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AN ANALYTICAL STUDY OF TECHNOSTRESS IN PRIVATE SECTOR BANK: A STUDY OF EMPLOYEES OF HDFC BANK

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ABSTRACT

Banking sector is rapidly adopting technology in every service provided by it to cope up with the increasing competition among the foreign, domestic and private players. Employees of banks are supposed to be proactive, proficient enough to bear responsibility and to perform under very stiff competitive environment, but due to critical application of technology needed services sometimes it results into techno stress among employees. The purpose of this study is to determine factors responsible for work stress arise due to technology among the employees of selected bank. This study is motivated by the devastating consequences of the technology enabled services creating stress and problem to organizational workers as a whole in many parts of the world. The research is based on primary and secondary data both. It covers the employees working in the branches of HDFC Bank in Agra. Ultimately, this study leads to understand the technological antecedents which induce stress among employees of HDFC Bank. Fifty respondents will be interviewed through questionnaire from various branches of HDFC Bank in Agra. The method of factor analysis will be used for grouping and summarization of factors creating techno stress. The finding of the study shows that techno-stress has not significantly affected the performance of bank employees in the HDFC Bank. If there are chances of techno stress then it is recommended that organizations should arrange occupational Experts for their staff on techno-stress, send them on frequent computer-trainings, reduce their work-loads and allow them more leisure and holidays.

POULTRY FARMING IN DISTRICT PULWAMA AND ITS IMPACT ON LOCAL ECONOMY

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ABSTRACT

The following paper describes and contextualizes poultry industry in district Pulwama of Jammu and Kashmir and its impact on the local economy. The present set up in the valley is too skimpy to meet the challenges thrown open by the changing lifestyle of the common Kashmiri and the expected rumble in the tourism industry a holistic approach of the whole issue will lead us to the conclusion that such an enterprising industry is dependent on imports which are increasing with every passing day and the situation will go out of hand if not taken care of the appropriate time the economy gets drained to outside side states.

**IMPACT OF CORE BANKING SERVICES ON CUSTOMER SATISFACTION IN STATE
BANK OF INDIA, VELLORE DISTRICT**

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ABSTRACT

Recent banking services like mobile banking, online banking, tablet banking, online bill pay, mobile check deposit have been predominantly popular among the customers. The banking services are offered in its easiest way and useful form to reach the common man everywhere. Even uneducated customers today whole heartedly without any hesitation make use of banks. The predominant are ATM's services and mobile banking services. Banks also aim at the biometric proof of identity of customers for security and hassle free identification of customers for various banking services. The present study aims at finding out the opinion of the customers regarding the modern banking services and to ascertain and evaluate the customer satisfaction through the various services utilized by them quite often.

A STUDY ON IMPACT OF INTEREST RATES ON CREDIT AND LOAN REPAYMENT IN ETHIOPIA WITH REFERENCE TO CREDIT COOPERATIVE UNIONS

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ABSTRACT

Interest rate is an impact on demand for credit because the higher the cost of loan is leads to inability to repay the loaned amount by customers. Again the lower the interest rate by itself also has impact on the development of investment in the country. From the lenders perspective, the interest rate is considered as the premium paid to savers for making surplus funds available to financial intermediaries. From the borrower's point of view, the interest rate is the user cost of capital incurred by using funds for investment. This paper focuses on to identify on impact of interest rates on credit and loan repayment in Ethiopia with reference to credit cooperative unions. To achieve this objective, the study was employed by using both descriptive and explanatory research design with quantitative and qualitative methods with simple random sampling, which is used to select sample co-operatives and members. Since the members of the cooperatives are homogenous in nature, then 100 samples are selected for the study. From this the descriptive statistic finding shows that there were significant association between dependent variable with respect to education level, loan diversion, loan size, training, time laps between loan application and disbursement, repayment period and all business types. Researcher found the significance difference between defaulters with respect to age, family size, and number of dependent's, business experience, repeatedly borrowing, and supervision.

CHANGE IN CORPORATE FINANCIAL STRUCTURING AND COMPARATIVE CHANGE IN BUSINESS VALUATION: AN ANALYSIS OF SAMPLE BSE FIRMS

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ABSTRACT

Capital structure of the business is very important element affecting its operating and financial performance of the business. There are many literatures available on the relationship between capital structure and firm value. This Study investigates the relationship between corporate restructuring through share buyback and its impact on the business valuation through two modern performance measurement tools EVA & MVA of the sample buyback firms. Research is a causal research based on the secondary data basically used event study approach to analyze the change in the business valuation before and after share buyback. Paired Sample t-test is used to find changes in business valuation pre and post event. And it is found that there is a no significant change in the business valuation after share buyback in long run. Moreover, study has tried to disclose comparative analysis of EVA & MVA in terms of % and it is found that for the company MOFSL it is moving in the same direction but for the rest of the two companies it is not. Total debt, ROE and EBIT/Sales% is having maximum impact over business valuation so if it is improved it may increase value of the business in absolute terms.

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