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**AN EMPIRICAL STUDY ON INNOVATIONS IN INDIAN RETAIL BANKING INDUSTRY
(A CASE STUDY OF ICICI BANK IN LUCKNOW DISTRICT, INDIA)**

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ABSTRACT

In retail banking all the needs of individual customers are taken care of in well integrated manner. Indian retail banking is characterized by multiple products, multiple channels and multiple customer groups. ICICI Bank is India's largest private sector bank with total consolidated assets of Rs. 9,860.43 billion and profit after tax of Rs. 98.01 billion in 2017. This paper consists of various products and services offered by ICICI Bank. It also deals with the various innovative techniques used by ICICI Bank and its impact on the Indian retail banking. ICICI Bank is a leader in leveraging technology to provide best-in-class experiences to its retail customers.

ANALYSIS OF SECTOR WISE NPAs OF SBI**SHAILASHREE.S. VANAKI****RESEARCH SCHOLAR****DEPARTMENT OF STUDIES & RESEARCH IN COMMERCE****KARNATAK UNIVERSITY****DHARAWAD****Dr. A.S. SHIRALSHETTI****ASSOCIATE PROFESSOR****DEPARTMENT OF STUDIES & RESEARCH IN COMMERCE****KARNATAK UNIVERSITY****DHARAWAD****ABSTRACT**

A strong banking sector is important for a flourishing economy and the level of Non-performing assets indicate the health of the banking industry in a country. At present Non performing asset is a big concern for banking sector. To improve the efficiency and profitability of banks the Non-performing assets need to be reduced and controlled. The present study is carried out using five years data from financial year 2010-11 to 2014-15 collected from official sources of the selected bank. The study analysis the correlation between spectral advances and spectral Non performing assets and the Gross Non performing assets and Priority sector advances of the selected bank for the study. The findings of the study indicate that there is a strong positive correlation between Non performing assets and advances.

A STUDY ON FAMILY COMMUNICATION PATTERN AND CHILDREN'S INFLUENCE ON PURCHASING DECISION OF EATABLES IN ERODE TOWN

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ABSTRACT

Marketers and manufactures want to improve their relationship and build up a closer understanding of consumer and shoppers. A survey conducted to know the pose of Family Communication Pattern and Children's Influence on Purchasing Decision of Eatables in Erode town. Of course children and their parents take part in the survey about eatable products. In favor of analyze and step up the purchasing decision of the products, the survey contain the simple tools as percentage analysis and weighted score analysis. Scrutinize the study, Marketers should utilize knowledge in identifying the significant role that family decision making process and then development suitable strategy focusing on children's. By this knowledge, the markers must plan more child-friendly marketing activities creating a good relationship with the children's as well as the parents. Several parents under an injudicious perception in general not bothered about the children's body image and they suppose that a growing children's needs all the nutrition they acquire from the food they eat. So, it is the task of the government to inform and train not only children's but also parents on the concepts of healthy food and how to establish eating in their home environment.

**BEHAVIORAL STUDY OF FOREIGN INSTITUTIONAL INVESTORS & DOMESTIC
INSTITUTIONAL INVESTORS IN NATIONAL STOCK EXCHANGE**

Dr. GAGAN DEEP
ASST. PROFESSOR OF COMMERCE
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ABSTRACT

Nifty 50 is the index of National Stock Exchange of India. It is volatile with the average of listed fifty stock in it. It has significantly increased due to increasing investment and trading volume by FII, DII, Mutual Fund and other investors. This study is conducted to study the behavior of FII & DII from January 2012 to December 2017. During this period, the correlation between FII's and DII's investing and trading activities has been found negative. It concludes that when FII has Invested into the market, then DII probably has withdrawn the funds from the market and vice-versa. In this period correlation of FII's & DII's investing and trading volumes with Index Nifty 50 has been found (-0.36) & (0.539) respectively. Index Nifty 50 increased (3000 points) from 5000 level in January 2012 to 8000 level in December 2014. FII's inflow was noted to be more than its outflow from 2012 to 2014. But, during these years DII's outflow was more than its inflow. Index Nifty 50's has also risen (2500 points) from 8000 level in January 2015 to 10500 level in December 2017. In these years FII's outflows has been noted more than its inflow and DII's inflow has been noted more than its outflow. Overall, chart of Nifty 50 index is positive irrespective of whether the FII inflow is more than DII or vice-versa. Hence, analysis of this study shows that FII's and DII's activities have significant impact on NSE equity market of India.

PASSENGER AMENITIES OF INDIAN RAILWAYS: A LUXURY OR NECESSITY

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ABSTRACT

Passenger Amenities is the most refined index-cum-marker of any stakeholder within the transport sector of which Indian Railways is no exception. For a mixed economy like India, emphasis on Passenger Amenities has been regarded as luxury by a certain section, where the primary objective of commutation is not satisfactorily fulfilled. A Public Sector Undertakings like Indian Railways is expected to have benchmark of amenities like other modes of transport. However, finding an answer to the question-whether it is a necessity or luxury is the crux of the study. A study to find the economic reality have been endeavoured to decode passenger amenities at railway stations connecting a metropolis like Kolkata with other towns and cities. Furthermore, the established models of RAILQUAL have been applied to this study to explore the binary- luxury or necessity.

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