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# **CONTENTS**

<b>Sr. No.</b>	<b>TITLE &amp; NAME OF THE AUTHOR (S)</b>	<b>Page No.</b>
<b>1.</b>	<b>DEMONETISATION AND INDIAN BANKING SECTOR - A SHORT TERM ANALYSIS</b> <i>SREEDEVI E.S &amp; Dr. B JOHNSON</i>	<b>1</b>
<b>2.</b>	<b>MAKE IN INDIA: PROSPECTS AND CHALLENGES FOR TEXTILE AND APPAREL INDUSTRY OF RAJASTHAN</b> <i>Dr. MINAKSHI JAIN</i>	<b>2</b>
<b>3.</b>	<b>PROLIFERATION OF PRIVATE UNIVERSITIES AND COLLEGES IN GHANA AND ITS IMPACTS ON STAKEHOLDERS</b> <i>WILLIAM BEDIAKO DANSO</i>	<b>3</b>
<b>4.</b>	<b>TRAINING AND DEVELOPMENT PROCESS AT THDCIL AND DETERMINING THE EFFECTIVENESS OF TRAIN THE TRAINERS PROGRAM</b> <i>ASHUTOSH KUMAR ANAND</i>	<b>4</b>
<b>5.</b>	<b>CONSUMER PREFERENCE TOWARDS THE SELECTED MESSAGING APPS IN COIMBATORE CITY</b> <i>Dr. B. ABIRAMI</i>	<b>5</b>
<b>6.</b>	<b>INFLUENCE OF SOCIAL MEDIAS IN COIMBATORE CITY WITH SPECIAL REFERENCE TO MARKETING OF MOBILE APPS</b> <i>Dr. L. A. RAZIA FATHIMA &amp; A. S. SHANGEETHA</i>	<b>6</b>
<b>7.</b>	<b>TAX PLANNING MEASURES OPTED BY COLLEGE TEACHER'S WITH REFERENCE TO KERALA STATE</b> <i>ALEENA PRAKASH</i>	<b>7</b>
<b>8.</b>	<b>DEMONETIZATION IN INDIA: AN OVERVIEW</b> <i>ANU GOYAL</i>	<b>8</b>
<b>9.</b>	<b>REVIEW ON CORPORATE GOVERNANCE PRACTICES ACROSS THE GLOBE</b> <i>ARPIT RASTOGI</i>	<b>9</b>
<b>10.</b>	<b>PERFORMANCE EVALUATION OF SELECTED MUTUAL FUND SCHEME'S IN INDIA</b> <i>AKSHAY D. SAKHARKAR</i>	<b>10</b>
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	<b>11</b>

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**DEMONETISATION AND INDIAN BANKING SECTOR - A SHORT TERM ANALYSIS**

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**ABSTRACT**

*The word demonetisation has become very common and familiar even to the small children in the country. Since a year has passed after demonetisation, there is no need for a preamble about this historical incident. From the date of its announcement by the Prime Minister on 8 November 2016, it became the attention of entire nation as it has been affected the economy as a whole. The major objective of the study is to analyse the effects of demonetisation on the banking sector in India. The effect of demonetisation on the aggregate deposits of residents, domestic credit and electronic payments are analysed in this paper. The present study makes use of secondary sources of information. The data was collected from various published sources of Reserve Bank of India, mainly RBI Bulletin and from published journals, articles, reports, newspapers etc. The study includes all the scheduled commercial banks operating in India. The study period include 24 months divided into the periods of pre demonetisation and post demonetisation. The pre demonetisation period includes twelve months spanning from 2015 November to October 2016. The study makes use of paired sample t test to test the significant difference between pre and post demonetisation and one sample Kolmogorov Smirnov test to check the normality. The study has found that demonetisation made significant effect on the banking sector in India.*

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## **MAKE IN INDIA: PROSPECTS AND CHALLENGES FOR TEXTILE AND APPAREL INDUSTRY OF RAJASTHAN**

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### **ABSTRACT**

*Make in India initiative in the textile and garment industry offers investment opportunities for foreign companies and entrepreneurs are available across the entire value chain of synthetics, value-added and specialty fabrics, fabric-processing set-ups for all kinds of natural and synthetic textiles, garments and retail brands. The stress is placed on skill development, especially in new areas like medical textiles, geo-synthetics, technical textiles, nonwoven industry and organic textiles. Textile is an important industry for Rajasthan, representing over 20 per cent of the investment made in the state. The key factors responsible for development of textile industry in Rajasthan are availability of cotton and wool, skilled and unskilled manpower and low cost of production. But the state will have to proactively work on various challenges regarding Man, Machine and Management, to realise its full potential. Since the textile industry of Rajasthan plays significant role in creating employment, generating a substantial industrial output and bringing revenue through export of garments and other textile products, inviting investors through a platform like "Make in India" can be beneficial. It also promises to amplify marketability of khadi and other handloom products thus providing employment, boosts the economy and sustains indigenous artisans.*

# PROLIFERATION OF PRIVATE UNIVERSITIES AND COLLEGES IN GHANA AND ITS IMPACTS ON STAKEHOLDERS

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## ABSTRACT

*The proliferation and the growth of private partner participation in higher education systems in Ghana and in many African Countries is not something new. However, the rate at which this growth is steadily increasing in Ghana is having catastrophic effects on the academic institutions as well as on graduates who enters the labor market annually for jobs. Unemployment rate in Ghana increased to 9.10% in 2015 from 5.20% in 2013. According to the Labour Force Survey 2017 Report, more than 1.2 million persons from 15 years and older are estimated to be unemployed, representing the total unemployment rate of 11.9%. Unemployment rate in Ghana averaged 8.87% from 2001 until 2015, reaching an all-time high of 12.90% in 2005 and a record low of 5.20% in 2013. Finding a job after degree is a hectic thing every graduate in Ghana can attest to and majority of this problems are because of this proliferation and growth of private universities with less job creation. Currently in Ghana as at January, 2017, there were –Two hundred (200) Universities and Colleges which has been fully accredited by the National Accreditation Board of Ghana to run various tertiary Certificates, Diploma, Undergraduate and postgraduate degree programmes for both Public and private. Out of this figure, the National Accreditation Board has categories all the 195 institutions as followed: 86 Public Universities and Colleges made up of –(10 public universities, 10 Polytechnics (now technical universities), 19 public Nursing Training Colleges, 38 public colleges of education, 1 Public college of Agriculture, 7 public university/ professional, 1 Regionally-owned tertiary university) and 114 private Universities and Colleges- made up of 76 private University Colleges, 7 tutorial colleges, 2 distance learning centers, 4 private chartered universities, 6 registered foreign institutions, 2 open universities, 10 private nursing training colleges, 7 private colleges of education. Aside these accredited institutions which are mandated to run various programmes, there were many as 53 private unaccredited Universities and Colleges which were competitively competing with all the Two hundred (200) Universities and Colleges in Ghana till 2015 when the National Accreditation Board upon its routing audit found out this unaccredited Universities and Colleges and clumped them down. The spread of privatization in higher education in Ghana, as constitutional adopted to reduce the burden on state funded institutions, has rather created catastrophic effects for private owners, students and the state as a whole. Among some of the many problems are: hyper competition in the industry, lack resources, state-of the art technology, low student enrolment, lack of quality staffing, lack of marketing strategy (i.e. pricing, differential programme, effective branding), exploitation of teaching staff, and the ability to coiled into the “Blue Ocean strategy). There is also a lot of competition arising from foreign registered and open universities, which have campuses established in Ghana. Students in the private Universities and Colleges find it difficult to differentiate a university’s courses from those offered by other universities. Also quality graduate output has become a major concern to academic thinkers as majority of programmes and curriculums are not developed to meet industrial needs and demands. The proliferation these Universities and Colleges and growth of graduate output annually from both the private and the public institutions has escalated the county’s unemployment issues as graduates would be competing for employment on the same labor market. This paper revealed the challenges faced by private Universities and Colleges in Ghana and its effects on output graduates on the labor market. Aside this there has been a diminishing confidence in parents as well as industry players. The goal is to provide policy makers with a tool to assist them in the understanding of the industry environment and the development of a sustainable competitive position for the industry players. The main source of information is secondary resources on the proliferation of these universities and colleges, nature of competition, incentives of buyers (students and employers/recruiters) and sellers (faculty), and threat of substitutes (on-line degrees). It is noted that the nature of competition is a critical force affecting the private universities and colleges.*

# TRAINING AND DEVELOPMENT PROCESS AT THDCIL AND DETERMINING THE EFFECTIVENESS OF TRAIN THE TRAINERS PROGRAM

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## ABSTRACT

*In the age of stiff competition, sustenance and survival depends on so many factors. Human Resource is one such important factor on which the competitiveness of an organization depends. Training and Development is a crucial Human Resource function on which the organizational development and success rests. Training and development is vital part of the human resource development. Achievement of objectives and good returns on investment could only be attained if human resources aspects of the human enterprise are properly developed through training and manpower development. Famous Management author Peter Drucker said that the fastest growing industry would be training and development as a result of replacement of industrial workers with knowledge workers. Most organizations look at training and development as an integral part of the human resource development activity. In India, particularly in Public Sector Undertakings, Training and Development has been seen now as a strategic tool for up gradation of skill, increasing productivity and dealing with several other organizational aspects. Tehri Hydro Development Corporation (THDC) India Limited is a Schedule "A" Mini Ratna CPSE under Ministry of Power, Government of India. THDC has a defined training and learning policy and gradually the HRD department has started contributing to overall success of the organization by making training an investment centre and an effective tool to groom polish and prepare a pool of talented personnel to handle the upcoming challenges. The present paper is a study of gradual shift in the thrust area of HRD, formulation and implementation of a dedicated training and learning policy, how the training is being imparted and how it is being strategically used in several related aspects of HR together with gradually making effort to prepare a pool of talent. It proposes to explore the importance & effectiveness of Training & Development at THDCIL.*

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## CONSUMER PREFERENCE TOWARDS THE SELECTED MESSAGING APPS IN COIMBATORE CITY

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### ABSTRACT

*The channel of communication is widened with lot of new features in the present time. The technological advancements enlarges the scope of media. Mobile messaging apps helps individual in communicating instantly. These apps include exchange of voice messages, text messages, documents etc. Messaging apps these days play an important role and this has replaced various other forms of communications like letters, e-mail, telegram, fax, etc. Three out of every smart phone users in India is now high on mobile chatting making the market a lucrative one for chat app companies.*

## **INFLUENCE OF SOCIAL MEDIAS IN COIMBATORE CITY WITH SPECIAL REFERENCE TO MARKETING OF MOBILE APPS**

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### **ABSTRACT**

*Social media is defined as "a group of Internet-based applications that build on the ideological and technological foundations of Web 2.0 and that allow the creation and exchange of user-generated content". Social Media contains two words. The first one is "Social" which means interaction, sharing and so on. Another word is "Media" where to say that social media is a medium for publication. Social media contains a lot of tools and applications which let the users express their opinion, publish articles, sharing videos and so on easily.*

## **TAX PLANNING MEASURES OPTED BY COLLEGE TEACHER'S WITH REFERENCE TO KERALA STATE**

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### **ABSTRACT**

*Tax planning is the analysis of a financial situation or plan from a tax perspective. The purpose of tax planning is to ensure tax efficiency, with the elements of the financial plan, as reducing tax liability and maximizing eligibility to contribute to retirement plans are both crucial for success. Tax planning encompasses many different considerations, including the timing of income, purchases and other expenditures; the selection of investments and type of retirement plans; and a person's filing status and common deductions. In India, there is a number of tax saving options for all tax payers. These options allow for a wide range of exemptions and deductions that help in limiting the overall tax liability. The deductions are available from sec 80 C through to 80 U and can be claimed by eligible tax payers. These deductions are made against the quantum of tax liabilities. The current paper is an effort to trace the awareness of Income Tax provisions and tax planning measures adopted by the teacher's in Kerala state.*



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**DEMONETIZATION IN INDIA: AN OVERVIEW**

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**ABSTRACT**

*The history of Indian currency is very rich. There are many ups and downs in the forms of currency. It get changes continuously. Demonetization of currency is a part of it. Although demonetization was happened many times in the past but the decision of demonetization of PM Narendra Modi on 8<sup>th</sup> Nov. 2016 brings a great change in the economy of India and history of currency. Due to demonetization Indian economy moves towards cash to cashless economy. It promotes digitalization in India. According to a report up to 28<sup>th</sup> Oct. 2016 total money in circulation is 17.77 Lakh Crore. Although all the objectives of demonetization may not be achieved, but these have a great effect upon Indian economy. There are several positive and negative aspects of this decision that we discuss in this paper.*

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**REVIEW ON CORPORATE GOVERNANCE PRACTICES ACROSS THE GLOBE**

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**SHIMLA**

**ABSTRACT**

*Kautilya's Arthashastra, which dates back to Fourth Century BC maintains that for good governance, all administrators, including the king were considered servants of the people. Good Governance and stability were completely linked. There is stability if leaders are responsive, accountable, and removable. These tenets hold good even today. Corporate Governance has become one of the most important dimension in order to run companies by ensuring transparency, accountability, complying to the applicable laws, rules and regulations and to promote the interest of all the stakeholders including the minority shareholders. The aim of this paper is to study the literature available on the Corporate Governance Practices prevailing across the Globe. The paper also emphasizes the problems faced by the corporate and suggestions are also made to overcome these problems. The paper also states the future prospects of Corporate Governance as an important cornerstone to efficiently and effectively run the Corporate.*

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**PERFORMANCE EVALUATION OF SELECTED MUTUAL FUND SCHEME'S IN INDIA**

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**GOA UNIVERSITY**  
**PANJIM**

**ABSTRACT**

*Mutual fund plays a crucial role in the Indian economy. Mutual funds are considered to be the vehicle for mobilization and channelization of savings from individual investors to towards the various capital market instruments. Evaluation of the performance of mutual funds particularly is of a great interest to the researcher across the world. The study attempts to evaluate the past performance of selected open-ended equity funds. The study is based on the secondary data restricted for a period of one year i.e. from 1<sup>st</sup> January 2016 to 31<sup>st</sup> December 2016. To analyze the performance of selected mutual funds, which are open-ended, equity funds four conventional or unconditional methods of performance evaluation are used. They are Sharpe's Ratio, Treynor's Ratio, Jensen's Measure and Information Ratio. Investors today's have a wide range of investment avenues available and choosing one of them is a quite horrifying task for any investor. Every investment has its own characteristics in terms of risk with while choosing a best fund to park the resources is a crucial task for any investor certain predetermined developed and widely accepted models and techniques are available to determine the performance of funds and make decision of investment. The present paper aims at throwing light on such model and helps to analyze funds in terms of risk-return analysis.*

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