

HOUSEHOLD SAVING AND INVESTMENT BEHAVIOUR: A COMPARISON BETWEEN BUSINESS CLASS AND SERVICE CLASS IN LUDHIANA

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ABSTRACT

This Research studies the saving behavior and investment behavior of the business class and service class households in Ludhiana (Punjab). It is a comparative study between business class and service class households. The study focus is on their saving behavior, Motives of saving, Alternatives used to keep saving, their investment trend in various investment alternatives, factors considered by them at the time of investment and their source of advice while taking any investment decision. The purpose of the study is to understand their saving and investment behavior, compare their attitude towards different investment alternatives and to compare their investment preferences. The study was conducted in Ludhiana (Punjab), A questionnaire was used to collect all the data about saving and investment behavior of business and service class households. The results have shown, there is no significant difference between the motives of saving of business class and service class. There is not much difference between the investment choices of business class households and service class households. However, their ranking to various investment options differs. The majority of respondents both in business class and service class do not believe in speculation.

CURRENT ACCOUNT DEFICIT OF INDIA: DURING PRE AND POST GLOBAL FINANCIAL CRISES

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ABSTRACT

BOP has been an important determinant of the economic position of India as it gives the basis of international transactions and investments. For a growing economy such as India, a persistent deficit in the current account section of BOP may have an adverse impact on the economy. The long-time negative growth decreases the economic growth impacting the exports and productive investments impacting employment and currency value of the domestic economy. This research aims to examine the relationship between current account deficit and external debt by studying their trends before and after global financial crises. As well as to determine the significance of long term-short term debt, inflation and foreign exchange rates on current account deficit.

GROWTH PROSPECTS IN EQUITY DERIVATIVE MARKET IN INDIA

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ABSTRACT

The most well-known instruments that permit participants in stock market to oversee hazards in the securities trading are known as derivatives. Derivatives are the agreements that have no intrinsic worth, yet get their value from some other resource and such resource is called an underlying asset. In the most recent decade, many developing economies have begun the introduction of derivative contracts. In India, derivative trading initiated in June 2000 after SEBI allowed the same with effect from May, 2000. Financial Derivatives like futures and options in Indian financial exchange have turned out to be significant instruments of hazard supporting and portfolio expansion. The present paper is an endeavor to look at pre-crisis and post-crisis development of financial derivative market in India from 2000-01 to 2017-18 and to investigate the prospects for raising their development in India.

INSTITUTION APPRECIATION AND CRITICISM: THE CASE OF ETHIOPIAN UNIVERSITIES

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ABSTRACT

This study was aimed to assess employees' appreciation and criticism about their institutions which help to assess the overall working environment of the institutions. Data collected from academic staffs of nine universities through open-ended questions was reduced into manageable elements and the identified elements were grouped together into different categories for data analysis and discussion. Leadership, working condition, relationship, human development, academic freedom, monitoring and evaluation, services, administrative staffs, respect and recognition, staffs and technology were main areas which academic staffs appreciated and criticized. Adoption of new technology, insufficient fund for research and community service, no respecting and recognition, less administration support, inadequate service, insufficient facilities and materials were problems criticized by respondents of academic staffs which should be addressed and solved.

FINTECH (FINANCIAL TECHNOLOGY): A BOON FOR FINANCIAL SECTOR

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ABSTRACT

Digitization has a strong impact on the financial services industry. One major reason is that financial products are almost exclusively based on information. Examples are payment transactions or credit contracts which, in contrast to purchasing a car, do in most cases not include any physical components. Another reason is that most processes are almost entirely implemented without any physical interaction such as for example online payment or stock trading – exemptions are some physical forms of interaction such as client advisory. Due to recent developments in information technology (IT), the ongoing process of digitization is not only leading to an increasing automation of processes, but to a fundamental reorganization of the financial services value chain with new business models (e.g., robo-advisors) and new actors entering the market (e.g., Apple). The term “financial technology” or short “fintech” reflects this. This concept is often seen as marriage of financial services and information technology.

A DROWNING SPEED BOAT "THE INDIAN GROWTH STORY"

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ABSTRACT

The Economy of India is the tenth-largest in the world by nominal GDP and the third largest by phasing power parity (PPP). The country is one of the G-20 major economies, a member of BRICS and a developing economy that is among the top 20 global traders according to the WTO. In the recent past, the Indian economy has had to overcome varied challenges in its resolve to sustain its economics success. The major challenges included: unsupportive external environment, domestic structural constraints, growth slowdown and inflationary pressures. The slowdown manifested in the decline in the growth of Gross Domestic Product (at factor cost at constant 2004-05 prices) from 8.9 per cent in 2010-11 to 6.7 per cent in 2011-12 and 4.5 per cent in 2012-13. With the economy projected to have registered a growth rate of 4.9 per cent in 2013-14, the declining trend in growth seems to have reversed. The growth slowdown in India is broadly in sync with trends in similar emerging economies. The sharp downturn in growth owes to the interface of domestic factors with the global economic environment of uncertainties and slow growth in many advanced economies. The growth of real GDP has generally shown a declining trend since the first quarter (Q1) of 2011-12, and is characterized by a moderation in services growth and a protracted slowdown in industry. The revival in agriculture on the back of a steady monsoon and robust growth in financial and business services led to a modest uptick in growth in 2013-14. The Union Budget 2013-14 laid considerable emphasis to control inflationary pressures and mitigation of structural bottlenecks to growth. The policy response of the Government to the present growth slowdown has been in the form of structural reforms aimed at reducing entry-barriers and boosting competition and productivity in various sectors; fiscal consolidation and reforms in administered prices; further strengthening of financial/banking sectors; introduction of instruments to encourage financial savings of households; measures to restart the investment cycle through support to infrastructure financing and encouragement to micro, small and medium enterprises (MSMEs); steps to revive growth in manufacturing and reforms in energy pricing. These policies have gone hand-in-hand with macroeconomic stabilization characterized by a sharp depreciation of the Rupee witnessed till the second quarter (Q2) of 2013-14.

A REVIEW STUDY ON INHIBITING FACTORS OF IMPULSE BUYING BEHAVIOR OF ONLINE SHOPPING CUSTOMERS

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ABSTRACT

In the 21st century where living standards of people are improving and their living patterns has been changed positively which can be easily seen from their shopping behaviors. As per the various research studies customers considered the online shopping as the convenient shopping. A high increase in the number of online shopping customers indicates that customers prefers online shopping due to its number of encouraging factors which influence them to buy online and influence them to make sudden purchase decisions but there are so many factors which discourages the online shopping customers to make sudden or spontaneous purchase decisions. The descriptive research study has the purpose to identify the various inhibiting factors that discourages the online shopping customers to make sudden buying decisions. After studied or reviewing a number of research studies it is found that delay in delivery, more control of consumer, comparison between product and price, quality perception, family control or boundaries, conscientiousness, website quality and impulsiveness in customers behavior are the inhibiting factors of online shopping customers which discourages them to make spontaneous purchases. The research study will be helpful to the marketers to understand the discouraging factors so that they can improve them.

A STUDY OF WELFARE MEASURES ON EMPLOYEE'S MORALE

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ABSTRACT

In today's era employees plays a vital role in the organisation. All the activities related to the organisation are done by the employees so every organisation have to pay fair wages and salaries to the employees and workers of the organisation. The growth of the organisation is totally depending on the performance of the employees. The performance of the employees are dependent on the organisational environment and consideration given by the organisation to them and satisfaction level of them. In this paper, the researcher highlights some of the welfare measures which will help the organisation to increase their productivity. For this purpose, the researcher conduct study in Kuber Casting Private Limited and sample of 60 employees were taken. To check the reliability of the data f-test and chi-square test had been applied.

AGE AND GENDER EQUALITY IN AUTOMOBILES

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ABSTRACT

The success of the organization is highly dependent on the sales. The organization has to implement the effective sales promotion to improve the sales to increase profits. In this paper, authors attempt to study the sales promotional activities of Bajaj automobiles with reference to Balaji motors pvt. ltd. The study indicates promotional tools used in the company such as extended warranty, loyalty card programs, demo bikes availability, discount policy, sound online marketing, insurance of the new vehicle etc. and check out the effectiveness of each tool so that company can improve their marketing technique. The research is being carried on various customers of Balaji motors visited in the showroom. Random sampling is used to collect data from the respondents at Balaji motors pvt.ltd. A sample of 173 customers is taken as sample respondents for the purpose of the study. In this paper authors, applied chi square test to check the validity with respect to age and gender equality on discount policies.

A STUDY ON THE RELATIONSHIP BETWEEN COMPANY CHARACTERISTICS AND EXTENT OF DISCLOSURE IN SMALL-CAP COMPANIES

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ABSTRACT

The corporate reporting practices play a very critical role in increasing trust and confidence of the stakeholders as well as potential investors in the company, which in turn, helps the company in attracting long-term financial support on continuous basis for its rapid expansion and growth. Current study is based on a 15 small-cap companies as sample selected from BSE listed 500 companies for the period of five years i.e. 2013-14 to 2017-18. The objective of the study was to measure the extent of disclosure in corporate reports and its relationship with company characteristics and financial performance. The data collected has been analysed using statistical tools like mean and coefficient of correlation. The study concludes that there is a positive correlation between extent of disclosure and company characteristics.

A STUDY ON AWARENESS LEVEL OF BANK EMPLOYEES ON SECURITIZATION OF BANKING LOANS IN INDIA

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ABSTRACT

Securitization has treated as an important technique for dealing with non-performing assets in the world. In India, there has been a sturdy increase in loan disbursement of banks over the last few years and at the same time there has been a growing mismatch between the development of credit off take and growth in deposits. In other words, an increase in demand of credit has led to a decline in the amount of liquidity of banks and financial institutions. This has ultimately formed a vacuity between the demand and availability of finance. In this situation, when some conservative techniques of financing are either undesirable, there is an option of securitization. The term securitization may be known as a design of security in any financial transaction and the process of securitization helps in improving various performance related measures of the banking institutions by enhancing the loan portfolio of banking institutions. This paper makes an effort to determine the concept of securitization and awareness level of the concept in banking industry in India.

A STUDY OF ECONOMIC AND LEGAL ASPECT OF BITCOIN IN INDIA

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ABSTRACT

Bitcoin is a decentralized virtual cryptocurrency which provide a solution to the double spending problem without involving any trusted third-party intermediary. The rising craze for bitcoin has come under the government's lens. Bitcoin can be an easy way to evade tax or snare unsuspecting small investors in ponzi schemes. The government has begun a crackdown on illegal uses of this unregulated virtual currency. The present paper aims to study the legal and economic aspects related to Bitcoins in India using secondary data for the study. The problem with bitcoins is that not all the countries have legalized its use. For consumers, some countries like Australia, Canada, Finland and Germany have legalized its use and have made it clear to apply normal earned income rules on Bitcoin, while many countries have yet not made a clear statement with the legalization and use of bitcoin. Countries like China, Japan etc. have adopted a restrictive approach .On the hand Thailand has made the use of bitcoins illegal. The non-uniformity in the legalization of bitcoin in different countries is a major issue. In India the finance minister during his budget speech on February 01, 2018 has cleared that the cryptocurrencies are not recognized as legal tender in India. Moreover the various government has issued tax notices to the investors of the cryptocurrencies and has also warned its people to be aware while investments in digital currencies.

JOB SATISFACTION OF EMPLOYEES IN SHREE GANESH EDIBLE PVT. LTD.

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ABSTRACT

Job satisfaction is an important factor used to motivate the employees to work harder. It is generally said that, "A happy employee is a productive employee." A happy employee is mostly satisfied with his job. Therefore, job satisfaction can be influenced by the ability of a person to complete the required tasks, the communication level in the organization and the way of management treats their employees. When a person says that he has job satisfaction, it means that he really likes his job, feels good about job and values his job highly. It is the level of contentment a person feels regarding their job. So, job satisfaction is the collection of feelings and beliefs that people have about their current job. A highly satisfied employee has better physical and mental well being. The study tries to evaluate how human resource factors affect the satisfaction level of employees in Shree Ganesh Edible Pvt. Ltd. It also assesses how various factors affect the satisfaction level of employees in the organization. The study also attempts to finding the challenges faced by employees in the company and provide some suggestions regarding this.

IMPACT OF FOREIGN DIRECT INVESTMENT INFLOWS: A CASE OF RUSSIAN ECONOMY

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ABSTRACT

Finance is the major economic problem for the developing economies as they do not have the money for the investments which is necessary for the development of the nation. Developing nations tries to get direct and indirect investments to solve the finance problems in the form of foreign capital and reform their investment policies to get the foreign investments in their country. Due to the changes, there has been changes in the of Foreign Direct Investment inflows in the Russian economy. The study is conducted to know the determinants for FDI inflow in Russia and its impact on economic growth of the country. The study revealed that R&D GDP is the determinant which significantly influences the FDI inflows in Russia. It acts as the important macroeconomic determinants and pull factor of FDI inflows in Russia. It is also revealed in the study that FDI does not play a significant role in the economic growth in Russia.

TO STUDY THE ROLE OF SPIRITUAL INTELLIGENCE AT WORK PLACE A REVIEW

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ABSTRACT

In the long term, spirituality is considered as one of the key success factors of the organization. Organization requires its employees to be more committed as well as to have a better cohesive working interrelationship. They are looking for the ways to succeed by using all its potential to improve job satisfaction, work performance and internal motivation at work place through various domains of spiritual intelligence. So, SI is set of abilities that individuals used to apply, manifest and embody spiritual resources qualities in a way to improve their daily functioning and wellbeing. So the purpose of this paper is “to study the role of spiritual intelligence at work place”. So having the SI in the workplace, the environment will be more favourable and a favourable working environment relates to a higher level of productivity.

INTERDEPENDENCE OF PERFORMANCE MANAGEMENT SYSTEM AND EMPLOYEE ENGAGEMENT

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ABSTRACT

Employee Engagement is a relatively new construct in academic literature and has been gaining immense popularity in business practice. The proponents of employee engagement display a strong positive relationship between employee engagement and organisational success, both at the business and employee levels. High organisational performance is achieved only when employees at all levels are fully engaged. The purpose of this research paper is to comprehensively examine those performance management characteristics that significantly predict employee engagement, thereby promoting organizational success. A comprehensive study of related literature revealed those characteristics of performance management systems that significantly impact employee engagement. It was found that participative decision making and recognition that contribute to empowerment have the greatest positive influence on employee engagement. This will help organisations to design the performance management systems in a manner that promote employee engagement.

A STUDY ON EFFECT OF REWARD SYSTEM ON THE MOTIVATION LEVEL OF EMPLOYEES

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ABSTRACT

This research intends to know the effect of reward system on the motivational level of employees. The most common problem in organizations today is that they miss the importance of rewards. The rewards play a key role in the overall success of the organization, rewards helps the organization to make high returns and a key focus is to make employees motivated by appreciating them and valuing them with various benefits. For this purpose, researchers has done the research on this topic in the Lakshmi steel rolling mills, Alour.

IMPACT OF PERFORMANCE APPRAISAL ON EMPLOYEE'S PRODUCTIVITY

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ABSTRACT

In today dynamic working environment, it is necessary to have a sense of belongingness among employees as they are the most valuable assets of the company. Performance appraisal should be taken as intrinsic part of a manager responsibility and not as a time-consuming process. It is a method by which the job performance of an employee is measured in terms of quality, quantity, cost, behavior and time. It is conducted by self, peers, seniors and junior. The tools & techniques innovated for measuring human productivity and performance with respect to the required capability, intellect and experience is under an umbrella named Performance Appraisal System. It is a systematic means of ensuring that their superiors and staff meet regularly and have a discussion on the past and present performance. For this purpose, the researcher conduct study in shri salasar steel structural private limited and sample of 35 employees were taken. To check the reliability of the data f-test and chi-square test will apply.

A STUDY ON ABSENTEEISM OF WORKERS

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ABSTRACT

Employee Absenteeism is one of the most common work place problems facing employers in today's workplace. Majority of employee absences due to illnesses but still some studies have shown that less than one-third of employees from the workplace are related to poor health. Most employers offer their workers vacation, sick leave, paid-time off.

EFFECT OF INFORMATION AND COMMUNICATION TECHNOLOGY ON SCALING AND PERFORMANCE OF SHGs OF UDAIPUR (RAJASTHAN)

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ABSTRACT

The primary objective of forming the self help groups is to pull the socially deprived class people into the main stream of the economic development by transforming their capacity through social mobilization, skill development through self learning programs, self-confidence building through community action, capacity building and many more. Self help group as an economic development model can specifically get benefitted from the digitalization. Use of information and communication technology practices offers technology enabled banking services, online training and skill development classes promoted and supported by government, broader market penetration and reach to supply the products, linkage with other SHGs, improved technical aptitude, improved social inclusion to the members of SHG member which are overall influencing their scaling and performance. The sample population of the research work is 10 SHGs of rural area (Balicha, Teetardi, and Bargaon) of Udaipur, Rajasthan. Statistical assessment over dataset initiated after reliability test and followed by ANOVA and correlation lead into the confirmation that sampled respondents have positive opinion for social inclusion, skills and aptitude development, market scale, economic enrichment, financial inclusion, entrepreneurial enrichment, and member competence enrichment as the measures of SHG scaling and performance and also confirms positive effect of ICTs on SHG's scaling and performance. It is also identified that demographic variables (age, occupation, qualification, and marital status) of respondents also influence their opinion for the same. Overall study confirmed that ICT activities inclusion had improved SHG members' knowledge, understanding, and skills. Study recommends that SHG members should participate in the skill development activities promoted by government for them either technical or nontechnical both.