

**A PROJECT REPORT
ON**

**Role of SRI SANKARADEVA NETHRALAYA in creating awareness on Eye Health: an evaluative study
SRI SANKARADEVA NETHRALAYA,
GUWAHATI**



SRI SANKARADEVA NETHRALAYA

A

**UNIT OF SRI KANCHI SANKARA HEALTH
AND EDUCATIONAL FOUNDATION**

**A project report submitted in partial fulfillment of the requirements for the award of the Degree of
Masters of Business Administration (MBA) in USTM**

Submitted by

Arunava Bhuyan

ROLL NO. : - 2020/MBA/0027

ENROLLMENT NO. : - PG/2020/0006411

Dept. of

Business Administration

USTM



University of Science & Technology, Meghalaya
Techno City, Killing Road, Baridua 9th Mile, Meghalaya 793101



SRI SANKARADEVA NETHRALAYA

96, Basistha Road, Guwahati-781 028, Assam, India

Phone : 91-0361-2233444, 2228922, E-Mail : ssngy1@gmail.com, Web : www.ssnguwahati.org

Chairman : Mr. Dipok. Kr. Barthakur	Vice-Chairman : Mr. Dipankar Chatterjee	President : Dr. Harsha Bhattacharjee	Secretary cum Treasurer : Mr. Ramesh Pasari	Director (C & A) : Dr. Kasturi Bhattacharjee
---	---	--	---	--

August 4, 2022

TO WHOM IT MAY CONCERN

This is to certify that Arunava Bhuyan, a student of MBA (Marketing) from University of Science & Technology, Meghalaya has completed the mandatory training/internship as part of their curriculum at Sri Sankaradeva Nethralaya w.e.f. 7th October 2021 to 7th December 2021.

During the period he/she was exposed to various aspects of the subject concerned.

I wish him/her all success in life.

Sumita Sarma Barthakur

Dr. Sumita Sarma Barthakur
Medical Officer (Academics)
Sri Sankaradeva Nethralaya

Sumita Sarma Barthakur
Medical Officer (Academics)
Sri Sankaradeva Nethralaya
A Unit of S. J. M. H. F.
(Regd. as Charitable Trust)
Estab. Guwahati-28



ECO-2021-0152

HOSPITAL AND POST GRADUATE INSTITUTE OF
SRI KANCHI SANKARA HEALTH AND EDUCATIONAL FOUNDATION
ASSISTED BY GOVT. OF INDIA, NORTH EASTERN COUNCIL & GOVT. OF ASSAM





Department of Business Administration
School of Business Sciences
UNIVERSITY OF SCIENCE & TECHNOLOGY MEGHALAYA

Accredited 'A' Grade by NAAC
nirf India Ranking-2022 (151-200)

CERTIFICATE

This is certify that **Arunava Bhuyan**, student of MBA (regular) final semester bearing University Roll No. – **2020/MBA/0027** have completed his project entitled **“Role of SRI SANKARADEVA NETHRALAYA in creating awareness on eye health: an evaluative study”** under my supervision. This project report is an original work of the student.

Neither in full nor in any part of the project has been submitted anywhere for the award of any degree/certificate from any university or institution.

I wish him all the best.

Dr. Nilanjan Mazumdar

Assistant professor

Department of Business Administration

CHAPTER 1

INTRODUCTION

1.1: About the Topic

1.2 Literature Review

1.3 Objectives of the Study

1.4 Scope of the Study

1.5 Limitations of the Study

1.6 Research Methodology

1.1 ABOUT THE TOPIC

Eye health is an important part of overall health. It's crucial to childhood development and independent aging for adults. Most people depend on clear vision. It helps them participate in their occupation, hobbies, and even to perform most everyday tasks. If any part of your visual system is not working, or not conveying the appropriate messages to your brain, vision suffers. Our eyesight is one of our most important senses: 80% of what we perceive comes through our sense of sight. By protecting your eyes, you will reduce the odds of blindness and vision loss while also staying on top of any developing eye diseases such as cataracts and glaucoma. By keeping our eyes healthy, we keep our brain healthy. Not taking proper care of eyes may cause serious infections or ulcer on the eye which are very painful and can damage our eye sight. Different diseases may cause like Refractive errors, Cataract, Diabetic Retinopathy etc if we don't take proper care of eye health.

Importance of Eye Health Awareness:

India has large share of global blindness and visual impairment. Major factor reported is lack of awareness about eye conditions associated with poorer outcomes in terms of seeking medical help, treatment and prevention. Therefore, increase in awareness and knowledge about eye health will result in improved practices towards eye health and decrease in burden of visual impairment.

This research explores the importance of eye health promotion and awareness of various government programmes in preventing avoidable blindness. Using examples from eye health and other health topics from developing countries, the review demonstrates that effective eye health promotion involves a combination of three components: health education directed at behaviour change to increase adoption of prevention behaviours and uptake of services; improvements in health services such as the strengthening of patient education and increased accessibility and acceptability; and advocacy for improved political support for blindness prevention policies. Current eye health promotion activities can benefit by drawing on experiences gained by health promotion activities in other health topics especially on the use of social research and behavioural models to understand factors determining health decision making and the appropriate choice of methods and settings. The challenge ahead is to put into practice what we know does work. An expansion of advocacy-the third and most undeveloped component of health promotion-is essential to convince governments to channel increased resources to eye health promotion and the goals of Vision 2020

Poor eye-care services in rural Assam

According to a survey conducted by the World Health Organization, almost 40% population of Assam have some form of defective vision, while approximately 18.8% of the Indians suffering from cataracts belong to Assam. The problem of defective vision is more among the people of rural Assam due to ignorance, poverty and lack of eye care. Most of the adult people suffer from refractive errors and most of the elder people suffer from cataract in rural Assam. The diabetes-related cataract is also increasing among the rural people of Assam. Agriculture-related corneal injury followed by corneal ulceration, corneal opacity and blindness is more common amongst the farmers of rural Assam. Due to defective vision, the productivity of adult rural people decreases and the families become poorer. Vitamin A deficiency-related blindness and refractive

errors are more amongst the rural children. Most of the rural students are backward in their studies due to refractive errors. Almost 80% of such defective vision can be corrected with two simple measures- a pair of glasses (43%) and a relatively simple cataract surgery (33%). When there is global initiative for elimination of avoidable blindness by the year 2020, yet rural Assam has the lowest access to basic eye care services.

The article highlighted that how Assam has a tough access to services when it comes to eye health.

Awareness on eye health by SSDN

Story of Mr. Uken Rahang: (Male, 60 years, village - Diksak, Police Station Khetri, Kamrup Metro, Assam) Uken Rahang was blinded due to total Cataract and was unable to move independently. Living with his sister on a hillside, he used to be an excellent artisan, earning his livelihood by making and selling different bamboo and cane products, until Cataract blinded him. Blindness cost him his business and he was forced into a life of misery and dependency. It was then, that our community workers identified him during their door to door survey and screening. With some counseling, he agreed for surgery. He was then escorted to the SRI SANKARADEVA NETHRALAYA Main Hospital in Guwahati, where his cataracts were surgically removed, thus, allowing him to regain his vision completely. A month following the surgery, he went back to his business and his economic status improved. The surgery came as a blessing for him when he needed it the most, though he wasn't in a position to afford it.

Influential personality -

As an guest Dr. A.P.J ABDUL KALAM Has Also Visited The Organization On 16TH March 2007 former president of India 2002-2007 he is an Indian scientist and politician who played a leading role in the development of India's missile and nuclear weapons programs.

On 20th April 2000 and 4th September 2002 DR. Bhupen Hazarika has also visited the organization who is an Indian playback singer, lyricist, musician , poet and filmmaker from Assam widely known as Xudha kontho he was an icon and influence the whole country through his work and inspired people .

Service Delivery models of Sri Sankaradeva Nethralaya

i. Community Needs Assessment

SRI SANKARADEVA NETHRALAYA ICO conducts community needs assessment on a regular basis in collaboration with NGOs, community groups and grassroots level workers. This activity is done to determine short and long term priority eye care needs. In order to better understand the community needs, given our

committed responsibility to the society, we have developed free programs for the economically underprivileged sections of the society in need of treatment.

ii. **Free Service Facility at Sri Sankaradeva Nethralaya Main**

Patients who fall below the poverty line can report to the reception for free treatment and surgery of the eye ailment. At the time of reporting, the patients are required to comply with certain procedures like submission of Identity Proof and Income Proof. Patients are then registered and systematically examined and necessary treatment, including surgery, are provided free of cost.

iii. **Reaching the Unreached, Last Man Connectivity Program**

This program consists of comprehensive screening in different rural and remote villages. The patients requiring surgery are transported to SRI SANKARADEVA NETHRALAYA 's main hospital for surgery and on successful completion of surgery, the patients are dropped back to their doorsteps. Two-way transportation, accommodation, food & medicine during pre and post operative period and surgery are provided totally free of cost to the poor and underprivileged patients.

iv. **Hospital Based Community Eye Health Program (HBCEHP)**

The Hospital Based Community Eye Health Program is a community eye health program that was directly executed and implemented by our Institution; and the first such program was taken up at Dimoria Development Block of Kamrup Metropolitan district of Assam in the year 2014. The mission and vision of this program was to eliminate avoidable blindness in the service area of the hospital by 2018 by integrating Primary Eye Care with Primary Health Care Services. Community Health Workers of SRI SANKARADEVA NETHRALAYA , Government ASHA/ICDS/ANM Workers, Social Workers, Local NGOs, Local Clubs and the Community as a whole, were included in the project. The total number of villages of HBCEHP in the service area of Sonapur project was 140, which were declared free from Avoidable Blindness by the end of this program by His Excellency, the Governor of Assam, Prof. Jagdish Mukhi on 27th December, 2017. the rest of the 38 villages were declared free from Avoidable Blindness on 11th October, 2018, jointly by the Officials from Operation Eyesight Universal and SRI SANKARADEVA NETHRALAYA . The total number of Avoidable Blindness Free Villages declared under this project, thus, was 178. Further on, 25 more villages were declared as being free of Avoidable Blindness by October, 2019. Of these villages, 15 were from the areas of Hajo and Sualkuchi; and 10 were from the Bijoynagar area by the State Program Officer, NPVB & VI, Govt. Of India. All in all, a total of 203 adopted villages have been declared to be free from Avoidable Blindness by Sri Sankaradeva Nethralaya by 2020. Work is in progress to declare more adopted villages as Avoidable Blindness Free.

v. Vision Center Based Community Eye Health Programs (VCBCEHP) :

After the successful completion of HBCEHP at Sonapur, SRI SANKARADEVA NETHRALAYA implemented another six Vision Center Based Community Eye Health Programs at Bijoynagar, Hajo, Sualkuchi, Morigaon, Mangaldoi, Bongaigaon and Nagaon. The Sonapur Vision Center was also integrated into the program after the successful completion of the HBCEHP project in the year 2018.

This Vision Center is a primary eye care center in the project area, where patients are screened and referred to the base hospital for Cataract surgery and other surgeries. The Community Health Workers have been further empowered by a 'Structured Curriculum' through which, teaching sessions were conducted for them by Ophthalmologists, ICDS/CDPO, ASHA, Gynecologist/ANM, General Physician and Local NGO personnel.

Individual Donors and NGO Collaboration

At the outset, Sri Sankaradeva Nethralaya (SRI SANKARADEVA NETHRALAYA) is extremely grateful and appreciative to all its Individual Donors for their generous philanthropic donations and contributions towards the treatment of needy patients. Their contributions have gone a long way in bringing relief to the poor and needy sections of society and has greatly reduced their suffering, and brought a smile to their faces. Moreover, for effective and comprehensive service, Sri Sankaradeva Nethralaya has also collaborated with several International, National and Regional NGOs which have been listed below –

International NGOs

1. (1) Mission for Vision
2. (2) Light for the World, Austria
3. (3) Operation Eyesight Universal, Canada
4. (4) Help Me See, USA
5. (5) ORBIS, USA
6. (6) Wonder Works, Hong Kong
7. (7) Wen Giving Foundation, Australia
8. (8) Savitri Waney Charitable Trust, UK
9. (9) Ornate India, UK
10. (10) Help Age India, UK
11. (11) Sankara Foundation, USA

National and Regional NGOs

- (1) Standard Chartered Bank, India
- (2) Cognizant Foundation, India
- (3) Jiv Daya Foundation, India
- (4) Reliance Foundation (Drishti), India
- (5) DS Group, India

A PROJECT REPORT ON
Employee Job Satisfaction at ITC Limited, ICML
Guwahati

FOR



Submitted in partial fulfilment for the award of the degree of
Master of Business Administration



By
JEETJYOTI KALITA
Master of Business Administration
ROLL - 2020/MBA/0094

UNDER THE GUIDANCE OF

ORGANISATIONAL GUIDE

Mrs. Baljindar Kaur.
HR Executive, ITC LIMITED ICML
Guwahati

INSTITUTIONAL GUIDE

Mrs. Sukriti Das.
Assistant Professor of Department of
Business Administration, USTM

DEPARTMENT
OF BUSINESS ADMINISTRATION,
UNIVERSITY OF SCIENCE & TECHNOLOGY, MEGHALAYA



ITC Limited
FOODS DIVISION
No. 18, Banaswadi Main Road,
Maruthiseva Nagar,
Bengaluru 560 005 India
Telephone : +91 80 4609 1100 / 1200
Fax : +91 80 4609 1977 / 78

Date: 03rd February 2022

CERTIFICATE

This is to certify that **Mr. Jeetjyoti Kalita** had undertaken internship at **ITC Limited – Foods Business Division** from **20th October 2021** to **19th December 2021**.

The project undertaken was on the following topics:

" Employee Job Satisfaction at ITC Limited, ICML Guwahati "

His performance during the Internship was found to be good.

We wish him all the best in his future endeavors.

For ITC - Foods Division



JK Menon
Manager Admin & Facilities





Department of Business Administration
School of Business Sciences
UNIVERSITY OF SCIENCE & TECHNOLOGY MEGHALAYA

Accredited 'A' Grade by NAAC
NIRF India Ranking-2022 (151-200)

CERTIFICATE

This is to certify that **Mr. Jeetjyoti Kalita** is a student of MBA [2 years Full Time] Final semester holding University Roll No **2020/MBA/0094** has completed his project entitled as **"Employee Job Satisfaction at ITC Limited, ICML Guwahati"** under my supervision. This project report is an original work of the student.

Neither in full nor in any part of the report has been submitted anywhere for the award of any degree/certificate from any University or Institution.

I wish him all the Best.

Mrs. Sukriti Das.

Assistant Professor

Department of Business Administration, USTM

CHAPTER 1

INTRODUCTION

Around the world, businesses fail to understand the importance of working environment for employee job satisfaction and as a result face a lot of difficulties during their work. Such organizations are internally weak therefore unable to introduce innovative products into the market to outshine their competitors. Employee is an essential component in the process of achieving the goals of a business. Employees should meet the performance criteria set by the organization to ensure the quality of their work. To meet the standards of organization, employees need a working environment that allows them to work freely without problems so that they can perform with their full potential.

1.1 Objective of Study

- To study the Employee Job Satisfaction at ITC Limited ICML Guwahati, Assam.
- To determine the factors affecting Employee Job Satisfaction.
- To measure the level of satisfaction of employees with respect to the company.

1.2 Scope of Study

The scope of the study is that by analyzing the job satisfaction of the employees, then organization further improve themselves with more benefits and facilities to overcome the drawback and improve the performance level of employees.

- To identify the employee's level of satisfaction upon that job.
- This study is helpful to that organizations for conducting further research.
- It is helpful to identify the employer's level of satisfaction towards welfare measure.
- This study is helpful to the organization for identifying the area of dissatisfaction of job of the employees.
- This study helps to make a managerial decision to the company.

1.3 Definition of Employee Job Satisfaction

Job satisfaction is defined as the level of contentment employees feel with their job. This goes beyond their daily duties to cover satisfaction with team members/managers, satisfaction with organizational policies, and the impact of their job on employees' personal lives.

1.4 Steps to create Employee Job Satisfaction.

1. Motivate Your Troops

When it comes to mobilising your troops, your success is mainly based on your ability to work with emotions. This means that you need to create an environment that is adapted to the development of positive emotions. People who are encouraged to grow and develop are more likely to produce more efforts, push beyond their boundaries and deliver value in any task they undertake.

2. Encourage Communication

Communication is a key element of employee job satisfaction. An open communication is founded on collaboration and a work environment that is stimulating to encourage exchanges between employees.



3. Involve Your People

Your employees not only need to feel at ease within their workplace, but also useful. Your organisation is a project on its own which should be exploited to its full potential.

There are thousands of ways to involve your employees, which in turn, gives them the opportunity to develop new competencies.

4. Care About Their Wellbeing

Wellbeing is often synonymous of a healthy mind. Psychology is therefore an important element to understand for effective human resource management. Simple proofs of recognition, such as a smile in the morning, a compliment, or just providing an attentive ear, are mindful touches which can have a great impact. However, we should not neglect the physical and financial aspects attached to employee wellbeing. Financial security brings the peace of mind needed to focus our minds on other things than paying the bills when we're at work. Providing guarantees of medical care or retirement support are examples of actions that will help preserve the mental health of your workers as well as their families.

5. Provide Training Opportunities

When you offer training opportunities, you give your employees the chance to deepen their knowledge and get specialised in a field they enjoy. As a matter of fact, training programs are a win-win solution for employees and employers alike.

And don't worry, bettering their skills will not increase their likeliness to fly away. It's actually an investment (and not an expense) you make for your employees which encourages them to stick around.

6. Provide Feedback

Feedback can be seen as a form of recognition when it is constructive and well presented. Satisfaction goes through a two-sided dialogue, giving you the opportunity to learn about the challenges your employee is confronted to, as well as the aspects they enjoyed the most about their job.

Good feedback can be defined by three criteria: its promptness, its frequency, and its precision. It's important to provide feedback quickly, as regularly and as often as necessary, and with enough details in order to be effective.

Also, don't forget to organise a follow-up. This way you will be able to provide the necessary support to help them improve and demonstrate the importance you attach to their own success within the organisation.

7. Recognise Collective & Individual Performance

Did your organisation just win a prestigious award? Have you been mentioned as an employer of choice or just acquired a major new account? Any of these are good reasons to highlight your employees as a team as well as recognise their individual efforts. How should you announce the good news?

Here are some ideas:

Organise a celebration or go out for lunch

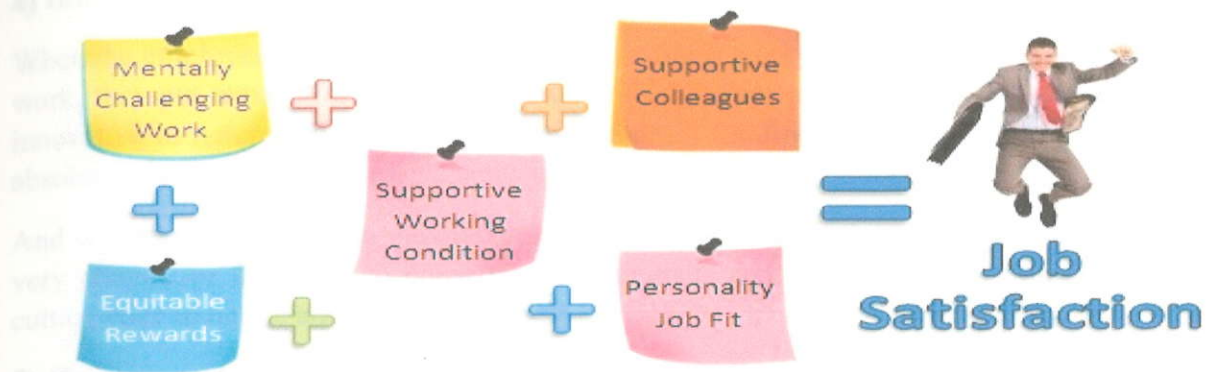
Plan a post-work drink with all the members of your organisation

Write a personalised thank-you note

8. Encourage Team Spirit

Creating a team spirit is as important as your employees' motivation because work is collaborative by nature. Therefore, having a positive energy flow between co-workers is vital. This flow is dependent on a good communication as well as the tools that support it. But in a less than ideal world (i.e., realistic), you also have to deal with conflicts and tensions.

So, make sure you're able to take action in case issues arise. Besides, you should let others know to inform you if frictions develop, so that you can react fast.



1.5 Importance of Job Satisfaction

1) Increased productivity levels:

When the management of the firm along with the immediate manager or supervisor of the employee that vital steps in understanding the Importance of Job Satisfaction, the employee will work with utmost agility and motivation. He will make sure to complete his work well on time plus will also maintain the parameters of quality.

Hence, the productivity levels of the firm will increase helping the firm to accomplish its aims and objectives at a much faster rate and time. It also helps the employee to expand his horizons and elevate his career and professional graph by learning and working on new and innovative ideas.

2) Retain quality and expert employees:

It is a universal fact in the world of corporate and management that the firm cannot make progress just with the help and support of a few members of the management. It does require the help and support of the employees that are expert and talented in various areas and aspects.

Hence, it is very important to keep the employees happy and satisfied in the area of their work so that they keep on doing quality work and come up with innovative and novel ideas. And it also helps the firm to retain employees that do quality work and are talented and experts in the area of their work.

3) Positive word of mouth:

There are so many examples of corporate firms that are known for earning bad and negative reviews from their past and current employees. And the main reason behind the same is that the firm doesn't really care about the job satisfaction of the employees. And the employees discuss their issues with family, friends, and loved ones that showcase the firm and its management in a negative light. Hence, it is quite significant for the firms to realize and follow the Importance of Job Satisfaction of the employees to attain the objective of positive word of mouth in the market and industry as a whole.

A PROJECT REPORT ON

**“ A STUDY ON CUSTOMER SATISFACTION IN HYUNDAI SERVICE
AT AKASH HYUNDAI, NAGAON ”**



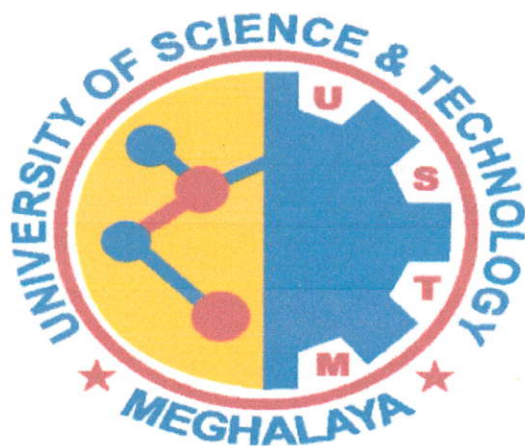
Submitted in the partial fulfilment for the award of the degree of Master of
Business Administration (MBA) from **University of Science and Technology
Meghalaya**

Submitted By

NEHA GOSWAMI

ROLL NO: 2020/MBA/0002

ENROLLMENT NO: PG/2020/0006205



Department of Business Administration

School of business Sciences

University of Science and Technology, Meghalaya

Techno City, 9th Mile, Kling Road, Baridua, Meghalaya

Dated- DEC 30, 2021

CERTIFICATE OF INTERNSHIP

This is to certify that

NEHA GOSWAMI

has successfully completed Summer Internship Programme with

AKASH HYUNDAI NAGAON, ASSAM

In SALES DEPARTMENT

From 10 October, 2021 to 10 December, 2021

During her internship with us, we found her to be diligent and hard -working. We wish
her all the best for her future endeavors.


Pankaj Bezbaruah
General Manager

Senchowa, Nagaon (Assam)

Karabi Devi

HR Department

RANCHES :

ORIGAON : W/No-7, Sonarigaon, Morigaon, Assam, Pin-782105
GIROAD : PH-37, Bhomoraguri, Jagiroad, Assam, Pin-782410
NKA : Rongmahala Pub, Bhalukmari, Lanka, Hojai, Assam, Pin-782446

Baruah Automobiles Private Limited

Regd. Office : 5B, Rajdhani Apartment II, Lastgate, Dispur, Guwahati-781006
CIN : U50101AS2006PTC008257 • GSTIN : 18AACCB9876A1ZK

AKASH HYUNDAI

(A Unit of Baruah Automobiles Pvt. Ltd.)

Atul Plaza, PH-37, Senchow, Nagaon, Assam, Pin-782002

Tel : 03672-225202 (Sales), 03672-225690 (Service)

Email : akashhyundai@gmail.com



Department of Business Administration
School of Business Sciences
UNIVERSITY OF SCIENCE & TECHNOLOGY MEGHALAYA

Accredited 'A' Grade by NAAC
nirf India Ranking-2022 (151-200)

CERTIFICATE

This is to certify that Neha Goswami is a student of MBA(2 years full time) final semester holding University Roll No- 2020/MBA/0002 has completed her project entitled as " Customer Satisfaction In Hyundai Service At Akash Hyundai, Nagaon" under my supervision. This project report is an original work of the student.

Neither in full nor in any part of the report has been submitted anywhere for the award of any degree/certificate from any university or institute.

I wish her all the best

Dr. Kamaleswar Boro

Dr. Kamaleswar Boro

Assistant Professor

Department of Business Administration, USTM

1.1 ABOUT

Customer interaction with a company including services, products and applies to the company, its

Good service is a requirement for us all have to be working hard enough to be marketing it.

The company is working on

knowing the company's own improvement should be the company's own

Customer satisfaction is the primary goal of the company.

Philip Kotler's definition of customer satisfaction is the degree to which a customer's expectations are met or exceeded.

Customer satisfaction is the primary goal of the company. It is the degree to which a customer's expectations are met or exceeded.

CHAPTER -1

INTRODUCTION

1.1 ABOUT THE TOPIC:

Customer satisfaction is defined as a measurement that determines how happy customers are with a company's products, services, and capabilities. Customer satisfaction information, including surveys and ratings, can help a company determine how to best improve or change its products and services. An organization's main focus must be to satisfy its customers. This applies to industrial firms, retail and wholesale businesses, government bodies, service companies, nonprofit organizations, and every subgroup within an organization.

Good service as well as customer satisfaction are very important for both small and big companies, but especially for the small companies as they need more customer retention. As we all know now a days competition is increasing day by day that is why good service is becoming more and more important. By making the customers happy and serving them well enough can create long term customer relationship and possibly the company can get free marketing at the same time when the satisfied customer tells about the good service they got. The company will get a positive impact if they provide positive service that is why it is interesting to investigate or

knowing the feedbacks of the customers. It is very possible to get useful information of the company customer while measuring customer satisfaction and the results are also useful to improve the company's services. Measuring customer satisfaction on a continuous basis should be done because if it is done regularly the results will be more beneficial to the company to convert their weaknesses into strengths.

Customer satisfaction is important because it hugely increases the chances of a customer returning to do more business. Customer loyalty won't come easy if you're not focused on pleasing your base.

Philip Kotler defines customer satisfaction as a 'person's feeling of pleasure or disappointment, which resulted from comparing a product's perceived performance or outcome against his/her expectations'. Although Kotler uses abstract terms like pleasure and disappointment, the definition is by no means ambiguous.

Customer satisfaction should be the main focus of an organization because customers drive business. Collecting customer satisfaction data can help your company, what is working well with your products, services and internal processes, and what you to improve or change completely.

1.2. LITERATURE REVIEW:

Review of literature in a project means review others work or previous work to selecting a problem, to know what have been done or not and to show the research design. It is a very prominent part of a project which works as path of completing the whole project work. With the help of following literature the project has been completed.

According to **Oliver (1995)** "Customer satisfaction is nothing but customer's response of fulfilment. Satisfaction is a judgment about any service feature or about the service itself which provides a level of pleasure for consumption-related fulfilment". Customer satisfaction is evaluation of any service by the customer in terms of need, demand, and its fulfilment by the service provider. It is also useful for understanding the customer, knowing their expectations, awareness about the services and organisation and also idea about how to satisfy the customer and what are the strategies used for this.

Prasun (2009) examined in this study that any effort which has been taken for finding a pleasure of customers while buying of services related to any sector is based on the customers. An article on satisfaction of customer's looks twisty as well as it covers various segments which are accounting, management and marketing, etc. He said that customer satisfaction is related to all the functions and it also depends upon the employee's performance. Customer satisfaction is one of the best methods of attracting customer by providing better services to the customers so that they become loyal towards the service provider.

Babakus (2008) examined that if service quality is linked to the customer satisfaction within service providing firm and found that service quality has a significant impact on the profit of the firm. It means quality of service directly impact on the profit of the firm or service quality leads to the customer satisfaction and it increases the profit of the organisation or firm. Profit is very necessary for any firm to analyse their performance, customer base, brand value, etc.

Dineshkumar, P.Vikkraman (2012) studied that satisfaction of customers are largely remembered as the main component for attracting the customers for the post purchase behaviour. The customers who are satisfied are use to say to other people about their positive experience.

Ms. Jayshree Chavan, Mr. Faizan Ahmad (2013) studied that today, all the service industries are customer oriented and they are focusing on the customer needs and then start to realise that the company more over depending on the standards of the services offered to all of the customers.

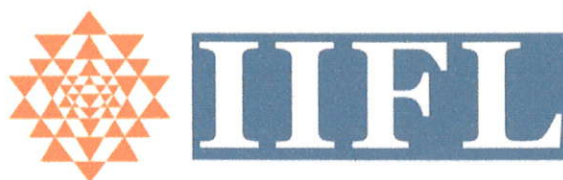
Suganthi (2016) study made an attempt to understand the factors influencing buying decision of the customer. Most of the customers are satisfied with the Mileage and fuel efficiency of the car and they preferred Maruti Suzuki Swift.

Kavitha & Sundaram (2010) studied that customer satisfaction toward any services is carried out with some objective like determining the customer expectation and to know the satisfaction level. It means if any company is focusing on the satisfaction of customer then there is a motive behind it which is to retain large number of customers and to know the expectation of the customers.

Rana et al., (2014) analysed that automobile industry and its services are becoming popular day by day. Companies in this sector are paying more focus for the development of the industry. This fresh research focuses on all the determinants which constitute customer pleasure in the automobile services. Satisfaction of customers in this industry is important indicator and shows how well dealers meet the customer's expectation.

Miguel et. At., (2004) analysed to evaluate a connection between the perception as well as the satisfaction of customer, also between customer pleasure and the sales performances.

A Project Report
On
“MARKET SCOPING AND ANALYSIS OF FINANCIAL INVESTMENT”
For
IIFL LIMITED



**Submitted in partial fulfillment for the award of Master of Business Administration
(MBA) under university of science and technology, Meghalaya**

By
PALLAB KUMAR BORA

Registration No –
Roll No – 2020/MBA/0009



Department of Business Administration
School of Business Science
UNIVERSITY OF SCIENCE AND TECHNOLOGY, MEGHALAYA
Techno-city, 9th Mile, Kiling Road, Baridua, Meghalaya-793101

Date 2nd August 2022

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Mr. Pallab Kumar Bora has successfully completed his internship with IIFL.

He was undertaken an internship on 'Market scoping and analysis of Financial Investment' under the guidance of Mr. Amlanjit Achariya Branch Manager of Guwahati Beltola.

The period of his internship was from 04/10/2021 to 04/12/2021.

We wish him all the best for his future endeavors.

Thanking you,

Yours Faithfully,

For IIFL 
Amlanjit Achariya
Branch Manager
Beltola Branch



IIFL Finance Limited

Corporate Identity Number: U67120MH2004PLC147365

Corporate & Regd. Office: : Office No. 802, 8th Floor, Hubtown Solaris, Prof N. S. Phadke Marg, Vijay Nagar, Andheri (East), Mumbai - 400 069
• Tel : (91-22) 6788 1000 • Fax: (91-22) 6788 1010 • E-mail: reach@iifl.com • Website: www.iifl.com



Department of Business Administration
School of Business Sciences
UNIVERSITY OF SCIENCE & TECHNOLOGY MEGHALAYA

Accredited 'A' Grade by NAAC
nirf India Ranking-2022 (151-200)

CERTIFICATE

This is to certify that **Pallab Kumar BOra** is a student of MBA (2 year Full Time) Final semester holding University Roll No **2020/MBA/0009** completed his Project entitled as "**A study on market scoping and analysis of financial investment.**", under my supervision. This project report is an original work of the student,

Neither in full nor in any part of the report has been submitted anywhere for the award of any degree/certificate from any University or Institute.

I wish his all the Best.

Abhijit Brahma

Assistant Professor

Department of Business Administration, USTM

CHAPTER I: INTRODUCTION

1.1 INTRODUCTION

As researcher discussed in earlier he have got the topic for two months summer internship: program was "Market Scoping and Analysis Of Financial Investment".

For knowing the scope and analysis of financial investment in the market researcher have conducted a small research with help of "Financial Awareness Survey Form". Marketing research will help researcher to identify the need of the customer by gathering the information by filling the survey form from individual customer,

Market Research is systematic problem analysis, model building and fact finding for the purpose of important decision making and control in the marketing of goods and services. It helps a firm in identifying what are the market opportunities and constraints, in developing and implementing market strategies, and in evaluating the effectiveness of marketing plans.

Marketing Research is a growing and widely used business activity as the sellers need to

know more about their final consumers but are generally widely separated from those consumers. Marketing Research is a necessary link between marketing decision makers and the markets in which they operate.

For gathering the more and accurate information from the customer about financial product and gold loan market researcher are made the questioner and filled the same from the individual customer.

NEED OF THE STUDY

Marketing is a wide term embracing all resources and economic activities needed to direct the flow of goods and services from producers to consumers. It is a distribution process so far as businessmen are concerned.

" A total system of interacting business activities designed to plan, price, promote and distribute want-satisfying products and services to present and potential customers" — William J Stanton. It is a modern activity that has developed about the middle of the current century as a scientific process and organized activity and a body of knowledge.

the performance of business activities that direct the flow of goods and services from producers or suppliers to the consumers and end-users."

It is the management function which organizes and directs all those business activities involved in assessing and converting customer purchasing power into effective demand for a specific product or service and in moving the product or service to the final consumer or user so as to achieve the profit target or other objectives set by a company

Marketing is a process designed to plan, price, promote and distribute want satisfying products and service. It covers three main activities—concentration, dispersion and

equalization. Marketing confines itself to channels of distribution, marketing functions, flow of goods and management.

Starting with research to know customer demand through market analysis and investigation, the scope of marketing extends itself to the employment of resources of men, money, materials and management with a view to satisfying customer demand

Marketing is the foundation of business. Marketing is not a function of business but a view of the entire business seen as the economic organ to provide goods and services. That is a marketing view of business. Everything the business does in that respect is marketing.

The most important task of a marketer is to get the right product at the right place with the right price to the right person. Besides, it was also necessary to go back and find whether consumer is getting optimum satisfaction, so that consumer remains loyal. These aspects made it imperative for the marketers to conduct marketing research.

Marketing has become customer-centric. However, large-scale production needs intermediaries for mass distribution. Due to prevalence of multi channels of distribution, there is an information gap. Marketing research helps in collecting information on consumers from structured distribution research and helps in making marketing customer oriented.

- ✓ Marketing research uses promotional research to study media mix, advertising effectiveness and integrated communication tools. Research on such aspects will help in promoting effectively a company's product in the market.
- ✓ Marketing research helps in testing the new products in one or two markets on a small scale. This helps in finding out consumer response to new product and develop a suitable marketing mix. It reveals the problems of the customers regarding new products. Thus, it controls the risk involved in introducing a new product.
- ✓ Marketing research plays a vital role in the decision-making processes by supplying relevant, up-to-date and accurate data to the decision-makers. Managers need up-to-date information to access customer needs and wants, market situation, technological change and extent of competition.

1.2 Literature review

Sumant et al. (....) conducted a study on the 'stock trading' business and how consumers decide to buy and sell in the digital era. Currently, many apps are available on smartphones, such as 'kite' by Zerodha, Angel Broking Stock Trading App, 'MO investor' by Motilal Oswal, 'IIFL Markets' by IIFL securities, and many others which have more than ten lakhs of downloads on the Google Playstore. Lakhs of Indians, mostly millennials between the ages of 20 and 35, trade daily through these. Before the rise of these apps in the mid-2010s, people used to rely on their stockbrokers to place an order to sell or buy shares of a company. Information sources were just television and newspaper – and most people used to act on the advice of stockbrokers or their trusted acquaintances. Now, the scenario is completely different – stock trading individuals are continuously updated through their 'Trading apps' (such as Kite and others mentioned above) or are advised by gurus through social media apps like Instagram or LinkedIn or YouTube, etc. There are even Stocking Trading Advisory apps such as 'Upstox', 'Smallcase' etc., which advise consumers on purchase, sell, and hold decisions. This paper will focus on the impact of stock trading apps on the Indian Millennial (20 to 35 years) consumer behavior in the stock market. This study will also focus on identifying the 'main parameters of value' the customers consider when deciding to engage in online trading through stock trading apps. This study will further undertake a competitive analysis of the discovered 'main parameters of value' in the most used apps, limiting to Zerodha, Angel Broking, Motilal Oswal, and IIFL securities, etc., which have higher than ten lakhs downloads in google playstore. This study will conclude by identifying which App amongst these is most ahead in its journey to becoming an ideal product at this time.

Luca et al. (2022) analyzed the preferences of 1180 German consumers for investment guarantees in financial products by means of choice-based conjoint and latent class analysis. Based on the segment-level partworth utility profiles, we then identify the most important investment guarantee features, analyze consumer demand in a realistic market setting, and test whether individual purchasing behavior can be explained by socioeconomic characteristics. Our results show that two buyer and two nonbuyer segments exist. Although their willingness to buy varies significantly, we document only a small degree of heterogeneity with respect to the individual guarantee attributes and levels. Across the sample, the guarantee period is most important, followed by the volatility of the underlying fund, and the up-front premium. Finally, we illustrate that particularly those socioeconomic characteristics with an impact on individuals' financial situation are promising predictors of their willingness to purchase investment guarantees.

Priyadarshini(2019) made a study on the capitalist approach in Securities Investment Plan in India Info line. India Infoline is one of the leading Stock Broking Company. The sampling technique used in this survey was simple probability sampling. This study concentrates only on investors' attitude in Investment plan. A well-structured questionnaire has been formulated for conducting survey and the survey was conducted with the various investors. The data are collected and analyzed using simple percentage analysis, weighted average method, and chi-square analysis. The findings made out through the analyzed data

A Project Report

On

**“Recruitment and selection process with special reference: A Study in
GNRC Hospital six Mile”**

(GNRC Hospital six Mile, Guwahati, Assam)



GNRC
Quality • Value • Trust

Submitted in partial fulfilment for the award of the degree of Master of Business Administration (MBA) under University of Science & Technology, Meghalaya

By

Doloris Wanniang
Registration No – PG/2020/0006748
Roll No– 2020/MBA/0072



Department of Business Administration

School of Business Science

University of Science & Technology, Meghalaya

Techno-city, 9th Mile, Killing Road, Meghalaya-793101



ISO 14001 : 2015
Certificate No. EMS 97647

Dispur
Guwahati - 781 006

GNRC LTD

Quality • Value • Trust

(An ISO 14001 : 2015 Organization)

CIN : U85110AS1985PLC002447



Sixmile, Guwahati - 781 022

Regd Office : GNRC Complex, Dispur, Guwahati - 781006

GNRC Medical
North Guwahati - 781031

CERTIFICATE

GNRC/HRD/GEN/0296/22-23

Date: 24/05/2022

CERTIFICATE OF COMPLETION

This is to certify that **Ms. Doloris Wanniang** has successfully completed her Internship at GNRC Hospital's Sixmile Unit from **October 01, 2021 to December 01, 2021** in the **Department of Human Resource**.

We wish her success in future.

Swagata Chakrabarti
Swagata Chakrabarti
General Manager-HR & Administration
GNRC Ltd.

Assistant Professor



Department of Business Administration
School of Business Sciences
UNIVERSITY OF SCIENCE & TECHNOLOGY MEGHALAYA

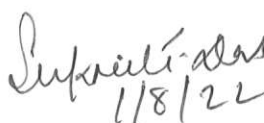
Accredited 'A' Grade by NAAC
nirf India Ranking-2022 (151-200)

CERTIFICATE

This is to certify that Doloris Wanniang is a student of MBA (2 year Full Time)
Final semester holding University Roll No 2020/MBA/0072 has completed her/his
Project entitled as "Recruitment and selection process: A study in GNRC Hospital
Six Mile Guwahati Assam" under my supervision, this project report is an original
Work of the student,

Neither in full nor in any part of the report has been submitted anywhere
for the award of any degree/certificate from any University or Institute.

I wish her/him all the Best.

Signature 
Sukriti Das

Assistant Professor

A study on

Recruitment

Recruitment

In HR

requirements

manpower

The recruitment

Human Resource

assistants

There are

reviews

purpose

opportunities

candidates

candidates

Once the

posting

After

like with

of right

CHAPTER-1

INTRODUCTION

A study on Recruitment and Selection Process with Special reference to GNRC, Assam

1.1 INTRODUCTION

Recruitment

In HR “ Recruitment is a process to discover the sources of manpower to meet the requirements of the staffing schedule and to employee effective measures for attracting the manpower adequate numbers to facilitate selection of an efficient working force.”

The recruitment and selection process is important for new and established business alike. Human Resource department has the support and expertise of employment specialist who assist hiring managers with the procedures to ensure the company.

There are several pieces to the recruitment and selection process, sourcing Candidate, reviewing and tracking applicant, conducting interview and selection for employment. The purpose of recruitment process is to find the widest pool of applicants to provide the greatest opportunity to select the best people for required roles in an organization. Once a pool of candidates has been identified through a selection process, for example: interviewing the candidate

Once the necessary approvals are obtained, A Recruiting consultants will either prepare a job posting as submitted by the hiring manager.

After recruiting of the candidates the selection procedures follows, It involves various test like written test, personal interview etc. Based on the candidate's performance the selection of right candidate for the right post is done.

RECRUITMENT AND SELECTION IS A SEARCHING TOOL

Recruitment can be defined as searching for obtaining pool of potential candidates with the desired knowledge, skill experiment to allow an organization to select the most appropriate and specifications.

The purpose of recruitment process is to find the widest pool of applicant to provide the greatest opportunity to select the best people for the required roles in an organization

SELECTION

In HR'' Selection is the process in which candidate for employment are divided into two classes-those who are to be offered employment and those who are not''

In selection once a pool of candidates has been identified through the recruitment process the most appropriate candidates or candidates are identified through a selection process including but not limited to interviewing, references checking and testing. The purpose of the selection process is to ensure that the best person or people are appointed to the role using effective, fair and equitable assessment activities

IMPORTANCE OF RECRUITMENT AND SELECTION PROCESS

Human Resources Management is concerned with human being. Who are the energetic of management, the success of any organization of an enterprise will depend upon the ability. Strength of any motivation of person's working in it.

The Human Resources Management refers to the systematic approach to the problems in any organization. It is concerned with recruitment, training and Development of personnel. Human resource is the most important asset of an organization. It ensures sufficient supply proper quantity and as well as effective utilization of human resources.

In order to meet human resources needs, and organization will have to plan in advance about the requirements and the sources etc. The organization may also have to undertake recruiting selecting and training processes Human Resources Management include the inventory of present manpower in the organization then external sources are also identified for employing them. Human Resources management lays emphasis on better working condition also ensures the employment of proper work force.

A part of Human Resources Management is assignment to personnel who perform some of the staffing function. The staffing process is a flow of events, which result in a continuous managing organizational position at all levels from the top management to the operative level. This process includes manpower-planning authorization for planning. Developing sources of applicant evaluation of applications employment decision selection offers (placement) induction and orientation, transfer, demotions, promotions and separations.

FACTORS AFFECTING RECRUITMENT

All organization whether small or large, do engage in recruitment activity, though not to the same extent.

This differ with

- 1) The size of the organization.
- 2) The employment condition in the community where the organization is located.
- 3) Working conditions, salary and benefit package offered by the organization.
- 4) The rate of growth of the organization,
- 5) Future expansion program of the organization.
- 6) Cultural and legal issues.
- 7) Organization's ability to find and retain good performing people.

INTERNAL FACTORS

The internal factors are;

1. Company's packages.
2. Quality of work life.
3. Organization culture.
4. Career planning and growth.
5. Company's size
6. Company's product/services.
7. Geographical spread of the company's operation.
8. Company's growth rate
9. Role of trade unions.
10. Cost of Cost of recruitment
11. Company's name and frame

EXTERNAL FACTORS

The external factors are:

1. Socio- economic factors.
2. Supply and demand factors Employment rate.
3. Employment rate
4. Labour market condition
5. Political, legal and government factors like reservation for SC/ST/OBC and son of soil.
6. Information systems like employment exchange/ Tele recruitment like internet.

A STUDY ON FINANCIAL PERFORMANCE OF INDIA INFOLINE FINANCE LIMITED

Internship Report Submitted to University of Science & Technology, Meghalaya in
Partial fulfillment for the Award of the Degree of Master of Business Administration
(MBA)

Submitted by-

ASHMITA DEVI

ROLL NO.-2020/MBA/0004

ENROLLMENT NO. - PG/2020/0006279

Under the Supervision of

Dr. Happyson Gachuiwo



Department of Business Administration

School of Business Science

UNIVERSITY OF SCIENCE & TECHNOLOGY MEGHALAYA

Techno city, 9th mile, Killing Road, Baridua, Meghalaya-793001



Date: May 16th, 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **ASHMITA DEVI** has successfully completed her internship with IIFL Finance Ltd (Gold Loans).

Has undertaken internship on "A Study On Financial Performance Of Indian Infoline Finance Limited", under the guidance of Mr. Varun Chetri Branch Manager of GUWAHATI-SHILPUKHURI BUS STOP Branch.

The period of her internship was from 1st October, 2021 to 30th November, 2021.

Wish her all the best for her future endeavors.

Thanking you,

Yours faithfully,

For, IIFL

Amlan Chatterjee

Zonal Head - Human Resources (East)

IIFL Finance Limited (Formerly known as "IIFL Holdings Limited")

CIN: L67100MH1995PLC093797

Regd. Office: IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Area, Wagle Estate, Thane - 400 604
Tel: (91-22) 4103 5000 • Fax: (91-22) 2580 6654

Corporate Office: 802, 8th Floor, Hub Town Solaris, N.S. Phadke Marg, Vijay Nagar, Andheri East, Mumbai - 400 069
Tel: (91-22) 6788 1000 • Fax: (91-22) 6788 1010 • E-mail: reach@iifl.com • Website: www.iifl.com



Department of Business Administration
School of Business Sciences
UNIVERSITY OF SCIENCE & TECHNOLOGY MEGHALAYA

Accredited 'A' Grade by NAAC
nirf India Ranking-2022 (151-200)

CERTIFICATE

This is certify that **Ashmita Devi**, student of MBA (regular) final semester bearing University Roll No. – **2020/MBA/0004** have completed her project entitled "**A study on financial performance of India infoline finance limited**" under my supervision. This project report is an original work of the student.

Neither in full nor in any part of the project has been submitted anywhere for the award of any degree/certificate from any university or institution.

I wish her all the best.

Key

[Signature]
5/8/22
Dr. Happyson Gachuiwo

Assistant professor

Department of Business Administration

CHAPTER 1

INTRODUCTION

1.1 ABOUT THE TOPIC:

Financial performance is the process of evaluating the common parts of financial statements to obtain a better understanding of firm's position and performance. Financial performance analysis enables the investors and creditors evaluate past and current performance and financial position, and to predict future performance. Financial statement is used to judge the profitability and financial soundness of a firm.

Financial performance is the selection, evaluation, and interpretation of financial data, along with other pertinent information, to assist in investment and interpretation of financial decision-making. Financial analysis may be used internally to evaluate issues such as employee performance, the efficiency of operations and credit policies, and externally to evaluate potentials investments and the credit worthiness of borrowers, among other things. The financial statement are financial records covering the changes in cash flows, balance sheet, profit-loss and capital changes that become information for the corporate managers in taking the company's financial policy.

Financial performance is the process of identifying the financial strengths and weakness of the firm and establishing relationship between the items of the Balance sheet and profit & loss account. Financial ratio analysis is the calculation and comparison of ratios, which are derived from the information in a company's financial statements. The level and historical trends of this ratio can be used to make inference about a company's financial condition, its operations and attractiveness as an investment.

RATIO ANALYSIS:

Ratio is such a significant technique for financial analysis. It indicates relation of two mathematical expressions and the relationship between two or more things. Financial ratio is the ratio of selected values on an enterprise's financial statement.

There are many standard ratios used to evaluate the overall financial condition of a corporation or other organization. Financial ratios are used by manager within a firm, by current and potential stockholders of a firm, and by a firm's creditors. Financial analysts use financial ratios to compare the strengths and weakness in various companies.

MEANING OF RATIO ANALYSIS:

Ratio analysis is a very important tool of financial analysis. It is the process of establishing the significant relationship between the items of financial statement to provide a meaningful understanding of the performance and financial position of a firm. Ratio when calculated on the basis of accounting information are called 'Accounting Ratio'.

According to Kennedy and Mc Mulla, "The relationship of one to another, expressed in simple term of mathematical is known as ratio."

According to Accountant's Handbook by Wixom, Kell and Bedford, "A ratio is an expression of the quantitative relationship between two numbers."

NATURE OF RATIO ANALYSIS:

Ratio analysis is a technique of analysis and interpretation of financial statement. It is the process of establishing and interpreting various ratios for helping in making certain decisions. However, ratio analysis is not an end in itself. It is only a means of better understanding of financial strengths and weakness of a firm. There are a number of ratios which can be calculated from the information given in the financial statements, but the analysis as to select the appropriate data and calculate only a few ratios from the same keeping in mind the objectives of analysis. The following are the steps involved in the ratio analysis:

- Selection of relevant data from the financial statements depending upon the objectives of the analysis.
- Calculation of appropriate from the above data.
- Comparison of the calculated ratios with the ratios of the same firm in the past, or the ratios developed from the projected financial statements.
- Interpretation of ratios.
- When calculating a financial performance, there are some critical ratios that are extensively used in the business World to assist and evaluate a company's performance.
- **Gross Profit Margin**

The gross profit margin is a ratio that measures the remaining amount of revenue that is left after deducting the cost of sales. The ratio is useful because it indicates as a percentage the portion of each sales dollar that can be applied to cover a company's operating expenses. The gross profit margin is calculated by subtracting direct expenses or cost of goods sold (COGS) from net sales (gross revenues minus returns, allowances and discounts). That number is divided by net revenues, and then multiplied by 100% to calculate the gross profit margin ratio.

- **Working Capital**

The working capital measurement is used to determine an organization's liquid net assets available to fund day-to-day operations. Determining liquidity in a business is important because it indicates whether a company owns resources that can quickly be converted to cash if needed. Working capital is calculated by subtracting current liabilities from current assets, as listed on the company's balance sheet. Current assets include cash, accounts receivable and inventory. Current liabilities include accounts payable, taxes, wages and interest owed.

- **Current Ratio**

The current ratio is a liquidity ratio helps a business determine if it owns enough current assets to cover or pay for its current liabilities. The current ratio is a liquidity ratio that measures a company's ability to pay short-term obligations or those due within one year. It tells investors and analysts how a company can maximize the current assets on its balance sheet to satisfy its current debt and other payables.

- **Inventory Turnover Ratio**

The inventory turnover ratio is an efficiency ratio that is used to measure the number of times a company sells its average inventory in a fiscal year. The ratio is beneficial because it allows the organization to easily determine if their inventory is in demand, obsolete, or if they are carrying too much. The inventory turnover ratio, also known as the stock turnover ratio, is an efficiency ratio that measures how efficiently inventory is managed. The inventory turnover ratio formula is equal to the cost of goods sold divided by total or average inventory to show how many times inventory is "turned" or sold during a period. The ratio can be used to determine if there are excessive inventory levels compared to sales.

- **Leverage**

Leverage is an equity multiplier that is calculated by a illustration how much debt is actually being used to buy asset. The leverage multiplier remains at one if all assets are financed by equity, but it begins to increase as more and more debt is used to purchase assets. Leverage is the use of debt (borrowed capital) in order to undertake an investment or project.

- **Return Of Assets**

Return on assets, as the name suggests, helps an organization determine how well its assets are being employed to become more profitable. If the assets are not being used effectively, the company's return on assets sum will be low. The Return on Assets (ROA) ratio assesses how well a company can manage its assets to generate profits over time. Return on assets (ROA) is usually calculated by dividing a company's net income by the average total assets.

- **Return On Equity**

Similar to return on assets, the return on equity is a profitability ratio that is used to analyze the equity effectiveness, which, in turn, earns profits for investors. A higher return on equity suggests that investor are earning at a much more efficient rate, which is more profitable to the business as a whole. Return on equity (ROE) is the measure of a company's net income divided by its shareholders' equity. ROE is a gauge of a corporation's profitability and how efficiently it generates those profits.

1.2 LITERATURE REVIEW:

Kennedy and Mill (1990) pointed out in his investigation report on the currency-related achievements that he has fine-tuned the currency declaration. This is an effort to draw the meaning and definition of budget propaganda knowledge so that it can be paid in the forthcoming income. Premium, maturity debt, earnings and profit arrangements.

Narayan Rao (1994) has analyzed the stock cost feedback to some of the stock-related monetary policy statements, and revealed that the stock trading system has the ability of semi-solid form. New shunt budget records. In the Belgian league, a paper is used to measure the degree of cash-related. It helps to distinguish the management issues of sports federations and choose long-term priorities based on their own main goals and objectives.

Altman and Eberhart (1994) told the separation of work using neural frameworks to confirm the grief business through the National Bank of Italy. Operating more than 1,000 surveyed companies with proportionally unstable factors creates arrangements in the nervous system that are very close to achievement tests.

Janet Y Murray, Masaaki kotabe, and Albert R Wildt (1995) have used a possible model of a global procurement process that examines the guiding influence of procurement-related variables on the relationship between procurement technology and the execution of currency in items. Dealing with improvements and