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AVAILABILITY OF EDUCATION LOAN IN INDIA - A CRITICAL STUDY: WITH SPECIAL REFERENCE TO STATE BANK OF INDIA

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ABSTRACT

With the gradual reduction of Government subsidies, the financing aspect of higher education in India is slowly moving into private sector domain. As a result, the cost of higher education is going northward day by day which is a matter of great concern for our country. In the absence of any Government sponsored scheme of financing, Banks are only and the last source of the means of finance. This study has made an effort to critically evaluate the opinions of borrowers (students) regarding education loan provided by State Bank of India and critically analyze the policies and practices followed by SBI in this regard. Findings reveal that State Bank of India is providing fairly good services, to the satisfaction of the borrower students, except, the time taken in loan disbursement process which is on higher side. Fast processing of loan application, easy documentation process, simple terms and conditions and low rate of interest are important attractions of SBI education loan.

WORD OF MOUTH MARKETING AND ITS IMPACT ON ONLINE SHOPPING

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ABSTRACT

As the technology is advancing; there is a drastic change in the customers buying behavior all over the world. With the advent of IT sector and the progress in it, we see that customers are making more and more use of it in their daily lives. Customers are more aware about the products available in the market. One of the most important emerging means of promotion of a product is word of mouth marketing (WOM). Thus, in this paper different aims were drawn; the initial aim of this research is to study the attention of the customers in word of mouth to power their online purchasing activities. The next aim is to analyze the people influenced by interest of word of mouth and other media of promotion.

**PROBLEMS AND PROSPECTS OF SMALL AND MEDIUM ENTERPRISES (SMEs) IN
WARANGAL URBAN DISTRICT – A STUDY**

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ABSTRACT

Small and Medium Enterprises (SMEs) Is play key role in the economic development of the country. It is providing large scale employment. In This paper has been covered Present Position of Small and Medium Enterprises(SMEs). Which are Financial Problems, Marketing Problems, Technological Problems, Management Problems, Raw Material Problems and Other Problems. To offer the suggestions are Central and State Governments provide assistance to SMEs for Strengthening the Share Capital, Banks are increase Loan amount, to increase Transport Facilities, to enhance Marketing Facilities, Government has to provide Raw Material directly to the SMEs, Government has to conduct Training & Development Programmes and Appropriate Technologies for the SMEs has developed in various Sectors.

ROLE OF ORGANIZED RETAILERS IN DEVELOPING AGRICULTURE PRODUCE MARKETS - A CRITICAL EVALUATION OF FRUITS AND VEGETABLES MARKET

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ABSTRACT

In India more than 60% of the population is depended on Agriculture. Government has been taken many steps and measures in order to develop the agricultural sector. Due to the lack of technological awareness and economic problem farmers are facing many problems like price fluctuations, preservations, marketing through intermediaries. Due to the above discussed problems farmers are not getting reasonable prices for their produces especially in vegetables and fruit market, at the same time monsoon is also one of the problems due to which the farmers are suffering. Due to the entry of organized retailers into the field of marketing the agriculture produce market is growing phase by phase. However, organized retailers are implementing strategies to provide quality of service and products to the customers. Such strategies include their advent in to the Fruits and Vegetable markets through contract farming, and forward integration. Due to the FDI in retailing, many foreign players like Walmart's and Metros. This can be considered as an opportunity for rural development through integrating agriculture produce markets. Therefore, present study is concentrating on finding and analysing the routes which the organized retailers has been opted for creating the space in Agricultural produce marketing and also the role played by them in rural development.

A STUDY OF WORK LIFE BALANCE AMONG PROFESSIONAL WOMEN

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ABSTRACT

In present scenario, the role of professional women has changed throughout the world due to economic conditions and social demands. Work life balance is a necessity for working women to have a good quality of life. This paper is an attempt to explore the challenges faced by working women in maintaining a balance between their personal and professional life. The various factors affecting the work-life balance of professional women have been examined in this study. Statistical tools like descriptive statistics, Factor and F-test statistic were used in analyzing the data, the analysis significantly affect work life balance of professional women by demographic variables such as nature of job, age, education, income and marital status.

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