

## **“CHANGE MANAGEMENT – REQUIRED CATALYST FOR SUSTAINABLE RURAL ECONOMIC DEVELOPMENT”**

Full Paper on Theme -“Improving Quality of Life of Rural India through Capacity development, Skill Development, Self Employment Initiatives.”

Submitted by

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Abstract

64.2% of Indian population lives in rural areas and until unless these recourses are empowered through capacity building and development skill development and self employment initiatives, entrepreneurship wherein there is large scale of work to be done by all the stakeholders, may be Govt. NGO;s, Panchayats, Agricultural Universities, but on target remains the Rural citizens – Farmer. Rural development is key to national development. Until unless our villages are rich, educated, healthy, empowered with science and technology, neat and clean we can't become developed economy of the world. Holistic rural development is the cry of this hour to establish sustainable economy development. People have to change their mindset, habits, ways and means to earn, attitude and aptitude, working culture, intentions, and have to be positive to achieve the success of life in the rural areas. Politicians, government, villagers, agencies, have to support for change management in their respective areas to alleviate poverty and route their thought process toward rural development. Rural people not only have the poverty of money but they are also poor by health, ideas, thinking, personal and family management, ethics, values, respect by virtue of backwardness in education.

## **“ENABLING RURAL WOMEN’S ECONOMIC EMPOWERMENT” WITH SPECIAL REFERENCE TO RURAL FEMALE ENTREPRENEURS OF KUMAON REGION**

\*Dr. Ritu Tewari

Abstract

Purpose:This study was carried out with the aim to identify strategies and policies which could create an enabling environment for women entrepreneurs and/or would-be entrepreneurs in rural Himalayan region.

Methodology: The study was carried out based on existing research and secondary data. The study underscores that women's entrepreneurship is an untapped source of economic growth in rural Himalayan region of India, which has received scant policy attention so far.

Findings: The study finds various important hurdles to women's entrepreneurial activities, while combining work and family life is also a challenge for a majority of women entrepreneurs.

Implications: The study provides a wide range of recommendations which helps in promoting the healthy growth of entrepreneurial activities and enterprises owned by women.

Key word: Entrepreneurial activities, economic growth, Women Entrepreneur, Strategies.

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## **AN EMPIRICAL STUDY ON GENERAL WELL-BEING AMONG MALE AND FEMALE BANK EMPLOYEES OF FEROZEPUR : NEED FOR WORK LIFE BALANCE.**

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### **ABSTRACT**

Competition and technology has forced organizations to change themselves in order to survive in this competitive world. This change has made organizational life more demanding and more stressful. To become successful, a stress free environment is required. This manuscript is an attempt to apply PGI GENERAL WELL-BEING MEASURE (PGIGWBM) to bank employees, both male and female of private sector and public sector bank of Ferozepur in order to compare well-being of male and female. Primary data has been collected and analysis has been done with

the help of t-test. At the end, the relevance of Work Life Balance has been discussed to make the life comfortable.

KEYWORDS: PGIGWBM, mean, std deviation, work life balance.

## **CUSTOMER AWARENESSTOWARDS TAX SAVING INSTRUMENTS IN JALANDHAR DISTRICT**

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ABSTRACT: Tax Saving Instruments in India offer to investors rebates in taxes under Section 80C of Income Tax Act 1961. There are various types of tax saving instruments offered by banks, post offices, insurance company, mutual fund company with different features and investors invest in tax saving instruments to save their taxes. The purpose of the study is to consider the factors while investing in various types of tax saving instruments, preferred type of tax saving instruments, purpose of their investment in tax saving instruments and to examine the level of awareness among investors regarding Equity Linked Saving Scheme. The study is based on selected respondents of 200 investor of Jalandhar district. The study concludes that most of the respondents are considering fixed returns at their first choice while selecting a particular type

of tax saving instrument but that too on a longer period of time. There is a need to change this mindset of the investors to focus on their long term goals along with tax saving. The investors should be made more aware about the Equity Linked Saving Scheme which adds to the benefits to their long term achievement of financial goals. Tax Saving Instruments not only reduces the tax liability of the individual but also effectively contributes to meet various financial goals.

**KEYWORDS:** Equity Linked Saving Scheme, Tax Saving Instruments, Customer Preferences

### **EFFECT OF TV ADVERTISEMENT ON CONSUMER**

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**Abstract:**

In today's scenario, we see that all the companies are advertising their products and services through TV advertisements. This paper is aimed at finding the effect of TV advertisement on the buying behavior of consumers. Also, an effort is made to compare the advertisement media with other Medias of advertisement. A survey has been conducted on 100 consumers. A detailed 5 point likert scale questionnaire has been constructed. The analysis of the data has been done with chi-sqaure test, correlation and regression analysis. The study concluded that TV advertisement have a positive effect on the buying behavior of customers.

**Keywords:** Advertising, Buying Behavior, Consumers and Media.

### **FACTORS AFFECTING INDIAN STOCK MARKET: ROLE OF FDI AND FII**

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**Abstract:**

Capital flows play a vital role in the development of every nation and stock market. Capital flows occur within corporations in the form of investment capital and capital spending on operations and research & development. Capital flows came in India due to liberalization and globalization. Capital flows are in the form of foreign direct investment (FDI) and foreign institutional investment (FII). The flow of foreign institutional investment is high in India as compared to foreign direct investment. But India requires more FDI because it brings technology, innovations and brings stability in the stock market. Every nation is trying to attract more FDI. Considering these points this paper is an attempt to know the impact of foreign institutional investment and foreign direct investment on Indian stock market from the period 2012-2015. The study is based on secondary data. Data will be collected from various websites such as BSE and moneycontrol.com and publications of Ministry of Commerce, Govt. of India. The analysis of the data will be done with the help of correlation analysis and regression analysis.

Keywords: Capital Flow, Globalization, Innovations, Liberalization, FII, FDI, Correlation, Regression and Technology.

## **PERCEPTION OF INVESTORS TOWARDS DERIVATIVE TRADING: A CASE STUDY IN KHANNA AND MANDI GOBINDGARH**

### **Abstract**

Derivative trading was introduced in India in the year 2000 on NSE and BSE. Since then derivatives have been widely used in Indian stock market. These are used by the investors for different purposes, namely, risk management, profit enhancement, speculation and arbitrage. A large proportion of the derivative trades are done by high net worth individuals and proprietary traders. Interestingly, some retail participation is also witnessed despite the fact that these securities are considered largely beyond the reach of retail investors (because of complexity and relatively high initial investment). The present study has conducted a survey through a structured questionnaire targeting 100 retail investors of Mandi Gobindgarh and Khanna region to understand profile of these investors, different factors that motivate them for derivative trading

and hurdles in derivative trading. The study uses ANOVA to examine the effect of demographic characteristics on derivative investment. The study finds that demographic variables do not have a significant effect on derivative investment.

Key words: Risk Management, Profit enhancement, Speculation, Arbitrage, proprietary traders.

## **RELATIONSHIP AMONG EXCHANGE RATE AND STOCK INDEX-AN EVIDENCE OF NSE**

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### Abstract

The Foreign exchange market is the place where currency of one country is exchanged for the currency of another country with the exchange rate. Exchange rate is method to measure the value of currencies of the different countries. The Foreign Exchange Market in India has continuously changes over the years. The Indian foreign exchange market has operated in a

liberalized environment for more than a decade and many new approaches are used to develop the foreign market in India.

The present paper explores the relationship among Exchange rate variable and stock index. The fluctuations in exchange rate will affect the performance of the share price in stock market. However, this study is based on secondary data obtained from various data sources including NSE database, RBI database and money control database for the period 1<sup>st</sup> April 2005 to 31<sup>st</sup> March 2015. For the Research paper, Johansen integration test and Augmented Dicker Fuller test have been designed. Johansen co integration test result indicates that there exists a long term relationship among the selected variables.

Keywords: Exchange rate Fluctuations, foreign exchange market, Johansen integration test and Augmented Dicker Fuller test

## **ROUTING AND WAVELENGTH ASSIGNMENTALGORITHMS FOR OPTICAL NETWORKS: A REVIEW**

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Abstract—Wavelength assignment is one of the important components of Routing and Wavelength Assignment (RWA) problem in the optical networks. This article is focused on the study of RWA problem in wavelength-routed optical networks. Various routing and wavelength assignment approaches were presented to highlight the problems of the networks operating under the wavelength assignment and wavelength-continuity constraints. We examined the RWA problem and reviewed various routing approaches and wavelength assignment approaches

Keywords- Routing and Wavelength Assignment ;Optical Networks;Wavelength Division Multiplexing; Wavelength Conversion; Least Used Wavelength Conversion Algorithm.

## **WEB BASED REPORTING PRACTICES OF INTANGIBLE ASSETS OF SELECTED INDIAN COMPANIES- AN EMPIRICAL STUDY**

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### Abstract

The purpose of this paper is to examine the extent of intangible assets disclosure both in annual reports and on websites of top 11 Indian ET 500 listed companies, selected as per market capitalization for the year 2012-13. Content analysis on the annual reports and websites was used to examine the intangible assets reporting practices. The result indicates that intangible assets reporting is low and in narrative form. The most disclosed element are Copyright, Corporate culture, Brand, Customers, Company's name, Business collaboration, Employee education while the least disclosed element are Favorable contract and Franchising agreement.

Keywords- Intangible assets, Disclosure, Content analysis, Annual reports, Website reporting, India