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**RESEARCH ON INVESTIGATION OF PEOPLE'S KNOWLEDGE AND PREFERENCES  
REGARDING TAX-RELATED INVESTMENT PRODUCTS**

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**Abstract:** *Among the primary mechanisms at my disposal is taxation. The government's ability to collect taxes and use those funds to fund domestic initiatives is crucial to the success of the country's economy, military, and healthcare systems. Everyone with taxable income in excess of the basic exemption level was required to pay a tribute to the fiscal year. You need to think about security, return, and access to funds if you want to choose the best tax evasion strategies. Also crucial is an accurate understanding of the tax-free nature of the return. The elements that influence an individual's decision to invest vary across income brackets. In this study, he learns about the best genuine option of saving tax plans with rights to the group income, including all the characteristics, benefits, and drawbacks of each. This study adds to our knowledge of the investment product market as a whole, including the highest-invested items and the ones with the most governmental support. Investments investigated with various costs that provide tax advantages and are explained in various graphs and tables, all of which are made available to consumers. Here are some data from a sample of May shoppers in each income bracket to back up this claim. As a means of gauging how various demographics feel about a certain product, we polled our consumer base to see why they like some brands more than others. H&R Block India has helped with research on various savings-investment taxes, including how officials feel about savings-oriented tax products, how much of their income was put into the venture as a result of tax savings, and so on.*

**Keyword:** *Investment, Tax Saving Products, Income Tax Deductions.*

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## I. INTRODUCTION

Personal taxpayers are responsible for both direct and indirect taxation. A person may lower their tax burden by making use of the deductions and credits available to them under the Income Tax Act, 1961, and by using tax saving instruments. Those with annual incomes over the threshold are required by law to submit an Individual Income Tax Return for the Fiscal Year. Tax-saving investments, often known as "Tax Saving Products" or "Tax Saving Instruments," are among the many investment opportunities available to individuals for the purpose of lowering their Tax obligation.

An investment is a must for efficient and impartial financial management. Existing market-based investment system that affords taxpayers deductions and credits. Depending on their specific requirements, customers may choose to invest in a first- or second-hand professional, with the latter two options costing more. You may use this regular cash flow to take care of bills and put money away for future plans. Warm! In what ways may I reduce my tax liability? That was one of the contentious concerns on the minds of all tax payers. Advocates the creation of a platform where taxpayers may simply set aside money for tax purposes via the use of suggested saving programs. Except for taxes, investments in income tax are a kind of legislation. When planning a tax-related project, it's important to keep these write-offs in mind.

Using instruments is about more than simply minimizing taxable income. The two most important factors in increasing a portfolio's worth are careful preparation and the appropriate tool. Life's

## ANALYZING THE FINANCIAL PERFORMANCE INDIA'S SBI AND ICICI BANKS

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**Abstract:** The banking sector is very important for the economic development of a country. Traditionally the banks worked as finance depositor and finance provider only but presently as the scenario have changed and many policies and other technical changes have become the part of economies therefore now banks also play many roles in the development of economy. The study is an attempt to analyze the financial performance of SBI and ICICI banks. The State Bank of India, popularly known as SBI is one of the leading bank of public sector in India. SBI has 14 Local Head Offices and 57 Zonal Offices located at important cities throughout the country. ICICI bank is the second largest, leading bank of private sector in India the Bank has 2,533 branches and 6,800 ATMs in India. The study is descriptive and analytical in nature. The collected data was secondary in nature and collected from various reports issued by these banks through internet. The comparison of financial performance of these two banks was made on the basis of ratio analysis. The results indicated that the SBI is performing well and financially sound than ICICI Bank. Also the market position of SBI is better than ICICI in terms to earning per share, price ratio per share and dividend payout ratio, but on the other hand ICICI bank is performing well in terms of NPA and provision for NPA in comparison of SBI bank.

**Keyword:** Dividend Pay-out Ratio, EPS, ICICI, NPA, Price Ratio per Share, SBI

### I. INTRODUCTION

The country's economy relies heavily on the banking industry. The money that comes from this source flows throughout the economy as blood does in the human body. Banking institutions provide customers with a wide range of services, including checking and savings accounts, debit cards, loans, and investment options like mutual funds. A citizen's professional and personal lives both benefit greatly from these services. After liberalization and globalization, the banking industry in India went through a number of changes. The whole framework of the financial sector is being reshaped by these shifts. Competition among India's banking institutions has heated up since globalization's arrival, with several new banks setting up shop in the country. Since its inception, only a small number of banks in India's public and private sectors have been in operation. However, as international banks have entered the market, these local institutions have had to adapt in order to compete. Despite this, the "own country bank" element has been crucial to the survival of these domestic banks, since clients are more likely to trust local banks and prefer to conduct business with those in their own nation. For this reason, numerous international banks have just entered our market, but they are not yet well-established. Younger Indians are more adaptable to change and eager to take advantage of the modern conveniences provided by international banks, thus such institutions are quickly replacing their more traditional domestic counterparts. While previous research has compared public and private sector banks, the current study narrows its emphasis to domestic banks in an effort to provide a

## AN ANALYSIS OF EFFECT ON SECRETARY BOSS RELATIONSHIP ON ORGANIZATIONAL PRODUCTIVITY

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**Abstract:** The purpose of this study was to investigate "the influence of Secretary-boss Relationship on organizational Productivity (A case study of selected commercial establishments in Owerri, Imo State)". The secretary is responsible for ensuring that the quality of the connection that exists between her boss and the other members of the company is improved. The primary purpose of this project is to provide the general readership with the ability to get a comprehensive grasp of both the CEO function and the secretary position inside an organization. Secretaries who are resourceful in their ability to implement mature judgment are valued by their bosses. It was suggested that secretaries who are skilled in demonstrating their abilities be considered. Bosses, on the other hand, should hire communicative secretaries and possessing a pleasant manner, being polite and tactful, arriving on time to duty positions, and engaging in psychology activities. All of these things contribute to a healthy and pleasant relationship between the boss and the secretary.

**Keyword:** CEO, Boss Relationship, Productivity, Personality development, Boss Vs Secretary Communication, Work-place behavior, Business organization relationship

### I. INTRODUCTION

Since the beginning of time, man has always been a social creature. Because he could not afford to be alone himself, God provided him with a companion in the form of a helpmate. Since that time, man has come to rely on interactions with his fellow men and his environment for survival and achievement of his goals in order for life to have meaning; he must relate to others by means of communication and be responsive in addition to being able to impart his ideas and feelings to others. Even the boss isn't exempt from this rule; in order to advance the organization's mission and vision, he has to maintain a constructive relationship with his secretary. The connection between the secretary and the boss in a contemporary company is very important to the overall efficiency of the company. This is the case due to the fact that the two individuals' personalities serve as the pivot around which the activities of the company revolve.

When viewed from the appropriate angle and within the appropriate framework, the relationship between the secretary and the boss could be interpreted as a mutual bond that binds the secretary and the boss in their pursuit of efficient staff management and increased productivity, with the ultimate goal of achieving the objectives that have been established for the organization. According to Hanna, Pohem, and Tilton (1973), a secretary is an assistant to an executive who possesses mastery of office skills and the ability to assume responsibility without direct supervision, who demonstrates initiative, exercises judgment, and makes decisions within the scope of her authority her. In addition, a secretary has the ability to make decisions within the scope of her authority her. The position of Secretary is very important to the organization. She is in charge of organizing, supervising, and controlling the employees