



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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A CROSS-SECTIONAL STUDY OF ACCEPTANCE OF MENTORING FOR PROFESSIONAL DEVELOPMENT IN EDUCATIONAL INSTITUTIONS IN GULF COUNTRIES

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ABSTRACT

Human Resource Development is a necessity in this competitive global economy. Educational institutions are hit by financial constraints and different priorities. A cheap and feasible method for Human Resource Development is through Mentoring. However, faculty is reluctant to accept this tool for personal development. This paper explores the perception, acceptance and willingness of academic staff to participate in mentoring activities. A cross sectional study was conducted in a College of Higher Education, in Oman to assess the perceptions and acceptance of mentoring by the faculty. Ninety three staff members were included in the study, using self administered questionnaires. The results of this study show that majority of the staff have clear perception and display willingness to accept and participate in the programme. However, majority are reluctant to become mentors, while are happy to be mentees. It is hoped that the findings of this study will help all institutions of higher education to plan their staff developmental programs accordingly.

ROLE OF USER FEES IN ETHIOPIA: A CASE STUDY OF JIMMA UNIVERSITY SPECIALIZED HOSPITAL, SOUTH WEST ETHIOPIA**DR. DEVI NAIR****RESEARCH SCHOLAR****TATA INSTITUTE OF SOCIAL SCIENCES****MUMBAI****KORA TUSHUNE****ASST. PROFESSOR****HEALTH PLANNING & MANAGEMENT DEPARTMENT****JIMMA UNIVERSITY****ETHIOPIA****ABSTRACT**

In response to reducing budgets and growing demand for health care many low and middle income countries have adopted formal user fees in government health facilities as a strategy to generate revenue for public health facilities. Ethiopia meanwhile has been practicing user fees in public health facilities since 60 years and only few studies conducted on this area and addressed the issues related to user fee system of this country. A Hospital based descriptive study both qualitative and quantitative research methods used. Data collected form secondary sources, in-depth interviews and exit interviews on outpatients. There is sharp decline in all out patients departments providing free services during the study period. The growth of user fees has increased from 2.2% [2005-09]-to 7.8% [2009-2010]. But the percentage of user fees to total budget declined from 5.68% to 4.72%. Out of 401 exit interview respondents 60.8% paid for the service and 38.2% got free treatment from the facility. Monthly income, occupation, land ownership, residence, and source of income of the respondents turned out to be statistically significant. The health service utilization in this hospital is not depended on user fees only, but factors like availability of health professionals, drugs and other expenses are also affecting. The revenue from user fees is less than 5%, which is similar to the results of user fee studies in other SSA countries. Even if there are some leakages and under coverage for the identification of poor, most of the poor people are exempted from payment.

EXPORT GROWTH OF NON – OIL SECTOR IN OMAN: THE ERA OF LIBERALIZATION**DR. THRESIAMMA VARGHESE****ASST. PROFESSOR****FACULTY OF BUSINESS****SOHAR UNIVERSITY****SULTANATE OF OMAN****ABSTRACT**

Sultanate of Oman has seen many economic changes and developments in Oman economy during the post liberalization era. His Majesty Sultan Qaboos attaches great attention to economic diversification strategy, which aims at developing the non-oil sectors, expanding production base and reliance on high value added products that target export. In this context, a number of major projects have been approved and are under way. A major change in the economy is the share of hydrocarbon sector in the overall nominal GDP declined from 50.5% in 2008 to 40.9% in 2009, while the share of non –petroleum GDP increased from 50.6% to 61.3% during the same period. (CBO, Oman, 2009). Oman government's one major plan is to reinforce its non-oil sectors' contribution and increase its share to the national economy. The main aim of this paper is an evaluation of export growth of non-oil sectors of Oman. This paper will identify the crucial non-oil export commodities in Oman and its main trade partners. One of the main areas which have covered in this paper is the volume of trade and the trend of growth of non-oil exports, a comparison between pre & post liberalization in Oman. Here we have made an attempt to find out the targeted growth of non-oil export sector in Oman during 2010.

CORPORATE SOCIAL RESPONSIBILITY: ORGANIZATIONAL COMMITMENT IN THEORY & PRACTISE**DR. QADAR BAKHSH BALOCH****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT SCIENCES****ISLAMIA COLLEGE UNIVERSITY****PESHAWAR****PAKISTAN****IMRAN ULLAH KHAN****CHANCELLOR****ABASYN UNIVERSITY****PESHAWAR****PAKISTAN****SHAHED JAN****RESEARCH SCHOLAR****QURTUBA UNIVERSITY OF SCIENCE & INFORMATION TECHNOLOGY****PESHAWAR****PAKISTAN****ABSTRACT**

Corporate Social Responsibility (CSR) is a phenomenon that evolves from charity and stewardship principle reflects about business and society relationship over time. The concept of CSR entails unilaterally and voluntarily adoption of socio-environmental policies of good governance that accommodate socio-moral and ethical concerns. Amongst the industries being criticized on having under performed in CSR sector in Pakistan does include Pharmaceutical sector that has otherwise very important role to play in increasing availability of medicines to the marginalized and underprivileged groups. The phenomenal relationship between pharmaceutical industry and the human life where business and the health interests run parallel, calls for an in-depth investigation to measure true impact of CSR related obligations fulfilled by the pharmaceuticals industry in Pakistan. The article was undertaken to unearth true perspective of CSR practices in pharmaceutical industry of Pakistan with a view to formulate a befitting response that is fully socially driven and leading to the ultimate well being of the society. Hence, the research study is aimed at exploring and describing the level of knowledge, degree of attitude and practices with regards to corporate social responsibilities and ethics being practiced by the pharmaceutical industry in Pakistan.

CORPORATE GOVERNANCE AND PERFORMANCE OF PAKISTANI LISTED COMPANIES (A CASE STUDY OF SUGAR SECTOR)

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ABSTRACT

This study intends to examine the link between Corporate Governance and corporate performance in sugar industry of Pakistan. A set of listed companies has been investigated to analyze the relationship for the financial year 2009. At the end, conclusion shows that better governed firms are relatively more profitable, more valuable, and pay out comparative extra dividend to their shareholders and most prominently ensure sustainability. In line with the studies of Gimpers, Ishii & Metrick (2003) and Brown & Caylor (2004) and international best practices in corporate governance, a Corporate Governance Index (CGI) has been created to measure the accessible level of corporate governance practices being followed by the listed companies in Pakistan.

STATE OF FLEXIBLE CAREERS FOR THE WOMAN PROFESSIONAL IN INDIA

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ABSTRACT

The reaction/response to the concept of Flexi-Working from the point of view of two stakeholders of Flexi-Working – 1) Corporates which have/don't have Flexi-Working policy and 2) Individuals, more specifically women, who are beneficiaries/requireers of Flexi-working reveals very clearly the status of this employee welfare measure in India. Women account for 28% of the workforce in India. Almost 18% of these women leave the workforce every year citing work-life reasons, which causes a huge drain on the investment made on their education, training and work exposure. The single most important reason why women abandon their careers half way is due to the Indian cultural milieu which urges the woman to focus more on the home rather than the career. The off-ramping on account of child-bearing and child-rearing by women between the ages of 25-40 invariably creates a huge drain in the talent pipeline. This study which covered the responses of 341 senior women professionals across India as well as the policies and practices around flexi-working followed by 101 organizations, using a self-constructed questionnaire method revealed that 91% of the women surveyed had resorted to flexi-working at some point of time in their careers, but only 25% had availed this through a policy offered by their employers. The remaining had negotiated it informally through discussions with their supervisors and mentors. But a full complement of 100% of all respondents believed that Flexi-Working was essential for women to build sustainable careers. The study also highlights that Corporates realize the need for gender diversity across every level, with over 61% believing that there is robust business case in support of flexible working. But they are apprehensive about instituting a flexi-work policy because it demands change not only in the minds of the managers but also in the very culture of the organization.

WHAT DRIVES THE PERFORMANCE OF COMMERCIAL BANKS IN ETHIOPIA?**DR. DEEPAK KAPUR****FELLOW (IIMA)****DIRECTOR – PANJAB UNIVERSITY REGIONAL CENTER, LUDIHANA****DEAN - FACULTY OF BUSINESS MANAGEMENT AND COMMERCE****PANJAB UNIVERSITY****CHANDIGARH - 160 014****ABEBAW KASSIE GUALU****RESEARCH SCHOLAR****UNIVERSITY BUSINESS SCHOOL****PANJAB UNIVERSITY****CHANDIGARH - 160 014****ABSTRACT**

This paper investigates the impact of macroeconomic factors, financial system, banking sector variables and bank-specific characteristics on Ethiopian commercial banks' profits measured using return on assets (ROA) measure of profit during the period of 2001 to 2008. The random effect panel data regression result shows that the capital strength, bank intermediation and size measures have a positive and dominant influence on their profitability. The other significant factors being efficiency in expense management measured by overhead has negative and significant on profit measures. Thus, overhead, capital strength, bank intermediation and size measures are important determinants of bank profits in Ethiopia.

NEEDS ASSESSMENT OF EMOTIONAL INTELLIGENCE IN BUSINESS EDUCATION**KRISHNA PRIYA****RESEARCH SCHOLAR IN MANAGEMENT
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Emotional intelligence is a fairly new, but rapidly growing, area of research. The concept of emotional intelligence has been developed, adopted and embraced by the business world and more recently, by academics. Research relating to the emotional intelligence programmes indicates an improvement in many academic and personal areas which proves that teaching the subject matter is, in fact, increasing the capacity and ability to be emotionally intelligent. Besides, students graduating from business schools will need to be prepared to integrate their technical competency with their emotional intelligence if they are to be successful in the corporate world. This paper explores the importance and inclusion of emotional intelligence competency areas in the existing business curriculum as envisioned by the business educators. It also outlines how emotional intelligence can be integrated into the business curriculum. The study revealed that teaching emotional intelligence in the business school must be made a priority and should be considered as a core learning experience for all business students.

CREDIT MANAGEMENT OF INDIAN COMMERCIAL VEHICLE INDUSTRY

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ABSTRACT

Receivable constitutes substantial portion of current assets of several firms. In India, trade debtors after inventories are the major components of current assets. They form about one-third of current assets. As substantial amounts are tied-up in trade debtors, it needs careful analysis and proper management. The prime aim of this study is to examine the trade credit of Indian commercial vehicle industry.

EVALUATION OF PASSENGER SATISFACTION AND SERVICE QUALITY IN INDIAN RAILWAYS - A CASE STUDY OF SOUTH CENTRAL RAILWAY USING RAILQUAL

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ABSTRACT

Indian Railway Passenger Services today faces consumer challenges, competition from Super Luxury Bus Services and Low cost Air Lines and with these challenges a related and equally important issue has emerged – Service quality and evaluating the service encounter. Using Railway Passenger Services as the primary study setting, We explore the concept of Rail Transportation Services quality and its evaluation from both the Passenger and Railway perspectives. Standard scale of SERVQUAL developed by Parasuraman et al has been used with modified attributes to suit the Railway passenger Services used to conduct the survey. The findings provide special empirical insights on the gaps in the services provided by Railways. The five dimensions used to measure Service Quality are Tangibles, Reliability, Responsiveness, Assurance and Empathy. This Study gives useful insights to boost customer satisfaction towards Railways customer Satisfaction Measurement.

A STUDY OF TERTIARY EDUCATION AND SHIFTS IN GLOBALLY MOBILE STUDENTS

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ABSTRACT

Globalisation has impacted almost every aspect of human life. It has manifested itself in the form of internationalization in the field of higher education. Before the winds of globalisation blew over the global economy, there were a few nations which were exporting higher education to a wide range of nationals across the globe. Today both the numbers and stakes have gone up in attracting and retaining mobile students. Globalization is a multifaceted process with economic, social, political and cultural implications for higher education. It poses new challenges at a time when nation-states are no longer the sole providers of higher education. (UNESCO 2004) Global trade negotiations were restricted to goods only for a pretty long time. However, with ever increasing contribution of services in the share of GDP, GATS (General Agreement on Trade in Services) was introduced in WTO. GATS include trade in educational services as agreed to and committed by member countries. Since India had proved it's strength in IT sector, it was thought that the nation had a huge scope and potential to export higher education. However, there have been very few changes in the ranking and composition of countries leading in the export of higher education. This paper tries to portray the developed nations which are global leaders in the export of higher education. An attempt is made to understand the broad reasons for their success in achieving and sustaining leadership position for a fairly long period of time. The focus of the study is on the type of shifts that are taking place in the global mobility of students and their enrollments.

**DIMENSION OF FINANCIAL PERFORMANCE OF CEMENT UNITS IN SOUTH INDIA - AN EMPIRICAL STUDY
(Z SCORE ANALYSIS)****DR. R. SRINIVASAN****HEAD****DEPARTMENT OF CORPORATE SECRETARYSHIP
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PUDUCHERRY****C. U. TIRIPURA SUNDARI****PROJECT ASSISTANT (U.G.C. - MAJOR)****BHARATHIDASAN GOVERNMENT COLLEGE FOR WOMEN
PUDUCHERRY****ABSTRACT**

The industrial growth of industrial output for the year 2010-11 is found to be 8.6 percent and that of the manufacturing sector registers a growth of 9.1 percent. The cement industry is one of the key industries in India. The production and consumption of cement to a large extent indicate country's progress. It is a capital-intensive industry, which means that competition is confined mainly to a small group of large industrial houses. The economic progress can be achieved by increasing the production coupled with improvement in the ways and means of productivity. This industry has recorded continuous growth since planning began. The government has a complete control over the Production, distribution and price of cement and this has dampened the Growth of the cement industry. The involvement of corporate managers, executives in decision making process would augment financial performance of the cement sectors in south India. Managers in cement industries have a variety of tools at their disposal to analyze the impact of alternative courses of action on costs, revenues, and profits. In this study, the Z-score uses multiple corporate income and balance sheet values is used to measure the financial health of Fourteen south Indian Cement industries. Three modes (Altman, Springate and Fulmer Model) of z-score are used in the present study in order to Measure the 'Fiscal-Fitness' of these companies. According to all three methods, few companies that are rated as failure from the sample of fourteen south Indian companies are: Rain Commodities Ltd. and Zuari Cement Ltd.

AN EMPIRICAL ANALYSIS OF FINANCIAL LEVERAGE, EARNINGS AND DIVIDEND: A CASE STUDY OF MARUTI SUZUKI INDIA LTD.

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ABSTRACT

This paper attempts to make an analytical study of theoretical approaches and practical application of financial leverage, earnings per share and dividend per share of Maruti Udyog Ltd. with data for the period of 2001-02 to 2008-09. For the purpose of analysis, researcher has used ratio techniques and to test hypothesis for correlation-co-efficient 't' has been used. The result of the study indicates that there is a correlation between DFL and EPS and the difference is insignificant where as result of correlation coefficient at 5% level of significance showed that the diffidence is significant between DFL and DPS and EPS and DPS.

SERVICES MARKETING DYNAMICS – AN EXAMINATION OF SPORTS SPONSORSHIP STRATEGIES OF U. K. MARKET**DR. S. P. RATH****PROFESSOR – MANAGEMENT STUDIES
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AURANGABAD****ABSTRACT**

The aim of this study is to explore the capabilities of sports sponsorship as a services issue which can be profitable for the company. It looks at how sports sponsorship can derive good return on investments for the firms. To understand the impact of sports sponsorship in generating superior brand and corporate images and thereby influence consumer and customer attitudes towards sponsoring brands. It explores and identifies factors that are creating challenges and influences the direction of sports sponsorship marketing. A case study research strategy has been adopted apart from other methods in collation and interpretation of data. It gives an insight on the organization's key strategic service marketing issues.

NPA'S SIDE EFFECT AND IT'S CURATIVE MANTRA**DR. B. CHANDRA MOHAN PATNAIK****ASSOCIATE PROFESSOR
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BHUBANESWAR****AROOP KUMAR MOHAPATRA****RESEARCH SCHOLAR
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BHUBANESWAR****ABSTRACT**

Non-performing assets (NPAs) or bad loans, as they are commonly called, have been menace for the banking sector. Non-performing assets have been detrimental to the performance of the Indian Banks. Their continued amelioration in absolute terms proved the survival of Indian Banks very difficult. The Non-Performing Assets are the bad debts or non-recovered loans of the banks which now stands at Rs.56,668 crores as against the total advances Rs,25,07,885 crores which is 2.26% percent of total advance as on 31st March 2008 (Complied data of Money and Banking ,CMIE, November 2009). In the present study an attempt is made to analyze the various side effects of NPA and its curative mantra. It is observed that the recovery of NPAs improving since 2001-2002 in all the scheduled commercial banks. However, it is suggested that the banks should take care to ensure that they give loans to creditworthy customers as prevention is always is better than cure.

THE ROLE OF EMOTIONAL INTELLIGENCE IN SELF DEVELOPMENT OF DOCTORS AN EMPIRICAL STUDY**M. N. R. MANOHAR****ASSOCIATE PROFESSOR****M. B. A. DEPARTMENT****MATRUSRI INSTITUTE OF P. G. STUDIES****SAIDABAD – 500 059, HYDERABAD****A. V. SATYANARAYANA RAO****PROFESSOR EMERITUS****DEPARTMENT OF BUSINESS MANAGEMENT****OSMANIA UNIVERSITY****HYDERABAD – 500 007****ABSTRACT**

There are no quick fix solutions to human problems A child learns to turnover, sit up, crawl than walk and run. No step can be skipped. There are times to teach and times not to teach and not everything is taught formally. So is the case of learning by doctors. Not everything about patient's emotions management may be taught. Some they happen to learn while practicing. Self Development in doctors was studied with respect to their ability to trigger inner fire, art of leadership, power of discipline, commitment to social service, proactive nature, core competency, empathy stay calm , think win win, communication under stress, and goal orientation. The scores of the respondents were rated on likerts 3 point scales as never, sometimes and mostly to varied set of questions. Similarly self awareness levels in doctors were identified by attributes such low in patience; overestimate themselves, envious of others, selfish, frank, and humorous nature. They were measured on likerts 3 point scale as low, moderate and high based on their responses. Self Management aspects in doctors were identified by their abilities to be detail oriented, summary oriented, helpful nature, lack of time to many tasks, perfectionists' nature and hours of work. These attributes were measured on Likert 3 point scales as Disagree, Neutral and agree.

RISK MINIMIZATION IN SPOT AND DERIVATIVE MARKET**DR. SUBRATA MUKHERJEE****ASST. PROFESSOR IN COMMERCE****MUGBERIA GANGADHAR MAHAVIDYALAYA****PO – BHUPATINAGAR, EAST MIDNAPORE – 721 425****DR. SAMIR GHOSH****ASSOCIATE PROFESSOR IN COMMERCE****DEPARTMENT OF COMMERCE WITH FARM MANAGEMENT****VIDYASAGAR UNIVERSITY****WEST MIDNAPORE – 721 102****ABSTRACT**

Investment is the employment of funds on assets with the aim of earning income or capital appreciation. Investment has two attributes namely time and risk. The sacrifice that has to be borne is certain but the return in the future may be uncertain. The attribute of investment indicates the risk factor. Commonly, there are two approaches in the construction of the portfolio of securities viz traditional approach and Markowitz efficient frontier approach. In the traditional approach, investor's needs in terms of income and capital appreciation are evaluated and appropriate securities are selected to meet the needs of the investors. In the modern approach, portfolios are constructed to maximize the expected return for a given level of risk. The study of spot market is carried on with the help of the technical analysis which is based on the doctrine given by Charles H. Dow in 1984. Technical analysis is a process of identifying trend reversals at an earlier stage to formulate the buying and selling strategies. With the help of several indicators they analyse the relationship between the price-volume and supply-demand for the overall market and the individual stock. The optionality characteristics of options in the derivative markets results in a non-linear payoff for options. In simple words, it means that the losses for the buyer of an option are limited however the profits are potentially unlimited. For a writer, the payoff is exactly the opposite. These non-linear payoffs are fascinating as they lend themselves to be used to generate various payoffs by using combinations of options and the underlying. Futures can be used as an effective risk-management tool. With security futures one can minimize one's price risk. One need to do is to enter into an offsetting stock future position. Hedging does not always make money. The best that can be achieved using hedging is the removal of unwanted exposure i.e. unnecessary risk. Analysis of growth rate of sale and net profit along with the P/E ratio gives an overall view and helps in empirical valuation of stock.

IMPORTANCE-PERFORMANCE ANALYSIS (IPA) TO EXPLORE ORGANIZATIONAL CLIMATE – EMPIRICAL EVIDENCE**SUBASHINI R****ASST. PROFESSOR (SR.)****VIT BUSINESS SCHOOL****VIT UNIVERSITY****VELLORE - 14****SAMUEL S****RESEARCH SCHOLAR, BHARATHIAR UNIVERSITY****EXECUTIVE – PAYROLL****TALENTPRO INDIA****T. NAGAR****CHENNAI – 17****ABSTRACT**

The organizational climate plays a vital role for the excellent performance of any business. For the better positioning and improvement of any organization, it is necessary to evaluate the environment of the organization. To ensure the organizational effectiveness of the software industry, it is essential to do research on the existing organizational climate issues of the industry. This study explores and identifies the dimensions of organizational climate for a software company through Importance-Performance Analysis and Factor analysis.

GOA TOURISM: MYTHS AND REALITIES**DR. HIRANMOY ROY****ASST. PROFESSOR (SR. SCALE)****UNIVERSITY OF PETROLEUM AND ENERGY STUDIES****BIDHOLI, VIA PREMNAGAR****DEHRADUN****ABSTRACT**

Tourism in Goa generates number of positive benefits such as increase in income, increase in employment, added revenue, and foreign exchange earnings. However, there are negative socio economic and environmental impact such as loss of mangroves, erosion, reduced fish catch, loss of species and seasonality of employment, growth of prostitution and sex-tourism associated with tourism industry which needs to be considered. These negative impacts are associated with the pattern of growth of tourism in Goa.

SPIRITUALITY AND MANAGEMENT**V. NITHYANANTHAN****RESEARCH SCHOLAR****SCHOOL OF MANAGEMENT****SRM UNIVERSITY****SRM NAGAR****KATTANKULATHUR – 603 203, TAMIL NADU****DR. B. KALPANA****ASST. PROFESSOR****SCHOOL OF PUBLIC HEALTH****SRM UNIVERSITY****SRM NAGAR****KATTANKULATHUR – 603 203, TAMIL NADU****ABSTRACT**

One of the greatest contributions of India to the world is Holy Gita which is considered to be one of the first revelations from the Static State. The management lessons in this holy book were brought in to light of the world by Divine Power. The Bhagavad-Gita the essence of Vedic Literature and a complete guide to practical life. It provides "all that is needed to raise the consciousness of man to the highest possible level." The deep, universal truths of life that speak to the needs and aspirations of everyone. In Bhagavad Gita Arjuna got mentally depressed when he saw his relatives with whom he has to fight. (Mental health has become a major international public health concern now). To motivate him the Bhagavad-Gita is preached in the battle field Kurukshetra by Lord Krishna to Arjuna as counseling to do his duty while multitudes of men stood by waiting. It has got all the management tactics to achieve the mental equilibrium and to overcome any crisis situation. There is no theory to be internalized and applied in this psychology. Ancient practices spontaneously induce what each person needs as the individual and the universal coincide. The work proceeds through intellectual knowledge of the playing field (jnana yoga), emotional devotion to the ideal (bhakti yoga) and right action that includes both feeling and knowledge (karma yoga). With ongoing purification we approach wisdom. The Bhagavad-Gita is a message addressed to each and every human individual to help him or her to solve the vexing problem of overcoming the present and progressing towards a bright future.

ORGANIZATIONAL HEALTH: EXAMINING WORKPLACE PRACTICES AND WELL-BEING**DR. R. PRABHAKARA RAYA****PROFESSOR AND HEAD****DEPARTMENT OF MANAGEMENT STUDIES, SCHOOL OF MANAGEMENT****PONDICHERRY UNIVERSITY****PUDUCHERRY – 605 014****P. SIVAPRAGASAM****RESEARCH SCHOLAR****DEPARTMENT OF MANAGEMENT STUDIES, SCHOOL OF MANAGEMENT****PONDICHERRY UNIVERSITY****PUDUCHERRY – 605 014****ABSTRACT**

Today, more than ever, a business organization is exceedingly complex, stochastic and undergoing dynamic change as a result of increasing interdependencies between their people, processes, systems and the external environment. As that complexity continues to increase and external changes gather space, the need for regular monitoring of those interdependencies becomes increasingly important. This study was initiated by observing the enormous gap between how people experience work and kind of experiences to that would make an organization more likely to endure and fulfill its vision. (i.e.) the influence of healthy workplace practices on employee well-being. Works of prominent writers on organizational health and well-being were then reviewed so as to present it as a framework for analysis and discussion. It is assumed that healthy organizations have conditions, which satisfy an individual's self-esteem and increase trust between the members. Such conditions are believed to cause an effective coping on the part of the organization to the changes in environmental conditions. The review study also scrutinizes the specific characteristics of the healthy organization in the hope that a more analytical approach would not only lead us to understand why there are few such organizations, but would offer insights into how to create them.

EMPLOYEES SIXTH PAY COMMISSION: ESTIMATION OF JOB SATISFACTION AMONG CENTRAL GOVERNMENT**DR. RAJESH KUMAR SHASTRI****ASST. PROFESSOR****DEPARTMENT OF HUMANITIES AND SOCIAL SCIENCES
MOTILAL NEHRU NATIONAL INSTITUTE OF TECHNOLOGY
ALLAHABAD****MALAVIKA SINHA****INSTITUTE RESEARCH FELLOW****DEPARTMENT OF HUMANITIES AND SOCIAL SCIENCES
MOTILAL NEHRU NATIONAL INSTITUTE OF TECHNOLOGY
ALLAHABAD****ABSTRACT**

The study aims at making an assessment of the impact of Sixth Pay Commission on Central Government Employees of Uttar Pradesh. Very recently we have witnessed a change in our economy i.e. the implementation of Sixth Pay Commission for the Employees of Central Government. With the implementation of Sixth Pay Commission in the year 2008 there is a remarkable increase in the salary packages of the Employees working in the Central Government. The main purpose of the present study is to analyze that whether there is a simultaneous increase in the Job Satisfaction of those employees or it remains the same even after it. It is a well known fact that with an increase in monetary benefits there is a simultaneous increase in the other related factors like job satisfaction, belongingness to the organization, motivation, job security, standard of living and so on. The present study focuses on one such aspect i.e. Job Satisfaction. The study make an assessment of the level of Job Satisfaction prevailed among Central Government Employees before the implementation of Sixth Pay Commission and is there any swing in the same after its implementation. For conducting the present study, fifty central government employees were selected randomly. A Close ended questionnaire, based on D.N. Mutha's reliable tool, was used to collect the data. The responses were analyzed by applying Chi Square test. Its application accessed the Goodness of the Fit, significance of association between two attributes and the homogeneity and the significance of population variance. After calculating the Chi Square of the scores the table scores came out to be 6.63 which indicate that the Chi Square is Significant hence there is a difference between the Job Satisfaction of Employees before and after implementation of Sixth Pay Commission. It was found that there is a remarkable increase in the level of Job Satisfaction of Central Government Employees. This study will give a valuable contribution to the Government in the form of feedback of the step which they have taken towards the welfare of Government Employees, because Feedbacks always make the system work more efficiently. It will also give room to the new scholars to tap the untouched aspects which are equally influenced.

PRODUCTIVITY CHANGE IN THE INDIAN HEALTH INSURANCE BUSINESS: A MALMQUIST TOTAL FACTOR PRODUCTIVITY ANALYSIS**DR. SUMNINDER KAUR BAWA****SR. LECTURER****DEPARTMENT OF COMMERCE AND BUSINESS MANAGEMENT
GURU NANAK DEV UNIVERSITY
AMRITSAR****RUCHITA****RESEARCH SCHOLAR****DEPARTMENT OF COMMERCE AND BUSINESS MANAGEMENT
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AMRITSAR****ABSTRACT**

In order to increase the standard of living of an economy continuous increase in its productivity is required, which in turn depends upon the continuous increase in the productivity of the system that provides the goods and services. For the measurement of productivity, number of methods have been developed and applied. Out of these the principal methods used are: Data Envelopment Analysis (DEA) and Stochastic Frontier. DEA is a non parametric mathematical programming approach which uses Malmquist Index for the measurement of productivity. This paper seeks to use DEA to evaluate the productivity of health insurance business of general insurance companies in India. The present study is focused upon 10 general insurance companies of India including 4 public sector companies and cover a period of 8 years from 2002-03 to 2009-10. The study uses the equity capital and labour (including commission, agents' fees, referral and other expenditure) as input and net premium as output. It was observed that all the insurance companies have improved its productivity, except two public sector companies namely, Oriental Insurance Company Limited and New India Assurance Company Limited which show the reduction in its productivity. As initially their total factor productivity change from 2002-03 to 2003-04 was 1.474 and 1.309, which decreased to 1.115 and 1.136 from 2008-09 to 2009-10. This can be attributable to the fact that all the insurance companies are taking the advantages of technological change/technical progress or technical efficiency except these two companies.

THE IMPACT OF CAPITAL ADEQUACY REQUIREMENTS ON PROFITABILITY OF PRIVATE BANKS IN INDIA (A CASE STUDY OF J&K, ICICI, HDFC AND YES BANK)

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ABSTRACT

Basel accord requires banking institutions to have capital adequacy ratio maintained at 8 percent on regular basis. The funds kept as per the ratio aims at safer functioning of banks, in view of unexpected losses, consequently amounts to huge figure fetching steady income because of investment with RBI and other government securities. Since the required deposit with the regulator checks the growing advance policy of institutions, consequently it may have its impact on the profitability margins of the banks. The aim of the study is to quantify the impact and simultaneously, the result is corroborating with the hypothesis that there is no significant impact of capital adequacy, non interest income and net interest income on profitability of the private commercial banks. Various financial ratios employed along with multiple regression suggest that the null hypothesis stand committed.

AN EMPIRICAL STUDY ON EFFECT OF WELFARE MEASURES ON EMPLOYEES' SATISFACTION IN INDIAN RAILWAYS**DR. ASIYA CHAUDHAY****ASST. PROFESSOR****DEPARTMENT OF COMMERCE****ALIGARH MUSLIM UNIVERSITY****ALIGARH****ROOHI IQBAL****RESEARCH SCHOLAR****DEPARTMENT OF COMMERCE****ALIGARH MUSLIM UNIVERSITY****ALIGARH****ABSTRACT**

Indian Railways are one of the biggest public sectors in the country and its employee's more than 13 laks of people under different categories. It has separate department to deal with the employees' problems and tries to manage them effectively. From the very beginning of the industrial venture Employees has been an important factor of production .This paper is devoted to study on effect of welfare measures on employee's satisfaction in Indian Railways. Employees' welfare has acquired an important place in the modern commercial world. Even today no technical development has been able to undermine the place of labour in the industrial field. The main reason behind it is that Employees is the only active factor of production, which can employ other factor of production in the best possible manner. The main aim of the employees' welfare is to establish and maintain relationship at all levels of management by giving satisfactory conditions of employment, and also provide fairly for their requirement. The modern industrial welfare covers the entire gamut of activities undertaken to secure to the industrial worker an essentially human status, to make him a better citizen and to improve his efficiency and economic position. The Railways have done a lot in respect of providing welfare facilities for their staff. This paper shows the clear picture of satisfaction level of Railways employees through statistical tools.

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Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

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Co-ordinator