



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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CHALLENGES AND OPPORTUNITIES OF TECHNOLOGY TRANSFER MANAGEMENT

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ABSTRACT

Today, technology has become so rich that many of the developing countries can't even afford to have all the facilities, It is admitted that these changes and takeovers affected economical, industrial, security, technical, cultural aspects of many countries in the world-wide age, only by gaining technological capabilities, power sources for competing with other countries could be gained. Therefore, to expand economical development of a country, it is the politicians and bureaucracy developing countries, duty to look after their respective countries economic problems by keeping in mind their technological gap with the industrial world which is a very dangerous matter and by use of their knowledge about all related policies; they should provide scope of technology for their country. In this paper, the meaning of technology transfer process in different stages of cycle of technology life, facilitating catch up, and technology diffusion, management of technology, spillover of huge political process of technology transfer and necessities it at national level of developing countries, have been discussed.

DETERMINANTS OF MARKET ENTRY STRATEGY CHOICE OF INDIAN FIRMS ON GCC SOIL

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ABSTRACT

Today, international business comprises a large and growing portion of the world's total business. Lately, the Gulf Cooperation Council (GCC) which comprises of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates has been an active player in world trade. The GCC countries are moving ahead rapidly with their economic integration efforts and introducing measures for economic liberalization. The enormous growth and profit potentials in these markets and the desire to survive the onslaught of global competition has prompted an increasing number of Indian firms to develop strategies to enter and expand into GCC markets. However, while such a move can no doubt leap lucrative rewards, it can also be rather perilous. The present paper provides insight on the different factors that affect the market entry strategies of Indian firms when entering the GCC market. Gaining insights into the thought process of Indian firms marketing their products in GCC market will help to understand and devise an appropriate market entry strategy by firms planning to enter the GCC market.

STUDENTS' PERCEPTIONS OF ACADEMIC STAFF SERVICE QUALITY IN ETHIOPIA: A CASE STUDY OF COLLEGE OF BUSINESS AND ECONOMICS, MEKELLE UNIVERSITY

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ABSTRACT

An attempt has been made in the present study to explore, analyze, and measure students' perception on their academic staff service quality in the College of Business and Economics (CBE), Mekelle University, as well as to identify the dimensions that determine the students' evaluation of service quality. Moreover, the relationship between service quality, student satisfaction, propensity to recommend and students switching intention was examined. A total of 287(out of 327 sample) students both from the day, summer, and evening academic programs were responding the SERVQUAL instrument. After the reliability and validity test, hypotheses were tested. Its finding revealed that students' expectation was not met; assurance, empathy, and outcome dimensions as the most predictors of students' overalls service satisfaction; overall satisfaction had positive significant impact on their propensity to recommend and switching intention; and assurance is rated as the most important dimension and tangible as the least important. The study also suggested that service assessment be repeated from time to time for continuous service improvement through cooperative venture between students and academic staffs. Generalization to the university as a whole may not be legitimate. This study provides insights into the measurement of administrative service perceptions.

MANPOWER REQUIREMENT OF MANUFACTURING INDUSTRIES: INPUT TO CURRICULUM DEVELOPMENT

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ABSTRACT

This study seeks to know the priority competency skills of manufacturing industries for an entry-level engineering job. Priority matrix index were used in gathering information from the target respondents. There were thirty-two respondents in the study, twelve Human Resource Managers and twenty Industrial Engineering Managers/Practitioners from the thirty-two manufacturing firms in the National Capital Region, Philippines. The resulted top six priority competency skills of the manufacturing industries are: 1. Leadership Skills, 2. Ability to see Big-pictures, 3. Problem Solving Skills, 4. Organization Understanding, 5. Coping Skills and 6. Technological Awareness and Understanding. Correlation analysis among the different competency skills was also conducted using statistics software called SPSS version 14. The correlation analysis reflected that problem solving skills and leadership skills as independent variables and the dependent variables are performance understanding, ability to see the big picture, systems thinking and understanding, and technological awareness. The identified priority skills were validated by the human resource manager of a top multinational company. Then, a self- assessment of the Industrial Engineering curriculum program in relation to the resulted industry priority skills was conducted which resulted to a skill gap analysis. Suggested actions were then identified in order to close the gap. Finally, the implication of this research will serve as benchmark in assessing other engineering curriculum of University X in order to increase the employability of the graduates.

A STUDY ON 3G & USB MODEM INTERNET SERVICES USERS IN CHENNAI

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ABSTRACT

In recent years, the Indian telecom industry has witnessed phenomenal growth conducive business environment, favorable demographic outlook and the political stability enjoyed by the country have contributed to the growth of the industry. India achieved the distinction of having the world's lowest call rates (2–3 US cents), the fastest sale of million mobile phones (1 week), the world's cheapest mobile handset (USD 19) and the world's most affordable color phone (USD 31). Telecom in real sense means transfer of information between two or more persons situated at distant places through radio electric signals. India's public sector telecom company BSNL is the 7th largest telecom company in the world. Reliance, Vodafone, Airtel, Idea, Virgin Mobile, Tata indicom, Aircel, Uninor etc is other major operators in India. Internet service providers adopt new technologies to provide the quality services to the customers and in view of that there are more advancement in the devices and modes of internet usage. To make sure the availability of internet facility, the internet service providers brought in wireless technology to uses internet on the move. Recently launched devices like USB modem have taken a very good place in the internet world and latest technology 3G is widely used by the wireless internet users. Thus in the near future every one can expect drastic changes in the internet world, which will create high impact on the human lifestyle. This paper studies the perception, expectations and satisfaction levels of customers towards the Wireless Internet facilities.

A RISK RETURN PERCEPTION OF SENSEX AND NIFTY STOCKS**C. RADHAPRIYA****PROFESSOR & HEAD****DEPARTMENT OF MASTER OF INTERNATIONAL BUSINESS****SNMV COLLEGE OF ARTS AND SCIENCE****COIMBATORE****R. ANITHA****SR. LECTURER****DEPARTMENT OF MANAGEMENT STUDIES****PPG INSTITUTE OF TECHNOLOGY****COIMBATORE****R. VIJAYAKUMAR****DIRECTOR****PPG BUSINESS SCHOOL****COIMBATORE****ABSTRACT**

Stock Exchanges are intricately interwoven in the fabric of a nation's economic life. Stock Market investments are preferred by most of the investors as, equity investment is perceived as the highest return potential avenue though it is considerably a risky venture. There are 23 recognized stock exchanges functioning in India, of which BSE and NSE are considered to be the most imperative exchanges as one can identify the booms and busts of the Indian stock Market through its indices SENSEX and NIFTY respectively. The stock markets witnessed sensitive activity in terms of various bulls and bear runs from early nineties especially during the financial year 2007-08. Stock markets touched the maximum levels and melt down to the least levels during this period. The collapse of the debt markets in 2007 was alarming in its speed and extent. SEBI's corrective measures in the months of July 07, October 07, November 07 and January 08 controlled the volatility. Though Risk and return are inseparable in stock market investments, it is vital to verify how much risk is appropriate to attain a required rate of return from investing in shares. This study is an attempt to educate the investors about the quantum of risk involved in attaining their desirable return. In this lines risk and return of stocks that are listed in BSE and NSE during the financial year 2007-08 were considered for analysis using CAPM and VaR. The study revealed that the proportion of losses exceeding computed VaR is the same for all the 30 BSE stocks but not the same for all the 50 NSE stocks.

PUBLIC-PRIVATE KEY PAIR MANAGED BY CENTRALIZED OFFLINE SERVER IN MISSION-CRITICAL NETWORKS

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ABSTRACT

Mission-Critical networks show great potential in assisted living system, automotive networks, emergency rescue and disaster recovery system, military applications, critical infrastructure monitoring system. To build a secure communication system in that network, usually the first attempt is to employ cryptographic keys. Cryptographic key management is challenging due to the things like unreliable communications, limited bandwidth, network dynamics, large scale, resource constraints in wireless ad-hoc communications. Public-Private key pair in Mission-Critical networks to fulfill the required attributes of secure communications, such as data integrity, authentication, confidentiality, non-repudiation and service availability. So we go for an Self-Contained Public Key-management scheme called Scalable method of cryptographic key management(SMOCK), which achieves almost Zero communication overhead for authentication and offers high service availability and also allows a mobile node to contain all of the necessary information for authentication locally. SMOCK provides a small number of cryptographic keys are stored offline at individual nodes before they are deployed in the network. The scheme allows a combinatorial design of Public-Private key pairs, to use good scalability in terms of the number of nodes and storage space. That means nodes combine more than one key pair to encrypt and decrypt messages.

CORPORATE SOCIAL RESPONSIBILITY IN INDIAN TEXTILE INDUSTRY

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ABSTRACT

India has one of the world's richest traditions of CSR (Corporate Social Responsibility). CSR is a concept that organizations, especially (but not only) corporations, have an obligation to consider the interests of customers, employees, shareholders, communities, and ecological considerations in all aspects of their operations. The ways in which a textile firm can fulfill its responsibility towards various parties are similar to those of firms in other industries, as is evident from the employees, shareholders, the government, customers, investors, suppliers, competitors, society, and environment. Burberry is an organization that strives to fulfill its social responsibility. It provides its employees with safe working conditions, fair policies regarding appointment and remuneration and ethical workplace standards. There is no bias towards age, gender, color or marital status in its employee policies. As part of its social responsibility campaign, Welspun have developed the concept of 5 Es – Enrichment of mind, enrichment of body, education, empathy, and empowerment of women. It undertakes several projects in each of these areas. Arvind Mills strongly believes that in participating in the development of the society, which helps in its development. It has developed an environmental policy with a view to protecting the environment from the negative effects of its operations. It strives for optimum utilization of energy, cotton and water. The initiative assumes significance as India is a developing country with an aspiring consumption drive and vast untapped markets, but appears to be largely divorced from emerging sensitivities on sustainable production processes, consumption, retail, policies and environmental hazards. India is a developing country with an aspiring consumption drive and vast untapped markets, but appears to be largely divorced from emerging sensitivities on sustainable production processes, consumption, retail, policies and environmental hazards. The sector is a big consumer of natural resources. Companies are becoming increasingly aware of their responsibilities towards the various stakeholders associated with them.

A STUDY ON EXCEPTIONAL AND OUTSTANDING HR PRACTICES IN AUTOMOBILE INDUSTRY

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ABSTRACT

Human resource management (HRM) can be viewed as core processes of the project oriented company, affecting the way the organization acquires and uses human resources, and how employees experience the employment relationship. Knowledge about HRM is produced by researchers and theorists who, through publishing their work in books and journals, construct knowledge in particular ways and in so doing frame the way HRM debates take shape in the academic and practitioner literatures. In most of the extant literature HRM is framed primarily in terms of large, stable organizations, while other organizational types, such as, those relying on projects as the principle form of work design, are marginalized in discussions about what HRM is and how it should be practiced. The aim of this paper is to provide an overview of past research on HRM in the context of projects, published in the project management, general management, and HRM literatures. We develop a model of what we see as the critical HRM aspects of project-oriented organizing, based on prior research and use it to structure the review. Finally we summarize what we see as the major shortcomings of research in the field of HRM in the project-oriented company and outline a research agenda to address outstanding areas of research on this topic.

A CONCEPTUAL FRAMEWORK FOR ORGANIZATIONAL COMMITMENT FACTORS

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ABSTRACT

Organizational commitment is the degree to which the employee feels devoted to their organization. This article highlights the importance and meaning of organizational commitment for effective performance of an organization. As we mostly base our concepts on our own perceptions, the meaning of organizational commitment, and its importance, differs from one person to another, especially when we originate from different religious and cultural backgrounds. The authors explain their concept of organizational commitment, and the Framework for various factors of organizational commitment which play a vital role to build organizational effectiveness. With the high costs involved in employee selection and recruitment, companies are increasingly concerned with retaining employees. Generating employee commitment is an important consideration for large and small organizations.

WOMEN'S SUSTAINABILITY THROUGH SHGs-BANK LINKAGE PROGRAMME - A STUDY OF CHITTOOR DISTRICT IN ANDHRA PRADESH

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ABSTRACT

In order to enhance the economic and social sustainability of women, and ultimately economic development of the nation, the importance of utilization of female labour force has now been well recognized. Every possible effort is made to strengthen the status of women particularly those in rural areas through the promotion of self-help groups among women and through their collective activities, their economic, and social sustainability is sought to be achieved. This research paper is completely based upon the primary data collected from the DWCRA/SHG Members in Chittoor District of Andhra Pradesh. It focuses on the motivation of the SHG members by different resource persons in various revenue divisions of Chittoor District to join the SHGs, savings mobilized by the DWCRA/SHG women in different revenue divisions of Chittoor district along with the average levels of savings, internal loans transacted from the year when the group activity was begun by the respective SHG up to December 2009, SHG-Bank linkage programme in the study area, the utilization of SHG-bank linkage loans by the members in different revenue divisions of Chittoor district and the value of assets of different types such as family comforts, agricultural assets including landed property, livestock assets and financial assets such as LIC policies, bonds etc., possessed by the DWCRA/SHG member households before they became the members of the DWCRA/SHGs.

EMOTIONS: A TACTICAL DEVICE IN NEGOTIATION STRATEGY**SHANWAL, V.K.****HEAD****DEPARTMENT OF SOCIAL SCIENCES****SCHOOL OF HUMANITIES & SOCIAL SCIENCES****GAUTAM BUDDHA UNIVERSITY****GREATER NOIDA, GAUTAM BUDH NAGAR -201 308****SINGHAL, N.****ASST. PROFESSOR****DEPARTMENT OF SOCIAL SCIENCES****SCHOOL OF HUMANITIES & SOCIAL SCIENCES****GAUTAM BUDDHA UNIVERSITY****GREATER NOIDA, GAUTAM BUDH NAGAR -201 308****ABSTRACT**

Equilibrium is the law of nature and human disposition is no exception to it. Every person attempts to maintain balance in his life but because of the modern life, words like stress and conflict have entered into our daily routine vocabulary. It's a proven fact that conflicts can create turmoil which has a detrimental effect on our physical as well as mental health. Negotiation is one of the most effective defence-mechanism to resolve various conflicts. Negotiation is a composite of cognitive and emotional activity. The negotiators undergo a myriad of experiences and at the same time, face the challenge of keeping one-upmanship. In the process they have to take into account their own preferences and limits while simultaneously trying to monitor and check the opponent's behaviour. Besides this they have to constantly look for loopholes in the opponent's armour. This makes the process all the more complex because the negotiator has to keep on devising changes in the predetermined tactics and the strategy. This study is to identify different approaches which aim at deliberate and target-oriented positioning of the involved parties as well as ascertain the dynamics involved in decision-making process. And how this results in eliciting desired responses. The endeavour is to propose a model that creates the most beneficial outcome without disturbing the equilibrium.

JUDICIAL CONSUMER DISPUTES REDRESSAL AGENCIES UNDER THE CONSUMER PROTECTION ACT, 1986

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ABSTRACT

The enactment of the Consumer Protection Act, 1986, a milestone in the history of socio-economic legislation in India, has considerably consolidated the process of consumer protection and has given rise, during the past few years, to new consumer jurisprudence. The act introduced a three-tier quasi-judicial consumer disputes redressal mechanism at the district, state and national level for dispensing inexpensive and time-bound consumer justice. In this article the authors discussed about the statutory powers and jurisdiction of the three redressal agencies along with the details about the cases disposed by the redressal agencies.

VIRTUALIZATION- UNLOCKING HIDDEN CLOUD CAPABILITIES

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ABSTRACT

Virtualization is quickly becoming a vital technology across all parts of the IT environments since last couple of years. Virtualization is now in use across nearly all enterprises, and future plans to move some applications to Cloud Computing, because cloud computing will just compound the problems of virtualization or we can say both technologies are catalyzing each other. The similarities in both strategies are like both helps to reduce the size and control the expansion of data center to reduce the cost of hardware, power and cooling, space, management and disaster recovery but their initial and ongoing costs are differ. This paper aims at addressing some of these doubts about the need for virtualization in a cloud computing context. Our study concentrates on, if virtualization really helps to make the cloud better or both the technologies are making the work of IT industries complex. This paper also focuses on the benefits of using virtualization with cloud computing and its growth rate in the market.

THE APPLICATION OF REVISED BLOOM'S TAXONOMY FOR JAVA PROGRAMMING ASSESSMENT

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ABSTRACT

Learning of Java programming is a challenge for undergraduate students, particularly with application and analysis levels. A study has been conducted in this regard to analyse the learning difficulties of Java programming in six cognitive levels of Revised Bloom's Taxonomy (RBT); Remember, Understand, Apply, analyse, evaluate and create. Multiple Choice Questions (MCQs) have been constructed according to RBT from the subject of programming paradigm of undergraduate Computer Science and Engineering (CSE), affiliated colleges of Anna University, Chennai. 220 responses were received from four engineering colleges. We analyzed the answers provided by the students. The results show that the higher order skills (analyse level) is harder than the lower order skills (Remember, understand and apply) of Revised Bloom's taxonomy. Further, students feel that the concurrent programming (init-v) of Java is more difficult to learn when compare to the Object Oriented Programming (OOP) -fundamentals (unit-I), OOP-Inheritance (unit-II), Event driven Programming (unit-III) and generic programming (unit-IV).

A STUDY ON THE EFFECTS OF MERGER & ACQUISITIONS IN THE INDIAN BANKING INDUSTRY

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ABSTRACT

World over mergers and acquisitions have been happening at a furious pace. The various motivations such as synergies and access to new markets that can be achieved faster through merger and acquisitions than through normal expansions is what is accelerating the drive to adopt this strategy. There are numerous benefits associated with mergers and acquisitions and the financial and strategic management perspective is to be analyzed from several bases. Therefore the banking industry structure, the evaluation of financial implications before and after mergers and the change in share prices after the strategic announcement are studied in this paper. Event study techniques such as CAR and t-test have been used to study the effect of mergers and acquisition along with EVA and Ratio Analysis to understand the financial implications before and after the event. The idea that mergers and acquisitions produce synergies over a long run is supported by the study however it alone cannot ensure that the organisation remains profitable.

A STUDY OF CREATION OF INNOVATION AND INCREASING SERVICE QUALITY IN COURIER INDUSTRY OF INDIA BY APPLYING MCRM TOOLS AND APPLICATIONS

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ABSTRACT

Customer expectations play a vital role in evaluating quality and performance of service. Courier Industry of India is facing severe challenges from Internet enabled tools like electronic mails and there is need to explore new methods to ensure its survival. The purpose of our study was to reveal the expectations of the customers from the courier service providers and to create innovation and increase service quality by applying mCRM applications. The parsimonious 24-item five-dimensional scale consisting of SERVQUAL variables of physical attributes, reliability, personal interaction, problem solving and, policy were used to analyze the customer perceptions. The findings exhibit a close interdependence and correlation of all the factors used in the SERVQUAL variables. It illustrates the ability to use mCRM as a useful managerial tool to build customer relationships in courier services in India.

RELATIONSHIP OF FII INFLOWS WITH SPREAD OF STOCK MARKET INDICES IN INDIA**SILKY JANGLANI****LECTURER****INDORE INSTITUTE OF COMPUTER APPLICATION
INDORE****DEEPAK AGRAWAL****READER****INDORE INSTITUTE OF SCIENCE & TECHNOLOGY
INDORE****DHEERAJ NIM****LECTURER****INDORE INSTITUTE OF SCIENCE & TECHNOLOGY
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A major development in our country post 1991 has been liberalization of the financial sector, especially that of capital markets. Our country today has one of the most prominent and followed stock exchanges in the world. Further, India has also been consistently gaining prominence in various international forums, though we still have a long way to go. Developing countries like India are generally capital scarce. So they borrow money from the foreign countries by the way of Foreign Direct Investment & Foreign Institution Investors. The paper is based on the data of four years of from April 2006 to March 2010. The values of FII inflows and the spread of S&P CNX Nifty and BSE Index is taken up. The Chi Square test is applied to find the dependency between the variables and the correlation is calculated for analyzing the degree of relationship between the two variables. The paper suggests that the FIIs does not explains the discrepancy in the spread value of stock market indices and the degree of correlation lies between the range as low and moderate. Psychology plays an important part in driving FIIs inflows in the country. It is because of the volatile nature of investors' sentiments that FIIs are tracked so closely. It would not be prudent to drive away foreign investors from investing in our country.

ROLE OF PANCHAYATS IN RURAL WATER SUPPLY AND SANITATION: A CASE STUDY OF WEST BENGAL

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ABSTRACT

Safe Drinking Water and Sanitation facilities are the basic components for human development. The state government cannot deny its responsibility to provide safe drinking water and sanitation facilities to the rural people. In this paper an effort has been taken to assess the performance level of the State of West Bengal in providing such basic amenities through effective management of the panchayats. Data analysis reveals that a majority of rural households in West Bengal is under the coverage of safe drinking water. But the provision of sanitation facilities to the rural people in most of the districts is not upto the mark. Moreover, we observe the lack of health consciousness among the rural poor people. This is reflected by their practice of usually non-using sanitation although it is available at the household level. Hence, supply of sanitation materials to the rural people is not the only solution. The proper sanitation lies in its effective management in organizing sanitation drive towards raising the level of social consciousness.

MULTIPROGRAMMING AND REAL TIME SYSTEMS: FUNCTIONAL REQUIREMENTS

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ABSTRACT

Designing a multiprogramming operating system is still a major consideration for system designers. Multiprogramming operating systems support concurrent execution of tasks, sophisticated form of memory management and file management. These are the basic requirements for a multiprogramming operating system and impose additional penalties on the system. There always exists a trade-off between plenty of capabilities vs. system complexity. Therefore, these contradicting aspects must be carried out carefully. To reduce system complexity and additional overhead, an environment specific multiprogramming system can be designed. Another solution is to design a giant system incorporating almost all capabilities of multiprogramming leaving activation of specific capability on user's choice at system startup time. In this paper all these aspects are deeply discussed in the light of POSIX (Portable Operating System Interface) standard 1003.1 which defines the basic functions of UNIX operating system, its real-time extensions POSIX 1003.1b for prioritized scheduling, enhanced signals, IPC primitives, high-resolution timer, memory locking, synchronized I/O, asynchronous I/O, contiguous files and POSIX 1003.1c for creation of threads and management of their execution. This paper begins with the requirements for a generic multiprogramming operating system and latter concentrates on an environment specific multiprogramming operating system; Real-Time operating system. The processor scheduling, process communication and synchronization mechanisms, event notification and software interrupt and memory management for a real-time operating system are discussed. The functional requirements have been contraindicated.

A JOURNEY FROM CONSUMER SATISFACTION TO CONSUMER DELIGHT: CASE STUDY OF AN INDIAN PRIVATE SECTOR BANK

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ABSTRACT

The banking industry in India has witnessed a rapid growth coupled with intense competition. The forces of economic change, coupled with advancements in technology prompt banks to rethink their use of traditional ways and begin thinking of devising ways in which they can not only satisfy rather delight their customers. Capturing and keeping a customer is a great challenge. The marketer is faced with a challenge as to how to create a service package, which wins over the customers and assures their loyalty. This can only be done when the marketer is armed with the knowledge of what satisfies and delights the customer. The present study is a case study which focuses on the journey from consumer satisfaction to consumer and how far have they been successful in reaching their goals.

MODELING NIFTY VOLATILITY USING GARCH

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ABSTRACT

Statistical volatility of an asset during a period is defined as the variance of asset returns over that period. Unlike price of an asset, volatility is not directly observable. Moreover the volatility of an equity or an index can vary with time. Consequently modeling volatility of an equity or an index is a challenging problem. Accurate assessment of volatility of an index or an equity is important for option pricing and portfolio management. In this paper we measure the volatility of S&P CNX NIFTY, the leading Indian benchmark Index, during the period 1st April 2001 to 31st March 2011. Robert Engle introduced the idea of modeling time varying volatility by introducing the concept autoregressive conditional heteroscedasticity (ARCH). An advanced version of this model is the generalized ARCH or GARCH model. We use GARCH model to estimate the volatility in the daily NIFTY returns during the last ten financial years, during which the Indian and global equity markets witnessed great fluctuations. The fitted GARCH model reveals that during the last ten financial years the most volatile period seems to be from 1st week of June 2006 to 1st week of November 2008. Volatility in NIFTY daily returns seems to have increased drastically since June 2006.

BANKING IN JAMMU AND KASHMIR: AN OVERVIEW

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ABSTRACT

Banks continue to play an important role in the economic environment. Historically, banks have played the role of intermediation between the savers and the investors. Besides transforming resources from savers to investors, these instruments enable allocation of risks and reallocation of capital to more efficient use. Bank credit to productive sectors of the economy has a critical role in sustaining the growth process. This research paper provides a complete look about agency-wise number of banks branches in Jammu and Kashmir, banking development over the years in J & K, agency-wise business performance of all scheduled commercial banks in comparison with all India level, banking profile with their business position in districts, business performance of central cooperative banks. And suggest suitable measures to overcome the problems. Significant part of the study depends on secondary sources. But information has also been obtained from primary sources which include interviews, comments, observations, opinion, notes, etc. of the persons concerned with the banking in Jammu and Kashmir. Banking is an instrument of economic growth in the state of Jammu and Kashmir and has contributed a lot in developing the economy. The role of banking services is overwhelmingly recognized in the equitable growth process. The banks have a direct bearing on poverty alleviation and unemployment reduction. Thus banking is the best way to fight the evil of unemployment.

SELF HELP GROUPS: AN INTEGRATED APPROACH OF EMPOWERMENT FOR SHE ENTREPRENEURS

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ABSTRACT

Women's empowerment is a full participation on the basis of equality in all spheres of society, including participation in the decision making process and access to power; of course these are fundamentals for achievement of equality, development and peace of nation. In India Self Help Group plays vital role in empowering women. Indian women have adequate potential sparks which can be well fanned into flames with necessary guidance and training. Women can be brought to live in par with men in all spheres of human life in our society. Therefore as group oriented model, SHG's in India can be evolved as mechanism for women's development and collective empowerment through improvement in both 'condition' and 'position' in India. This has developed many women entrepreneurs in India. These She entrepreneurs are engaged in food production, jewelry making, embroidery work, tailoring firms, play schools, sanskar varg and even small day care centers. Many of she entrepreneurs are become joint entrepreneurs and run grocery shop, garment shops, hotels. This conceptual study was undertaken to observe the empowerment of women to be an entrepreneur as she has main problem of funds and moral support. Self Help Group is an integrated approach for the women and by the women. Self Help Groups are currently being promoted as key strategy for simultaneously addressing both poverty alleviation and women empowerment where financial service provision leads to setting up expansion of micro enterprises, there are a range of potential impacts. It is in this context that this paper makes an attempt to underscore some experiences of women entrepreneurs in a country like India and to put forth challenges that women face in wake of globalization and role played by SHG's.

MULTILEVEL DETERMINANTS OF DROP OUT AT ELEMENTARY LEVEL IN INDIA

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ABSTRACT

Education has been used as a powerful means to exclude certain group of population from participating in the mainstream trajectory development. Thus Inequality in access to education emerges as one of well-known dimensions of social exclusion in India. In spite of strong government commitment incidence of drop out is the major deterrent in Universal retention and thus makes the goal of universal elementary education an elusive one. The present study attempts to explore the patterns and determinants of drop out at Elementary Level in India. This paper tries to address some specific questions such as: What is the level of drop outs and its extent among various social groups (S.C, S.T and Gender)? What is the pattern of regional variations in drop outs and its incidence across various social groups? What are the various household and institutional factors responsible behind drop outs? The incidence of drop out is not an isolated event rather a process embedded within the socio-economic condition of the household and the institutional set up where a particular child belongs to. Social exclusion thus is related to lack of access to services and goods offered by society. Although State entails to provide services to all without any discrimination yet many are left without access to and utilisation of resources on account of the fact that social and religious groups appear to accentuate social exclusion by denying certain opportunities pertaining to social and religious practices and access to educational services. While explaining determinants of drop out, this study instead of taking account the off-repeated frame work of child labour-poverty debate gives more emphasis on others institutional factors (provision of various component of educational infrastructure) which gel along with household factors to explain drop out and its extent. Hence the present study brings most of the household level and institutional determinants of drop out in a single frame. It uses data from MHRD (2007-08) and District Information System for Education (2007-08). The study explores that the incidence of drop out is still widespread in India and the States having incidence of drop out more than national average, such as, West Bengal, Bihar, Jharkhand and Orissa and some of the North-Eastern States reflects a characteristic pattern forming a contiguous belt. States with high dropouts do reflects poor performance across various parameters of human development. Thus inequality in access stands to be the most important mechanism explaining the dynamics of social exclusion in India.

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If you have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator