# KARPAGAM JCM

# www.karpagampublications.com

Volume :	02 Issue :02	April– June 2021
	CONTENTS	Page No
1.	AN ANALYTICAL STUDY OF BANKING SECTOR OF ST MARKET IN COMPARISON OF NIFTY 50 P.Radha, S.Chitra Devi	ГОСК 1
2.	A STUDY ON THE NEED OF GREEN PRODUCTS SUSTAINABLE AND HEALTHY ENVIRONMENT Mamatha. G, Triveni. S	FOR 13
3.	A COMPARISION STUDY OF STOCK MARKET AND NIFTY S. Chitra Devi, P.Radha	18
4.	A STUDY ON THE IMPACT OF ARTIFICIAL INTELLIGEN MASS UNEMPLOYMENT ISSUE V.Krishnaveni, J.A.Raja, R.Vani	CE IN 34
5.	A VIEW TOWARDS THE PROMOTION OF AGRICUL AMONG THE YOUNG GENERATION Sneha. S, Asha. G.T, Anuja.	TURE 41
6.	A STUDY ON THE LEARNING STYLES OF TRAINEES SPECIAL REFERENCE TO COIMBATORE AND ERODE Naveena. R, V.Mathankumar	WITH 46

# AN ANALYTICAL STUDY OF BANKING SECTOR OF STOCK **MARKET IN COMPARISON OF NIFTY 50**

<sup>1</sup>P.Radha, <sup>2</sup>S.Chitra Devi

#### **ABSTRACT**

The Indian Economy is a creating blended economy. India is the world's seventh biggest economy by ostensible GDP and the third biggest by Purchasing Power Parity (PPP). The nation positions 139th in Per Capita GDP (ostensible) and 119th in Per Capita GDP (PPP) starting at 2018. Indian economy has been the world's quickest developing significant economy, outperforming China. The GDP development pace of India is 6.8% for FY 2019 This is on the grounds that contributing without legitimate information and research is theory. There is constantly a hazard figure included engaged with contributing. In any case, dangers can be kept away from if putting is done in a taught manner. As depicted by Ben Graham "A venture activity is one which, on exhaustive investigation, guarantees security of head and an agreeable return. Activities not meeting these necessities are theoretical." The report "Examination of 10 Major organizations in Banking Sector" is an investigation to break

down the quality and shortcoming of the scrips of 10 significant organizations in banking Industry. The 5 significant organizations incorporate SBI, INDUSUND, PNB, BOB and ICICI.

Keywords: Stock Market, NIFTY, Banking

#### INTRODUCTION

Explicitly a November-December impact in which, they archived that mean returns for November and December were altogether more prominent than those of the other ten months. They found that the most noteworthy mean returns for each record were produced during the long stretch of November. December and August additionally produced moderately significant yields. The long stretch of March created negative mean returns, the most minimal for each list, and April and May likewise produced considerably lower returns for each list. They look to distinguish a progression of continuous months during which the Indian financial exchange produces uncommonly high (or low) returns. Distinguishing proof of such an example may empower the financial specialists to improve speculation returns. All the more explicitly, a financial specialist ought to be contributed during the back to back months when the Indian

<sup>&</sup>lt;sup>1</sup> Department of Management, The Oxford College of Business Management, Bangalore, Karnataka,

<sup>&</sup>lt;sup>2</sup> Department of Management, The Oxford College of Business Management, Bangalore, Karnataka, India

securities exchange creates high positive returns, and, on the other hand, a speculator ought to contribute out of the Indian securities exchange in successive months when stocks produce significantly negative returns. As any examination of market effectiveness relies upon the utilization of sufficient hazard intermediaries, the proposition initially researches the capacity of regularly utilized hazard variables to clarify the cross-sectional variety of Swedish stock returns. The relative offer ask spread is seen as the most grounded of all the broke down elements; by the by it doesn't appear to be identified with energy in the way anticipated in the theoretical contention introduced before in the paper. He reasoned that, in spite of this recommendation, the structure of bookkeeping does make a difference for value valuation and that adjustments in portrayal do affect on stock costs.

The information from BSE Sensex and NSE Nifty for figuring return and unpredictability. Sensex is a bin of 30 constituent stocks speaking to an example of huge, fluid and agent organizations. Because of its wide acknowledgment among the Indian financial specialists, sensex is respected the beat of the Indian securities exchange. Clever is a very much expanded 50 stock list representing 24 divisions of the economy. Henceforth these two records were taken for the examination. Information were taken from 1998 to 2008. Bank, corporate and individual monetary records are solid. Organizations are encountering high benefits. The financial exchange is at a record high. Ware markets are at their most grounded. Lead producing areas, for example, programming, materials and steel have yielded profits. Flavors sends out have reached past the objectives. SEBI's explanation on FIIs venture through Participatory Notes reinforced the market. Rupee esteem gratefulness prospered the Indian financial exchange. The bull stages earned better than average returns and the bear stages brought about misfortune. In the bull stages volatilities were lower than bear stages.

"Financial exchange Seasonality: A Study of the Indian Stock Market". In this examination at the regularity of securities exchange in India. He considered the S&P CNX Nifty as the delegate of financial exchange in India and tried whether regularity is available in Nifty and Nifty Junior returns utilizing every day and month to month informational indexes. The examination found that day by day and month to month regularity are available in Nifty and Nifty Junior returns. The investigation of securities exchange regularity utilizing every day information, he discovered Friday Effect in Nifty returns while Nifty Junior profits were factually noteworthy for Friday,

Monday and Wednesday. In the event of month to month investigation of profits, the examination found that Nifty returns were factually critical in July, September, December and January. If there should be an occurrence of Nifty Junior, June and December months were factually noteworthy.

Comparative Study of Distribution of Indian Stock Market with Other Asian Markets, whether Indian financial exchange returns were associated to the securities exchange returns of other chose Asian Economies or not and analyzed the appropriation of the securities exchange returns of India with other chose Asian economies. She included BSE(India), Heng Seng(Hong Kong), JKS(Indonesia), KLSE(Malaysia), Nikkie (Japan), KS11(Korea) in her investigation. She utilized the expressive insights of the six Asian markets for the period somewhere in the range of 2005 and 2009. She found that the mean of the week after week returns of India and the Indonesian markets were seen to be the most noteworthy around 23%. Japanese markets were level during the examination time frame. Instability as estimated by standard deviation and its square, the difference was the least seen in the Malaysian markets. The other five Asian markets created difference in the scope of 11%-15%. Indian markets indicated most extreme change. Kurtosis, as alluded to as the unpredictability of the instability, gauges the peakedness of the dissemination. The week by week returns of Hong Kong and Malaysian markets were increasingly close to their particular methods, as their kurtosis were approaching 3. Week by week returns of Indian financial exchanges demonstrate a low top with a fat mid range on either side. The kurtosis of India is platykurtic which means the ordinary circulation of stock returns in Indian financial exchange; notwithstanding, the high kurtosis of different markets displays heavier tail than the standard typical dissemination inferring that profits are focused on one level. The investigation utilizes Jarque-Bera test to look at the ordinary dissemination.

#### **REVIEW OF LITERATURE**

Barua and Srinivasan (1991) chipped away at the speculation dynamic procedure of people has been investigated through examinations. They infer that the hazard view of people is essentially impacted by the skewness of the arrival circulation. This suggests while taking venture choices, financial specialists are worried about the chance of most extreme misfortunes notwithstanding the inconstancy of profits. Accordingly the mean change structure doesn't completely clarify the speculation dynamic procedure of people.

Gupta (1991) contends that structuring a portfolio for a customer is considerably more

than simply getting protections for venture. The portfolio supervisor needs to comprehend the mind of his customer while structuring his portfolio. As indicated by Gupta, financial specialists in India respect value debentures and friends stores as being in pretty much a similar hazard class, and think about shared assets, including all value reserves, nearly as sheltered as bank stores.

Varma (1991) thinks about the BSE National Index (Natex) which involves 100 scrips with the Sensitive Index (Sensex) containing 30 scrips and infers that the Natex is a drowsy file which reacts too gradually to economic situations. Changes which are thought about in the Sensex any day are totally reflected in the Natex just by the following day. He finds that Sensex is more unstable than Natex. He finishes up for this and different reasons that the individuals who follow the Natexin light of its more prominent breadth and hypothetical intrigue might be mixed up. The Sensex should be paid attention to additional as a sound market record. The watched lacks of the Natex bring up a few upsetting issues for money scholars and scientists.

#### **OBJECTIVES OF THE STUDY**

- A study on performance evaluation of nifty 50
- A study of trend analysis of different stocks of banking sector with respect to NSE
- A study on banking sector using regression analysis in Indian stock Market

#### **NEED OF THE STUDY**

The study is undertaken in order to know the movement of banking sector in stock market which will help us to know the future of the market and will help the investor to analyze whether to invest the money or not. hence, the topic was found to be suitable for study.

#### SCOPE OF THE STUDY

The stock market is a major source of investment. The risk involved in the investment in stock market is relatively high as compared to bank deposits, real estates and other alternative investments. This project report "A analytical study of banking sector of stock market in comparison of nifty 50" shows the relation between the fundamental and technical analysis. This report also finds the best way to avoid maximum risk for investment in stock markets. We will also find which one is better the fundamental or

the technical analysis.

#### **RESEARCH METHODOLOGY:**

Exploratory Research Design method was used for the project. Secondary data were acquired from various sources to analyze the performance and future prediction about the scripts. Price charts of the scripts were acquired from <a href="www.kite.zerodha.com">www.kite.zerodha.com</a> and <a href="www.nseindia.com">www.nseindia.com</a>.

#### **Data Collection Method**

To carry out this project secondary data is collected which is the closing market price, price charts, scripts name. The financial data were collected from the annual reports of the concerned companies.

Secondary data is used for collection of data

### **Tools used for Analysis**

• The collected data are analyzed by employing Regression Analysis

#### ANALYSIS AND INTERPRETATION

### **Regression:- ICICIBANK**

Table 1.1: Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method	
1	Close Price <sup>b</sup>	·	Enter	

**Table 1.2: Model Summary** 

Model	R	R	Ū	Std. Error of
		Square	Square	the Estimate
1	.667ª	.445	.444	550.51089

Table 1.3: ANOVA<sup>a</sup>

_	Model	Sum of Squares	Df	Mean Square	F	Sig.
	Regression	119510753.487	1	119510753.487	394.344	.000 <sup>b</sup>
1	Residual	148803557.948	491	303062.236		
	Total	268314311.435	492			

Table 1.4: Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta	·	≈ <b>.g.</b>
	(Constant)	8752.108	124.033		70.563	.000
1	Close Price	6.198	.312	.667	19.858	.000

## **Interpretation:**-

The output of the regression is y=8752.10+6.19x that means there is an positive influence between nifty and ICICI bank

## **Regression:- INDUSINDBANK**

Table 2.1: Variables Entered/Removed<sup>a</sup>

Model Variables Entered		Variables Removed	Method	
1	Close Price <sup>b</sup>		Enter	

**Table 2.2: Model Summary** 

Model	R	R Square	•	Std. Error of the Estimate
1	.285ª	.081	.079	708.59975

Table 2.3: ANOVA<sup>a</sup>

	Model	Sum of Squares	Df	Mean Square	F	Sig.
	Regression	21776533.762	1	21776533.762	43.370	$.000^{b}$
1	Residual	246537777.673	491	502113.600		
	Total	268314311.435	492			

Table 2.4: Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	10116.306	162.476		62.263	.000
	Close Price	.681	.103	.285	6.586	.000

## **Interpretation:**-

The output of the regression is y=10116.3+0.681x that means there is an positive influence between nifty and Indusind bank.

## **Regression:- PNB**

Table 3.1: Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method	
1	Close Price <sup>b</sup>		Enter	

**Table 3.2: Model Summary** 

Model	R	R	Adjusted R	Std. Error of
Model	K	Square	Square	the Estimate
1	.199 <sup>a</sup>	.040	.038	724.42848

Table 3.3: ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	10639170.317	1	10639170.317	20.273	.000 <sup>b</sup>
1	Residual	257675141.118	491	524796.621		
	Total	268314311.435	492			

Table 3.4: Coefficients<sup>a</sup>

			lardized icients	Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	10394.712	174.262		59.650	.000
	Close Price	10.617	2.358	.199	4.503	.000

## Interpretation

The output of the regression is y=10394.71+10.617x that means there is an positive influence between nifty and pnb bank.

## **Regression:- BOB BANK**

**Table 4.1: Variables Entered/Removed**<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	Close Price <sup>b</sup>		Enter

- a. Dependent Variable: NIFTY Close Price
- b. All requested variables entered.

**Table 4.2: Model Summary** 

Model	R	R	Adjusted R	Std. Error of
1,10001		Square	Square	the Estimate
1	.144 <sup>a</sup>	.021	.019	731.49355

Table 4.3: ANOVA<sup>a</sup>

-	Model	Sum of Squares	df	Mean Square	F	Sig.
	Regression	5588648.691	1	5588648.691	10.444	.001 <sup>b</sup>
1	Residual	262725662.744	491	535082.816		
	Total	268314311.435	492			

Table 4.4: Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	10789.436	120.926		89.223	.000
1	Close Price	.770	.238	.144	3.232	.001

a. Dependent Variable: NIFTYClosePrice

## Interpretation

The output of the regression is y=10789.43+0.770x that means there is an positive influence between nifty and RBI bank.

## **Regression:- SBI**

Table 5.1: Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method	
1	Close Price <sup>b</sup>		Enter	

**Table 5.2: Model Summary** 

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.831ª	.690	.689	411.75093

Table 5.3: ANOVA<sup>a</sup>

	Model	Sum of Squares	Df	Mean Square	F	Sig.
	Regression	185070745.270	1	185070745.270	1091.613	.000 <sup>b</sup>
1	Residual	83243566.165	491	169538.831		
	Total	268314311.435	492			

Table 5.4: Coefficients<sup>a</sup>

Model		Unstandardized  Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	6087.864	154.797		39.328	.000
1	Close Price	17.344	.525	.831	33.040	.000

a. Dependent Variable: NIFTY Close Price

#### Interpretation

The output of the regression is y=6087.86+17.34x that means there is an positive influence between nifty and sbi bank.

#### **FINDINGS**

- ❖ Neither fundamental analysis nor technical analysis is a sure shot for earning profit in capital market.
- Companies like SBI and ICICI BANK have a strong fundamental but then also their stock prices can be witnessed struggling because of the other factors prevailing in the market.
- Stock prices forms a certain pattern while moving up and down. Those patterns are identical and it repeats.
- ❖ A fundamentally strong company will surely earn profit in long term if the market conditions are good.
- ❖ For a good investment, the analyst must understand the client's expectation and advise to invest based on those expectations.
- ❖ A fundamentally strong company is expected to perform good in future than the fundamentally weak company.
- ❖ It is not necessary that a fundamentally strong company may perform well on the stock exchanges. INDUSIND BANK is a very strong on it is fundamentals but it's performance on stock exchange is not good as compared.
- ❖ A fundamentally weak company may have a high share price that too because of the market forces of demand and supply. For a long run momentum in stock price the company should be fundamentally strong.
- ❖ Investing in stock markets should be made on proper research. Entry and exit points are crucial for-profit booking.

- ❖ No strategy is a sure shot for earning profits on stock markets.
- ❖ Analyst should update his research from time to time as every strategy operates for a particular time.

#### **CONCLUSION**

Being a finance analyst needs a ton of morals. An investigator should be all around trained while playing out the examination. Stock costs moves in a verifiable example. What is more, history rhymes itself. This venture helped me to learn and dissect the financial exchanges from an exceptionally close view. I took in the contrast between clever contributing and hypothesis. This task helped me to decide the money related soundness of the organizations. Individuals lose cash in the market since they want to learn while exchanging. The facts demonstrate that experience instructs a ton yet applying the learnings/procedures is an extreme errand.

#### **REFERENCES**

- 1. Ahmed, G.-E.-H. M. (1996). A study of the development of stock exchanges in developing countries with special references to the working and performance of Kuwait Stock Exchange. *Doctoral, university of Pune*.
- 2. Dhillon, N. (1993). Market Regulation and stock market activity. *Indian Institue of management, Ahmedabad*.
- 3. Gupta, L. (1991). India Shareholders: A Survey. Society for capital Market research and development, Delhi. P-174.
- 4. Handa, R. (February 20,1995). Getting to Grips with Equity Research. *Economi Times-Investors guide .Mumbai*, p.16.
- 5. Hansen, S. C. (1993). Partial Anticipation, The flow of information amd the economic impact of corporate debt sales. *Review of financial studies, Oxford University Press for society for financial Studies*, Vol 6(3) pages 709-32.
- 6. Mayya, M. (14th March 1991). Investor Protection. Lecture delivered at sydenham college of commerce and Economics, Bombay.
- 7. Menon, T. (August 1996). The importance of market making in the securities market. *The stock journal, Kochi*, p.41.
- 8. N.Venkiteshwaran, J. R. (1990). Guidelines on share valuation: How Fair is Fair Value? vikalpa,vol.15, No.4(oct-Dec),P-3-10.
- 9. Pandey, L. M. (1981). Capital Structure and the cost of capital, New Delhi: Vikas.
- 10. Prabhu, S. (June 1995). Seminar on stock broking in the changed Scenario. The

- stock Journal, Kochi, p.51.
- 11. Rumi, A. M. (1997). A comparative analysis of the propogration of stock market fluctuation in alternative models of dynamic casual linkages. *Applied Financial Econmics, Taylor and Francis Journal*, Vol7(1), p.59-74.
- 12. Srinivasan, S. K. (1991). Experiment on individual Investment Decision Making Process. Sankya, Vol.53, Series B P-74-88.
- 13. Thiripalraju.M, T. M. (1998). Investment Horizon and volatility: An analysis of indian Market. *The ICFAI Journal of Applied Finance*, Vol.4(1).
- 14. V.Raghumathan and varma, J. (1992). Why the Dollars do not Flow into India? *Indian Institute of mangement ,Ahmedabad*.
- 15. Varma, J. (1991). Is the BSE Sensitive Index Better than the national index? *Indian Institute of Management, Ahmedabad*, Working page No,988 (oct-Dec).
- 16. Venkateshwar, S. (1991). The Relationship of indian stock market to other stock Markets. *Indian Economic Journal*, Vol.39, No 29(Oct-Dec) P-105-109.

# A STUDY ON THE NEED OF GREEN PRODUCTS FOR SUSTAINABLE AND HEALTHY ENVIRONMENT

<sup>1</sup>Mamatha. G, <sup>2</sup>Triveni. S

#### **ABSTRACT**

Human beings are using different kinds of products for various purposes during their life span in which majority of the products were harmful to their health as well as their life along with their entire environment. The concept GO GREEN would create awareness among the people by which they could understand the beneficial functions of the green products in their routine practices. The main aim of the green products is to take the edge off unfavourable effects of the plastic or other toxic products and its consumption and disposal on nature. This paper speaks about how the green products assist the people in green living and how it could lead people towards the sustainable and healthy environment.

Keywords: Sustainability, Sustainable Products, Eco-friendly products, Eco products, Go Green

#### INTRODUCTION

Green products are the products which are made with natural ingredients and the process designed in such a way to protect human health by improving the quality of the environment. It may also be defined as the sustainable products which are designed to reduce the environmental effect throughout its life cycle and even after the disposal of such products. Green products are also mentioned as the eco-friendly product which helps to conserve energy and to avoid pollution that includes air pollution, water pollution and noise pollution. Organic food products will be produced by avoiding chemicals and harmful components which preserve eco system. By processing in a eco-friendly manner, these products will give better taste and also beneficial to maintain healthy life style of human beings. Consuming green products will create more nutrition and immunity which reduces the risk of getting affected to diseases that normally affects the human health.

Green products which are reusable and recyclable create a minimised financial expense and hence it is considered to be much economical and easily available. The emission of greenhouse gases like CFCs, Methane etc that affects the ozone layer could be reduced through the usage of green products which are prepared from the organic and bio degradable materials. In countries like India, where awareness has to

<sup>1</sup> Department of Commerce, Vishwa Chethana Degree College, Anekal, Bengaluru, Karnataka, India

<sup>2</sup> Department of Commerce, Vishwa Chethana Degree College, Anekal, Bengaluru, Karnataka, India

be maximised towards the green products, requires effective strategic actions to initiate the usage of eco-friendly products to attain environmental sustainability. The knowledge about the green concepts has to be educated to every consumer, so that the usage of hazardous and non-biodegradable products will minimised. Green products manufacturing initiates and generate job opportunities to the people both from urban and rural communities thereby enhancing their standard of living. Such improvement their socio economic conditions will pave way for the sustainable environment.

#### **OBJECTIVES**

- 1) To study the need for eco-friendly products for a sustainable environment
- 2) To discuss the aspects of green products that helps in maintaining a healthy system among the people

#### REVIEW OF LITERATURE

Nagaraju (2014) in their article titled "Consumer Perception Analysis- Market Awareness towards eco Friendly FMCG products- A case study of Mysore District" have examined the consumer awareness towards the green products in FMCG. It has been suggested by the author that the marketing sectors and the government organisations that deals with the environment activities has to work in the same direction by creating an alliances in promoting the awareness about the co products among the consumers.

Sachdev (2011) in his research on "Eco friendly products and consumer perception" mentioned about the non-availability of authorities for certifying the eco products. He suggested that concentrating on environmental quality and customer satisfaction would help the companies to attract customer to prefer the eco-friendly products. He also stated that transparency of the manufacturing process would add trust among the consumers because they were not much aware about the benefits of the eco products. Elemeen (2015) stated in his research titled "The Green Marketing Orientation & Environment Friendly Products Green Plastic Bag in Sudan" that green marketing has been emerging as a corporate strategy which becomes mandatory in public policy by those organisations.

#### POSITIVE ASPECTS OF GREEN PRODUCTS

In the current advanced scenario people use or consume multiple products and services in their day to day routine life. Without having awareness or due to their negligence, they go for using the products which are harmful to their life as well as environment. So it is essential to make them clear understanding what kind of products will be eco- friendly, matching their health needs and avoid environmental impacts. It could be stated as the green product concept and it gives clarity about the introduction and pros of using green products in their everyday existence.

The main aim of green products is to take the edge off unfavourable effects of the products and its consumption and disposal on the nature. These are designed to shorten energy consumption, use limited natural resources, raise the reuse materials and lessen toxin substances which are dangerous to both human wellness and environment. The development of a green product is a process within the inside processes of a company. Green products reduce the threat of overuse of resources and fossil fuels and inspire the generation of energy using natural resources. Green product promotes green living that helps to conserve energy and also prevent air, water and noise pollution. They prove to be a boon for the environment and also prevent human health from deterioration.

## SUBSTITUTES FOR NON ECO PRODUCTS

Paper bags are come from trees, made from a renewable resources and it is biodegradable and are recyclable. Plastic bags made from oil, which can be reused and it is non – biodegradable and are highly recyclable. Natural gas is a substitute fossil fuel for diesel, petrol, propane, it is massive than other fuels. Compressed natural gas produces up to 95 percent less carbon monoxide compared to gasoline and diesel. Eco friendly cleaning is very important. They are made with safe, nontoxic and biodegradable ingredients that do not harm environment.

Today in the market we can get different type of cleaning products. Most of that are harmful, using toxic chemical that are not safe for small children and pets in the home. Eco friendly products prove to be bonus for environment and also prevent human health skyline. The chemicals like oil, paint and other chemical solutions which are hazardous are disposed openly which cause air pollution and water pollution. These chemicals discharge into the groundwater. The polluted water and air

can cause severe effects to human health. To avoid this, it should be disposed with safety measures.

Composting is a natural process which converts kitchen waste into rich nutrients food for the plants and helps to grow. By this the amount of garbage will also decline, it proves safe for the environment. Minimising the use of fertilizers would create a sustainable fertile land for agriculture. As like eco products, there are various sustainable methods that reduce the non-organic and chemical waste from accumulating within our environment. Minimal wastages through maximum and effective usage of raw materials, eco-friendly packing systems, battery operated scooters, cars and other vehicles are some of the sustainable alternatives which are also eco-friendly.

#### **SUGGESTIONS**

Due to the raising demand for raw materials of any sectors, it becomes a question that whether sustainable environment could be achieved? But it should be understood that it is not an unattainable vision and it could be possible through the joint initiation of the manufacturers, marketers, government and the consumers. The role played by these influencers is interdependent and it would be effective only when all the stakeholders work together in this mission. Advertisement and awareness programmes about the eco-friendly products and their positive impact towards our environment, has to be regularly conducted by the government and the related department among the public. Manufacturers can formulate the methodologies to make their process in a eco-friendly manner and minimising waste. Marketers can plan their products and the channel of promotion in a eco-friendly manner by reducing the usage of plastic substances and promote eco-friendly packing systems. The roles of consumers are inevitable, as they are the end users who are the deciders to dispose or recycle and reuse any products. Hence consumers have to be educated in terms of eco-friendly products and sustainable environment.

#### **CONCLUSION**

The pollution and its impact on the society have proven the human race that it is an emergence call from the nature, to be sustainable. Pollutants always emerge during extraction, processing and manufacturing and it is mandatory in recent scenario to

find the effective steps to minimise such pollutants. Similarly the concept of "Go Green" seems to be the better solution for major pollution issues. It contributes the idea of using eco-friendly products under various circumstances which would at least reduce the destruction through global warming. Moreover personal health care is now being a major concern for every individual. Eco-friendly products could be believed to be the remedial sources for diseases and health issues which are the results of chemical components consumed in our routine life. Hence it is to be concluded that the need for eco-friendly products becomes inevitable and it has to be employed among the people through strict regulation and practices of the government.

#### **REFERENCES**

- Cherian, J. and Jacob, J (2012) "Green Marketing-Astudy of consumer's attitude towards environment friendly products" "Canadian Center of Science and Education" Vol.8, No. 12, pp- 117-126
- 2. Elemeen FK (2015), The Green Marketing Orientation & Environment Friendly Products Green Plastic Bag in Sudan. American International journal of social science 2015; 4(2):46-53
- 3. K. Uday Kiran, Opportunity and challenges of green marketing with special reference to Pune, International journal of management and social science research, Vol.I, pp. 18-24
- 4. Nagaraju, B and H.D, Thejaswini (2014) "Consumer Perception Analysis- Market Awareness towards eco Friendly FMCG products- A case study of Mysore District", IOSR Journal of Business and Management, Vol. 16, Issue. 4, pp-64-71
- Ravinder Kaur, Green Marketing in India –An Overview, Biz and Bytes, Vol. 8.
   Issue: 1
- 6. Sachdev.S (2011), "Eco friendly products and Consumer Perception", International Journal of Multidisciplinary Research, Vol.1, Issue 5, pp- 279-287

#### A COMPARISION STUDY OF STOCK MARKET AND NIFTY

<sup>1</sup>S. Chitra Devi, <sup>2</sup>P.Radha

#### **ABSTRACT**

The Indian Economy is a creating blended economy. India is the world's seventh biggest economy by ostensible GDP and the third biggest by Purchasing Power Parity (PPP). The nation positions 139th in Per Capita GDP (ostensible) and 119th in Per Capita GDP (PPP) starting at 2018. Indian economy has been the world's quickest developing significant economy, outperforming China. The GDP development pace of India is 6.8% for FY 2019. India has risen as world's quickest developing riches maker, on account of the light securities exchange and higher profit. Government information expresses that India's per capita salary have ascended by 10% to Rs. 10,534 per month. What's more, per-capita salary is a rough pointer of the flourishing of a nation. With rising pay, the craving to spare and contribute likewise increments. This makes enormous number of potential speculators in the nation. Interest in financial exchanges gives assets to the organizations. With sufficient subsidizes these organizations spend more on extension creating gigantic salaries. Family area gets chance to procure and government gets charges.

The report "Examination of 5 Major organizations in Banking Sector" is an investigation to break down the quality and shortcoming of the scripts of 5 significant organizations in banking Industry. The 5 significant organizations incorporate AXIS, BANDAN, BANK OF BARODA, FEDERAL and HDFC.

Keywords: Stock Market, NIFTY,

#### INTRODUCTION

Major examination is the technique for assessing protections by endeavoring to quantify the inherent estimation of a specific stock. It is the investigation of everything from the general economy and industry conditions, to the money related condition and the board of explicit organizations (i.e., utilizing genuine information to assess a stock's worth). The technique uses things, for example, incomes, profit, return on value and net revenues to decide an organization's fundamental worth and potential for future development.

One of the significant presumptions under major examination is that, despite the fact that things get mispriced in the market every now and then, the cost of a benefit will in the end incline toward its actual worth. This is by all accounts a sensible wager

<sup>1</sup> Department of Commerce, Vishwa Chethana Degree College, Anekal, Bengaluru, Karnataka, India

<sup>&</sup>lt;sup>2</sup> Department of Commerce, Vishwa Chethana Degree College, Anekal, Bengaluru, Karnataka, India

thinking about the long upward walk of value stocks all in all in spite of customary mishaps and times of silly richness. The key procedure for the fundamentalist is to purchase when costs are at or beneath this characteristic worth and sell when they got overrated.

# FUNDAMENTAL ANALYSIS FOR IDENTIFYING INDUSTRIES WITH GROWTH POTENTIAL

After the objects of speculation portfolio regarding danger and return have been indicated, one of the main choices that a venture administrator faces is to distinguish the enterprises, which have a high development potential. Two methodologies are recommended in such manner:

- a) Statistical analysis of past performance: A factual investigation of the quick past exhibition of the offer value lists of the different businesses and changes in that identified with the general value record of portions of all enterprises ought to be made. The Reserve Bank of India file quantities of security costs distributed each month in its announcement might be taken to speak to the conduct of offer costs of the different ventures over the most recent couple of years. The relative changes in the value record of every industry as contrasted and the adjustments in the normal value list of the portions of all enterprises would show those ventures which are having a higher development potential in the previous hardly any years. It might be noticed that an industry may not stay a development industry for constantly. The investigation of offer value lists over various years will empower the speculation supervisor to distinguish the businesses, which are appraised high by the speculators at the hour of examination. By this, one can see businesses having a higher development in their offer costs lists and look at whether the development potential is still there or not. As it were, the speculation administrator will currently need to make an evaluation of the different qualities of the businesses to settle a rundown of ventures in which he will attempt to spread the ventures.
- **b) Assessing the intrinsic value of an industry/company:** After a speculation chief has distinguished measurably the ventures in the portion of which the financial specialists show intrigue, he would survey the different elements, which impact the estimation of a specific offer. These variables for the most part identify with

the qualities and shortcomings of the organization viable, attributes of the business inside which the organization falls and the national and universal monetary scene. It is the activity of the speculation supervisor to inspect and gauge the different factors and judge the nature of the offer or the security viable. This methodology is known as the natural worth methodology.

#### **TECHNICAL ANALYSIS**

Technical Analysis is the assessment of past value developments to gauge future value developments. Specialized investigators are once in a while alluded to as chartists since they depend only on diagrams for their examination.

#### **Moving Average**

A Moving Average is a pointer that shows the normal estimation of a security's cost over some undefined time frame. While ascertaining a moving normal, a numerical investigation of the security's normal incentive over a foreordained time span is made. As the protections value changes, its normal value goes up or down. There are a few well known approaches to ascertain a moving normal. Meta Stock for Java ascertains a "straightforward" moving normal - implying that equivalent weight is given to each cost over the count time frame.

#### **Interpretation**

The most mainstream technique for deciphering a moving normal is to analyze the connection between a moving normal of the security's cost with the security's value itself. A purchase signal is produced when the security's value transcends its moving normal and a sell signal is created when the security's value falls beneath its moving normal. This sort of moving normal exchanging framework is not planned to get you in at the specific base nor out at the specific top. Or maybe, it is intended to keep you in accordance with the security's value pattern by purchasing not long after the security's value bottoms and selling not long after it tops. The basic component in a moving normal is the quantity of timeframes utilized in ascertaining the normal. When utilizing knowing the past, you can generally locate a moving normal that would have been productive. The key is to locate a moving normal that will be reliably gainful. The most mainstream moving normal is the 39-week (or 200-day) moving normal. This moving normal has a great reputation in timing the major (long haul) advertise cycles.

#### **Advantage**

The benefit of moving normal arrangement of this sort (i.e., purchasing and selling when costs get through their moving normal) is that you will consistently be on the "right" half of the market: costs can't rise particularly without the value transcending its normal cost. The weakness is that you will consistently purchase and sell some late. In the event that the pattern doesn't keep going for a huge timeframe, regularly double the length of the moving normal, you will lose your cash.

#### **Support and Resistance**

Backing and obstruction speak to key points where the powers of flexibly and request meet. In the money related markets, costs are driven by extreme flexibly (down) and request (up). Flexibly is equivalent with bearish, bears and selling. Request is equal with bullish, bulls and purchasing. These terms are utilized conversely all through this and different articles. As request expands, costs advance and as flexibly builds, costs decay. At the point when gracefully and request are equivalent, costs move sideways as bulls and bears slug it out for control.

#### **Support**

Support is the value level at which request is believed to be sufficiently able to keep the cost from declining further. The rationale directs that as the value decreases towards help and gets less expensive, purchasers become increasingly slanted to purchase and dealers become less slanted to sell. When the value arrives at the help level, it is accepted that request will beat flexibly and keep the cost from falling underneath help. Support does not generally hold and a break beneath help flags that the bears have prevailed upon the bulls. A decrease beneath help shows another eagerness to sell and additionally an absence of impetus to purchase. Bolster breaks and new lows signal that merchants have scaled down their desires and are willing sell at even lower costs. Also, purchasers could not be constrained into purchasing until costs declined underneath help or beneath the past low. When backing is broken, another help level should be set up at a lower level.

#### **Support established**

Support levels are typically beneath the present cost, yet it isn't extraordinary for a security to exchange at or close to help. Specialized examination isn't a careful science and it is in some cases hard to set definite help levels. Also, value developments can be unpredictable and plunge beneath help quickly. Here and there it doesn't appear to be coherent to consider a help level broken if the value closes 1/8

beneath the built up help level. Hence, a few brokers and financial specialists build up help zones

#### Resistance

Resistance is the value level at which selling is believed to be sufficiently able to keep the cost from rising further. The rationale directs that as the value progresses towards opposition, dealers become progressively slanted to sell and purchasers become less slanted to purchase. When the value arrives at the opposition level, it is accepted that flexibly will conquer request and keep the cost from transcending obstruction. Opposition does not generally hold and a break above obstruction flags that the bulls have prevailed upon the bears. A break above opposition demonstrates another eagerness to purchase and additionally an absence of motivating force to sell. Opposition breaks and new highs show purchasers have expanded their desires and are eager to purchase at much more significant expenses. Furthermore, merchants could not be pressured into selling until costs transcended opposition or over the past high. When obstruction is broken, another opposition level should be set up at a more significant level.

#### Resistance established

Opposition levels are for the most part over the present cost, yet it is not extraordinary for a security to exchange at or close to obstruction. Furthermore, value developments can be unstable and ascend above obstruction quickly. Some of the time it doesn't appear to be sensible to consider an obstruction level broken if the value closes 1/8 over the built up opposition level. Therefore, a few dealers and speculators set up opposition zones.

Along these lines, Here, Identification of key help and obstruction levels is a fundamental fixing to effective specialized investigation. Despite the fact that it is once in a while hard to set up careful help and obstruction levels, monitoring their reality and area can extraordinarily improve investigation and anticipating capacities. In the event that a security is moving toward a significant help level, it can fill in as an alarm to be extra cautious in searching for indications of expanded purchasing pressure and a potential inversion. In the event that a security is moving toward an obstruction level, it can go about as an alarm to search for indications of expanded selling weight and potential inversion. On the off chance that a help or opposition level is broken, it flags that the connection among gracefully and request has changed. An obstruction breakout flags that request (bulls) has picked up the advantage and a

help break flags that flexibly (bears) has won the fight.

#### **Price Oscillator**

The Price Oscillator shows the distinction between two moving midpoints of a security's cost. The distinction between the moving midpoints can be communicated in either focuses or rates. The Price Oscillator is practically indistinguishable from the MACD, then again, actually the Price Oscillator can utilize any two client determined moving midpoints. (The MACD consistently utilizes 12 and 26-day moving midpoints, and consistently communicates the distinction in focuses).

#### **Interpretation**

Moving normal examination regularly creates purchase signals when a transient moving normal (or the security's value) transcends a more drawn out term moving normal. Alternately, sell signals are produced when a shorter-term moving normal (or the security's value) falls underneath a more extended term moving normal. The Price Oscillator shows the repetitive and regularly gainful signs created by these a couple of moving normal frameworks.

#### **Price Rate-of-Change**

The Price Rate-of-Change ("ROC") marker shows the distinction between the present cost and the value x-timeframes prior. The distinction can be shown in either focuses or as a rate. The Momentum marker shows a similar data, yet communicates it as a proportion.

#### **Interpretation**

It is a very much perceived wonder that security costs flood ahead and withdraw in a repeating wave-like movement. This patterned activity is the consequence of the changing desires as bulls and bears battle to control costs.

The ROC shows the wave-like movement in an oscillator design by estimating the sum that costs have changed over a given timeframe. As costs increment, the ROC ascends; as costs fall, the ROC falls. The more prominent the adjustment in costs, the more noteworthy the adjustment in the ROC.

The timeframe used to ascertain the ROC may go from 1-day (which brings about an unpredictable graph indicating the day by day value change) to 200-days (or more). The most famous timeframes are the 12-and 25-day ROC for short to middle of the road term exchanging. These timespans were advanced by Gerald Appel and Fred Hitschler in their book, Stock Market Trading Systems.

#### LITERATURE REVIEW

Cohen, Ness, Okuda, Schwartz and Whitcomb (1976) chipped away at The Determinants of Common Stock Returns Volatility: An International Comparison" They considered the issue of slenderness is of enthusiasm for various reasons. They found that the most clear re changes in the key determinants of offer cost and of an organizations business and money related hazard. They endeavored to represent this by recognizing arbitrary brokers included interest moves and request shifts actuated by the receipt of new and for the most part accessible data concerning a stock's worth. They additionally contemplated the distinctions in exchanging courses of action may clarify a portion of the instability contrasts particularly universally.

L.C. Gupta (1980) analyzed the attributes of the paces of profit for values in the Indian capital market for a genuinely huge example of 276 organizations over a multi year time span from 1961-76. He reasoned that the paces of return gave by values are inadmissible in light of the fact that: an) about 20% of profits for different holding periods are negative, b) the profits give just a halfway support against expansion. While the investigation is a significant achievement in look into in Indian capital market, given the value clique that began after constrained weakening by MNCs in view of FERA in the late seventies and the ascent in the value returns since the second 50% of eighties, the finishes of the examination are probably not going to be substantial now for the Indian market. An exhaustive investigation of that sort for the later period is called for.

Varma Venkiteswaran (1990) investigated the relationship of the Indian securities exchanges as reflected by the Bombay Stock Exchange Index, opposite other noticeable global financial exchanges. Twenty three universal stock files are utilized over the period 1983-87. He inferred that there was basically no significant connection between the BSE file and other worldwide financial exchange lists, however the British and South Korean lists are conversely identified with BSE.

McLaughlin, Safieddine and Vasudevan (1996) break down the working execution of prepared value contributions of an enormous example of 1,296 firms recorded on the New York Stock Exchange (NYSE), American Stock Exchange (AMEX), and NASDAQ that raised capital through resulting contributions during the period 1980 - 1991. They likewise investigated the determinants of resulting execution and the variables affecting the choice to give value. The examination uncovered that the SEO firms had a huge increment in working execution preceding the issue and that they

register a significant decrease in productivity in post-offering period. This exploration is the assessment of the since a long time ago run working execution of a huge example of straight-obligation giving firms, which supplements past enormous example investigations of firms making prepared value contributions (SEOs). Besides they looked at the data impacts for obligation and value guarantors in the wake of controlling for different elements related with changes in backer working execution.

#### STATEMENT OF THE PROBLEM

It is worldwide known that 6 out of 10 new investors in the stock market lose their money because of following reasons:

- Right investment at wrong time.
- Wrong investment at right time.

This is the reason why investments in the stock market is considered as gambling by majority of the people. And this perspective is also not wrong as many of the investors looseall of their wealth by investing in capital markets. But the main reason behind such losses is improper knowledge, wrong timing and bad or no research. Speculation is involved in even the best researches as we predict the future price of the stock based on some assumptions only. Ben Graham a prominent writer and investor classifies investing into two parts, Intelligent speculating and speculating. Intelligent speculating is backed up with proper research and the investment which is no able to earn over the principal is termed as speculation.

Risks involved in investment in stock markets can be avoided to the maximum by knowing the economy, market and industry. So, in order to make best investment decisions, the recommendations must be backed up with proper research. The recommendation must be unbiased and must be made only on research findings. Every investor has different expectations from the market. So, equity research is required to perform and predict the future performance of the stocks. Investing is a full-time job and cannot be done in part time. So, a proper advisory must be taken before investing in capital markets.

#### **Objectives of the study**

- 1. A study on performance evaluation of nifty 50
- 2. A study of trend analysis of different stocks of banking sector with respect to NSE
- 3. A study on banking sector using regression analysis in Indian stock Market

#### RESEARCH METHODOLOGY

Exploratory Research Design method was used for the project. Secondary data were acquired from various sources to analyze the performance and future prediction about the scripts. Price charts of the scripts were acquired from <a href="www.kite.zerodha.com">www.kite.zerodha.com</a> and <a href="www.nseindia.com">www.nseindia.com</a>.

#### **Data Collection Method**

To carry out this project secondary data is collected which is the closing market price, price charts, scripts name. The financial data were collected from the annual reports of the concerned companies.

Secondary data is used for collection of data

#### Tools used for data collection

- Regression Analysis
- Financial Statements

#### **Data Analysis and Interpretation**

## **Regression:- AXIS BANK**

Table 1.1: Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method	
1	Close Price <sup>b</sup>		Enter	

**Table 1.2:Model Summary** 

Model	R	R	Adjusted R	Std. Error of
Model	K	Square	Square	the Estimate
1	.827ª	.684	.684	415.38459

Table 1.3: ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	183595030.351	1	183595030.351	1064.045	$.000^{b}$
1	Residual	84719281.084	491	172544.361		
	Total	268314311.435	492			

Table 4: Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
	(Constant)	7066.030	127.058		55.613	.000
1	Close	6.227	.191	.827	32.620	.000
	Price					

## Interpretation

The output of the regression is y=7066.30+6.2x that means there is an positive influence between nifty and axis bank.

## Regression:- BANDHAN BANK

Table 2.1: Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	Close Price <sup>b</sup>		Enter

**Table 2.2: Model Summary** 

Model	R	R	Adjusted R	Std. Error of
Model	K	Square	Square	the Estimate
1	.610 <sup>a</sup>	.372	.371	585.73012

Table 2.3: ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	99862144.286	1	99862144.286	291.076	.000 <sup>b</sup>
1	Residual	168452167.149	491	343079.770		
	Total	268314311.435	492			

Table 2.4: Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	8595.305	152.938		56.201	.000
1	Close Price	5.059	.297	.610	17.061	.000

## Interpretation

The output of the regression is y=8595.30+5.05x that means there is an positive influence between nifty and Bandhan bank.

## $\textbf{Regression:-} \ \textbf{BANKBARODA}$

Table 3.1: Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method	
1	Close Price <sup>b</sup>		Enter	

**Table 3.2: Model Summary** 

Madal	ъ	R	Adjusted R	Std. Error of
Model	R	Square	Square	the Estimate
1	.209 <sup>a</sup>	.044	.042	722.86011

Table 3.3: ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	11753684.476	1	11753684.476	22.494	.000 <sup>b</sup>
1	Residual	256560626.959	491	522526.735		
	Total	268314311.435	492			

Table 3.4: Co efficients<sup>a</sup>

	Model			Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	10343.944	176.247		58.690	.000
1	Close Price	7.359	1.552	.209	4.743	.000

a. Dependent Variable: NIFTY Close Price

## Interpretation

The output of the regression is y=10343.94+7.35x that means there is an positive influence between nifty and Baroda bank.

## **Regression:- FEDERALBANK**

Table 4.1: Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	Close Price <sup>b</sup>		Enter

**Table 4.2: Model Summary** 

Model	R	R Square	Adjusted R	Std. Error of
Model	K	K Square	Square	the Estimate
1	.658 <sup>a</sup>	.433	.432	556.54108

Table 4.3: ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	116232964.975	1	116232964.975	375.262	.000 <sup>b</sup>
1	Residual	152081346.460	491	309737.976		
	Total	268314311.435	492			

Table 4.4: Coefficients<sup>a</sup>

Model			lardized icients	Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	7372.004	197.422		37.341	.000
1	Close Price	43.500	2.246	.658	19.372	.000

## Interpretation

The output of the regression is y=7372.00+43.500x that means there is an positive influence between nifty and federal bank.

## **Regression:- HDFCBANK**

Table 5.1: Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method	
1	Close Price <sup>b</sup>		Enter	

**Table 5.2: Model Summary** 

Model	D	R Square	Adjusted	Std. Error of the	
Model	K		R Square	Estimate	
1	.015 <sup>a</sup>	.000	002	739.14755	

Table 5.3: ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean F		Sig.
		Sum of Squares		Square	_	Sig.
	Regression	61813.127	1	61813.127	.113	.737 <sup>b</sup>
1	Residual	268252498.308	491	546339.100		
	Total	268314311.435	492			

Table 5.4: Coefficients<sup>a</sup>

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	11118.452	143.666		77.391	.000
1	Close Price	.025	.074	.015	.336	.737

## Interpretation

The output of the regression is y=11118.45+0.25x that means there is an positive influence between nifty and HDFC bank.

#### **FINDINGS**

- Neither fundamental analysis nor technical analysis is a sure shot for earning profit in capital market.
- Stock prices forms a certain pattern while moving up and down. Those patterns are identical and it repeats.
- A fundamentally strong company will surely earn profit in long term if the market conditions are good.
- For a good investment, the analyst must understand the client's expectation and advise to invest based on those expectations.
- A fundamentally strong company is expected to perform good in future than the fundamentally weak company.
- A fundamentally weak company may have a high share price that too because of the market forces of demand and supply. For a long run momentum in stock price the company should be fundamentally strong.
- Investing in stock markets should be made on proper research. Entry and exit

points are crucial for-profit booking.

- No strategy is a sure shot for earning profits on stock markets.
- Analyst should update his research from time to time as every strategy operates for a particular time.

#### RECOMMENDATIONS

Although financial exchanges comprise an immense measure of hazard. No technique ensures 100% right forecasts. Yet, in the event that a technique is followed reliably, at that point the speculator can evade the most extreme hazard and gain benefits. Financial exchanges for the year has been unstable due to the general decisions and monetary conditions. In Indian financial exchange bull ruled bears regardless of such unpredictability. Usually the bullish pattern is for more period than the bearish period as building requires significant investment than destructing.

- 1. Different strategies show different trading styles. So, the investor should follow a strategy at a time. Following all the strategies may lead to losses.
- 2. The perception that investing in stock market is gambling can only be changed by financial literacy.
- 3. Stock markets need a full-time involvement before making a sell and buy call. Investing without research can lead to losses.
- 4. Investing is not a part time job, it needs patience, education and time to earn profits in the market.

#### **CONCLUSION**

Being a finance analyst needs a ton of morals. An investigator should be all around trained while playing out the examination. Stock costs moves in a verifiable example. What is more, history rhymes itself. This venture helped me to learn and dissect the financial exchanges from an exceptionally close view. I took in the contrast between clever contributing and hypothesis. This task helped me to decide the money related soundness of the organizations. Individuals lose cash in the market since they want to learn while exchanging. The facts demonstrate that experience instructs a ton yet applying the leanings /procedures is an extreme errand.

#### **REFERENCES**

- 1. Ahmed, G.-E.-H. M. (1996). A study of the development of stock exchanges in developing countries with special references to the working and performance of Kuwait Stock Exchange. *Doctoral, university of Pune*.
- 2. Dhillon, N. (1993). Market Regulation and stock market activity. *Indian Institue of management, Ahmedabad*.
- 3. Gupta, L. (1991). India Shareholders: A Survey. Society for capital Market research and development, Delhi. P-174.
- 4. Gupta, L. (1992). Stock Exchange Trading in India: Agenda for Reform. *Society for Capital market Research and development*, *Delhi*, P-23.
- 5. Gupta, L. C. (1980). Long TErm Rates of Return on Industrial Equities in India. *Economic and Political weekly, Review of management*, M85-92.
- 6. Handa, R. (February 20,1995). Getting to Grips with Equity Research. *Economi Times-Investors guide .Mumbai*, p.16.
- 7. Hansen, S. C. (1993). Partial Anticipation, The flow of information amd the economic impact of corporate debt sales. *Review of financial studies, Oxford University Press for society for financial Studies*, Vol 6(3) pages 709-32.
- 8. Mayya, M. (14th March 1991). Investor Protection. Lecture delivered at sydenham college of commerce and Economics, Bombay.
- 9. Menon, T. (August 1996). The importance of market making in the securities market. *The stock journal, Kochi*, p.41.
- 10. N. Venkiteshwaran, J. R. (1990). Guidelines on share valuation: How Fair is Fair Value? vikalpa,vol.15, No.4(oct-Dec),P-3-10.
- 11. Pandey, L. M. (1981). Capital Structure and the cost of capital, New Delhi: Vikas.
- 12. Prabhu, S. (June 1995). Seminar on stock broking in the changed Scenario. *The stock Journal, Kochi*, p.51.

# A STUDY ON THE IMPACT OF ARTIFICIAL INTELLIGENCE IN MASS UNEMPLOYMENT ISSUE

<sup>1</sup>V.Krishnaveni, <sup>2</sup>J.A.Raja, <sup>3</sup>R.Vani

#### **ABSTRACT**

Unemployment is considered to be the one of the most crucial issue in almost all the nations worldwide. The governments formulate various types of strategies to overcome the unemployment problem but the results never proved to be successful at many scenarios. The implementation of artificial intelligence created a fear among the working class that such concepts might create a mass unemployment throughout the world. It also creates a myth that manpower would be eliminated at many sectors which would result in economic destruction at the lower, middle and even upper class communities. This paper tries to provide evidences on new employment opportunities which would be created as a result of artificial intelligence and its usages in different types of industries. The paper concludes that the implementation of artificial intelligence will be an alternative solution for many complications which could not be solved with manpower and it would also create new designs of jobs in the different industries.

Keywords: Unemployment, Artificial intelligence, Robotics, Alternative source, Mass unemployment.

#### INTRODUCTION

Artificial intelligence is said to be an alternative knowledge to human intelligence which are performed by the machines. The history of Artificial intelligence emerged with the concepts of philosopher Aristotle in his works like <u>Syllogism</u> and <u>the Organon</u>. Artificial intelligence crossed many crucial and critical situations and challenges to attain its current position in this modern scenario. Artificial winter is a term denoted to mention those critical period of Artificial Intelligence. During 1970s and 1980s the concept of Artificial Intelligence faced a perilous stage and it remains in the same level until 1990s. The reasons for these situations are the results of artificial effect and the negative perception of investors and funders for artificial intelligence. Artificial effect could also be considered as the paradox which prevails on artificial intelligence, in which the achievements of AI where not recognised or approved. Robotics and machine learning are the sister technologies of artificial

<sup>&</sup>lt;sup>1</sup> Department of Management, Karpagam Academy of Higher Education, Coimbatore, Tamilnadu, India

<sup>&</sup>lt;sup>2</sup> Department of Commerce, Vishwa Chethana Degree College, Anekal, Bengaluru, Karnataka, India

<sup>&</sup>lt;sup>3</sup> Department of Management, S.I.V.E.T College, Chennai, Tamilnadu, India

intelligence which carries the AI to the progressive stages. Besides the terms like myth or fiction, artificial intelligence proved itself as an effective alternative technology to the manpower.

These conditions are now creating a panic alarm to the human community that artificial intelligence would replace the human power in all the sectors which would result in mass unemployment throughout the world. Many researchers and experts predict that Artificial Intelligence will be the future of many industries and they could definitely minimize the cost on labour and other miscellaneous expenses related to labour costs. Hence such statements were slowly sowing the fear about mass unemployment and the ill effects of unemployment on the society. Protestors of artificial intelligence like trade unions, conservatives, Social activists etc raises against the technology and it has been turned into the most sensational all time debate. Unemployment is the one of the most decisive social issue which is prevailing in all types of nations like Developed, developing and undeveloped nations. Hence it is nature that the fear towards artificial intelligence is common among the nations and activists who supports humanity and mankind. In the other hand, industrialists support the technology, arguing that the world needs alternative sources for development and it would create new job opportunities that would just replace the old manual concepts. Technologies are the sides of coin which has both positive and negative impacts towards growth.

#### REVIEW OF LITERATURE

Joao Reis, Paula Espirito Santo, Nuno Melao<sup>1</sup> (2019) in their paper titled "Impacts of Artificial Intelligence on Public Administration: A Systematic Literature Review" concluded that artificial intelligence itself is an option for reframing the new systems by improving quality in the workforce. But in certain areas like defence and related other government sectors might face issues in ethics and legal aspects due to artificial intelligence.

Thomas Gries & Wim Naude<sup>2</sup> (2018) in their work on topic "Artificial Intelligence, Jobs, Inequality and Productivity: Does Aggregate Demand Matter?" concluded that the rapid growth in Artificial Intelligence will result in shrinking GDP which leads to decline in the product innovation and productivity growth. They also suggest that

more research has to be carried out to analyse the implementation of Artificial intelligence in labour work force.

Martin Ford<sup>3</sup> (2015) in his article entitled "Could artificial intelligence create an unemployment crisis?" stated that the jobs which are having the nature of repetition and clerical were replaced by the artificial intelligence and this technology has already affected many job profiles. He also stated that such scenario would push employment opportunities to low level jobs with low wages. He mentioned that professions like sports and journalism were also automated and the employees related to these sectors were out of work as the result.

### **OBJECTIVES OF THE STUDY**

- 1. To study about the impacts of artificial intelligence in mass unemployment issue
- 2. To analyse the necessity of artificial intelligence in various sectors
- 3. To provide suggestion to overcome unemployment issues which might result due to the implementation of artificial intelligence in industries

# TECHNOLOGICAL UNEMPLOYMENT

Technological unemployment is defined as the loss of employment opportunities due to the implementation of new technologies in different industries. Technological unemployment removes the labour work force from their routine task which leads to unemployment issues. The term technological unemployment was coined in the year 1937 by John Maynard Keynes in his work on 'technological unemployment theory'. When new technology has been introduced in a particular sector, it doesn't mean that the workforce who practices the old methods to be totally terminated. New technologies also require man power for its functioning in various aspects. Hence a demand for new work force will be created due to this introduction of technology. This concept is similar and applicable to the artificial intelligence. Artificial intelligence is not considered to be as a curse for the working class who belongs to first level or lower level. Automation or artificial intelligence did not replace all types of tasks like store keeping, housekeeping, supervising etc. More over artificial intelligence creates opportunities to lower level work force in maintenance, servicing etc.

### ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING

There are many statements which make us predict that artificial intelligence and machine learning are the same terms. Both the terms are interrelated but machine learning is the application in which the system is provided the capability to learn under different circumstances without any human interventions. Machine learning requires more information and data for its effective performance. There are many limitations in machine learning application hence many predictions of machine learning went wrong at many occasions. Area like self-driving, Healthcare etc were not successful so far with the support of machine learning and artificial intelligence. Artificial Intelligence may not be familiar in handling different types of customer and it could be biased with different language complications. It is a critical challenge for technical developers to overcome such limitations in artificial intelligence and machine learning. Hence in the above mentioned area it is difficult to replace human factors and it also proves that man power is still required beyond technological advancement.

# EFFECTS OF AUTOMATION IN DIFFERENT INDUSTRIES

Automation can be defined as the technology which functions with the help of mechanics, electrical, electronics, artificial intelligence etc. There are many blames on automation that it replaces a huge number labour force and leads to mass unemployment. But there are also facts which support automation. Automation favours the safety of workers who works in dangerous zones and reduces injuries and life losses. It is also considered that automation would create new job opportunities in manufacturing, maintenance, deployment and development.

McKinley Global Institute has stated that automation and artificial intelligence have high effects on industries which have predictable environment. Such industries include banking, manufacturing, hotels and food industries etc. Such industries are having predictable environment and hence it is easy for artificial intelligence to get implemented without any difficulties. But the industries like healthcare, hospitals, transportation, marketing, gardening etc requires manual work with personal care. So such industries may not be affected much due to the invasion of artificial intelligence. Counselling and legal environment requires non automated concepts were human efforts are valued more. Moral values like empathy, patience, care etc were the basic inputs for these sectors and it could be possible only by manpower and professional

skills. Hence it is understood that the effects of automation is comparatively low in the service sectors.

In recent scenario industrial robots have overcome the problems which were considered as their drawbacks. Previously the industrial robots were not multifunctional, not reprogrammable and they always requires human control for functioning. But now the conditions have been changed and advanced industrial robots were functioning in different industries which also replaces human workforce.

# CAREER OPPORTUNITIES IN ARTIFICIAL INTELLIGENCE

Artificial intelligence creates new career opportunities in various fields and industries. Computer science and information technology has many job profiles which have been created by artificial intelligence. For example specialists in algorithms, Analysts and developers of software etc are the results of artificial intelligence. Mechanical stream and electrical stream have more opportunities in manufacturing and maintaining automated machines and robots. Health care and medical technician jobs related to surgical assistance, vision and hearing aid technologies, and prosthetics are also influenced through artificial intelligence in which more career opportunities are available. Entertainment industries have opportunities in digital music and graphic art designing.

In the field of information management new career opportunities are created which includes web crawling, data mining and email filtering. Robotics creates opportunities in cooperative behaviour, linguistic communication, motor control etc. Engineering covers a wide area like intelligent control systems, manufacturing and designing aids etc. All the above mentioned domains are supported by artificial intelligence and career opportunities are guaranteed in these fields.

# SKILLS REQUIREMENTS FOR ARTIFICIAL INTELLIGENCE

Artificial intelligence is a field in which technical and reasoning skills are required to make the functions more effective. The present workers and the students are expected to be proficient in areas like Artificial intelligence, software development, C++, Java, Python, Linux etc. Proficiency in above mentioned platforms will provide job opportunities to the students in future which would be a partial solution for unemployment issues. Moreover the industries and the managements has the responsibility to train their employees in artificial intelligence and make them eligible

to continue their jobs without any interruptions. There are also some skills in which the fresher and could concentrate to develop their career. GDP fundamentals, Data base and cluster mechanisms, Hadoop pipelines, Supervised machine learning algorithms and data science fundamentals are some of common skill requirement which are expected by the companies which deals with artificial intelligence. Course works based on statistics, calculus, algorithms, probability and algebra which are concerned with mathematics, Bayesian networking which includes neural networks are some of the entries for a career in artificial intelligence.

### **CONCLUSION**

The fear of unemployment creates a negative impact on artificial intelligence but it is also partially true that artificial intelligence may replace human workforce in many industries. Automation, machine learning and other related concepts paves way for the successful implementation of artificial intelligence. But the truth that the history of development taught us could not be neglected. At each stage of development, there are gigantic changes which created paths for growth. At those stages human power adopted themselves to the changes by identifying alternatives. Similarly current scenario requires advancement in technologies and hence implementation of advanced technologies like artificial intelligence is considered mandatory. Usage of animals were minimised to its best after the arrival of automobiles. It is just a small example for how people adopt themselves to new inventions instead of resisting to it. Majority of studies based on mass employment suggests that adapting to the new scenario will alone help us to overcome this social issue. Contemporary studies state that artificial intelligence will definitely have its impact in the low paid and low qualified labourer class. This may raise issues related to inequality and social instability which would be challenge for the governments of many nations. It is the duty of the governments, technological experts and entrepreneurs to handle this problem in an ethical manner and make it as a short term issue, instead of prolonging it as a long term crisis. Only ethical approaches can safeguard the low paid and low qualified working class, because they were not able to adapt to the sudden changes in the technology which directly affects their employment and livelihood.

### REFERENCES

2019 14th Iberian Conference on Information Systems and Technologies (CISTI),
 19 – 22 June 2019, Portugal, ISBN: 978-989-98434-9-3

- Thomas Gries & Wim Naude, NOVEMBER 2018, "Artificial Intelligence, Jobs, Inequality and Productivity: Does Aggregate Demand Matter?", IZA DP No. 12005
- 3. Ford, Martin. "Could Artificial Intelligence Create an Unemployment Crisis?" N.p., July 2013. Web. 24 Oct. 2015.
- 4. "The Impact of Artificial Intelligence on Work"- British academy of Humanities and Sciences
- 5. EdvardP.G.Bruun and AlbanDuka 2018, Basic Income Studies
- Impacts of Artificial Intelligence on Public Administration: A Systematic
   Literature Review, Iberian Conference on Information Systems and Technologies,
   Portugal
- 7. Artificial Intelligence Literature Review, The Centre for Internet and Society, India
- 8. Georgios Petropoulos, The Impact of Artificial Intelligence on Employment.
- 9. https://www.computersciencedegreehub.com/faq/skills-job-artificial-intelligence/
- 10. https://www.educba.com/careers-in-artificial-intelligence/
- 11. www.wikipedia.org

# A VIEW TOWARDS THE PROMOTION OF AGRICULTURE AMONG THE YOUNG GENERATION

<sup>1</sup>Sneha. S, <sup>2</sup>Asha. G.T, <sup>3</sup>Anuja. M

### **ABSTRACT**

Agriculture is considered to be the back bone of almost all the nations and it understood as a universal profession. Youngsters play a significant role in agriculture. Presently the agriculture and cultivation are judged as behind the time and the youngsters are apathetic towards agriculture and are considering it to be priceless. Therefore, the main benefaction of this paper is to initiate the youngsters to take up farming more productive and worthwhile. The youngsters should be enlightened to use the land and resources to employ technology in an effective manner, embracing profitable techniques in cultivation. The knowledge of subsidies and loan facilities that would help the youngsters in utilising the benefits of the government schemes to promote agriculture. Suggestions are provided in the paper, which could be considered for improving the positive attitude towards agriculture among the future generation.

**Keywords**: Agriculture, Promotional Strategy, Agro Products, Agricultural Marketing, Youngsters in agriculture

# **INTRODUCTION**

Agriculture describes the practice of growing crops or raising animals. The Latin root of agriculture is "agri" or field and cultivation. Cultivating deals with the piece of land, or planting and growing food plants on it. In this modern society or technology young people are wishing to move towards IT sectors. So to fascinate the youth in agriculture, we have to motivate them by conducting encouragement programmes on youth agriculture and promoting the agriculture on social media and other platforms. If youth is involved in agriculture, it helps to fulfil and overcome the difficulty of deficit in food. Why youth or not willing to take up agriculture is because they expect the long-term profitability and they taught that agriculture is short term profitability. This has to be sought out by creating the awareness of how prime role the agriculture plays and the promotion of this in social media's, TVs, newspapers, magazines helps the youth to commence the agriculture and make them realize the importance and in turn initiates and encourages to take-up agriculture. Therefore, agriculture remains the backbone of India.

<sup>&</sup>lt;sup>1</sup>Department of Commerce, Vishwa Chethana Degree College, Anekal, Bengaluru, India

<sup>&</sup>lt;sup>2</sup>Department of Commerce, Vishwa Chethana Degree College, Anekal, Bengaluru, India

<sup>&</sup>lt;sup>3</sup>Department of Commerce, Vishwa Chethana Degree College, Anekal, Bengaluru, India

### **REVIEW OF LITERATURE**

Bankey – Bihari et.al (2018), in his research paper titled "Innovative market mechanism" have stated that in order to enhance the income of the agriculturist, a sustainable mechanism of localised market must be established and proper up gradation is essential for an effective outcome.

Rehman.S (2012), in his paper named "Indian agriculture marketing: A review" stated that the ownership has been shifted by various marketing channels that involves moving of agriculture products from producer to consumer along with the involvement of market activities like storage, transport and processing which takes place as a continuous process.

A study carried out by Gopalakrishnan.S (2013), in the topic "Marketing system of Mangoes in India" speaks about the agricultural marketing, which could be done successfully with the careful handling, quick transport facility, sound packaging and the operations to be done on time.

### **OBJECTIVES**

- ❖ To find out the methods for promoting agriculture to the youngsters
- Providing suggestions for involving and initiating the younger generation towards agricultural sector

# PROMOTION OF AGRICULTURE AMONG YOUNGSTERS

There are numerous ways in which we can upgrade agriculture to the youngsters. Youngsters or everyone expects greater profits in the work they invest their efforts into therefore; higher profits can attract people to take up agriculture. It's easy to give statement of higher profits but quite difficult to make it possible. This can be done through promotion of agriculture on social platforms and making people realise about the importance of the same. These platforms should assist to build an agricultural image on worldwide. A good image of agriculture makes a youth to let out the thought of old fashion and treat the same as one of the profession. Mainly the students who have their qualifications in agriculture should work for the betterment of agriculture in a same profession without switching to some other field. The various problems associated with agriculture have to be sought out by the government with an active involvement and various policies has to be implemented for the same purpose. On the other side, Implementation of various technological factors and making it

uncomplicated to access for the farmers is must. Technology should be made available to help the farmers to cultivate the crops effectively and smoothly. The importance of agriculture should be taught in schools and colleges in such a way that it makes a huge impact in youth to take up agriculture and makes it successful profession.

#### MARKETING AGRICULTURAL PRODUCTS

Agriculture is the backbone of India. Even though agriculture is the main source still marketing of agricultural products got defected. The agro products can market through with the proper transportation facility so that the perishable goods can be quickly sent to market and by the use of standard weight for the farmer goods will also improve the marketing. The farmer should provide with the adequate loan facility for the marketing purpose and production purpose. The middle man should be removed during the marketing of agro products so marketing can be effective without middleman and farmer will get effective price for their products And also using of technology for marketing of products to the customer will also help for the marketing by using different promotional strategies like advertising, creating farm logo, launching a website, and by having a tagline and motto. At the same time the farmer should provide the good customer service so that the marketing of agro products will be advantageous and successful.

# SUGGESTION TO INVOLVE AND INITIATE YOUNGSTERS IN AGRICULTURE

To inculcate the interest towards agriculture among younger generation, the courses about the agriculture has to be made familiar among the student at the school level itself. Such measures would make them to choose their interested stream in higher secondary, Pre University and as continuity in under graduate and post graduate level. Such courses and interest among students would lead to various researches in the field of agriculture, which could result in attracting and involving more youngsters towards the field. Moreover, employing various marketing channels would create added influence to the youngsters towards agriculture. Agricultural loans and microfinance has to be provided by the nationalised, commercial and rural banks would support the young agriculturists to move forward in the agriculture sector. Supply chain management and logistic facilities has to be improved in order to safeguard the nondurable agro products from being wasted or contaminated. Storage of agro products and commodities has to be made effective and involving and training youngsters with

new and advanced technology of warehousing and storage would initiate them in the supporting fields of agriculture. Effective training on agriculture process and implementing the proper strategies by the government, ministries and the departments associated to agriculture would create awareness among the younger generation that would lead them to take progressive steps in the sector.

# **CONCLUSION**

Farmers are one among those hard working people, who are engaged all the time yet in deprivation. The land, crops and agriculture is our heritage and it's our Future. Our nation can be rich only when the farmer is rich. Our nation's wellbeing relies heavily on farmer's wellbeing. Keeping it in mind, it can be concluded that agriculture should be created as upcoming trending career with all the availability of facilities at hand where youngsters and all the other people would love to take up and invest their time and effort into agriculture and make it a better career to work together.

# **REFERENCES**

- 1. Bihari B, Singh L, Bishnoi R and Kumar S. 2018. 'Innovative Market Mechanism' Published in Magazine on Low External Input Sustainable Agriculture (LEISA) India, December 2018, 20 (4).
- 2. Rehman, S.-U., Selvaraj, M., & Ibrahim, M. S. (2012). Indian agricultural marketing: a review. Asian Journal of Agriculture and Rural Development, 2(1), 69–75.
- 3. Gopalakhrisnan, S. (2013). 'Marketing system of mangoes in India'. World Applied Sciences Journal, 21(7), 1000–1007
- Marianne Reynelda Mamondol(2020), Investment feasibility and marketing of mangosteen commodity in Central Sulawesi, Indonesia, October 2020Journal of Socioeconomics and Development 3(2):11
- 5. Bankey Bihari, Madan Singh, Rajesh Bishnoi, P K Mishra, "Issues, challenges and strategies for doubling the farmers' income in India -A review", August 2020, Indian Journal of Agricultural Sciences 89(8):1219-1224
- 6. https://ypard.net/news/9-ways-engage-youth-agriculture
- 7. https://www-allexamnotes.com

- 8. https://www.fwi.co.uk/mediacentre/2015/12/16/7-of-the-best-ways-to-advertise-agricultural-products/
- 9. https://blog.unisquareconcepts.com/marketing/marketing-for-agricultural-products-4-essential-techniques-you-must-know-about/
- 10. https://www.hobbyfarms.com/11-steps-to-successful-farm-marketing-2/
- 11. https://blog-farmmarketidcom.cdn.ampproject.org/v/s/blog.farmmarketid.com/blog/agribusiness-marketingstrategy
- 12. <a href="https://www.researchgate.net/publication/320532162">https://www.researchgate.net/publication/320532162</a> Marketing of Agricultural
  <a href="https://www.researchgate.net/publication/320532162">Projects</a>
- $13.\ https://en.m.wikipedia.org/wiki/Agriculture$

# A STUDY ON THE LEARNING STYLES OF TRAINEES WITH SPECIAL REFERENCE TO COIMBATORE AND ERODE

<sup>1</sup>Naveena. R, <sup>2</sup>V.Mathankumar

### **ABSTRACT**

Education Playing vital role in every country's development and each individual development. Effective Learning styles will bring the effective learning outcomes with students. Each and Every student should identify their own learning style models. Identification of learning style will bring the effective learning outcome. This study is focused to know the most preferred learning styles of the students in their learning process.

Keywords: Learning Styles models, Audio Learning, Visual Learning and Tactile Learning

### **INTRODUCTION:**

Learning style plays a important role in lives of the student or learner. Ehen learners identifies their own learning styles they can able to integrate with the effective learning process. The learning style of the student should match the teachers teaching style. Then it will become a effective learning process, For Example: If students preferred learning style is Visual learning, If they learns through visual learning style, the learning process of the students will be more better and effective than other learning styles.

# VAK LEARNING STYLES

Since 1920s VAK learning style model has been adopted and its suits to wide rage of learners. The 3 Preferred Learning styles using Sensor skills are:

Visual Learning (See / imagine / pictures)

Audio Learning (Hear / listen / sounds)

Tactile Learning (Touch / move / experience)

Every individuals or learners should have their own preferred learning styles. This study is conducted to the preferred learning style of the students.

# **NEED FOR THE STUDY**

Students suffer a lot in adapting to one specific and relevant learning style. This study helps the students to identify their own learning styles and to check whether their

.

<sup>&</sup>lt;sup>1</sup>Department of Commerce, Karpagam Academy of Higher Education, Coimbatore, Tamilnadu, India

<sup>&</sup>lt;sup>2</sup>Department of Commerce, Karpagam Academy of Higher Education, Coimbatore, Tamilnadu, India

perception is correct or not. This also helps the Trainers in selecting the appropriate training methods to be used in different sessions.

The factors that influence the learning styles of trainees are motivation, trainee's ability and job related. By analyzing the factors that affects the learning styles of the trainees, the organization can implement new strategies to make the trainees learn effectively. The study also helps the students to acquire knowledge by improving their learning skills.

It is very necessary for the trainees and trainers as well to know about the learning styles of trainees. This helps both the organization and the students to get developed in their own way.

### **REVIEW OF LITERATURE**

Rita Syofyan and Menik Kurania Siwi (2018), examined the students preferred learning styles on visual, auditory and Kinesthitic learning model on economic educational teaching. Sample Size of the study was 100 students and percentage analysis method were used find their research objectives, From their research they found that most of the students are preferring Visual learning style model on their economic educational teaching.

Hawkar Akram Awla (2014), conducted a empirical study on learning styles and their relations to teaching styles. The researcher examined the classification, importance, matching learning styles to teaching styles. And he concluded that identifying the learning is more important to the students to learn happily. Identification of the learning process will make the learning process more effective and enjoyable.

Thomas Lehman and Drik Ifenthaler (2012), examined the students influences on learning styles of their effectiveness. The researcher explained the learning theories, educational practice and different model-based learning environment. The study was conducted with 56 respondents of students, Simple Percentage Analysis were used to analysis the data, from the percentage analysis they found that majority of the respondents preferred visual learning style model.

### **OBJECTIVES**

- To identify the learning mode preferences based on learning style.
- To find the factors that affects the learning styles of the students.

# RESEARCH METHODOLOGY

# **Data**

Primary data has been required for this study, Primary data was collected through Questionnaire

# **Sampling Size**

➤ This study was carried out with a sample size of 120 MBA and 120 Engineering students.

# Frame work of analysis

- Percentage Analysis
- > Factor Analysis

# **FINDINGS:**

# **Percentage Analysis**

# **Profile of the Respondents**

S.No.	Variable		Frequency	Percentage
_		17 - 19	81	33.6
1.	Age (Years)	20 - 22	140	63.6
		Above 22	18	7.5
2.	Gender	Male	96	40.0
	Condo	Female	144	60.0
4.	Educational	B.E	120	50.0
	Oualification	MBA	120	50.0
5.	Place of Training	Erode	140	58.3
J.	_ = ==== == <b>=====</b>	Coimbatore	100	41.7

It is inferred from the above table is , 33.6% of the Students are between 17 to 19 years old, 63.6% are 20 - 22 years old students, 7.5% are above 22 years of age. 40% of the respondents were Male and 60% of the respondents were Female. 50% of the respondents had B.E as their qualification and 50% of the respondents had M.B.A as their qualification. 58.3% of the respondents were from Coimbatore and 41.7% of the respondents were from Erode.

Distribution of Respondents based on their Perceived and Actual Learning
Styles

	Percep	tion	Actual		
<b>Learning Styles</b>	No. of	No. of Percentage		Percentage	
	Respondents	reremage	Respondents		
Visual	95	39.6	85	35.4	
Auditory	97	40.4	107	44.6	
Kinesthetic	48	20.0	48	20.0	
Total no. of	240	100.0	240	100.0	
Respondents	2 10	100.0	2 10	100.0	

Source: Primary Data

From the above table it is clearly explained that, 39.6% of the students were perceived to be visual learners but only 35.4% respondents are actual visual learners, 40.4% of the respondents were perceived auditory learners but the actual auditory learners were 44.6% and 20% of the respondents were perceived kinesthetic learners and the actual kinesthetic learners were also 20%.

**Factor Analysis: VKA Model** 

**KMO** and Bartlett's Test

Kaiser-Meyer-Olkin Meas	ure of Sampling Adequacy.	.766
Bartlett's Test of Sphericity	Approx. Chi-Square	482.800
	df	55
	Sig.	.000

**Inference:** From the above table it was verified that the significance 0.000 is less than the tabulated valued 0.05, therefore  $H_o$  was rejected. This means that the factor analysis is valid. KMO coefficient 0.766 and is more than 0.5 which implies that the factor analysis for data reduction was effective.

**Total Variance Explained** 

				Extraction Sums of Squared		Rotatio	on Sums of	f Squared	
Co	Initial Eigenvalues		Loadings			Loadings			
mpo		% of	Cumulati		% of	Cumulati		% of	Cumulati
nent	Total	Variance	ve %	Total	Variance	ve %	Total	Variance	ve %
1	3.301	30.012	30.012	3.301	30.012	30.012	2.000	18.186	18.186
2	1.270	11.547	41.560	1.270	11.547	41.560	2.000	18.185	36.371
3	1.107	10.068	51.628	1.107	10.068	51.628	1.678	15.257	51.628
4	.929	8.444	60.071						
5	.857	7.794	67.865						
6	.811	7.371	75.236						
7	.691	6.279	81.514						
8	.658	5.979	87.493						
9	.540	4.906	92.399						
10	.452	4.109	96.508						
11	.384	3.492	100.000						

**Inference:** From the above table it Found that the three factors with Eigen value greater than 1 had been extracted and it explained 52% of variances which means a good factor analysis had been done.

**Rotated Component Matrix**<sup>a</sup>

	Component		
	1	2	3
My perception is relevant and applying same while learning	.642	.120	.245
Attending this training program is of my choice	.024	.059	.651
I can gain better out of this program	.119	.127	.736

**Rotated Component Matrix**<sup>a</sup>

	Component		
	1	2	3
I can deal with learning in any situation	.140	.631	.078
I am totally involved in this training program	.237	.224	.647
Attending this program to gain knowledge	.529	012	.422
Learning style changes according to experience and education	.004	.691	.173
Attending this program for the sake of getting a job	.793	.105	.051
Attending since I like their training methodology	.118	.645	.127
Combination of my parents learning style is partially determining mine	.734	.376	008
My personality can have bearing on my learning style	.192	.688	.028

**Inference:** The above rotated component matrix table is obtained from factor analysis. The above table indicated that Factor 1 had high influence on job, personality & applying perceived learning style which indicates that the internal features forms the first factor which explained 18.2% variance out of the total of 52%, Factor 2 had high influence on experience, personality & dealing with learning in any situation which indicates that the reaction features forms the second factor which explained 18.2% variance out of the total of 52%. Factor 3 had high influence on knowledge gaining, choice of attending the program and involvement which indicates that the training features form the third factor which explained 15.3% variance out of the total of 58%.

### CONCLUSION

Determining the learning styles of trainees plays a major role in training industry. All training organizations need to analyze it in order to provide better coaching to their respective trainees. Students also should have interest in knowing their learning styles so that they can apply appropriate learning methodologies while preparing for their exams. The Majority of the students are preferring Auditory learning style model. VAK learning style model had high influences on jobs and student's personality developments.

Learning Experience with different learning style models are unique experience to the individual learners. Individual learners can identify the other learners whose learning style model is similar, it will make their learning process more effective.

# **REFERENCES**

- 1. Kothari .C.R. (2011), 'Research Methodology Methods and Techniques', New Age International Publishers.
- 2. Nandagopal. R, Arul Rajan. K, Vivek .N (2008), 'Research Methods in Business', Excel Books.
- 3. Rajendra Nargundkar (2008), 'Marketing Research Text and Cases', Tata McGraw-Hill Publishing Company Limited.
- 4. Rita Syofyan and Menik Kurania Siwi (2018), "The Impact of Visual, Auditory, and Kinesthetic Learning Styles on Economics Education Teaching", "1st International Conference On Economics Education, Economics, Business and Management, Accounting and Entrepreneurship (PICEEBA 2018)", pp. 642 649
- 5. Hawkar Akram Awla (2014), "Learning styles and their relation to teaching styles", International Journal of Language and Linguistics", 2014; 2(3): pp. 241-245
- 6. Thomas Lehman And Drik Ifenthaler (2012), "Influence Of Students' Learning Styles On The Effectiveness Of Instructional Interventions"," Iadis International Conference On Cognition And Exploratory Learning In Digital Age (Celda 2012)", ISBN: 978-989-8533-12-8, pp. 180 188.