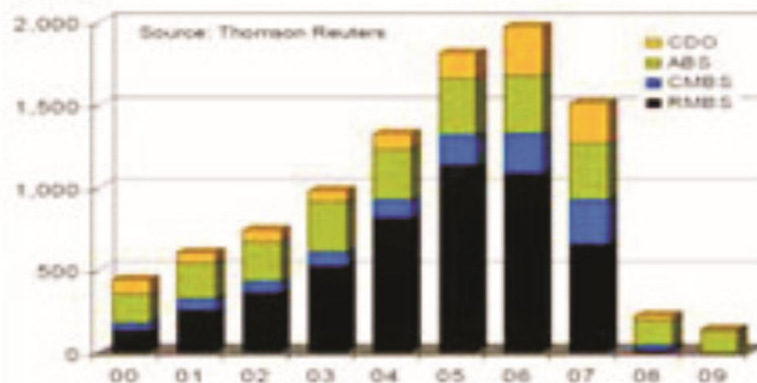


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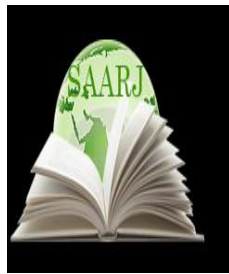
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**EMPLOYEES COMPENSATION AND BENEFITS MANAGEMENT-
A STUDY ON PUBLIC SECTOR INSURANCE COMPANY IN INDIA**

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ABSTRACT

Human Resource has never been as meaningful as it is today. Human resources are the wealth of an organization. The success of any organization irrefutably depends largely upon the efficient and co-ordinate working of human resources. Therefore, every company wants to attract, retain and motivate brains to meet its objectives. One of the tools for retaining and motivating quality workforce is Compensation Management (CM). It is one of the central pillars of Human Resources Management which helps in attracting and motivating the employees and improving organizational effectiveness as well. This is one critical aspect to the success of the organization. The rationale of this study was to examine the extent to which the employees working in different classes in United India Insurance Company are satisfied with the compensation package that company has provided for them. In the present paper sample of 102 Class I, Class II and Class III employees working in different offices of United India Insurance Company on the basis of convenience sampling technique were taken to draw the responses and elicit the results. Pearson's coefficient of correlation has been conducted to indicate relationship between the variable Class and the responses of the employees. Based on the findings, it is recommended that for any public service organization such as the United India Insurance Company to improve the performance of employees, they should offer fair compensation package that will be specifically designed to link it with performance.

KEYWORDS: *Human Resource, Compensation Management, Motivating and Attracting Employees, Organizational Performance, Public Sector Insurance Companies.*

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CONTEMPORARY TRENDS AND DIRECTIONS OF FOREIGN CAPITAL DEVELOPMENT IN UZBEKISTAN

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ABSTRACT

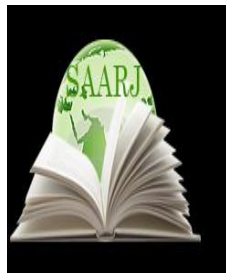
The article presents the results of the evaluation of foreign investment and credit trends in the economy of Uzbekistan. It analyzes the structure of foreign investment by industry and region of economy, qualitative change of their tendencies. Proposals and recommendations to enhance the attraction of foreign investments are presented. The results of analysis can be used in the processes of policy development and implementation of regulation of investment activity in the economic systems of different levels.

KEYWORDS: foreign investment, growth rate, investment policy, investment climate, region, capital intensity, structure.

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**THE APPRAISAL OF SOCIAL EFFICIENCY OF RURAL
POPULATIONS' TRADE SERVICES**

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ABSTRACT

Given article is devoted to investigation of consumer behavior in rural population as the evaluation of efficient structure in trading services in suburban sites is considered to be of high importance. Developed model permits determination of the precise assessment toward characteristics of satisfaction among dwellers in terms of trading services with the help of qualified research pattern.

KEYWORDS: Trade service, rural population, social efficiency, purchasing costs.

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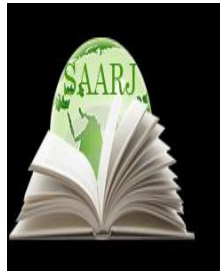
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THE CONCEPTUAL WAYS OF HOTEL DEPLOYMENT IN THE REPUBLIC OF UZBEKISTAN

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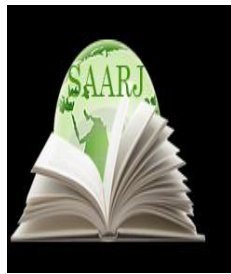
ABSTRACT

Present tourism bears the function of intercultural bridge and along with this it performs its contribution to the humanitarian development of society. To meet the needs and demands of mankind when happened natural disasters especially because of social cataclysm after population increase, to render people not only for their budget but also for being human is the question put as a target in front of this social tourism much more. The conceptual development of hotel industry with the major analyses underlined as a vital feature of the paper, which is considered as one of the developed countries of the world and other deals related to this have been considered in this article.

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LM, ANALYSIS OF TRENDS AND FORECASTING THE DEVELOPMENT OF THE INTERNATIONAL TOURISM MARKET

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ABSTRACT

The paper studies the main trends in the development of tourism in Uzbekistan, using the methods of benchmarking the development of international tourism at the global and national economies and presented projections of the main indicators of the national tourism market. Based on the analysis, recommendations for further development of the national tourism market.

KEYWORDS: *The market of tourism, international tourism, development trends of organized tourism, visitors, international tourism receipts, international tourist arrivals, the model prediction.*

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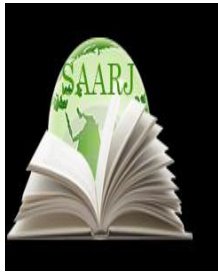
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CONSOLIDATION IN BANKING AND FINANCIAL SECTOR IN INDIA

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ABSTRACT

The consolidation of financial institutions is driven by attempts to exploit economies of scale and scope, and technological advances such as the Internet are making it easier to reap such economies. Although the empirical evidence on economies of scale and scope is elusive, it appears that with recent technological improvements, relatively small-scale banks in emerging markets are likely to improve their cost and revenue efficiency by consolidating and achieving a larger size and scope of activities. Most banks in emerging markets are following the universal banking paradigm and are increasing the share of revenues obtained through the sale of securities, mutual funds, and insurance products. The main forces encouraging consolidation in mature market banking systems—namely globalization, advances in information technology, and deregulation—as well as those discouraging it—lack of information and transparency, different regulatory frameworks, ownership structures, and cultures—are also at work in emerging markets. Present Paper is an attempt to study consolidation practices and their effect in India.

KEYWORDS: Consolidation, financial and Banking Sector, Revenue Efficiency.

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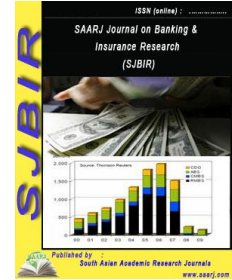
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**AN ANALYTICAL STUDY OF LIFE INSURANCE FACILITIES
PROVIDED BY LIFE INSURANCE COMPANIES**

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ABSTRACT

The importance of customer service for capturing business in insurance companies has become a vital point in all stages of marketing of insurance products. Today, the policyholders preferences keep on changing at a rapid pace and their demands are turning insatiable. Perception of the sample i.e. policyholders regarding need, services, transparency and reliability is influenced by the product and valuable services rendered by insurers. The basic objective of this paper is to design the strategic framework for enhancing customer satisfaction for insurance institutions along with some vital independent variables with the help of statistical tool i.e. t-statistics, ANOVA.

KEYWORDS: *Reliability, Quality, Risk coverage, t-statistics, ANOVA, Welch and Brown-Forsythe test.*

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