

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJR
CM



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)]

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 3770 Cities in 175 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	USING CYBER PEDAGOGY (WIBEKI/01/2014) MODEL TO INITIATE MULTILITERACIES AND PROMOTE A VIRTUAL CLASSROOM: A PILOT STUDY <i>WILLIAM NKOMO, BERTHA KARIMBIKA & KITSO MOLEFE</i>	1
2.	THE RIGHT TO HEALTH – A CONSTITUTIONAL VIEW <i>HIRANMAYA NANDA & DR. JAYADEV PATI</i>	2
3.	FINANCIAL PERFORMANCE OF SELECT PRIVATE SECTOR BANKS USING CAMEL APPROACH <i>DR. H N SHIVAPRASAD</i>	3
4.	A COMPARATIVE STUDY OF SELECTED EQUITY DIVERSIFIED SCHEMES IN MUTUAL FUND <i>DR. VIJAY H. VYAS</i>	4
5.	THE INFLUENCE OF INTELLIGENT TRANSPORTATION SPACES IN INTELLIGENT TRANSPORTATION SYSTEM <i>KALAISELVI S, SANGEETHALAKSHMI G & SIVASANKARI A</i>	5
6.	A STUDY ON THE SOCIO-ECONOMIC CHARACTERISTICS OF INTERNET BANKING ADOPTERS IN CHENNAI METROPOLITAN CITY WITH REFERENCE TO INDIAN BANK <i>P.SARAVANAN & P.SRIDHARAN</i>	6
7.	COMPARATIVE STUDY OF NEW RAPID BUSINESS PROCESS MODEL WITH EXISTING MODEL BPMN AND UML-AD <i>AMIT LAXMIDAS VADERA & DR. YOGESH R. GHODASARA</i>	7
8.	A DETAILED STUDY ON QUALITY OF SERVICE IN COMPUTER NETWORKS <i>HARIPRIYA N, SANGEETHALAKSHMI G & SIVASANKARI A</i>	8
9.	TATA GROUP AND CSR: AN EXEMPLARY CASE REVIEW <i>KOMAL CHAUDHARY</i>	9
10.	THREE DIMENSIONAL HEALING: BENEFITS FROM THE WELLNESS <i>DR. VANDANA DESWAL</i>	10
11.	EMOTIONAL INTELLIGENCE AND JOB PERFORMANCE IN SERVICE INDUSTRY <i>PREETI BHASKAR</i>	11
12.	AN OVERVIEW OF THE BANKING INDUSTRY IN INDIA <i>DR. SHILPAN D. VYAS & PARINA S. VYAS</i>	12
13.	COUNTERFEITING GOODS IN GULF BUSINESS: ANY ECONOMIC IMPACT? <i>DR. THRESIAMMA VARGHESE & KARIMA AL. QARTOOPI</i>	13
14.	GREEN MARKETING: AN INDIAN EXPERIENCE <i>KANCHAN SEHRAWAT, AMOGH TALAN, DR. A. K. TYAGI & GAURAV TALAN</i>	14
15.	ROLE OF RBI AND GOVERNMENT OF INDIA TOWARDS FINANCIAL INCLUSION OF THE RURAL POOR: ISSUES AND SUGGESTIONS <i>MANOHAR LAMANI & SANGANAGOUDA PATIL</i>	15
16.	CORPORATE SOCIAL RESPONSIBILITY: REGULATION AND ITS SURVEILLANCE <i>RACHANA VISHWAKARMA</i>	16
17.	PAGE RANK ALGORITHMS BASED ON WEB CONTENT MINING AND WEB STRUCTURE MINING <i>N.KANCHANA</i>	17
18.	WEB CONTENT MANAGEMENT SYSTEM: COMPONENTS AND SECURITY <i>OMOSEBI, PAUL ADEOYE & OLORUNLEKE, FEHINTOLUWA E.</i>	18
19.	DETERMINANTS AND PROSPECTS OF ECONOMIC GROWTH IN ETHIOPIA <i>HABTAMU NIGATU ELALA</i>	19
20.	HIGHLY SECURED LOSSLESS IMAGE CRYPTOGRAPHY ALGORITHM BASED ON HAAR WAVELET TRANSFORM <i>MAHIMA GUPTA</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

CHIEF PATRON**PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur

(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON**LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**DR. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS**DR. PRIYA RANJAN TRIVEDI**

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

EDITORIAL ADVISORY BOARD**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh Indraprastha University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N. Government College, Faridabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

ASSOCIATE EDITORS**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

TECHNICAL ADVISOR**AMITA**

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

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.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

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

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

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>

USING CYBER PEDAGOGY (WIBEKI/01/2014) MODEL TO INITIATE MULTILITERACIES AND PROMOTE A VIRTUAL CLASSROOM: A PILOT STUDY

WILLIAM NKOMO

TEAM LEADER

SOFTWARE ENGINEERING & PROFESSIONAL PRACTICES

SOFTWARE ENGINEERING

FACULTY OF COMPUTING

BOTHO UNIVERSITY

FRANCISTOWN

BERTHA KARIMBIKA

TEAM LEADER

MIS

BOTHO UNIVERSITY

BOTSWANA

KITSO MOLEFE

TEAM LEADER

NIIT

FACULTY OF COMPUTING

BOTHO UNIVERSITY

BOTSWANA

ABSTRACT

In the survey conducted at Botho University, researchers established that more than 90% of the students have access to the ICT technologies and 80% own the ICT gadgets. However, there is a challenge faced by learners when it comes to the interpretation of digitized instructions presented on these media or the internet utilized every day. On this background, this paper suggests WIBEKI/01/2014 model which contends for "cyber pedagogy" and "multiliteracies" for the learners at Higher Institutions of learning. Drawing on theories of virtual classrooms, peer and self assessment, this paper further explores two strategies; (a) the WIBEKI/01/2014 virtual classroom and (b) the mark distribution algorithm (MDF). These strategies were piloted amongst the 2 batches of the Postgraduate Certificate in Higher Education (PGCHE) (block release and part time) classes at Botho University (N=23). The WIBEKI/01/2014 is an integrated model and therefore in this study we argue that it is absolutely immaterial for learners to be constrained within a physical classroom setup. Instead, students require metacognitive skills in order to use collaborative tools, interact online and associate with team members. The findings of the study revealed that well-rounded cyber pedagogies must integrate five fundamental processes; (a) the preparatory learning for the cyber-student, (b) cyber-instructor's training process, (c) the virtual learning process itself (d) effective assessment strategies and (e) the virtual classroom evaluation procedures.

THE RIGHT TO HEALTH – A CONSTITUTIONAL VIEW

HIRANMAYA NANDA
RESEARCH SCHOLAR
SOA NATIONAL INSTITUTE OF LAW
SOA UNIVERSITY
BHUBANESWAR

DR. JAYADEV PATI
DEAN
SOA NATIONAL INSTITUTE OF LAW
SOA UNIVERSITY
BHUBANESWAR

ABSTRACT

This article is an attempt to reflect the concept of health and right to health through the constitution of India. The author has also relied upon various judicial decisions in order to extract the meaning of health and right to health in India. However nowhere in Indian Constitution the health or right to health has been defined but through its provisions the implicit references has been drawn. Through Judicial interpretation it has been observed that Right to life includes Right to Health and thus a fundamental right.

FINANCIAL PERFORMANCE OF SELECT PRIVATE SECTOR BANKS USING CAMEL APPROACH

DR. H N SHIVAPRASAD

DIRECTOR

**DR. D VEERENDRA HEGGADE INSTITUTE OF MANAGEMENT STUDIES & RESEARCH
VIDYAGIRI**

ABSTRACT

Financial performance analysis is the process of scientifically making a proper, critical and comparative evaluation of profitability and the financial health of banks through the application of the technique of financial statement analysis. In the present study CAMEL Model has been applied for the same purpose. The paper evaluates the performance of five leading private sector banks using CAMEL framework. The CAMEL approach has been used using 17 financial ratios spanning across the CAMEL indicators. The study spanned a period 10 years (2004 -2013). Group and composite rankings has been done to evaluate the performance. ANOVA has been used to measure the variations in performance in the banks.

A COMPARATIVE STUDY OF SELECTED EQUITY DIVERSIFIED SCHEMES IN MUTUAL FUND

DR. VIJAY H. VYAS
PROFESSOR & HEAD
DEPARTMENT OF MANAGEMENT
ATMIYA INSTITUTE OF TECHNOLOGY & SCIENCE
RAJKOT

ABSTRACT

This study has been carried out to do comparative evaluation the selected top three performing AMC's and in Particular there equity diversified schemes mutual fund schemes during the study period of 2011 & 2012. An attempt has been made to compare return. Beta is calculated to measure the sensitivity of return to change in market index. The mutual funds NAV are the key indicator of market value of each unit. In 2011 Negative correlation between level of diversification, measured by R^2 and unique risk proved that, fund managers remained successful in reducing unique risk through better diversification. In 2011 the market was down due to global economic crisis The NAV in December 2012 had given highest performance. The fund manager's experience and investment style has not been analyzed. The return in 2012 in all six schemes are approx 14 % which is good return as compared to post office return.

THE INFLUENCE OF INTELLIGENT TRANSPORTATION SPACES IN INTELLIGENT TRANSPORTATION SYSTEM

KALAISELVI S
RESEARCH SCHOLAR
DEPARTMENT OF COMPUTER SCIENCE
DKM COLLEGE FOR WOMEN (AUTONOMOUS)
VELLORE

SANGEETHALAKSHMI G
ASST. PROFESSOR
DEPARTMENT OF COMPUTER SCIENCE
DKM COLLEGE FOR WOMEN (AUTONOMOUS)
VELLORE

SIVASANKARI A
HEAD
DEPARTMENT OF COMPUTER SCIENCE
DKM COLLEGE FOR WOMEN (AUTONOMOUS)
VELLORE

ABSTRACT

In the recent years, we have been witnessing many breakthroughs in computing, sensing, electronics, control, signal processing and robotics. This has made many advancements in increased the state of Intelligent Transportation System (ITS) and its applications. Intelligent Transportation Space (ITSp) was first developed to improve the safety in handling vehicles, traffic and transportation more efficiently and effectively. ITSp not only combines the ITS modules but also the roadside management, pedestrians, traffic control units, sensors and satellites. ITSp is distributed and pervasive in nature. So, it forces to follow a strong build through to communicate with all the modules of ITS for information exchange. With high mobility of vehicles and high variable network topology, the communication regarding availability of information, timeliness and reliability is not an easy task and thus it is a big challenge for implementing it. So, our paper proposes a new concept of ITSp and analyses the possible communication technologies.

A STUDY ON THE SOCIO-ECONOMIC CHARACTERISTICS OF INTERNET BANKING ADOPTERS IN CHENNAI METROPOLITAN CITY WITH REFERENCE TO INDIAN BANK

P.SARAVANAN
ASST. PROFESSOR (SR. GRADE)
SCHOOL OF MANAGEMENT
SRM FACULTY OF MANAGEMENT
SRM UNIVERSITY
KATTANKULATHUR

P.SRIDHARAN
ASSOCIATE PROFESSOR & HEAD
DEPARTMENT OF INTERNATIONAL BUSINESS
SCHOOL OF MANAGEMENT
PONDICHERRY UNIVERSITY
PUDUCHERRY

ABSTRACT

Banking system is the backbone of the economy and Information Technology in turn has become the backbone of banking activities. Indian Bank is one of the nationalized bank and it is pioneer in computerization. It provides most of the Internet Banking products and services to the customers. It has to know their customers socio-economic characteristics to compete with Private and Multi-National Banks. This study is carried out to identify the socio-economic characteristics of Internet Banking adopters in Chennai Metropolitan city with reference to Indian Bank. Descriptive Research design and Judgment sampling are used for this study. Questionnaire is used to conduct the Survey with 231 Internet banking users of Indian Bank in Chennai Metropolitan City. It is suggested that females are to be educated to make them understand that there is no complexity in using Internet Banking and also there is no risk. Their self-confidence to be improved in such a way that they are able to face the consequences of using Internet Banking. Both the youngsters and old age people are to be made to understand the benefits and convenience of using Internet Banking. The benefits of Internet Banking to be taught to the respondents irrespective of the annual income.

COMPARATIVE STUDY OF NEW RAPID BUSINESS PROCESS MODEL WITH EXISTING MODEL BPMN AND UML-AD

AMIT LAXMIDAS VADERA
ASST. PROFESSOR, SUNSHINE GROUP OF INSTITUTIONS; &
RESEARCH SCHOLAR
SCHOOL OF SCIENCE (COMPUTER SCIENCE)
RK UNIVERSITY
RAJKOT

DR. YOGESH R. GHODASARA
ASSOCIATE PROFESSOR
COLLEGE OF AGRICULTURAL INFORMATION TECHNOLOGY
ANAND AGRICULTURAL UNIVERSITY
ANAND

ABSTRACT

Now a day's to design a new business software process, various Business Process Model's are available in the market. Interest to evaluate this study is that all the enterprises or an organization need to satisfy their business objectives easily and speedily with minimum efforts and cost. To accomplish this they must select any one model which is available in the market. Basic aim of our study is to develop a new business process models and make comparison with available other business process models like UML-AD – Unified Modeling Language Activity Diagram and BPMN – Business Process Model Notation to identify which model is appropriate for the business stakeholders of any enterprise or organization to achieve specified goal. In this paper we address to create a Business Process Model, which is a mixture of graphical notations and supporting information using semantic annotation to strive any business process very speedily and easily.

A DETAILED STUDY ON QUALITY OF SERVICE IN COMPUTER NETWORKS

HARIPRIYA N
RESEARCH SCHOLAR
DEPARTMENT OF COMPUTER SCIENCE
DKM COLLEGE FOR WOMEN (AUTONOMOUS)
VELLORE

SANGEETHALAKSHMI G
ASST. PROFESSOR
DEPARTMENT OF COMPUTER SCIENCE
DKM COLLEGE FOR WOMEN (AUTONOMOUS)
VELLORE

SIVASANKARI A
HEAD
DEPARTMENT OF COMPUTER SCIENCE
DKM COLLEGE FOR WOMEN (AUTONOMOUS)
VELLORE

ABSTRACT

The advancement of internet and its applications has made the world so addictive to it because of its efficient and effective use of information distribution and sharing. That is where computer network plays a leading role in performing actions such as transmitting data and quality of service (QoS). The high-speed network supports a wide range of communication more intensive for real-time applications. Hence, the next generation of networks is likely to be connection-oriented for the real-time traffic. This research paper focuses on problems in routing problem and how to overcome it. We propose few network routing algorithms for imprecision decreasing and we achieved it to the big by few assumption of networking strategies.

TATA GROUP AND CSR: AN EXEMPLARY CASE REVIEW

KOMAL CHAUDHARY
ASST. PROFESSOR
COLLEGE OF VOCATIONAL STUDIES
UNIVERSITY OF DELHI
DELHI

ABSTRACT

The main intent of this paper is to showcase how a business an organization can be transformed or created into a legacy that runs down for posterity by adding and creating more value and nurturing life in various forms and dimensions. Tata group by far has been one such exemplary multinational conglomerate entailing diverse sectors/industries from beverages, retail to as vast as the steel industry , automobiles and chemical and services industries and many others under its purview. This paper studies certain aspects of the same discussion mentioned above in exploratory and factual manner.

THREE DIMENSIONAL HEALING: BENEFITS FROM THE WELLNESS

DR. VANDANA DESWAL
ASST. PROFESSOR
MAHARAJA SURAJMAL INSTITUTE
JANAKPURI

ABSTRACT

All around the globe, spas are known for their significance to the physical and mental being of individuals. This industry is regaining its old charm with the promises of providing rejuvenation and relaxation to all the stressed people. Not just this, with the advent of cosmetic procedures and alternate healing methods, spas are providing anti-aging solutions to those who want to look and feel good. These benefits have gained monumental recognition and appreciation by all making spa industry one of the most promising industry in coming years. Spa industry, as a part of wellness industry, holds tremendous scope in the economy and the tourism of a destination. This paper is dedicated to finding the benefits of the spas, their services and products to the economy in general and tourism of a place in particular. For this purpose, a study was conducted in USA and India to get a comparative insight into the overall picture of paybacks derived from these services. With a sample size of 100 people in each country, a survey was conducted and then a country wise dissection is done for each item and in the end a summarized chart is drawn to present a clear picture of the prominence of the spas and their services and products to these dimensions. The vitality percentage analysis of the spas to the economy is clearly elucidated in the given paper and it has been found that apart from employment and revenue generation, the spas bring in lot of tourists to a place, consequently promoting all kinds of tourism of that destination.

EMOTIONAL INTELLIGENCE AND JOB PERFORMANCE IN SERVICE INDUSTRY

PREETI BHASKAR
ASST. PROFESSOR
SYMBIOSIS CENTRE FOR MANAGEMENT STUDIES
NOIDA

ABSTRACT

In service Industry, most important factor for success is: employee-customer interface. In service sector, organization put constant pressure on their employees to perform because majority of time front line Managers are first touch point for Customer hence they need to be dynamic, meticulous, analytical, and polite yet result driven. Empirical observation reveals that service sector employee have strict time pressure of completion of task. Travel and fear of termination of job contract are very common problems among service sector. As a result, employees suffer from extremely high level of stress and emotional disturbance, which directly or indirectly affect performance. Employee is expected to give outstanding performance .To deliver these outstanding performance employees have to be engaged in their work more than which results in high stress .The stress of trying to lead and satisfy so many people's changing needs and expectations lead to emotional disturbance (Byron Stock & Associates LLC.,2010). This pressure is clearly evident within the service sector where the need for delivery, speed and customer satisfaction is enormous. Keeping this in view the present research paper investigates the factors contributing to the Emotional Intelligence in service sector. According to Thi Lam, L. and S.L.Kirby, (2000) emotional intelligence increases the productivity and performance of Employees. Various factors are studied and a list of factors affecting the emotional intelligence is drawn.

AN OVERVIEW OF THE BANKING INDUSTRY IN INDIA

DR. SHILPAN D. VYAS

SR. LECTURER

AMCOST

ANAND

PARINA S. VYAS

ASST. PROFESSOR

DEPARTMENT OF ELECTRONICS & COMMUNICATION

SHRI P.M. PATEL COLLEGE OF E&C

ANAND

ABSTRACT

The Banking Industry in India has splendid history, good present and brilliant future. This paper gives you the overview of Banking Industries' from World War I, their phases & establishment, progress and growth of banking industry in India. It also gives the aggregate performance of the banking industry, government policies, implications of policy measures, credit policy implication, and crystal gazing. This paper tries to highlight the progress of commercial and private banks, prospects & achievements of Indian Banks, the credit scenario and the need for proxy banking in India as the branch banking in rural area is loss making.

COUNTERFEITING GOODS IN GULF BUSINESS: ANY ECONOMIC IMPACT?

DR. THRESIAMMA VARGHESE
ASST. PROFESSOR
FACULTY OF BUSINESS
SOHAR UNIVERSITY
SULTANATE OF OMAN

KARIMA AL. QARTOOPI
LECTURER
FACULTY OF BUSINESS
SOHAR UNIVERSITY
SULTANATE OF OMAN

ABSTRACT

The illegal counterfeiting industry costs the global economy hundreds of billions of dollars every year. Through a descriptive approach, this article is trying to have an overlook on counterfeiting culture around the world and Gulf Countries in particular and little more details of its menace in Oman. The objective of the study is to explore the economic impact behind the buying habits of counterfeit goods in GCC'S. The study is an explorative in nature. This gave an elaborate way of actual situations in counterfeit goods business in GCC's.

GREEN MARKETING: AN INDIAN EXPERIENCE

KANCHAN SEHRAWAT
ASST. PROFESSOR
SRI RAM COLLEGE OF COMMERCE
UNIVERSITY OF DELHI
DELHI

AMOGH TALAN
RESEARCH SCHOLAR
CENTRE FOR MANAGEMENT STUDIES
JAMIA MILLIA ISLAMIA
DELHI

DR. A. K. TYAGI
ASST. PROFESSOR
COLLEGE OF VOCATIONAL STUDIES
UNIVERSITY OF DELHI
DELHI

GAURAV TALAN
ASST. PROFESSOR
UNIVERSITY SCHOOL OF MANAGEMENT STUDIES
GGSIPU
DELHI

ABSTRACT

Green marketing has been a defining trend for a lot of corporations in the more environmentally conscious world. The corporations which follow the practices of green marketing thrive in other business practices as well, suggesting a positive relation between the two. In our paper we have highlighted some examples of green marketing initiatives undertaken by a few Indian corporations, and the implications such practices have on their performance. We also highlight the suggestions for other business leaders on the same ground.

ROLE OF RBI AND GOVERNMENT OF INDIA TOWARDS FINANCIAL INCLUSION OF THE RURAL POOR: ISSUES AND SUGGESTIONS

MANOHAR LAMANI

ASST. LECTURER

DEPARTMENT OF SOCIAL WORK

RANI CHANNAMMA UNIVERSITY BELAGAVI

S. R. KANTHI P. G. CENTRE

BAGALKOT

SANGANAGOUDA PATIL

JR. LECTURER

DEPARTMENT OF ECONOMICS

RANI CHANNAMMA UNIVERSITY BELAGAVI

S. R. KANTHI P. G. CENTRE

BAGALKOT

ABSTRACT

No doubt India is said to live in its villages, it's a valid statement considering that more than half of the countries population lives there, however a significant exportion of our 6,50,000 odd villages does not have single bank branch to boast of, leaving swathes of rural populace in financial exclusion. Therefore it is imperative to bring the unbanked population within the ambit of banking system. Invariably, financially excluded people still depend on money lenders even for their day to day needs, borrowing at exorbint rates to finally they get caught in a debt trap. So providing financial access to the poor by linking them with banks has always been an important priority of the governmentof India. So the government of India and reserve bank of India have to take care of the India's large financially excluded population especially rural population of India to boost financially inclusion in India. RBI has been constantly encouraging the banking sector to develop the banking network both through setting up of new branches, installation of new ATMs, information and communication technology (ICT). This article focuses on the RBI and Gol initiatives and policy measures, current status and future prospects of financial inclusion in India on the basis of facts and data provided by various secondary sources. It is concluded that financial inclusion shows positive and valuable changes because of change in strength and technological changes. Therefore, adequate provisions should be needed to ensure that the poor are not driven away from banking. This requires training the banks forefront staff and managers as well as business correspondents on the human resource development side of banking.

CORPORATE SOCIAL RESPONSIBILITY: REGULATION AND ITS SURVEILLANCE

RACHANA VISHWAKARMA
RESEARCH SCHOLAR
FACULTY OF COMMERCE
BANARAS HINDU UNIVERSITY
VARANASI

ABSTRACT

The Corporate Social Responsibility is the commitment of the companies for the equitable growth & sustainable development of the society. Under the new Companies Act, 2013, passed by Parliament in August 2013, profitable companies will have to spend at least 2 per cent of their average net profit over the preceding three years on CSR activities. In this context the present paper examines the corporate social responsibility spending of the Indian companies for the year 2012-13 along with the detail discussion on regulation regarding the compliance of corporate social responsibilities enacted with the clause 135, Companies Act, 2013. The paper also identify the CSR intervening activities that targets by the Indian companies. The study revealed that the corporate social responsibility spending is less than 2 % of profit after tax of the Indian companies and Education and health are the activities that mostly target by the Indian companies followed by enhancement, environment, skill development, women empowerment, disaster relief, sports and others. The findings can assist the policy makers to ensure that the Indian companies increased their Corporate Social Responsibility spending.

PAGE RANK ALGORITHMS BASED ON WEB CONTENT MINING AND WEB STRUCTURE MINING

N.KANCHANA

**ASST. PROFESSOR & RESEARCH SCHOLAR
SCHOOL OF INFORMATION TECHNOLOGY & SCIENCE
DR.G.R.DAMODARAN COLLEGE OF SCIENCE
COIMBATORE**

ABSTRACT

The Web is a place where we can find lot of information. The main aim of the web site is to provide relevant information to the users to satisfy their needs. A major challenge in web mining research is to find relevant document or pages by neglecting the noise and outliers. In this paper we compare different type of page rank algorithms that supports web content mining and web structure mining.

WEB CONTENT MANAGEMENT SYSTEM: COMPONENTS AND SECURITY

OMOSEBI, PAUL ADEOYE
RESEARCH SCHOLAR
CENTRE FOR ECONOMETRIC & ALLIED RESEARCH
UNIVERSITY OF IBADAN
IBADAN

OLORUNLEKE, FEHINTOLUWA E.
STUDENT
LIBRARY & INFORMATION STUDIES DEPARTMENT
UNIVERSITY OF IBADAN
IBADAN

ABSTRACT

Web Content Management Systems (WCMS) have grown in importance as more and more organizations communicate and publish their information via the web. A WCMS typically has automated templates, scalable expansion, easily editable content, workflow management, authoring, storage and publishing features. In the same vein, many are now experiencing problems because WCMS vulnerabilities are attractive targets for potential attackers. In this paper, we explore the common components of WCMS, security concerns and suggested precautionary measures.

DETERMINANTS AND PROSPECTS OF ECONOMIC GROWTH IN ETHIOPIA

HABTAMU NIGATU ELALA
STUDENT
DEPARTMENT OF ECONOMICS
ARTS COLLEGE, OSMANIA UNIVERSITY
HYDERABAD

ABSTRACT

Economic growth is an important factor in the development of the livelihood of an individual and the overall society. Ethiopia has been showing very high economic growth for the consecutive five year. However the distribution of income from the growth has been inequitable. The majority of the people are excluded from the growth system but also those who are include in the growth process gain from the growth process very less amount .And large share of income goes to the few people. Hence unknowingly the growth process empowers a few people. The government should rethink or review to bring inclusive growth basically broad based growth, shared growth and pro poor growth. It decreases the rapid growth rate of poverty and increase involvement of people into the growth process of the country.

HIGHLY SECURED LOSSLESS IMAGE CRYPTOGRAPHY ALGORITHM BASED ON HAAR WAVELET TRANSFORM

MAHIMA GUPTA
STUDENT
SHOBHIT UNIVERSITY
MEERUT

ABSTRACT

Along with the rapid increasing growth of computer and network technologies, images are being transmitted more and more frequently. Security of image is a big issue. Image information is lively and visual, and has been an important means of expressing information of person. There are many encryption algorithm had been available each one having some strength and weakness. Image cryptography can use text cryptosystems to encrypt images directly, since image size is greater than text. Image encryption can be classified into lossy and lossless encryption methods. Lossless encryption methods are more applicable than lossy encryption methods when marginal distortion is not tolerable. In the proposed system, find the hash value of image using by image hashing toolbox. Image hashing is very easy to the tamper with digital data without leaving any clues. Under these circumstances, integrity verification has become an important issue in the digital world. After finding the hash value, the image is transformed into the frequency domain using the wavelet transform, Image processing and analysis based on the continuous or discrete image transforms are classic techniques. The image transforms are widely used in image filtering, data description, etc. Nowadays the wavelet theorems make up very popular methods of image processing, denoising and compression. The image transform theory is a well-known area characterized by a precise mathematical background. Considering that the Haar functions are the simplest wavelets, these forms are used in many methods of discrete image transforms and processing then the image sub-bands are encrypted in a such way that guarantees a secure, reliable, and an unbreakable form. The encryption involves scattering the distinguishable frequency data in the image using a reversible weighting factor amongst the rest of the frequencies. The algorithm is designed to shuffle and reverse the sign of each frequency in the transformed image before the image frequencies are transformed back to the pixel domain. The decryption algorithm reverses the encryption process and restores the image to its original form.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail infoijrcm@gmail.com for further improvements in the interest of research.

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

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

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

