

“Competency Mapping - A Case Study at Ambassadors SKY CHEF, MUMBAI”

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ABSTRACT

Organizations of the future will have to rely more on their competent employees than any other resource. It is a major factor that determines the success of an organization. Competencies are the inner tools for motivating employees, directing systems and processes and guiding the business towards common goals that allow the organizations to increase its value. Competencies provide a common language and method that can integrate all the major HR functions and services like Recruitment, Training, performance management, Remmeration, Performance appraisal, Career and succession planning and integrated Human resource management system.

Over the past 10 years, human resource and organizational development professionals have generated a lot of interest in the notion of competencies as a key element and measure of human performance. Competencies are becoming a frequently-used and written-about vehicle for organizational applications.

Keywords: Competency mapping, hotel

INTRODUCTION

Competencies include the collection of success factors necessary for achieving important results in a specific job or work role in a particular organization. Success factors are combinations of knowledge, skills, and attributes (more historically called “KSA’s”) that are described in terms of specific behaviors, and are demonstrated by superior performers in those jobs or work roles. Attributes include: personal characteristics, traits, motives, values or ways of thinking that impact an individual’s behavior.

A STUDY OF CONSUMER BEHAVIOR ON DIGITAL RETAIL BUSINESS IN MUMBAI

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Abstract

In a digital world, consumers are behaving in a dynamic way which makes it very difficult for a businessman to understand his potential customers towards his produced product. A multiple channel has multiple benefits with multiple leverage. In the present study, the researcher collected primary data from the respondents to find the solution on the consumer dissatisfaction. Researcher prepared a structured questionnaire and collected primary data which is tested through SPSS system and found the result through Chi square.

Key words: Consumer behavior, Potential customer, multiple leverage, multiple benefit.

Introduction:

Digital retail marketing is an integrated system of marketing mix. The most important factor is customer satisfaction from various perspectives and this is the primary objective of each business person. Digital integration depends upon advertisements, personal selling, sales promotion and public relation etc.

Digital integration marketing and its effect on Indian retailing:

Digital marketing is booming in the Indian economy which guides multiple new opportunities rather than one idea at the same time. There are various challenges. VSNL is the only company which has more monopoly than another internet service provider. There are various legal frameworks which we have to follow with various taxation policies and system. E-payment is

RESEARCH DIMENSIONS

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A STUDY OF CONSUMER SATISFACTION IN DIGITAL MARKETING WITH SPECIAL REFERENCE TO TEXTILE INDUSTRY IN MUMBAI AND NAVI – MUMBAI

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ABSTRACT:

In a modern world, consumers are behaving in a dynamic way as per their potentiality. It is very difficult for a businessman to understand customers and their behaviour towards their product. In the present study, the researcher collected primary data from the respondents to find the solution consumer satisfaction. Researcher prepared a structured questionnaire and collected primary data which was tested through SPSS system and found the result through Chi square.

KEY WORDS: *Consumer Satisfaction, Potential Customer, Multiple Benefit*

I - INTRODUCTION:

Digital devices such as mobile, tab, note pad are improving day by day, thereby boosting online marketing. In Mumbai city, 70% of the population has gone for digital marketing. Sales have increased mostly on branded products. Digital marketing promotes branded products .Virtual market doesn't necessarily mirror the physical market. Often consumer goods are serving very faster in e-commerce .The producer takes action on other product's mobility. Online retailers can do well by fulfilling unique consumer needs and wants.

Digital retail marketing is an integrated system of marketing mix. The most important factor is customer satisfaction in various angles and this is the primary objective of each and every business man. Digital marketing depends upon advertisements, personal selling, sales promotion and public relation etc.

STATEMENT OF THE PROBLEM:

- Are consumers satisfied with digital marketing of textile products?
- What are the effective modes of selling textile products?
- Does digital marketing help to sell textile products?
- What are the loopholes of digital marketing in textile products?

OBJECTIVES OF THE STUDY:

- To study digital marketing of textile products.
- To know the function of textile business.
- To study company strategy on textile business.

**“CORPORATE SOCIAL RESPONSIBILITY (CSR) IN HOSPITALITY
INDUSTRY WITH SPECIAL REFERENCE TO MCDONALD: A
MEASURE OF CONSUMER LOYALTY”**

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ABSTRACT

CSR is becoming a fast-developing and increasingly competitive field. The case for Demonstrating corporate responsibility is getting stronger as expectations among key opinion makers, customers and the public are changing. It is becoming hugely evident that organizations that pay genuine attention to the principles of socially responsible behaviour are finding favour with the public and are the preferred choice for their goods and services. Corporate Social Responsibility (CSR), can be described as, the continuous commitment by corporations towards the economic and social development of communities in which they operate. In India CSR is in a very much budding stage. A lack of proper understanding, inadequately trained personnel, misplaced policies affect effectiveness of CSR programs. Large no. of companies are undertaking these activities superficially and promoting/ highlighting the activities in Media *in the very casual way*.

In this paper an attempt has been made to analyze the essential changes in concept of corporate social responsibility and the new innovative practices being applied for its performance in India. This paper focus on new ways & means to overcome the challenges faced by CSR activities & impact on consumer in India & also its positive impact on consumer loyalty.

Keywords: - CSR, Corporate Social Responsibility, Service sector, consumer loyalty.

A Study of Employees Satisfaction in Dairy Industry with special reference to Mahanand Dairy-Mumbai

Dr. Shaukat Ali ¹

ABSTRACT:

The Milk Product plays a vital role in human life. The Dairy Industry is considered to be a category, which has been growing fast and is also profitable in India. As we know the fact that a customer has become a king in today's global competitive race. Employee Satisfaction is a prerequisite for the customer satisfaction. Enhanced employee satisfaction leads to higher level of employee retention which benefits the organization in the long run. This Human capital is the real asset for any organization, and this makes the HR role important in recruiting, managing, and retaining the best. A stable and committed workforce ensures successful knowledge transfer, sharing, and creation, a key to continuous improvement, innovation, and knowledge-based total customer satisfaction.

Employee's satisfaction surveys help organizations for measuring and understanding their employees' attitude, opinions, motivation, and general satisfaction. So, employee's satisfaction survey must be brought in practical form which will help decision making. This paper is based on an empirical study.

Keywords: Employee Satisfaction, Dairy Industry, Employee Perceptions.WLB.

Introduction:

Customer satisfaction and Organizations success goes hand in hand. A high level of customer service leads to customer retention, thus offering growth and profit opportunities to the organization. There is a strong relationship between customer satisfaction and employee satisfaction. Satisfied employees are

more likely to stay with company and become committed and motivated to provide high level of customer service, by doing so will also further enhance the employee's satisfaction. Customer satisfaction will no doubt lead to corporate success and greater job security. These will further enhance employee satisfaction. Therefore, employee satisfaction is a prerequisite for customer satisfaction.

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MOBILE MARKETING: IMPACT OF DEMONETISATION ON SMARTPHONE TECHNOLOGY

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ABSTRACT

Mobile marketing the emerging trend in every industry is enabling the overall connectivity behind the marketers and consumers. One of the latest trends moving along with individuals, playing a significant role, Smartphone technology has occupied a vital role in the minds of the consumers. Today survival of every consumer's is largely depending on the usage of their Smartphone. Beyond the role of just using Smartphone as a means of communication, Smartphone has now become a hub, emphasizing the overall connectivity for consumers. In line parallel news, on the impact of demonetization, yet another latest and booming trend in today's commercial markets. The act of demonetization has a close impact on the buying behavior of the consumers. The article showcases a glance of demonetisation and its impact over Smartphone technology.

Keywords: Smartphone Technology, Demonetisation, Mobile Marketing, Consumers.

INTRODUCTION

Demonetisation in India through the elimination of 500 and 1,000 rupee notes caused an increased push from the government for digital currency, as well as people becoming more open to using digital payment methods. The rise of digital currency is bringing a new use case for Smartphone, which in turn, is set to trigger higher demands for Smartphone's. This opens the opportunity for service providers to launch mobile wallet solution or even vendors to launch their exclusive mobile payment solutions like Android Pay or Apple Pay to build an ecosystem.

Demonetisation has impacted the Smartphone market at almost all levels including the customer demand and stock movement in the distribution channels. The impact of demonetisation is that of feature phones and affordable Smartphone's, which are priced under Rs 10,000. Since most of these purchases are made using cash payments even now, the initial impact was as high as 90 per cent.

OBJECTIVES

- 1) To understand the concept of Demonetisation on Smartphone Technology.
- 2) To understand the comparison between Indian, Global and China Vendors.
- 3) To analyze the Indian Smartphone Market pre and post demonetisation.
- 4) To analyze the current Indian Smartphone Market Share.

METHODOLOGY

This research article is based on secondary data, references from journals, books and through online avail information. Data has been collected from various online avail sources and systematically assembled in such a way so that the objectives of this specific article were achieved.

THE IMPACT OF DEMONETISATION ON SMARTPHONE TECHNOLOGY

Indian government's demonetisation move of making old 500 and 1000 Rupees notes invalid as legal tender in the country has led to a slow down across many industries and consumer devices market seems to be no different. Cash is a dominant mode of transaction in the devices market as it enables quick transaction turnaround thus providing much needed liquidity for maintaining the demand and supply mix in the devices business. Government's decision to recall the high-value currency (Rs500 and Rs1000 notes) which accounts for more than two-third of the cash supply had lead to immediate but temporary contraction in the devices market in Q4 2016. However, this year with the demonetisation process underway, the sequential decline is likely to be higher owing to the cash crunch the country has been facing since the second week of November, 2016. This has already resulted in significant slowdown of demand across Personal Computers and Mobile devices; not just in offline retail but in online channel as well, where Cash-On-Delivery (COD) contributes to a substantial portion of the sales.

IMPACTED BY DEMONETISATION

Smartphone sales in the leading 50 cities fell by a whopping 30.5 per cent month-on-month in November, 2016 as compared to October, 2016.



Retail Marketing for Agricultural Product – An Overview

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Abstract:

The core requirement of human life is agriculture. All food, clothe and basic shelter are come from agricultural product. In the ancient age all human being are dependent on agriculture. Agriculture include basic agricultural productivity includes rice, wheat, fruits, vegetables, cotton, tea, coffee, animal husbandry like poultry, fishing, etc.

There are more than 60% population of India are engaged in agriculture. In India agriculture are depend on season. Its product are vary from one season to another season and vary from one state to another state.

Methods of data collection: Researcher collected data both primary and secondary source.

Key Words: Agricultural product, Agricultural function, Agricultural opportunity and threats.

Introduction:

Agriculture is the science and practice of activities relating to production, process, marketing, distribution, utilization and trade of food, food and fiber. We must know that agricultural development strategy must address not only farmers but also all share holders of the agriculture supply chain. Agriculture is the heart and backbone of the nation. It provides food every life. Agricultural marketing creates time, place farm utility by distribution system. Agriculture supply chain is critical link between farm production and industry with urban economy. Agriculture marketing creates Time, Place and farm utility by distribution of agricultural product. Agricultural marketing is a process of agriculture product produced by a farmer through cultivation system (including agriculture and horticulture) through agricultural labor and factors of production, collect it and transfer the final product to the target consumer by a means of transport at a cost plus profit basis and sell in wholesale or retail basis to the end users is called agriculture marketing. In simple agriculture marketing means buying and selling of agricultural product in an open market.

Meaning of marketing: Marketing is the process of farm productions to the end with consumer consumption. According to Dr. Philip Kotler "Marketing as the science and art of exploring creating and delivering value to satisfy the need of a target market at a profit. Marketing identifies fulfilled needs and designs. It defines measures and quantifies the sizes of Identified market and profit potential.

Agricultural marketing is larger than industrial marketing in size of consumption. The potentiality of agricultural product dependent upon the consumption of product in rural area. Indian farmers are using new technology which improves the standard of living of the agricultural farmers. The successful agricultural marketing not depends upon the number of

A Study of Sales Promotion Activities in Processed Spice Product in Mumbai Market (An Insight into Consumer and Traders Perspectives)

Dr. Shaukat Ali¹

ABSTRACT:

Study of channels member's approaches and perceptions provide the guidelines in the formulation of effective and successful sales promotion strategy. Widespread usage of sales promotion activities in Fast Moving Consumer Goods (FMCG) sector makes it imperative for the manufacturers to take into account channel members and consumer perceptions before finalising such programmes. In this paper, an attempt has been made to examine the nature of sales promotion strategies in spices category in India with special reference to Mumbai market and to study retailer perceptions with respect to these activities and also get an insight into consumer perceptions for the same. This study investigates sales promotion activities of various brands of spices in Mumbai market and compares them on various dimensions. As the retailer interacts and observes consumers more frequently and closely than the manufacturer, it would be useful for the companies to incorporate perceptions of retailer while planning sales promotion strategies.

Key Words: Customer satisfaction, Promotional mix, IMC, FMCG, Marketing Strategy.

Introduction:

In the era of globalization the importance of consumer sales promotion in the marketing mix of the fast moving consumer goods (FMCG) category throughout the world has increased. Companies spend considerable time in planning such activities. In order to enhance the effectiveness of these activities, understanding of views points of consumer, retailers and wholesalers is a must in designing effective promotional schemes. Some past researches have also suggested that promotion itself has an effect on the perceived value of the brand (Cotton and Bobb 1978, Dodson, Tybout and Sternthal, 1978, Guadagni and Little 1983, Jones and Zufryden 1980, Rothschild and Gaidis 1981, Shoemaker and Shoaf 1977). This is because promotions provide utilitarian benefits such as monetary savings, added value, increased quality and

convenience as well as hedonic benefits such as entertainment, exploration and self-expression (Chandon, Laurent, and Waensink 1997).

India is one of the leading producer of processed spice product for both domestic and overseas market. In future India is going to be major player in this category of product. According to V J Kurien, chairman, Spices Board, India will be the world's largest spices processing hub by 2017. The Story of Indian spices is more than 7000 years old. The fame of Indian spices is older than the recorded history. Centuries before Greece and Rome had been discovered, sailing ships were carrying Indian spices, perfumes and textile to Mesopotamia, Arabia and Egypt. It was the lure of these that brought many seafarers to the shores of India.

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16. A Study on Mutual Fund Investor's Preference for Investment Through Offline Mode and Mobile Apps With Reference to Mumbai

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Abstract

Mutual fund is professionally managed investment avenue that gives opportunity to investor to invest amount. Mutual fund diversifies the amount into various securities such as shares, bonds, debentures, real estate etc. Investors can invest offline by visiting mutual fund branches, distributor and authorised banks. Which is convenient as personal attention and service is provided to them. Mobile apps are also available for the investment in mutual fund. This paper is an effort to understand the mutual fund investor's preference for investment through mobile apps and offline mode with reference to Mumbai. Two ways ANOVA was applied to understand significant difference between investment in mutual fund through offline mode and mobile apps on the basis of gender and age of the investor of Mumbai. The study shows that there is no significant difference for investment in mutual fund through mobile apps and offline mode on the basis of gender and age of the investor.

Keyword: Mutual fund, offline, mobile apps, Mumbai.

Introduction

Mutual fund is professionally managed investment avenue that gives opportunity to investor to invest amount. Direct investment sometimes offers higher return at higher risk or vice versa. Every investor has different risk appetite. Mutual fund diversifies the amount into various securities such as shares, bonds, debentures, real estate etc. Mutual fund offers various schemes such as growth scheme, income scheme balance scheme, index fund, equity linked saving scheme. Each of these has different risk and return trade-off. Investors can select schemes according to suitability to the need and risk taking capability.

Certificate

S R Journals Publication

This is to certify that, the paper entitled here with, **SWACHH BHARATABHIYAN: AN INDIAN SANITATION MISSILE of Prof/ Dr./ Shaikat Ali is Peer Reviewed and Published is an International Scholarly Research Journal for Interdisciplinary Studies (P-ISSN 2319-4766). The paper is published in Special issue of an International Scholarly Research Journal for Interdisciplinary Studies, in the National Conference on A TOOL FOR SOCIO-ECONOMIC DEVELOPMENT the Journal possessing impact factor value 4.889**

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A Dynamic Study of Ethics in Social Research

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Abstract: Ethics in Research is means in accordance with the principles of conduct that are considered correct, especially those of a given profession or group. Researchers do research work with human participants so the researcher sees that 1) Are the researchers using documents of secondary data sets, websites, social media etc? 2) Are researchers conducting interviews, observation, filling questionnaires, conducting Experiments, with ethical application, risk assessment, and if information is collected from participants informally with a consent Sheet? 3) To see that is it an online questionnaire with ethical behavior.

Keywords: Principle of Conduct, Considered Correct, Ethical Behavior

Introduction: Original research or collecting data from direct respondents are quality research work than giving second hand information. Scientists like Albert Einstein who developed the formula $E=MC^2$, Newton's law of gravitation, John Bayed who gave TV to the world are the real researchers. Other researchers may copy them or modify them but cannot replace their contribution, similarly, in social research, the researcher should contribute original result than submitting others result. This is known as are unethical practice.

1-Privacy: Privacy is a difficult term to define. Daniel Solve has developed an overview in his paper "A Taxonomy of Privacy", which builds on previous works such as William Prosser's "Privacy" and Alan F. Westin's book "Privacy and Freedom". Many types of privacy have been identified, but for the scope of these guidelines, we will only focus on informational privacy (also known as data privacy) and discuss the principle of informational self-determination.

Informational/data privacy and self-determination: Informational privacy concerns the individual's right to exercise control over the disclosure or processing of her personal information. In this sense, Westin defines privacy as "the claim of individuals, groups, or institutions to determine for themselves when, how and to what extent information about them is communicated to others". Personal information is generally defined as any information about or otherwise relating to an identified or identifiable individual.

The continuum of identifiably of individuals in data sets.

- **Personal autonomy**– the development of the personality and prevention of manipulation by others;
- **Emotional release** – the ability to escape everyday tensions;
- **Self-evaluation** – understanding events and experience from the individual's perspective;
- **Protected communication** – sharing information with trusted individuals and setting interpersonal boundaries.

Privacy Harms: The need to protect privacy can best be explained from the perspective of possible harms and risks. Protection from privacy harms is a legal right for data subjects in many countries. Privacy breaches can be first-order harms (e.g. identity theft, blackmail), or a second-order harm, which increases the risk of other first-order harms (e.g. disclosing data collected by surveillance).

EVALUATION OF EFFECTIVENESS OF EXSISTING
LAW IN PROTECTING THE MOST DEVALUED AND
DEPRIVED UNORAGANISED SECTOR IN INDIA

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ABSTRACT

The unorganized sector is the main characteristics of Indian economy covering maximum hands working towards its growth. This sector accounts for more than ninety percent share in the economy against the organized sector. This sector lacks formal relationship between employer and employed, security and regularity of payment, stability of job or employment, deprivation and devaluation of real cost of the labour. It includes Contract labour including construction workers, casual labour, labour employed in small scale industry, handloom power loom workers, beedi and cigar workers, employees in shops and commercial establishment, sweepers and scavengers, tribal labour and other all who are unprotected. They have constraints such as casual nature of employment, ignorance and illiteracy, small size of establishments with low capital investment per person employed, scattered nature of establishments etc. Many acts have been brought into the force to provide protection to the labour of this sector. Various bills have been passed for the welfare of labour of this sector time to time. But either the implementation is not proper or mass group of workers are unaware of it. This paper gives theoretical idea of this unorganized sector, their problems, as various laws passed for their welfare. Paper concludes stating deprivation and need of government affords toward safeguarding interest of unorganized labour with social security and human rights.

Keywords: Unorganized, Social Security, Labour Laws

OBJECTIVES OF STUDY

- To understand unorganized sector and its features.
- To discuss the classification of labour in this sector

EMPLOYEE SATISFACTION A KEY TO SUCCESS – A STUDY OF BANK OF MAHARASHTRA

Dr. Shaukat Ali

ABSTRACT

Public Sector Banks (PSBs) have laid a strong foundation for the industrial development of the country. As matter of policy public sector is service centric and they play a key role in nation building activities to take the economy in the right direction. The job satisfaction of employees plays significant role in productivity of any organisation. The Indian banking sector has emerged as one of the strongest drivers of India's economic growth. The Indian banking industry (US\$ 1.22 trillion) has made outstanding advancement in last many years, even during the times when the rest of the world was struggling with financial meltdown. In current scenario public sector bank has been facing challenges of attracting young talent and come up to expectation of customers due to rapidly changing consumer behaviour and technology. To remain in competition with increasing number of private sector banks and foreign banks and serve nation in best possible way motivated and satisfied employee is the key and thus needed the culture to increase the level of motivation and satisfaction of employees.

Key word: - Employee satisfaction, Banking industry, public sector Bank, employee retention, Work life balance.

Creating a Strategy to Enhance India's Export Trade

Shaukat Ali*

Abstract

We have entered into 21st century with greater hopes and aspirations to enjoy fruits of modernization and globalization. The accelerating pace of liberalization and globalization in the world economy has increased opportunities for growth and development and at the same time it has also added new complexities and risks in the management of global interdependence. India's export performance is not satisfactory, given its size and population. Since independence India's share of the world export trade has been fluctuating between 0.5% and 1.3%. While India is becoming an active player in world trade negotiations and shaper of world trade policies, it is still a small player in world trade. The purpose of this paper is to view India's export trade and the need for different policy prescriptions in export trade, at different times based on the changing future scenario to be witnessed in the domestic economy as well as in the world economy. Globalization has no doubt thrown a greater challenge to exporters. However, it is also an opportunity. Competitiveness is the main challenge before us today. To face the challenges of globalization, today's business enterprises are required to upgrade the skills of their employees. They should introduce knowledge of new management techniques which will help to enhance the performance effectiveness of managers especially employed in export oriented industries. Management of export oriented industries should be given all the necessary help by the government.

Key Words: EXIM Policies, Foreign Trade, GDP, Globalization, OECD.

Introduction

We have entered into 21st Century, where we find that the watchwords are "Globalization", "Privatization" and "Liberalization". Globalization is an economic phenomenon brought about by convergence of technology and economic liberalism. The reduction in cost of communication and quick and efficient transportation, emergence of internet economy, the frictionless flow of global capital and the wide spread acceptance of market liberalism have brought about greater economic interdependence and connectivity. The twin process of globalization and liberalization is shaping a new system of international economic relations in which the changing pattern of investment, production, distribution, and trade, the global span of low cost finance and information technology are dominant factors.

The accelerating pace of liberalization and globalization in the world economy has increased opportunities for growth and development, and at the same time it has also added new complexities and risks in the management of global interdependence. By signing GATT accord in 1994, India has become a member of WTO, which has become highly controversial. Therefore, it is necessary to debate the issues raised by integration of Indian economy into global economy. The scenario of export trade in the new millennium is going to be dynamic particularly where the world economics are expected to move differently due to rapid changes which might occur in their domestic economies.

The purpose of this paper is to view India's export trade and the need for different policy prescriptions in export trade, at different times based on the changing

future scenario to be witnessed in the domestic economy as well as in the world economy. Globalization refers to linking of the economy of a country with the global economy. It means opening up economy to the foreign direct investment by providing facilities to foreign companies to invest in different fields of economic activity in India. It implies removing constraints and obstacles to the entry of MNCs and TNCs in India through dilutions and ultimate scrapping of restrictive laws. Globalization facilitates Indian companies to enter into collaborations and encourages them to joint ventures abroad. Globalization aims to bring down levels of import duties and replacement of plethora of export incentives of exchange rate adjustment for export promotion. In India, the process of globalization was initiated in the early eighties. However, the real thrust to globalization was provided from the year 1991 after the historic announcement of a new industrial policy by Dr. Manmohan Singh, the then Finance Minister of India.

Significance of Export:

Export promotion has always been a priority in almost all the countries of the world. They undertake strong export promotion measures including implicit and explicit subsidies particularly western countries in order to generate surplus for exporting investment goods and essential commodities for consumption. Exports have been accorded an important position in growth and development of many nations. In India too, export promotion has been given top priority. Realizing the benefit of export trade, Pandit Jawahar Lal Nehru the then Prime Minister of India during the early 60s coined a slogan "Export or Perish". The slogan puts emphasis on the immense need and importance

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ETHICAL ISSUES IN MARKETING RESEARCH

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Abstract:

It has been often seen that the companies collect personal information of the clients and customers through market research for developing better strategies, for ensuring better services and to orchestrate for better custom response management. This orientation is justified, but when the company uses the information for no research purposes the trust of the respondent is breached. The above instance has become a common practice in every organization, be it profit making or nonprofit making. The automobile, telecom and insurance services has extensively relied on this method but what is more alarming is that the educational institutions have also tried to access student information and database to allure them to take admissions in their institutions. The problem has called for the intervention of the TRAI and other regulatory bodies to restrain the companies from making unauthorized use of the customer information for their own selfish ends. This paper attempts to study the public opinion on the ethical issues involved in gathering the information for marketing research and disseminating it to the companies for marketing their own products and services.

Methodology –

The analysis of this paper is totally depend upon secondary data like journal, books and various website from internet

Introduction:

Most marketing research benefits both the sponsoring company and its consumers. Very often the marketing companies conduct marketing research and learn more about consumers' needs, resulting in more- satisfying products and services. However, the misuse of marketing research can also harm or annoy consumers. Two major public policy and ethic issues in marketing research are intrusions on consumer privacy and the misuse of research findings. Many consumers feel positively about marketing research and believe that it serves a useful purpose. Some actually enjoy being interviewed and giving their opinions. However, others strongly resent or even mistrust marketing research. A few consumers fear that researchers might use sophisticated techniques to probe their deepest feelings and then use this knowledge to manipulate their buying. Or they worry that marketers are building huge data bases full of personal information about customers. Whenever a company sells data about their customers, they run the chance of aggravating their most valuable asset: the consumer. Whether the intended use of the data is ethical or unethical, a vast majority of consumers are completely against the sell of information collected on them. Do consumers have the right to not have their information even collected, let alone sold to third parties? Who is responsible for ensuring a corporation does not violate a customer by the misuse or selling of customer information? Other consumers may have been taken in by previous research surveys that actually turned out to be attempts to sell them something. Still other consumers confuse legitimate marketing research studies with telemarketing efforts and say 'no' before the interviewer can even begin. Most, however simply resent the intrusion. They dislike mail or telephone surveys that are too long or too personal or that interrupt them at inconvenient times. Increasing customer resentment has become a major problem for the research industry. Any business that deals with consumers' information has to take privacy issues seriously. Some companies view privacy as way to gain competitive advantage as something that leads consumers to choose one company over another. The best approach is for researchers to ask only for the information they need.

FDI AN INTEGRAL COMPONENT OF GLOBALIZATION-----**AN ANALYTICAL STUDY IN INDIAN SCENARIO****Dr. Shaukat Ali**

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ABSTRACT

Foreign direct investment (FDI) is an integral component of globalization, because its links different economies together and makes them more economically interdependent. Economical interdependence represents one of the salient benefits of globalization. Interlinked economies can improve the flow of Goods, services, capital, and information, as well as other resources, and result to a more optimal allocation of these limited resources. FDI aims to offer diverse solutions to different business problems and fulfils host country needs. For investors, FDI presents a ticket to internationalization of resources and output, as well as economic, social, technological development. Thus, Foreign Direct investment helped to boost those sectors of economy which needed financial motivation with the help of foreign investment.

Keywords: - FDI, Retail Market, service industry, Balance of trade, Balance of payment.



FUTURE OF PAPER MONEY VIS- A - VIS PLASTIC MONEY

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ABSTRACT

Today's generation has much more options to choose from due to revolution taken place in world of technology .the globalisation of Indian economy has resulted in sharp increase in the income of Indian people especially the young one. Nowadays middle class and young one favours cashless transactions. They appear to boost the possession of multiple cards especially the credit cards without understanding most of terms and conditions imposed by service provider. These preferences of plastic money and discreet levy of tough terms and condition of service provider result into heavy financial stress and has become the cause of conflict between holder and service provider and ruin for many so called modern families.

Key words – Customer satisfaction, Plastic Money, Paper Money, Debit Card, Credit Card

INTRODUCTION

Plastic money made out of plastic, is a new and easier way of paying for goods and services. Plastic money was introduced in the 1950s and is now an essential form of ready money which reduces the risk of handling a huge amount of cash. It includes credit cards, debits cards, ATMs, smart cards; etc . Plastic money is alternative to cash or standard. Plastic money is to refer to the credit cards or the debit cards that we use to make purchases in our everyday life. Plastic money is much more convenient to carry around as you do not have to carry a huge sum of money with you. It is also much safer to carry it along or to travel with it as if it is stolen one can consult the bank whose service you are using and get it blocked hence saving your money from getting stolen or even lost.

Nowadays even developing countries like India are encouraging the use of this plastic money more than cash due to these reasons. Furthermore these credit and debit cards also have plastic used in their making and that is where the name 'plastic money' has originated from.

Options to customers

Credit card

A credit card has become very popular plastic money that is used to pay for products and services .Its mechanism of payment is easy and safe. Its popularity i8s because the immediate burden of payment is postponed. It is so as the institution /bank which issued card make the payment on behalf of customer.

Debit

Debit cards are similar to credit card. When a debit card is used to make a payment, the total amount charged is instantly reduced from the bank balance. Debit card is issued by banker to those who have account with the bank.

GROWING COUNTERFEIT IN MEDICINE WORLDWIDE AND ITS IMPACT ON HEALTH AND WORLD ECONOMY

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ABSTRACT

In today's era, the counterfeiting of currency and medicine are common problems that plague governments and manufacturers worldwide. However, of all the different counterfeit and falsified goods produced, none are more potentially damaging than those affecting public health and safety, such as the production, distribution, and consumption of counterfeit and falsified medicines. According to the World Health Organization (WHO), a significant fraction of the world's drug supply is counterfeit and falsified. Estimates of counterfeit drugs range from 10 to 15 % for the world drug supply, to more than 25% in developing countries.

Counterfeit drugs generated an estimated \$75 billion in revenue in 2010, according to the National Association of Boards of Pharmacy. Unlike fake sunglasses, fake drugs can kill their purchasers. Each year upwards of 100,000 people around the world may die from substandard and counterfeit medications, according to a recent estimate by Amir Attaran of the University of Ottawa and Roger Bate of the American Enterprise Institute. To date, governments of most of countries have struggled to safeguard the distribution of legitimate drugs and crack down on the fakes.

Lifesaving drugs are also not exempted from the trade in counterfeit medicines. The World Health Organization (WHO) is working with Interpol to dislodge the criminal networks raking in billions of dollars from this cynical trade.

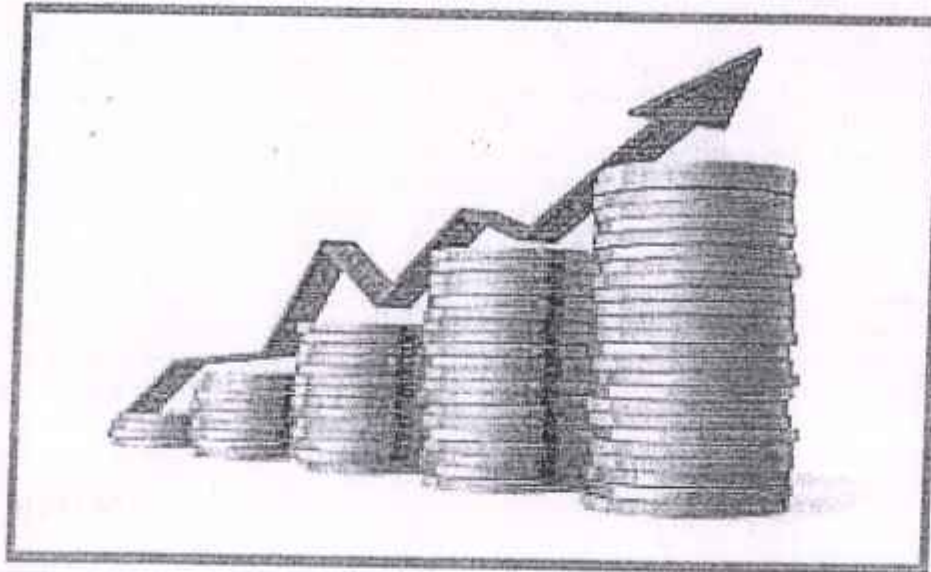
Keyword: Counterfeit Medicine, Fake Medicine, Spurious Remedies, Falsified Medicine Life Saving Drugs

INTRODUCTION

A counterfeit medication or a counterfeit drug is a medication or pharmaceutical product which is produced and sold with the intent to deceptively represent its origin, authenticity or effectiveness. A counterfeit drug may contain inappropriate quantities of active ingredients, or none, may be improperly processed within the body (e.g., absorption by the body), may contain ingredients that are not on the label (which may or may not be harmful), or may be supplied with inaccurate or fake packaging and labelling. Medicines which are deliberately mislabelled to deceive consumers—including mislabelled but otherwise genuine generic drugs—are counterfeit. Counterfeit drugs are related to Pharma fraud. Drug manufacturers

TACTFUL MANAGEMENT

Human Capital And Economic Growth



Abstract :

With time, knowledge economy has been gaining an importance all over the world. Technological evolution is observed leading everywhere to maintain the competitive advantage. This can never be possible without the high level of competence of the people involved in it. Where the people employed are being considered valuable assets and human capital, their role plays the leading role in the organizational success. Human capital is a mixture of two terms human and capital. In economics capital is the factor of production which yields productivity. In the same ways the human factor is also a factor of production known as entrepreneur or labour which adds to the production volume. Without human involvement neither can productive activities be carried not a business be led. The most successful nations have their skilled and talented labour force as a result of huge investment made on their training and quality enhancement. Mere taking work from the labour considering them as human is of no use today but they should be considered as assets and their value should be appreciated by investing for their education and knowledge expansion. Such accumulation of human capital through learning activities significantly influences many sectors. In the macroscopic aspects, many researchers present that accumulation of one's human capital on education and training investment largely affects the growth of an individual's wage, firms' productivity, and national economy (Denison, 1962; Schultz, 1961). Human capital is lined to the production orientation perspective of human capital. According to Romer, the human Capital is a 'Fundamental source of economic productivity'. It is the investment which makes people to increase their productivity themselves. Therefore the term human capital is very crucial for the economic growth and development. This paper throws light on human capital role in the economic growth of an economy backed with skill-up gradation and approaches of their measurement.

Keywords:

Humah Capital, Educational Investment, Skill Accumulation, Productivity.

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A Study of Impact of Social Media on College Students

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Abstract:

Digital user refers to a person who uses Information Technology with smart phones and computer systems. It is regarded as a tool that helps reduce stress or helps focus on social interaction in the physical environment. Students are benefited from the use of mobile phones which includes relaxation, lowers anxiety, better appreciation of one's environment and becoming more people oriented. Technological advancements and tools such as mobile Phones, Palm Tops etc. coupled with high speed internet connectivity available to us today has made our lives easier and accessible to the global world. Social Media and other online applications are useful tools which help people to connect with each other within the purview of their personal space in a comfort zone, at times even without stepping out of their homes.

The present study is carried out among the smart phone users to create awareness of concept of digital use and its positive and negative impact on human beings, to analyse the use of digital media among new generation to create personality development. For this study the researcher uses primary as well as secondary data. The researcher concludes that after addiction to digital media, the behaviour of people has changed due to so many factors.

Key words: Digital user, Virtual environment,

I - Introduction:

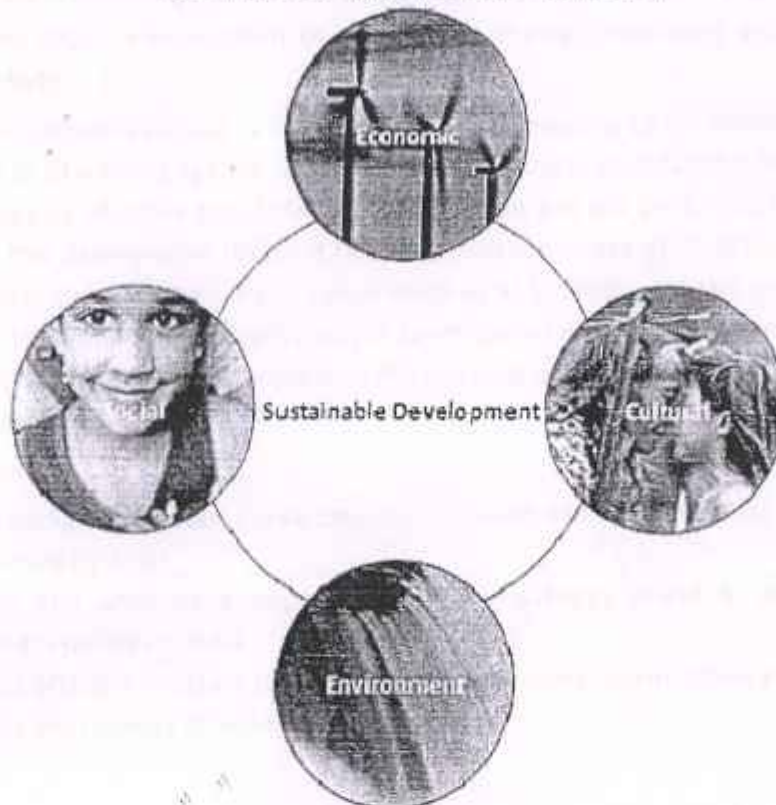
Digital user refers to those persons who are using information technology in order to engage in social, political, legal and governmental organisation. Digital use is an important concept that helps individuals to widen their reach, as we find people today constantly on the move living much of their lives on the internet, interacting with other people around the world. In today's scenario it has been observed that the present generation as well as the upcoming generation are more active in the virtual world rather than the real world. More than one million U.S high school students drop out each year on an average, one student every twenty nine seconds. More than 70% of public schools that is, around 12000 schools do not have access to sufficient broadband facilities to allow most of their students to engage in digital learning activities at the same time.

Scope of the study:

The technology and tools used for education in a school system is far superior higher than the tools used in college level these days. There are lot of senior colleges which still lack the use

Installation of skill & sustainable economic development in india

INSTALLATION OF SKILL & SUSTAINABLE ECONOMIC DEVELOPMENT IN INDIA



Dr. Shaukat Ali
Mahadeo P. Ghadge

Abstract :-

Today's era is knowledge based economy driven by IT revolution and scientific development in every economic sector. Globalization, Liberalization, and Privatization has shaped several job opportunities at the same time created several challenges for the traditional occupations due to skill gap. Country's prosperity depends on how many of its people are in work and how productive they are, which in turn rests on the skills they have and how effectively those skills are used. Skills are a foundation of decent work and productivity.

Key Words: - Skill Development, Skill Development Policy, Human Talent, Employment, Higher Education, Informal Economy

Introduction:-

Globalization, Liberalization, and Privatization has resulted in massive transformation in social, economic, political, and cultural development across the globe. It has shaped several job opportunities at the same time created several challenges for the traditional occupations due to skill gap. Equipping the workforce with the skills required for the jobs of today and those of tomorrow is a strategic concern in the national growth. The globalization of markets is accelerating the diffusion of technology and the pace of innovation. New occupations are emerging and replacing others. Within each occupation, required skills and competencies are evolving, as the knowledge content of production processes and services is rising. Country's prosperity depends on how many of its people

**AN ANALYTICAL STUDY OF PERSONNEL POLICY
FOR SCIENTIFIC & TECHNICAL MANPOWER OF
HAFFKINE INSTITUTE FOR TRAINING, RESEARCH
& TESTING, MUMBAI –A GOVERNMENT OF
MAHARASHTRA GRANT IN-AID INSTITUTE**

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ABSTRACT

A policy is a predetermined and accepted course of thought and action to serve as a guide towards certain accepted objectives. Personnel policies lay down the decision making criteria in line with the overall purpose of the organization in the area of human resource management. Personnel policies are developed by the top management to assist the managers at various levels to deal with the people at work. Thus personnel policies can be interpreted as the recognized intentions of top management with respect to efficient management of work force.

As part of this study, Personnel policies were studied at Haffkine Institute (HITRT), Mumbai. Though institute is one of the reputed institute for research, training & testing study revealed that employee satisfaction & motivation is matter of serious concern, the study was primarily undertaken to find out effectiveness of personnel policies of the institute to judge competency of the institute in general & its employees in particulars in the era of liberalization & globalization with its unique challenges.

Keywords: Employee Satisfaction, Personnel Policy, Motivational Level, Research Professional

INTRODUCTION

Today Competency is the key for the success of global organization there has been a round shift in the focus of organizations. The strategy for competing is replacing with strategy of excelling. Efforts are being made to build a core competency that will see them through in crisis. Haffkine Institute for Training, Research & Testing, Mumbai over the years has emerged as a multidisciplinary, full fledged Biomedical Research Institution, engaged in research on various aspects of infectious diseases since its foundation in 1899. It also serves as a premier teaching institution in the field of Biomedical Sciences, and is affiliated to the University of Mumbai for M.Sc. and Ph.D. programmes. Besides these activities Haffkine Institute for Training, Research & Testing, Mumbai has been serving as a guard for human health by other means like Biological testing of health related products like Pharmacokinetics studies of medicinal drugs, Toxicological studies of household health



Original Research Article

An analytical study on the performance of the banking ombudsman scheme in India

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ABSTRACT

Context: Customer satisfaction is an integral element in inculcating trust among the common people in the banking sector, which may also boost financial inclusion. Customer satisfaction can be measured in terms of complaints received about the bank services. The Banking Ombudsman Scheme was introduced in India in 1995 and revised in 2002 to enable the resolution of complaints of customers of banks relating to certain services rendered by the banks.

Materials and Methods: To analyse the performance of the Banking Ombudsman Scheme in India based on selected parameters, a descriptive research design has been used. The present study is based on secondary data compiled mainly from "The Banking Ombudsman Scheme-Annual report" which is published by RBI every year from 2015-16 to 2019-20. For analysis purposes, descriptive statistics tools such as percentages have been used.

The Ombudsman scheme is a blessing and a very prominent medium for redressal of grievances by the general public against banks and banking services. The resolution and the pace of resolution of the complaints is an essential aspect of consumer satisfaction. Also, the total number of banking transactions is growing because of inclusion, new modes of payments & settlements coming, and newer products, offerings & services. Considering this, RBI should increase the number of Ombudsmen proportionately. BO's offices have started outreach activities for creating awareness among customers. But still, it needs to be more rigorous, especially in rural areas.

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1. Introduction

The Banking Ombudsman is a quasi-judicial authority created in 2006, and the authority was created according to a decision made by the Government of India to enable the resolution of complaints of customers of banks relating to certain services rendered by the banks. The Banking Ombudsman Scheme was introduced in India in 1995 and revised in 2002. The Reserve Bank first notified the Banking Ombudsman Scheme (BOS) in 1995 under Section 35 A of the Banking Regulation Act, 1949.

The current scheme became operative on 1st January 2006 and replaced and superseded the banking Ombudsman Scheme 2002. Presently the Banking Ombudsman Scheme 2006 (As amended up to July 1, 2017) is in operation.

There are 22 regional offices of Banking Ombudsmen in India. The latest offices are opened in Jammu, Raipur, Mumbai-II & New Delhi-III. The Reserve Bank administers it through 22 Offices of Banking Ombudsman (OBOs) covering all states and union territories.¹⁻⁵

The CMS platform, launched in June 2019, brought all stakeholders namely Reserve Bank, the Regulated Entities (REs), and their customers on one web-based platform; and digitalized the entire process of handling customer

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Mobile Marketing: Merging of Banks and its Impact on M-Banking users through Smartphone Technology

Khan Suhana Begum Sanaulla Shabina

Research Scholar

Dr. Shaukat Ali (Professor)

Research Guide: Research Center: Anjuman-I-Islam's, Akbar Peerbhoy College of Commerce and Economics,

Abstract

In today's fast pace world where technology is playing its own significant value, Smartphone's being one of the most important components in technology advancement. The day is not too far that the entire commercial world will actually be on the touch of their finger tip. Mobile marketing, booming all around is also paying a significant role in banking industries. Moving towards advancements and up gradation banking is now leading forward in terms of providing add on facilities to its valuable customers. Moving from branch foot falls to online banking, that is E-Banking, and customers have availed themselves with Mobile Banking. Taking about banking industries about mergers and collaborations of banks is now floating news via social media. This article will reveal the impact of mergers on consumers, their perspective, specifically on customers who have availed themselves on Mobile Baking, through their Smartphone's.

Keywords: Mobile Marketing, Mobile Banking, Customers, Smartphone Technology.

Introduction

Cashless transactions and demonetisation one of the major cause due to which there's a highly value of customers using m-banking these days. Although banks have introduced online banking system, where transactions can be done smoothly through any electronic mechanism such as computers, laptops and so one just needs to connect the same via internet. Invention took place and they came up with mobile applications. Today every single bank is running more effectively and efficiently through these apps. Mobile banking applications is not only playing a significant role in banking sectors, but also satisfying the customers, by providing multi facilities at a single point of time.

“A Study of Consumer Behaviour & Loyalty In Print Media – Challenges & strategic prescriptions with Special reference to English, Hindi, Marathi News Paper readers-Mumbai”

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ABSTRACT

In today's era of communication revolution, Print Media has to play very important role. Print media is like a mirror to the society in which the state of affairs gets reflected and demand attention of the public. Indian Newspaper Industry is witnessing high growth, despite the rise of the Internet and of telecommunications as viable sources of information. To be in race the publishers must recognize the need & preferences of readers. Though, cost factor is clear in favour of print media but it may not be enough to win hearts& minds of the consumers. They must focus to have special strategy by making publication more enrich in value, attractive & reader worthy. Research makes an attempt to recognize the preferences and behaviour of the readers of the newspapers on the basis of their attitudes, needs, wants, beliefs. This research also analyzes the influence of psychographic factors on brand loyalty in the competitive Market environment. Print media is going to be huge one in future It is predicted that this media will continue to rise at an attractive annual rate of 10% between 2011-2014 along with big future opportunity this media may counter some inherent challenges. An attempt has been made in this paper to look into challenges ahead & recommends ways & means to address the issues. Earlier all the newspapers thought that the opportunity for them was within their own geographical area. But, in coming years publishers will be spending over Rs.900 crores to invade into other's territories.

Keywords: Customer satisfaction, Readership survey, Content analysis, News paper, Brand promotion

INTRODUCTION

Print Media is one of the most powerful & cost-effective medium for transfer of the Knowledge. A newspaper is like a mirror to the society in which the state of affairs gets reflected and demand attention of the public. According to the World Association of Newspapers it is estimated that one in every five daily newspapers in the world is published

CASE STUDIES ON INVESTMENT BANKING PRACTICES

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ABSTRACT

This case study concerns PiperJaffray Companies, an investment bank and asset Management Company based in Minneapolis, Minnesota. It is set against the backdrop of the 2000 and 2008 financial crises. The heart of the company's business is focused on serving US and international corporate needs in the areas of mergers and acquisitions, financial restructuring, asset and investment management, institutional brokerage services for debt and equity financial products, debt and equity securities research, initial public offerings, and public finance among others. Piper Jaffray Companies operates through several subsidiaries such as Piper Jaffray& Co., which is focused towards corporations, public institutions, and institutional investors, and Advisory Research, Inc., which serves as the company's asset management function. In December 2002 Piper Jaffray agreed to pay \$25 million in fines as settlement for charges that conflicts of interest between its investment banking and research departments led to the company providing biased stock ratings. These charges were brought against the company by state and federal regulators. In March 2003 the company settled with the Securities and Exchange Commission, National Association of Securities Dealers, the New York Stock Exchange, the New York Attorney General, and a host of other New York state regulators. Piper Jaffray settled without admitting or denying guilt in the matter.

Keywords: finance, investments, bank, international, SEC, brokerage, crisis, merger, acquisition, ethics

CASE OBJECTIVES

The purpose of this case study is to evaluate an investment bank in the shadow of the financial crises of 2000 and 2008. Students should consider the problems that have arisen within financial services industry since the end of the Cold War, particularly in regards to investment banking. Students should then discuss the implications of investment bank behavior and the associated ethical dilemmas created by or associated with that behavior. Particular attention should be given to the impacts on the financial markets, hence the financial systems and economies of the US and the world at large.

INTRODUCTION

PipperJaffray Companies is an investment bank and asset management company based in Minneapolis, Minnesota, with 35 offices located across the US and in London, Zurich, and Hong Kong. The heart of the company's business is focused on serving US and international corporate needs in the areas of mergers and acquisitions, financial restructuring, asset and investment management, institutional brokerage services for debt and equity financial products, debt and equity securities research, initial public offerings, and public finance among others. Piper Jaffray Companies operates through several subsidiaries such as Piper Jaffray& Co., which is focused towards corporations, public institutions, and institutional investors, and Advisory Research, Inc., which serves as the company's asset management function. Piper Jaffray was founded in 1895 (Yahoo, 2014, Piper Jaffray, 2014a).

Investment banks are financial institutions that assist corporate, government, and individual clients with a broad range of products and services. These products and services include assisting corporations in mergers and acquisitions, raising capital for the corporation, underwriting corporate debt and equity securities, making a market in those securities, providing brokerage services for debt and equity financial

MOBILE MARKETING: A SUSTAINABLE DEVELOPMENT IN SMARTPHONE TECHNOLOGY

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Abstract:

The emergence of Smartphone technology has made people engaged in multiple aspects. Consumers are buying devices since they have been around to such technology. The demand for Smartphone's have topped out. The sustainable trend in using Smartphone is driving force in enhancing technology development. Marketing industry have a keen objective as to make oneself sure that they have their shop accessed by consumers via Smartphones. The scenarios of Smartphone users can be easily located. Their flexibility in buying things is becoming a reality, through the use of Smartphone's. This article covers below the sustainable development highlighting the impact of certification on the Smartphone industry and provides an insightful perspective regarding the same.

Keywords: *Mobile Marketing, Smartphone Technology, Sustainable Development, Certification, Consumers.*

Introduction

By necessity we have entered into a stage of sustainable development. This continuous development will become a part of every one's life. Yet, with new information and upgraded technology various sectors and industries are sustainably changing. Smartphone is one of a resonance industry. Smartphone's an extension of human bodies, always travelling simultaneously. No matter where we are or what we do this technology is always there with us. Smartphones find a specific a significant place in one's life, just as a companion. The life cycle of every customer is moreover influenced by the power of Smartphone.

Day by day implementing features and prompting campaigns are drawing attention, hypnotizing the minds of the consumers; they are staying connected using Smartphone's

Mobile marketing encompasses all marketing strategies that are applied via Smartphone's through internet. Mobile marketing is in a state of constant development with all new latest and upfront trends.

TCO Development is the organization behind TCO Certified, the international sustainability certification for IT products. For over 20 years TCO Development has provided solutions for



A Study on Investment in Mutual Fund through online Mode Based on Equity and Debt Scheme

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Abstract

In today's volatile market environment, mutual funds are looked upon as a transparent and low cost investment vehicle which attracts a fair share of investor attention and also helping in growth of the industry. The study investigates the difference in investment pattern in mutual fund scheme namely Equity scheme and Debt scheme via online mode on the bases of gender and Age. The study is based on 50 Mutual fund investors of Mumbai. Likert type scale used to measure preferences of the mutual fund investors towards Mutual fund schemes. Descriptive analyses and Analysis of Variance (ANOVA) is applied to analyse the data. In the present study, it is found that Younger generations are more inclined towards online mode. Age group of 41-50 years invests both in equity and debt scheme through online mode. ANOVA is conducted to know the variances. Hence, from the study it is concluded that no significance difference between the investment through online mode in Equity scheme and Debt Scheme on the basis of gender and age of the investor.

Keywords: Mutual Fund, Equity Scheme, Debt Scheme, online mode.

Introduction

A mutual fund is a trust which collect saving from investors who are having common objective. All the money which is collected by mutual fund invested in capital market in various instruments like shares, debentures, bonds etc. all these securities generate income and then these income is distributed to unit holder according to number of units hold by them. Since 1996, Mutual fund industries have achieved success because of mobilization of resources and increase in new entrants.

Mutual fund is managed by fund manager who are expert in the field and manage portfolio efficiently. Mutual fund is professionally managed fund which offers diversification benefits and low transaction costs. It offers proper blend of risk, return and liquidity depend on the type of scheme of mutual fund chosen by the investors. Mutual fund has many advantages and various schemes to suit the investors need, Due to this many investors attracted towards mutual fund. Investment in mutual fund depends on various factors like flexibility, diversification of risk, Liquidity, availability of schemes. All investors are not of same type, their preference differs from one another. To meet their need there are various schemes under mutual fund.

Due to digitalization now investment in mutual fund can done through online mode which makes the whole process convenient. Investors can easily register and handle their mutual fund and due care is taken by of online security. Various AMC has their own online portals

16. A Study on Mutual Fund Investor's Preference for Investment Through Offline Mode and Mobile Apps With Reference to Mumbai

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Abstract

Mutual fund is professionally managed investment avenue that gives opportunity to investor to invest amount. Mutual fund diversifies the amount into various securities such as shares, bonds, debentures, real estate etc. Investors can invest offline by visiting mutual fund branches, distributor and authorised banks. Which is convenient as personal attention and service is provided to them. Mobile apps are also available for the investment in mutual fund. This paper is an effort to understand the mutual fund investor's preference for investment through mobile apps and offline mode with reference to Mumbai. Two ways ANOVA was applied to understand significant difference between investment in mutual fund through offline mode and mobile apps on the basis of gender and age of the investor of Mumbai. The study shows that there is no significant difference for investment in mutual fund through mobile apps and offline mode on the basis of gender and age of the investor.

Keyword: Mutual fund, offline, mobile apps, Mumbai.

Introduction

Mutual fund is professionally managed investment avenue that gives opportunity to investor to invest amount. Direct investment sometimes offers higher return at higher risk or vice versa. Every investor has different risk appetite. Mutual fund diversifies the amount into various securities such as shares, bonds, debentures, real estate etc. Mutual fund offers various schemes such as growth scheme, income scheme balance scheme, index fund, equity linked saving scheme. Each of these has different risk and return trade-off. Investors can select schemes according to suitability to the need and risk taking capability.

RESEARCH DIMENSIONS

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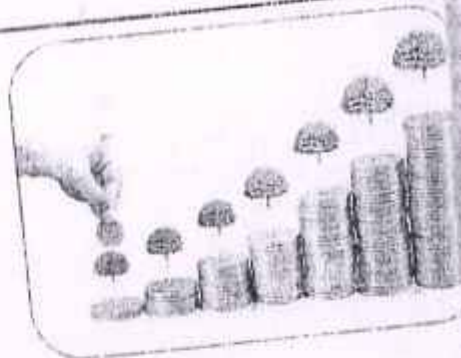
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A STUDY ON MUTUAL FUND INVESTMENT WITH REFERENCE TO SOURCE OF INFORMATION

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ABSTRACT:

The study investigates the preference of the mutual fund investors towards sources of information for investment in mutual fund. Due to technological advancement there are lots of information available on internet. The study examined the preference of mutual fund investors for radio, television and internet as source of information. A sample 50 respondents selected randomly from Mumbai to collect data. Descriptive statistics and analysis of variance conducted for analyzing the data. The result reveals that no significant difference in Radio, Television and Internet as source of information and Gender of investors whereas source of information significantly different according to age group.

KEYWORDS: Mutual fund, Radio, Television, Internet.

1. INTRODUCTION

A mutual fund is a trust which collect saving from investors who are having common objective. The money which is pull together by mutual fund invested in capital market in various instruments like share debentures, bonds etc. all these securities generate income and then these income is distributed to unit holder according to number of units hold by them. With the initiative of RBI and Government of India Mutual fund industry is set up in 1963 with establishment of Unit Trust of India. Mutual funds main aim is to appeal to investors and to attract them. Since 1996, Mutual fund industries have achieved success because mobilization of resources and increase in new entrants.

Changes in the Indian economy like Liberalization and deregulation led to increase in competition in attained growth. Managing securities requires thorough knowledge of working of financial market, which quite difficult for an investor. Mutual fund is managed by fund manager who are expert in the field to manage portfolio efficiently. Mutual fund is professionally managed fund which offers diversification benefit and low transaction costs. It offers proper blend of risk, return and liquidity depend on the type of scheme mutual fund chosen by the investors. Mutual fund has many advantages and various schemes to suit investors need, Due to this many investors attracted towards mutual fund. Investment in mutual fund depends on various factors like flexibility, diversification of risk, Liquidity, availability of schemes. Investors behavior affect their investment in mutual fund which depends on adequate information about mutual fund and its functioning. Sources of information play very pivotal role to build image of the mutual fund supplement with disseminating information about fund and its working. Well aware investor will be able to take decision while investing. There are various sources which timely inform investors about the mutual fund function and the smallest amount by which an investor will be able to start investing mutual fund.

THE POTENTIALITY MAKE IN INDIA AND MAKE FOR INDIA: OPPORTUNITIES AND CHALLENGES

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Abstract

The objective of this paper is to study the mantra 'Make in India', given by Prime Minister. Is it a challenge or an opportunity for Indian as well as foreign investors? The objective of this mantra is to encourage the production of goods and services in the country. The aim of the slogan is purely classical economics that there is going to be a demand and there would be producers who would be incentivized to supply goods and services to meet that positive response and transform India into global manufacturing hub. This paper helps answer the question by describing the job growth potential of the Indian economy. Opportunities and challenges for manufacturing firms particularly in the states under the influence of DMIC

Key words: Manufacturing Hub, Job Growth, DMIC= Delhi Mumbai Industrial Corridor.

1. Introduction

The present study is an attempt to understand the global and domestic outlook of manufacturing sector, growth dynamics, opportunities and challenges for manufacturing firms particularly in the states under the influence of DMIC(Delhi Mumbai Industrial Corridor).The Government recently launched the Make in India initiative which is expected to make India a manufacturing hub while eliminating the unnecessary laws and regulations, making bureaucratic processes easier, make government more transparent, responsive and accountable and to take manufacturing growth to 10% on a sustainable basis.

Echoing the Sage of Singapore, Prime Minister Narendra Modi has elevated the revival of Indian manufacturing to a key policy objective of the new government, identifying this sector as the engine of long-run growth. "Make in India" is now a flagship initiative not to mention a catchy campaign.

A leading Economist said the big challenge for 'Make in India' campaign would face constant comparison with China's 'Made in China' campaign. China launched the campaign on the same day as India seeking to retain its manufacturing prowess. "India should constantly keep up its strength so as to outpace China's supremacy in the manufacturing sector,"

15. A Study on Customers Awareness Regarding Complaint Management System in Banks

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Abstract

Customer satisfaction is the key to the success in the service industry. Banks provide various types of retail and corporate services to clients. Customers expect perfection in the services offered by banks. The slightest mismatch of expectation and actual receipt of services causes dissonance among the customers. For that purpose, banks shall have complaints management systems in their banks. Also, the complaint management system is one of the customer retention strategies. To analyze the level of awareness among bank customers regarding the complaint management system, a descriptive research design has been followed. The present study is based on the Primary data collected through a self-administered & structured questionnaire and secondary data collected through reference books, journals, newspapers, websites, etc. The research work has been carried out on bank customers in the Mumbai & Thane district in the state of Maharashtra, India for which Random probability sampling and non-probability purposive sampling have been used. The collected data have been analysed by using relevant descriptive statistical tool Percentages. The result of the present study indicates that the expected level of awareness among the customers of the bank regarding the complaint management system is quite satisfactory. But still, banks shall spend more time and effort in identifying the problem areas and give solutions for the same accordingly to raise customer satisfaction To raise the level of awareness, display the complaint management system on the branch offices' website, ATMs, and the welcome kit is highly recommended along with regular advertisement awareness campaigns, messages and emails to the customers.

Keywords: Customer awareness, Grievance redressal, Satisfaction level, Complaints, Banking Ombudsman, banks.

A Case Study of Educational Environment in Mumbai and Navi-Mumbai

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I. Abstract:

In the modern world, students are behaving in a different way as per their potential, requirement and aspects of the learning process. It is very difficult for a professor to understand learner and their behavior around their learning process. In the present study, the researcher collected primary data from the respondents to find the impact of Educational environment on the teacher and learner. The researcher prepared a structured questionnaire and collected primary data which was analysed through SPSS system.

Key words: Educational Environment, Perceived learner, Multiple theories, Multiple requirement

II. Introduction

Teacher is the back bone of the education system. Teacher creates layers of the nation and moulds the personality of students by intellectual development. The environment is growing at a faster pace than the education system of India. The learner uses digital devices with greater proficiency than the teacher who teaches them. Students are learning 100 to 1000 videos for particular information when a teacher is unable to do so due to time and other constraints. The standard LCR education system gives a learner a quality to do so due to time and other constraints. There is a wide difference among the systems before the LPG phase and those being in the current scenario. The student before the LPG phase through brilliant lacked the technical knowledge due to a lack of technological revolution during those times.

Education Status of India Before & After Independence: In the ancient times India had an extremely well developed education system. Herasda and BDD are the sources of Indian Education system. Modern education was started during the British period. Today Indian Education system has completely changed through various commissions and policies. India has tried to develop education system. Basic primary education is PG level. The Government of India introduced Sarva Shiksha Abhiyan as a free based masses. India Krishna mission introduced higher education into rural life, practical, social issues, grounded out of social life, economic & cultural consciousness.

Quality Education in Present: Education is a living thing. There are number of UT's & DM's with well accepted infrastructure. All India survey on higher education 2015-2016 shows there are 734 universities, 11,962 colleges, and 13,14,811 teachers. The quality of work of the graduates is very poor. Most of them are unemployed even after passing the course. Both primary and secondary education depends upon the quality of teacher. Quality of teacher includes education, physical fitness, Psychological, social intelligence of a particular learner being.

Importance of Quality Education & Teachers: The commission world & national commissions affect the Quality of Education. The last president A.P.J Abdul Kalam (NKC) and

"Sustaining Quality" NAAC New Guidelines, 2017 One Day National Interdisciplinary Conference Organized by National Quality Assurance Cell (NQAC) RMDR College, Mumbai.

"When the teacher is impressed with knowledge and improved, good young learners being with value system takes shape." These words give the feedback on the role of quality education. Teacher is a living ideal for others. The reputation of school or college and its influence on the life of the community in various depends on the kind of teacher working in it. Qualified teachers with necessary attitude, value and behaviour are an asset to any nation. Teacher is the back bone of the education system. Teacher creates future of the nation who moulds the personality of students to intellectual development.

IMPORTANT DUTIES OF TEACHER IN SOCIETY

1. Creating awareness among society about their role and responsibility
2. Developing the feeling of mutualism among other teachers.
3. Making promotion in knowledge and skills development.
4. Creating awareness of new teaching methods and techniques.
5. Creating knowledge management skills.
6. Creating awareness and techniques.
7. Head for first and motivational factors in research.
8. Make environment to research activities.
9. Create strong values and character.
10. Create awareness of educational environment.
11. Create quality education.

OBJECTIVE OF THE STUDY

1. To study environment of higher education system.
2. To know pros & cons in the higher education system.
3. To understand the factors which involve higher education into learning system.
4. To suggest a conceptual model that requires learning organization.

Scope of the study

Comprehensive educational system helps to develop the nation. An education system is the backbone of the country. It should be systematic in nature as much as everything depends upon education.

Hypothesis

- H1: There is no significant relationship between Learners requirement and current educational environment.
- H2: There is significant relationship between Learners requirement and current educational environment.

Limitation of the study

1. Time constraint is a limitation as the present study had been undertaken for a short duration.
2. Some respondents are in a hurry so they may not be interested to provide the feedback of the study.

III. DISCUSSION

Continuous Learning: Every environment is always changing due to technological development. Use the track of changes in the environment and every teacher must change.

Time Management: Good time management makes learner being competitive and increases their capacity to work.

Continuous Understanding: Concept based understanding helps to learn clearly in the subject. Technical Knowledge: Technical knowledge comes from one field. But it is important to have strong technical skills about the concerned subject.

Social Skill: Human is a social animal and lives in society. Social skill is a necessary requirement for students as they create social being.

Research Skill: A professor must have research skill to develop the learner being.

GROUP DISCUSSION

Create Time Teaching: A good teacher helps in developing good leadership skills among the learners.

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