

LIQUIDITY PERFORMANCE OF CENTRAL POWER SECTOR ENTERPRISES IN INDIA: A COMPARITIVE STUDY BETWEEN POWER GENERATION AND POWER TRANSMISSION INDUSTRIES

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ABSTRACT

Liquidity is the ability of a firm to meet its current obligations when they become due for payment by realizing amount from current assets. Neither too high nor too low level of liquidity is desirable. Therefore, a sound financial management policy seeks to maintain optimum level of liquidity for meeting its current obligations as and when they become due without affecting profitability.

AN EVALUATION OF INTELLECTUAL CAPITAL DISCLOSURES IN ANNUAL REPORTS OF SELECTED COMPANIES

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ABSTRACT

The study has been conducted to know the extent of intellectual capital disclosure in annual reports of the companies and impact of independent variable like age of company, managerial ownership and industry difference of company on intellectual capital disclosure. For this study data has been collected from the annual reports of 10 large cap companies of BSE for the year 2017-18. Sample consists of 5 companies of private sector banks and 5 companies of auto-mobile sector. A set of 78 elements of intellectual capital as used by Bukh et al. (2005) has been used to collect the data. With the help of content analysis disclosure score for the intellectual capital has been calculated and the data has been analyzed. Results of descriptive statistics have found very low level of disclosure for intellectual capital. Category-wise information technology has been found to be the most disclosed category of intellectual capital. Regression analysis of the data has shown that there was no significant impact of age of company, managerial ownership and industry difference on disclosure of intellectual capital. Independent t-test has also been used and the result showed that there was no significant difference between samples.

ANALYSIS OF CONSISTENCY IN PROFITABILITY: A STUDY IN THE CONTEXT OF SELECT INDIAN PHARMACEUTICAL COMPANIES

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ABSTRACT

Pharmaceutical sector had been one of the fastest growing business sectors in India during the last decade. In 2015, the sector held notable positions all over the world in terms of both volume of production (3rd in the world) and value of production (14th in the world). In the same year, the country possessed more than 3000 pharmaceutical companies. The average CAGR of the sector during the last decade was nearly 18 per cent and it is expected to remain at 15 per cent in near future. Keeping pace with this high growth rate of the sector, the major firms of this sector showed satisfactory profit earning capacity during the last decade though some firms suffered from inconsistency in profitability which may hinder its prospect in competitive environment. So, maintaining a consistency in profitability was a major challenge for the Indian pharmaceutical firms especially in the market where they have immense chance to grow.

RELATIONSHIP AMONG GOLD PRICES AND STOCK INDICES – AN EMPIRICAL ANALYSIS WITH REFERENCE TO BOMBAY STOCK EXCHANGE S&P METAL INDICES

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ABSTRACT

The stock Indices of a country become more reactive to both internal and external variables, and one such variable is the price of gold. In recent scenario gold price fluctuations have attracted the intentness of many researchers, academicians and analysts. The primary objective of this Empirical Research work is to investigate the Dynamic relationship among gold prices and Bombay Stock Exchange BSE S&P metal indices of India. To achieve this objective, Gold prices and BSE sensex S&P metal indices have been taken for the period of 2005 to 2016. The various statistical tools of econometrics are applied like Augmented Dickey Fuller Test, Johansen Co-integration test, Vector Error Correction Model, Wald's Coefficient Diagnosis, ADF tests have shown that the data is stationary at level. The results of Co- integration test disclose that the gold prices and BSE sensex S&P metal indices are co-integrated in long run period. The result of Vector Error Correction Model shows that Gold price and stock market index (BSE) are co-integrated in the long period.

CUSTOMERS' PERCEPTIONS AND EXPECTATIONS TOWARDS SERVICE QUALITY INITIATIVES IN MULTISPECIALITY HOSPITALS: A REVIEW

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ABSTRACT

Over the past few decades in the services marketing sector, much work has been Under taken to evaluate the consumer's perception of service quality, and a number of service models have been developed, with the gap model (Parasuraman et al., 1985) and its accompanying SERVQUAL (Parasuraman et al., 1988) having offered significant advances to the understanding and measurement of perceived service quality. A healthcare service is one that requires high consumer involvement in the consumption process, and Lengnick-Hall (2005) argued that the traditional health sector views of technical quality and patient satisfaction were inadequate to manage the complex relationships between the healthcare provider and the patient. Importantly, effective healthcare relies significantly on the co-contribution of the patient to the service delivery process. Studies have also evidenced that compliance with medical advice and treatment regimes is directly related to the perceived quality of the service and the subsequent resulting health outcome. This paper is an attempt to review patient satisfaction in healthcare and its measurement; highlights the operational issues surrounding patient satisfaction and patient perception of health service quality; and analyses the existing focus of healthcare quality. It also considers the services literature for both the satisfaction and perceived service quality

INFORMATION COMMUNICATION TECHNOLOGY- GAPS BETWEEN THEORY AND PRACTICE IN TEACHER EDUCATION

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ABSTRACT

Schools which are the foundation stone and feeding institutions for the colleges and universities should have very robust teaching learning process. Use of appropriate educational technology at the school level should have an inbuilt system and mandatory requirement for the classroom teaching. An essential training for the use of technology needs to be provided to the students' trainees, who undergo B. Ed. or M. Ed. programmes. This entails that the curriculum of teacher training institutions must be fully loaded with theoretical and practical components of educational technology, so that these pupil teachers may use the educational technology in the school teaching. However it has been noticed that the working teachers while working as regular teachers in the schools have adequate theoretical knowledge devices and techniques but they are unable to make the use of such technologies in the classroom

SERVICE QUALITY DIMENSIONS IN THE INDIAN BUS TRANSPORTATION SECTOR: A CONCEPTUAL REVIEW

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ABSTRACT

Transportation is one of the major key elements of the economic development. People are travelling places to explore new opportunities for livelihood and career. More people than ever before are opting for bus travel as their preference for travel. In India, the State Road Transport Corporation (SRTC) operates with an objective of connecting maximum possible places whereas the private operators exist to make profits however the success and survival of the firm whether public or private rest on its service quality and the passenger's satisfaction. There are various challenges which the service provider firm faces like high innovation rate, customer demand for quality competition, due to which they are pressurized to deliver more to meet customer expectations. Increased competition is forcing the service provider firms to come up with innovative ideas to attract the passengers but constant change in the very expectation of service quality makes it difficult for the firm to win passenger loyalty. Therefore, it is important to study the various researches and its relevance in the Indian context. This paper tries to study and understand the concept of service quality, service quality measurement scales and their application in highway passenger bus transportation sector. The development of literature in context to bus transportation industry in various countries and in Indian settings is discussed. The travel experience and the dimensions of service quality are reviewed in highway passenger bus transportation in Indian context.

SUB PRIME LENDING CRISES AND PERFORMANCE OF PUBLIC SECTOR BANK IN INDIA

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ABSTRACT

Banks promote economic growth of a country by intermediating money flows, supporting payment system and implementing monetary policy in the economy. The global financial crisis of 2007-08 affected all the countries in the world and India too felt its impact. The present study attempts to assess the impact of sub-prime lending crisis on the financial performance of public sector banks in India. Data for a period of 13 years from 2005 to 2017 were collected from RBI database, financial statements of banks and other sources available in public domain. The period of the study was divided into three eras that is pre crises, financial crises and post crises era. It was concluded that financial crises negatively impacted financial performance of Indian Public sector banks but their performance had further worsened in post crises period.

AGILE METHODS TAILORING IN PROJECT DELIVERY: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT

Most of the organizations has been embracing agile methods replacing traditional methods for project, program and portfolio management because they are more flexible and tailored processes apart from the hybrid methods can bring benefits such as business alignment, customer involvement, increase in quality and greater productivity. The objective of this study seeks to assess, combine, and present research facets on prevalent agile practices, approached and trends in the subject area. The research method used is a Systematic Literature Review (SLR) which is carried out on the available studies between 2000 and 2019. The outcome of the review indicated 69 (total of 642 papers) empirical studies and it is found that most of the methodologies are used in software development and a very few uses agile, hybrid approach in the non-software arena. Benefits such as team work, customer involvement, flexibility and increase in productivity, are also indicated.

PROJECT CREDIT APPRAISAL PROCESS AT A LEADING POWER FINANCING COMPANY IN INDIA: A REVIEW

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ABSTRACT

In today's scenario of rising non-performing assets (NPA) crisis, increasing cases of frauds and defaults in the banking and financial sector, an efficient and effective credit evaluation mechanism is the need of the hour. Especially in cases relating to infrastructure, which involves larger amounts of capital investment, the presence of a proper appraisal system is a must to avoid defaults that could lead to crisis. This article relates to the concept of the project appraisal process adopted by a financing organization which specializes in the financing of power projects. A project appraisal process helps in assessing a particular project in terms of its viability and whether the generated cash flows would be sufficient to service the debt. For any organization involved in the lending business, the credit appraisal process forms an integral part of its operations. The article delves deep into the different stages of credit appraisal process such as pre-screening, entity appraisal, project review including projections for generation from the plant over the life of the project and calculation of tariff as per CERC¹ regulations which will impact the future cash flows. The objective of the study is to critically examine the effectiveness of the project appraisal process followed by the power financing company. This paper will be of interest to policymakers and decision makers in the banking sector to understand the gaps in the existing credit appraisal process.

TECHNOLOGY AND FINANCIAL INCLUSION

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ABSTRACT

Indian banking sector has come a long way in fostering financial inclusion which helped in providing financial assistance to all beneficiaries. Financial inclusion is an innovative way to reach the unreached mass, to serve the un-served population. Technology has helped the banking sector to achieve this aim with ease. Shaking hands with Technology has facilitated Indian banking sector in reaching out to people at large providing banking products and services at lower and affordable cost which is essential requirement of Financial Inclusion. Indian banking sector has framed policies and programmes by taking along technology to include rural and financially excluded population in the process of making financially independent nation.

A well developed financial system puts disadvantaged individuals into the economy's mainstream, allowing them to actively engage in contributing to economic growth and development as a whole. Financial inclusion is not limited to merely opening bank accounts but also includes other financial services such as financial advisory services, insurance services, remittance services, credit facility etc. Technology has reduced the gap between the availability of finance and accessibility of finance to the population. Various schemes and projects have been initiated to join the nation in the process of financial accessibility, affordability and innovative services.

TWITTER USAGE AMONG INDIAN BUSINESSES: A WEBSITE CONTENT ANALYSIS

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ABSTRACT

The advancement and popularity of new technology in the time of internet has led to the new ways in which the companies communicate with their consumers. Twitter is the popular type of social media which is used by companies in these days as it promotes two- way communication. This study attempts to investigate the usage of twitter among Indian business organization by using web content analysis method. A total of 50 business organizations were investigated and it was found that 46 of them have their presence on twitter. Finally the extent of twitter usage was examined on the basis of 15 content. It was found that there are a higher percentage of organizations that use the twitter for disclosure purpose.

MEDIA PREFERENCES AMONG CONSUMERS: EMPIRICAL EVIDENCE FROM INDIA

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ABSTRACT

Corporate survival and sustainability in an era of cut throat competition and changing customer needs and patterns is indeed challenging. Nowadays, media has emerged as not only a source of customer information and brand awareness but also its ability in shaping consumer trends and tastes and influencing consumer purchases is believed to be profound. The prime aim of this research is to determine the types of media preferred by Indian consumers. It further endeavors to determine which factors determine the impact of media on Indian consumers while purchasing different packaged products (with special reference to Household, Personal Care and Food & Beverages). To attain the aforesaid objective, multi stage area sampling was applied and data was collected from 500 consumers in Punjab (covering 3 districts Jalandhar, Amritsar and Ludhiana) through a well-structured questionnaire. A full and final data of 477 consumers was obtained, which was later analyzed using statistical tools like mean rank, percentages and Factor Analysis. The findings and inferences drawn from this research strive to stimulate an understanding of consumer media preferences with regards to packaged products and the factors affecting the same. The results highlighted that vast majority of Indian consumer attributed high reliability on media and 'Print, Television and Broadcast' media were the most preferred type of media while purchasing packaged products by Indian consumers. Principal Component Analysis exposed three prime factors pertaining to Media influence on purchase of packaged products namely 'Motivational', 'Informational' and 'Attitudinal' impact. The research has certain specific implications for corporate and marketers wherein it reinforces the strong media impact in acting as a catalyst for boosting corporate sales.

DEMOGRAPHIC CHARACTERISTICS AND CONSUMER PURCHASE BEHAVIOUR TOWARDS COUNTERFEIT COSMETIC BRANDS

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ABSTRACT

Counterfeit cosmetic products pose a serious threat to the economy and various sections of the society. Many consumers of different ages and cultures have been affected by the use of counterfeit cosmetics. The objective of the paper is to study the awareness level of consumers about purchase of counterfeit cosmetic brands and effect of various demographic variables on purchase behaviour of consumers towards counterfeit cosmetic brands. The study has been conducted in the three socio cultural regions of Punjab i.e. Malwa, Majha and Doaba. The study found the significant effect of four significant demographic characteristics such as self education, marital status, family size and self income on purchase behavior. The study also revealed that increase in self income and education can contribute towards purchase of real brand cosmetics, while married ladies were less inclined to purchase counterfeit cosmetic brands as compared to the unmarried ladies. It was also found by the study that larger family size was responsible for purchasing counterfeit cosmetic brands.

GENDER INCLUSION AT WORKPLACE: A THRUST TO TALENT MANAGEMENT

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ABSTRACT

Organization's growth generate from diversity of views and decisions. Gender is one of the significant factors of diversity. Gender inclusion helps the organization in managing talent in a better way by utilizing untapped female potential thus overcoming the challenge of talent shortages in the organization. Despite the enormous benefits of gender inclusion in hiring, retaining and in mapping career & succession planning strategies of talent management practices at workplace, organizations have made only little progress in this direction. Women still encounter challenges when it comes to deploy their untapped potential and advancing their career to managerial and leadership positions at workplace. Out of several challenges and issues for the female at their workplace which hinders their growth of career advancement, the present study is a conceptual analysis based on existing literature aims at pointing out the 'Gender Inclusion' issues in Talent Management.

DEFENCE INDUSTRIAL BASE AND CORPORATE PROFESSIONAL RESPONSIBILITY

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ABSTRACT

The paper examines how two different objective oriented tasks performed by two different organisations can be amalgamated to obtain an end goal that satisfies National Security. The study is a review regarding India, which is emerging as a major producer of defence technologies and equipment. It evaluates the dire need for a major drive for capacity building through a consortium approach. Corporate sector which plays an essential role in the economic development of a country whose potential is leveraged through assistance in various Social Welfare Schemes through Corporate Social Responsibility. The potential of the Technological advancements in the corporate sector that can be harnessed to meet National Security requirements is known as Corporate Professional Responsibility. The establishment of bases/ corridors to tap into talent and resources of Corporate Sectors and Government Enterprises/ Industries to further defence manufacturing is called Defence Industrial Base.

SATISFACTION LEVEL OF THE EMPLOYEES WITH REFERENCE TO KUBER CASTING PRIVATE LIMITED (147301)

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ABSTRACT

In the modern era, we know that the employees are the king of the organisation, because if they work hard only then the organisation can achieve their mission or vision. So that satisfaction level the employees are plays a significance role in the growth of the organisation. This study was conducted to know about the satisfaction level of the employees in the steel industries. For this purpose the researcher were choose kuber casting private limited which is located in mandi gobindgarh (Punjab) deals in casting of metal. In this study, the researcher tries to find the various factors which affects the satisfaction level of the employees. This study also describes the hurdles faced by the employees in the work place. Stratified sampling technique is used to gather the data from the respondents at kuber casting private limited. A sample of 60 employees is taken as sample respondents for the purpose of the study. In this paper, the researchers, applied chi-square test as well as f-test to check the validity of the data.

THE EFFECT OF DEMOGRAPHICS ON THE USAGE OF DIGITAL PAYMENT METHODS

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ABSTRACT

Today, the customers have the advantage of alternative digital payment methods for banking and making payments except for cash. This research is an attempt to investigate the effect of user's demographics on regular use and usage patterns of different modes of digital payments in Jalandhar, Punjab. The hypothesis was tested on the influence of demographic variables of users on different digital payment methods. Further, the descriptive analysis for presenting the patterns of usage of the different modes of digital payments. Results explicated that a significant effect of demographics of users on the use and usage of various modes of digital payments change through different demographic groups.

PROFITABILITY AND PRODUCTIVITY IN BANKING SECTOR: A CASE STUDY OF PUBLIC SECTOR BANKS IN INDIA

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ABSTRACT

The banking sector in India has undergone substantial structural change since the liberalization of the banking sector in 1991. Profitability and productivity is the most commonly used criteria for determining the performance of the banks. The process of globalization and liberalization has thrown competition among the various bank groups. Now all the banks are working under the same environment and are forced by the competitive environment to earn sufficient profits to remain in the market. In this paper profitability and productivity of the public sector banks pre and post liberalized era has been compared by applying Mann Whitney u test. The study revealed that profitability and productivity of public sector banks has improved significantly in post liberalisation period. To test the relationship between profitability and productivity regression analysis has been applied and results revealed that there is significant relationship between profitability and productivity

EMPLOYEE SATISFACTION: A CONCEPTUAL FRAMEWORK

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ABSTRACT

In dynamic work environment and ever increasing competitive markets, it becomes the foremost priority of organisations to keep their employees satisfied by providing them a healthy, safe and secure work culture. Happy and satisfied workers contribute towards increased production levels, building brand name and sound foundation. The concept of employee or job satisfaction has gained importance after the conduct of Hawthorne experiments. Employee satisfaction is the different feelings that an employee holds towards his or her job whether it may be positive or negative. The paper outlines the different factors responsible for employee satisfaction in organisations and models of employee satisfaction.

ISSUE OF GENDER EQUALITY IN THE ERA OF GLOBALIZATION

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ABSTRACT

This paper analyses the very crucial issue of gender equality in the era of globalization. Infact gender equality debates have always remained at centre stage throughout the world This paper firstly conceptualizes the issue of gender equality in general and thereafter in Indian perspective. Then discusses about impact of globalization over Indian women in various perspectives.

CUSTOMER SATISFACTION TOWARDS DEMAT ACCOUNT IN REAL VALUE RELIANCE MONEY PVT. LTD

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ABSTRACT

Customer satisfaction is an important factor used to motivate the company to work harder. Every organization is ready to pay any means to identify and understand the customers and their needs. It is a good reaction of the shoppers once their needs and expectations are either met or exceeded within the course of experiencing the service. A highly satisfied customer has better feedback of your company. The study tries to evaluate how the services factors affect the satisfaction level of customer towards demat account in Real Value Reliance Money Pvt. Ltd. It also assesses how various factors affect the satisfaction level of customer. It will happen whether or not a company's management is proactive, reactive or passive regarding the on-going method of evolving a grip. But a company can positively influence the perceptions through enlightened strategic actions. The study also attempts to finding the challenges faced by customer among demat account and provide some suggestions to the company regarding this.

CONSUMER PURCHASE BEHAVIOR REGARDING PERSONAL CARE PRODUCTS: A COMPARATIVE STUDY AMONG RURAL AND URBAN CONSUMERS OF PUNJAB

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ABSTRACT

Consumer behavior is a very complex process as there is presence of different determinants of human behavior. Consumer behavior is the study of different processes which takes place between individuals or groups while selecting, purchasing, using or disposing of the product in order to satisfy their needs. The objective of the study is to make comparison of consumer purchase behavior regarding deceptive advertisements among rural and urban consumers. For achieving this objective 305 respondents each from rural and urban areas were interviewed for the study. The data were collected on a specially structured pre-tested questionnaire from the respondents through personal interview method. The data were analyzed by using chi-square test, t-test.

A STUDY OF RISING NON PERFORMING ASSETS (NPAS) IN THE BANKING SECTOR OF INDIA AND ITS IMPLICATIONS

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ABSTRACT

Recent news of increasing non-performing assets (NPAs) and instances of bribery and corruption have put the banking and financial services sector in a distress situation. The Public Sector Banks (PSBs) continue to be under stress, on account of aggressive lending in the past. NPA is one of the major concerns for the banking system around the globe and the Indian banking system is not an exception to this universal phenomenon. The problem which was largely hidden earlier has now come to the forefront in recent years. The bad loan crisis at Indian Public Sector banks continues to worsen with 26 banks together reporting gross non-performing assets of more than Rs 7.31lakh crore. India's bad loans are fifth highest in the world and surged dramatically after March 2015. In the following research paper the author has tried to explain the causes, impact and measures to tackle the menace of NPAs through descriptive analysis.

FACTORS OF STORE ATTRIBUTES AND IMAGE AND ITS IMPACT ON CONSUMER PURCHASE INTENTION IN ORGANIZED GROCERY RETAIL STORES IN THE CITY OF BANGALORE

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ABSTRACT

The Indian modern retail market is still in its nascent stage. Food and grocery accounts for the biggest share in revenue in India. India is the second largest producer of food across the globe. Large hypermarkets, Compact Hyper market supermarkets are increasing, in organised retail but it is still not dominant at 1.8 % of the organized retail stores,even though approximately 30% of the Population in Metro cities have shifted to organized retail. Hence it is crucial to understand of multiple factors of store attributes that influence consumer purchase intention in organized retail grocery stores.

This study offers and validates a comprehensive approach to explain factors influencing consumer purchase intention. An in depth analysis was done as to how various store attributes influence the purchase intention of the consumer. Study revealed that factors such as Range of products, Sales Promotion, Private Label, Location, Home delivery, Billing Counter, Aisle, Fragrance/music are having the maximum impact on consumer purchase intention

ENVIRONMENTAL REPORTING OF TOP INDIAN HOTEL COMPANIES – A CONTENT ANALYSIS OF WEBSITE AND ANNUAL/CSR REPORT DISCLOSURE

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ABSTRACT

Purpose- This study explored the environmental sustainable policies and actions of the top 12 Indian hotel companies as revealed on their concerned websites and in the Annual/CSR Reports.

Research Methodology/Approach- The empirical findings are drawn from the review of literature, analysis of Annual/Corporate Social Responsibility (CSR) Reports and content analysis of the websites of sample hotels.

Findings- Only 58 percent of the selected hotels revealed green practices through websites or reports. The Indian Tobacco Company (ITC) hotels Ltd. disclosed maximum information about the green practices. Green actions are getting lesser place on websites and in the Annual/CSR reports in comparison to other facilities. The majority of hotels focus reporting on water conservation, energy conservation and waste management practices. The areas of lack reporting were carbon footprint decrease, biodiversity and organic food.

Practical implications- This result of this study provides foundation for the hotels that would like to incorporate environmental sustainable practices in their organizations and want to develop environmental friendly websites to disseminate such actions to the concerned patrons.

Originality/Value- This study presents a primary overview of the environmental initiatives of top Indian hotel companies. It provides practical implication for the research scholars and stakeholders of hospitality industry.

A STUDY ON MOBILE NUMBER PORTABILITY IN PANJAB

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ABSTRACT

This article is going to talk about Mobile Number Portability (MNP) in Panjab. The Indian telecommunication market is most competitive in the world and has the second-largest telephone user base. As of February 28, 2019, India had 1.18 billion mobile phone users and 21.72 Million landline users. The wireline market segment comprises of 1.80 percent of the total subscriber base, as of February 2019. Even though, in excellent services provided by telecom industry every year, nearly 5 – 6 percent of the subscriber are changing their service provider. Three hundred customers were chosen by non-probability convince sampling. The respondents who have either availed the service of mobile portability or submitted their request for MNP considered for the study.