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PRICE EFFECT IN DHAKA STOCK EXCHANGE OF CROSS-LISTING IN CHITTAGONG STOCK EXCHANGE

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ABSTRACT

While there are a quite a large number of researches on international cross-listing, a few studies have been made on domestic cross-listing. This paper examines the impact of domestic cross-listing on stock prices. The sample consists of 30 companies that are traded in Dhaka Stock Exchange (DSE) and had listed in Chittagong Stock Exchange (CSE) during the period 1995-2000. Using event study methodology, average abnormal returns (AAR_t) and average cumulative abnormal returns ($ACAR_t$) are calculated considering 61 days as event window (-30 days to + 30 days around the event day $t = 0$), with the different companies listed in CSE in different dates. The hypothesis of the study is whether the cross-listing of DSE stocks in CSE have positive effect on their prices in DSE. This paper provides evidence that the cross-listing of a particular share in CSE has a positive impact on price of that particular share in DSE. As there are many companies those are traded in DSE and yet to be listed in CSE, this study could convey very important information to the management of those companies. Again the policymakers can set the stage for this cross-listing and harness the related benefit of shareholder's wealth maximization.

STUDY OF SHOPPER'S ATTITUDE TOWARDS PRIVATE LABELS IN DUBAI

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ABSTRACT

The present study is analysing the Shopper's attitude towards the private Labels in Dubai. It finds that the deciding factors like quality, durability, freshness of the content, shelf life and provisions for exchange etcetera play a major role in influencing the shoppers to choose a particular brand. Pricing is the only strategy that seems to be working out in favor of the store brands in Dubai, as of now. 41 percent of the shoppers have cited cheaper prices as the sole reason they purchase store brands. There are only two retail giants offering store brands pertaining to Electronics – First 1 (Carrefour) and Lulu Electronics. Spinneys offer maximum range for bakery goods and yet does not make relatively that great revenue for its store brands. For clothes, as well, there are only two retail giants offering store brands namely – N1 (Carrefour) and Lulu Clothes. Factors like proximity of the retail stores or the strategic location seems to offer more footfalls to the retail stores like in the case of Lulu Hypermarkets that are in densely to heavily populated resident areas of Dubai. Carrefour owns the maximum store brands for a single retailer in Dubai. It offers 8 store brands namely – Carrefour, Carrefour 1, Carrefour discount, Carrefour kids, First 1, N1, Carrefour Bio and Carrefour Light. All of Union Co-op stores' store brands have ranked as the best sellers barring a few products, a rare feat for any retail stores considered as part of the thesis in Dubai. Although Choithrams offers only two store brands, they both are among the best sellers for their retail chain. There is not much option between store brands when it comes to the kids segment. Segments like sports equipment, home needs like plumbing equipment, are untapped by all the retailers in Dubai except for Carrefour. Shoppers seem to be drawn towards retail stores for discounts as the products offered under a discount are purchased by 59 percent of the respondents of the survey. 57 people think that the store brands meet their expectations in terms of factors like 'value for money', 'quality/durability', 'after sales service/provision for exchange', 'shelf life' and the store brands competitiveness with the main stream brands in terms of them being 'trendy/comfortable'. 51 people out of the 100 shopper's surveyed state that they wish to recommend the store brand to friends and relatives. 63 shoppers who were surveyed have expressed the view that they believe there is enough room for overall improvement of a store brand. For a store brand to be successful, it is not only essential that the product offer value for money but also that it be competitively priced when compared against the main stream, already established premium products.

FACTORS INFLUENCING INDIVIDUAL INTRANET USAGE: A LITERATURE REVIEW

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ABSTRACT

While the intranet has been significantly matured since its first inception in the mid 90s, studies addressing on the determinants of usage at the individual perspective has been very scarce. To this effect, this paper presents a review of the extant literature on factors that influence individual usage of intranet. Four groups of determinants were found to be influential are organization factors, technological factors, individual factors and environmental factors. The findings of this review should be useful for researchers intending to investigate the topic. The variables identified in the study can be empirically tested in diverse intranet implementation setting using either quantitative, qualitative or mixed method approach.

THE BRANDING OF A COUNTRY AND THE NIGERIAN BRAND PROJECT

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ABSTRACT

Country branding is about using strategic marketing to promote a country's image, products, and attractiveness for tourism and foreign direct investment. Country branding implies that countries behave, in many ways, just like brand. They are perceived in certain ways by large groups of people both at home and abroad; they are also associated with certain qualities and characteristics. Country branding is therefore a vital tool with the aim of positioning the country internally and internationally as a good destination for trade, tourism and investments. This paper discusses the concept of country branding, the relevance of country's branding and how to build a country's brand. It examines the role of country of origin, culture and brand auditing in country's branding. It also takes a look at the four dimensions of state branding and the country brand project of three countries; Spain, South Africa and Nigeria. Finally, it made suggestions on how Nigeria could achieve a successful branding.

THE RELATIONSHIP BETWEEN THE INTERNAL AUDIT FUNCTION AND CORPORATE GOVERNANCE: EVIDENCE FROM JORDAN

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ABSTRACT

This study aims to analyze the relationship between internal audit function and corporate governance. The sample was selected randomly, Results based of responses from questionnaire sent to chief audit executives, internal audit supervisors, internal auditors, assistant auditors. With respect to the internal audit function's relationship with corporate governance, threats identified include: using the internal audit function as a stepping stone to other positions; having the chief executive officer (CEO) or chief finance officer (CFO) approve the internal audit function's budget and provide input for the internal audit plan. With respect to the relationship with the audit committee, significant threats identified include CAEs not reporting functionally to the audit committee; the audit committee not having sole responsibility for hiring, dismissing and evaluating the CAE; and not having all audit committee members or at least one member qualified in accounting; audit committee not holding the required number of meetings, according to the instructions of governance in Jordan. Also the study found that internal auditors in Jordan did not do professional development; as stated in the standard -1230 professional development and they have lack of knowledge about the standards and raising the threat of the internal audit function.

PROPOSED FRAMEWORK FOR IMPROVING THE PAYMENT SYSTEM IN GHANA USING MOBILE MONEY

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ABSTRACT

In recent times, the National Communication Authority's (NCAs) figures suggest that there has been tremendous increase in the number of people who use mobile phones in Ghana. Majority of these subscribers basically use their phones for making calls, sending text messages and surfing through the internet. With the increase in the number of mobile users, the number of unbanked still remains significantly high. This problem led to the introduction of Mobile Banking by some of the Mobile Network Operators (MNO). The aim was to reduce the number of unbanked, reduce the amount of time wasted in the bank during transactions, and to make it easier for relatives to remit to their families back at home. However, there is no framework to guide interoperability, no legal framework to protect both customers and MNOs who provide these services, and a low level of interest is shown by subscribers. This paper therefore seeks to propose a framework that will improve interoperability, protect customers and service providers, improve general subscriber interest, and help bring more services onboard the Mobile Banking market.

A COMPARATIVE STUDY ON PUBLIC SECTOR BANKS (VS) PRIVATE SECTOR BANKS (A CASE STUDY ON STATE BANK OF INDIA, CANARA BANK VS CITY BANK, ICICI BANK)

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ABSTRACT

In recent years the Banking Industry has been undergoing rapid changes, reflecting a number of underlying developments. The most significant has been advances in communications and information technology, which have accelerated and broadened the dissemination of financial information while lowering the costs of many financial activities. Public Sector Banks and Private Sector Banks play an important role in economic development of the country. These are banking financial institutions and they are also social organizations rendering savings, investments in the form of deposits and security and providing their needful helps to the society members to borrow loans at affordable interest rates. Public Sector Banks and Private Sector Banks have had the distinction of being recognized as banking institutions, which provides satisfying services to its customers or account holders. As a result of this the customers expect the best of services from the banking institution. This article focuses on how far Public Sector Bank Vs Private Sector Bank is doing their business in a banking industry after liberalization and banking reforms. And what is the impact of functioning of their banking operations due to the competition in banking industry. How far Public Sector Banks or Private Sector Banks are successful in facing these challenges? What are the trends observed in the performance of Public Sector and Private Sector Banks? This article is a modest effort to compare public and private sector banks on the basis of major parameters. With Reference to State Bank of India, Canara Bank (Vs) CITY Bank, ICICI Bank.

DATA MINING APPLICATION IN TRANSPORT SECTOR WITH SPECIAL REFERENCE TO THE ROAD ACCIDENTS IN KERALA

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ABSTRACT

Data mining is widely applied in business applications including market segmentation, customer profiling, fraud detection, evaluation of retail promotions, credit risk analysis insurance policy, and in some military operations. The authors make use of the various concepts for analyzing and deriving the data with regard to the occurrence of accidents, death rate, injuries in relevance to transport of Kerala by both objective and subjective methods. Analysis is performed using LISp-Miner which is an academic project for support research and teaching of knowledge discovery in databases.

RURAL MARKETS-A NEW FORCE FOR MODERN INDIA**RICHARD REMEDIOS****PRINCIPAL****S.V.E.T. COMMERCE & MANAGEMENT COLLEGE****SARU SECTION ROAD****JAMNAGAR****ABSTRACT**

Research firms have started conducting surveys, academicians published papers and business had made inroad on the area called rural market. The word on everybody lips are - "The real India lives in the village". Rural Marketing is not an uncommon psychology anymore. There has been a radical change in the way marketers are framing their strategies for rural parts of India. It is startle-ting to point out here that Rural Marketing has witnessed unprecedented growth with increasing purchasing power of the people living in rural India. Consumers hailing from these parts are unquestionably growing "fashionable" in their taste. The present research paper consists of the study understanding emerging trends in Rural Marketing in Indian context. India being a developing economy has opened-up flood gates for ample opportunities for producers and marketers to tape and explore potential consumers living in rural India. For understanding the different trends surfacing in the area of rural marketing, I have heavily relied on secondary data comprising of articles from the pages of newspaper, magazines and periodicals. Different business websites have been good source of information for drawing clear-cut picture of rural marketing. In Present paper researcher has focused on the changing face of rural India from the eyes of marketer's perspectives as the Indian Rural Market is extremely fragmented, having small number of players on the seller's side and large number of player on the buyer side.

ASSESSMENT OF TRAINING NEEDS AND EVALUATION OF TRAINING EFFECTIVENESS IN EMPLOYEES OF SELECT ITes COMPANIES AT BANGALORE

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ABSTRACT

The ITes industry, which is a rapidly growing industry in India, is not an exclusive of the industry affected by the Innovative HR trends, moreover it is the mainly the cause and effected industry for the innovations in HRM. It is necessary to upgrade and restructure every time to withstand and face the situations. Training is one such instrument which can be used to upgrade. Training is the process of acquiring and improving the skills, knowledge, and attitudes required for job performance; it is an investment an organization makes in itself. While training can take many forms, the desired end is generally the same: improved performance of job-related tasks. Further, the quality of the training output is only as good as the training data input. The purpose of evaluating training is quite simply to establish whether the training objectives have been met and, if so, whether this has resulted in solving the problem addressed by those objectives. This can be done with the help of various techniques and the choice of the suitable technique is dependent on the nature of the organization and area of training. It concludes that training is only a comma not a full stop. Training is an investment not an expense. Despite any recession, it should be maintained, as a continuous process to ensure organizations has to remain competitive and productive.

JOB HOPPING AND EMPLOYEE TURNOVER IN THE TELECOM INDUSTRY IN THE STATE OF TAMIL NADU

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ABSTRACT

This research titled "A Study of Job Hopping and Employee Turnover in the Telecom industry in State of Tamil Nadu" is an attempt to understand the problems from the perspective of the organization and its employees. It aims to identify the factors for job hopping in the Indian environment more specifically to the State of Tamil Nadu (India), in the telecom service industry. This phenomenon deserves an in-depth study to ascertain the elements that initiate, sustain and aggravate job hopping. The functional and dysfunctional aspects of the phenomena have also been probed and studied. This industry has been part of India's growth story and continues to occupy the primary attention of job seekers and professionals for career advancement and hence was considered as a choice for undertaking the study. The State of Tamil Nadu (India) was identified to confine the study to a manageable boundary to ensure effectiveness, validity and reliability. The research efforts were directed to build up a body of primary knowledge based on inputs collected from the research participants and takes note of the internal and external factors that impact the decision of job hoppers.

GROWTH AND RESPONSE OF AGRICULTURE TO TECHNOLOGY AND INVESTMENT IN INDIA (A STUDY OF POST GLOBALIZATION PERIOD)

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ABSTRACT

Agriculture plays the important role in the development of the country. A large number of studies reveal that the agricultural development during the post independence period has not been very smooth rather it has been highly variable in terms of growth of output and its contribution to the national income. The variability is attributed to a large number of factors. The factors which have been identified for agricultural growth mostly related to the policies with reference to investment and technology. The growth and response of agricultural variables of yield, production and contribution to GDP are analyzed with linear and exponential growth measures and the use of production function taking bivariate and stepwise regression analysis. The results show that there is an increase during the period with a declining rate. The three variables respond significantly i.e., irrigation, power consumption and fertilizer used to agricultural GDP, production and yield.

DAY OF THE WEEK EFFECT IN INTERNATIONAL MARKET: A CASE STUDY OF AMERICAN STOCK MARKET

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ABSTRACT

The main purpose of this study is to find out the impact of the days of week effect on international stock market. For these purpose seven countries indices are chosen which cover two continents. Leven test, Robust test and independent student t- test are used for this purpose. Leven test statistics shows there are no differences in the volatility of county indices' returns across the days of the week. Robust test and t test statistics shows that majority of companies have insignificant difference between mean return of days of the week.

STOCHASTIC BEHAVIOR OF A TWO UNIT SYSTEM WITH PARTIAL FAILURE AND FAULT DETECTION

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ABSTRACT

In the present paper we proposed and analyzed a two unit (identical units connected in parallel and both are in operative mode) operative system with the concept of repair to the partially failed unit and fault detection of the completely failed unit to decide whether the failed unit needs repair or replacement. The failure time of an operative unit to partial, partial failure to complete failure and operative to complete failure is assumed exponentially distributed with different parameters. The fault detection time, repair time of complete failure and replacement time are assumed a general distribution but different parameters. The reliability analysis of this model has been carried out by using regenerative point technique.

SURVEY OF NEWRENO AND SACK TCP TECHNIQUES PERFORMANCE IN PRESENCE OF ERRORS FOR HIGH SPEED NETWORK

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ABSTRACT

Degradation of the performance of TCP because of errors in transmission media has always a Key area of research. In recent years, the demand for network bandwidth is growing due to increase in global population of internet and verity of application. Optical data communication has been acknowledged as the best solution to meet the present bandwidth requirement of users and supporting future network service. Optical fiber give higher throughput and bandwidth but when large network (like, internet's connection undersea over the world) and errors in transmission media at a time same congestion problem as copper wire. To solve such problem require improving TCP protocol. So, in this paper attempts to study, simulate and analyze the most improved version of TCP (SACK TCP and Newreno TCP) base on Go-Back-N and Selective Acknowledgment in Presence of Errors in High Speed Network.

A STUDY OF INDIAN BANKS WITH REFERENCE TO SERVICE QUALITY ATTRIBUTES AND CUSTOMER SATISFACTION

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ABSTRACT

Indian Banking Industry is having cut-throat Competition after the LPG (Liberalization, Privatization and Globalization). To face the Dilemma, Bank should understand the importance of customer and focus on service quality as much research done to understand correlations in customer satisfaction, Loyalty and Profitability. Moreover in this era, No bank can afford to lose a customer especially due to dissatisfaction. So it is a need of the day that every bank has to recognize relationship between customer satisfaction and service quality to survive in the Banking Industry. This study attempts to identify and measure relationship of service quality attributes (of SERQUAL Model) and customer satisfaction in Retail Banking.

PREDICTING CONSUMER BUYING BEHAVIOR USING A DATA MINING TECHNIQUE

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ABSTRACT

Consumer is the most essential source of revenue for business organizations; therefore his behavior is of significant importance for achieving market survival and financial prosperity. Consumer buying behavior is a complex phenomenon, which is comprised of a bundle of decision making processes, economic determinants and market stimuli. Data mining involves extracting interesting patterns from data and can be found at the search of the Operational Research (OR), as its aim is to create and enhance decision support systems. Traditional OR methods linear programming, quadratic optimization, genetic algorithms and concept based on artificial ant colonies. Data mining application domains ranges from credit risk, marketing and fraud detection to counter-terrorism. In all of these, data mining is increasingly playing a major role in decision making as well as in consumer buying behavior. This paper outlines the upcoming trends and challenges in data mining and identifies a technique to predict consumer purchase patterns.

PERFORMANCE ANALYSIS OF VALUE STOCKS & EVIDENCE OF VALUE PREMIUM: A STUDY ON INDIAN EQUITY MARKET

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ABSTRACT

The superiority of value stocks over growth stocks and presence of value premium has been analyzed by many academicians in equity management, but most of the research on value and growth phenomena is based on the data from US stock markets. Superiority of value stocks over growth stocks has also been indicated in Non-US markets (Louis K.C. Chan and Josef Lakonishok (2004) & by Peter Oertmann (1999) who investigated 18 stock markets and indicated that value investment strategies have outperformed all equity markets. Satneet K. Sabharwal & Timothy Falcon Crack (2005) have found inconsistent results from other markets. The present study examines the performance of value stocks in Indian equity market and the evidence provides that investing in value stocks has not been much fruitful here however low price-earnings ratio stocks give better and consistent returns.

STAR RATING FOR INDIAN BANKS WITH RESPECT TO CUSTOMER SERVICE

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ABSTRACT

Reserve Bank of India has so far appointed five committees on customer service in order to ensure quality service to Indian banking customers. 'Committee on customer service in banks' under the chairmanship of Shri Damodaran recommended star rating for customer service in Indian Banking industry. This article focuses on the levels and lacunas in customer service provided by Indian banking industry today. Star rating is being applied to colleges, restaurants, hotels, movies, refrigerators and air conditioners. Star rating for banking industry with respect to their customer service is very much necessary to distinguish the quality service providers from the profit-mongers. BCSBI - Banking Codes and Standards of India, formed as an independent and autonomous body by RBI in 1993 is already entrusted with the responsibility of enforcing quality service in banks. BCSBI can be rightly assigned with the responsibility of fixing standards and processing of applications for star rating of banks. In many branches it was found by the Damodaran Committee that there was no helper in "May I help you" counters. All such service approach absent banks can be grouped under zero star rating and where they will be looked down by the banking community and forced to improve service quality. Star rating of banks on the basis of level of customer service can definitely create customer centric culture among Indian banking industry. Customers who want premium services and are willing to pay accordingly can easily identify and approach such banks.

ROUTING OF VLSI CIRCUITS USING ANT COLONY OPTIMISATION

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ABSTRACT

This paper discusses about VLSI routing that involves locating a set of paths to route wires, which connects all the terminals of the cells. Routing problem consists of connecting the terminals of the cells already placed on the chip, according to the given set of design specifications. The specifications involve the net-list, which indicates terminals to be interconnected. Efficient routing leads to reduction of total wire-length and hence active power consumption by minimizing the load capacitance of the chip. In this paper, Ant Colony Optimization [ACO] technique has been applied for routing process. Three benchmarks namely IBM, MCNC, ISCAS89 have been considered for testing the proposed algorithm. In this proposed methodology, a good reduction of wire-length is obtained for minimum number of pins with increased time over-head.

A STUDY ON INVESTORS' CONSCIOUSNESS AND INVESTMENT HABITS TOWARD MUTUAL FUNDS: - AN EXPLORATORY STUDY OF MEHSANA DISTRICT

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ABSTRACT

Mutual fund industry has spectators' considerable growth during the past couple of the years which is due to significantly acceleratory growth of income of the household and the recent growing situation of the market. Day by day, many mutual fund operators are coming up into the market with the different features and extra bundle of benefits to attract the investors towards them., thus by looking this thought cut competition among the mutual fund operators, it is necessary to make right inference about the investors' consciousness and their investment habits towards mutual fund. To commence the research study about the investor's consciousness and their investment habit towards different mutual funds existed in the Indian Mutual fund industry; researchers have collected views of 299 respondents with the help of simple random sampling method. Collected primary data were analyzed by SPSS 16 by employing various statistical tools like Graphs, t- test, χ^2 - test and Factor analysis. It is found that less percent of the respondents choose Mutual fund as their most preferable investment option and accumulate the information through their reference group, invest for short span of time, expect high return, prefer open ended scheme for their investment. Moreover, it is also revealed that most preferable investment options for the investors is only associated with the Age and Income group of the investors. By factoring method, set of 25 variables were classified into 8 factors like, Sponsor, Product, Services, Scheme Related Qualities, Disclosure of Fact of Scheme, Disclosure of Method, Expenses & Performance, and Reputation & Brand of Fund.

THE JIGSAW CAPTCHA

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ABSTRACT

In this paper a new CAPTCHA technique is proposed which focuses on dividing a picture into parts, jumble those parts and present them to the user (along with the original image). The user is required to assemble those parts in order to form the correct picture (the JIGSAW puzzle). This task requires judging the complex content of the broken parts of the image and making a decision as to which part is to be placed where. The biggest advantage of the system is that the user will choose an image for the task from his own computer system and hence no database is required to be maintained by the website owner. The complexity of the system can be easily extended by dividing the image into as many parts as required. The system is very user friendly as most of us had played such a puzzle during our childhood days. Preliminary results showed that the users preferred this technique over usual text based CAPTCHAs.



STUDY OF THE AWARENESS ABOUT THE SERVICES OFFERED BY THE DEPOSITORY PARTICIPANTS IN RAJASTHAN

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ABSTRACT

The research study was based on the micro economic approach of estimating the awareness level of services offered by the depository participants to the respondents i.e. demat account holders in the state of Rajasthan. The study done on a demat account holders all over the Rajasthan state. The data was collected by distributing a structured questionnaire to 100 demat account holders. The awareness level about services offered by depository participants to the investors was moderate. The opinion regarding the account opening and maintenance charges was reasonable. The level of awareness about closing and termination of demat account was also moderate. Most of the investors were equity holders & there was no significant relationship between demographic factors and level of awareness.

ATTACHMENT BETWEEN STOCK INDICES FII, NSE AND BSE

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ABSTRACT

The aim of this study is to identify the relationship between the Foreign Institutional Investment inflows and stock indices of India. In this context, an empirical study was conducted. The period of 1999-2009 is taken to analyze the correlation between BSE index and FII inflows and the period 2003-2009 is taken to know the relation between NSE index and FII inflows. It is found that there is a significant positive correlation between the BSE index and the FII inflows and the NSE index and FII inflows.

UTILIZATION OF E-BANKING SERVICES BY THE CUSTOMERS OF ICICI BANK LIMITED

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ABSTRACT

Banking is undergoing rapid changes world-wide and India is no exception. The financial sector reforms aimed at deregulation, liberalization and globalization of Indian banking have changed the entire scenario of Indian banking. The concept of e-banking includes all types of banking activities performed through electronic networks. In India, the ICICI Bank was the pioneer bank and it kicked off its online banking in 1996 followed by a host of other banks. As information technology services have come into the Indian banking for the last 15 years, not many research works are documented in Indian context. So, an attempt has been made. A sample of 280 customers was chosen for carrying out the survey. The study concludes that 'human contact is necessary' in addition to e-channels. This throws up a challenge to banks as well as policymakers. Technology alone cannot give a sustainable competitive advantage for the banks. But, beyond a point, IT along with 'personal touch' will be necessary for the banks to retain the existing customers and attract new customers. Banks have to incorporate this in their IT and operational strategy. According to Price Waterhouse Coopers report titled 'Banking in 2050', India is likely to emerge as the third largest banking market in the world by 2040 after China and US, leaving behind Japan, Germany and the UK.

A SYSTEM FOR EMBEDDING FIVE TYPES OF EMOTIONS IN SPEECH: USING TIME DOMAIN PITCH SYNCHRONIZATION OVERLAP AND ADD (TDPSOLA)

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ABSTRACT

Speech is the primary means of communication between people. To interact with computer, more naturally embedding emotions in speech is a step in this direction. The aim of the paper is to make an attempt to shed light on the way the system for embedding different emotions in the speech using the Time domain pitch synchronization overlap and Add (TD-PSOLA), that is used to enhance the neutral vocal expressions impact through the use of this system, with some required target emotions by selecting the modified parameters that will make humans perceive a targeted emotion in the way the system wants them to understand. An experiment was performed using the Punjabi voices both male and female which led to clear and synthesized emotional speech by using the Time domain pitch synchronization overlap and Add (TD-PSOLA). The experiment concludes with the findings that the system developed with the use of TD-PSOLA can be successfully used to embed emotions in the input neutral speech leading to better human understanding and evaluation of emotional speech.

PERFORMANCE OF INDIAN SCHEDULED COMMERCIAL BANKS IN PRE AND POST GLOBAL CRISIS

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ABSTRACT

A nation's infrastructure development plays a significant role in its economic growth. A fast growing economy results an even faster development of infrastructure. Infrastructure is defined as the physical framework of facilities to provide goods and services to the public. The growth of infrastructure helps to increases the per capita GDP of the nation. As a huge infrastructure banking sector plays an important role in the development of an economy. The development of banking sector and its stability is essential for the overall development of the economy. The stability of banking sector is determined on the basis of its performance and quality of assets. In this study, the performance of Indian Scheduled Commercial Banks before and after global financial crisis (2007-09) is highlighted. Various indicators that reflect efficiency of banks were affected during the financial crisis. The various aspects of performance of Indian Scheduled Commercial Bank – group wise are examined here. The Indian banking sector underwent structural changes during post liberalization era with the implementation of prudential norms for income recognition, provisioning and asset classification. The study is conducted using data available for the period 1999-00 to 2010-11. The results of the study indicate the vulnerability of scheduled commercial banks to the financial crisis. The impact of financial crisis on different economies varies and depends on the stability of the banking sector.

FOOD PROCESSING INDUSTRY: INDIA NEED FOR DOMINATING GLOBAL MARKETS

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ABSTRACT

Exporting processing food products from India is an idea that was unbelievable few years ago. Importing food grains under PRE-WTO era was a hard reality for this country which is now getting ready for processing food products export in a modest way. In India, the food processing industry is one of the largest in terms of production, consumption, export and growth prospects. India is an agrarian country and no policy maker can afford to ignore the vital importance of agriculture sector in the overall national economy. However, on account of poor warehousing and storage infrastructure, a sizeable proportion of food materials which is estimated at around 10 percent go waste. There is a lack of suitable infrastructure in the shape of cold chain, packaging centres, value added centre, modernized abattoirs, etc. With the advent of the WTO regime and the possibility of lowering of subsidies in the developed countries, India's competitive advantages in food production and processing industry shall come to the fore. Due to a variety of factors though world trade has moved more and more towards processed commodities, export of agricultural commodities performed unevenly with regard to such value added products. In order to address the problem, this paper focuses on schemes of government in food processing sector for implementation of infrastructure development.

ROLE OF BALANCED SCORECARD AS A COMMUNICATION TOOL

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ABSTRACT

During the past decade more and more companies have experienced the importance of communicating strategy to their employees in an understandable way. Scorecards record performance related to a set of key performance indicators. The scorecards report cards on the organization's performance e. The Balanced Scorecard is a strategic planning and management system that is used extensively in business and industry, government and non- profit organizations worldwide to align business activities to the vision and strategy of the organization, improve internal and external communications and monitor organization performance against strategic goals. The Balanced Scorecard, created by Kaplan and Norton, is one of the management models providing tools to do this. The need for knowledge about how to create good internal communication in order to fully utilize the Balanced Scorecard Model makes this an interesting subject to study.

PERFORMANCE APPRAISAL OF INDIAN BANKING SECTOR: A COMPARATIVE STUDY OF SELECTED PRIVATE AND FOREIGN BANKS

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ABSTRACT

In the present study, an attempt is made to analyze the performance of selected private and foreign banks in India on the basis of parameters recommended in CAMEL Model, i.e. C-capital adequacy, A-asset quality, M-management efficiency, E-earnings quality and L-liquidity, which is divided into seven sections. First section includes a brief review of some of the earlier studies. Second section covers the scope, objectives, hypotheses and research methodology of the study. In third, fourth, fifth, sixth and seventh section, an attempt is made to analyze the capital adequacy, asset quality, management efficiency, earnings quality and liquidity of selected six banks in all selecting 3 banks from each category i.e. ICICI, HDFC and AXIS from private sector; and Citibank, Standard Chartered and HSBC from foreign banks in India for a period of 12 years, i.e. 2000 to 2011. 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 and Foreign 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. It is found that the ability of the management to meet the need for additional capital is better in ICICI and Citibank in their groups as the capital adequacy ratio in these banks is better than other banks. The quality of assets indicates what types of advances the bank has made to generate interest income, which is better in HDFC and HSBC in their groups as the ratio of net NPAs to total assets/advances is better in these banks than other banks. Management efficiency is better in ICICI and Standard Chartered bank in their groups as the credit-deposits ratio is better in these banks than other banks. From the investors' point of view, HDFC and Standard Chartered are in a better position as their earnings quality is better in their respective groups which is evident from the ratio of operating profits to average working funds. On the other hand, from the depositors' point of view, ICICI and Citibank followed by HDFC and HSBC are in a better position in their respective groups as is evident from the ratio of liquid assets to total deposits/total assets.

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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

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

