

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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- 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.

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- 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.

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**DELINQUENCY MANAGEMENT: SPECIAL REFERENCE OF BANK OF CEYLON
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ABSTRACT

*This study offers exploratory insights into the level of loan delinquency on Bank of Ceylon in Northern Province. The results were based on the analysis of data from 2005 to 2009 with the loans from the banks. Findings revealed that several factors were responsible for banks' altitude of expanding loan portfolio, principal of which are good credit worthiness, good management and loan recovery policies, and the proper evaluation of loan proposals by the loan officers. The research showed that loans delinquency rate was low at 10.28 per cent of total loan obligations in Bank of Ceylon Northern Province. The correlation(r) value between repayment rate and on-time collection rate is 0.978** which is significant at 0.01 level, there is strong negative relationship between arrears rate and repayment rate, the r value between repayment rate and arrears rate is -0.977** which is significant at 0.01 level, the r value between arrears rate and loss provision rate is 0.768, there is no significant relationship between the arrears and loss provision. In view of the findings of this study, some uncontrollable factors specially ethnic war & people internal displacements are influencing in loan default of 2009. Particularly Mullaitivu, Kilinochchi and Mankulam branches are facing this severe problem; their delinquency rate is 88.60%, 85.44% and 93.59% respectively.*

HRD ISSUES IN INDIAN PSUs: AN EMPIRICAL STUDY OF HUTTI GOLD MINES COMPANY LIMITED

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ABSTRACT

The significance of HRD can be felt in any organization which tends to grow and prosper along with development of the workforce. In order to maintain the legacy of the PSUs, they must actively participate in the development of its greatest asset called people, so that they can match the standards of the competing time. The company's managerial philosophy generally depends on the top management. The present paper make an attempt to study the problems and difficulties associated with effective implementation of HRD management. The company cannot be developed without the development of its people. People are stressed to be developed in the wake of ever changing business environment and fast changing technology. Further the paper draw the empirical evidences of the HGML and make a systematic attempt to understand the real issues pertaining a back step for HRD management and implementation in the selected sample unit. In the due course of developing people in planned and systematic manner HRD achieved greater significance in Indian organizations over a period of time. The selected sample organization will aim to make use of all potentialities to make an attempt to create a culture of HRD and growth. Further the paper elicits the existing HRD practices in the sample unit by collecting the information from the selected respondents and suggests necessary actions for improving organization. Everyone in the organization should feel responsibility to carry HRD activities on his/her capacities and take it forward to the next level.

WORKFORCE DIVERSITY AND ITS IMPACT ON EMPLOYEE PERFORMANCE: A STUDY OF IT COMPANIES IN TAMILNADU

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ABSTRACT

The present empirical study clearly indicate that there is a strong positive impact of workforce heterogeneity on the employee performance. This study mainly focused only on four diversity dimensions - gender, age, educational background and ethnicity - which may have limited the robustness of this research. Since the workforce diversity becomes one of most popular ways to evaluate employee performance in an organization in recent year, the research tends to provide the evidence to support future research related to this field. It is found from the research results that there is a significant relationship of the research variables such as gender, educational background & ethnicity toward employee performance. Business organizations should start realizing the need to be tackled effectively such demographic categories in order to stay ahead of its competitors. The managers and leaders must consider the following points to manage workforce diversity effectively in the IT companies.

DIRECT AGRICULTURAL MARKETING: A STUDY OF UZHAVAR SANDHAI (FARMERS' MARKET) IN SALEM DISTRICT

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ABSTRACT

Agriculture occupies a very important role in the growth of economy of our country, which is also the backbone of the economic system. India is primarily an agricultural country. Agriculture marketing is a method of buying and selling of agricultural products. It determines the value of the agricultural product in terms of money and delivers them to the final customer. Most of the farmers sell their produce through village level markets, fairs, Mandies, Co-operative Societies etc. In the above process of agricultural marketing, the middlemen exploit farmers as well as consumers. In order to eliminate the middlemen between farmers and consumers, the Government of Tamil Nadu introduced the new concept, namely "UZHAVAR SANTHAI" in 1999. In this system, the farmers sell agricultural produce directly to the ultimate consumers. Hence, in this study, an attempt has been made to study the direct agricultural marketing called "Uzhavar Santhai".

CONSUMER PERCEPTION TOWARDS ORGANIC FOOD PRODUCTS (OFPS) IN INDIA: WITH SPECIAL REFERENCE TO UDAIPUR CITY

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ABSTRACT

Consumers worldwide are becoming health conscious and are concerned about nutrition (Hart, 2000) and the quality of food consumed. Consumers are also increasingly concerned with food safety issues taking into consideration Gil, Gracia and Sanchez (2012) have investigated that consumers are getting health conscious and are paying more attention to quality of food consumed. Therefore, food must deliver an added value that are sought after by consumers besides basic hedonistic and functional needs such as nutrition, taste, health, favorable price-quality ratio, etc., in the selection of food. This added value may be perceived in the form of ecological, social and individual benefit. The history of the organic food industry explores an effort to establish a foundation pertinent to the succeeding information. The study looks into consumers' perceptions towards organic food examined. A study on consumer perception towards organic food products may add insight into the nascent but emerging organic food industry in India. The review of related literature in the area of organic food products and consumer perception studied has provided many insights for the study. A number of researchers have identified various factors that influence consumer perception of organic food products mainly in developed countries. Some studies have also been undertaken in Asian countries like Malaysia and Indonesia. Very few researchers have attempted to focus in detail the various factors that influence consumer perception towards organic food. Having reviewed several studies and having identified the gap, the investigator felt an imperative need to undertake the present investigation.

INDIAN RURAL MARKET: AN OPPORTUNITY FOR PRIVATE LIFE INSURANCE COMPANIES

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ABSTRACT

Human life is open to various types of risks, just like road accidents, snake bites, thunder and light, earthquake, floods and serious illness etc. These risks lead to incurring losses which may be beyond the capacity of an individual to bear. Now a day's lots of financial alternatives are available to diffuse the risks, but life insurance is the best alternative. People are also interested to buy life insurance to bear the life risks. In 2000 as per R N Malhotra Committee report, Insurance Regulatory and Development Authority started issuing licenses to private life insurers. Now Indian market is available for Private Life Insurers to expand their business. In India near about 69% population means 84 crore peoples are living in rural areas. Earning, living standard, literacy level, and use of technology all these factors are in growing phase in rural areas. These peoples are also aware about life risks. But most of rural market is untapped for Life Insurance industry. So this is a big opportunity for private life insurance companies to tap this market and expands their business in rural market. This paper presents a review of rural market, life insurance and private life insurance industry. Also shows rural market benefits for private life insurers.

TRANSMISSION OF INFORMATION BETWEEN INDIAN FUTURES AND CASH MARKETS

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ABSTRACT

The proportion of transmission of information from futures market to cash market in India is analysed with the help of VAR variance Decomposition model by using the daily data from S&P CNX Nifty and its underlying asset Nifty-50 for the period of 12th June 2000 – 30th June 2011. Open Interest, Trade Volume, Number of Contract, Volatility series of futures return, spot return and futures return are the variables considered for the analysis. Basic behavior of the variables are estimated through descriptive statistics, line graphs and unit root tests and the final estimation is made with VAR- Variance decomposition model. This study fills the literature gap of the proportion of transmission of information from one variable to another variable in futures and cash market in India. Further it gives and prediction efficiency of the different component in Indian Futures market. Spot from spot behavior of Cash market and Spot to futures market behavior of Futures market are proved by the study. The minor role of trade volume and open interest to predict the movement of the futures market is also revealed here.

GREEN ICT SERVICES AND ISSUES: NANO, GRID AND CLOUD COMPUTING

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ABSTRACT

The global demand of world energy consumption has increased every year remarkably. These developments are not addressing the global challenges in the area of IT development. Green Innovation is only way to address this problem. Understanding and identifying the strategies are needed to achieve Green IT, Which is most important one in the current global world IT development scenario. This paper deals through information collected through discussions, reviews relevant to the development and use of Nano, Grid and Cloud computing for Green Innovation. This is a study relating to the introduction of Green IT and issues connected with recent trends and development of IT such as Nano, Grid, Cloud computing.

A REVIEW OF SPORTS GOODS CLUSTERS BY SWOT ANALYSIS: MEERUT CLUSTER IN PARTICULAR

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ABSTRACT

The sports goods industry in India has witnessed phenomenal growth over the past five decades and now occupies a place of prominence in the Indian economy in terms of its massive potential for employment generation and export. Indian sports goods industry is said to be the labor intensive and provides employment to the weaker sections of the society. However, it is threatened by several other factors such as scarcity of quality raw material, labour laws, poor financial support and import of cheap Chinese products which directly or indirectly affect the economy, employment and other benefits of the industry. The present study highlights the strengths, weaknesses, opportunities and threats of sports goods cluster of India as well as Meerut by using SWOT (Strength-Weaknesses-Opportunities and Threats) analysis and thereby providing some possible recommendations to overcome the weaknesses by its inherent strength and confront the threats by prevailing the opportunities.

EMPLOYEE COST ON PRODUCTIVITY AND PROFITABILITY IN SELECT PRIVATE SECTOR ORGANISATIONS: A STUDY

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ABSTRACT

The Omni presence of human resource management is seen and felt in all the activities of an organization. The direct and indirect effect of human resource management can easily be seen on productivity and performance of the organization. Without human resource management the non-human resource factors such time, money, infrastructure, goods became redundant. The human resource management is a catalyst transforms the non-human resource management inputs into value added outputs. But it has been a difficult task to measure the HRM parameters. But this papers attempts to measure one of the tangible aspects of HRM i.e. Employee cost. And also attempts to analyse tangible aspects of HRM and relationship with productivity/profitability of the private sector organisations.

IMPACT OF LOAN UTILIZATION IN RURAL AREA OF HIMACHAL PRADESH: A CASE STUDY OF DISTRICT MANDI

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ABSTRACT

Regional Rural Banks play vital role for the economic development of rural masses in rural areas in the country. The present study has made an attempted to examine the impact of loan utilization by beneficiaries of HPGB. The study is based on the primary data, which is collected through filling of schedule from the beneficiaries. Study revealed majority of beneficiaries obtained loan through KCC scheme from bank. And, their agricultural production & income has marginally increased due to use of KCC facility. Further, sales and profit of rural micro and small scale businessman are also has significantly increased after utilising financial assistance from the bank Furthermore, study revealed that by beneficiaries also maintained the significant level of working capital efficiently for business and agriculture purposes. Further, few beneficiaries has faced problems regarding higher rate of interest for business purposes, adequate security, lengthy legal formalities of section, sanction and disbursal of loan. The study has suggested making simple procedure for a better access of financial assistance to smallholders and less-educated/illiterate farmers.

IMAGE RETRIEVAL USING SHOT BOUNDARY DETECTION AND KEY FRAME EXTRACTION BASED TECHNIQUE FOR VIDEO SUMMARIZATION

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ABSTRACT

A browsing facility that provides an information oriented summary for selection of actual content is a necessity. This has lead to an increasing demand of efficient techniques to store, retrieve, index and summarize the video content. In general, management of such activities over large collections of video requires knowledge of the "content" of the video. A video thus contains multimodal information like speech, audio, text and picture information. The pictorial information in video is considered to be the series of frames which are images, sequential over specific speed to make it as video. Further, a video can be processed with the objective of extracting the information about the content conveyed in it. The algorithms developed for this purpose, referred as "video content analysis" algorithms. The definition of "content" is highly application dependent but there are a number of commonalities in the applications of content analysis. This increased demand for intelligent processing and analysis of multimedia information has led to the development of different approaches for intelligent video management.

IMPACT OF WORK LIFE BALANCE ON MORALE, SATISFACTION AND PERFORMANCE OF THE DOCTORS IN URBAN COMMUNITY

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ABSTRACT

With increasing demand in the personal life, family life vis-à-vis professional life of the Doctors seems to affect their work-life balance significantly and is linked to the lower quality of care. The core purpose of this study is to analyze the impact of work life balance (work life imbalance) on satisfaction, morale and performance of doctors working with public and private hospitals and clinics. The data were collected keeping in consideration features such as gender, age, experience, specialization, marital status, no. of children and organization type. A sample of 200 allopathic doctors is taken for the purpose of study to be collected from Indore City. The selected method for sampling in this research is non probability convenience sampling method. Data collected for the purpose of the study is of primary type. Primary data were collected through standardized self designed questionnaire. The data was analyzed by using SPSS, test applied was correlation. The result of the study reveals that work life imbalance has negative impact on satisfaction, morale and performance of doctors. Further the researcher also suggested measures to improve the work life balance of doctors.

A SHOPPER'S STUDY OF TOOTHPASTE CONSUMPTION AND BUYING BEHAVIOR WITH SPECIAL REFERENCE TO COLGATE TOOTHPASTE

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ABSTRACT

"The process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods, and services to create exchanges that satisfy individual and organizational objectives." In this report, we will discuss about the marketing mix of Colgate's toothpaste. Colgate Company is a top global maker and marketer of toothpaste and other soap of cleaning products. Nowadays, it is a truly global company serving hundreds of millions of consumers worldwide. McDaniel, Lamb and Hair (2007) explain the term of marketing mix as to a unique blend of product, distribution (place), promotion and pricing strategies (4P) designed to produce mutually satisfying exchanges with target market product. The Colgate product can be found at "personal care corner" in the supermarket. The products are categories in eight different types to target difference ages of consumer which the latest product offering in 2010 is Colgate® Sensitive Pro-Relief. The different size of packaging do attract consumer to purchase on the product. For example, a consumer who is going for a one week vacation can purchase traveler toothpaste (100gram) for RM 3.50 instead of buying the large one. The kid's toothpaste which come with attractive colour and design attract the kid to grab it as the other competitor such as Darlie toothpaste do not produce toothpaste for kid. In the case, Colgate is directly gaining competitive advantage in the industry.

TECHNOLOGY BANKING IN INDIA: ANALYSIS OF PERFORMANCE

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ABSTRACT

In fact, the growth of electronic payments in India has been impressive in recent years. However, the comparative merits of modern electronic payment systems are not spread evenly across the different regions of the country. Despite multiple electronic methods of payment being available, cash is still the preferred mode of payment in India. Indian banking industry has witnessed positive developments due to sweeping changes that are taking place in the information and communication technology. Electronic banking has emerged as result of this tremendous development. The objective of the research paper is to analyze the progress made by scheduled commercial banks in adoption of information technology over the last couple of years. The study is mainly secondary data based and also analytical in nature. The progress in e-banking in Indian context is measured through various parameters such as growth in Automated Teller Machines, Transactions through Retail Electronic Payment Methods, mobile banking, etc. Different Statistical methods are used for the present study.

A CRITICAL EVALUATION OF PORT PRICING AND TARIFF STRUCTURE IN NIGERIAN PORTS

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ABSTRACT

This thesis evaluated Port pricing and tariff structure in Nigerian Ports. It deduced the Port pricing method adopted in Nigerian Ports. It also reviewed the challenges militating against the implementation of effective port pricing and tariff structure, and the impact of port service price on the demand for shipping services. Relevant literatures on evaluation of Port pricing and tariff structure in Nigerian Ports were reviewed. Primary data were collected by means of questionnaire from respondents in the Shipping companies, shipping agents, logistics companies, stevedoring agents, and freight forwarders. In all, 200 valid questionnaires were returned and used for the analysis. The Analysis of Variance (ANOVA) method was used to analyze the data collected with the help of the Statistical Package for Social Sciences (SPSS). After the analysis, it was deduced that cost based pricing is the Port pricing method prevalent in Nigerian Ports. It was further deduced that unstructured increase in tariff structure and port service price has been the major cause of cargo diversion from our Ports to neighbouring ports, it reduces the demand for shipping services, inflates price of import, causes delay in cargo clearance, and could lead to increased freight rates. After the test of hypothesis, it was deduced that there is a significant relationship between port pricing and competitive advantage in our Ports. It was also affirmed that an inverse relationship exist between Port service price and demand for shipping services. It was concluded that changes in port pricing has implications for competitiveness of ports, and thus port pricing strategies that gives incentives will increase Port efficiency and enhance port assets utilization. There is need for reduction of government multiple agencies at the port and encouragement of joint examination on imports by concerned agencies. This will reduce multiple tariff structures and eliminate corruption within the maritime system.

CORPORATE SOCIAL RESPONSIBILITY AND THE CREATION OF COMPETITIVE ADVANTAGE IN TELECOMMUNICATIONS INDUSTRY IN KENYA: THE CASE OF SAFARICOM LTD AND AIRTEL KENYA

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ABSTRACT

The purpose of this study is to examine the influence of Corporate Social Responsibility (CSR) in firms' competitive advantages in the mobile phone industry. CSR concerns knowing managing and improving its impact on the economy, the environment and society. CSR activities have been hypothesized by many researchers to have influence on competitive advantage in industries characterised by stiff competition such as telecommunication. The target population consisted all mobile phone subscribers within Nakuru County from which a sample of 384 was obtained. Data was collected using a questionnaire and analysed using both descriptive and inferential statistics. The hypotheses of the study were tested by Pearson's Correlation and regression analysis. The findings of the study showed that CSR employed played a significant role in the creation of competitive advantage in both Safaricom and Airtel Mobile phone companies.

TORS THAT INFLUENCE MOMENTARY DECISION MAKING BY MANAGEMENT STUDENTS OF SOUTHERN BANGALORE CONCENTRATING ON THEIR TIME ALLOCATION AND HABITUAL ACTIVITIES

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ABSTRACT

It is very necessary for students to be able to allocate their time as a valuable and scarce resource. There is no room for habitual procrastinators. The youth today are the future of our tomorrow. It is necessary for them to understand the importance of time, which is by far the most treasurable resource one has, if not used well, one will repent. Our research focuses on identifying how students in business management within the age group of 17 – 26 spend their time and what are the factors influencing their momentary decision making; with a sample size of 80, from which 45 are males and 35 are females. Information is primary data and is collected through questionnaires which were distributed online and in person. Through our research we are able to conclude that there is relationship between travel-time and concentration level. We are also able to understand that social media habits are more or less the same within this age group, co-curricular activities and study goals more or less have the same importance. It is also noticed that most of the decisions based on behavior are influenced by the peers opinions and suggestions. In the course of our research, we have identified that the most preferred activity as a stress buster is going for a walk, or indulging in some physical activity.

ACCEPTANCE OF ONLINE BUYING IN HIMACHAL PRADESH

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ABSTRACT

Vast spread of internet in India has increased the possibility of using internet for online buying purpose. This paper identifies the key factors that influence customers intention regarding online purchase of products in Himachal Pradesh which leads to acceptance of online buying. Data was collected from a sample of 220 respondents through a well structured questionnaire. The data was collected by asking open ended and close ended questions in 5- point likert scale. For analysing and interpreting data in the present study, basic statistical tools, factor analysis and regression analysis was used with the help of SPSS 16.0 version. The findings of the study depicts three factors i.e., Convenience Factor, Credibility factor and Risk Factor which influence online purchase of products. Further the study exhibited that Convenience Factor and Credibility Factor positively influence the acceptance of online buying by customers while Risk Factor negatively affect the acceptance of online buying.

SERVICE QUALITY AND CUSTOMER SATISFACTION IN DTH SERVICES IN KANGRA, HIMACHAL PRADESH

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ABSTRACT

The main purpose of this study is to examine the relationship between service quality and customer satisfaction in DTH (Direct To Home) service. Better service quality and customer satisfaction both are the indicators of corporate competitiveness. For investigating the relation between service quality and customer satisfaction, convenient random sampling was used to collect data from 180 customers of six paid DTH service providers in District Kangra of Himachal Pradesh. The results of the research indicate that there exist significant relationship between service quality dimensions and customer satisfaction. Assurance, Empathy, Network Quality, Convenience & Tangibles were found as the predictors of DTH service quality while Price, Other Factor & Assurance were found as the significant predictors of customer satisfaction in DTH services.

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Thanking you profoundly

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