

A STUDY ON CUSTOMER AWARENESS ON E-BANKING SERVICES

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ABSTRACT:

The paper deals the consumers perception towards e-banking system related to consumer awareness towards e-banking system with special reference to city of Hyderabad. Data for this investigation were collected from primary as well as secondary sources. The sampling is random. The main target of banks has shifted from customer acquisition to customer retention. In today's scenario most of the banks offer services through the electronic medium called E-banking. Though all banking sector are providing E-banking, the main question is whether the customers are aware of all the E-Banking services offered by their banks. The purpose of the study is to create customer awareness and find out what they preferred most in E-Banking services of SBI bank. After the analysis it has been identified that whether SBI bank provide better service with regard to E-Banking services to customers or not and also identified satisfaction level of customers View about internet banking website of SBI bank. The result of the analysis shows that there is no significant relation between age group of the customer and awareness about E-Banking service among customer. The data analysis shows that age, occupation, income level, of customer are significant factor that decide usage of E-Banking services of SBI bank in the study area.

Keywords: Internet banking, Credit/debit cards, Customer's awareness and Satisfaction level.

INTRODUCTION:

The word "BANK" is derived from a Latin word 'Bancus' or 'Banque', which means a bench. In the early days the European moneylenders and moneychangers used to sit on the benches and exhibit coins of different countries in big heaps for the purpose of changing and lending money. "Banking means, accepting for the purpose of lending or investment, of deposits of money from the public, repayable on demand or otherwise, and withdrawal by cheque, draft, or otherwise." The banking industry is and always has been one of the most important aspects of all industries. The reason being, every other industry needs banks to take part in any investments or financial movements as a way to better their position in their industries. The financial sector reforms ushered in the year 1991 have been well calibrated and timed to ensure a smooth transition of the system from a highly regulated regime to a market economy. The first phase of reforms focused on modification in the policy framework, improvement in financial health through introduction of various prudential norms and creation of a competitive environment. The second phase of reforms started in the latter half of 90s, targeted strengthening the foundation of banking system, streamlining procedures, upgrading technology and human resources development and further structural changes. The financial sector reforms carried out so far have made the balance sheets of banks look healthier and helped them move towards achieving global benchmarks in terms of prudential norms and best practices.

Online banking, also known as internet banking, E- Banking or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.

IMPLEMENTATION AND APPROACH IN FINDING EMPLOYEE ATTITUDE IN SECTORS OF AN ORGANIZATION

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ABSTRACT:

Enhancement in employee performance is the major dilemma of organizations in current environment. Employees are the basic source of profit and competitive advantage. So organizational activities involve in enhancing their employee performance is actually has the motive of organizational performance enhancement. Different psychological and environmental factors affect the employee performance. These attitudes are rooted in the mind of them and come out from the behaviour of the employee. This article identifies three major gaps between HR practice and the scientific research in the area of employee attitudes in general and the most focal employee attitude in particular—job satisfaction: (1) the causes of employee attitudes, (2) the results of positive or negative job satisfaction, and (3) how to measure and influence employee attitudes. Suggestions for practitioners are provided on how to close the gaps in knowledge and for evaluating implemented practices. Future research will likely focus on greater understanding of personal characteristics, such as emotion, in defining job satisfaction and how employee attitudes influence organizational performance

Keywords: Job Performance, Job Satisfaction, employee Attitudes.

INTRODUCTION:

Organizations are continually faced with challenges in order to compete effectively with the global environments; so changes in the structure, processes and individuals within the workplace are planned, strategized and implemented to successfully meet up with the global demands. The success of any organization therefore, lies in fostering an effective method in which employees' can be prepared to accept change as they are the central implementers of the change programs and which in turn bring about commitment of employees' to the organization. Attitudes are the feelings and beliefs that largely determine how employees will perceive their environment, commit themselves to intended actions, and ultimately behave. The importance of attitude in understanding psychological phenomenon was given formal recognition early in the history of social psychology. From the time of the concept's entry in to the language of psychology until now, interest in attitude has been strong and growing. However, over the years attitudes have been studied with differing emphasis and methods. Behaviour of an employee at work relates to his/her job performance. Job performance of an employee is concerned with two aspects. First, employee should perform his/her job in such a manner that it leads to achievement of desirable ends. Second, he/she should use organizational resources efficiently by avoiding or minimizing the waste in performing the job activities. Attitudes have significant effects on the behaviour of a person at work.

REVIEW OF LITERATURE:

Velnampy T (2015) Job attitudes such as satisfaction and involvement are criterion for establishing the health of an organization; rendering effective services largely depends on the



ENHANCING THE DEVELOPEMNT LEVELS FOR EMPLOYEES JOB SATISFACTION

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ABSTRACT:

Employee satisfaction is supremely important in an organization because it is what productivity depends on. Satisfied employees are more likely to be creative and innovative and come up with breakthroughs that allow a company to grow and change positively with time and changing market conditions. The objective of the paper is to measure the level of employee satisfaction of an organization. This research paper highlights some of these problems and presents a picture of level of job satisfaction among employees of organization. In order to gain competitive advantage and adapt to the dramatic changing environment, it is important for them to achieve management efficiency by increasing employee satisfaction in the organization. Hence this research was mainly undertaken to investigate on the significance of factors such as working conditions, pay and promotion, job security, fairness, relationship with co-workers and supervisors in affecting the job satisfaction.

Keywords: Job Satisfaction, organization, employee growth, training, motivation, career, innovation.

INTRODUCTION:

Job satisfaction or employee satisfaction is a measure of workers' contentedness with their job, whether or not they like the job or individual aspects or facets of jobs, such as nature of work or supervision. Job satisfaction can be measured in cognitive (evaluative), affective (or emotional), and behavioral components. Researchers have also noted that job satisfaction measures vary in the extent to which they measure feelings about the job (affective job satisfaction) or cognitions about the job (cognitive job satisfaction). Employee satisfaction can be characterized by job

involvement and organizational commitment. Job involvement measures the degree to which a person identifies psychologically with his or her job and considers his or her perceived performance level important to self-worth. Employees with a high level of job involvement strongly identify with and really care about the kind of work they do. High levels of job involvement are related to fewer absences and lower resignation rates. Organizational commitment is a state in which an employee identifies with a particular organization and its goals, and wishes to maintain

insurance market. In addition to these, there is just one national re-insurer, which is the General Insurance Corporation of India (GICI) (GIC Re). The Indian insurance industry also includes agents (individual and corporate), brokers, surveyors, and third-party administrators (third-party administrators) who handle health insurance claims. Five private sector insurers are registered to underwrite policies solely in the health, personal accident, and travel insurance sectors, out of a total of 29 non-life insurance firms in the country. Star Health and Allied Insurance Company Ltd, Apollo Munich Health Insurance Company Ltd, and ICICI Lombard General Insurance Company Ltd are the insurers in question. It was established in 2001 as a joint venture between ICICI Bank-second India's biggest bank-and Fairfax Financial Holdings Limited a financial services business with headquarters in Toronto-to provide general insurance coverage. A total of 64 percent of the joint venture is owned by ICICI Bank, while the remaining 35 percent is owned by Fairfax. ICICI Lombard General Insurance is the biggest general insurance business in India that is owned by the private sector.

Life-Contingent Annuities and Investment Products:

Annuities are either life-contingent or pure investment contracts. Annuities can also be classified as either fixed versus variable, immediate versus deferred, or qualified versus non-qualified. Annuity contracts also differ in the guarantees that they offer. In addition to annuities, insurers sell investment contracts which take on various forms. The following is a short description of the primary forms and classifications of annuities and investment contracts. Property-liability insurance is distributed through a direct-writer system, where agents represent one insurer, and an independent-agency system, where agents represent several insurers. Independent-agency insurers have higher costs than direct writers. The market-imperfections hypothesis attributes the coexistence of the two types of insurers to impediments to competition, while the product-quality hypothesis holds that independent agency insurers provide higher-quality services. measure cost efficiency and profit efficiency for property-liability insurers and find strong support for the product-quality hypothesis, implying that independent-agency insurers produce higher-quality outputs and are compensated by higher revenues.

2.0 Literature review

Cummins, Weist, Xie and Zi (2017) investigate economies of scope in the US insurance industry over the period 1993–2006. They test the conglomeration hypothesis, which holds that firms can optimize by diversifying across businesses, versus the strategic focus hypothesis, which holds that firms optimize by focusing on core businesses. Scope economies can originate from cost complementarities (including the sharing of inputs such as customer lists and managerial expertise), earnings diversification (which permits the firm to operate with higher leverage ratios), and revenue complementarities (“one-stop shopping” opportunities for consumers that reduce search costs).

Liebenberg and Sommer (2018) develop and test a model that explains insurers’ performance as a function of line-of-business diversification and other variables using a sample of property-liability insurers over the period 1995-2004. The results indicate that undiversified insurers consistently outperform diversified insurers. In terms of accounting performance, the

**COMPARITIVE STUDY ON HR MANAGEMENT IN PRODUCT DEVELOPING FOR
REPUTED COMPANIES**

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ABSTRACT:

Human resource management plays a crucial role in the implementation of strategic management in cooperatives. It has, however, not been accorded the importance it deserves in the cooperative institutions. The existing organizational design of most of the cooperatives does not conform to the basic principles of human resources management of a sound institution. The cooperatives are generally headed by a committee of elected members, who are not necessarily professionals. Human resources are the key for keeping the organization in the market so competitive. These human resources need to be managed effectively to achieve the required performance of the organization. It is necessary to manage strategically the human resources and to adapt at its strategy with organizational strategy. It explains the role of human resource management, trends in HRM.

Keywords: Human resource management, organization, Employment

INTRODUCTION:

It is generally agreed that Human Resource Management (HRM) policy and practices are influenced by contextual factors, such as political, legal, technological, institutional and social frameworks. The contextual approach takes a fresh look at the relationship between HRM, by considering the importance of environmental factors as the influence of public administration, trade unions, and the incidence of social and institutional influences in people management. For more than a century now, human resource management, as a discipline and practice in the management of people in an organization, has evolved and developed into different areas. These disciplines and practices have gone through a process of trial and error, theory building and testing of various concepts by practicing managers and academics. The underlying forces behind the evolution and development of human resource management have been (and still are) mainly environmental, and the quest for knowledge of better ways of acquiring and utilizing labour. The changing organizational environment in the marketplace pushed managers to improve efficiency in the production and service delivery processes by increasing their ability to use the best practices of people management at the time. That is, employee management techniques or methods that would improve production, reduce service delivery costs, and at the same time ensure sustained availability of competent staff in the organization. This introductory chapter is devoted to providing learners with a cursory account of the evolution and development of human resource management and the way it works and influences people management in contemporary organizations.

**IMPACT OF WORKING CAPITAL MANAGEMENT ON PROFIT ABILITY AND
THEIR RELATIONSHIP: WITH REFERENCE TO SELECTED INDIAN
AUTOMOBILE COMPANIES**

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ABSTRACT:The purpose of this study is to find out the effect of working capital management on company profitability. The study aims at examining the statistical significance between company's working capital management and profitability. In light of this objective the study adopts quantitative approaches to test a series of research hypotheses. Data is analyzed on quantitative basis using Pearson's correlation and Regression analysis (Ordinary Least Square). The key findings from the study are; firstly, there exists a positive relationship between cash conversion cycle and profitability of the firm. This means that as the cash conversion cycle increases it will lead to an increase in profitability of the firm, and managers can create a positive value for the shareholders by increasing the cash conversion cycle to a reasonable level; Secondly, there is a negative relationship between liquidity and profitability showing that as liquidity decreases, the profitability also increases; Thirdly, there exists a highly significant negative relationship between average collection period and profitability indicating that a decrease in the number of days a firm receives payment from sales affects the profitability of the firm positively; Fourthly, there is a highly significant positive relationship between average payment period and profitability. This implies that the longer a firm takes to pay its creditors, the more profitable it is.; and Fifthly, there exists a highly significant negative relationship between inventory turnover in days and profitability hinting that firms which maintain sufficiently low inventory levels reduce the cost of storing the inventory which results to higher profitability.

Key Words: Assets management, Liquidity, Leverage, Profitability, Working capital.

INTRODUCTION:

Working capital is the lifeblood of a business. It shows strength of the company in short period of time. It helps in designing a framework to smoothen the financial constraints of business so as make effective use of its resources. Working capital is described as the capital available to meet the day-to-day operations, and depending on the industry, it could be a relatively high percentage of the total assets of the organization. Working capital management is important because of its effects on the firm's profitability and risk, and consequently its value. Working capital manager makes attempt to optimally use current liabilities with the least amount of current assets through adventurous strategy. Liquidity risk will be considerably higher in executing this strategy. On the other hand, since the volume of current assets reaches the least level, return rate of investment will be considerably higher. The shortage of working capital may lead to lack of liquidity as well as loss in production and sales. Efficient working capital management involves planning and control of current assets and current liabilities in a manner to strike a balance between liquidity and profitability. The decisions relating to working capital are referred as working capital management.

ENHANCEMENT OF EMPLOYEE ABSENTEEISM IN DIFFERENT INDUSTRIAL FIRMS**Dr. B. DHARMA**Deputy Director, Dr. B.R. Ambedkar Open University
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Absenteeism in Indian industries is not a new phenomenon. It is the manifestation of a decision by employees not to present themselves at their place of work, at a time when it is planned by the management that they should be in attendance. Many research reports reveal that there has been a phenomenal increase in absenteeism in some industrial sectors. This paper attempts to spotlight various causes of absenteeism ranging from personal issues to poor work environment, occupational diseases, poor production planning (flow of work), bad working conditions and inadequate welfare conditions, lack of trained laborers, insecurity in employment, collective bargaining process, rigid control system, lack of supervisory support, lack of interest, lack of cohesive and cordial culture and so on. This paper lays emphasis on the authenticity and genuine reasons of an employee to stay away from work. Hence, absenteeism is calculated on mathematical grounds as well as study based on questionnaire has been carried out in order to find out the reasons pertaining to increase in absenteeism in recent times.

Keywords: Employee, Absenteeism, Causes, Indian Industries, Time Management.

INTRODUCTION:

Absence is the failure of worker to report for work when he is scheduled to the work. A work is to be treated as absent for the purpose of this absenteeism statistics even when he does not turn up for a week after obtaining prior permission. K.G. Desai classified absenteeism in to two types viz, authorized absenteeism and unauthorized absenteeism. Authorized absenteeism is permitted absenteeism i.e. taking leave prior permission of an employer. Unauthorized absenteeism means taking leave without prior permission of an employer. Absence of worker on account of strike or lockout or layoff i.e., involuntary absent is not considered as absence for the purpose of absenteeism study. Employee Absenteeism is unauthorized absence from workplace. According to Webster's Dictionary, "absenteeism is the practice or habit of being an absentee and an absentee is one who habitually stays away." It is referred to herein as failure of employees to report for work when they are scheduled to work. A satisfactory level of attendance by employees at work is necessary to allow the achievement of objectives and targets by a department. Absenteeism of employees from work leads back logs, piling of work and thus works delay. Employee absenteeism can be defined as stress that leads to work exhaustion

OBJECTIVES OF THE STUDY:

1. To study the general causes for employee absenteeism
2. To analyse the workplace factors which leads to employee absenteeism in the organization
3. To find out the most prominent general and work life factors that leads to absenteeism in the organization.
4. To study the attitude of employees in regards to absenteeism in these companies
5. To get to know the profile of employees.

LIMITATION OF THE STUDY

There are some limitations for research which are as follows:-

**WORKING CAPITAL MANAGEMENT ABILITY AND THEIR RELATIONSHIP:
WITH REFERENCE TO SELECTED INDIAN AUTOMOBILE COMPANIES**

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ABSTRACT:

The purpose of this study is to find out the effect of working capital management on company profitability. The study aims at examining the statistical significance between company's working capital management and profitability. In light of this objective the study adopts quantitative approaches to test a series of research hypotheses. A sample of three (3) manufacturing companies listed on the Dar es Salaam Stock Exchange (DSE) is used for a period of ten years (2018-2019) with the total of 30 observations. Data is analyzed on quantitative basis using Pearson's correlation and Regression analysis (Ordinary Least Square). The key findings from the study are; Firstly, there exists a positive relationship between cash conversion cycle and profitability of the firm. This means that as the cash conversion cycle increases it will lead to an increase in profitability of the firm, and managers can create a positive value for the shareholders by increasing the cash conversion cycle to a reasonable level; Secondly, there is a negative relationship between liquidity and profitability showing that as liquidity decreases, the profitability also increases; Thirdly, there exists a highly significant negative relationship between average collection period and profitability indicating that a decrease in the number of days a firm receives payment from sales affects the profitability of the firm positively; Fourthly, there is a highly significant positive relationship between average payment period and profitability. This implies that the longer a firm takes to pay its creditors, the more profitable it is.; and Fifthly, there exists a highly significant negative relationship between inventory turnover in days and profitability hinting that firms which maintain sufficiently low inventory levels reduce the cost of storing the inventory which results to higher profitability.

Key Words: Assets management, Liquidity, Leverage, Profitability, Working capital.

SCOPE OF WORK

Working capital management is the discipline of management which is inevitable in all walks of economic life whether in a household or in an enterprise, in the public domain or in private domain, profit oriented or not. The efficient working capital management is most crucial factor in maintaining survival, liquidity, solvency and profitability of any business organization. Moreover, an optimal working capital management positively contributes to the firm's value. The profitability and the efficiency of every sector in the nation have direct bearing on the prosperity of economy which can be primarily achieved through efficient working capital management practices. It helps in designing a framework to smoothen the financial constraints of business so as to make effective use of its resources. Keeping in mind the significance of working capital management an attempt has been made to examine its impact on the profitability of Indian automobile industry. The Indian automobile industry is one of the largest in the world with an annual production of 23.36 million vehicles in FY 2014-15. The Automobile industry accounts for 22 per cent of the country's manufacturing gross domestic product (GDP). For the purpose of this research paper three Indian Automobile company namely Tata motors ltd., Maruti Suzuki India ltd and Mahindra & Mahindra ltd. are taken, as these are the giants companies in Indian

**A STUDY ON RELATIONSHIP BETWEEN WORKING CAPITAL MANAGEMENT
AND PROFITABILITY OF AUTOMOBILE INDUSTRY
WITH SPECIAL REFERENCE TO SELECTED INDIAN AUTO MOBILE COMPANIES**

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ABSTRACT:

Widespread interest in the field of corporate finance, in particular working capital management has grown rapidly in recent years. It is an act of judiciously balancing the liquidity and profitability of finance available to the management, which insinuates its inevitability for the management as an inexorable component of every walks of economic life whether in a household or in a business concern, in the public discipline or in private, for the purpose of profit earning or social welfare. So a well designed and implemented working capital management is expected to contribute positively to the profitability and firm's value. The efficient working capital management is very climacteric factor in maintaining survival, liquidity, solvency and profitability of any business organization. Moreover, an optimal working capital management positively contributes to the value of every concern. To overcome competition in a very complex and dynamic environment it is an arduous task for the companies to optimizing of their working capital as a real competitive advantage to leverage profit. To reach optimal working capital management, the manager should judiciously manage relationship between profitability and working capital components precisely. The prime objective of working capital management is to ensuring consistency in day to day operations of a concern vis-à-vis fulfilling short term financial obligations within the company. Which is only possible by deliberately managing inventories, receivables, payables and cash of the business concern. So this study is an attempt to measures the relationship as well as impact of working capital management on the profitability of 26 Automobile companies listed at Bombay Stock Exchange for the period 2007-2016. Index Terms-Working capital management, Return on assets, Tobin's-q, automobile, profitability.

Keywords: working capital, net profit, Karl Pearson correlation

SCOPE OF WORK

Manufacturing firms generally have significant investment in current assets along with fixed assets. That is why current assets are quite imperative on the solvency and profitability of these firms. High level of current assets is exposed to the firm's solvency in long-run. At the same time low level of current assets is also hindrance to firm's routine operations. In this regard, the management of working capital is of crucial importance in such firms. Indian automobile industries, especially, in past decade several significant changes were brought in product features, which result stiffer competition. This reason has encouraged researchers to choose automobile sector for this study. The study aims at analyzing effects of working capital management on firms' profitability. Liquidity and profitability are always inversely proportionate to each other. So, to understand their relationship, Indian automobile sector were selected from BSE and data were analyzed for 5 years i.e. 2005 to 2009. The findings exhibit significant correlation between working capital management and profitability. Receivables and inventories are main areas where finance managers need to take more care about.

JOB SATISFACTION OF EMPLOYEES: AN EMPIRICAL STUDY IN HYDERABAD SECTOR-IT/ITES

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ABSTRACT:

Due to the stressful work environment prevailing in IT companies, the physical and mental well-being of the employees is at stake. Hence a compact model should be developed by which it can determine the factors which enhance employees' job satisfaction and improve productivity and thus make them better corporate citizens. Job satisfaction has been widely studied. Researchers have noted that job satisfaction is directly related to employee turnover/retention rates and absenteeism and indirectly to job performance and productivity. Sample respondents were selected by stratified random sampling method from the selected some IT companies in which some sample respondents were selected from each company for conducting the study. A workforce with high job satisfaction leads to an improvement in work quality and productivity, and leads to satisfied loyal customers. In the IT Industry the environment is quite congenial leading to motivation of employees with the result the productivity is increased and this indicates the level of their job satisfaction, and it can contribute to greater market share and return on investment, lower manufacturing costs and improve the area of strategic performance.

Keywords: Information Technology, Jobs, Happiness and Satisfaction, Productivity, Economic Growth.

INTRODUCTION:

The Indian Information Technology (IT) industry has played a major role in placing India on the global map. The industry consists of Software and ITeS and facilities for, Software experiments, Custom Application Development and Maintenance (CADM), network services, IT Solutions and ITeS. Job satisfaction describes how content an individual is with his or her job. The happier people are within their job, the more satisfied they are said to be. Logic would dictate that the most satisfied workers should be the best performers and vice versa. A primary influence on job satisfaction is the application of job design, which aims to enhance job satisfaction and performance using methods such as job rotation, job enlargement, job enrichment and job reengineering. Other influences on satisfaction include management styles and culture, employee involvement, empowerment, and autonomous work position. This paper is an empirical examination on job satisfaction of employees who mainly use computers on their jobs. All the individuals in the sample are employed at either Software or an ITeS company, and use computing extensively in their work environment. In this paper we examine conventional variables, which have been found to be associated with job satisfaction. In particular, we assess the extent to which the computing environment, the degree of use of computing, and the degree of dependence on computing to complete job tasks are associated with job satisfaction.

**AN ANALYSIS OF FINANCIAL PERFORMANCE BASED ON COMMERCIAL
BANKS IN INDIA USING CAMEL MODEL**

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ABSTRACT:

Banks were considered as a backbone to the financial system and play an important role in economic development of a nation. The banking sector is one of the fastest growing sectors and a lot of funds are invested in Banks. Also today's banking system is becoming more complex. So, there is a strong need to evaluate their performance of the banks. There are various models of evaluating the performance of the banks, but in this study we discussed about the CAMEL Model to evaluate the performance of the banks. The study focused on every aspects of financial performance measurement and the period covered. For evaluating the performance of Indian commercial banks, the world renowned CAMEL Model is adopted. CAMEL stands for Capital Adequacy, Asset Quality, Management Quality, Earnings Quality and Liquidity. The study concludes that new private sector and public sector banks do not differ significantly in terms of capital adequacy and liquidity, however in terms of asset quality, management quality and earning quality new private sector banks have an edge over public sector banks.

Keywords: CAMEL variables, New Private sector banks, Public sector banks.

INTRODUCTION:

With years, banks are also adding services to their customers. The Indian banking industry is passing through a phase of customers market. The customers have more choices in choosing their banks. A competition has been established within the banks operating in India. With stiff competition and advancement of technology, the services provided by banks have become more easy and convenient. The past days are witness to an hour wait before withdrawing cash from accounts or a cheque from north of the country being cleared in one month in the south. In India the banks are being segregated in different groups. Each group has their own benefits and limitations in operating in India. Each has their own dedicated target market. Few of them only work in rural sector while others in both rural as well as urban. Many even are only catering in cities. Some are of Indian origin and some are foreign players. All these details and many more are discussed over here. The banks and its relation with the customers, their mode of operation, the names of banks under different groups and other such useful information's are talked about. One more section has been taken note of is the upcoming foreign banks in India.

Commercial banks play significant role in the development process in the country by promoting industry and trade. Besides, the custodian of the wealth of the country, banks are considered as engines for fostering economic development of a nation. Reforms in India in the banking sector have resulted in expansion of banking sector in the form of new branches, new private banks and entry of more foreign banks. As a result of which, the whole country witnessed a surge in the banking sector at a very fast pace. Also, the role of banks changed significantly with the onset of economic reforms in 1991. These changes came due to LPG policy being followed by Government of India. Since then old fashioned archaic concepts, practices, procedures and methods of banking have changed significantly. The modern banking system is now a complete financial service unit that offers a wide range of innovative and technology- driven services.

AN ANALYTICAL STUDY ON INDIAN DERIVATIVES MARKET**Dr. B. DHARMA**Deputy Director, Dr. B.R. Ambedkar Open University
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The emergence and growth of the market for derivative instruments can be traced back to the willingness of risk adverse economic agents to guard themselves against uncertainties arising out of fluctuations in asset prices. Derivatives are meant to facilitate the hedging of price risks of inventory holdings or a financial/commercial transaction over a certain period. By locking in asset prices, derivative products minimize the impact of fluctuations in asset prices on the profitability and cash flow situation of risk-averse investors, and thereby, serve as instruments of risk management. By providing investors and issuers with a wider array of tools for managing risks and raising capital, derivatives improve the allocation of credit and the sharing of risk in the global economy, lowering the cost of capital formation and stimulating economic growth. Now that world markets for trade and finance have become more integrated, derivatives have strengthened these important linkages between global markets, increasing market liquidity and efficiency, and have facilitated the flow of trade and finance.

Keywords: Derivative markets, national stock market, Bombay stock market, financial derivative.

INTRODUCTION:

The derivative market in India, like its counterparts abroad, is increasingly gaining significance. Since the time derivatives were introduced in the year 2000, their popularity has grown manifold. This can be seen from the fact that the daily turnover in the derivatives segment on the National Stock Exchange currently stands at Rs. crore, much higher than the turnover clocked in the cash markets on the same exchange. The derivative market has become multi-trillion dollar markets over the years. Derivatives are financial commitments indexed or linked in some capacity to changes in the value of underlying assets. The bulk of the derivatives trading internationally are linked to currencies and interest rates, other derivatives are linked to equity or equity indices. A very small volume of derivatives, compared to the total, is indexed to traditional commodities. Small by comparison to other derivatives markets, these commodities-indexed derivatives markets are large compared to the underlying physical commodity markets.

LITERATURE REVIEW:

Shalini H S et al (2020) the past decade has witnessed the multiple growths in the volume of international trade and business due to the wave of globalization and liberalization all over the world. As a result, the demand for the international money and financial instruments increased significantly at the global level. In this respect, change in exchange rates, interest rates and stock prices of different financial markets have increased the financial risk to the corporate world. Adverse changes in the macroeconomic factors have even threatened the very survival of business world. It is therefore essential to develop a set of new financial instruments known as derivatives in the Indian financial markets, to manage such risk. The basic purpose of these instruments is to provide commitments to prices for future dates for giving protection against adverse movements in future prices, in order to reduce the extent of financial risks. Today, the

CUSTOMER SATISFACTION TOWARDS MARUTI SUZUKI**Dr. B. DHARMA**Deputy Director, Dr. B.R. Ambedkar Open University
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Customers are the end beneficiary of all retail activities. No matter what type of cars the customers use, it has to satisfy the customers' needs. The customer plays a role of backbone for success of any Industry. The establishment and progress of any industry is completely depending on customer and its satisfaction. This paper imbibes that study about the performance, perception, satisfaction level of the owners of Maruti Cars. In spite of the competition from Hyundai's Santro, Tata's Indica and Maruti has its own share of market. The main purpose of this study to analyzed in the decision of the car and level of satisfaction towards atmosphere of the showrooms and design of the car, engine performance, and safety of the car. Also analyze the various services provided by the dealers. The data for the study have been collected with the help of survey and questionnaire.

Keywords: Customer Satisfaction, Maruti Suzuki, Dealer Services,

INTRODUCTION:

Maruti is India's largest automobile company. The company, a joint venture with Suzuki of Japan, has been a success story like no other in the annals of the Indian automobile industry. Today, Maruti is India's largest automobile company. This feat was achieved by the missionary zeal of our employees across the line and the farsighted vision of our management. Today in terms of transport means cars (light motor vehicle) are a bare indispensable transport mode to travel from one place to another place. Because of brisk industrial advancement and economic hike the standard of living of the people is upgrade. Now a day's customers purchase cars for social status and prestige. Each and every service industry try to provide best in class service and they uses the best methods of servicing or it may vary from brand to brand. In the last few years, the Indian Maruti Suzuki car industry stands next to the China and Japan based in production and sales respectively. The first car the company manufactured is the Maruti 800 and after that it produces multi utility vehicle-OMNI. Between 1994 and 1996 they released the Esteem, Gypsy, Omni, Gypsy King, Zen and Esteem, their second plant is in Manesar that produces 2,00,000 units at the time of opening.

LITERATURE REVIEW:

Suganya R et al (Jan 2018) in her research paper highlights the effect of brand equity on consumer purchasing behavior on car. The paper speaks that brand plays vital role in car sales, not only to attract but also to retain customers. The author concluded that brand awareness and perceived quality proved to influence the brand loyalty. Also brand loyalty and brand association affect customers' attitudes towards brand.

Singh et al (2019) study showed various factors affecting customer satisfaction towards Maruti Suzuki. Exceptional customer service results in greater customer retention, which in turn results in higher profitability. Customer loyalty is a major contribution to sustainable profit growth. Measuring customer satisfaction provides an indication of how successful the organization is at providing products or services to the marketplace. It also concluded that all the factors considered in the study have significant effect on the overall satisfaction of the customers. It

A STUDY ON EMPLOYEE MOTIVATION AND EMPOWERMENT IN AN ORGANISATION

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ABSTRACT:

The purpose of this study is to investigate the impact of motivating the front line employees and Employee empowerment of an Employee. Employee empowerment is giving a certain degree of employee's autonomy and responsibility for taking decision regarding their specific organizational goals. The main purpose of this study is to determining the effect of employee empowerment strategy which is implemented by organization. This study will provide support for administrators to have better understanding about motivation and its effect on organizational behaviour and will make more information available about the study variables. Total of 85 respondents of an Organization have participated in this research survey. Results showed that significant impact from employee motivation of front line employees on organizational commitment.

Keywords: empowerment, performance measurement, Employee, Motivation, Organization.

INTRODUCTION:

The primary objective of every business organization is to stay in business so as to be able to promote the stability of the community, generate products or services that are useful to customers and provide the setting for satisfaction including growth for its members. In this regard employees in the service organisation and particularly those who have frequent contacts with customers usually serve as representatives of both the organisation and their products or services to the customers at the point of contact. Employees who are empowered and motivated in an organisation can either portray a positive or negative image to the customers. Therefore, a satisfied customer and employee are of important value to the organisation. It is the duty of the management to formulate a system that would ultimately generate satisfaction for the customers and employees. Employee empowerment, motivation and delivery of service quality are some of the major factors encountered by most organizations in their daily business practice. It is then of the highest priority for senior executives of these business organizations to consider means through which their employees can be well motivated in order to create zeal and strengthen their working desires so as to be able to exploit their talent and hard work to the maximum.

LITERATURE REVIEW:

Lawler (1992) group- or organization-based rewards can be effective but often, individual employees do not see a clear link between their actions, performance at higher levels, and their subsequent reward. Strengthening the link between individual performance and rewards

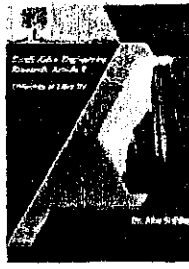


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ENHANCING THE DEVELOPMENT LEVELS FOR EMPLOYEES JOB SATISFACTION

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ABSTRACT:

Employee satisfaction is supremely important in an organization because it is what productivity depends on. Satisfied employees are more likely to be creative and innovative and come up with breakthroughs that allow a company to grow and change positively with time and changing market conditions. The objective of the paper is to measure the level of employee satisfaction of an organization. This research paper highlights some of these problems and presents a picture of level of job satisfaction among employees of organization. In order to gain competitive advantage and adapt to the dramatic changing environment, it is important for them to achieve management efficiency by increasing employee satisfaction in the organization. Hence this research was mainly undertaken to investigate on the significance of factors such as working conditions, pay and promotion, job security, fairness, relationship with co-workers and supervisors in affecting the job satisfaction.

Keywords: Job Satisfaction, organization, employee growth, training, motivation, career, innovation.

INTRODUCTION:

Job satisfaction or employee satisfaction is a measure of workers' contentedness with their job, whether or not they like the job or individual aspects or facets of jobs, such as nature of work or supervision. Job satisfaction can be measured in cognitive (evaluative), affective (or emotional), and behavioral components. Researchers have also noted that job satisfaction measures vary in the extent to which they measure feelings about the job (affective job satisfaction) or cognitions about the job (cognitive job satisfaction). Employee satisfaction can be characterized by job

involvement and organizational commitment. Job involvement measures the degree to which a person identifies psychologically with his or her job and considers his or her perceived performance level important to self-worth. Employees with a high level of job involvement strongly identify with and really care about the kind of work they do. High levels of job involvement are related to fewer absences and lower resignation rates. Organizational commitment is a state in which an employee identifies with a particular organization and its goals, and wishes to maintain

IMPLEMENTATION AND APPROACH IN FINDING EMPLOYEE ATTITUDE IN SECTORS OF AN ORGANIZATION

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ABSTRACT:

Enhancement in employee performance is the major dilemma of organizations in current environment. Employees are the basic source of profit and competitive advantage. So organizational activities involve in enhancing their employee performance is actually has the motive of organizational performance enhancement. Different psychological and environmental factors affect the employee performance. These attitudes are rooted in the mind of them and come out from the behaviour of the employee. This article identifies three major gaps between HR practice and the scientific research in the area of employee attitudes in general and the most focal employee attitude in particular—job satisfaction: (1) the causes of employee attitudes, (2) the results of positive or negative job satisfaction, and (3) how to measure and influence employee attitudes. Suggestions for practitioners are provided on how to close the gaps in knowledge and for evaluating implemented practices. Future research will likely focus on greater understanding of personal characteristics, such as emotion, in defining job satisfaction and how employee attitudes influence organizational performance

Keywords: Job Performance, Job Satisfaction, employee Attitudes.

INTRODUCTION:

Organizations are continually faced with challenges in order to compete effectively with the global environments; so changes in the structure, processes and individuals within the workplace are planned, strategized and implemented to successfully meet up with the global demands. The success of any organization therefore, lies in fostering an effective method in which employees' can be prepared to accept change as they are the central implementers of the change programs and which in turn bring about commitment of employees' to the organization. Attitudes are the feelings and beliefs that largely determine how employees will perceive their environment, commit themselves to intended actions, and ultimately behave. The importance of attitude in understanding psychological phenomenon was given formal recognition early in the history of social psychology. From the time of the concept's entry in to the language of psychology until now, interest in attitude has been strong and growing. However, over the years attitudes have been studied with differing emphasis and methods. Behaviour of an employee at work relates to his/her job performance. Job performance of an employee is concerned with two aspects. First, employee should perform his/her job in such a manner that it leads to achievement of desirable ends. Second, he/she should use organizational resources efficiently by avoiding or minimizing the waste in performing the job activities. Attitudes have significant effects on the behaviour of a person at work.

REVIEW OF LITERATURE:

Velnampy T (2015) Job attitudes such as satisfaction and involvement are criterion for establishing the health of an organization; rendering effective services largely depends on the

COMPARITIVE STUDY ON HR MANAGEMENT IN PRODUCT DEVELOPING FOR REPUTED COMPANIES**Dr. B. DHARMA**

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ABSTRACT:

Human resource management plays a crucial role in the implementation of strategic management in cooperatives. It has, however, not been accorded the importance it deserves in the cooperative institutions. The existing organizational design of most of the cooperatives does not conform to the basic principles of human resources management of a sound institution. The cooperatives are generally headed by a committee of elected members, who are not necessarily professionals. Human resources are the key for keeping the organization in the market so competitive. These human resources need to be managed effectively to achieve the required performance of the organization. It is necessary to manage strategically the human resources and to adapt at its strategy with organizational strategy. It explains the role of human resource management, trends in HRM.

Keywords: Human resource management, organization, Employment

INTRODUCTION:

It is generally agreed that Human Resource Management (HRM) policy and practices are influenced by contextual factors, such as political, legal, technological, institutional and social frameworks. The contextual approach takes a fresh look at the relationship between HRM, by considering the importance of environmental factors as the influence of public administration, trade unions, and the incidence of social and institutional influences in people management. For more than a century now, human resource management, as a discipline and practice in the management of people in an organization, has evolved and developed into different areas. These disciplines and practices have gone through a process of trial and error, theory building and testing of various concepts by practicing managers and academics. The underlying forces behind the evolution and development of human resource management have been (and still are) mainly environmental, and the quest for knowledge of better ways of acquiring and utilizing labour. The changing organizational environment in the marketplace pushed managers to improve efficiency in the production and service delivery processes by increasing their ability to use the best practices of people management at the time. That is, employee management techniques or methods that would improve production, reduce service delivery costs, and at the same time ensure sustained availability of competent staff in the organization. This introductory chapter is devoted to providing learners with a cursory account of the evolution and development of human resource management and the way it works and influences people management in contemporary organizations.

**A STUDY ON TOTAL QUALITY MANAGEMENT AND HUMAN RESOURCE
DEPARTMENT IN AN ORGANISATION**

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ABSTRACT:

The growing interest in total quality management programmes is well-known, although there is some concern that such programmes have, in practice, paid only limited attention to human resource management issues. Human resource management and total quality management having been identified as “new” approaches have attracted a great deal of practitioners’ interest. This article tries to show how the Human Resource Planning practices are affected with Total Quality Management and what is needed to be improved for implementing Total Quality Management in any company. The TQM approach brings changes in the attitudes and expectations of the managers about the roles of human resource managers. TQM can avoid the dangers of demotivating people but care should be taken to ensure that TQM does not also become a recipe in which certain visible techniques replace the substance of customer focus, team work and decision-making.

Keywords: Human Resource Management (HRM), Total Quality Management (TQM), Training and Development

INTRODUCTION:

Total quality management is a philosophy of management that attempts to maximize the competitiveness of an organization through the continual improvement of the quality of its products, services, people, processes and environments. Total quality management has evolved from many different management practices and improvement processes. It touches the entire organization rather than just trying to inspect the quality of products and services after they are complete, Total Quality Management instils a philosophy of doing the job from the beginning. For the most part the principal contributions to the analysis of Total quality management and its operation have come from thinkers in the Operations Management area leading to ignoring of the Human Resource Management (HRM) characteristics. And many of the problems arising in implementation of Total quality management appear to have been those relating to Human Resource (HR) issues such as management style, attitudes and culture hence the limitations of Total quality management can be at least partially attributed to the neglect of human resource policies in the organization and a failure to align the Human Resource policies with Total quality management to ensure integration.

LITERATURE REVIEW:

Jamal Daoud Abu-Doleh (2012) is to investigate the impact of human resource management (HRM) practices on the implementation of total quality management (TQM) practices, on the one hand, and to investigate the impacts of HRM and TQM practices on the organizational quality performance, on the other. The HRM system and TQM system should be aligned with

THE EFFECT OF HUMAN RELATIONS ON THE PERFORMANCE OF AN ORGANIZATION

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ABSTRACT

The quality of the employee's workplace relationship that most impacts on the level of employee's motivation and subsequent performance. How well they engage with the organization, especially with their immediate environment that are in most cases their colleagues, influences to a great extent their error rate, level of innovation and collaboration with other employees, absenteeism and, ultimately, how long they stay in the job. The Study was confined within the private universities in Nairobi Central business District. The study employed a descriptive research design. The target population for this study of target was employees of private universities in Nairobi County at top, middle and lower level of management since they are in a position to give reliable information on Influence of employee relations on organization performance. Stratified random sampling was used to select the population from which a sample 80 respondents was drawn to obtain.

Data was collected mainly by use of questionnaires. SPSS was used to generate the statistical outputs. The study found that industrial relations, employment practices, employee communication affect organization performance. The coefficient of determination showed that 56.2% of variations in the organization performance is explained by the independent variables. The study concluded that, that HR department is a key department of the any high profile institution like a university and the institutions need to involve their staff in decision making. The study concluded that there is a positive relationship between the independent variables and dependent variables.

The study aims to determine the extent at which effective human resource development can enhance productivity in order to reduce poor performance in organization, to determine the efficiency of human resource training and development in organization growth, to ascertain if human resource development have any significant impact on organizational profitability, to determine and identify the factors affecting human resource development and organizational productivity and to ascertain the attitude of the senior management and other employees on the need for proper utilization of available human resources which have tremendous effect on the firm's profitability.

INTRODUCTION

ROLE OF HR DURING RECESSION AMONG EMPLOYEE MANAGEMENT

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ABSTRACT

HR Professionals were focus on personnel retention and talent management . HR professionals were being coaches, counselors, mentors, and succession planners to help motivate organization's members and their loyalty before global recession but in global recession role of HR professional change completely. The recession can be a very interesting period for the HRM Function. The HRM Professionals can design, develop and implement a lot of new HRM Processes in the recession, which are simple and really efficient. But they need to have a clear vision of the HRM behavior in the recession to be really successful. This paper explored main HR initiatives and HR policies and practicing for managing global recession. Recession is becoming the part of the normal cycle of business.

Therefore it makes just as much sense to plan for recession or downturns as it does to plan for good, economic times. Human resource management is responsible for how people are treated in organizations. It is responsible for bringing people into the organization, helping them perform their work, compensating them for their labors, and solving problems that arise. Recession presents a very difficult time for any existing organisation in today's corporate world and no company is exempted from this truth. The biggest challenge for companies and especially Human Resource in this economy downturn is to survive and to remain competitive, companies reorganized and reengineered to reduce waste. Recession poses unique challenges to the HR department.

Human resources professionals often struggle to obtain the resources they need to effectively manage people in the workplace, and the difficulties that they face are augmented when economic conditions worsen. It is essential for every company to know how to implement the right metric set for this very trying period. The present paper is conceptual in nature and finds out the major issues and challenges of human resource management at the time of recession. It provides the strategies and recommendations for not only surviving the recession but ensuring that an organization is ready to compete when expansion returns

INTRODUCTION

**ROLE OF MOTIVATION AND JOB SATISFACTION IN IMPROVING THE
PERFORMANCE OF ORGANIZATION**

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ABSTRACT

In today's business environment as it is true with high job losses due to layoff and retrenchment to create a lean organization, it is also note worthy for organizations to stop loses of performing employees due to decreasing job satisfaction and lack of motivation to continue with the organization for long. Motivated and satisfied employees will have committed approach towards organizational objective; in turn organizations will also have to show similar commitment towards employee objectives. Here the role of HR is to continuously work towards alignment of aspirations of the employee with the goals of the organization. This objective can be achieved by creating inspiring work environment which promotes and addresses employee need for growth and development. These factors although complex in nature and as they could not be addressed for individual employee basis as it may vary case to case it is important for HR to explore the common areas of intersection.

Job satisfaction or employee motivation is studied not just to handle the turnover but also there are other adverse effects of dissatisfaction like absenteeism, low performance, lower morale, low contribution to the team, less coordination, less orientation towards organizational objective these could affect the organization capacity to compete in the highly competitive business environment. Hence the HR has to induce an organizational environment and promote organizational culture which takes in to consideration of the prevailing need.

This study investigates the impact of employee motivation on productivity and organizational commitment in the higher education sector. The data is collected using an online survey from 242 employees from public universities in northern Malaysia. During the analysis of the data, SPSS and structural equation modelling are used for generating the results. The findings show that employee motivation has a significant positive effect on employee productivity.

RAISING THE EFFICIENCY OF WOMEN IN FOOD PRODUCTION

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ABSTRACT

This article analyzes the challenges in distinguishing women's agricultural productivity from that of men. Most of the literature compares productivity on plots managed by women with those managed by men, ignoring the majority of agricultural households in which men and women are both involved in management and production. The empirical studies which have been carried out provide scant evidence for where the returns to projects may be highest, in terms of who to target. Yet, programmes that do not consider gendered responsibilities, resources and constraints, are unlikely to succeed, either in terms of increasing productivity or benefitting men and women smallholder farmers. This paper reviews the extensive literature on men's and women's relative productivity in agriculture, most of which concludes that controlling for access to inputs, plot and farmer characteristics, there are little or no gender gaps in productivity. In addition, the paper identifies the many challenges to disentangling individual level productivity. Most of the literature compares productivity on plots managed by women with those managed by men, ignoring the majority of agricultural households in which men and women are both involved in management and production.

INTRODUCTION

The development literature abounds with claims about the benefits of targeting agricultural investments at women, especially in sub-Saharan Africa. These claims take many forms, but in general it is argued that increasing women's agricultural productivity is key to increasing overall agricultural productivity, empowering women and reducing poverty. In general, the arguments for targeting women can be grouped into two main strands. One strand focuses on the productive potential of women farmers. The claim is that women are heavily involved in agricultural production in the developing world—and especially in Africa—and that they have been left out of many development efforts. Thus, there are very high returns to targeting current investments to women—with these returns showing up as increased aggregate agricultural production and higher incomes for women.

A second (and not mutually exclusive) line of argument posits that women represent an important class of beneficiaries of agricultural development efforts—and that their needs have frequently been neglected by programmes that focus on productivity increases. Because many poor women are farmers, and many poor farmers are women, there are reasons to direct