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Liquidity Effect On Equities And Indian Stock Market – A Review

***Shilpa Khanderao, Assistant Professor of Commerce, Dr.B.R.Ambedkar Degree College, Kalaburgi.**

Abstract

The Indian financial system is changing fast, marked by strong economic growth, more robust markets, and considerably greater efficiency. But to add to its world-class equity markets, and growing banking sector, the country needs to improve its bond markets. While the government and corporate bond markets have grown in size, they remain illiquid. The corporate market, in addition, restricts participants and is largely arbitrage-driven. To meet the needs of its firms and investors, the bond market must therefore evolve. This will mean creating new market sectors such as exchange traded interest rate and foreign exchange derivatives contracts. It will need a relaxation of exchange restrictions and an easing of investment mandates on contractual savings institutions to attract a greater variety of investors (including foreign) and to boost liquidity. Tax reforms, particularly stamp duties, and a revamping of disclosure requirements for corporate public offers, could help develop the corporate bond market. And streamlining the regulatory and supervisory structure of the local currency bond market could substantially increase efficiency, spurring innovation, economies of scale, liquidity and competition. Such reforms will help level the playing field for investors. In deciding the course for reform, however, the innovations and experiences of markets in the region are also important. Present paper intends to study the stock market efficacy in the Indian economy, associated the challenges and the growth prospects

Keywords: India, emerging East Asia, bond, stock market, securitization, collateralized borrowing and lending obligations (CBLO)

Introduction

Bank and financial intermediation, however, remain undeveloped with respect to lending and deposits, and most banks remain largely controlled by public sector institutions, limiting the development of a true credit culture, the skills to assess credit risks, and a willingness to accommodate any but the lowest risk borrowers. Overseas investors bought a net USD19.5 billion of stocks and bonds during 2007, compared with the previous record of USD8.9 billion in 2006. The current year has seen net outflows in the first 9 months totaling USD6.9 billion. The bank rate is currently 6% (July 2008) and longer-term deposit rates have risen around 50 basis points (bp) to 9.55% in recent months. Real estate markets have been buoyant, although they have cooled recently, and the banking system remains sound and well capitalized. In March 2008, the capital adequacy ratio stood at 13.1%, well above the 8% minimum prescribed under the Basel I accord. Amid strong credit growth, the ratio of scheduled commercial banks' gross nonperforming loans (NPLs) to advances has fallen to 2.4% in March 2008 from 10.4% in March 2002.2 India has developed a world-class equities market from relatively unpromising beginnings. Since 1996, the ratio of equity market capitalization to gross domestic product (GDP) has more than trebled to 108% (down from 130% in September 2007), from 32.1% in 1996 (Figure 1). During the same period the banking sector expanded to 74% of GDP from 46.5%. In contrast, the development of government and corporate bond markets has not been so fast: the bond

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Government Policy and Tax Saving Schemes – An Empirical View

*Shilpa Khanderao, Assistant Professor of Commerce, Dr. B.R. Ambedkar Degree College, Kalaburagi.

Abstract:

This paper aim is to compare the various investment option towards tax savings schemes. The best time to start planning the tax-saving investments is at the beginning of the financial year. By planning this at the start of the year your investments can compound and also help in achieving the long-term goals. Tax savings is a goal in itself. Tax saving schemes is quite numerous but they are not so conspicuous or obvious to find. It may take a really trained and seasoned professional or somebody who really knows how the economy operates to find out avenues by which they can invest and make profits normally without having to spend so much on taxes. There are many smart ways to save taxes and enjoy the maximum savings possible. However, for most individuals, tax planning is a let's do it later affair. A smarter approach is to start investing in the early quarters of the financial year so that one can get time to sensibly plan and can avail the maximum returns on investment from different tax-saving investments. While choosing the right tax-saving investment plans it is important to consider the factors like safety, returns, and liquidity. Also, it is important to keep a proper understanding of how the returns will be taxed. If the returns on investment are taxable, then the scope to create wealth over the long term gets constrained. Before moving on to the list of best tax-saving investments schemes, it is important to know about the key section of the Online Income Tax Act i.e. section 80C. Most forms of tax-saving investments plan work under the parameters of section 80C of the Income Tax Act. As per this section, the investments made by the investor are eligible for tax exemption up to a maximum limit of Rs. 1, 50,000. Such investments include ELSS (Equity Linked Saving Scheme), Fixed Deposits, Life Insurance, Public Provident Fund, National Savings Scheme, and Bonds. There are very few investment avenues that provide a further tax deduction, over and above this limit. Let's take a look at the best tax-saving investments under section 80C of the IT Act. This study is based on secondary sources of data.

Keywords: Tax savings, investment option, schemes etc.

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Economic Status of Unorganized Sector in Karnataka – A Review

*Shilpa Khanderao, Assistant Professor of Commerce, Dr. B.R. Ambedkar Degree College, Kalaburagi.

Abstract:

The phrase "unorganised worker" refers to a home-based worker, a self-employed worker, or a wage worker in the unorganised sector under section 2(m) of the Unorganized Workers Social Security Act, 2008. A worker in the organised sector who is not protected by any of the legislation governing welfare programmes listed in Schedule II of the Unorganized Workers Social Security Act, 2008, is included in this category. 90% of the workforce in India is made up of unorganised employees, who control the labour market. India has one of the largest unorganised sectors in the post-industrial world. Workers that are not organized do not receive benefits like pensions, maternity leaves, provident funds, gratuities, etc. These employees are paid on a daily and hourly basis. Since there is an enormous amount of unorganised labour in India, it is impossible to avoid them. Because the majority of unorganised employees lack access to stable, long-term employment opportunities, the unorganised sector must deal with periods of excessive seasonality in employment. Workers who are not organized lack a formal employer-employee relationship and work in a disorganized, dispersed environment. Unorganized workers are more likely to get indebted because their pay falls short of what they need to survive. The rest of society exploits, bullies, and discriminates these workers

Keywords: Unorganized, workers, constitution, Provision etc.

INTRODUCTION:

About 44 crore people in India are employed in the unorganised sector as unorganised employees. Numerous issues, such as employment opportunities, employer-employee relations, low wages, etc., plague the unorganised sector. Slum neighbourhoods are home to a large number of unorganised workers, who have very poor living conditions, including poor cleanliness. The unorganised workforce is covered by numerous statutes and laws, but they are nonetheless denied social security benefits. The unorganised sector is protected by social security. Social security is a basic human right that should be made available to all residents. Government action is required because social security provided to the unorganised sector is not recognised.