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IMPACT OF VARIOUS FINANCIAL CRISES ON INDIAN ECONOMY

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ABSTRACT

Any financial system has to face a crisis at some point of time inevitably as evident from the crises faced by different countries at times. Any financial crisis will downbeat the economy of the country and will influence many sectors. Its impact on the balance of payments is a point to discuss and debate upon. World economies in the past one to two decades have experienced many crises. Majority of the crises created panic in banking sector, witnessed the crash of stock markets, the busting of other financial assets, created currency crisis and sovereign debt crisis. The position of Balance of Payments of any country is very sensitive to the crises happening in one or the other country due to unavoidable foreign trade operations through exports and imports. Further various transactions undertaken through current account and capital account are prone to setbacks as a consequence of the financial crisis taking place in other countries. So, it is essential to researchers in the area of financial management to know and understand the impact of financial crisis of other countries on their own economy. Hence, the authors, through this research article made an attempt to throw some light on certain significant repercussions on the Indian Balance of Payments and its key operating areas such as imports, exports, trade deficit, capital account, current account, overall account and foreign investments after the advent of various crises that took place in the world economy.

AN ANALYSIS OF FINANCIAL RISK IN CAPITAL STRUCTURE

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ABSTRACT

Mix of debt and equity in capital structure impacts value of the firm. Use of debt increases the risk of the firm. This study analyses the impact of financial risk on debt – equity mix and also analyses the impact of financial risk on debt equity mix decisions of selected industries. The study covers a period of 7 years (2010-2017) drawing data from financial statements of 25 companies – five each from Chemical, Engineering, Food, Media and Entertainment sector. Analysis is carried out using regression model. From the estimated results, it is concluded that financial risk variables, particularly interest risk followed by volatility in ROE has significant effect on determining the additional variation in use of debt financing in business through long-term sources among firms under all selected sectors.

BRIDGING INDUSTRY ACADEMIA GAP THROUGH SKILL DEVELOPMENT**SUGANDHA KHANDELWAL****RESEARCH SCHOLAR****DEPARTMENT OF ECONOMIC ADMINISTRATION & FINANCIAL MANAGEMENT****UNIVERSITY OF RAJASTHAN****JAIPUR****Dr. MAMTA JAIN****ASSOCIATE PROFESSOR****DEPARTMENT OF ECONOMIC ADMINISTRATION & FINANCIAL MANAGEMENT****UNIVERSITY OF RAJASTHAN****JAIPUR****ABSTRACT**

In the current scenario where business complexities are changing at a fast pace, it is necessary that the industry and the academia to develop close links to build the alliance. It is observed that the changing complexity of the business environment has necessitated the industry and the academia to develop close links to create the synergy. The interface between these two has led to increasing mutual dependence to ensure their better survival in their domains. It is estimated that the average age of the population in India by 2020 will be 29 years as against 40 years in USA, 46 years in Europe and 47 years in Japan. To reap this demographic dividend which is expected to last for next 25 years, India needs to equip its workforce with employable skills and knowledge so that they can contribute substantively to the economic growth of the country. The basic objective of the study is to analyze the skill requirements of the Industry and to examine the mechanisms for bridging the gap between academia and industry. This paper studies that India must focus on scaling up skill training efforts to meet the demands of employers and drive economic growth. Secondary sources are used for the study.

PERFORMANCE EVALUATION OF INDIAN MUTUAL FUND SCHEMES AND ITS IMPACT ON INVESTMENT DECISION

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ABSTRACT

In India capital market gives a diversity of investment alternatives to the stakeholders to support them to invest in different investment tools and to make positive the profitable return. Along with diverse range financial products, mutual fund ensures the maximum return and minimum risks to the investors. Development of various mutual fund schemes in the Indian capital market has proved to be one of the most catalytic investment avenue in generating significant investment growth. Over the past years, a number of technical and theories for analysis has evolved; these combined with modern technology guides, which serve the purpose of an investor. The giant players in the market, like Foreign Institutional Investors, Mutual Funds, etc. have the expertise skill and access for various analytical tools and make use of them. Most of the small investors are not in position to benefit out from market the way Mutual Funds do. This article focused on investors' investment decision making towards mutual funds by using of Statistical tools and ratio analysis of mutual fund schemes of selected banks. Also the research findings will useful to the Mutual Fund Companies in terms of understand their performance among the mutual fund companies in the market.

A STUDY ON THE FACTORS DETERMINING ORGANIZATIONAL JUSTICE IN INDUSTRIAL ORGANIZATIONS WITH REFERENCE TO CHENNAI CITY

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KAMRAJ NAGAR

ABSTRACT

The study aims to identify the factors determining Organizational Justice among the employees working in Industrial Organizations. Beyond its focus on perceptions of fairness, the other key element of organizational justice is the view that justice is a multi-dimensional construct. Organizational justice refers to an overall perception of what is fair in the workplace, composed of distributive, procedural, and interactional justice. The promotion of organizational justice can avoid negative consequences of staff turnover intentions and turnovers. Informational Justice was found to be the most predominant factor determining organizational justice in an industrial organization. This study is helpful in understanding the dimensionality of organizational justice.

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