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# **A STUDY ON SUBJECTIVE WELL-BEING AND OCCUPATIONAL STRESS AMONG THE EMPLOYEES IN IT INDUSTRY WITH REFERENCE TO COIMBATORE**

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## **ABSTRACT**

*The Indian IT industry is one of the major service sector which is also known as a stressful sector. Most of the IT professionals are facing occupational stress because of lengthy working hours, night shift and continuous visual focus on monitor. This occupational stress will affect subjective well being of an IT professional. The present study is to measure the relationship between occupational stress and subjective well being among IT professionals in various companies in Coimbatore. A sample of 150 employees has been collected from IT professionals in Coimbatore region.*

**IMPACT OF CREDIT REFERENCE BUREAU AND CIBIL SCORE IN CREDIT APPRAISAL PROCESS ON NPAs WITH SPECIAL REFERENCE OF JAMMU AND KASHMIR BANK, JAMMU**

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**ABSTRACT**

*Banks and financial institutions are very important tool for financial sector which are closely related with economic development. Without a sound and effective banking system, no country can run a healthy business. In today's scenario every person wants loan for different needs. To this end, various banks and financial institutions provides many facilities to meet their needs. But it is not an easy process to take out a loan from banks/financial institutions. Because when banks/financial institutions provide loans, they check the creditworthiness and credit repayment capacity of the loanee's through Credit Information Bureau India Limited (CIBIL) score before granting the loan. In spite of, banks are facing Non-Performing Assets (NPAs) or distressed loans. NPAs affects the smooth functioning of banks as well as flow of credit and credit creation. This study focused on the functioning of CRB and CIBIL and examine the major components of credit appraisal and its process and impact of NPAs and on the J&K bank's performance. A Sample of 60 loanees and 18 banks were collected with the help of self-structured questionnaire.*

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# **A STUDY ON CUSTOMERS' POST PURCHASE OF BUYER BEHAVIOR TOWARDS RESIDENTIAL REAL ESTATE WITH SPECIAL REFERENCE TO GURUGRAM CITY**

**VIVEK KUMAR  
RESEARCH SCHOLAR  
INSTITUTE OF MANAGEMENT STUDIES & RESEARCH  
M. D. UNIVERSITY  
ROHTAK**

## **ABSTRACT**

*This research is result of the examination conducted of Post-Purchase Behavior of Customers with reference to Gurugram City. The objectives behind the study are the factors influenced for residential property and customers' satisfaction on residential property. To accomplish this objective, 85 customers were taken as sample for this investigation. Convenient sampling is adopted to get the needed information. The study is a descriptive type. Questionnaire method was adopted to collect the data. Then the collected data were combined and evaluated by adopting statistical tools such as chi-square test, percentage analysis. Charts and tables are used for representation purpose.*

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