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Since 1977

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The Quarterly dedicated to the policy of "Education for Social Development and Social Development through Education"

## **Special Issue**



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J. P. Naik Path, Kothrud, Pune-38



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Since 1977

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'सामाजिक विकासातून शिक्षण आणि शिक्षणाद्वारा सामाजिक विकास' ह्या धोरणास वाहिलेले त्रैमासिक

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## ACADEMIC RESILIENCE AMONG ADOLESCENTS

Ms. Divya J, Research Scholar, Department of Social Work, Madras School of Social Work

Dr. K. Sathyamurthi, Research Supervisor, Department of Social Work, Madras School of Social Work

## Abstract

Academic resilience the students' ability to successfully deal with academic obstacles and challenges that are part of the academic life of adolescence. Some of the challenges are pressure to perform, poor grades, competing deadlines, exam pressure, difficult work etc. Managing these academic challenges have become a factor to consider after the normalcy has changed during the lockdown. Students returning back to academic institutions had their challenges in managing their self-efficacy, self-control, academic engagement, anxiety, teacher–student relationship and the like. This study aims at checking the contributing factors linked with academic resilience. The study uses a descriptive research design and stratified random sampling design. Data is analysed by using an appropriate bivariate and statistical test.

Keywords: Academics, Resilience, Adolescents, Challenges and Education.

Academic resilience refers to the capacity to overcome critical or persistent difficulties that can affect seriously the educational processes. To manage the ups and downs of academic life and the sail strong amidst setbacks, challenges and pressures 'academic buoyancy' is an essential component. Research on resilience has grown rapidly since the last decade, and it has been conceptualized as an individual characteristic and used to refer to effective, balanced and consistent adaption under tough conditions.

Academic resilience is the enhanced the rate of success in school in spite of environmental disturbances. It was seen that; resilient students maintain high levels of performance despite the presence of stressful events and situations that put them at risk of reduced output. In latest years, the recent surge of research in this area focuses on the predictors and outcomes of academic resilience.

According to existing models, the factors affecting academic resilience can be classified as external and internal protective factors.

External protective factors are the environmental social supports and prospects available in the family, school/college, neighbourhood and peer groups, in the form of

- · affectionate relationships
- · high expectations
- support and praise for involvement in meaningful activities

Internal protective factors are individual attributes and qualities (abilities, attitudes, beliefs and values) linked with positive developmental consequences. The internal protective factors are

- cooperation and communication
- empathy
- problem-solving skills
- · clearly defined goals and ambitions
- self-efficacy
- self-awareness

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Education and Society (शिक्षण आणि समाज) (UGC Care Journal)

## A THREAT TO "UNITY IN DIVERSITY"

Mr. Justus Wallis C J, Assistant Professor, Department of Social Work, Patrician College of Arts & Science
 Ms. Jyoti Sharma, II MAPC, Department of Psychology, Indira Gandhi National Open University
 Ms. Saranya J, I MSW, Department of Social Work, Patrician College of Arts & Science
 Ms. Vinitha P, Head of the Department, Department of Social Work, St. Joseph's College of Arts & Science

## Abstract

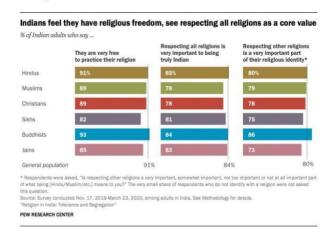
The development of concepts of social justice, injustice, and emancipation has always been significantly influenced by religion. Religious authoritarianism can be used as a tool for persecution, yet many religions also uphold social justice as a moral requirement. People of faiths other than the Hindu religion have been persecuted in India today. The country's leaders are unconcerned with the Dr. Ambedkar - drafted Indian Constitution, and they have suppressed the public's granted rights to practise their religion. Overall, those who practise their religion and spread its teachings to others risk their lives. This essay will go into great length regarding the people's right to freedom of religion and how it is being curtailed by antisocial forces.

Key Words: Social Justice, Religion, Indian Constitution

Indians believe their nation has fulfilled one of its post-independence ideals: a society where adherents of many religions can live and practise freely—more than 70 years after India was freed from colonial authority. The enormous population of India is both diversified and pious. India is not only home to the majority of the world's Hindus, Jains, and Sikhs; it also has one of the largest Muslim populations, as well as millions of Christians and Buddhists.

Based on nearly 30,000 in-person adult interviews conducted in 17 languages between late 2019 and early 2020 (prior to the Covid-19 pandemic), a significant new Pew Research Centre study of religion in India finds that Indians of all these religious backgrounds overwhelmingly say they are very free to practise their faiths.

Indians consider religious tolerance to be a crucial component of their identity as a country. The majority of people in all of the main religions agree that respecting all religions is crucial to being considered "truly Indian." Additionally, Indians share the belief that respecting other religions is a crucial component of what it means to belong to their own religious community. Tolerance is both a religious and civic ideal.



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# EXPERIMENTAL ANALYSIS OF MAJOR SOCIAL ISSUES FACED BY EMPLOYEES IN LARGE SCALE INDUSTRIES

Ms. Saranya J, I MSW, Department of Social Work, Patrician College of Arts & Science
Ms. Jyoti Sharma, II MAPC, Department of Psychology, Indira Gandhi National Open University
Ms. Vinitha P, Head of the Department, Department of Social Work, St. Joseph's College of Arts & Science
Mr. Ranjit Mochahary, I MSW, Department of Social Work, Patrician College of Arts & Science
Mr. Justus Wallis C J, Assistant Professor, Department of Social Work, Patrician College of Arts & Science

### ABSTRACT

Employees are the backbone for the growth of the company, the effort that the employees put for its growth is unimaginable. However, employees feel unsatisfied for the contributions done by them. As a result, Employees change work from one domain to another domain or from company to another company. Here, we try to get into the roots through the responses of the current employees in various field by reaching out to the employees in various organization and going through the secondary sources have made the ways clear whether 'Employment Policy Recommendation of ILO' is in practice, not keeping aside the law of the land. While some leave the work in search of salary hike and the other leave when they feel injustice are being meted out on them through workload. Ineffective team bonding and companies' unresponsiveness to the mental well-being of Employees also adds Icing to the voluntary lay-offs. Further, Pandemic made organizations to think of hiring so many employees because of unpredictable economy. Now the situation changed, and employees are made to go home. By Understanding the feelings of the employee and addressing their Psychological and social well-being will always make the work environment enjoyable and skills will be brought out for the best of the work.

Keywords : Social justice, Layoff, Mental well-bring, Insecurity

## INTRODUCTION

Growth of the work is, where the heart is, and it is not noumenal but phenomenal. The duration of the work or the number of projects is unable to bend the person down as long as there are green pastures in the work culture. Unfortunately, I am dark, and this is not my fault, but it has turned into insurmountable problems to continue or get white-collar jobs. Benjamin Kaila the database administrator who immigrated to the US prays before going to any interview not to face the Indian interviewer of thedominant group. It is because he is from the Dalit or lower class<sup>1</sup>. It is not the reason for his avoidance from the countrymen but he has experienced the same even before. Hence the fear of being rejected from the work, that's the only solution he can perceive. A number of employees just hold on to their jobs because they have a family to care for, but there is a section of employees who leave the organization due to the cold war relationship with the immediate authority like the manager or HR. The growth of the organization solely depends on the performance of the employees. A hike in payment is not a single solution to the proper milieu of the organization. It's the relationship, the motivation that flows in the descending order that can make employment meaningful in one's own field of work. Seeing the employees leaving the company or the mass layoff by the company itself questions may arise about whether justice is being done to the employees after years of dedication to its growth. Starting from the skilled professionals to the newly joined employees their dreams are being shattered. The tendency of hollowness and insecurity in the job in the private sector is mounting high. Even though the International Labor Organization provides technical assistance in creating jobs for the youth they seemed to have faced many problems in their work. A person as an individual living in society is surrounded by various factors that may obstruct him from performing his duties. Factors like: lack of skills, family problems, and sickly health can be some of the reasons



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## A RESEARCH ON THE CONTROVERSIES AND OPPORTUNITIES FACING WOMEN LABORERS IN THE UNORGANIZED SECTOR.

\*Dr. C. Gnanadesigan,

\*\*Mr.R.J. Yuvnesh Kumar

#### Abstract

Women experience discrimination in many different ways, including oppression, exploitation, denigration, aggressiveness, and humiliation. Women's rights are violated since they are seen as a commodity by society. Violations can take many different shapes. Women make up about half of the workforce in India. But more than 96% of women work in the unorganized, unorganized economy. 93% of India's workforce is formal, making up the country's entire labor force. Additionally, 62% of the GDP and 50% of the national revenue are contributed by these workers. In India, one third of the rural labor force is made up of women. Women workers face significant challenges and limitations at work, including wage stagnation, job insecurity, and lack of continuity, lack of access to health care, salary discrimination, unhealthful working conditions, etc.

Keywords: Women workers, Unorganized sector, Discrimination

#### INTRODUCTION

Women make up about half of the workforce in India. But more than 96% of women work in the unorganised, unorganised economy. 93% of India's workforce is formal, making up the country's entire labour force. Additionally, 62% of the GDP and 50% of the national revenue are contributed by these workers. In India, one third of the rural labour force is made up of women. Women workers confront significant challenges and limitations at work, including lack of continuity, uncertainty, wage discrimination, unhealthful working conditions, lack of access to medical and accident care, etc.

## UNORGANIZED SECTOR

The informal economy is significant and contentious. Although it creates jobs and lowers underemployment and unemployment, many of the occupations are low-paying and have uncertain futures. Unorganized sectors are believed to be detrimental to state regulation compliance, notably with regard to tax and labour laws, and they support entrepreneurial activity. The estimated 4-6% informal labour market size in high-income nations ranges from over 50% in low-income countries. During recessions and times of economic adjustment and transition, it grows in size and importance to the economy.

In 1972, the International Labor Organization (ILOKenya)'s Mission Report popularised the term "informal sector," defining it as a "way of doing things characterised by (a) ease of entry; (b) reliance on indigenous resources; (c) family ownership; (d) small scale operations; (e) labour intensive and adaptive technology; (e) skills acquired outside of the

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<sup>\*</sup>Assistant Professor, Department of Commerce, Government Arts College, Melakavery, Kumbakonam - 612 002

<sup>\*\*</sup>Research Scholar, Annamalai University, Assistant Professor, Department of Commerce, Patrician College of Arts & Science



# A STUDY ON FACTORS INFLUENCING TOWARDS CONTACTLESS PAYMENT SYSTEM DURING THE COVID-19 IN CHENNAI CITY

\*Dr. M. Ramila \*\*Dr. R.M. Duraiarasan

#### Abstract

Contactless payment card is an innovative technology that was used by every customer in all over the world. The contactless payment card can easily use and access in a friendly manner. This system is new and got more awareness during the Covid-19 pandemic situation in India. Even though it was a well-known system, this study finds the various factors influencing towards contactless payment system. The findings of the study indicate the new revenue streams to all the concern, this paper contributes to the surviving literature in payment economics by analyzing the usage and benefits of the system. This kind of system is a safe and secured transaction during the pandemic situation.

Keywords: technology, Covid-19, contactless payment, security

## INTRODUCTION

The contactless payment system is the latest and modern technology that is adopted all over the world. This system is one where the payments can be done by using our credit cards, debit cards, key-fobs, and smart cards. The smartphone is used for contactless payment systems by using Radio-Frequency Identification (RFID) or Near Field Communication (NFC) such as Samsung pay, Google pay, Apple pay etc., which support contactless for doing the secured payment.

RFID is having a similar feature to NFC, it uses an electromagnetic field to automatically identify and track tags attached to the object. NFC involves short-range communications. NFC technology replaces the need for payment cards to make physical contact with transaction terminals which eliminates the wear and tear associated with swiping and inserting. The present technology, for doing any transactions it required a Personal Identification Number (PIN) for completing the payment process. The NFC's major feature is PIN-free for the lower value of transactions.

A contactless payment system does not require any signature or PIN verification (if needed). Generally, contactless purchases are limited to a certain amount per transaction, which is known as a Cardholder Verification Limit (CVM limit). This limit will vary from banks to banks across the Globe. If the transaction value is over the defined CVM limit, then verification is needed such as PIN, signature, or biometric authentication information. Usually, for the lower value of transactions, there is no need for a PIN or Signature. Contactless Payment Limit (Country-Wise).

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<sup>\*</sup>Assistant Professor, PG and Research Department of Commerce, Guru Nanak College, Velacherry, Chennai -600 042 <a href="mailto:ramilagnc2017@gmail.com">ramilagnc2017@gmail.com</a>

<sup>\*\*</sup>Assistant Professor, Department of Commerce, Patrician College of Arts & Science, Adyar, Chennai – 600 020 rmdurai@patriciancollege.ac.in



## IMPACT OF TALENT AND MANAGEMENT PERFORMANCE OF ORGANIZATION IN CORPORATE HOSPITAL

\*Dr.A.Meera, \*\*Dr.R.Vijayalakshmi, \*\*\*Dr.R.Aarthi Alamelu,

## Abstract

The Indian healthcare industry faces an acute shortage of trained manpower and even the large groups find it difficult to retain their medical professionals. The growth of the health sectors demands talent management and successive planning to retain the existing staff and train them according to the changing situation of advanced medical science. The purpose of the study impact of talent management practices on employees competency of selected corporate hospitals. The main objectives of the study To explore the role of Leadership in attracting, administration and retaining talent and study the impact of talent management on the performance of an organization with special reference to a corporate hospital in Madurai. The data collected from corporate hospitals from Madurai District by using a well-structured questionnaire method. The sample design is convenient sampling is adopted through individual contacts from sample respondents of Madurai District. The sample size is 200 respondents were circulated to the Hospital employees. The concluded of the study recruiting of talented employees, retaining them, and maintaining them to utilize their knowledge and skills to achieve organizational goals. With quickly changing skills and job prerequisites, this turns into an undeniably troublesome challenge for health care.

Keywords: Talent management, Medical employee, Human resource management, organizational effectiveness.

## INTRODUCTION

Healthcare in India has assumed a more vibrant form over the last few years, present exciting opportunities for new reforms and improving heavy indicators addressing concerns of access, affordability, and quality across different people groups. Today, due to the emergence of multi-specialty hospitals, India is being looked upon as an upcoming destination Corporate Hospital. In the midst of this, HR (Human Resource) departments in various healthcare organizations face the challenging task of attracting, recruiting, training, and retaining healthcare professionals.

The Nation healthcare organizations, which comprises hospitals, medical infrastructure, medical procedure, clinical trials, health insurance, and medical utensils, is projected to reach US\$ 160 billion by 2019. Against the background of continuously rising demand, the hospital services industry is expected to be worth US\$ 81.2 billion by 2017. The

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<sup>\*</sup>Assistant Professor, PG & Research Dept.of Commerce, Patrician College of Arts and Science, Chennai.

 $<sup>**</sup>Assistant\ Professor,\ Dept. of\ Commerce,\ SRM\ Institute\ of\ Science\ and\ Techonology,\ Ramapuram,\ Chennai-89.$ 

<sup>\*\*\*</sup>Assistant Professor, School of Management PG & Research Program(MBA),Dwaraka Doss Governdhan Doss Vaishnav College, Chennai.



# IMPACT OF ORGANIZATIONAL CULTURE ON ORGANIZATIONAL PERFORMANCE

\*Dr. K. Murugan, \*\*Mr. P. Janardanam

## Abstract

This article is on defining and measuring of organizational culture and its impact on the organizational performance, through an analysis of existing empirical studies and models link with the organizational culture and performance. The objective of this article is to demonstrate conceptualization, measurement and examine various concepts on organization culture and performance. After analysis of wide literature, it is found that organizational culture has deep impact on the variety of organizations process, employees and its performance. This also describes the different dimensions of the culture. Research shows that if employee are committed and having the same norms and value as per organizations have, can increase the performance toward achieving the overall organization goals. More research can be done in this area to understand the nature and ability of the culture in manipulating performance of the organization. Managers and leaders are recommended to develop the strong culture in the organization to improve the overall performance of the employees and organization.

Keywords: Impact, Organization Culture, Organization Performance, Employee's Commitment, organizational goals.

## INTRODUCTION

Content of organizational culture and performance has attracted a great deal of concern among scholars and managers due to its impacts on positive organizational outcomes. Organizational performance is part of successful business entity as it has a long survival impact on organization effectiveness (Samad, 2010). Management authors have recognized performance of organization as a tool to evaluate the overall health of organization. The tremendous and far reaching changes occurring in today's world inevitably require managers and employees to understand and response on the factors that influence organizational performance (Samad, 2013), (Samad and Yusuf, 2012). Among the factors are related to external environment and internal environment in which the organization operates (Samad, 2013). According to Daft (2012) the external environment is categorized into two parts mainly task environment which constitutes of customers, competitors, suppliers and labor market. The second part is general environment which includes aspects of technology, natural factor, socio-cultural, economic, legal or political and international factor. The internal environment includes the elements within the organization which is composed of existing companies' employees, management and culture which defines employee behavior in the environment (Daft, 2012) and ultimately support the organizational performance (Samad, 2011a)

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<sup>\*</sup>Assistant Professor, PG & Research Department of Commerce, Sri Sankara Arts and Science College,(Autonomous) Enathur, Kanchipuram.

<sup>\*\*</sup>Research Scholar, PG & Research Department of Commerce, Sri Sankara Arts and Science College,(Autonomous) Enathur, Kanchipuram.



# A STUDY ON IMPACT OF ONLINE SHOPPING ATTRIBUTES ON CUSTOMER SATISFACTION AND LOYALTY MODERATING EFFECTS OF E- COMMERCE EXPERIENCE WITH SPECIAL REFERENCE TO CHENNAI

\* R. Purusothaman \*\*Dr N Purusothaman

### Abstract

Online shopping is current technology has hundreds of purchasing styles and the maximum famous of the times. A digital trade which to take part the shoppers and consumer for directly purchase goods from a dealer over the Internet the use of by a web browser. We come to understand that there are different names given to this such as electronic internet-shop, digital shop, digital store, Internet keep, online store, internet-save, web-store, virtual keep and online storefront, using the cell in application Mobile we've, trade describes purchasing from an internet keep's mobile optimized on-line website online or applications. There are so many benefits in on line purchasing. An online keep arouses the internal analogy of purchasing services or products the manner is called enterprise-to-customer in online shopping. In this study discussion about consumer satisfaction towards online shopping and problems discuss of this study.

Keywords: Online Shopping, Consumer Behaviour, Awareness & Satisfaction.

## INTRODUCATION

Online shopping is one of the latest purchasing methods, which relies on the Internet. In the fourthcoming years, it could be the preferred way to purchase thanks to its simplicity and easiness despite the fear of potential risks. The Internet is providing the possibility of creating new patterns and forms of mediation between online retailers and consumers, at which the network is working to develop new channels for information and services like research, evaluation, comparing prices onoffer, assessing the necessity, matching the merchandise, retrieval and security services. This information facilitate the process of making a purchase decision by the consumer Online shopping of consumers is depending mainly on their knowledge on internet, incentives and past experiences. Online consumers always desire to look information within few clicks and attainto the foremost pertinent information supported their requirements namely Est brands, better price offers, product features, quality services and word of mouth (Gao, 2005). As consumers are able to purchase services and products through online with reliable -information, online retailers should give truthful information for his

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<sup>\*</sup>Assistant Professor, Guru Nanak College,

<sup>\*\*</sup>Assistant Professor, Patrician College of Arts & Science



# A STUDY ON IMPACT OF ONLINE SHOPPING ATTRIBUTES ON CUSTOMER SATISFACTION AND LOYALTY MODERATING EFFECTS OF E- COMMERCE EXPERIENCE WITH SPECIAL REFERENCE TO CHENNAI

\* R. Purusothaman \*\*Dr N Purusothaman

#### Abstract

Online shopping is current technology has hundreds of purchasing styles and the maximum famous of the times. A digital trade which to take part the shoppers and consumer for directly purchase goods from a dealer over the Internet the use of by a web browser. We come to understand that there are different names given to this such as electronic internet-shop, digital shop, digital store, Internet keep, online store, internet-save, web-store, virtual keep and online storefront, using the cell in application Mobile we've, trade describes purchasing from an internet keep's mobile optimized on-line website online or applications. There are so many benefits in on line purchasing. An online keep arouses the internal analogy of purchasing services or products the manner is called enterprise-to-customer in online shopping. In this study discussion about consumer satisfaction towards online shopping and problems discuss of this study.

Keywords: Online Shopping, Consumer Behaviour, Awareness & Satisfaction.

### INTRODUCATION

Online shopping is one of the latest purchasing methods, which relies on the Internet. In the fourthcoming years, it could be the preferred way to purchase thanks to its simplicity and easiness despite the fear of potential risks. The Internet is providing the possibility of creating new patterns and forms of mediation between online retailers and consumers, at which the network is working to develop new channels for information and services like research, evaluation, comparing prices onoffer, assessing the necessity, matching the merchandise, retrieval and security services. This information facilitate the process of making a purchase decision by the consumer Online shopping of consumers is depending mainly on their knowledge on internet, incentives and past experiences. Online consumers always desire to look information within few clicks and attainto the foremost pertinent information supported their requirements namely Est brands, better price offers, product features, quality services and word of mouth (Gao, 2005). As consumers are able to purchase services and products through online with reliable -information, online retailers shouldgive truthful information for his

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## Sardar Patel Institute of Economic and Social Research

Thaltej Road, Ahmedabad - 380 054. India Phone: (079) 2685 0598, Fax: (079) 2685 1714 Website: www.spiesr.ac.in, Email: info@spiesr.ac.in



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## AN ANALYTICAL STUDY OF RELATIONSHIP BETWEEN PROFITABILITY RATIOS AND SOLVENCY RATIOS OF HINDUSTAN UNILEVER PRIVATE LIMITED

**Dr.D.VIJAYALAKSHMI,** Assistant Professor and Head, Department of Corporate Secretaryship, Alpha Arts & Science College, Chennai

**Dr.S.THENMOZHI**, Assistant Professor and Head, Department of Corporate Secretaryship, Patrician College of Arts & Science College, Chennai

## Abstract

This study aims to reveal the financial structure of the company. The study has undertaken the five-year balance of Hindustan Unilever Limited. The liquidity position was strong thereby reflecting the ability of the companies to pay their debts. This study is of crucial importance to measure firms' liquidity, solvency, profitability, stability and other indicators that the business is conducted in a rational and normal way.

Key words: Financial performance, Liquidity, Solvency, Profitability.

#### Introduction

The financial structure of a company is also termed as capital structure of a company which helps to identify the risk level of the company. Evaluating the financial structure of a company gives a strong depiction about performance and profitability of the company in production process or financing costs. The above statement refers the need to reduce this sort of costs particularly the financing costs which in turn diminishes the decrease of total costs which improves profitability.

Debts and Equity are the two important categories for a business. Debt is a cash advance of money that must be paid back. Equity on other hand is a financing that comes from investors does not require to be paid back where in turn the investors will expect a degree of return on investment.

This study measures the following overall solvency ratio, proprietary ratios, profitability ratios like Net profit ratio, operating profit ratio and return on assets [ROA]. Many studies and researchers have shown that there is a close relationship between solvency ratios and profitability ratios.

## **Review of Literature**

**Booth et.al (2001)** suggests that the same determinants of capital structure prevail in ten developing countries, but national environment is again important. These studies, however, do not shed any light on the adjustment process of capital structure and fail to discriminate between the main theoretical hypotheses.

Modigliani Miller (1958) claim that under perfect capital market conditions, a firm's value depends on its operating profitability rather than its capital structure. In (1963) Modigliani Miller argues that when there are corporate taxes then interest payments are deductible, 100% financing is optimal. This means that firms value increases when debt increases.

Viral and Viswanathan (2011) Financial firms raise short term debt to finance and purchases, this includes risk shifting when economic conditions worsen and limits their ability to roll over debt. Constrained firms' de-lever by selling assets to lower leverage firms. In turn assets market liquidity depends on the system side wide distribution of leverage, which itself endogenous to future economic prospects. Good economic prospects yield chapter short term debt, including entry of higher leverage firms.

## Statement of the Problem

The study therefore aims to analyze the financial performance of Hindustan Unilever Limited by using ratio analysis to examine the effects of financial performance of the company profitability position. The present study is undertaken with a view to find answers to the following questions: - What is the capital structure of the company? How does the profitability ratios and solvency ratios have a

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