

Investor's Perception on Ethical Investing/ Socially responsible Investment in Mutual Funds: With respect to Delhi

Dr Ankita Nagpal¹

Mansi Chadha²,

¹Associate Professor Lingaya's Vidyapeeth

²Research Scholar Lingaya's Vidyapeeth

¹ankitadhamija@gmail.com

²mansi.chhabra85@gmail.com

Abstract:

Indian Investor invests more in profit oriented mutual funds which is a challenging task for mutual fund industry. Companies should spread awareness about the Ethical Funds. Before Investing Investor should check, their money is investing in an ESG (Environmental, Social and Governance) practices. Companies are ethical in their Business operations. The study is conducted in Delhi and it is descriptive in research. A structured questionnaire has filled by 132 mutual fund investors and analyze on a two parameters: Demographic profile for type of investor (Truly ethical, ethically aware, Profit oriented, Non-ethical). Perception of Risk and return on Ethical investment as compare to traditional funds. Chi-square test and 1-way ANOVA has been used for demographic profile. Descriptive Analysis has been used for Perception about the Investor. Age and qualification has no influence on the type of investor. Gender has an influence on the purchasing of SRI funds. On the other hand Income has an influence on the type of the investor.

Keywords: Ethical Investing, Perception, Mutual funds, SRI Funds

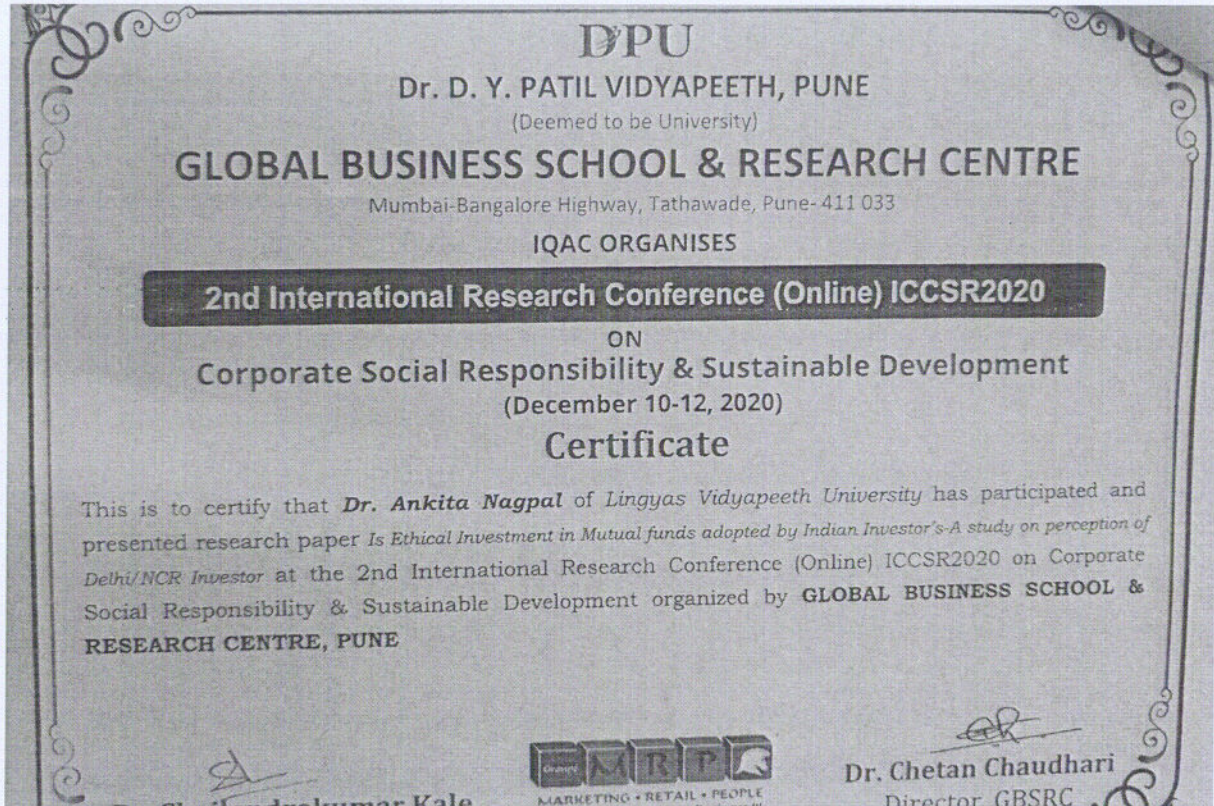
1. Introduction of the study

Ethical Investing is a type of investing in which investor's apply their social, moral, religious values to their portfolio and investment strategy. With the increase in demand of Ethical funds, many investment management companies offer ethical and socially responsible investments. A special type of investor which is truly ethical have a different mindset as compare to ordinary investor, they value ethical goals more in their investment criteria; monetary returns are preferred after personal values.

Perspectives of Socially Responsible Investing (SRI)

A new concept still not popular in India, investors think to start investing in socially responsible companies to reap higher returns at lower risk. SRI is a hybrid form of investing that incorporates non-financial goals- such as Environmental, social, moral in to investment decision. On the other hand Ethical investing is a different concept considers companies have moral business conduct, killing animals for making a drug is totally Unethical, and doing experiments/testing on animals for making drugs. Investors are ready to invest in these types of companies which are considered unethical

ESG known as Environmental, Social, Governance, Investors using that Index in their financial decision making process, Investor check the ESG index before choosing a mutual fund, are the company follow ESG guidelines. Most SRI, avoid investing in companies that put people life at Risk Company whose activities destroy or damage the environment and company who have a poor record on human rights or employment policies and practices. SRI considers both the investor's financial




DIRECTOR
LINGAYA'S LALITA DEVI INSTITUTE
OF MANAGEMENT & SCIENCES
MANDI ROAD, MANDI
NEW DELHI-110047

EFFECT OF REFORMS ON BANKING SECTOR IN THE CONTEXT OF INDIA

Anju Dagar, Research Scholar Lingayas Vidyapeeth
Dr K. K Garg, Associate professor Lingayas Vidyapeeth

ABSTRACT- In the aftermath of the severe balance of payments crisis of 1991, India embarked on a policy of economic reforms. Reform was a key plank of the finance market and the banking sector, which was the cornerstone of financial intermediation. The aim of the banking reforms was to encourage a diversified, stable and sustainable financial structure with the ultimate goal of increasing capital productivity through providing organizational stability, enhancing financial profitability and strengthening the institution. Since 1992, Indian banks have been increasingly open to domestic and foreign rivalry. India has a somewhat different path to financial reforms than many other nations. Whilst public sector banks were not privatized, many public sector banks were listed on bonds in a partial disinvestment mechanism and became subject in this manner to market discipline and greater disclosure. In addition, entrance and expansion of newly opened private sector banks and other international banks led to greater competitiveness. As a result, the share of public sector banks in overall commercial banking assets decreased steadily and there was a downward trend in Herfindahl's concentration index. In the post-reformation period, there was also a steady reduction in intermediation costs (defined as "the ratio of operations expenses to total assets") between bank classes (excluding foreign banks) and declines in nonperforming lending. The improvement of the banking system's efficiency has been reflected in many indicators. As a consequence of these reforms, the Indian banking sector has improved all-round competitiveness. While Indian banks showed the declination trend in post-reform business per employee of Indian banks to three times the cost-income ratio (i.e. the ratio of operational expenses to overall income lower interest expenses) and net interest margin (i.e. the over interest income scaled to overall bank assets) At the same period profits per employee is multiplied by about five, with a rise of about 17 percent. Concurrent changes have also been observed for the industry.

Keywords: Banking, Indian Banks, Economic reforms, Payment, Productivity

I. INTRODUCTION

Since 1991, radical transformations have been taking place in the Indian financial sector. Reforms also altered the corporate framework, ownership and domain of finance, financial and non-banking activities (NBFCs). The key thrust of financial sector reforms was the establishment of effective and healthy financial and business structures. Bank and non-banking reforms aim to create a deregulated climate, to improve prudential norms and supervisory systems, to change patterns of ownership and to increase competitiveness.

The Finance Committee was established in 1991 to propose the appropriate changes of the financial sector. This Committee was widely regarded as the Narasimha Committee. It was set up in 1991. As the main banks were nationalized on 19 July 1969, the Narasimha Committee evaluated and recognized the Indian banks' growth and development. The advances have unfortunately mainly been seen in the field of expansion and distribution of bank branches, creation of enormous jobs and mobilization of savings rather than improvement of production. Outdated technologies, in addition to corruption, bribery, illegal use of public funds, are found to be a significant downside to the banks' actual growth. Narasimham was named by the United Front Government as a committee to examine progress on banking reforms. On 23 April 1998, the committee presented its findings to the then Minister of Finance. A solid, reliable and profitable banking system of global quality was the key objective of the Banking Sector Reforms Committee.

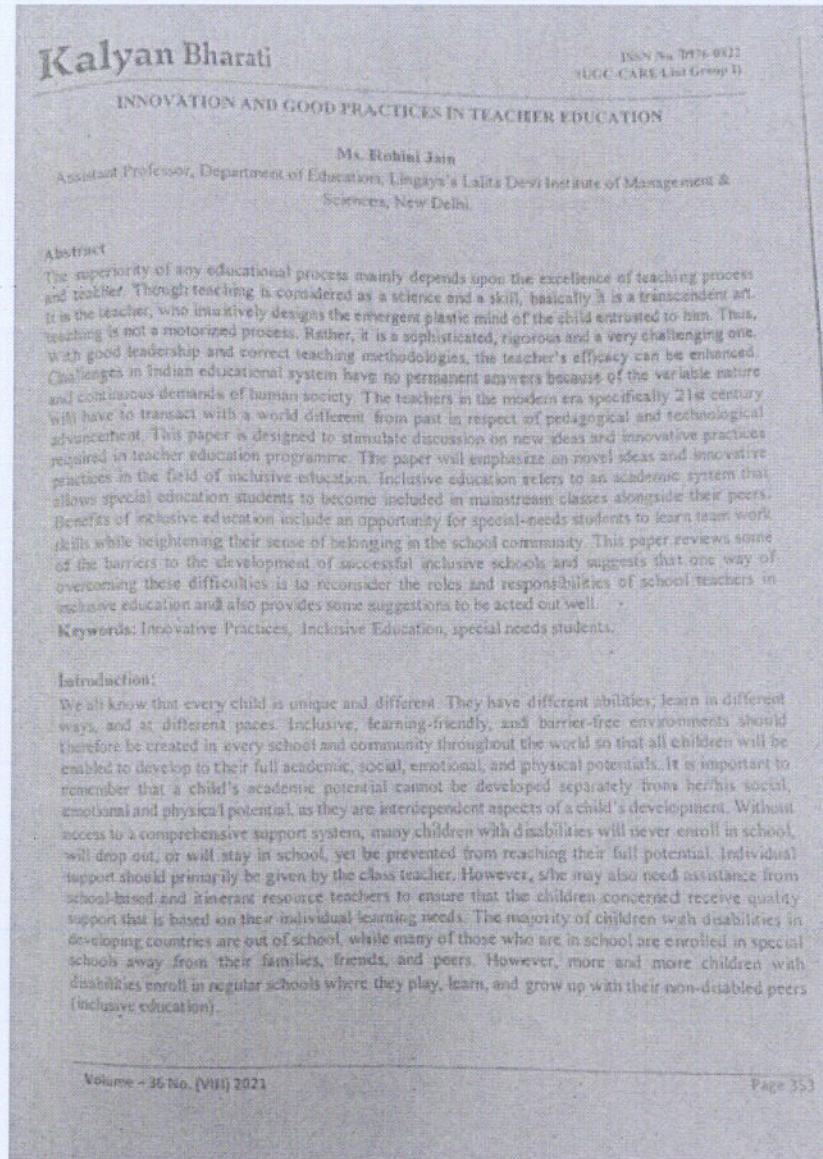
The reforms have led to radical improvements in this vital segment of the economy in India. Banking sector performance has an effect throughout the economy. The main reforms of the banking sector include changing the policy structure; enhancing banks' financial soundness and credibility; developing a sustainable climate and strengthening the operational framework. Bank reform policies were introduced and sequenced by competition to allow banks to address external restrictions related to administered interest rate structural conditions, high levels of reserve pre-emption, and loan allocation in certain sectors.



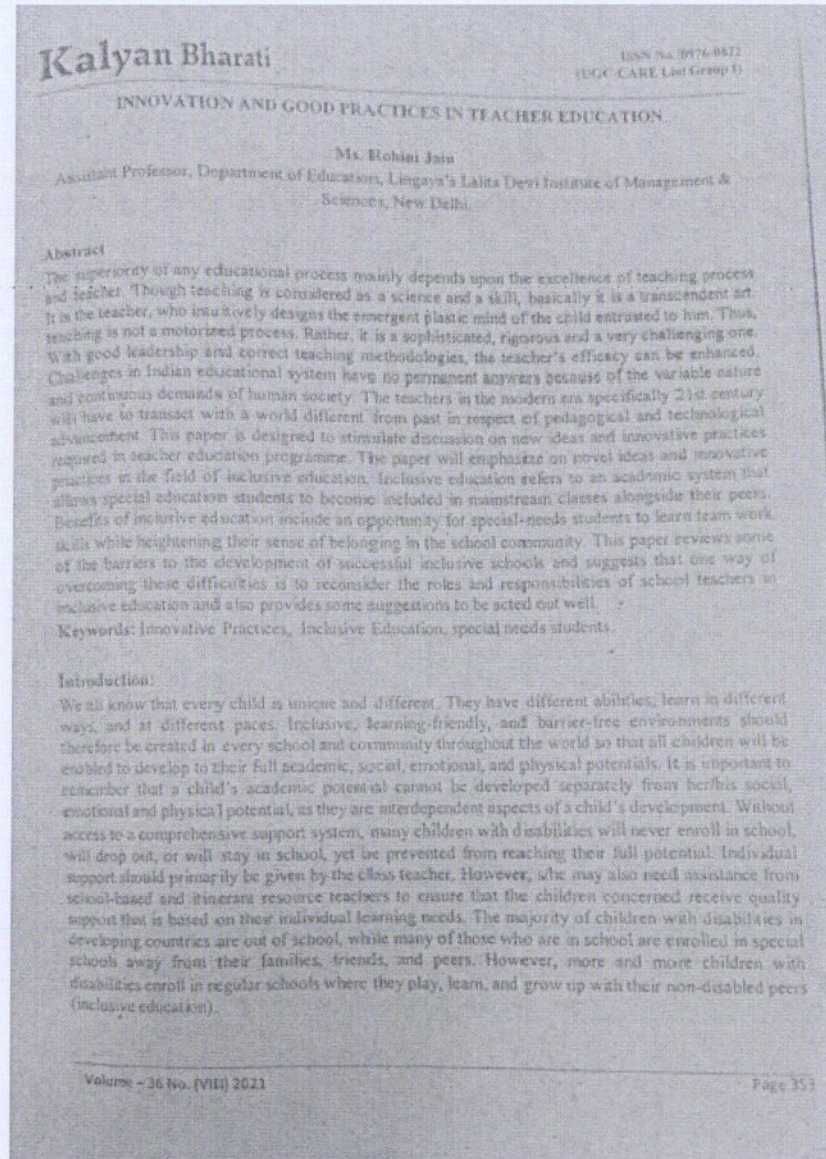

DIRECTOR
LINGAYA'S LALITA DEVI INSTITUTE
OF MANAGEMENT & SCIENCES
MANDI ROAD, MANDI
NEW DELHI-110047





DIRECTOR
LINGAYA'S LALITA DEVI INSTITUTE
OF MANAGEMENT & SCIENCES
MANDI ROAD, MANDI
NEW DELHI-110047




DIRECTOR
LINGAYA'S LALITA DEVI INSTITUTE
OF MANAGEMENT & SCIENCES
MANDI ROAD, MANDI
NEW DELHI-110047



DIRECTOR
LINGAYA'S LALITA DEVI INSTITUTE
OF MANAGEMENT & SCIENCES
MANDI ROAD, MANDI
NEW DELHI-110047


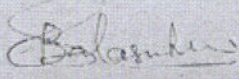
 **IAEME Publication** www.iaeme.com
editor@iaeme.com
izemedu@gmail.com
(Publishers of High Quality Peer Reviewed Refereed Scientific, Engineering & Technology,
Medicine and Management International Journals)

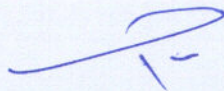
**INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN
ENGINEERING & TECHNOLOGY (IJARET)**
Scopus Indexed Journal 
www.iaeme.com/ijaret/index.asp

Paper ID: IJARET_11_07_021 Date: 23-July-2020

Certificate of Publication

This is to certify that the research paper entitled "THE EFFECT OF LEADERSHIP STYLE AND STRESS OUTCOMES OF ACADEMIC LEADERS" authored by "Amit Sharma, Raj Bahadur Sharma and Rupal Ramawat" had been reviewed by the Editorial Board and published in "International Journal of Advanced Research in Engineering and Technology (IJARET), Volume 11, Issue 7, July 2020, pp. 197-207; ISSN Print: 0976-6480 and ISSN Online: 0976-6499; Journal Impact Factor (2020): 10.9475 Calculated by GIS (www.jifactor.com)".

 
Chief Editor


DIRECTOR
LINGAYA'S LALITA DEVI INSTITUTE
OF MANAGEMENT & SCIENCES
MANDI ROAD, MANDI
NEW DELHI-110047

"Competency Building for Excellence, Innovation and Sustainability"

EDUCATING TEACHERS' FOR PROFESSIONAL TRANSITIONS

Prof. (Dr.) Mala Dixit (HOD)
B.Ed. - LLDIMS, Mandi, New Delhi.
mala@ldims.edu.in

Ms. Amrita Sodhi Chopra
Assistant Professor
Delhi Teachers' Training College, Najafgarh, New Delhi
amritasodhi@yahoo.com

Abstract

Education today is undergoing diverse changes. Both in theory and in practice it is now wide open to numerous principles and opinions followed by experiments and counter experiments. Undeniably, these are promising signs for efflorescence of education and improvement of teaching. It is at the same time equally significant as conceptual syndromes in teacher education. With the widening of newer horizons of teacher education combining teaching with professional transitions, the conceptual framework of teacher education has also incorporated qualitative excellence. In fact, the more is teacher education associated with effective professional transitions, the more complex is its perspective. Perspective and nature of teacher education determined by the cycle of positive relationship of the behavioral patterns of teachers conducive to advancement of learning. Teachers' behavioral patterns and teachers' expectancy are closely linked with effective teaching and teacher education cannot remain passive to these diverse components required for effective professional transitions. In an effective programme of teacher education for professional transitions, knowledge orientation towards esthetics and creativity, enrolment of teachers in a communicated manner is not only desirable but mandatory which, however, is vitiated by rampant and careless exercise of knowledge and formation often invited in the banner of cross-cultural communication, exhibitionism in the era of global teacher education. Teacher education should, therefore, consider the proneness to developments, reciprocity, practicality, contemporaneity, creativity and aesthetic awareness as essential features required for effective professional transitions.

Regarding educating teachers for professional transitions, the following parameters necessitate appropriate attention:

- Qualitative position of pupils
- Classroom environment
- Peer environment
- Teacher involvement
- Pupil response



DIRECTOR
LINGAYA'S LALITA DEVI INSTITUTE
OF MANAGEMENT & SCIENCES
MANDI ROAD, MANDI
NEW DELHI-110047