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## **AIMS AND SCOPE**

The PIMT Journal of Research (PIMT JR), a peer-reviewed refereed journal, started in March, 2008 is the Quarterly publication of the Punjab Institute of Management and Technology, Khanna. The main aim of this journal is to disseminate knowledge and information in the multidisciplinary areas. The journal focuses on pure empirical, applied and interdisciplinary research in different areas. The journal is intended to provide forum for debate and deliberation for academics, policy planners, and research students of MBA and MCA programs. The PIMT Journal of Research publishes articles, research papers, abstract of doctoral dissertations, book reviews, case studies, short communications and bibliography in multidisciplinary or allied areas.

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## From the Editor's Desk

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I am pleased to place before the readers this issue **Vol-14, No.2** of PIMT Journal of Research (Peer Reviewed Refereed Journal), a publication of Punjab Institute of Management and Technology, Village Alour, Khanna. The response from the contributors of research articles has been overwhelming. The PIMT Journal of Research presents an academically proficient blending of research articles, short communications, book reviews and doctoral dissertation abstracts. The significance of Management and Information Technology has become very well founded all over the world. These fields are witnessing rapid challenges and changes in the face of globalization forcing researchers, academicians and practicing managers to keep them updated on the latest advances in multidisciplinary areas. To promote exchange of ideas among the scholars and practicing managers in the field, PIMT has launched the PIMT Journal of Research. The Journal reflects a keen interest and sustained efforts of researchers, academicians and professionals who have covered wide spectrum of contemporary issues in multidisciplinary & its allied areas. We appreciate the efforts put in by the researchers in terms of quality research work done by them and versatility in the methodology adopted in their research work.

We also express our gratitude to the reviewers of the various articles and contributors of the doctoral dissertation abstracts for giving their valuables contributions, comments and the suggestions for the enrichment of this journal. I thank and look forward to their continued association and support to PIMT Journal of Research.

Our commitment to the cause of promoting high quality research work in multidisciplinary areas that will contribute to enlighten our readers in the times to come.

The Chairman Sh. Naresh Aggarwal, President Sh. Raj Kumar Goyal, Secretary Sh. Nitin Sagar, and other members of Governing Council of the Institute have taken the keen interest in this academic endeavor. I am extremely grateful to them for their continued guidance and support.

***Dr. Manisha Gupta***

*Editor-in-Chief*

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# **SUSTAINABILITY OF MICROFINANCE INSTITUTIONS IN INDIA – AN EMPIRICAL ANALYSIS OF FACTORS AFFECTING OPERATIONAL SELF-SUFFICIENCY**

*\*Siba Prasad Mohapatra*

*\*Director, Amity University Kolkata*

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## **ABSTRACT**

*Microfinance Institutions has its presence in almost all states in India with specific contribution to the borrowers who find it difficult to reach out to the commercial Banks. Microfinance Acts as a source of livelihood for about 300 million population in India and hence sustainability of the MFIs, is of immense importance for country like India. The present study is based on the factors responsible for Sustainability of MFIs in India. The measurable indicator for sustainability of MFI, the Operational Self Sufficiency (OSS) Ratio is averaging about 1.21 for 45 MFIs under study as of March 2019. Out of which 11 MFIs have the OSS ratio is less than 1.1, which indicates that these institutions are having only 10% of excess revenue than their payment liabilities for the same period, which may turn out to be unsustainable, in case of some unexpected shocks like the Pandemic due to Covid. It was also observed that small MFIs are really find it difficult to have a higher OSS ratio compared to that of Larger MFIs. The Empirical study using regression model further indicated that, Return on Asset (ROA) of MFIs affects positively while Cost per Loan affects negatively to the OSS ratio. As a suggestion to improve the MFIs' sustainability, it was recommended that Merger of smaller MFIs, may help in improving the OSS ratio with the help of Economies of Scale and Economies of Scope. Adoption of Technology is another important area that will enhance the Efficiency of the MFIs through a greater number of borrowers per loan officers as well as effective collection and disbursement mechanism. Key Words: Operational Self Sufficiency Ratio, Return on Asset, cost per loan, Sustainability JEL Code: G21*

# MANAGING GENERATION GAP IN PUBLIC SECTOR BANKS: A CASE OF BHARAT BANK

*\*Girish Mainrai*

*\*Chief Manager, Bank of India*

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## ABSTRACT

*Bharat bank, which started in the year 1942, was nationalized after independence. Starting from the state of Gujarat, it made rapid expansion and now has branches, spread across the length and breadth of the country. There was no major recruitment in the bank after 1980's during which computerization of operations was carried out leading to surplus manpower in the bank. After a gap of more than twenty years, the bank went for mass recruitment in both clerical and officer cadre. This created a wide gap in age profile of bank, wherein there were employees in fifties at one end and thirties at the other end. This led to widespread generation gap not only in terms of age but in the way of thinking, perception and attitude of the two generations. The younger lot, majority of whom are from technical background looked for better opportunities outside, for which their loyalty towards the bank was questioned by their seniors. The younger generation was tech savvy and adept in technology and system-based operations, but were not so skilled in banking. They were criticized for their lack of knowledge in banking domain by their seniors. There were host of other issues which contributed to this generation gap in Bharat bank. This was not only leading to conflicts but hampering customer service also in the bank. Customers of the bank began to feel lack of personal touch in the service, for which the bank was known and admired by them. The impact of deteriorating customer service was visible in the rise of customer complaints which the bank was experiencing. Thus, there was a vicious cycle created by this gap which was impacting morale of the workforce, leading to customer dissatisfaction and rise of customer complaints. The management of the bank realized it imperative not only to protect image of the bank but to do something about the morale of employees for getting out of this quagmire.*

*Key words: Generation Gap, Customer Service, Human Resource*

# **CUSTOMER SATISFACTION ON TANGIBILITY DIMENSION OF BANKING SERVICES FROM CUSTOMERS GENDER PERSPECTIVES – AN EMPIRICAL RESEARCH**

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## **ABSTRACT**

*Service quality in banking sector is the most incredible focal point for measuring customer satisfaction to enhance the customer loyalty and average retention rate of customer. The service quality dimensions like tangibility, reliability, responsiveness, assurance, and empathy have been playing important role. Among them, tangibility dimension is considered exclusively significant in increasing customer satisfaction. Hence, this paper has made an attempt to examine the impact of tangibility dimension on customer satisfaction with respect to private banks in Thanjavur city.*

*Key words: Service quality, Customer satisfaction, Banking*



# AN ANALYSIS OF TRENDS AND PATTERNS OF FOREIGN DIRECT INVESTMENT IN INDIAN TELECOM SECTOR

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## ABSTRACT

*The Indian telecom industry is a capital-intensive industry. Hence, several telecom reforms were introduced by the Indian government to allow 100% FDI to meet the capital requirements of this sector. The rise in FDI has enabled technology transfer, market access and improved organizational skills. The present study analyses trends and patterns of FDI inflows in the Indian telecom sector since its liberalization in the 1990s. From 1991 to 2018, this sector has become the third-largest sector attracting foreign investments in India. The study has adopted a non-linear power trend to explain that there is a significant positive trend in FDI in Indian telecom sector. The maximum amount of total FDI inflows in the Indian telecom sector has gone towards cellular mobile services and basic telephone services. Mauritius has been the topmost investor in the Indian telecom sector, followed by Singapore, Japan, Russia and the USA.*

**Keywords:** Foreign Direct Investment (FDI), Indian telecom sector, Trend analysis

# A MODEL FOR INNOVATIVE EDUCATION: INCORPORATION OF IGNATIAN PEDAGOGY

*\*Samrat Banerjee*

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## ABSTRACT

*'Dominus Omnium Magister' --- this Spanish saying means God is the master of all things. To a Jesuit, 'love' for humanity bears an extensive meaning. Based on the doctrine and philosophy of St. Ignatian, 'Seeking God in All Things' is an approach that a Jesuit adapts to make his life meaningful. Education is the center-stage in alleviating the sufferings and deprivations of the human being. Tolstoy states that faith provides the individual with an infinite meaning, and not just a limited one.*

*The Ignatian Pedagogy is based on spiritual exercises developed by the Society of Jesus, which was founded in the 16th century. The concept of the Jesuit education paradigm is based on the belief that all students should have the opportunity to seek the divine in every moment of their lives. This belief is evidenced by the numerous studies conducted by the scholars of the Jesuit Education.*

*This paper aims to introduce a new view of the teaching values of the Jesuits in order to help students become transformative agents of change. It will also show how these values can be used to help humanity.*

*This paper will deal with a relatively new depiction of Jesuit teaching values in view of approaches, methods and contents for enlightenment of students to help them become transformers of souls caring for others and also to become torch-bearers for the humankind.*

**Keywords:** Ignatius, Jesuits, Pedagogy, Xavier's, God, Paradigm

# STRESS MANAGEMENT OF TEACHERS: A STUDY OF THE PRIVATE COLLEGES IN KERALA

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## ABSTRACT

*The success of an organization is determined by the people. That is why they are called the human resources. When we compare this resource with other resources like money, machines, materials and even time, this is the only resource which will not deplete over time Notwithstanding the above, human resource has potential for advancement or improvement. The study aims to explore the various factors that influence the organizational stress of teachers working in private colleges in the state of Kerala. The data required for the study has been conveniently collected from 130 teachers working in higher education sector. Exploratory factor analysis revealed nine factors, which significantly influence the organizational stress: Interpersonal relationship in the organization, professional and competence development, recognition in the organization, work environment, autonomy in work, work family interaction, role conflict, job security and remuneration, and non academic.*

*Keywords: Stress Management, Private colleges, Teachers*

# CONSUMER ATTITUDE AND PERCEPTION TOWARDS GREEN PRODUCTS A STUDY BASED ON CALICUT DISTRICT

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## ABSTRACT

*Green Products refers to holistic marketing concept wherein the production, marketing consumption and disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc Kerala Government has introduced policies to save the environment from further degradation and so has the corporations opted for environmentally friendly practices. One of the earliest steps that were taken regarding this environmental concern was to introduce products that were supposed to be environment friendly. These products have positive effects on the environment as they are less toxic, biodegradable, recyclable, energy efficient, renewable due to which they are termed as “Green Products”. Key words: Green Products, Consumer, Calicut*

# INNOVATIVE TEACHING LEARNING METHODS FOR COLLEGE STUDENTS' ENGAGEMENT

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## ABSTRACT

*Innovative Teaching learning methods will empower the students and teachers community at large extent. The education institutions has started to adopt new kinds of teaching techniques to make the teaching and learning more interactive and make it a visual treat to all of them. The students are encouraged to learn understand the problems and they are asked to solve the problems with various methods of learning and teaching which will be helpful for the students to solve the problems in real life situation. Moreover the students and teachers community will be placed in reputed companies and institutions. The application of innovative teaching and learning methods is critical if we are to motivate and engender a spirit of learning as well as enthusiasm on the part of students, The role of education is to ensure that while academic staffs do teach, what is taught should also be intelligible to students emanating from culturally and linguistically diverse backgrounds and that they rapidly become familiar with the expected standards. Lectures should apply themselves to the innovative teaching methods to make the teaching interesting. KEY WORDS: Teaching and learning, Interactive, Motivation*

# RURAL FEMALE ENTREPRENEURS AND SKILL DEVELOPMENT CHALLENGES

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## ABSTRACT

*Entrepreneurs plays a key role in an economy. People who have the skills which is necessary to create new ideas to enter into the market and to take the right decision to make the idea profitable. A "Female Entrepreneur" is any female who organizes and manages any enterprise, usually with considerable initiative and risk. Women have been regarded as the nuclei of a nation and the builder and moulder of its destiny. The status and ranking of women in any society is an index of civilisation. In 2011, total population of India, females representing 48.46 per cent. Though women form half of the Indian populations; their productive work is not officially allocated for one third of the total labour force. The literacy rate among the female has increased from 54.28 per cent in 2001 to 65.46 per cent in 2011. This is positive sign for the development of women entrepreneurship. Nowadays the women have the capability to analyse, organize and mobilize the surrounding situation for social transformation. Due to the participation in social activities, leadership qualities and technical skills are developing in women. Behind, service sector has played a significant role in providing employment opportunities to women. Besides, lot of measures have been taken to promote women entrepreneurship in urban, semi-urban areas. But it is observed that women from the rural background can establish business units in those areas where they have core competency. Women need more avenues of skill development to prove their competency in the areas of entrepreneurship such as cottage industries, handicrafts making etc. Women who do not feel comfortable to work in their houses, uses their core competency by becoming entrepreneurs. The present study is based on the secondary data with regard to the need of women's skill development. An attempt has been made to know what are the hurdles which rural women face to achieve skill development at all fronts.*

*Key Words: Entrepreneurship, Skill Development*

# PERSONAL VIRTUAL ASSISTANT

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## ABSTRACT

*This is a voice assistant. This can perform task or services for an individual based on commands. For example, asking for current time and date, weather, calling any person via phone etc. Apart from other existing virtual assistants, this assistant has some additional features that are implemented to this. Personal virtual assistant is a software agent that can perform tasks or services for an individual based commands or questions. This software will help the human beings to reduce the human effort. In this project we introduce some additional features like offline services, supporting multi-linguistic, a voice translator, face recognition for security, spam message classifier ,e-commerce price tracker etc to improve the existing system. Here we use the python language for building this software.*

# ANALYSIS & INTERPRETATION OF PERFORMANCE OF INDIAN PUBLIC OFFERINGS

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## ABSTRACT

*Initial public offerings are gaining more importance worldwide as an important source of funds for the companies, as well as it is an important tool for investors for investment since it gives huge profits on the listing day. In this paper, the performance of IPO's is studied from issue price to listing day closing price in India during the year 2015 to 2020, Listed under National Stock Exchange (NSE) India. It is established that there is significant increase in average difference from 2015 to 2020. The proportion change shows the income for a specific time period. The findings will help investors to make better decision regarding the IPO's investments.*



# INTRODUCTION TO THE KNOWLEDGE ECONOMY AND GLOBAL KNOWLEDGE INDEX WITH SPECIAL REFERENCE TO OVERVIEW THE POSITION OF INDIA

*\*Parul Gupta*

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## ABSTRACT

*Knowledge works as a primary engine of economic growth. There exist a positive corelationship between the level of knowledge of an economy and its economic growth. Due to its invaluable contribution, the primary objective of the present study is to explore the importance of the knowledge economy (KE) which is a technological revolution that was brought by knowledge and helpful in attaining social and economic development in an economy. It also stated the importance of the Global Knowledge Index (GKI) to assist and guide their member countries regarding their present position for a knowledge economy, and thereby, putting more attention towards their roadmap for the attainment of a sustainable and successful establishment of the knowledge economy. Lastly, the study examines various parameters of the GKI that works as a driving agent to transform a nation into a knowledge economy, and the position of India's economy based on GKI with all its parameters was discussed.*

*Keywords- Knowledge, knowledge Economy, Global Knowledge Index*

# PHYTOCHEMICAL SCREENING AND ANTIBACTERIAL ACTIVITY OF CORIANDER SATIVUM ROOT AND SHOOT EXTRACT

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## Abstract

*Coriander sativum is an annual herb having many therapeutic effects. It belongs to the Apiaceae family. Its known as cilantro, dhania as well as Chinese parsley. In the Indian traditional medicine, coriander was used to treat the disorders of digestive, respiratory and urinary system and it has an anti-mutagenic, antibacterial and anti-carcinogenic activity. The present study was carried out to investigate the presence of phytochemical and antibacterial activity of Coriander sativum root and shoot extracts. The essential oil from coarsely powered cilantro roots and shoots was obtained using methanol solvent. The phytochemical assay was performed for all extracts of root and shoots and it was observed that bioactive compound such as flavonoids, phenol, alkaloids, tannins, saponins and carbohydrates are present in the shoot extracts while not present in the root extracts. The shoots extract was observed to have inhibitive effects against Escherichia coli (E. Coli) while not present in root extracts.*

**Keywords:** - *Coriander sativum, antibacterial activity, Tannins, Saponins*