfers directly in the hands of people which could be done in the form of "helicopter money" so that it can create an efficient demand conditions in the economy which will eventually help to boost the other sectors. A combination of monetary, fiscal and financial market measures is needed to help the businesses and people cope with the crisis. Therefore, to be able to frame correct actions and policy measures, it is important to understand clearly the specific problems that people and businesses are facing currently.

SELF-RELIANT INDIA AND MSMEs**DR. R. C. NAGARAJA****ASST. PROFESSOR****DEPARTMENT OF COMMERCE****GOVERNMENT FIRST GRADE COLLEGE****DAVANGERE****ABSTRACT**

This self-reliant policy does not aim to be advocate in nature, and as the "self-reliant India does not mean bleak off from rest of the world". The self-reliance does "not mean isolating away from the world. Foreign direct investment is welcome, technology is welcome, self-reliant India... translates to being a bigger and more important part of the global economy." MSME stands for Micro, Small and Medium Enterprises. In a developing country like India, MSME industries are the backbone of the economy. The collateral-free automatic credit line and the subordinate debt to MSMEs may be a game-changer for a sector which is finding it harder and harder to find credit support from banks and other financial institutions. This paper, therefore, highlights the government economic supports to MSMEs and other institutions in Covid-19 pandemic situations.

THE EFFECT OF PROCESS EFFECTIVENESS ON CUSTOMER ENGAGEMENT: AN EMPIRICAL STUDY OF INSURANCE COMPANIES IN INDIA

Dr. MANISH BADLANI
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
GOVERNMENT ENGINEERING COLLEGE
AJMER

Dr. RITIKA MOOLCHANDANI
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
BHAGWANT UNIVERSITY
AJMER

SHYAM BIHARI DUBEY
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT STUDIES
BHAGWANT UNIVERSITY
AJMER

ABSTRACT

Effective process effectiveness is the most significant tool to improve the performance of any organization in the long run and help to increase customer engagement. The main purpose of this article is to empirically examine the factors influencing the process effectiveness of the Insurance Companies operating in India. Process effectiveness in the insurance sector is the key factor of customer engagement in any organization and the success of any organization depends on the settlement of claims services decisions regarding the various insurance branch distribution channels. Insurer plays a remarkable role to provide the fast claim settlement in the various branches. The main aim of the study is to explore the opportunities of customer engagement in the insurance sector and provide very practical and result oriented authentic information to companies related to the insurance sector. For the purpose of the study, 300 respondents from Uttar Pradesh and NCR were taken through 12 insurance companies. This paper provides practically remarkable information about the process of effectiveness in the insurance sector. This study explores the direction to practitioners for understanding the essence of the process effectiveness of the insurance services and to procure competitive advantage.

MICROCREDIT ACCESSIBILITY BY WOMEN IN AGRICULTURE: A STUDY IN SAHARANPUR DIVISION OF UTTAR PRADESH

SONALI AHLUWALIA
STUDENT
AMITY INSTITUTE OF ORGANIC AGRICULTURE
AMITY UNIVERSITY
NOIDA

ABSTRACT

Women are seen as one of the most potential markets for microfinance both in terms of demand and utilisation of loans. Many research papers have also established that microfinance can empower women by fostering a sense of conviction and self-reliance which bring us to the aim of the present study, and that is to examine the accessibility of microcredit by women involved in agriculture in Saharanpur division of Uttar Pradesh, India. A descriptive approach was followed and data was collected through a survey using a five-point Likert-type questionnaire. Non-probability convenience sampling method was used in selection of the respondents. Data management and analysis was achieved using Statistical Package for the Social Sciences version 26.0. Factor analysis procedure was adopted to filter down the most significant constraints that hinder the accessibility of microcredit while hypothesis testing that is chi square test was applied to find the significant association between the dependent and independent variables. The results of the study may well be employed by various stakeholders in designing better approaches by operating on the suggested areas of improvement so that microcredit can bring about the desired changes within the lives of rural women employed in agriculture.

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