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QUALITY OF WORK LIFE IN UNITED INDIA INSURANCE COMPANY: PERCEPTION OF CLASS I EMPLOYEES

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ABSTRACT

“If you are planning for a year, sow seeds; if you are planning for a decade, plant trees; if you are planning for a lifetime, develop men.”

Kuang Chung

The success of any organization is highly dependent on how it attracts workers and motivates, and retains its workforce. No industry can be rendered efficient so long as the basic fact remains unrecognized that it is principally human1. Today’s organizations need to be more flexible so that they are equipped to develop their workforce and enjoy their commitment. Therefore, organizations are required to adopt a strategy to improve the employee’s Quality of Work Life (QWL) to satisfy both the organizational objectives and employee needs2. It means having a work environment where an employee's activity become more important by implementing procedures or policies that make the work less routine and more rewarding for an employee. Present study examined the perception of Class I officers about Quality of Work Life, the study conducted with 50 Class I officers of United India Insurance Company (UIICL) in Chandigarh. The results indicated that an organization that is concern about the quality of work life of its employees will enjoy the benefits of having a more satisfied workforce.

KEYWORDS: Workforce Development, Quality of Work Life, Employee’s Satisfaction, Organizational Satisfaction, Work Environment.

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AN APPLICATION OF FIXED-EFFECTS MODEL (FEM) TO EVALUATE FINANCIAL PERFORMANCE OF THE INDIAN LIFE INSURANCE INDUSTRY

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ABSTRACT

This paper aims at evaluation of financial performance of all the 24 life insurance companies operating in India and based on select parameters for a longer time frame ranging from 2009-2014. The fixed effects model (FEM) was selected and the regression equation was developed. The results showed that there is a significant difference between performance of the private sector companies and the public sector companies. The study estimates that public sector player has sound liquidity position compared to the private sector, whereas in the case of solvency position private sector has the upper hand compared to the public sector which shows stability in its solvency position. Our preferred Fixed effect Model (FEM) suggests that profitability of life insurers have significant positive relationship with liquidity, solvency and age.

KEYWORDS: Life Insurance Companies, Private and Public Sector, Financial Performance, Fixed Effect Model, India

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FOREIGN BANKS IN INDIA PERFORMANCE –DATA ENVELOPMENT ANALYSIS APPROACH

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ABSTRACT

Data Envelopment Analysis (DEA) is a methodology based upon an interesting application of linear programming. It was originally developed for performance measurement. It has been successfully employed for assessing the relative performance of a set of firms that use variety of identical inputs to produce a variety of identical outputs. The main aim of the research is to measure the Technical Efficiency of Foreign Banks in India by using Data Envelopment Analysis Models.

KEYWORDS: Data Envelopment Analysis, Technical Efficiency, Decision Making Units.

BIBLIOGRAPHY:


ABSTRACT

The recent global financial crisis was one of the tremendous financial events that were triggered due to the financial problems of developed countries. The main purpose of this paper is to identify the relationship between the bank instability features including bank runs, moral hazard, asymmetric information, contagion and their influence on financial crises under moderating impact of competition. The paper is written in the form of literature review by reviewing various studies concerning bank instability and financial crisis. The paper discusses the moderating role of competition between bank instability factors and financial crisis. Understanding and having a clear picture of the main determinants of financial crisis equips the policymakers with valuable information which can be used to formulate right strategies to overcome similar situations in future.

KEYWORDS: Financial crisis, competition, bank instability, determinants of financial crisis

REFERENCES:

SCALE EFFICIENCY OF FOREIGN BANKS IN INDIA-AN OPERATIONS RESEARCH APPROACH

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ABSTRACT

Data envelopment analysis is a linear programming-based technique for measuring the performance of organizational units which are termed Decision Making Units (DMUs). Decision making units can include manufacturing units, departments of big organizations such as universities, schools, bank branches, hospitals, power plants, tax offices, prisons, etc. The main aim of the present research is to measure the scale efficiency of foreign sector banks in India by using CCR (Charness, Cooper and Rhodes) and BCC (Banker, Charness and Cooper) Linear Programming Models.

KEYWORDS: Linear Programming Models, Scale Efficiency, Decision Making Units.

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