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FINANCIAL APPRAISAL OF NON BANKING FINANCIAL COMPANIES (NBFC) IN INDIA: A STUDY

Paul Raj P.

Associate Professor in Economics, Rizvi College of Arts, Science & Commerce, Bandra (west), Mumbai 400 050

Abstract

Banking in India plays an important role in economic growth and development. Indian banking sector is regulated by the Reserve Bank of India (RBI). Though the commercial banks and co operative banks are necessary to provide funding to credit but then also the role of NBFC is significant in India. The NBFCs have become impeccable alternatives to the Banking sector for fulfilling a wide range of financial needs of the society. There are prompt as well as efficient services without much procedural formalities. The present research paper is an attempt to study the financial appraisal of NBFC's in India. The present study highlights various services offered by NBFCs. The present study has also suggested certain measures.

Keywords: *Non-banking financial institutions (NBFIs), primary dealers, Banks, Reserve bank of India*

INTRODUCTION: Non-banking financial institutions (NBFIs) comprise a mixed group of financial intermediaries. Those under the regulatory purview of the Reserve Bank consist of all-India financial institutions (AIFIs), non-banking financial companies (NBFCs) and primary dealers (PDs). AIFIs are top institutions recognized during the development planning period to offer long-term financing or refinancing to precise sectors for instance;

- 1) Agriculture and rural development;
- 2) Trade;
- 3) Small industries;
- 4) Housing.

The NBFCs are conquered by joint stock companies, catering to niche areas ranging from personal loans to infrastructure financing. PDs play significant role as market for government securities. The Reserve Bank regulated NBFIs sector grow by 15.8 per cent in 2017-18; by the end of March 2018, it was 19.8 per cent of the scheduled commercial banks (SCBs) taken together in terms of balance sheet size.

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AN EVALUATION OF SERVICES OF NON BANKING FINANCIAL COMPANIES (NBFC) WITH REFERENCE TO MAHARASHTRA STATE

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Abstract

Banking sector in India plays an important role in economics growth and development. Indian banking sector is regulated by the reserve bank of India. Though the commercial banks and co operative banks are necessary to provide funding to credit but then also the role of NBFC is significant in India. The NBFCs have become impeccable alternatives to the Banking sector for fulfilling a wide range of financial needs of the society. There are prompt as well as efficient services without much procedural formalities. The present research paper is an attempt to analyze the awareness and satisfaction of NBFC services in Maharashtra state. The present study highlights there is no significant difference between level of awareness about various services offered by NBFCs and the demographics of the respondents. The level of satisfaction and demographic characteristics excluding occupation of the respondents also show the same trend. The present study has also suggested certain measures.

Keywords: Non-Banking Financial Companies (NBFCs), Banks, Reserve bank of India



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INTRODUCTION:

The Non-Banking Financial Companies (NBFCs) are financial intermediaries that supplement the banking services. RBI Act section 45(f)¹ defines a Non-banking financial company as "A financial institution which is a company and which has as its principal business the receiving of deposit under any scheme or arrangement or in any other manner, or lending in any other non-banking institution notified by the Reserve Bank".

Non-Banking Finance Companies (NBFCs) are Financial Institutions involved chiefly in the business of accepting deposits as well as providing advances and credits. NBFCs are integral component of financial system, promoting competition, delivery of customized services, diversification and spreading of risks during financial distress. NBFCs are diverse groups of financial institution that reach out to the financial needs of unbanked sectors of the economy. These institutions are recognized for their customer

¹ RBI Act section 45(f)

formalities. The present study was conducted to assess the level of awareness and satisfaction on NBFC services in Maharashtra. The results of the study reveals that majority of the respondents are fully aware about gold loans while awareness about MSE finance is very low among the respondents. There is no significant difference between level of awareness about various services offered by NBFCs and the demographics of the respondents. There is no significant difference between the level of satisfaction and demographic characteristics of the respondents except for occupation. Level of satisfaction significantly varies among business group and others group.

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**AN EVALUATION OF BUSINESS PROCESS OUTSOURCING
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AN EVALUATION OF BUSINESS PROCESS OUTSOURCING (BPO) IN INDIA: A STUDY

Paul Raj P.

Associate Professor in Economics, Rizvi College of Arts, Science & Commerce, Bandra (west), Mumbai 400 050

Introduction: India has gone through the path of economic growth exceedingly well in the last twenty years. Information technology (IT) is one of the areas which contributed by to the said growth as stated by Bhuyar (2008). Business Process Outsourcing (BPOs) Companies have increased in number to a high extent and is a clear indication to the IT revolution. Pool of skilled and cheap labour and a vibrant English Speaking workforce are the prime factors responsible for flourishing call centres in the country. A BPO is referred to a company that concentrates on its core business and outsources its non-core activities such as administration, payment services and customer services. A call centre is a voice-based part of a BPO organisation.

BPO and Call Centres In India: Globalization and Liberalization policy adopted by Government of India in 1990's paved the way for the growth of BPO sector in India. As per the estimates of NASSCOM (2011), BPO industry in India grew at the rate of 35 percent since 2005. The revenues accrued by BPO sector was of the tune of US \$ 88.1 billion in fiscal year 2011. 34 percent, as the estimate continues, of worldwide BPO market has been captured through which India labelled as the largest destination of BPO services delivery. The country has emerged as the largest private sector employer of India as it generated the employment to the tune of 4.5 million people (direct and indirect) out of which 50 percent comes in the category of below 25 years of age (NASSCOM, 2011). The study undertaken by Vaid (2009); Amoribieta et.al, (2001); NASSCOM and McKinsy (2005) stated that India continued to be the prominent location to outsource business activities, in spite of tough competition from other developing nations. Ramesh (2004) reasoned that the growth of Information Communication and Technology (ICT), low cost labour and availability of larger number of English speaking youth have emerged India as one of the desired destinations of BPOs. The non-voice sector –cum- front office and voice based sector are the two kinds of back office outsourcing. Data encoding, market research, data base development, loan processing, handling included in non-voice process whereas the voice sector which is also called as Call Centre industry deals with customer service as its service is based on interactive communication with the customers or clients (Tara and Ilavarasan, 2009). The call centres, thus, constitutes more than one-third of the total employment of BPO sector. Two types of calls are handled by the call centre employees viz., outbound calls and inbound calls.

Review of Literature: The present research on the NBFC's depends upon various references from the books, journals, periodicals, RBI reports and so on. Some of the reviews are given as follows:

collection, Statistical techniques. Methodology should be provided separately after the research method. **Results:** It should relevant facts only, data, may be given preferable in the form of tables or occasionally in figure/text but do not repeat same data in more than one form. **Discussion:** This is important aspect of the paper, should be drafted carefully. Stating what answers we got, then in individuals paragraphs discussing these in light relevant past work and finally, try to answer: what does it means in the conducting part. In some situation section of Results may be combined with Discussion so as to avoid repetition. **Acknowledgement:** It should be short not exceeds than 150 words, which should include essential facts given at the end of the paper but not necessary. **References:** References must be arranged according to APA style of referencing.

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Book with Two Authors

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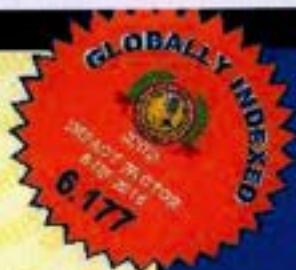
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AN EVALUATION OF SERVICES OF NON BANKING FINANCIAL COMPANIES (NBFC) WITH REFERENCE TO MAHARASHTRA STATE

Paul Raj P.

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Abstract

Banking sector in India plays an important role in economics growth and development. Indian banking sector is regulated by the reserve bank of India. Though the commercial banks and co operative banks are necessary to provide funding to credit but then also the role of NBFC is significant in India. The NBFCs have become impeccable alternatives to the Banking sector for fulfilling a wide range of financial needs of the society. There are prompt as well as efficient services without much procedural formalities. The present research paper is an attempt to analyze the awareness and satisfaction of NBFC services in Maharashtra state. The present study highlights there is no significant difference between level of awareness about various services offered by NBFCs and the demographics of the respondents. The level of satisfaction and demographic characteristics excluding occupation of the respondents also show the same trend. The present study has also suggested certain measures.

Keywords: *Non-Banking Financial Companies (NBFCs), Banks, Reserve bank of India*

INTRODUCTION: The Non-Banking Financial Companies (NBFCs) are financial intermediaries that supplement the banking services. RBI Act section 45(f) ¹ defines a Non-banking financial company as "A financial institution which is a company and which has as its principal business the receiving of deposit under any scheme or arrangement or in any other manner, or lending in any other non-banking institution notified by the Reserve Bank". Non-Banking Finance Companies (NBFCs) are Financial Institutions involved chiefly in the business of accepting deposits as well as providing advances and credits. NBFCs are integral component of financial system, promoting competition, delivery of customized services, diversification and spreading of risks during financial distress. NBFCs are diverse groups of financial institution that reach out to the financial needs of

¹ *RBI Act section 45(f)*

beneath to the title. **Abstract:** The Abstract should be informative and completely self-explanatory, which should briefly present the topic, state the scope of the experiments, indicate significant data, and point out major findings and conclusions. The abstract should not exceed more than 100 to 200 words in length. Complete sentences, active verbs, and the third person should be used, and the abstract should be written in the past tense. **Introduction:** It should be not a long review of the subject area and details of history. It should pertain to specific area. **Research Method:** It should be covers Population, Sample, Tools for data collection, Statistical techniques. Methodology should be provided separately after the research method. **Results:** It should relevant facts only, data, may be given preferable in the form of tables or occasionally in figure/text but do not repeat same data in more than one form. **Discussion:** This is important aspect of the paper, should be drafted carefully. Stating what answers we got, then in individuals paragraphs discussing these in light relevant past work and finally, try to answer: what does it means in the conducting part. In some situation section of Results may be combined with Discussion so as to avoid repetition. **Acknowledgement:** It should be short not exceeds than 150 words, which should include essential facts given at the end of the paper but not necessary. **References:** References must be arranged according to APA style of referencing.

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SOCIO-ECONOMIC STUDY OF CALL CENTRE EMPLOYEES IN INDIA: A CASE STUDY OF MUMBAI REGION

Paul Raj P

Associate Professor in Economics, Rizvi College of Arts, Science & Commerce, Bandra (west), Mumbai 400 050

Introduction: Call center is a centralized office used for receiving or transmitting a large volume of enquiries by telephone. An inbound call center is operated by a company to administer incoming product or service support or information enquiries from consumers. Outbound call centers are operated for telemarketing, for solicitation of charitable or political donations, debt collection, market research, emergency notifications, and urgent/critical needs blood banks. A **contact center**, further extension to call centers administers centralized handling of individual communications, including letters, faxes, live support software, social media, instant message, and e-mail.

BPO and Call Centres in India: Globalization and Liberalization policy adopted by Government of India in 1990's paved the way for the growth of BPO sector in India. As per the estimates of NASSCOM (2011),¹ BPO industry in India grew at the rate of 35 percent since 2005. The revenues accrued by BPO sector was of the tune of US \$ 88.1 billion in fiscal year 2011. 34 percent, as the estimate continues, of worldwide BPO market has been captured through which India labelled as the largest destination of BPO services delivery. The country has emerged as the largest private sector employer of India as it generated the employment to the tune of 4.5 million people (direct and indirect) out of which 50 percent comes in the category of below 25 years of age (NASSCOM, 2011). The study undertaken by Vaid (2009); Amoribieta et.al, (2001); NASSCOM and McKinsy (2005) stated that India continued to be the prominent location to outsource business activities, in spite of tough competition from other developing nations. Ramesh (2004) reasoned that the growth of Information Communication and Technology (ICT), low cost labour and availability of larger number of English speaking youth have emerged India as one of the desired destinations of BPOs. The non-voice sector cum front office and voice based sector are the two kinds of back office outsourcing. Data encoding, market research, data base development, loan processing, handling included in non-voice process whereas the voice sector which is also called as Call Centre industry deals with customer service as its service is based on interactive communication with the customers or clients (Tara and Ilavarasan, 2009). The call centres, thus, constitutes more than one-third of the total employment of BPO sector.

Two types of calls are handled by the call centre employees viz., outbound calls and inbound calls.

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DEVELOPMENT OF DIGITAL INSURANCE IN INDIA

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Abstract

Health insurance in India may also be a growing segment of India's economy. The Indian fitness gadget is one of the foremost essential within the planet, with the quantity of human beings it concerns: almost 1.3 billion capability beneficiaries. The fitness enterprise in India has rapidly emerge as one of the foremost important sectors inside the u . S . in phrases of profits and activity creation. In 2018, a hundred million Indian families (500 million humans) don't enjoy fitness coverage. In 2011, three.9% of India's gross domestic product changed into spent within the fitness region.

Introduction

According to the earth Health Organization (WHO), that is regularly a few of the lowest of the BRICS (Brazil, Russia, India, China, South Africa) economies. Policies are available that provide each person and circle of relative's cowl. Out of this three.9%, coverage accounts for 5-10% of expenditure, employers account for round 9% even as personal expenditure quantities to an amazing 82%. within the year 2016, the NSSO released the report "Key Indicators of Social Consumption in India: Health" supported its 71st round of surveys. The survey administered inside the yr 2014 mentioned that, pretty 80% of Indians are not included below any coverage plan, and best 18% (authorities funded 12%) of the urban populace and 14% (government funded 13%) of the agricultural populace become blanketed beneath any sort of coverage.

The fitness state of affairs and hence the supply of services vary substantially from one State to a unique. Although public fitness offerings in theory provide free primary health care to all or any or any , the care supplied by way of maximum kingdom health structures suffers from inadequate sources and bad management. As a result, the bulk of the populace turns to private fitness services that offer dearer care and of very unequal quality. In India, the fitness gadget mixes public and private providers.

Public health centers - neighborhood clinics offering fundamental care, nearby hospitals, countrywide hospitals - are funded by using the federal states and consequently the federal country and managed with the aid of the country authorities. Tamil Nadu or Kerala, public health centers play their role due to the fact the number one stage of the care journey, but, outside of these few states, the general public zone does not reach the intention to provide the vital fitness desires of the population. India's public health prices are however those of different middle-profits countries. In 2012, they accounted for four% of GDP, which is half of the utmost amount as in China with 5.1%. In terms of public health spending per capita, India ranks 184th out of 191 nations in 2012. Patients' remaining expenses constitute approximately 58% of the whole. The remaining prices

Pre-Existing Disease Cover Plans:

It offers covers towards disorder that policyholder had earlier than buying health policy. Pre-Existing Disease Cover Plans gives cowl towards pre-existing ailment e.G. Diabetes, kidney failure and plenty of more. After Waiting period of to four years it gives all covers to insurer.

Senior Citizen Health Insurance:

As name propose These varieties of coverage plans are for older human beings inside the own family. It gives covers and safety from health problems all through adulthood. according to IRDA guidelines, every insurer must provide cover to the age of 65 years.

Maternity Health Insurance:

Maternity coverage guarantees coverage for maternity and different additional charges. It looks after both pre- and post-natal care, infant delivery (either normal or caesarean). Like Other Insurance, the maternity coverage company has large desire of network hospitals and takes care of ambulance rate. These services are supervised by means of the Maternity Benefit Act. The Maternity Benefit Act applies to women who do not upload an establishment included through the ESI however who are hired in factories, mines, circuses, plantations, stores or different institutions employing no less than 10 persons. Also blanketed are ladies operating in an establishment blanketed via the ESI, however whose profits exceeds the ceiling of subjection.

Since 2010, the Gandhi Matritva Sahyog Yojana (IGMSY) program, skip by using the Ministry of women and Child Development, has been mentioned in some districts (52 in 2017). This program is supposed for pregnant ladies elderly 19 or over, during their first 2 completed pregnancies (possible child). The gain includes an entire amount of 6000 INR paid in 3 installments, challenge to having accomplished the compulsory medical examinations for the mom and as a consequence the child:

- at the highest of the 2nd trimester of pregnancy
- at birth
- to 6 months of the child

Hospital day by day cash gain plans:

Daily cash benefits may also be a described benefit policy that will pay an outlined sum of money for each day of hospitalization. The payments for a defined variety of days inside the policy yr and could be situation to a deductible of few days.

Critical contamination plans:

These are benefit based policies which pay a lumpsum (fixed) advantage quantity on prognosis of blanketed vital illness and scientific procedures. These contaminations are normally particular and high severity and coffee frequency in nature that price excessive in comparison to everyday medical / remedy need. E.G. Attack, cancer, stroke etc. Now some insurers have provided you with option of staggered charge of claims collectively to in advance lumpsum price.

existence insurance Corporation (LIC) is that the best public area company. apart from that, most of the non-existence insurers there are six public region insurers. additionally, to the ones, there may be sole country wide re-insurer, namely, General Insurance Corporation of India (GIC Re). Other stakeholders in Indian Insurance marketplace encompass agents (man or woman and corporate), brokers, surveyors and third-celebration administrators servicing insurance claims.

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Changing Scenario of
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Abstract

An academic revolution has taken place in education particularly within the past half century marked by a paradigm shift in scope and opportunity. Over the years education system has become an enterprise having much of business orientation with all its exposure to fierce competition at different levels of stakeholders. Indian education system considered together of the most important of its kind within the world also faces/encounters enormous challenges within the new millennium. These challenges are diversified and manifold stretching from contemporary curriculum development, quality assurance and accreditation and ethical value propositions to policy planning and governance.

Keywords: Education System, Scenario, Development

Introduction

India's education system is that the third largest within the world, next to the us and China. the most administration at the tertiary level is that the University Grants Commission, which enforces its standards, advises the govt , and helps coordinate between the centre and therefore the state. Accreditation for higher learning is overseen by 15 autonomous institutions established by the University Grants Commission (UGC). As per the newest 2011 Census, about 8.15% (68 million) of Indians are graduates, with Union Territories of Chandigarh and Delhi topping the list with 24.65% and 22.56% of their population being graduates respectively. Indian education system has expanded at a quick pace by adding nearly 20,000 colleges and quite 8 million students during a decade from 2000–01 to 2010–11. As of 2016, India has 799 universities, with an opportunity from 49 central universities, 402 state universities, 124 deemed universities, 334 private universities, 5 institutions established and functioning under the State Act, and 75 Institutes of National Importance which include IIMs, AIIMS, IITs, IEST and NITs among others Other institutions include 39,071 colleges as Government Degree Colleges and personal Degree Colleges, including 1800 exclusive women's colleges, functioning under these universities and institutions as reported by the UGC in 2016. Colleges could also be Autonomous, i.e. empowered to look at their own degrees, up to PhD level in some cases, or non-autonomous, during which case their examinations are under the supervision of the university to which they're affiliated; in either case, however, degrees are awarded within the name of the university instead of the school . India is believed to possess had a functioning system of upper education as early as 1000 B.C. Unlike present day universities, these ancient learning centers were primarily concerned with dispersing Vedic education. the fashionable Indian education system finds its roots in colonial legacy. British Government used the university system as a tool of cultural colonization.

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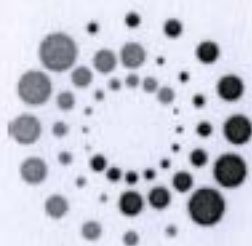
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A STUDY OF CONSUMERS AWARENESS TOWARDS GREEN BANKING PRODUCTS

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Abstract

A green financial may be a monetary group, typically public or quasi-public, that uses modern financing techniques and market improvement gear in partnership with the private area to accelerate deployment of unpolluted electricity technologies. Green banks use public finances to leverage personal funding in clean energy technology that, regardless of being commercially viable, have struggled to determine a extensive presence in client markets.[three Green banks checking out to scale back power charges for ratepayers, stimulate private region funding and economic hobby, and expedite the transition to a low-carbon economy.

Introduction

In the US, the inexperienced financial organization idea was initially developed by way of Reed Hundt and Ken Berlin, as a part of the 2008 Obama-Biden Transition Team's efforts to facilitate clean electricity development. an identical idea become adopted as an amendment to the federal cap and alter invoice, mentioned because the American Clean Energy and Security Act, delivered in May 2009. A partner piece of federal green financing regulation was simultaneously delivered within the Senate, wherein it obtained broad bipartisan aid. When the 2009 cap and exchange legislation within the end of the day did not bypass the Senate, inexperienced bank advocates within the US focused on the state level. Connecticut attached the first state inexperienced bank in 2011, observed with the help of latest York in 2013.

By the stop of fiscal 12 months 2015, the Connecticut Green Bank had supported \$663 million in venture investments. within the UK in 2009, two reviews are published advocating the creation of a nation-backed infrastructure financial organization to supply financing to green projects. The first, entitled "Accelerating Green Infrastructure Financing: Outline proposals for UK green bonds and infrastructure financial institution" was posted in March 2009 by means of global climate change Capital and E3G. The second, entitled "Delivering a twenty first Century Infrastructure for Britain" become posted by way of Policy Exchange in September 2009 and have become written by means of Dieter Helm, James Wardlaw and Ben Caldecott.

Essential factors

There are many sorts and designs of establishments that finance clean strength and inexperienced infrastructure initiatives. There are numerous key factors that distinguish inexperienced banks from other financing establishments: a focus on commercially viable technology, a committed source of capital, attention on leveraging non-public funding, and a

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DIGITAL INDIA: OPPORTUNITY FOR SERVICE SECTOR

Paul Raj P

Abstract

*This paper focus on **Digital India: Opportunity for Service Sector** Digital India is a Program to prepare India for a knowledge future. Hon'ble Shri Narendra Modi, Prime Minsiter of India has laid emphasis on National e- governance plan and has gave its approval for Digital India A programme to transform India into digital empowered society and knowledge economy. This will be for preparing the India for the knowledge based transformation and delivering good governance to citizens by co-ordinate engagement with both Central Government and State Government. The Digital India vision provides the intensified impetus for further momentum and progress for e-Governance and would promote inclusive growth that covers electronic services, products, devices, manufacturing and job opportunities.*

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WOMEN EMPLOYEES IN BANKING SECTOR: A STUDY ON OCCUPATIONAL STRESS

Paul Raj P

Abstract

There is no such issue like stress-free job. activity stress arises as a result of causes like lack of free time, job setting disadvantage, high workloads, low salary, unreasonable deadlines, job insecurity, lack of clarity of roles, and some way of feeling undervalued. Stress and its fateful consequences has unfolded its tentacles altogether the sectors, heaps of considerably inside the banking sector thanks to the quick changes that's taking place throughout this sector. industry is not associate exceptional one. This paper seeks to figure out the impact of various constituents of activity stress on the women employees of banking sector. The employees inside the banking sector area unit experiencing an out of this world amount of pressure at the work place. thus the target of this study was to identify and compare the factors inflicting stress among girls employees publicly and private sector banks and counsel applicable remedies for a similar. Keywords: activity stress, tension, role conflict.

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A GLIMPSE OF BPO AND CALL CENTRES: THE CASE OF INDIA

Dr. Paul Raj P

Abstract

During the last 20 years, Business Process Outsourcing (BPOs) Companies have increased in number to a large extent due to IT revolution. The skilled and cheap labour force with good command over spoken English contributed a lot of flourishing call centres in the country. A BPO is vested with the task of outsourcing its non-core activities such as administration, payment services and customer services whereas a call centre is a voice-based part of a BPO organisation.

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A STUDY OF IMPACT OF SKILL INDIA ON RURAL YOUTH

Paul Raj P

Abstract

The Goods and Services Tax (GST) is one of the biggest economic and taxation reforms undertaken in India. Parliament initiated a seven-hour marathon debate on four supplementary GST Bills. The Goods and Services Tax Bill or GST Bill, also referred to as The Constitution (One Hundred and Twenty-Second Amendment) Bill, 2014, initiates a Value added Tax to be implemented on a national level in India. The GST aims to streamline the taxation structure in the country and replace a gamut of indirect taxes with a singular GST to simplify the taxation procedure. GST is one indirect tax for the whole nation, which will make India one unified common market. It would also enhance the position of India in both, domestic as well as international market. The system will phase out all indirect taxes and only GST will be applied as an indirect tax. It will apply on both Goods and Services. Taxes like excise duty, VAT, service tax, luxury tax etc will go with GSTs implementation.

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OPPORTUNITIES AND LIMITATION OF CASH LESS ECONOMY

Dr. Paul Raj P

Abstract

Solapur district is most significant town of geographical region as a result of Solapur district currency press, Farming, Education, Industries and . Solapur district fifteen tehsil but 7 tehsil is huge population of social group .The main issues of cashless economy is education, out there facility instrumentation. The Hon. Prime Minister, government minister and run batted in Governor was determined the currency five hundred and one thousand RS currency has not tender and impact on nine November 2016 time of day. The run batted in and Government square measure creating many efforts the utilization of in economy by promoting the digital payment devices and main object of the cashless in zero corruption, increase if taxes in India and Digital India Nation. Digital group action brings transparency measurability and responsibility. The new move can compel a lot of distributor and repair supplier settle for digital cash money group action was restricted or minimum has object of cashless Indias Nation.

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ECONOMIC COMPARISON OF INDIA & CHINA WITH SPECIAL REFERENCE TO GLOBAL RECESSION

Dr. Paul Raj P

Abstract

It is not a surprise; and it has to happen one day when the world's largest economy is facing the crisis, it is quite normal that the countries dependent on the same will face such kind of impact on their economies too. The crisis signals are there for everybody to watch. Rather, it would have been a surprise when these two developing countries, India and China, which had shown a terrific growth for the past few years, have tried to avoid the slowdown in the growth rate of their respective economies by taking exceptional measures, which can fuel demand, and escaped the scathe of the financial crisis. India and China are the most populous countries in this world. Together, they hold 37% of world's population. Being a populous country, is a kind of both boon and curse to these developing economies. The boon comes in the form of huge demand this population number can generate, which is equal to the demand of a combination of minimum 3 to 4 developed countries.

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THE ROLE OF CULTURAL DIVERSITY AND HOW THEY IMPACT WORK TEAM PERFORMANCE

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ABSTRACT

Cultural diversity plays a major role in the productivity of a corporation in this thriving business world. The workplace is a platform where individuals from different backgrounds come together to work and share an organization's goals and objectives. This research focuses on the impact of cultural diversity on work team performance in Abu Dhabi University and whether the multicultural environment results in a positive, negative or dual impact.

Quantitative and qualitative approaches were used in order to determine the impact and the research findings showed that a dual impact of culturally diverse teams is present in Abu Dhabi University. The results that were analyzed are specific to Abu Dhabi University and will differ from business to business because of cultural diversity.

Keywords: Motion Control; Modular Design; Real-time Control; Trajectory Planning.

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DO LEADERSHIP STYLES IMPACT ORGANIZATIONAL PERFORMANCE IN THE UAE CONTEXT? A STUDY

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ABSTRACT

This study was conducted to investigate the relationship between leadership styles and organizational performance. It also examined the impact of different leadership styles on the performance of an organization. This study focused on understanding the effect of Autocratic, Democratic, Laissez Faire, Transactional and Transformational leadership styles on organizational performance in UAE based organization.

The relevant data was collected with the aid of a structured questionnaire which was distributed to 150 respondents. Convenient sampling was used to select the respondents. Pearson correlation was used to examine the relationship between leadership styles and organizational performance. Regression analysis was performed to study the significance of the impact of the different leadership styles on organizational performance.

The study showed that leadership styles have both positive and negative influence on the performance of an organization and that leadership styles alone were responsible for 25% of organizational performance. The study concluded that Democratic leadership and Transformational leadership had a positive and significant influence on organizational performance in UAE based Organization.

Keywords: Leadership; Participative; Autocratic; Democratic; Employee performance.

IMPACT OF WEB CONTENT ON PROFITABILITY AND MARKET SHARE OF SELECTED NEWSPAPERS: A CASE STUDY OF UNITED ARAB EMIRATES (UAE)

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ABSTRACT

As the world is getting further digitized it has become crucial to be up to date with current trends to ensure better survival. In fact, in order for organizations to survive among competitors, updating has become necessary. With this change an impact has been created upon almost every industry including the e-publishing industry, which found itself forced to adapt to the changes over the time period. Introduction of several new news apps and websites has even made the standardized newspapers rethink their publishing methods, and ultimately adopt e-publishing.

This research paper analyzes the impact of web content usage among newspaper publications and also its impact on their business. Hence, this study is carried out among selective newspaper publications in UAE and also among selective readers group.

Key words: web content, e-publishing, business growth, UAE, readers group

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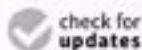
Corporate Culture and Its Impact on Employees' Attitude, Performance, Productivity, and Behavior: An Investigative Analysis from Selected Organizations of the United Arab Emirates (UAE)

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Abstract: The present research paper focuses on four key aspects of organizational culture in the United Arab Emirates (UAE): employee attitude, performance, behavior, and productivity. Every organization has a unique culture, which shapes the employees' perspectives to a large extent. The greater the consistency of the approach, the greater the likelihood of that organization achieving success. The main purpose of this study was to examine the influence of corporate culture on the behavior of heterogeneous groups of employees. The UAE, as an emerging economy, has various ethnicities and nationalities in its workforce, each having its own distinctive national customs, languages, religions, histories, and work patterns. This paper examines two cases in the remittances and foreign exchange industry in the UAE as being characteristic of finance companies, comprising employees who originated from many nations working together regardless of their socio-cultural background. Based on a questionnaire, the literature, and a hypothesized model, this paper investigates the relationship of UAE's heterogeneous work culture on employees' perspectives. In an innovative way, the result of this study reveals and supports our hypotheses that organizational culture has a high impact on the work performance, attitudes, and behaviors of the employees belonging to two selected companies, regardless heterogeneous nationalities and cultures.

Keywords: corporate work culture; employee attitude; performance; behavior and productivity; diversity



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1. Introduction

The seven emirates of Abu Dhabi, Dubai, Sharjah, Ajman, Umm Al-Quwain, Fujairah, and Ras Al Khaimah are collectively called the United Arab Emirates (UAE). Abu Dhabi is the capital city. Most of the UAE except Dubai depend on oil revenues. It is a member of the Gulf Cooperation Council (GCC), which also includes Bahrain, Kuwait, Oman, Qatar, and Saudi Arabia. According to the World Bank Data of 2019, the UAE's population increased from 4.6 million in 2005 to roughly 9.77 million in 2019. Its GDP is estimated to be US\$421.142 billion, and it has a per capita income of US\$43,470 [1]. The UAE suffers from a substantial shortage of qualified local workers, and relies heavily on foreigners to fill the gap. More than 85% of the UAE labor workforce comprises expatriates from more than 100 nationalities, reflective of many races, cultures, ethnicities, and languages. The largest groups of non-UAE nationals are South Asian, 59.4% (includes Indian, 38.2%; Bangladeshi, 9.5%; Pakistani, 9.4%; other, 2.3%); Egyptian, 10.2%; Filipino, 6.1%; and others, 12.8% [2].

The economy will contract this year, 2020, as the pandemic and low oil prices weigh on productivity. Next year, GDP is expected to recover on the back of stronger aggregate

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