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DIFFERENCE IN THE BUSINESS STRATEGIES ADOPTED BY BANKS: A REVIEW OF BANKS IN THE UAE

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ABSTRACT

Banks are faced with competitive business strategies in the world. Most of the banks adopt business strategy neck to neck in order to achieve their competitive advantage. In this research, MB & SCB have been taken into consideration to check the difference in the business strategies adopted by these banks. It has been concluded in this research that there is a difference in the business strategies adopted by the MB and SCB.

CUSTOMER'S CRITERIA IN SELECTING A BANK: A CASE OF PAKISTANI BANKING INDUSTRY

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ABSTRACT

This study surveyed 270 customers of bank services in the capital city of Pakistan-Islamabad, and investigated from them as to what factors they consider while selecting a bank. Reliability tests on the customers responses were carried out, and Cronbach's Alphas were estimated, as follows: BS = 0.714, SQ = 0.702, SE = 0.707, TI = 0.785, FB = 0.847, PL = 0.704, RE = 0.781, AD = 0.821, AT = 0.792, BR = 0.879, SY = 0.733 and OS = 0.757. After getting reliability analysis tests results in good ranges, data on elements of constructs were averaged row-wise to generate data on desired variables. Correlation analysis suggests that the degrees of associations estimated between dependent variable 'Bank selection' (BS) and various independent variables were, though, not too strong, but these were highly statistically significant ($p < 0.01$) in almost all cases, except of one independent variable financial benefits. The results suggest that the bank customers give much preference to bank's services efficiency (ease and convenience in getting bank services, with little waiting time and speedy bank transactions), bank's advertisement (banks' promotional activities through electronic and print media), bank attraction (physical facilities and interior décor of bank/branches should be attractive relative to other banks), security (good security arrangements for transactions, funds and customers), technological innovations (ATM and online banking facilities), proximity (vast network of branches located at convenient places and adequate parking facilities), bank reputation (good status and repute in the market), 'other services' (religion-based services, respect for culture, and provision for payment of utility bills and salary-drawn services), and service quality (error free, up-to-date and wide-ranging banking services).

THE RELATIONSHIP BETWEEN THE FOREIGN DIRECT INVESTMENT AND BANKING INDUSTRY

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ABSTRACT

This article investigates to study of causality relationship between FDI and banking industry in Asian countries. Panel unit root tests show that the variables are stationary at the first deference level. Pedroni test indicates that there is the long run relationship between FDI and banking industry. The Hausman test shows that the fixed effects model should apply. 12 countries from Asian countries have been chosen over the period 1995-2009. The results show that there is a bidirectional relationship between these variables (the feedback relationship) in the long run and short run. It means that FDI reinforce banking industry and banking industry attracts foreign direct investment. For FDI attraction governments should devote attention on banking industry.

IMPORTANCE AND IMPACT OF FOREIGN DIRECT INVESTMENTS IN GCC COUNTRIES AND ITS INWARD FLOW

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ABSTRACT

In today's highly competitive markets, organizations are struggling to expand their business and thereby, finding their ways to reach new horizons and reap profits. Companies are waiting for opportunities and finding ways to expand their business in countries other than their own. In the same way, countries are also trying to attract institutions to their own country, which will directly or indirectly contribute to the prosperity. Foreign Direct Investments (FDI) plays a major role in every country's growth. In the past decade, the member countries of Gulf Cooperation Council (GCC) have also realized the importance of Foreign Direct Investment institutions. This study intends to do research on Importance and impact of inward Foreign Direct Investments in GCC countries.

ISLAMIC BANKING IN INDIA: DEVELOPMENTS, PROSPECTS AND CHALLENGES

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ABSTRACT

Indian financial system has witnessed lot of changes in recent past. The most important of them all are deregulation of Indian banking sector and the opening of new banks. Islamic bank is a new global phenomenon, which India should recognize in developing Indian financial system. This study is carried out to evaluate the developments and to measure the prospects as well as the challenges faced by the movement of Islamic banking in India. This paper reveals that Islamic banking in India has real potential to grow along with the conventional banking system. Our aim is to draw the attention of Indian regulators, Islamic finance scholars and business activists to think over the measures to be adopted in developing Islamic banking in India. It also provides necessary measures to allow conventional banks to carry on Islamic banking business using the existing financial infrastructure.

ETHICS AND JOURNALISM EDUCATION IN NIGERIA**DR. IFEDAYO DARAMOLA****LECTURER****DEPARTMENT OF MASS COMMUNICATION****ADEKUNLE AJASIN UNIVERSITY****AKUNGBA****IBUKUN AKINSULI****LECTURER****DEPARTMENT OF MASS COMMUNICATION****LAGOS STATE POLYTECHNIC****LAGOS****ABSTRACT**

Ethics is a branch of philosophy. Like philosophy, it has no universal definition. Philosophers, however, agree that it deals with values, good conduct, good behaviour and the issue of morality as it affects human relation and society. Since 1977 Nigeria policy on Education has always been directed at producing sound, knowledgeable and highly skilled citizens with good character. It appears from the policy that policy makers desired to produce ethically or morally sound generation of Nigerians from kindergarten to tertiary institutions. This is why it is regularly restated at convocation ceremony that certificate, diploma and degree are awarded because the institution found the awardees worthy in character and learning. This statement is a manifestation of one of the goals of Nigeria policy on education which among other things says: The goals of tertiary education shall be to: (i) contribute to national development through high level relevant manpower training, (ii) develop and inculcate proper values for the survival of the individual and society (iii); develop the intellectual capability of individuals to understand and appreciate their local and external environments, e.t.c. From the letter and spirit of goal (ii) above, it is clear that education and ethics (character) are very important; they serve as building blocks for every society. Professional ethics, like ethics of journalism is also important for the growth of the profession. Hence code of conduct (ethics) was drawn by the founding fathers of journalism in Nigeria. This ethics forms part of the curriculum of journalism education in all tertiary institutions offering mass communication or its adjuncts (advertising and public relations) as courses of study with the purpose of building good and worthy professionals for the future. Ethics and law are the major means of regulating journalism practice in the contemporary world. While journalists endeavour to operate within the ambit of media law because of fear of sanctions, they violate media ethics with impunity because sanctions seldom accompany such violation. This makes ethics the biggest problem confronting journalism as a profession today. This is why this paper examines ethics and journalism education in Nigeria, using absolutist, relativist and situational theories of ethics as the theoretical pillars. In conclusion, the paper found that unethical practices in journalism cut across broadcast and print journalists. The paper therefore, recommends stringent means of enforcing ethics of the profession and training programmes in ethics for newly recruited journalists.

DIVERSIFICATION AS A BUSINESS GROWTH AND SUSTAINABILITY STRATEGY IN GAINING COMPETITIVE ADVANTAGE

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ABSTRACT

Diversification is Strategic action aimed at creating value for the organization. SACCO'S have created value through diversification by spreading core competencies that are generating competitive advantage in one business to other businesses. The financial advantages of diversification include; capital allocation efficiency, risk reduction and tax advantages. This paper analysis how diversification can enhance growth, sustainability and competitiveness as a strategy to remain competitive, The Saccos being key players in the financial sector have adopted diversification in terms of human resources, venturing in new markets, re-branding of their existing products, and improvement on loan portfolio quality as well as installation of modern technology. The conclusion is that, through diversification many Saccos have managed to acquire a national identity, hence increasing their market share, capital and customer base, raise the liquidity levels as well as upgrading the personnel skills to remain competitiveness. The major recommendation is that the Saccos need to provide more competitive financial products and services, concentrate more on creating awareness of their services and as well consider widen their market scope through research and innovation to avoid customer desertion and to remain competitive.

THE IMPACT OF COMPLIANCE WITH INFORMATION DISCLOSURE IN FINANCIAL STATEMENTS ON TOTAL ASSETS, PROFITABILITY AND EARNINGS PER SHARES OF QUOTED COMPANIES IN NIGERIA

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ABSTARCT

The quality of information provided in financial reports determines their usefulness and reliance by users to make informed business and investment decisions. Based on this, the study seeks to determine the impact of compliance with information disclosure in financial statements on total assets, profitability and earnings per shares of Quoted firms in Nigeria. In line with the objective, two hypotheses were formulated. The population of the study is the two hundred and thirty – four (234) companies quoted on the floor of the Nigerian Stock Exchange and thirty (30) quoted companies selected as sample size. This work utilized data from secondary source. Data were obtained from the annual accounts and reports of the thirty (30) quoted companies that made up the sample of the study and the statement of Accounting Standards 2. The time frame for this work is ten years, covering the period of 2000 to 2009. The technique of analysis used in the study was the Multiple Regression Analysis. The study established that the ability of quoted firms to comply with Statement of Accounting Standards 2 has direct impact on their total asset, earnings per share and respective profitability. The study recommended an effective monitoring/supervision and enforcement of the provisions of the Statement of Accounting Standards 2, in addition to effective implementation of the penalties provided by the Act on non-compliers regardless of their status or origin. The study calls on the appropriate authorities such as the government, professional accountancy bodies on academics to commission research and activities geared towards developing not only accounting policies that would ensure swift compliance with Statement of Accounting Standards 2 (SAS 2), but strategies that would ensure optimum investments that enhance net worth and profitability of firms.

FERTILITY DECISIONS OF HOUSEHOLDS IN RESPONSE TO ENVIRONMENTAL GOODS SCARCITY: THE CASE OF SEKOTA DISTRICT, WAG HIMRA ADMINISTRATE ZONE OF THE AMHARA REGION, ETHIOPIA

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ABSTRACT

The current population boom unparalleled in human history is largely concentrated in developing countries. Population growth rate, particularly, high fertility rate in these countries is perhaps related to unacceptable risk of child death, extreme poverty related to the deterioration of natural resource base like potable water, fodder and fuel wood. In many empirical studies, population increase is considered as one of the most important factors contributing to environmental degradation. However, the reverse effect has not been well documented. Therefore, the general objective of this study is to analyze the relationship between the levels of environmental goods scarcity and fertility decisions of households. Both primary and secondary data sources were used for this purpose. The data were analyzed using the Tobit model. It was found that fuel wood and water scarcity, part of environmental good scarcity, affect fertility negatively. Another variable, which is also related to environmental good scarcity, was risk of child mortality rate that affect fertility positively. In addition to these factors other than environmental goods that affect fertility were household calorie intake per capita, women age category, and education of women. As far as the responsiveness of these factors concerned, it was found that fuel wood scarcity is the majour determinant of fertility decisions of households in absolute value followed by household calorie intake per capita. Water scarcity, rate of child mortality risk, women age category, and women's education were the third, fourth, fifth and sixth determinants of the fertility decisions of households in absolute value, respectively.

INVESTMENT POLICY OF COMMERCIAL BANKS IN INDIA**DR. BHAVET****FACULTY****M M INSTITUTE OF MANAGEMENT****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA****Email: bhavetgarg@gmail.com****Voice: +91-9896989571****PRIYA JINDAL****FACULTY****DEPARTMENT OF HUMANITIES & SOCIAL SCIENCES****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA****DR. SAMBHAV GARG****FACULTY****M M INSTITUTE OF MANAGEMENT****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA****Email: jaisiyaramki@gmail.com****Voice: +91-9996009890****ABSTRACT**

In the study of the financial institutions, the investment and investment problems will revolve around the concept of managing the surplus financial assets in such a way, that will lead to the wealth maximization and providing a significant further source of income. Thus the investment is the management of the surplus recourses in such a way that it works for providing benefits to the supplier of the funds by letting it managed by a third party. However, the investment needs to be a procedural task. It must follow a definite process, to ensure the formulation of proper investment policy. Banks are disbursing their money as investment in trade business and industry. Therefore, banks should be following the principle of investment for profit. An investment policy should ensure maximum profit and minimum Risk. A huge collection and investment policy plays vital role for the economic development of whole economy. The main focus of this study will be towards the investment practices of the banks. The study suggests the way to the policy makers to improve the management of investment policy and recommends suggestions to raise the profit.

IS THERE A WAY OUT? (A CASE STUDY ON DEBT TRAP)

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ABSTRACT

*The purpose of this case study is to create an insight into causes and consequences of debt trap in business. This case study outlines the journey of Mr. Surinder Agarwal**, an entrepreneur who leaves the job to start on own and was forced to move back to job due to various circumstances. The desperation and hope at various stages of his journey were reflected through his actions. Mr. Agarwal acquired the ability to manage day-to-day operations but lacked the ability to manage funds and mitigate risks. Finance sense is very important for an entrepreneur and lack of understanding of the same results in sub optimal decisions. One such decision is to borrow more debt to meet the present financial obligations. This has lead the entrepreneur in to a debt trap. So, the challenge is to identify the ways in which entrepreneur may get released from this trap. Further research is needed to explore in detail the causes for this kind of behaviour in entrepreneurs.*

* Real life case study of a client who sought advise from the author.

**Name altered to protect the identity of the client.

ANALYSIS OF CAPITAL ADEQUACY OF PRIVATE SECTOR INDIAN BANKS

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ABSTRACT

In the present study, an attempt is made to analyze the present position of capital adequacy of selected private sector Indian banks. First section includes a brief review of some of the earlier studies. Second section covers the scope, objectives, hypothesis and research methodology. In third section, an attempt is made to analyze the capital adequacy of selected banks namely ICICI Banking Corporation Ltd (ICICI), Indusind Bank Ltd (Indusind), AXIS Bank Ltd (AXIS) and HDFC Bank Ltd (HDFC) in India by using CAMEL Model ratios for a period of 2000-01 to 2010-11. Fourth section covers the conclusion and limitations of the study. To achieve the objectives of the study, the use is made of secondary data collected mainly from Report on Trends and Progress of Banking in India, Performance Highlights of Private Banks in India, various journals such RBI Bulletin, IBA Bulletin, etc. To test the statistical significance of the results, one-way ANOVA technique has been used. The results of the study reveal that there is no significant difference in the capital adequacy ratio and the ratio of government securities to total investments in the selected banks; therefore, null hypothesis is accepted. On the other hand, a significant difference is found in the ratio of advances to total assets, government securities to total investments and debt-equity ratio in the selected banks; therefore, null hypothesis is rejected.

CHANGING PARADIGMS OF INSURANCE COMPANIES - A STUDY

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ABSTRACT

Insurance is of paramount importance for protecting human lives against accidents, casualties and other types of risks. Insurance has been dominated by public sector in India however, with the liberalization of Indian economy, private sector entry in insurance has got momentum. The public sector insurance companies, particularly, the dominance of LIC is not deliberate rather it is by virtue of the regulations that the market is deprived of the level playing field and market has an anti-competitive environment. This sector is highly lucrative and therefore increasing the FDI cap would be a step to enhance competition in this sector and also cover a large population. This highlights emerging trends and the varying strategy of the role players to strengthen their market.

A STUDY ON THE IMPORTANCE OF SOFT SKILLS AND POSITIVE ATTITUDE AS PERCEIVED BY INDUSTRY WITH SPECIFIC REFERENCE TO FRESH ENGINEERS

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ABSTRACT

A study on the importance of Soft Skills and Positive Attitude as perceived by industry with specific reference to fresh engineers, right from the time of industrial revolution, the parameters sought by the employers in employees were generally the physical ability and the technical knowhow required to execute the specific job. As the times passed by, the needs of the community & society changed drastically, the demands rose with more specifics, technology grew by leaps and finally the products and services changed for the better. In the process, the boundaries of both the consumption & the market grew from local to global and thus the employment arena opened up the international borders. This is exemplified with products being designed in Japan, manufactured in China, marketed for the world, owned by Europe, supported by India, shares traded from Mumbai to New York, the list is endless. All these have transformed the whole world into a global village thus the demand for skills other than hard ones in terms of soft skills coupled with positive attitude are on the rise. This paper focuses on Human Resource Area in general and the importance of Soft Skills and Positive Attitude as perceived by industry with reference to fresh engineers, in specific. This paper is based on a diverse combination of conceptual structure and empirical study dealing with measure of soft skills and positive attitude as professed by the employers in fresh engineering recruits. The conceptual outline covers a vital review of the important literature and concludes at a more defined formulation of the theory. The empirical component is supported with responses received for semi-structured interviews with Human Resource and Technical heads of select companies. The outcome of the literature survey and the empirical study coherently put together has helped in identifying the skill sets sought after by the industry and this may guide the academia to attempt incorporating necessary measures.

PROSPECTS AND CHALLENGES OF WOMEN ENTREPRENEURSHIP WITH SPECIFIC REFERENCE TO DALITS

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ABSTRACT

A woman entrepreneur is an adult who owns and runs an enterprise, especially a commercial one, often at personal financial risk. In India women have made a comparatively late entry into business scenario mainly due to the orthodox and traditional socio-cultural environment. In India from the very beginning, women have been managers of the kitchen and have solely dominated the area of household activities. Today non – traditional enterprises are easily managed by women and are done so excellently with them as the decision – makers. Today, woman entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. Among the reasons for women to run organized enterprises are their skill and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive. In this content a research study was formulated with the objectives of identifying the socio economic profile of Dalit women entrepreneurs, to highlight the main motivational factors for Dalit women entrepreneurs and to study the major constraints faced by the Dalit women entrepreneurs. The study was related to 50 dalit women entrepreneurs in Tirupur district of Tamil Nadu. The required information relating to general background, motivational factors and problems faced by them were collected by administering an interview schedule to the respondents. The study used chi square analysis to find out whether there is significant association between education and the type of entrepreneurial activity and type of family and profit earned. The study revealed that dalit women were involved in tailoring, phenyl making, poultry and running grocery shops. The major motivational factors were earning money and need for self dependence. However they found the problem in getting finance and dominance of males.

PROBLEMS OF RURAL MSMEs: A STUDY IN THENI DISTRICT**DR. J.MARY SUGANTHI BAI****ASSOCIATE PROFESSOR****JAYARAJ ANNAPACKIAM COLLEGE FOR WOMEN (AUTONOMOUS)****THAMARIKULAM****DR. R.GUNASUNDRADEVI****ASSOCIATE PROFESSOR****JAYARAJ ANNAPACKIAM COLLEGE FOR WOMEN (AUTONOMOUS)****THAMARIKULAM****ABSTRACT**

Micro Small Medium enterprises (MSMEs) occupy a pivotal position in India's process of development. Since independence, these industries have made an all-round effort to boost the economy. The importance of the micro, small and medium enterprises sector is certainly an established fact and the sector may well be considered the backbone of the modern day economy. A conducive environment is created through the policies and interest of the government in economic and industrial development of the country. However due to unorganised nature of the micro, small and medium enterprises sector of these industries are also plagued by the problems of raw materials, labour, finance, marketing, power, infrastructure facilities and under-utilisation of capacity. Hence the present study has been undertaken to evaluate the various problems encountered by the entrepreneurs. The research results indicate that finance and marketing are the two important problems that affect the MSMEs in the study area. The findings generate a suggestion that a different set of policies and the promotional measures are important to support the entrepreneurship development.

THE DEFINING MOMENTS OF SOCIAL ENTREPRENEURSHIP

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ABSTRACT

The article highlights the emergence of entrepreneurship in general and social entrepreneurship in particular. In addition it discusses concept, the importance and socio-economic developmental roles of social entrepreneurship. The purpose of the article is to reason that social entrepreneurship is the need of the hour. Furthermore, the study focuses on the social mission as the driving force for the emergence of social entrepreneurship, and it highlight through the Institute for OneWorld Health that social entrepreneurship fill in the gaps of for profit organizations in the socio-economic sector.

DEVELOPMENT AND VALIDATION OF FINANCIAL LITERACY SCALE

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ABSTRACT

Financial literacy is the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being. President's Advisory Council on Financial Literacy (PACFL 2008). The academic literature has given little attention to measure financial literacy. (Sandra J. Huston 2009) This study intends to develop a valid and reliable instrument in measuring financial literacy of self help group (SHG) beneficiaries. Financial literacy were measured by constructing an index using four indicators namely Financial knowledge, Saving skills, Borrowing skills, and Investment skills. Data were collected from 400 self help group members in Virudhunagar District of Tamilnadu by Area sampling. Confirmatory factor analysis was used as the primary method of analysis to test the validity of the instrument by using Analysis of Moment structure (AMOS). This study intends to infer conclusions regarding the sample of items used in the instrument. Correlations among the constructs were tested to assess the nomological validity. There exist composite, construct, and concurrent validity in this instrument.

THE ROLE OF MICROFINANCE IN THE DEVELOPMENT OF COTTAGE & SMALL SCALE INDUSTRIES IN NORTH EASTERN REGION OF INDIA

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ABSTRACT

The various stake holders of microfinance have served the poor and helped them to come out from the menace of poverty through establishing the small scale businesses among them but at the same time to reach out with financial services including subsidy schemes is not possible by mere few agencies it should involve the role of different financial agencies. In order to conduct the study we collected the data from both secondary and primary sources, proper statistical procedures were conducted to process and analyse the information. From the information that we have it is realised that there are formal, semiformal and informal sources of finance available with services ranging from Government subsidy schemes through banks and NGOs to high interest rate loans of community based indigenous financial institutions and commercial banks, about 25 percent of small business holders use their own finance. It was observed that all these sources have put the positive impact on the income level of clients. There is also some unfortunate section of people in North East India which do not have access to financial services and they have become the victims of militancy and human trafficking.

EXCELLENT PRACTICES OF EXPATRIATE RELATIONSHIP MANAGEMENT (ERM) IN INFORMATION TECHNOLOGY ENABLED SERVICE SECTOR

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ABSTRACT

The purpose of this paper is to investigate to what extent the excellent practices of expatriate relationship management are found in the organisations and to explore how organizations can better utilize these practices for achieving efficiency and effectiveness. A research study was conducted on 20 respondents from 5 Information Technology Enabled Services companies including Business Processing Organisations and Knowledge Processing Organisations. The opinion of the respondents on six variables and 15 questions relating to the expatriate relationship management was undertaken during a six week period. The results showed that the expatriates were satisfied with six variables on expatriate relationship management implementation with minor deviations in very few aspects (sharing of problems with seniors and updating of latest technology) of the expatriate relationship management practices. The study was conducted in only Information Technology Enabled Service sector (5 Companies), which may limit the broad-spectrum of the findings. The study suggested how organizations can nurture the various practices on expatriate relationship management for the betterment of the expatriates. In addition to this, organizations can also identify the appropriate social structure for their knowledge management purposes. The study also empirically verified the acceptance of various practices of expatriate relationship management and demonstrated that the concept can be used to guide top managers on how to improve their support to expatriates in their organization for successful accomplishment of the objectives.

THE ROLE OF MEDIA AGENCY IN ADVERTISING INDUSTRY**NEHA SULTANIA****ASST. PROFESSOR****HYDERABAD INSTITUTE OF TECHNOLOGY & MANAGEMENT****HYDERABAD****G.TEJASVINI****ASST. PROFESSOR****HYDERABAD INSTITUTE OF TECHNOLOGY & MANAGEMENT****HYDERABAD****ABSTRACT**

Media is an upcoming and ever-growing sector. Entertainment industry is on its full beam now-a-days. Thus there is a lot to know about this field. Media has been branched out in Television, Print, Radio, Internet, Mobile etc. In Media industry, planning and the effective implementation of the plan is the cardinal function. This study is undertaken keeping in mind the current media scenario which is experiencing a major bang from all aspects. Media Agencies are much in demand to effectively deliver value to the clients and establish a cost-benefit relation with them.. This paper is expected to answer the importance of the correct way of promoting a brand through the right medium.

LIQUIDITY, SOLVENCY AND PROFITABILITY ANALYSIS OF MANUFACTURING INDUSTRIES: A STUDY WITH REFERENCE SELECTED MANUFACTURING INDUSTRIES IN INDIA

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ABSTRACT

Manufacturing industries came into being with the occurrence of technological and socio-economic transformations in the western countries in the 18th – 19th century. Manufacturing industries are the chief wealth producing sectors of an economy. India has become one of the fastest growing economies in the world over the last two decades, undoubtedly aided in this performance by economic reforms. The liberalization of the economy has opened new windows of opportunity for manufacturing sector. Over the past few years, a manufacturing revolution has been underway in the Indian economy, driven by the increasing presence of multinational companies, increased operations by domestic companies and an expanding domestic market. The present study deals with the analysis of liquidity, solvency and profitability position of the selected manufacturing industries in India. The main objective of the study is to compare the liquidity, profitability and solvency position of companies under each industry and between various industries under study.

A STUDY ON NPA MANAGEMENT IN INDIAN BANKING INDUSTRY

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ABSTRACT

In the era of Globalization, banking and financial sector generally get a very high priority. Any flourishing economy needs the existence of strong banking sector. Non- Performing Assets (NPAs) form one of the basic concerns for the Indian banks. The growth of NPAs in Indian banks has been a matter of serious concern. NPAs reflect the overall performance of the banks. Indian banks are continuously under pressure to trim down the NPAs and to work on the efficiency for a better financial health and for this purpose several prudential and provisioning norms have been established. In this paper an attempts has been made to compare different bank groups as well as bank- wise data relating to Gross NPAs to Gross Advances. The paper also shows Priority and Non- Priority Sector Advances of Scheduled Commercial Banks. The present study highlighted that all the Indian banks are facing the challenge of NPAs and intensity of NPAs is much higher in Public Sector Banks. It shows that earlier Public Sector's NPAs was more as compared to Public Sector Banks. However, now it has been managed at lower end.

A HUMAN RESOURCE DOWNGRADING - JOB HOPPING

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ABSTRACT

In the free market economy of today, there are a lot of changes taking place in the industrial sector. The changes mainly are on the capital human resources side of the company. While concentrating on the human resources factor in the company, it has undergone a lot of changes. The attitudes among the professionals have changed dramatically, where a lot of young blood & enthusiastic professionals are playing major role in the companies. These Efficient Young bloods have developed a tendency to hop from company to company once they find a better prospects or if they find a better place where their dream come true. That never thinks of the disadvantages in job hopping. The researcher in this study aims to explore different aspects related to job hopping. In some cases, job hopping can result in enhancement of professional skills and knowledge base of an individual. However, a job hopper should also understand the consequences of changing jobs too frequently. It is advisable to spend a minimum of 2-3 years in an organization before considering a job change. A company prefers to invest money in an employee who shows commitment and loyalty towards his/her work and achievement of organizational objectives.

WORK LIFE BALANCE: AN OVERVIEW OF INDIAN COMPANIES**DR. KARAMVIR SINGH SHEOKAND****ASST. PROFESSOR****IMSAR****M. D. UNIVERSITY****ROHTAK****PRIYANKA****ASST. PROFESSOR****G.V.M. INSTITUTE OF TECHNOLOGY & MANAGEMENT****SONEPAT****ABSTRACT**

Work-life balance has become a subject of concern for both research scholars and business leaders in view of the contemporary demographic, technological, market, and organisational changes associated with it. However, there has been little academic attempt to provide a holistic picture of work-life balance benefits and programmes (WLBP) offered by various organisations in India. Work-life balance is the proper prioritizing between "work" (career and ambition) on one hand and "life" (pleasure, leisure, family and spiritual development) on the other. The present paper covers the concepts of work life balance and work life balance practices. The paper has discussed the conceptual paradigm of work life balance. This paper includes various survey reports on work life balance policies and practices stimulating employees. The purpose of the paper is to describe the prevalent work life balance practices in India. The present study is descriptive in nature. The paper gives the details of work life balance practices adopted by the companies in India. These practices are more prominent in new economy organisations. The range of these practices varies across organisations and there is still a long way to go when work life balance practices become strategic HR initiatives in most organisations.

ORGANIZED RETAIL SECTOR IN INDIA – OPPORTUNITIES AND CHALLENGES IN PRESENT ASPECTS

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ABSTRACT

The Retail bazaar in India is booming beyond everyone's expectation. The Indian Retail sector has caught the world's imagination in the last few years. India's retail growth was largely driven by increasing disposable incomes, favorable demographics, changing lifestyles, growth of the middle class segment and a high potential for penetration into urban and rural markets. The organized retail sector accounts for 5 % which is expected to grow to 10 % by the end of 2011. A number of large corporate houses like Aditya , Bharti , Reliance ,Pantaloon ,Vishal ,Tata's , RPG, Raheja's and Piramals's have diversified to add retail to their sector portfolio. This study revolves around the opportunities and challenges faced by organized retail players in India. It was found that organized retailers see competition from the unorganized sector as their biggest challenge, followed by competition between organized retailers and the inefficiency of distribution channels, internal logistical problem and retail shrinkage.

AN EMPIRICAL EXAMINATION OF PERFORMANCE MANAGEMENT ON EMPLOYEE RETENTION

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ABSTRACT

Performance management has become an integral part of an organization's strategic initiative to align employee goals with its Vision and Mission. Performance management is imperative to ensure the sustenance and competitiveness of an organization in the modern day global knowledge economies. Effective management of employee performance coupled with a robust reward and recognition structure leads to higher employee productivity, engagement and consequentially higher levels of employee retention. Engagement and enablement are both important determinants of employee performance. Retention of key employees is highly critical in ensuring the long-term sustenance and success of a business enterprise. The key performers ensure a ready pipeline for effective succession planning, continuance of business plans while fostering a culture of organizational learning, knowledge dissemination and elimination of recruitment and learning costs. This study is based on the administration of a structured, non standard research instrument to a target group of 129 employees of a leading telecom player in India. The objective of this study is to establish the linkage of performance review, rewards and recognition with employee retention. The data garnered was subjected to partition analysis to identify the causal factors of employee retention and its linkages with organizational performance management systems. The research reinforces the importance of a robust performance management system in aligning employees with the organization's goals, resulting in superior business performance.

AN EMPIRICAL STUDY OF EFFECTIVENESS OF SALES PROMOTION ACTIVITIES IN A BANK

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ABSTRACT

The study analyzes sales promotion activities of a bank with the help of 115 respondents consisting of employees and existing customers of a private bank. Literature suggests that sales promotion is based on implementation of various consumer and trade sales promotion methods. Chi-square test revealed that the effectiveness of sales promotion activities is independent of demographic variables. Factor analysis indicated that there are four factors namely value offers, communication, attention and competition that determine effectiveness of sales promotion activities which are found to be significant in regression analysis. One sample t-test indicated that all sales promotion activities are statistically significant.

A STUDY ON OCCUPATIONAL HEALTH HAZARDS AMONG WOMEN BEEDI-WORKERS OF MURSHIDABAD DISTRICT IN WEST BENGAL

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ABSTRACT

Poverty, house hold food security and women's contribution to food and economic security have received attention for the last two decades. The contribution of the Muslim married women beedi-workers in Murshidabad district of West Bengal to the monthly total family income is significant. But, the beedi industry is unorganized in nature and the wage rate is very low. Therefore, the women beedi-workers have to sacrifice their lives to ensure the economic security for their families. They work harder as active beedi-workers as well as house makers. As a result, they fall in the category of high risk groups of tobacco related occupational health hazards. The present study depicts the picture of severity of occupational health hazards faced by the women beedi-workers of the district.

A PERCEPTUAL STUDY ON BUYING BEHAVIOR OF CUSTOMERS TOWARDS READYMADE GARMENTS

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ABSTRACT

Within the current marketing environment, the competition between products and services is becoming increasingly tough. Each producer of goods and services attempts to obtain a potential market share by making consumers believe that they have the answer to all their personal needs and desires. Analyzing and understanding the consumer and his behaviour is the cornerstone of success in marketing. It includes all the physical, mental and emotional processes and concerned behaviour which are observable before, during and after each and every purchase of goods and services. This make us compelling to understand, observe, record and react to such behaviour in case we want to have win-win strategy that matter for marketer and the customer both. The research report presented is based on the "Consumer Perception towards Garments". Through this study an attempt has been made to practically understand those emotional or rational appeals, which drive the purchase decision towards the readymade garments. Due to psychological nature of purchasing, which is increasingly becoming a part of consumer behaviour; it is crucial that manufacturers in the clothing industry become familiar with the perceptions and attitudes of the consumer. Clothing is likely to form an integral part in the enactment of social encounters and it is also seen as a very important channel of non-verbal communication. Within the context of this study, perceptions regarding branded clothing were tested. The need for information about the symbolic nature of clothing is crucial to demonstrating how perceptions are formed and interpreted in society. Some behaviour is not voluntary and is affected largely by environmental factors.

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Sd/-

Co-ordinator

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