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This is to certify that our Editorial, Advisory, and Review Board Accepted Research Paper of Dr. /Shri. /Smt.: **Jayasree Pradeep Nambiar** Topic:- **Role Of Organized Retail Shops And Nbfcs In Promoting Consumer Durable Credit** College:- **Asst.Professor (Department of Economics) , Modern College of Arts Science & Commerce College , Shivajinagar, Pune.** The Research paper is Original & Innovative it is Done Double Blind Peer Reviewed. Your Article is Published in The Month of May Year 2014



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Article Review Report




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ABSTRACT:

Indian cities are crowded with organized retail malls. This gradually changed the consumption pattern of the growing middle class in India. Easy availability of consumer durable loans from the organized retail malls also contributed to this change. Recent study by RBI noticed an increase in the consumer durable loans extended by banks. But NBFCs are prominent players in this field.

Abstract Report: The Title Accurately Said The Study was About.

INTRODUCTION:

Organized retail malls started operating in Indian economy since 2005 onwards. Since then, there has been a tremendous increase in the consumer expenditure pattern of the people in India. Organized malls deals with different types of commodities like consumer goods, consumer durables and other lifestyle goods like furniture etc.

Introduction Report: This Article Include Full Introduction, Methods, Results & Introduction Section.

METHODS & MATERIALS:

This research study is based on secondary and primary data. Secondary data includes annual report statements of two main NBFCs dominating in the study area namely BAJAJ Finserv and Tata capital. Primary data consists of the data collected from the organized malls deals with consumer durables operating in the study area. The study area covers Pimpri-Chinchwad municipal corporation area.

Methods & Materials Report: Tables/Boxes/Diagram & Images are Used to Explain Specific Points or Background Information. Figures That The Plotted Parameters are Clearly Mentioned.

RESULT:

Must add the result to your article.

Result Report: Result is blank.

CONCLUSION:

The quantity of consumer durable loans extended by the NBFCs is increasing. There is a need to improve the activities of banks in consumer durable loans. The RBI's efforts to push banks by infusing money are not successful. Strict action with proper guidelines and time restricted target to the banks can improve the situation. At the same time, NBFC's domination needs to be restricted. Ban on 0% interest loan is not applicable to NBFCs.

Conclusion Report: The Text is Rounded off with a Conclusion that Discusses the Implication of The Findings & Ideas Discussed & Their Impact on Future Research Direction.

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- Jafor Ali Khan (2010) Non-Banking Financial Companies in India-Functions and reforms
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- The Economic Times (16 April 2014) Retail loans, Public sector banks have an edge-Money & Banking.
- Financial Express (12 April 2014) Consumer durable loans soar 53% in February as credit card spending decline.
- Financial Express (18 December 2013) RBI offers sops for quick fixes of bad loans.

Reference Report: There are Places where the Author Jayasree Pradeep Nambiar Need to Cite a Reference, but Have Not

RECOMMENDATIONS:

Abstract Report: Introduce New Regular For Content & Communication.

SUMMARY OF ARTICLE:

	Very	High	Average	Low	Very Low
1. Interest of the topic to the readers	✓				
2. Originally & Novelty of the ideas	✓				
3. Importance of the proposed ideas			✓		
4. Timelines		✓			
5. Sufficient information to support the assertions made & conclusion drawn		✓			
6. Quality of writing(Organization, Clarity, Accuracy Grammer)	✓				
7. References & Citation(Up-to-date, Appropriate Sufficient)			✓		

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Future Research Suggestions

This Article can expand further research for MINOR/MAJOR Research Project at UGC



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1. Economics courses 2014-15 (<http://www.uniguru.co.in/studyabroad/studies/study-university-courses/economics-courses/distance-online/i/eb./all/1/programs.html>)
2. Free Indian Economics Online Practice Tests (<http://www.wiziq.com/tests/indian-economics>)
3. Economics: Free Courses Online (http://www.openculture.com/economics_free_courses)
4. 29th April 2014 International Conference on Emergence of India as an Economic Superpower: Challenges and Opportunities Udaipur, India (<http://www.tnc-online.net/page/conference/index.php>)
5. 7th May 2014 International Conference on Management Sciences and Engineering (ICMSE 2014) Nirjuli, India (<http://www.saise.org/mse2014>)
6. Tag Archives: upcoming economic events in india (<http://www.poweryourinvestment.com/tag/upcoming-economic-events-in-india/>)
7. Economic Calendar (<http://markets.ft.com/research/Economic-Calendar>)

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