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**FAMILY AND FINANCIAL PROBLEM FACED BY WOMEN ENTREPRENEUR WITH  
SPECIAL REFERENCE TO UJJAIN DISTRICT**

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**ABSTRACT**

*Though we are in the 21<sup>th</sup> century today, every platform announces new policies for women advancement every day, it is accepted that the success of a society or country is impossible without the partnership of women, still when it comes to the problem of women entrepreneur, the situation is the same today as it was many decades ago. The educated Indian women have to go a long way to achieve equal right and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. But it is well-known fact that the management quality is inborn in women because they manage their house very well. In terms of increased educational status of women and varied aspiration for better living necessitated a change in the life style of Indian women. Then, what are those reasons due to which leaving some exception. This research paper discusses some of the major problems which influence the growth of women entrepreneur units in Ujjain. For analytical purpose family and Financial problems/obstacles/barrier of women entrepreneur are taken into accounts.*

**A STUDY ON IMPLICATIONS OF PROPOSED GST ON SME****Dr. N. V. KAVITHA****HEAD****DEPARTMENT OF COMMERCE  
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MEHDIPATNAM****N. SUMA REDDY****LECTURER****DEPARTMENT OF COMMERCE  
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MEHDIPATNAM****ABSTRACT**

*Indirect tax collection a Complex Tax structure in India, comprising of VAT & CENVAT levied by Governments, a comprehensive law which will set into motion irreversible tax reforms and mark a paradigmatic shift in the Indian taxation system. In this context Goods and Services Tax (GST) is an ultimate replacement for present system to ease formation of unified tax market in India. GST, 'A Master stroke' to promote "Make in India" since Independence with an effort to restructure India's fragmented tax system. GST is to premeditate & sustain to augment the economic development & anticipated to flatten away wrinkles of present tax system. Implementing GST by April 2017 will bequeath stimulus to SME sector & will have positive implications in boosting the economic growth. SME's Manufacturing sector constitutes about 90% of the industrial units in India (IBEF data) recognized by the Govt. as core drivers to realize the "Make in India" vision. The startups and SME will have positive implications as this GST structure will offer taxes at lower rates with higher exemptions to new business with turnover between ₹10 to ₹50 Lakhs whereas SME's in the service sector will not have any exemption or concessions but total tax liability will diminish to 20% from present 27-31%. Unified GST Tax regime provides to create single market & positively increase growth by 2%. SME sector are exempted from paying excise duty, but liable to pay full rate of GST, if annual taxable turnover is upto ₹1.5 Crores will upsurge to stiff competition providing relief to SME in tax rates from 25% to 18%. In this context, present research paper attempts to examine the implications of GST on SME and explore Government initiatives to implement GST. SME to be watchful for associated challenges like - increase in compliance costs & alignment of IT systems with new processes. Thus for the SME, GST heaves a blend of opportunities and challenges to reconnoiter.*

# INDEPENDENT COMMISSIONER AND AUDITOR SWITCHING OF ASEAN ECONOMICS COMMUNITY

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SURAKARTA**

## ABSTRACT

*Purpose: Objectives of this research are to (1) examine factors that affect auditor switching (2) examine role of independent commissioner on factors that affect auditor switching in five countries of Association of Southeast Asian Nations (ASEAN) region.*

*Design/methodology/approach: This research use panel regression analysis. Auditee-related factors are audit opinion, management change, financial distress, ownership and independent commissioner. Auditor-related factor is audit firm reputation. Country-related factor is financial deepening. Research samples are manufacture companies in Indonesia, Malaysia, Singapore, Thailand and Philippine.*

*Findings: Audit firm reputation, foreign ownership, financial deepening, and interaction between audit firm reputation and independent commissioner affect auditor switching. Audit opinion, management change, financial distress, institutional ownership, managerial ownership, independent commissioner, interaction between audit opinion and independent commissioner, interaction between management change and independent commissioner, interaction between financial distress and independent commissioner, interaction between ownership and independent commissioner do not affect auditor switching.*

*Originality/value: This research will be information and extra literature to public accountant profession, regulators and scholars about role of independent commissioner as well as effect of micro-level and macro-level factors on auditor switching practices by companies, to draw up rules and ethical framework and clarify the literature on agency theory and professional ethics of auditors to face ASEAN Economics Community.*

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## **WORKING CAPITAL TRENDS OF SELECT TWO AND THREE WHEELER COMPANIES IN INDIA**

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### **ABSTRACT**

*The purpose of the present chapter is to examine the issues like how large is the investment in working capital and its various components, how the quality of current assets has evolved over time, and whether working capital and its various components have been utilized efficiently by the selected two and three wheeler sector in India during the period under study.*

# **ANALYSIS OF FACTORS AFFECTING THE SALARY OF FRESH GRADUATES IN WORKPLACE: THE TOURISM INDUSTRY IN TAIWAN**

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## **ABSTRACT**

*Recruiting talented people can increase company output and performance. For fresh graduates in workplace, those with strong workplace competitiveness can receive good pay. This study aims to explore the factors affecting manufacturers in their recruitment of fresh graduates and the influencing degree of these factors on the salary of the recruits. We consider the tourism industry in southern Taiwan as the study area. In this research, hedonic price method is adopted to estimate characteristic salary factors of fresh graduates in workplace in the tourism industry. Results show that personality traits, foreign language aptitude, information competency, professional competence in workplace, hands-on background, serving as a class or community cadres, age, graduate school, and place of birth show significant effects on the salary of social fresh graduates. The biggest difference in the implied characteristic salary is due to different colleges, followed by foreign language aptitude, information competency, and professional competence in workplace.*

# **SCHEMES FOR FINANCIAL ASSISTANCE OF STRENGTHENING EDUCATION IN HUMAN VALUES - WITH SPECIAL REFERENCE TO GUJARAT STATE**

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## **ABSTRACT**

*Education not only improves the standard of living of people but also provides opportunities of progress. Individual opportunities of individual development and progress are not available to illiterate persons, as being available to literate persons. The concept of the Human Development was adopted for the first time by UNDP in 1990. Since then, countries all over the World have significantly improved their Human Development status. With the aim to raise the Human Development Index (HDI), the State Government has taken into account numerous problems faced by the people residing in different geographical areas across the State and is working towards addressing their deprived condition. The Government has launched various schemes to improve the condition of the people and subsequently increase the HDI of the State. **Objective of the study is-** to study different schemes of government to improve education for human development- to make analysis on the effects of government's schemes of education for improving standard of living of the people of any nation. -To identify due to education, other sectors like Health, Employment, Child Development, Women's development etc. are also developed. In view of multiple benefits of the education, the investment made in this sector, are having capacity of giving manifold compensation.*

# RELATIVE INFLUENCE OF SECTORS ON REGIONAL PROSPERITY - A CASE STUDY OF WEST-BENGAL

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## ABSTRACT

*By the term regional prosperity, we mean wellbeing of population of a particular area. It depends upon the availability as well as proper utilization of human and non-human resources of that particular region. In economic sense we know that, the sources of available resources are subdivided into three sectors say primary, secondary and service. Therefore, regional prosperity means an increase of population's living standards through ultimate as well as sustainable utilization of three sectors. But it is reality that, due to natural or geographical disparity among regions, all sectors may not perform equally for economic growth. This is the room to take necessary decision about economic planning for future. Domestic product is one of the most pivotal factors of national prosperity. The growth of domestic product implies the growth of national income. Rise in national income increases the investment possibility of the nation which in turn increases employment as well as per-capita income. Thus, the generation of employment opportunity for all and creation of socio-economic infrastructure may increase the well-beings of population without plentiful problem of income distribution. Therefore, we need to emphasis on domestic production. However, we know that, our economy is subdivided into three sectors like primary/agriculture, secondary/industrial sector and service sector. In planning for higher domestic product, we must have to choose the sector which will have most influence on it. In this study, I have tried to analyze a comparative influence of three sectors of West-Bengal. For this I have used a time series data of period 2005-6 to 2013-14 on sectoral growth rate and the growth rate of Net State Domestic Product (NSDP). (Mainly secondary sources have been used. For the purpose of data analysis, I have calculated the elasticities of growth rate of NSDP with respect to sector's growth. Further, I have also run a multiple regression to compare the multiplier effect of sectors on domestic product. The result of my study shows that the service sector which include education, health, commerce and communication have the most pivotal influence on NSDP of West-Bengal.*

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# COMPARATIVE STUDY OF NPA (NON-PERFORMING ASSETS) IN HDFC BANK AND ALLAHABAD BANK

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**RAJEEV GANDHI COLLEGE OF COMPUTER APPLICATION & TECHNOLOGY**

**BHARHUT NAGAR, SATNA, MADHYA PRADESH**

## ABSTRACT

*Banking Sector is one of the important pillars of the Financial Sector, which plays a vital role in the functioning of an economy. They play an important role in the mobilization of deposits and disbursement of credit to various sectors of the economy. The banking system reflects the economic health of the country and finance is the life blood of trade, commerce and industry. Now banking sector can be considered as the backbone of modern business. Development of any country mainly depends upon the banking system. The purpose behind the study is to understand the working of NPA in zenith private sector and public sector, and how to reduce NPAs. For this we can exercise ratio analysis, Gross NPA ratio is used to check whether the bank's gross NPA are being raised.*

# A STUDY ON AWARENESS OF TAX PLANNING AMONGST SALARIED EMPLOYEES IN KHOPOLI CITY OF RAIGAD DISTRICT IN MAHARASHTRA

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## ABSTRACT

*Income tax may be defined as the annual charge levied on both earned income (wages, salaries, commission) and unearned income (dividends, interest etc.) income tax is a key source of funds that the government uses to fund its activities and serve the public. The gross total income of a person is computed under five heads of income i.e. income from salary, income from house property, income from business and profession, income from capital gain and income from other sources. The main purpose of tax planning is to minimise the tax liability of an assessee. Tax planning has a wide scope and includes tax management. The tax planning provides long term benefits to the assessee. But in actual practice many individuals do not get professional advice about tax planning. Lack of tax planning affect the investment management of a salaried employee. An attempt has been made through this paper to determine the awareness of tax planning, and tax provisions amongst the salaried employee.*

# AN EMPIRICAL STUDY ON THE STOCK MARKET VOLATILITY WITH RESPECT TO SENSEX: WITH SPECIAL REFERENCE TO POWER SECTOR

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## ABSTRACT

**Purpose-** Objective of the Study is to Examine Volatility on the Power Sector listed in BSE Sensex.

**Research Design and Methodology** – The Research design will be descriptive & Analytical. In this paper considered only one sector i.e. power sector. For the purpose of analyzing the data a period of 5 years (i.e. 2011 to 2016) has been taken in to the consideration. The Secondary data have been collected from websites, BSE stock exchange, power sector and other sources of secondary data has been collected journal, books, Newspaper. For Achieving the objective of this paper statistical tools Regression & co-relation have been used.

**Finding and conclusion-** The Study have been found that Power Sector Volatility has Positive and Significant impact on BSE Sensex.

**Practical Implication-** This Study will helpful to the investors to predict Sensex and it will minimization of the risk and better return for the investors who invest in the capital market.

# **NON-PERFORMING ASSETS: A STUDY OF THE KANGRA CENTRAL COOPERATIVE BANK LTD., DHARAMSHALA**

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## **ABSTRACT**

*The Cooperative banks in India started almost 100 years ago. Cooperative banks in India have come a long way since the enactment of the Agriculture Credit Co-operative Societies Act in 1904. It is an important instrument of banking access to the rural masses and is a vehicle for a democratization of the Indian Financial System. Cooperative banks mobilize deposits and purvey agricultural and rural credit with a wider outreach and act as facilitators for the upliftment of the weaker sections, particularly carrying out of the subsidy programmes for the poor. They are providing timely assistance to rural peoples by way of giving loans and other amenities to the agriculturist. But any default in repayment of the loan will affect operational efficiency and financial health of the bank. The present study is on Non-Performing Assets: A Study of Kangra Central Cooperative Bank Ltd. Dharamshala over the period of five years (2011-12 to 2015-16). The study is based on the secondary data. The collected data is analyzed using ratios analysis, trend analysis, mean, standard deviation, the coefficient of variance, and correlation. The aim of study is to evaluate the performance of the Kangra Central Cooperative Bank Ltd. Dharamshala with reference to the problem of Non-Performing Assets.*

**A STUDY ON CURRENCY DEPRECIATION: IMPACT ON INDIAN ECONOMY**

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**ABSTRACT**

*Some experts have an opinion that our economy is going back to 1991 scenario. Our country currency was depreciated at very high rate in last five years from Rs. 45 to Rs. 68 it was depreciated by 50% more. In present scenario currency depreciation is the major problem which is facing by the Indian economy. But it was not good for the developing economies like India. It affects every common man in the economy. There are various positive and negative impacts which are being predicted by the experts who belong to the same field. Rupee depreciation, no doubt it will affect upper and lower sectors of the economy. This spectacular decline of rupee value will result in the loss of India's confidence in its growth prospect too. By this study we understand the causes and impacts of currency depreciation and how the economy is affected by this, and the impact of macroeconomic factors on exchange rate. Collected data for ten years through secondary data and used linear regression method to know the impact of macroeconomic factors on exchange rate. The study for the period is 2005-2016 for the study of macroeconomic variables. This study tries to explore the causes and impact of rupee depreciation on the Indian economy and also intended to provide some suggestions to the Government so that they could recover from the present crisis.*

# CASE STUDIES ON TRANSFORMATION OF TRADITIONAL MARKETING TO DIGITAL AND SOCIAL MEDIA MARKETING: INDIAN CONTEXT

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## ABSTRACT

*Social media and digital marketing is a powerful promotional tools and methodologies for marketing of goods and services through internet and non-internet channels globally. These marketing strategies are an added value marketing channels to traditional marketing methods. For the young beginners entrepreneurs, who have limited marketing budgets digital marketing is the cost effective method to deliver the information about their products to their target customers. The popular social networks are free to join and relatively cheaper than traditional channels. Many companies are taking initiative to promote their products and services through social media and digital marketing. Though it's a challenging task, but its cost effectiveness and wide coverage is attracting the entrepreneurs to adopt these new marketing strategies. Companies are eager to leverage digital marketing so that the advantage of this new marketing can be enhanced by the businessmen. This paper aims to explore some case studies on implementation of social media and digital marketing, whereas it will reveal the challenges of digital marketing. The data will reveal how best to leverage digital marketing and this topic covers under the "Role of e-commerce social media and digital marketing and its influence on user-value".*

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**A STUDY ON DIMENSIONS OF SERVICE QUALITY RELATION TO CUSTOMER  
SATISFACTION WITH REFERENCE TO PRIVATE SECTOR BANKS**

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**ABSTRACT**

*The objective in this study was to evaluate the relationship between the dimensions of service quality relation to customer satisfaction with reference to private sector banks. A study on customers who has different accounts in private sector banks was undertaken through the usage of self administered questionnaire survey. Five hypothesis was developed based on the theoretical frame work. Samples were drawn based on simple random sampling technique and regression analysis has been used as statistical technique to empirical testing the hypothesis.*

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## THE IMPACT OF DEMONETIZATION ON RETAILERS AND CUSTOMERS

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### ABSTRACT

*The demonetization had a great significant and immediate impact on the state of the Indian economy. In this paper, an attempt has been made to find impact of demonetization on the retailers and customers. Sample of 100 respondents were randomly selected from Ahmedabad. It is found that four variables namely gender, age, annual income, occupation has significant association with the impact of demonetization. It also results that demonetization helps to destroy black money is the first ranking given by the respondents and it is followed by corruption, terrorism etc.*

# A STUDY ON OPTION STRATEGIES IN EQUITY DERIVATIVES WITH REFERENCE TO THE INDIAN BULLS SECURITIES LTD.

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## ABSTRACT

*The emergence of the market for derivative product like forward, future, options and swaps can be traced back many years ago, when people want to invest in any company and they want to protect themselves from incurring losses. Derivatives product (forward, futures, options and swaps) minimize the impact of fluctuations of price of stock of any company resulting in profit or loss to the investor. Derivative product initially emerged as hedging devices against fluctuations in commodity prices. Financial derivatives came into spotlight in the year 1970 due to growing instability in the financial market. Derivatives are risk management instruments, which derive their value from an underlying asset. Underlying asset can be share, bonds, commodity, currencies, interest rate etc. The objective of derivative is to analyze the capital market, to minimize the risk and to study various trends operating in options derivative market. Importance of derivative is to make investor aware of functioning of derivatives options; it also acts as a hedging tool for the investors. The study is limited to derivatives with special references to options and options strategies in the Indian context. Each strategy is analyzed according to its risk and returns. After analyzing each strategy, the investor can easily decide that where he should invest his money according to risk and return from that particular strategy.*

**EFFECT OF PUBLIC INVESTMENT ON ECONOMIC GROWTH IN KENYA****MIRIAM WAMAITHA THUO****LECTURER****DEPARTMENT OF BUSINESS ADMINISTRATION****FACULTY OF BUSINESS STUDIES****CHUKA UNIVERSITY****CHUKA****LENITY KANANU MUGENDI****LECTURER****DEPARTMENT OF BUSINESS ADMINISTRATION****FACULTY OF BUSINESS STUDIES****CHUKA UNIVERSITY****CHUKA****ABSTRACT**

*Public investment plays an important role in maintaining the economic performance of a country especially in the areas of energy, transportation, water and sewerage. It also creates employment and provides infrastructural support to the private sector which increases productivity. Kenya has experienced very low development expenditure since independence. However, with the rolling out of the Economic Recovery Strategy (2003-2007), public investment in infrastructure has increased. Kenya faces a significant infrastructure financing deficit estimated at US\$2.1 billion annually, and this imposes a serious constraint to growth and doing business in Kenya. The result of declining and insufficient investments has been a worsening infrastructure deficit and mounting investment needs. This study therefore sought to find out the effect of public investment on economic growth in Kenya as well as the moderating effect of labour, terms of trade and exports to the relationship between public investment and economic growth. The study used the causal-effect research design using a sample of 36 years' time series data from 1979-2015. Diagnostic tests were performed on normality, lag order selection, residual autocorrelation, collinearity, and heteroskedasticity. Using the error correction framework, the findings indicated that public investment has a negative and significant effect on economic growth of Kenya. Exports and terms of trade were found to have a positive and significant effect while labour exhibited a negative and significant effect on economic growth. The study recommends the government shifts focus to more private participation rather than state involvement in investment projects or consider private-public partnerships in infrastructural projects in order for the economy to grow.*

# DEMONETIZATION: A PARADIGM TOWARDS TRANSPARENT AND CASHLESS ECONOMY

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## ABSTRACT

*The major thrust areas of the Government especially in the recent years has been on curtailment of Black money. The Demonetization of 8th November 2016, has likely to bring a major change in the economy and markets. Demonetization has a major positive fallout which has accelerated the process of Online Transactions. There are broadly two main objectives of Demonetization first, removal of black currency and other attacking on black money and thereby shadow economy. The first objective has been achieved by one stroke i.e., Demonetization of high denomination notes of the country and issuing new currency notes of Rs. 500, Rs. 1000 and Rs. 2000. The other objective, attacking black money has just begun. The aim of the action i.e., Demonetization was to curb corruption, counterfeiting, the use of high denomination currency for terrorist funding and accumulation of black money, which has generated by income that had not been declared to the tax authorities. However, the scrapping of Rs. 500 and Rs. 1000 notes as legal tender w.e.f. November 9, 2016, the subject has attracted widespread debate and there is a needs to be understand it in a holistic manner along with its implications for the sustainable development for the economy. The short term pains are likely to lead to substantial long term gains.*

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**IMPACT OF DEMONETIZATION ON INDIAN ECONOMY**

**NEERAJ  
EXTENSION LECTURER  
GOVERNMENT COLLEGE  
FARIDABAD**

**ABSTRACT**

*Indian governments declare that the five hundred and one thousand rupees' notes will no longer be legal tender from midnight, 8<sup>th</sup> Nov. 2016. The RBI will issue 2000 rupee note and 500 rupees note which will be placed in circulation from 10<sup>th</sup> Nov. 2016. Notes of 100, 50, 20, 10, 5, 2, 1 rupee are unaffected by this decision. This decision has been taken by the prime minister of India Mr. Narendra Modi to address the resolve against black money, corruption and counterfeit notes. This study will help us to know about advantages and disadvantages of demonetization decision taken by central government of India. The main purpose of demonetization in India is stopping of corruption, black money tracking and promotes the cashless transaction. The study based on secondary data.*

**GOODS AND SERVICES TAX (GST): PRE AND POST ROLLOUT ANALYSIS**

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**ABSTRACT**

*The Goods and Services Tax (GST) is being considered as an opportunity to fill the gap that has been left in India's development. With effect from 1<sup>st</sup> July 2017, GST aims at removing a maze of state and central taxes and makes the country unified. This paper is an attempt to discuss the basic meaning of GST, its types and compares it from the previous taxation system. In this paper we have covered a period of three months: PRE GST (25<sup>th</sup> May 2017 to 30<sup>th</sup> June 2017) and POST GST (1<sup>st</sup> July 2017 to 30<sup>th</sup> August 2017) to identify the expectations and reality of this regime. In the PRE GST period we have analyzed the expected impact of GST rates on different sectors of the economy. In the POST GST period we have covered the various changes and reactions on the sectors covered in PRE GST after its implementation. Though it is a short period and does not cover the major impacts, but this paper will give you an insight into the significant changes in the early months of the new taxation system.*

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With sincere regards

Thanking you profoundly

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**Co-ordinator**

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