


Papers published in UGC listed journals

Innovation and National Innovation Systems in the Context of Developing Economies	Dr. Anu Satyal	Economics	Inclusive – A Journal of	2016-2017	2278-9758
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UGC-CARE List

Journal Details

Journal Title (in English Language)	Inclusive
Publication Language	English
Publisher	Kolkata Centre for Contemporary Studies
ISSN	NA
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Subject	Social Sciences (all)
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Inclusive: Special Article: Vol. 1, Issue 10-11 - January-July, 2017

Innovation and National Innovation Systems in the Context of Developing Economies

Anu Satyal


Abstract

Firm-innovation involves newer ways of doing things. Technological and non-technological aspects of innovation are affected by firm-specific and external factors. Knowledge, tacit and explicit, created within the organization or

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A comparative analysis of BRICS economies with special reference to institutional environment	Dr. Shilpa Garg	Commerce	FOCUS: Journal of Intern	2016-2017	2347-4459
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Search:

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1	Focus: Journal of International Business	Journal Press India	2347-4459	2395-258X	Discontinued from Sept. 2019

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A Comparative Analysis of BRICS Economies with Special Reference to Institutional Environment

Shilpa Garg*

ABSTRACT

This paper attempts a systematic analysis of BRICS economies in terms of their demographic features, economic characteristics, FDI and institutional environment. The analysis shows the availability of large markets, labour forces, skilled workforce, but lack of proper institutional framework in BRICS. We also find that though the improvements in institutions and governance have lagged in these countries, it does not seem to hinder the growth of FDI in these economies. This is because a large amount of FDI coming into BRICS economies is mainly market-seeking and resource-seeking.

Keywords: BRICS; Culture; Demography; FDI; Freedom; Institutions.

1.0 Introduction

The term "BRIC" was coined in 2001 by Jim O'Neill, chief economist of the investment bank Goldman Sachs, which then represented a group of four major emerging economies: Brazil, Russia, India and China. It later became BRICS with the inclusion of South Africa in 2010. These five economies have attracted more than 20% of world FDI inflows in 2013 (UNCTAD statistics), and have significantly influenced global economic growth. This paper attempts a systematic analysis of BRICS by comparing and contrasting these five economies in terms of their demographic and economic features in brief and then their institutional environment in detail.


2.0 Demographic Profile

In terms of landmass, Russia is the largest country in the group (it is also the largest country in the world). China closely followed by India, are the two most populous nations in the world, accounting for over one third of the world's population.

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Shilpa Garg

Does host country institutional quality act as a differentiator in intra-regional FDI?: Evidence from select Asian economies	Niti Bhasin and Shilpa Garg	Commerce	Foreign Trade Review	2017-2018	0015-7325
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1	Foreign Trade Review	Indian Institute of Foreign Trade	0015-7325	0971-7625	Indexed in Scopus

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Does Host Country Institutional Quality Act as a Differentiator in Intra-regional FDI? Evidence from Selected Asian Economies

Niti Bhasin, Shilpa Garg

First Published March 22, 2018 | Research Article | [Check for updates](https://doi.org/10.1177/0015732517734726)

Article information



Abstract

With primary considerations such as trade and investment openness becoming similar for many economies due to globalization, the role of other factors such as institutional environment in promoting investment has captured increasing attention in recent times. In view of the growing importance of Asia as a prospective foreign direct investment (FDI) destination, we employ panel data regression data for 16 Asian economies over the period 2000–2012 to study if institutional quality affects FDI flows and stocks and whether it can act as a differentiator while selecting a location within Asia. Among the institutional variables employed, 'political stability and absence of violence/terrorism' were found to be significant determinants revealing the importance of a stable and safe political environment for FDI. However, 'corruption' and 'regulatory inefficiency' were found to affect FDI inflows positively, indicating the preference of foreign investors for a system where laws can be circumvented easily through corrupt bureaucracy and where regulations are weak or less stringent.

japan main bahrtiye sanskriti ki jhalak	harjender choudhary	Hindi	gagnanchal	2018-2019	0971-1430
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Subject	Arts and Humanities (all)
Focus Subject	Religious studies

सांस्कृतिक विस्तार

जापान में भारतीयता की झलक

—हरजेंद्र चौधरी

विप्रव हिन्दी सम्मेलन
कोशीपुर, 88-89 जमशेदपुर, 831001

सर्वोदय-भूमि जापान में अनेक वस्तुओं, मंदिरों-मूर्तियों, भाषायी ध्वनियों, हानों-भानों और गतिविधियों में भारतीय प्रवासी की आत्मीयता का बोध होता है। जब आप एकदम नए मूलभूत ढाँचे वाली नई जगह जाते हैं तो प्रायः आपको अजनबियत का एहसास पैर लेता है, परंतु जापान जाकर भारतीय प्रवासी स्वयं को बहुत अजनबी नहीं पाते। लगभग एक चौथाई सदी पहले, पहली बार जापान जाकर दो वर्षों के लिए वहाँ रहना हुआ था। तब ओसाका के अन्तर्राष्ट्रीय इतामी एयरपोर्ट पर उतरते ही मुझे लगा था कि मूलभूत ढाँचे की दृष्टि से, और स्वच्छता की दृष्टि से भी यह देश शायद पश्चिम के विकसित देशों से भी अधिक विकसित और आगे है। एयरपोर्ट पर सब बहुत नया-नया और अनजाना-सा लगता था। जब हमारी टैक्सी हवाई अड्डे से ओसाका विदेशी भाषा विश्वविद्यालय की ओर जा रही थी, तब रास्ते में दो-तीन जगह महात्मा बुद्ध की मूर्तियाँ दिखाई पड़ी थीं। हर बार मेरे दोनों हाथ जुड़कर स्वतः ही मेरी डुब्की के सामने आ गए थे और मेरा माथा पल-पल के लिए झुक गया था। उन पलों में अजनबी होने का बोध मेरे मन से चुल हो गया था। जापान में महात्मा बुद्ध की मूर्तियाँ और बौद्ध मंदिर बहुतायत में हैं। एक ठेठ भारतीय प्रवासी को वहाँ जाकर प्रभावित, महात्मा बुद्ध की मूर्तियों के रूप में भारतीय संस्कृति की उपस्थिति का चाक्षुष अनुभव होता है।

जापानी लोग अभिवादन के समय आगे की तरफ विनयपूर्वक दो-तीन बार झुकते हैं। कितनी और कितनी बार झुकें, यह इसपर निर्भर करता है कि आप मिल किस से रहे हैं। मित्रों के साथ अनौपचारिक भेंट की स्थिति में एक बार का जरा-सा झुकना भी पर्याप्त है। किसी सम्मानित व्यक्ति से या किसी औपचारिक मुलाकात के समय यह झुकना कुछ ज्यादा ही हो जाता है --- तीन-चार बार कमर की अस्सी-नब्बे के कोण तक झुकाकर सामने वाले का सम्मान किया जाता है। मनुष्यों के प्रति अभिवादन का यह तरीका शुद्ध जापानी तरीका है, परंतु देव-मूर्ति के सामने जाकर जापानियों का यह तरीका एकदम

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सम्पर्क: ई-1/32, सेक्टर - 7, रोहिणी, नई दिल्ली - 110085, ई-मेल: visproharosa@gmail.com, visproharwar@yahoo.com

Global Garment Value Chain and Sourcing of Garments Globally	Anuj Jatav and Madan Lal	Commerce	Journal of Social Work Education, Research and Action	2018-2019	2394-4102
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1	Journal of Social Work Education, Research and Action	National Association of Social Workers	2394-4102	NA	Discontinued from July 2020

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An Agency - wise Performance Analysis of Mudra Yojana	Nikita Agarwal, Dr. Anoop Vyas	Commerce	International Journal of Research and Analytical Reviews (IJRAR)	2018-2019	2348-1269
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1	Journal of Social Work Education, Research and Action	National Association of Social Workers	2394-4102	NA	Discontinued from July 2020

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[VOLUME 6 | ISSUE 2 | APRIL - JUNE 2019]
E ISSN 2348 -1269, PRINT ISSN 2349-5138

"An Agency-wise Performance Analysis of MUDRA Yojana"

¹Nikita Agarwal & ²Dr. Anoop Vyas

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Received: March 06, 2019
Accepted: April 14, 2019

ABSTRACT : In recent times, financial inclusion has been one of the most important objectives of the government to achieve in order to ensure a holistic growth of the economy. A large section of the society mainly the rural and the weaker sections remain away from the formal credit system of the country. These sections have a great potential for starting a small business in a field other than the agriculture and create a means of livelihood for themselves as well as the other population of the country. However, they lack access to financial help from formal sources such as banks and other financial institutions due to lack of awareness and accessibility to these sources. Thus, in order to overcome the issue regarding finance, the Government of India has started a scheme namely PradhanMantri Mudra Yojana (PMMY) under which they would help in the development of micro enterprises and refinance these institutions that will provide loans to micro entrepreneurs. The scheme has registered various agencies such as commercial banks, micro-finance institutions, non-banking financial companies etc. as their working partners. The current paper outlines the performance of each of these institutions in terms of their contribution under the scheme since its inception as well as draws a comparative analysis of their achievements.

Key Words: Entrepreneurs, Financial Inclusion, Institutions, Micro enterprises, MUDRA, PMMY

Introduction


In recent times, the measurement of the growth of a nation is not only limited to factors such as gross domestic product, per capita income or national income but has now widened by many folds. Inclusive growth is the term that is used to measure the real growth of an economy. By inclusive growth we mean equal distribution of services to the mass population of a nation. Services such as banking and finance, insurance, transportation etc. must reach the rural and the weaker sections of the society to ensure holistic growth of the country. The government of India has been constantly working towards the upliftment of the weaker sections of the society by granting the resources such as funds and equipments for their livelihood means. The government has initiated various schemes to grant credit facilities to the rural and deprived sections of the society to encourage them to take up economic activities such as agriculture, small entrepreneurial activities, non-farm activities and such activities which require less investment and can give returns sufficient to meet the needs of a family. MSME sector is considered to be one of the most promising sectors having a high potential for economic growth. It gives employment to a large number of workforce as most of these units are labour oriented and also constitutes a high share in the total non agriculture Gross Domestic Product as well as the exports of the country. However, a large part of the MSME sector still remains out of the reach of the formal lending mechanism of the nation. According to MSME Pulse report published by Transunion CIBIL and SIDBI in March 2018, only 5 million units out of the total 51 million units have access to formal credit. The government's measures such as digitalization, implementation of GST and bank recapitalization plan are expected to push the credit growth in the MSME sector.

MUDRA Scheme

Micro enterprises are considered as an important pillar of the economy as they account for 90% of non agriculture employment in the country. But still most of these units do not have access to formal credit facilities and rather they have to depend on informal sources such as family or friends to fulfill their credit requirement. This also leads to excessive exploitation of these entrepreneurs as they are forced to pay a large amount in the form of interest. To overcome such situations, the government has launched a scheme named PradhanMantri Mudra Yojana (PMMY) under the Honorable Prime Minister Mr. Narendra Modi on April 08, 2015. Micro Units Development & Refinance Agency (MUDRA) has been created as a part of this scheme. The objective of PMMY was to bring the micro units under the formal credit mechanism as a part of the financial inclusion process. The core operations of MUDRA is to provide refinance support to the lenders who finance micro units engaged in manufacturing, trading or service sectors upto Rs 10 Lakhs. MUDRA

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IJRAR- International Journal of Research and Analytical Reviews
Research Paper

Exploring Consumer's inclination towards changing life style during COVID-19 Forth possibilities of post Corona social fabric	Neeti Hooda	Commerce	Mukt Shabd Journal	2019-2020	2347-3150
Reckoning Gap between Investor's perception and expectation towards asset management companies using servqual model	Neeti Hooda	Commerce	Juni Khyat Journal	2019-2020	2278-4632



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Journal Title (in Regional Language)	मुक्त शब्द (print only)
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Discipline	Arts and Humanities
Subject	Arts and Humanities (all)
Focus Subject	Literature and Literary Theory

Mukt Shabd Journal

ISSN NO : 2347-3150

“Exploring Consumer’s Inclination Towards Changing Life Style During COVID-19 Forth Possibilities of Post Corona Social Fabric”.

Neeti Hooda

Research Scholar (Department of Commerce)

Maharshi Dayanand University, Rohtak

Jasleen Kaur Sarpal

Assistant Professor

College of Vocational Studies, University of Delhi

Harshdeep

Research Scholar (IMSAR)

Maharshi Dayanand University, Rohtak

ABSTRACT:

It has been more than 3 months since the deadly virus named Covid-19, coronavirus or SarsCov-2 hit the world with epicenter as Wuhan (China). Reports claim that more than 6.26 million people test positive and death toll stands at 375k till now. As the tsunami of Covid-19 careens around the globe, it left us with a question “What would post corona society be like”? The sudden pandemic of Covid-19 forced people to accepting that expertise matter. As we’re heading in a complete economic and health crisis situation in which no one knows what exactly how we will come out of this, but few changes that economist and researchers feel might be unsettling or unfamiliar for the world and might take months or years to settle us down. An attempt has been made to study the perception of Delhi consumers regarding coronavirus and what would be the

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Subject	Social Sciences (all)
Focus Subject	Cultural Studies

Juni Khyat
(UGC Care Group I Listed Journal)

ISSN: 2278-4632
Vol-10 Issue-6 No. 9 June 2020

**"RECOGNING GAP BETWEEN INVESTORS PERCEPTION AND EXPECTATION
 TOWARDS ASSET MANAGEMENT COMPANIES USING SERVQUAL MODEL"**

Neeti Hooda¹

Dr. Kuldip Singh Chhikara²

ABSTRACT:

Mutual funds now a days have been a widely accepted tool for the investors to hold investment for future as large number of them are engaged by investing in cost effective and less risky numerous securities. This will help investors to participate in financial markets through proper channel. The funds will be invested by the portfolio manager acting as an assistance or guide for the investors who then decides where the investment of particular investor needs to be managed. The current research analyses the perception of investors towards the quality of services provided by asset management companies

Key words: Mutual funds, investment, pave, financial, markets, portfolio.

1. INTRODUCTION

The growth in mutual fund industry showed a tremendous boom where large number of subscribers showed a great deal of interest in investing in financial securities such as equity, bonds and other instruments from money market from their part of earnings which will further be managed by professional fund managers. The wealth gathered from different investors is further plunged into different financial instruments considering the amount of risk in each portfolios. The SEBI has been considered as a regulatory authority for proper governance of mutual funds. A mutual fund is an annuity scheme, which congregate the part of earnings from the investors (large group of investors) with a unite contribution purpose and thrust quickly the money together and put it into sorts of surety, in harmony with its main aim. This way, the mutual fund provides an investor with an alternative for investing directly, which is more convenient yet not less rewarding. The mutual fund gives investment exposures in the way the terms they use, the pricing norms they follow, and lots more and thus, portfolio manager manages the fund. The entry and

Vikas-sheel deshon mein Paryatan Evam Gareebi ke Madhya Vichar-Vimarsh Visheshstah:Bharat ke Sandarbh mein	Kumar Ashutosh	Tourism Management	Gyan GarimaSindhu	2019-2020	2321-0443
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Journal Details

Journal Title (in English Language)	Gyan Garim Sindhu
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27. विकासशील देशों में पर्यटन व गरीबी के मध्य विचार-विमर्श, विशेषतः भारत के संदर्भ में

डॉ. कुमार अशुतोष

केतन भट्ट

प्रारूप- भारत सहित अन्य विकासशील देशों के समग्र विकास की राह में निर्धनता एक अभिशाप है। सरलतम रूप से इसे इस तरह परिभाषित किया जा सकता है- मूलभूत आवश्यकताओं की पूर्ति से वंचित समाज का वह वर्ग जो एक स्तर तक संतुष्ट एवं समानजनक जीवन जीने में असमर्थ रहता है, गरीब कहलाता है। अधिकांशतः विकासशील देशों में पर्यटन एक महत्वपूर्ण एवं गतिशील उद्योग सिद्ध हुआ है। तीसरी दुनिया के राष्ट्रों (एलाडी/सी) में पर्यटन विकास वृद्ध गति के साथ अग्रसर हो रहा है। पर्यटन से होने वाले आर्थिक व रोजगार संबंधी लाभ समाज के सभी वर्गों को प्राप्त हो रहे हैं, जिनमें निम्न आय वर्ग के लोग भी सम्मिलित हैं। अनेक विद्वानों द्वारा किए गए विरलेपणों के आधार पर इस शोध पत्र को प्रस्तुत करने का उद्देश्य इस बात पर निहित है कि- क्या पर्यटन विकास गरीबी घटाने की पर्याप्त क्षमता रखता है? जिस हेतु पर्यटन और निर्धनता के मध्य संबंध का अंकलन करने के लिए अनेक विद्वानों द्वारा किए गए शोध व कुछ विकासशील राष्ट्रों के मामलों पर गहन अध्ययन के परचात् परिणाम निकाले गए। इस अध्ययन से यह निष्कर्ष निकला कि यदि पर्यटन विकास में गरीबी को मद्देनजर रखते हुए धारारिखित किया जाय तो न केवल गरीबी का उन्मूलन होगा अपितु देश को आर्थिक समृद्धि भी प्राप्त होगी। इस शोध से यह सुझाव प्राप्त हुआ कि यदि भारत जैसे अनेक विकासशील राष्ट्रों में पर्यटन विकास को समावेशित कर अग्रसारित किया जाय तो पर्यटन से प्राप्त होने वाले अनेक लाभ समाज के पिछड़े वर्गों तक पहुंचाये जा सकते हैं।

पर्यटन उद्योग विश्व के सबसे बड़े उद्योगों में से एक है, इसे विशेषतः विकासशील (एएएस III) राष्ट्रों के विकास में एक पुष्ट साधन के रूप में पहचाना गया है, पर्यटन विश्वस्तर पर सेवा क्षेत्र में अकेला ही 10% लोगों को रोजगार प्रदान करता है। (गुएनाडव्यूटी)ओ 2018)। पर्यटन स्थलों के विभिन्न पहलू जैसे उस स्थल की सामाजिक व्यवस्था, संस्कृति, अर्थ व्यवस्था, तकनीकी, प्राकृतिक सौन्दर्य आदि उस

सहायक, प्राध्यापक, सी.वी.एस, दिल्ली विश्वविद्यालय,

ज्ञान गरिमा सिंधु

अंक-63

जुलाई-सितम्बर-2019

स्थान विशेष के विकास में मुख्य भूमिका निभाते हैं। वैश्वीकरण के इस युग में रक्षणपूर्वी एरायाई देशों के विकास की गति साक्षी है कि पर्यटन विकास किसी भी राष्ट्र को अर्थिक उन्नति और समृद्धि में एक प्रभावशाली उपकरण सिद्ध हो सकता है।

सन् 1980 के दशक में उभरकर आये पर्यटन के विभिन्न वैकल्पिक रूप जैसे ग्रामीण पर्यटन, समुदाय आधारित पर्यटन, मलिन बस्ती पर्यटन, सतत पर्यटन, उलतरापी पर्यटन आदि राष्ट्र के विकास में श्रेष्ठ योगदान देते हुए दृष्टिगोचर हुए हैं। फलस्वम् गरीबी उन्मूलन भी परिलक्षित हो रहा है। पर्यटन विकास मुख्यतः रोजगार उत्पन्न करता है जिसके परिणाम स्वरूप गरीबी कम होती है क्योंकि रोजगार उत्पत्ति आर्थिक लाभों का गुणक है। इसके अलावा पर्यटन विकास अपना नकारात्मक प्रभाव भी एक स्थल विशेष के समाज अर्थव्यवस्था, तथा पर्यावरण पर छोड़ जाता है। पर्यटन के विकास तथा इसकी उत्पत्ति सम्बन्धी रणनीति का ढींचा तैयार करते समय नीति निर्माताओं तथा अन्य हित धारकों को इन नकारात्मक प्रभावों पर गौर कले हुए इनको कम करने का उद्देश्य सामने रखना चाहिए अधिकांशतः पर्यटन से होने वाले लाभ हर गरीब तक नहीं पहुँच पाते हालाँकि इससे होने वाले दुष्परिणाम जैसे मुद्रस्फीति,विस्थापन,सामाजिक-सांस्कृतिक विध्वंस एवं पर्यावरण पतन आदि गरीबों को प्रभावित करते हैं। पर्यटन का समावेशित विकास होना समय की माँग है ताकि इससे होने वाले लाभ को समाज का हर तबका प्राप्त कर सके, मुख्यतः निर्धन वर्ग। इस हेतु समावेशित पर्यटन विकास व इसकी विकास सम्बन्धी रणनीति की आवश्यकता क्षेत्रीय तथा राष्ट्रीय दोनों स्तर पर आवश्यक है। ऐसा करने से पर्यटन की इस संकल्पना को समर्थन देने वाले राष्ट्र समावेशित विकास के लाभ को प्राप्त कर सकेंगे। समावेशित विकास से यह अर्थ स्पष्ट है कि ऐसा विकास जिससे होने वाले लाभ समाज के प्रत्येक वर्ग तक पहुँचाये जा सके एवं इस विकास से नवयुवाओं को आजीविका प्रदान कराते हुए भारत उसके जनसंख्यकीय लाभों का लाभ उठा सकता है। इस प्रकार भारत से निर्धनता उन्मूलन हेतु समावेशित पर्यटन एक महत्वपूर्ण साधन प्रमाणित होगा।

विश्व आर्थिक मंच (डब्ल्यू.एफ.एफ) द्वारा जारी की गई विश्वपर्यटन और यात्रा प्रतिस्था रिपोर्ट 2009 के अनुसार -भारत को विश्वस्तर पर प्राकृतिक स्थलों में चौदहवीं स्थान तथा सांस्कृतिक स्थलों में चौबीसवीं स्थान प्राप्त हुआ है। इसके अतिरिक्त पर्यटन उद्योग देश भर में करीब 2 करोड़ लोगों को प्रत्यक्ष अथवा परोक्ष रूप में रोजगार प्रदान करता है (indiamirror.com)। फिर भी भारत का वैश्विक पर्यटन में मात्र 1% हिस्सा ही परिलक्षित हुआ है (पर्यटन मंत्रालय रिपोर्ट, 2018)। भट्ट एवं आशुतोष (2019) के द्वारा कहा गया है कि उच्च कोटि के पर्यटन उत्पाद एवं साधन होने के बाद भी भारत विश्वस्तर पर पर्यटन के क्षेत्र में अपनी एक उत्कृष्ट छवि नहीं बना पाया है। इसलिए भारत को एक अग्रिम पर्यटन रणनीति की आवश्यकता है ताकि अन्तरराष्ट्रीय स्तर पर एक संतोष जनक स्थान प्राप्त किया जा सके, उचित प्रवर्धन

Opportunities and Challenges of Paid Search Marketing: A Case Study of Indian Firms	ANUJ JATAV AND MADAN LAL	COMMERCE	BHU Management Review	2019-2020	2231-0142
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Journal Title (in English Language)	BHU Management Review
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Opportunities and Challenges of Paid Search Marketing: A Case Study of Indian Firms

Anuj Jatav*
Madan Lal**

ABSTRACT

The motivation behind conducting this study is to analyze the opportunities and challenges associated with paid search marketing for Indian firms. The paper also attempts to study the trends and patterns of behavior of Indian firms towards paid search marketing. The secondary data that has been obtained from various sources was analyzed using the descriptive analysis and bar diagram so that a meaningful conclusion could be drawn out of it. It was found that the Indian advertising industry has evolved from being a small-scale business to a full-fledged industry. The advertising industry is projected to be the second-fastest-growing advertising market in Asia after China. Despite the global slowdown, digital advertising sustained to grow. In 2019 digital advertising industry stands at Rs. 13,683 crore, i.e., 26 percent rise from 2018 (Brandequity Report, 2020). It has been observed that Paid Search works well because it can instantly have you at the top of the SERPs, whereas using SEO might take you months; it might even be impossible depending on your keywords.

Keywords: Paid Search Marketing, Search-Engine Optimizer, Digital Marketing, Digital Consumer


1. Introduction

For many businesses, the customer's journey starts with search. This search gives rise to the birth of Paid Search Marketing. To be competitive, you need to be found online at the top of the search results, which is what paid search marketing aims for. Paid search marketing is an inexpensive and scalable form of web marketing designed to connect marketer's ads with searchers actively seeking what the marketer provides. Paid search marketing is an effective online marketing channel, and marketers nowadays have given substantial attention. India is the second-largest online market behind China, and not only that, e-commerce in India is said to be the largest and most profitable for a new business start-up and the use of paid search marketing is more accelerated due to this fact. India's Digital advertising market has grown by 33% annually between 2010 and 2019. The E-Commerce industry in India is currently at US \$ 64 Bn and is predicted to grow to US \$ 200Bn by 2027. Search engine marketing (SEM), search engine optimization (SEO), pay-per-click (PPC), cost-per-click (CPC), cost-per-impression (CPM) search engine advertising, sponsored listings, paid for placement are the different varieties of paid search marketing.

The Indian advertising industry has evolved from being a small-scale business to a full-fledged industry. In 2015, the advertising expenditure made by Indian industries was Rs. 49,759 crore, and out of that, expenditure on digital marketing was Rs. 4,950 crore. The advertising industry is projected to be the second-fastest-growing advertising market in

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An Analytical Study on Consumer's Perception towards Demonetisation with Special Reference to NCR.	Neeti Hooda	Commerce	Alochana Chakra Journal	2019-2020	2231-3990
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E-ISSN	NA
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Subject	Arts and Humanities (all)

An Analytical Study on Consumer's Perception Towards Demonetisation with Special Reference to NCR.

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Abstract— This paper provides the detailed overview regarding the concept of demonetisation. Most of electronic payment unfolding providers have brought creative methods in attracting the customers with the introduction of demonetisation. An attempt has been made to study the perception of Delhi consumers regarding the concept of demonetization and how this bold move will help in the economic development of country.

Key Words— demonetization, black money, perception, polymer notes

I. INTRODUCTION

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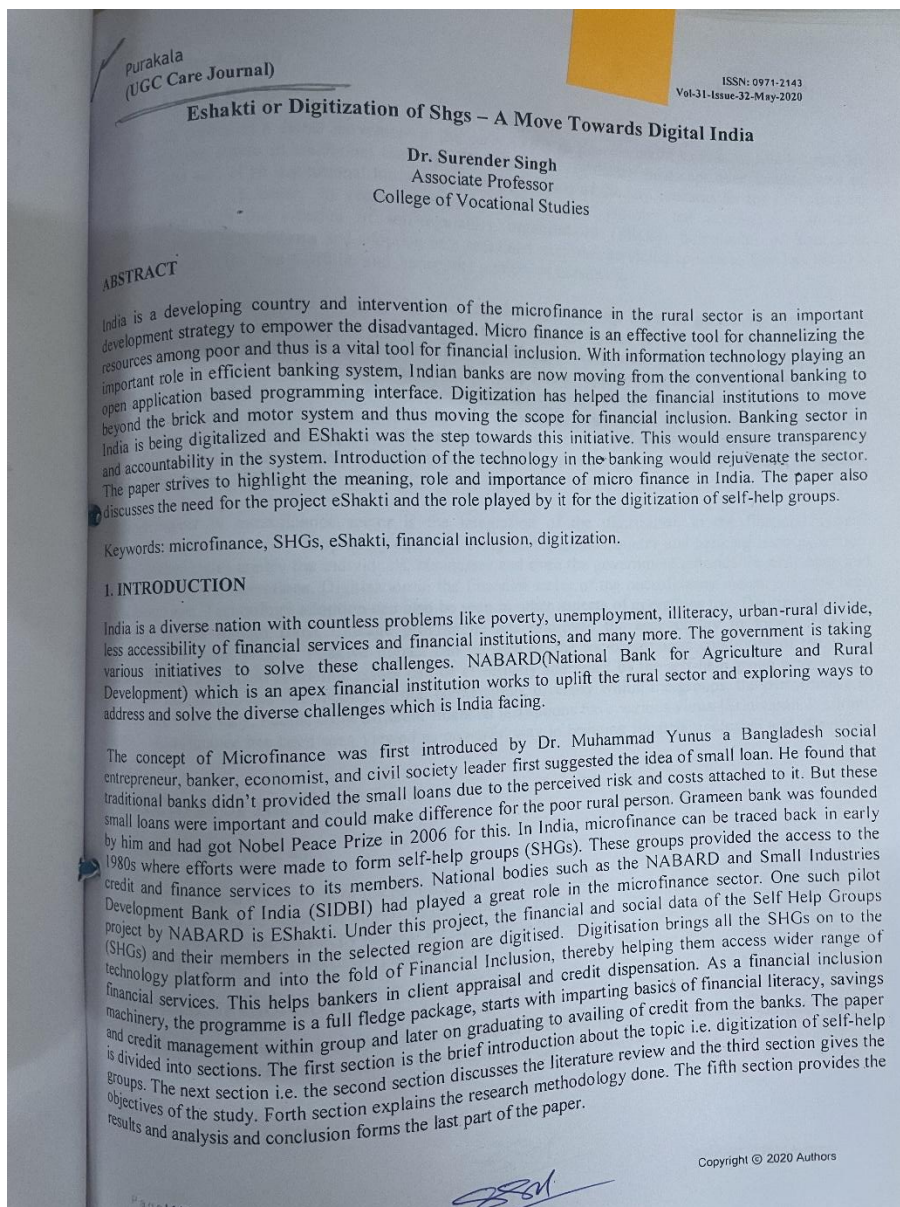
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Subject	Earth and Planetary Sciences (all)
Focus Subject	Geology



Study of the customer satisfaction level of the Public and Private Sector Banks- A Case of PNB and ICICI Bank	Surender Singh	Commerce	THINK INDIA (Quarterly Journal)	2019-2020	0971-1260
Study of Customer Perceptions and Satisfaction Towards Home Loans Of ICICI Bank	Surender Singh	Commerce	THINK INDIA (Quarterly Journal)	2019-2020	0971-1260

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Study of the customer satisfaction level of the Public and Private Sector Banks- A Case of PNB and ICICI Bank

Dr. Surender Singh

Associate Professor

College of Vocational Studies, DU

Introduction

Post the PNB scam of Neerav Modi, the PNB lost its shine up to large extent among the customers. So it becomes apparent to study the customer satisfaction level in the PNB and to compare it with ICICI banks. Punjab National Bank (PNB) was nationalized in July. More than 50 renowned international banks maintain their Rupee Accounts with PNB. At the broadest level, the function of an enterprise's activities is to bring buyer and sellers together to create customer relationship. While getting customers is fundamental to business success, retaining customers is more important. Successful firms work to build long-term relationships with their customers. A principal theme of customer relationship management is that customers who receive more than they expect from an organization are proved to be satisfied. A satisfied customer who develop a history of positive interactions and wants to purchase the same product or a related item will return to the organization that has treated them well in the past. As firms strive to treat to customers in a manner that encourages repeat sales, they maximize lifetime value of the customer relationship. Successful firms know that their customers who purchase promises of satisfaction prefer to do business repeatedly with people and organization they trust. They know that establishing relationship with customers can increase long-run sales and reduce marketing costs. It is the marketer's job to use the resources of the entire organization to create, interpret, and maintain the relationship with the customer. Relationship management addresses the heart of marketing and its desire to profitability as to meet the lifetime needs of customers better than the competitors. At a tactical level, when inappropriately applied, relationship management uses information technology to spawn short-term loyalty schemes that are often opportunistic and may create loyalty to the incentive. Thus, it is important to understand both the philosophy and the tactics of customer relationship management.

ICICI Bank was originally promoted in 1994 by ICICI Limited, an Indian financial institution, and was its wholly-owned subsidiary. ICICI's shareholding in ICICI Bank was reduced

Study Of Customer Perceptions And Satisfaction Towards Home Loans Of Icici Bank – A Case Of Ncr

Dr. Surender Singh

Associate Professor

College of Vocational Studies, DU

ABSTRACT

NCR has made a rapid stride in the development of banks with an aim to provide adequate and timely financial assistance to help the small entrepreneurs, middle class and weaker sections of the society. The present study was undertaken to analyze the perception of customers towards home loans of ICICI Bank Limited. The paper examined the satisfaction level and problems faced by customers while availing loans. A sample of 250 customers of the bank comprising of public servants, private sector employees and self-employed from its different branches serving in NCR has been selected. The research has found that the customers of the bank were highly satisfied with the home loan services in relation to its services, transparency, time taken for loan approval, employee co-operation and query handling, prima facie of some problems like procedural delays, lack of knowledge and red-tapism. The results further revealed that the main reason for people to prefer this bank is the trust of the customers in the bank, lower interest rates and easy repayable installments.

KEYWORDS

Home Loans, Customer Perceptions, Customer Satisfaction, private banks, Financial Assistance

INTRODUCTION

Any man wants three most important things in his life and housing is one of the most important needs and virtually has the top priorities for any person, society and economy. The business of banking cannot function without customers, nor does just acquiring a certain number of customers do the business. It is a continuing process of transactions culminating in a long-term banker-customer relationship.

Teesari Kasan Khane Ki Lachari	Vinay Vishwas- Pen-name of Dr Vinay Kumar Jain	Hindi	LAMAHI	2020-2021	2278-554X
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RELATIONSHIP BETWEEN THE STRUCTURAL GROWTH OF AGRICULTURE, MANUFACTURING AND CONSTRUCTION SECTOR IN DELHI

Dr. Anurag Agnihotri Assistant Professor, CVS DU
Dr. sunil Assistant Professor, CVS DU

Abstract: Delhi is known as a heritage city and has outlived with the passage of time to become one of the bustling metropolis with about 17 million occupants. Its service sector has grown very fast. This paper is aim at reviewing the Service sector growth and to analyse the nature, structure and growth of Service sector in Delhi with a specific focus on Agriculture, Manufacturing and construction sector . This paper has used secondary data taken from Directorate of Economics & Statistics, Govt. of NCT of Delhi publications, Delhi's large consumer market and the availability of skilled labour force has also attracted foreign investment. It must be stated, however, that developing a more effective and efficient institutional arrangement in the very complex situation of Delhi is an extremely difficult task. But an effort at the highest levels by the government must be made.

Key words: Structural growth, GSDP, NSDP, per capita Income, GDP

Introduction

Delhi has a developed economy with services sector playing a dominant role over the secondary sector that is lagging behind and agricultural sector being insignificant. Delhi had the highest per capita NSDP at Rs. 48974 in 2001-02 and a very low poverty ratio. Hence, making it to have a developed economy with a growing importance of services sector and the secondary sector way behind and agricultural being negligible However, wide disparities are reflected in the social and economic status of the population with multiple layers having differential access to various facilities. As far as education is concerned, Delhi is known to be one of the best in the country for providing higher education with the highest literacy rate. It ranks not higher than fourth among the States in the matter of literacy mainly because of continuous migration of the poor in search of employment from all parts of the country. Delhi has initiated measures to deal with the problem of transport and the Metro Rail project has started making its impact felt. India needs to focus on manufacturing sector to provide large scale employment. The review of the literature explored the important determinants of the Service Sector Growth, the changing pattern of Employment growth and Inter-Sectoral Linkages with the help of different Statistical and Econometric Techniques. Number of studies done in the states of Kerala, Gujarat, Punjab, West Bengal etc. have been undertaken which tries to understand the tertiarization of the State economy. Some of the studies have analysed the determinants of service sector growth and its sustainability in the growth process of the state economy.

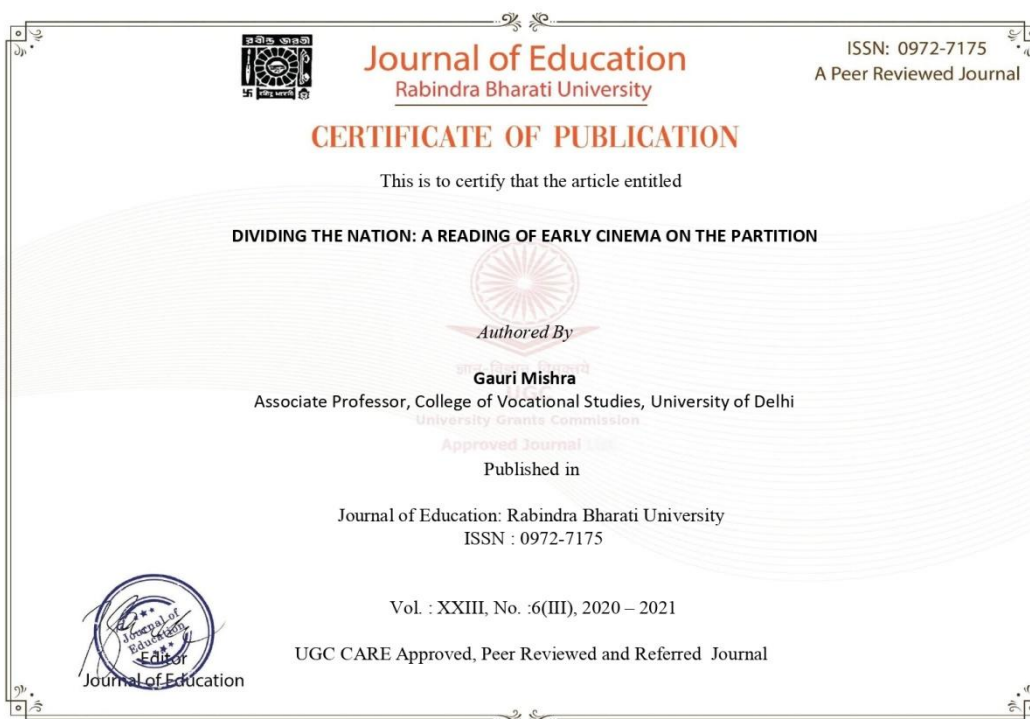
Review of literature

In order to develop the theoretical development of the structural growth, a review of existing literature was conducted. Some of the relevant studies are given below:

Srivastava T.N (2006) found that demand for many service is income elastic, it was very likely that both domestic and the foreign demand growth would enable India's services sector to sustain its recent rapid growth. Krishna Mazumdar (1995) examined the increasing share of the service sector in Gross Domestic Products (GDP) and failure of the service sector in employment

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India's Biodiesel Programme: A Pathway for Sustainable Entrepreneurship, Employment Generation and Inclusiveness



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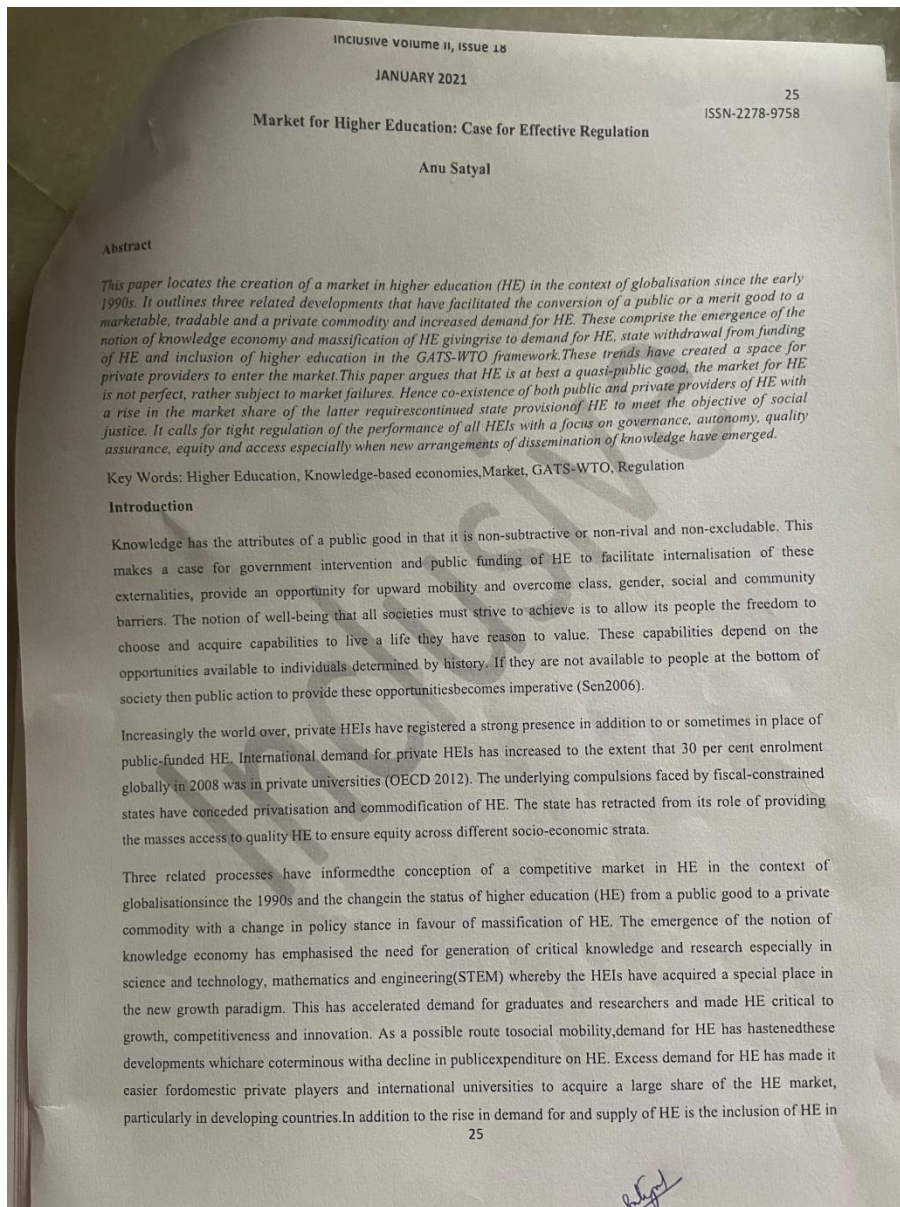
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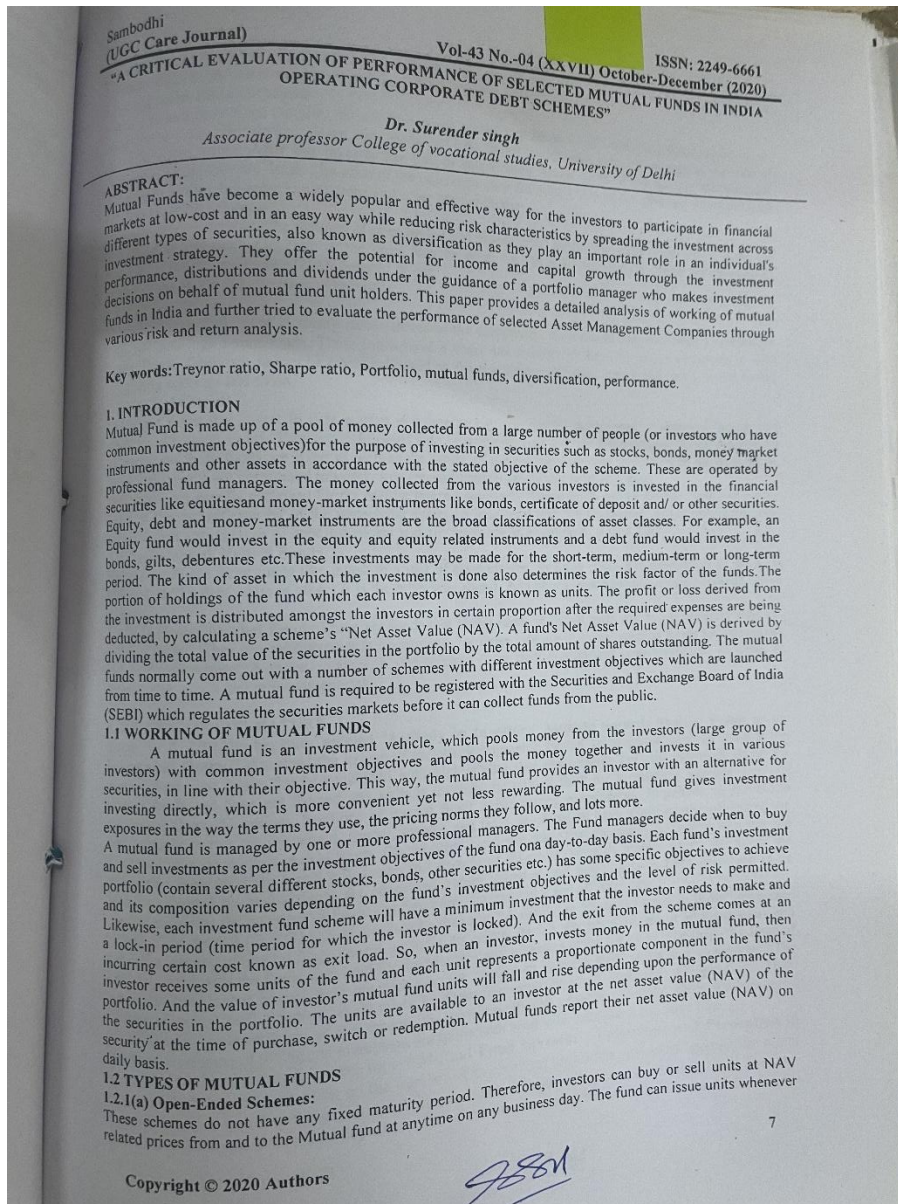
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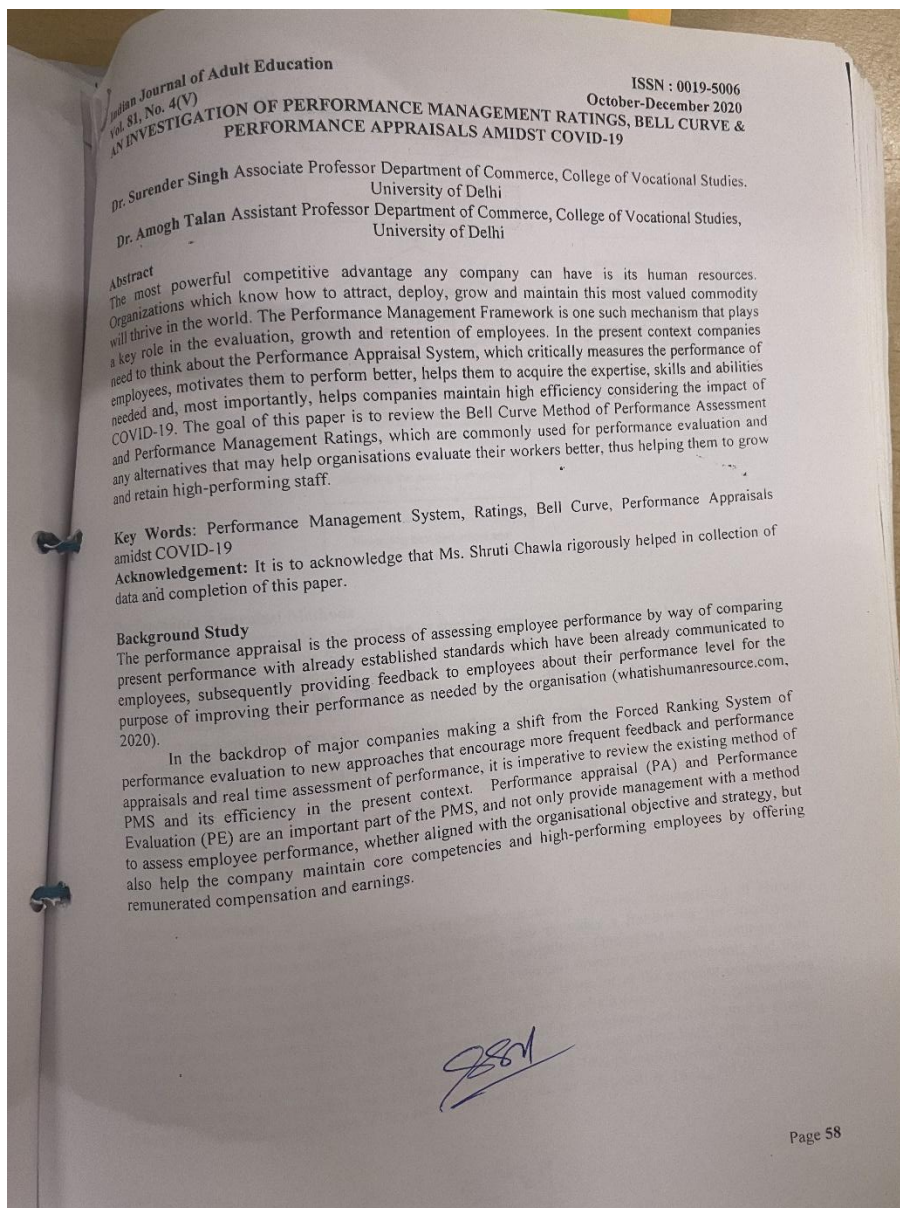
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