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A STUDY ON INFLUENCE OF DEMOGRAPHIC FACTORS ON CONSUMER'S PREFERENCE FOR COSMETIC PRODUCTS WITH REFERENCE TO RURAL AREAS OF THANE REGION.

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Abstract: In present scenario, marketers are interested to know more about consumers' preferences in order to increase their sales volume and market share. Demographic factors play an important role in consumers' attitude, preference, and choice of products. The cosmetic companies need to understand the consumer attitude on cosmetics buying behaviour which brings success of the company. This research attempts to study the impact of demographic profile of customers on their product preferences of cosmetic products with reference to rural areas of Thane region. The purpose of this paper is to investigate the various factors that have impact on customers' product preferences. In this paper, the researcher distributed 120 questionnaires. However, 100 questionnaires were completely filled and effective to use. Respondents were selected by convenient sampling method. The study reveals different factors that have significant influence by demographic profile of customers.

Keywords: Cosmetics, Cosmetic market, Product Preferences, Demographic Profile, Rural Area

I. INTRODUCTION

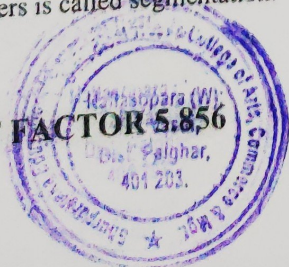
Understanding buying behavior of consumers is the key to the success of any business organization. Therefore organizations are spending heavily on marketing research to identify the pattern of buying behaviour and the process of purchase decisions to come out with the suitable marketing strategies. However spending on research and development is limited in India as compare to foreign countries, especially among domestic players.

To develop a good marketing strategy it is essential to know the needs and demand of the consumers. These needs and demands are influenced by various factors for example: age, income occupation, influence of peer group and so on. A marketer needs to develop marketing strategies according to these needs and demands. The process of identifying the needs of different group of buyers is called segmentation.

This research focuses on marketing of cosmetics products in rural areas. The Indian cosmetics industry has witnessed growth during the past few years and has emerged as one of the industries holding immense future growth potential. The overall Beauty Business in India is growing rapidly with the cosmetics market growing at 15-20% annually. The retail beauty and cosmetics market in India currently estimated at USD 950 million is pegged at USD 2.68 billion by the year 2020. The entry of foreign players in the Indian cosmetics market post liberalization and changing perception of Indian consumers, both rural and urban is the main reason for growth in this segment.

The influence of media, celebrity and western exposure has created a desire among the rural folks to look good, which is backed by purchasing power. It could be observed that the Indian cosmetic industry is undergoing active phase in terms of product development and marketing of cosmetics. Marketers

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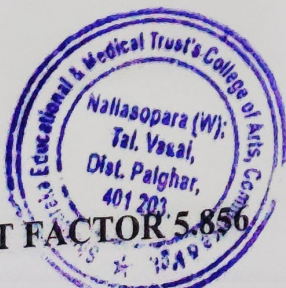
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POST COVID -19 CHALLENGES ON INDIAN EDUCATION

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Abstract:-

India's education during Covid-19 pandemic has been standing still and will continue to be in a state of confusion until this pandemic stands as a major threat to human lives. During this state of confusion and chaos, it's not only the classroom teachings that will be affected but numerous factors like Organizational routines, Employment rates/Placement rates at various educational institution and other factors are bound to be affected during this pandemic. At present 2 Golden A's of education namely Availability and Accessibility are being disrupted. Nearly, all the Indian educational institutions are going to experience the negative impact of Covid-19 and few revolutionary policies will be required to stabilize this system and the country at large. Likely role of this paper is to bring the impacts and problems to forefront and try providing solutions to those problems which can potentially prove useful for future research and study.

Key-words :- Education, Accessibility, Availability

1.Introduction:-

In December 2019, a viral outbreak of pneumonia of unknown origin occurred in Wuhan, China. On 9 January 2020, the World Health Organization (WHO) officially announced the discovery of a novel coronavirus: SARS-Cov2. This new virus is the pathogen responsible for

this infectious respiratory disease called COVID-19 (Coronavirus Disease). COVID-19 spread quickly around the world and was declared a pandemic by the WHO on 11th March 2020. According to the WHO, on 1st April 2020 (at the time this Survey was conducted), there were 783 360 confirmed cases of COVID-19 in 205 countries or territories around the world, having caused the death of 37 203 people. One month later, on 7th May, there were 3 634 172 confirmed cases of COVID-19 in almost all countries and territories of the world, having caused the death of 251 446 people. In a couple of months, while the virus was spreading around the world, China managed, thanks to radical distancing and confinement measures, to reduce the cases of local transmission to zero. The success of social distancing and confinement measures adopted by China and strongly recommended by the WHO, encouraged many other countries to take the same measures. As of 1st April 2020, already more than 3.4 billion people, representing 43% of the world population, were in lockdown in more than 80 countries and territories around the world. The lockdown and social distancing measures immediately had an enormous impact on higher education.

The lockdown has compelled many educational institutions to cancel their classes, examinations, internships etc. and to choose the

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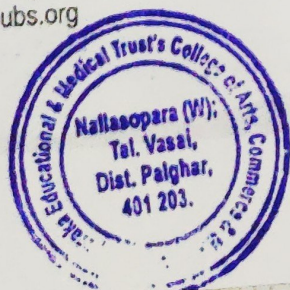


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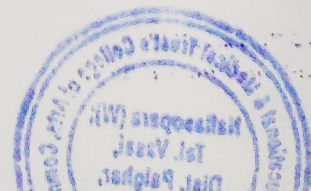
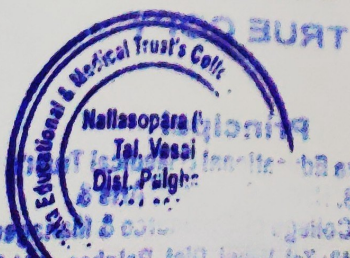
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Financial Sustainability of Housing Finance Companies in India

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ABSTRACT

Financial Sustainability is helping indispensably to achieve more sustainable future for all and to accomplish Sustainable Development Goals (SDG's). The SDG's were developed in the post-2015 development agenda. SDG's are a collection of 17 interlinked global goals set up in 2015 by the United Nations General Assembly. Financial sustainability of corporation/companies is utmost important for any country in order to support accomplishing SDG's. Financial sustainability can be achieved by the companies if they take care of (1) Accessibility to capital (2) Profitability (3) Reporting and (4) Planning. Under this research paper Financial Sustainability of housing finance companies in India is studied and researcher has tried to show the financial sustainability of housing finance companies in India. To study financial sustainability researcher has considered various ratios of selected sample housing finance companies and tries to analyse that housing finance companies are financial sustainable or not. For studying financial sustainability following ratios are studied Per Share Ratios, Margin Ratios, Return Ratios, Liquidity Ratios, Leverage Ratios Turnover Ratios, Growth Ratios, Valuation Ratios. Researcher has considered 5 years for the study period that is from 2017-2021. Sample housing finance companies are taken on the basis of market capitalization. Top 10 housing finance companies are considered on the basis of market capitalization value. It is found that many housing finance companies are financial sustainable on the basis of selected ratios for the study period.

Keywords: Financial Sustainability, Housing Finance Companies, Financial Ratios

1. INTRODUCTION

Housing sector boost the economy because of its linkages to many other sectors directly. Government always tries to push housing sector to have accessibility of house to all in the economy and this sector also helps to achieve few SDG's. Housing finance companies are playing very important role in financial system. financial sustainability of housing finance companies leads to financial sustainability of whole financial system of a country. In India we have various regulatory bodies regulating and controlling housing finance sector. Regulatory and controlling bodies like RBI, NHB are framing policies and giving guidelines from time to time to smooth running to this sector. There are many Housing Finance companies which comes under the category of Non-Banking Financial Companies (NBFC's). Many housing finance companies are listed on stock exchanges. These housing finance companies provides finance to the individual and developers for housing sector. Growth of Housing finance companies means growth of housing sector and ultimately growth of economy therefor these companies must always be financial viable and sustainable. sustainability of housing finance companies can be understood with their business strategy, planning, accessibility to capital and profitability. Financial sustainability of companies can be explained through their financial performance of past years' financial data. Leverage ratio, turnover ratio, profitability ratio, growth ratio, valuation ration, Margin ratio etc. can help to understand the sustainability of any commercial organisations.

2. REVIEW OF LITERATURE

Maheshwari. S. (2010), have assessed "Financial Performance of Paper Industry in India" for 10 (ten) years from 1997-98 to 2006-07. Ratio analysis, Trend Analysis etc. financial analysis methods were used for the study. Altman's Z score model was used for analysing the financial strength of the firm, which revealed that financial health of certain paper corporations falls in unhealthy sector. Similarly, it was perceived from the study that there is a undesirable association amongst the inventory turnover ratio (ITR) and debtor turnover ratio (DTR). **Pratibha P. K., C. Krishnan (2018)**, has analysed the financial processes of Housing Finance Companies and schedule commercial banks in India and estimated their reasonable progress. The HFC's have augmented in number from 46 establishments in 2004-2005 to 71 establishments in 2015-2016. Also, the number of housing loans allowance given by Schedule commercial banks and Housing Finance Companies have increased. Numerically, Commercial banks have condensed in terms of market shares when linked with HFC's. **RBI Bulletin (2007)**, examined the performance of 1064 Government public limited establishments during 2005- 06 reliant on on their inspected yearly report closed during april 2005 to march 2006. The solidified significances of the analysis uncovered constant enhancement in the performance of the corporations saw with development in sales, assessments of production, gross profit after tax, profits reserved and net worth in 2005-06 when compared with 2004-05. **Batra, Vibha (2009)**, scrutinized the expansion implications in the

