INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   iii

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4.   **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5.   **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.

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INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

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- For titles in a language other than English, provide an English translation in parentheses.
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BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

- ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

HUMAN RESOURCE MANAGEMENT PRACTICES IN HOSPITALS

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ABSTRACT
Human beings make a society. Healthy human beings make a healthy society. Every one believes that 'Health is wealth'. They are as much a part of society as the healthiest of individuals. Human resources, pertaining to health care comprise different kinds of clinical and non-clinical staff responsible for public and individual health intervention. The need for significant changes in behavior and attitude of health manpower and favorable Human resource management practices is widely recognized in both developed as well as developing countries. Since Independence India has achieved remarkable progress in social, political and economic fields. After the liberalization this progress has given further fillip, and has been recognized by the advance countries. In the area of Human resources management practice too, commendable progress has been made during this competition period. Hence, the need for better planning, organizing, staffing, coordinating, and controlling hospitals can hardly be over emphasized. Human resource management practices are essential for delivering effective healthcare   services in hospitals. To maximize the usage of available Human Resources, an effective and prudent Human Resources management policy is essential. Human resource management practices refer to organizational activities directed at managing the pool of human resources and ensuring that the resources are employed towards the fulfillment of organizational goals. The purpose of this paper is to develop an Understanding of Human resource management Practices and to examine the unique Human resource management Practices implemented by different Hospitals.

INVENTORY MODELS FOR DETERIORATING ITEMS WITH STOCK DEPENDENT PRODUCTION AND DEMAND RATES HAVING WEIBULL DECAY

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ABSTRACT

In this paper we develop and analyze an inventory model for deteriorating items with the assumption that both production and demand rates are dependent on stock on-hand. It is further assumed that lifetime of the commodity is random and follows a three parameter Weibull distribution. Using the differential equations the instantaneous state of inventory is derived. With suitable cost considerations the total cost function is obtained. By minimizing the total cost function the optimal ordering policies are derived. Through numerical illustrations the sensitivity analysis is carried. It is observed that the stock dependent production parameters and the deterioration distribution parameters have significant influence on optimal production scheduling and total cost. This model also includes some of the earlier models as particular cases for specific values of the parameters. This model is much useful in analyzing several production processes.

CHALLENGES BEFORE BUSINESS EDUCATION IN INDIA

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ABSTRACT

Business education mainly comprises of commerce and management education. Business education broadly aims at imparting knowledge, developing skills and qualities to make a person successful manager, businessman or an industrialist. Business education today is passing through a critical phase with the advent of new economic policy in 1991, the demand for a business education is increasing. It may continue to rise as we enter in the 21st century. The number of business schools has tremendously gone up and different dimensions are being added to their structure and curriculum design. These business schools are now confronted with new challenges. The business environment will be ever changing, and it is an essential element or aspect of growth. The business educators should understand this. The business environment should be analysed carefully before developing the curriculum. In this paper, an attempt is made to assess the present position of business education, challenges before it and how to meet these challenges.

MULTI-CORE PROGRAMMING PERFORMANCE AND ANALYZES

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ABSTRACT
The research intended to find performance issue on the architecture hardware as well as software prospective boosting up the processors speed is only not the issues but Speedup has been achieved by increasing clock speeds and, more recently, adding multiple processing cores to the same chip. The major Processor manufacturer from Intel , AMD & All leading Processor Manufacturer are boosting CPU Performance from last 20 years to till Date how the change take place not only in processor but also in software development the turning point it seem changing face of hardware too. It suddenly does matter to software, the concurrency revolution will also change the way of writing software in the future. The revolution in software development from structured programming to object oriented Programming is change in the past 30 years. The people are doing Object oriented Programming in simula, JAVA to solve larger Problems for Larger system and writing the program for economical, reliable and repeatable. Using Multi-core architecture and making Multi-core Programming (Parallel Programming) which we can make the difference in sequential as well as parallel programming.

STUDY ON STREET LIGHTS EXECUTION USING SIMULATION MODEL WITH EXCLUSIVE FOCUS ON ARTIFICIAL INTELLIGENCE AND NEURAL NETWORKS

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ABSTRACT

Distribution Generation capacity and Network Expansion planning is a basic part of power network planning that determines where, when and how many new transmission should be added to the network. Distribution generation capacity is required for adequate performance of a distribution system. In this paper we present the reasons for studying Artificial intelligence (AI) and Neural networks (NN) for which they have used for distributed generation capacity and network expansion planning. Here will take intelligent streets of AI and NN where street lights will switch on and switch off according to the sunlight heat and rays with the help of various sensors and learning algorithms to implement this system. Sensors detect the temperature of heat and rays within each street of the premises. Back propagation algorithm is used to train the data samples in the knowledge database and check whether hidden layers or synaptic weights are giving exact output for inputs. Based on Monte Carlo simulation and Mat lab tool, a methodology has been developed to evaluate the switch on and switch off lights. Acquiring an input from sensors such as temperature, sun rays as inputs and matching with weights available in existing database or memory chip, for matching we are using pattern matching algorithm.

EFFICIENT VIDEO TRANSMISSION FOR WIRELESS COMMUNICATION NETWORKS USING ZIGBEE PROTOCOL

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ABSTRACT

The rapid growth of digital communication systems causes higher traffic in proliferating wireless networks that causes the need to get higher end videos for communication. The transmission of videos in wireless networks experiences intolerable delays that lead to inconsistent perception of videos. To overcome the above stated problem the efficient zigbee protocol (IEEE 802.15.4) is used efficiently. Consequently it provides a low bit rate and low cost communications for short distances respectively. First a method is proposed in which, the variable delays (i.e. jitter) can be reduced, by virtuously lowering the resolution of video frames from a complete video sequence. The video frames are then mixed with high resolution and low resolution frames of a sequential video. It therefore involves the efficient usage of existing bandwidths which is adopted by the behaviour of 4G networks. A further advancement hereinafter uses cryptographic techniques to provide security to the transmitted video effectively. It involves the encryption mechanism done using elliptic curve cryptography to accomplish a secure video transmission over the WPAN (wireless personal area network) network. The final aim is to show experimental results that prove the achievement of better PSNR (peek-to-peek signal to noise ratio) and VQM (video quality metric) values for enhanced video perception.

WIRELESS COMMUNICATION

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ABSTRACT

When a mobile originates a call, a call initiation request is sent on the reverse control channel. With this request the mobile units transmits its telephone number (MIN), Electronic Serial Number (ESN), and the telephone number of the called party. The mobile also transmits a station class mark (SCM) which indicates what the maximum transmitter power level is for the particular user. The cell base station receives the data and sends it to the MSC. The MSC validates the request, makes connection to the called party through the PSTN, and instructs the base station and mobile user to move to an unused forward and reverse voice channel pair to allow the conversation to begin. All cellular system provides a service called roaming. This allows subscribers to operate in service areas other than the one from which service is subscribed. When a mobile enters a city or geographic area that is different from its home service area, it is registered as a roamer in the new service area. This is accomplished over the FCC, since each roamer is camped on to an FCC at all times. Every several minutes, the MSC issues a global command over each FCC in the system, asking for all mobiles which are previously unregistered to report their MIN and ESN over the RCC .New unregistered mobiles in the system periodically report back their subscriber information upon receiving the registration request, and the MSC then uses the MIN/ESN data to request billing status from the home location register (HLR) for each roaming mobile. If a particular roamer has roaming authorization for billing purposes, the MSC registers the subscriber as a valid roamer. Once registered, roaming mobiles are allowed to receive and place calls from that area, and billing is routed automatically to subscriber's home service provider. My suggestion in this regard is after handshaking the roamer with home station if the roamer is a true person of that particular home station then the call is forwarded where the roamer is currently situated (New base station of a roamer which is at remote area).The current location base station take care of the call of the particular roamer this will reduce the per call cost of a roamer the billing preparation, network function are under the control of current location of a roamer. This will provide the roamer good communication with less cost. In this manner the future signaling system will be planned and designed.

SPIRAL SECURITY MODEL TO COUNTER THE THREATS DUE TO HUMAN FACTORS IN WEB APPLICATIONS

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ABSTRACT

Last few years, the security of web has taken a different turn. More and more attacks are done on applications. Also the severe lack of employee awareness is making security breaches particularly due to their weak operational practices. To make the task of the attackers easier, many a times the back-end systems are tied into the front-end ones. Due to the emergence of e-commerce systems, the integration of extranet has made the task of the security managers more complicated. The client side can be classified into external clients and internal employees. The social engineering practices employed by organizations may not be adequate for both categories of clients. We propose a spiral security model that includes the conventional planning phases to monitoring phases that takes the help of various technical components of web applications to counter the threats due to human factors. Though application firewall is a easier threat protection measure, but we propose a model that takes into account some corrective as well as preventive measures from the human perspective based on some technical components.

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AN EFFICIENT METHOD FOR IMAGE RESTORATION FROM MOTION BLUR AND ADDITIVE WHITE GAUSSIAN DENOISING USING FUZZY DE-NOISING AND RICHARDSON LUCY DECONVOLUTION

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ABSTRACT
The proposed system deal with the problem of restoration of images blurred by relative motion between the camera and the object of interest. For correct restoration of the degraded image, it is useful to know the point-spread function (PSF) of the blurring system. It is a straightforward method to restore motion-blurred images given only the blurred image itself. The method first identifies the PSF of the blur and then uses it to restore the blurred image. The blur identification here is based on the concept that image characteristics along the direction of motion are affected mostly by the blur and are different from the characteristics in other directions. By filtering the blurred image, we emphasize the PSF correlation properties at the expense of those of the original image.

STUDY OF LITERATURE FOR EFFECTIVE BUSINESS COMMUNICATION

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ABSTRACT

With the global expansion of industrialisation and market economy across borders and cultures, ably assisted by communication technologies, communication skill for business purposes has acquired a greater importance in educational curriculum today. The post-modern ethos of 'decentring' has also created a new wave of thinking which has given a lot of credibility to the notions of relativist fragmentation to almost all the institutions of 'meaning'. Instead of an integrated approach to the learning of languages, we have reduced the patterns and processes of learning into segmentations and compartmentalisation, with all kinds of new ideas floated around in the name of specialisation. For example, today English language teaching has been segmented into different schools such as communication skills, business skill, functional English, study of literature, so on and so forth. The aim of the paper is to examine the merits of using the experiential approach to literature to teach Business English. The use of literature to teach Business English, in my humble view, will definitely help the students not only in increasing their retention capabilities, but also facilitate process-oriented learning which helps the students in developing interpersonal and inter-cultural skills quite essential in the business context.

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A PROCEDURAL APPROACH TO BRANDING HR

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ABSTRACT

A question that seems to be popping up more and more in the minds of recruiters and general HR leadership is, "Why should branding be important to me? I work in HR, not marketing." In proposing my response to this question, I must admit that just a few short years ago my answer would have been significantly more limited than it is today, in that branding in HR has traditionally been limited to the employment function. But while employment branding has always been a topic of great interest to many leading recruiting professionals, the importance of mastering the concepts and skills behind branding have much greater implications for HR professionals in the "new economy." A "good company tag" is critical to a company's ability to attract, motivate and retain the best and the brightest, thus gaining competitive advantage in the marketplace. Internationally, those companies that are voted as Best Companies to Work For also yield higher returns for shareholders. In fact, employee attitudes are directly linked with company performance, according to Watson Wyatt's Human Capital Index. Additionally companies that are considered good employers have a strong identity and image in the marketplace. . Employer branding is the process of creating an identity and managing the company's image in its role as an employer. As organizations are complex, open systems, single interventions are not enough. The employer brand has to be aligned and congruent with what the company delivers to the employee, customer, public and shareholder.

BUYING BEHAVIOUR OF CONSUMERS WITH REGARD TO SOFT DRINKS WITH REFERENCE TO COIMBATORE CITY

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ABSTRACT

The Soft drinks market has been continuously changing since last decade, with a shifting pattern in consumer preferences for soft drinks and also to pace out the cut throat competition prevailing in today's environment. While manufacturers has to be on the toe always to analyze the changing needs and preference of the consumers which is based on the habits and surroundings inherited by them. The present study focuses on the factors influencing the changes in the soft drink industry. The soft drinks industry is highly competitive, with not only competing with each other but also with the other industry. With regards to this, the study basically tries to investigate the factors influencing the consumption of soft drinks, to analyse the relationship between age categories and brand preference and to find out the important attributes for buying a single brand soft drink.

IMPACT OF GLOBAL FINANCIAL CRISIS ON THE FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA

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ABSTRACT

Banks act as important players in the financial markets. They play a vital role in the economy of a country. The Recession that began in December 2007 impacted the revenues and profitability of businesses worldwide. We are in a globalised world and no more immune to the things happening outside our country. Built on strong financial fundamentals, strict vigil on risk appetite and firm monetary guidelines, Indian banks have proved among the most resilient and sound banking institutions in the world. But there has been considerable divergence in the performance of the various banking institutions in the country as also among the public, private and foreign banks operating in India. The Indian banking system is relatively insulated from the factors leading to the turmoil in the global banking industry. Going by the performance for the calendar year 2008, Indian public sector banks have not only been able to weather the storm of global recession but have been able to moderate its impact on the Indian economy as well, compared to its peers among the foreign and private banks. The banking sector faces profitability pressures due to higher funding costs, mark-to-market requirements on investment portfolios, and asset quality pressures due to a slowing economy. But Indian banks' global exposure is relatively small, with international assets at about 6 per cent of the total assets. The strong economic growth in the past, low defaulter ratio, absence of complex financial products, regular intervention by central bank, proactive adjustment of monetary policy and so called close banking culture has favored the banking industry in India in recent global financial turmoil.

ELLIPTIC CURVE CRYPTOGRAPHY

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ABSTRACT

We present the first known implementation of elliptic curve cryptography over F2p for sensor networks based on the 8-bit, 7.3828-MHz MICA2 mote. Through instrumentation of UC Berkeley's TinySec module, we argue that, although secret-key cryptography has been tractable in this domain for some time,there has remained a need for an efficient, secure mechanism for distribution of secret keys among nodes. Although public-key infrastructure has been thought impractical, we argue, through analysis of our own implementation for TinyOS of multiplication of points on elliptic curves, that public-key infrastructure is, in fact, viable for TinySec keys' distribution, even on the MICA2. We demonstrate that public keys can be generated within 34 seconds,and that shared secrets can be distributed among nodes in a sensor network within the same, using just over 1 kilobyte of SRAM and 34 kilobytes of ROM.

IMPACT OF STRESS ON ACADEMIC PERFORMANCE AMONG POST GRADUATE STUDENTS

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ABSTRACT

Stress is a word that is regularly used today but has become progressively more difficult to describe. Stress usually describes a negative idea that can have an effect on one's mental and physical well-being. Stress can have an effect on student's academic performance. Different types of stressors such as time management, financial problems, health problems, personal problems, assignments, etc create pressure to the academic performance of the students. This research paper investigates the different sources of stress and finds their impact on the academic performance. It also describes the different ways that can be adopted to reduce the impact of stress, which in turn would help the students to achieve good academic performance.

THE NEXT BIG THING IN COMPUTING IS CLOUD COMPUTING: AN INTRODUCTION, CONCEPT AND ISSUES

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ABSTRACT

Cloud system is a new developing research discipline and it is also a subdivision of Business Intelligence and internet technology. It has attracted a great deal of attention in the Information Technology and in the society as a whole in recent years, due to the availability of a wide range of new systems. The evolutionary changes in technology have made it possible to use cloud computing. Cloud computing is now grabbing a great deal of attention among users and business people all over world. This is a study relating to the introduction of cloud computing and its advantages and issues.

ADOPTION OF CONTEMPORARY COST MANAGEMENT TECHNIQUES FOR BETTER MANAGEMENT OF COSTS

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ABSTRACT

The paper presents the importance and use of modern cost management techniques for better management of costs. This paper describes different ways of working and link between the modern and traditional cost management techniques. The paper as well as explains that the reason of adoption of modern cost management techniques is the failure or the limitations of traditional cost management techniques though different companies are used traditional cost management techniques but due to their limitations now companies are moving to adopt modern cost management techniques. The study also investigates similarities and differences of modern and traditional cost management techniques. It is revealed that various costing techniques and methods are covered under traditional and contemporary cost management techniques but modern cost management techniques are more useful.

JOB SATISFACTION AMONG THE EMPLOYEES OF INSURANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN

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ABSTRACT
The success of any organization depends very much on customer satisfaction. A high level of customer service leads to customer retention, thus offering growth and profit opportunities to the organization. There is a strong relationship between customer satisfaction and job satisfaction. This study is conducted with a sample size of 150 employees in Rajasthan, to study the factors which affect job satisfaction level among private insurance sector. The study is descriptive in nature as different variables like gender and designation have been taken which play an important role in the satisfaction level of employees. It focuses on the relative importance of job satisfaction factors and their impact on the overall job satisfaction of employees in insurance sector .The result shows that how these demographic variables the most important factors are contributing to job satisfaction. The study is descriptive in nature and the data was collected through self-designed questionnaire survey of private sector insurance companies of Rajasthan. This paper presents a comprehensive diagnosis of job satisfaction indices, & suggestions to improve them. The study concluded that these variables play an important role in the satisfaction level of employees.

CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW

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ABSTRACT

The Companies Bill has been passed by both the houses of Parliament, Lok Sabha passed it on December 18, 2012 and Rajya Sabha passed it recently on August 08, 2013. The bill has been welcomed with open arms by almost all the Indians. The bill seeks to replace more than half century old Companies Act, 1956 enacted on the lines of English Company Law. The bill consists of number of provisions aimed at strengthening Corporate Governance framework of India and giving greater protection to minority shareholders while protecting the democracy of all the stakeholders. Amongst such worthy and admirable provisions is a provision on Corporate funding of Political Parties which needs substantial attention. The fascinating clause is the increase in the limit of political contribution by corporations in an environment which is widely accepted as being highly corrupted. This paper seeks to find out how relevant this increase is for the modern India.

SIGFREE WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY

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ABSTRACT

I propose SigFree an online signature-free out of box application layer method for blocking code injection buffer overflow attack messages targeting at various internet services such as web service. Motivated by the observation that buffer overflow attacks typically contain executables where as ligimate client requests never contain executables in most internet services, SigFree blocks attacks by detecting the presence of code. Unlike the previous code detection algorithms, SigFree uses a new data flow analysis technique called code abstraction that is generic, fast and hard for exploit code evade. SigFree is signature free, thus it can block new and unknown buffer overflow attacks. SigFree is also immunized from most attack side code obfuscation methods. Since SigFree is a transparent deployment to the servers being protected, it is good for economical Internet wide deployment with very low deployment and maintenance cost .I implemented and tested SigFree our experimental study shows that the dependency degree based SigFree could block all types of code injection attack packets (above 750) tested in our experiments with very few false positives. Moreover, SigFree causes very small extra latency to normal client requests when some requests contain exploit code

A STUDY ON CHALLENGES OF INDIAN HOSPITALITY INDUSTRY AND REMEDIES FOR SUSTAINABILITY IN THE EVER CHANGING MARKET SCENARIO

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ABSTRACT

Hospitality industry is poised for a steep growth over a long term period. This is mostly attributed to increase in domestic travel and high disposable income. The aviation industry, which directly impacts the hospitality industry has started to open up and will continue to grow over the years. Budget /Bed and Breakfast hotels are preferred by middle income groups and their business will grow with schemes/ price reductions offered by budget airways. National and international social travel sites have also brought about a transparency to the hospitality industry. They have increased the accessibility of hotels while providing information about lesser known places. All in all, there are many positives for the hospitality industry to look forward to in the coming years. However, there are many factors which are hampering the rate at which the industry could be growing. Some, the hotels can control and some need inputs from the government. The purpose of this study is to highlight the main challenges faced by the hospitality industry, envision a change and explore solutions for sustainability in the ever-changing market scenario. Sustainable development, customer relationship management, skilled staff shortage, employment turnover and talent retention, security and digital marketing have emerged as the major challenges. It is important for stakeholders of hospitality industry to consider these challenges in a dynamic market situation and counter them by adopting appropriate changes recommended.

A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA

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ABSTRACT

Mutual fund provides a readymade option to households for portfolio diversification as well as relative risk aversion through collecting and investing their savings in different risk-return profile instruments. Its performance depends on the performance of underlying portfolio. If one or more schemes perform badly in the portfolio, that can effect or hurt the investment decisions of investors and may get them out from the scenario of wealth creation process. For saving investors' money from such a hazard, it becomes necessary to evaluate the performance of mutual fund portfolio so that investors can take/judge their investment decisions rationally. This evaluation would help in checking the prime idea of "putting all eggs in different baskets" behind mutual funds and guessing that how far this idea is doing well for investors. Therefore, our study has attempted to evaluate the comparative performance of public and private sector mutual fund schemes t he Indian Mutual fund Industry has witnessed a structural transformation during the past few years. Therefore it becomes important to examine the performance of the mutual fund in the changed environment. This paper has evaluated the performance of Indian Mutual fund scheme from 1st April, 2007 to 31 March, 2012. To examine the funds sensitivity to the market fluctuations in terms of beta. To appraise investment performance of mutual funds with risk adjustment the theoretical parameters as suggested by Sharpe, Treynor and Jensen. To rank the funds according to Sharpes, Treynors and Jensons performance measure.

DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA WODEDA

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ABSTRACT

A study was conducted to identify factors affecting loan repayment performance of Rural Householders in Dodota Woreda (District), Oromia Region of Ethiopia. It has tried to assess the extent to which rural credit service provided by MFIs functions and how default and non-default rates are associated with socio-economic characteristics of rural households in the study area Necessary data were collected from both primary and secondary sources. The cross sectional primary data was collected from selected rural households and experts of the financial institute operating in the study area. Stratified sampling technique was employed to select rural household clients of two MFIs, OCSSC (Oromia Credit and Saving Share Company) Microfinance and KSCUCS.s (Keleta Saving and Credit Union) operating in the study area. Descriptive analysis result shows that the loan default rate in the study area is very high. Around 39% of the clients of the selected MFIs have defaulted on their loan either technically or financially. The Logistic regression analysis revealed the fact that the borrowers (rural households) age, sex, number of oxen owned, land holding size, access to extension service, loan supervision, and training before loan were found to be positively and significantly affecting rural households' decision to fully and timely repay their loan. However, household size and the level of interest rate are the major factors which are responsible for the increase in the default rate of households in the study area. Surprisingly, households fertilizer use, off farm income, irrigation use, and amount of money spent on nonproductive (festival) purpose were found to have no significant impact on the rural households' loan repayment performance.

AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES

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ABSTRACT

Celebrity Endorsements, as a part of marketing communication strategy, is used by marketers for their brand. In India also, this strategy is gaining pace. The amazing fact is that each brand when endorsed by a national celebrities at a national level; the same brand is endorsed by a regional celebrity at regional level. A star appeal however needs to be perfectly blended intelligently and strategically to reap the benefits and make brands. This paper highlights the level of awareness of these celebrities at regional level. It also identifies the popularity level of regional and national celebrities. The research revealed that the impact of National (Bollywood) movie starts is more than Regional (Tollywood-West Bengal) movie stars.

TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE

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ABSTRACT

The main objective of this paper is to try and find, in the literature, arguments- pro and con, insights on specific modalities and their risks and benefits, constraints, best practices and lessons learned whether territorial accommodation and/or power sharing is contributing to better ethnic conflict management, post conflict state building and enhancing sustainable peace; or not. Its conclusion is that the effects of territorial accommodation and self-governance autonomy on peace and security have been varying considerably among the federations of the countries in the world (like in Canada, Bosnia, Belgium, Russia, Spain, India, Ethiopia etc). Accordingly, there is no finalized strong consensus among the scholars in the field as to whether territorial self-governance for divided societies is a best strategy in resolving ethnic-conflicts and creating sustainable peace or not. Hence, the theoretical debates on territorial accommodation (self-governance) among the scholars, being accompanied by their respective empirical studies, have been prevalent and receiving the attentions of politicians, political scientists and others. In line with the arguments of the authors, there have been practical illustrations as the territorial accommodation/self-governance can be best strategy in resolving conflicts(example of India, Bosnia, Canada, Belgium); and to the contrary being a triggering and fueling factors of the ongoing or potential conflicts as in the case of the disintegration of the soviet union. The finding of the paper shows that; the design and adoption of territorial accommodation/self-governance is not an end strategy by itself. The practical implementations of genuine territorial self-rules should be realized; that in turn can recognize and achieve impartial, all-inclusive participation and sense of harmonized national ownership among the different ethnic groups of the federalized political system. The further research question of this paper will be conducting pertinent and sustainable further empirical studies to sufficiently address the reason "why different context of the countries over the world have been influencing the results of territorial accommodation/self-governance in line with ethnic conflict resolution and creating peace and stable state in different ways".

GREEN BANKING SERVICES FOR SUSTAINABILITY

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ABSTRACT

Banking sector is the life line of the economy. Banking services have been evolving from the non eco-friendly to eco-friendly services. Technological developments played an important role in developments of green banking. The recent trends in customer preferences are directing towards green banking practices. The objective of the study is to know the emerging trend of the green banking in India. The difference between the manual and electronic transactions are to be disused. Green banking services includes online banking services, debit card , credit card, ATM services, Fund transfers (N.E.F.T/R.T.G.S) , giving the gifts or credit points to the green customers etc. covered in this research. The research discovers how these services are helpful in satisfying the customers by reducing their queuing time for their transactions in the bank, travelling time from home to bank, saving the travel time and utilizing that time for other important activities. The other services are regarding secured online transactions, transaction settlements and sanctioning of funds etc. Indian banking sector consists of foreign banks, domestic banks (public and private), and other financial institutions. This study covers the recent developments in banking sector for sustainable development of the banking sector.

IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS

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ABSTRACT

The present paper focuses on the implementation of Direct Tax Code, its problems and prospects. Direct Tax Code is a new code and simplified version of an Income Tax Code which would eventually replace five decades old Income Tax Act. If the Direct Tax Code is implemented there will be big changes in taxation and also it is going to impact people in big way. Direct Tax Code can lessen the tax burden. The Direct Tax Code is having the main objective of eliminating the tax exemptions, when the Direct Tax Code is implemented the transitions with the objective of tax benefit can be invalidated by the income tax commissioners. The complexities in the existing tax laws, a need for tax law that can match the rapid economic growth of the country lead the search for new tax law. Direct Tax Code is designed to provide stability in the regime as it is based on well accepted principle of taxation and best international practices. It will eventually pave the way for a single unified taxpayer reporting system. The analysis made with the help of both primary through structured questionnaire and secondary data through various sources. Finally, it attempts to arrive at conclusions and to offer suitable suggestions for the proper implementation of Direct Tax Code for the benefit of entire societal people.

SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT

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ABSTRACT

In this competitive commercial world, an organization has to satisfy the needs and wants of the customers, and has attracted new customers, and hence enhances their business. Customer value is considered as a control element for all business strategies. Therefore, every organization has to emphasize on customer satisfaction. As far as the banks are concerned this phenomenon is very prominent. When compare with other districts, in Jaffna district the banking sector has to improve and modulate their services. This Study attempts to identify the determinants of the customer satisfaction in the People's Bank of Sri Lanka. The finding indicates that service quality is more important in determining satisfaction than other factors of the different service quality dimensions, empathy, assurance, reliability, responsiveness, tangible are found to be more important than other dimensions. To carry out this research, I defined the hypotheses as "if the people's bank provides the service quality effectively, it will perform higher customer satisfaction" and by selecting appropriate and effective service quality, the customer will get higher satisfaction". By this analysis of collected data, there hypotheses were accepted. That is empathy, assurance, reliability, and responsiveness, tangible and over service quality have strong impact on customer satisfaction, and positive relationship between service quality and customer satisfaction.

STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS

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ABSTRACT

Staff development in healthcare is generally accepted as being beneficial for clinical workers and service delivery in healthcare organisations. Professional development in healthcare has been positively linked to staff satisfaction, staff retention and improved patient care quality. Despite the benefits of staff development, healthcare professionals have indicated that the scope and potential for training and education could be enhanced further. With the aim of enhancing staff development in healthcare, this Australian study sought to: explore the implementation of development programs; and identify issues and areas for improvement in healthcare staff development. A total of 152 clinical staff from seven hospitals in Sydney, Australia were enrolled. The participating clinical staff comprised of medical, nursing and allied health professionals. Twenty four focus groups and eight interviews were conducted with the healthcare professionals to investigate staff development policy and practice. Staff development across hospitals was found to vary according to professional discipline group with medical, nursing and allied health workers having different opportunities and training requirements. The participants also implied development opportunities to be dependent upon staffing levels and workload. Given the largely discipline based development approach, staff development that transcends professional boundaries may be an option in promoting teamwork among multidisciplinary healthcare staff. To reduce tradeoffs between staff development and staff workload demands, effective and efficient coordination of staffing with work obligations could be beneficial in ensuring healthcare workers are able to undertake necessary development and training.

HYBRID SCHEDULING ALGORITHM FOR WIMAX- PBDRR

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ABSTRACT

Worldwide Interoperability for Microwave Access (Wi-MAX) networks were expected to be the main Broadband Wireless Access(BWA) technology that provided several services such as data, voice, and video services including different classes of Quality of Services (QoS), which in turn were defined by IEEE 802.16 standard. Scheduling in WiMAX became one of the most challenging issues, since it was responsible for distributing available resources of the network among all users; this leaded to the demand of constructing and designing high efficient scheduling algorithms in order to improve the network utilization, to increase the network throughput, and to minimize the end-to-end delay. In this study, we present a simulation study to measure the performance of several scheduling algorithms in WiMAX, which were Strict Priority algorithm, Round-Robin (RR), Weighted Round Robin (WRR), Weighted Fair Queuing (WFQ) Algorithm.

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With sincere regards

Thanking you profoundly

Academically yours

Sd/-
Co-ordinator

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