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FINANCIAL APPRAISAL OF VARIOUS FINANCIAL SERVICES OF COOPERATIVE CREDIT SOCIETIES/PATANSTHAS IN AHMEDNAGAR DISTRICT

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ABSTRACT

India is always being known in the world for its Rural Based Economy as nearly 65% of its population is dependent on Agriculture & other rural businesses. Although such a huge dependence is seen till only 12.5% of Indian GDP comes through it. The major reason of such a poor performance of rural economy in National Income generation is that, many of the rural peoples are facing a problem of availability of Finance through formal means like Banks & Other Financial Institutions at cheaper rates & in abundance. Till recently Private money lenders have played a vital role in Rural Finance outcome of which is Increased Suicide Cases in Rural India. One major player of Indian Financial System who has tried its level best to improve the situation was Co- Operative Credit Society. Co-operative credit societies have served its purpose of providing Rural Finance through various schemes at subsidized rates in rural tiny places of Indian periphery. Co-operative credit societies have provided services targeting varied social & economic needs like Education, Marriage, Healthcare, Agriculture, New business set up etc. Although such a major role is being played by co-operative credit societies till rural economy has failed to catch high growth pace, hence it becomes inevitable to study the co-operative movement in order to understand the game which in turn can help in boosting the Cooperative credit societies/patsansthas performance. Hence the present study is aimed at measuring the performance of various service products been provided by them such as DD, RTGS, NEFT, Core Banking, Mobile Banking etc.

A REVIEW OF ETHICAL LEADERSHIP: GOING BEYOND THE CONVENTIONAL UNDERSTANDING

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ABSTRACT

Over the years the concept of Ethical Leadership lost its sheen. There has been numerous studies conducted on this topic and almost all concentrated on the theme of personal development whether it is the virtues of Aristotle, the internal locus of control, having low Machiavellianism, high self-awareness, and the like. Most of the studies also looked at how the employees perceived their leadership. Very few or no studies have been conducted as to how other stake holders perceive the leadership (as protecting the environment, or developing the society and community at large) or how the leader perceives themselves and their role. This paper discusses the existing literature on Ethical Leadership and the different parameters used in evaluating the leadership from an Ethical perspective. It also discusses different theories similar to ethical leadership such as Authentic Leadership, Transformational leadership, Spiritual leadership and Transpersonal Leadership. The paper also discusses in brief some of the weaknesses of these theories and point towards broader perspectives to define ethical leadership rooted in the current business scenario. Using a qualitative research method with the secondary data the paper tries to through light on what constitutes the concept of ethical leadership and similar concepts.

mHealth: THE CLINICIANS PERSPECTIVE IN INDIA

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ABSTRACT

Mobile Health generally called mHealth, is a culmination of technology, communication, ease of use and need that is bringing behavioral change in healthcare delivery using mobile phones. There is a paradigm shift in healthcare delivery and new avenues for supporting patients are researched. In this research paper, the aim is to understand the behavioral change that mHealth brought among the clinicians in India and does it help them in accurate and faster patient care? Another aspect of research is to understand the awareness of mHealth among the clinicians and do they understand the power of mHealth in healthcare delivery? The research is based on an online and face to face interview of more than 300 clinicians who answered questions pertaining to their view on mHealth. The research indicates that most clinicians believe mHealth is likely to play a crucial role in healthcare delivery but will be most effective in chronic care. Clinicians also believe that awareness and availability of information is a big problem for rural India. Most clinicians believe mHealth will significantly contribute in bridging the gap between urban and rural divide and improve primary and preventive healthcare which will eventually reduce the healthcare expenditure burden. The results suggests that clinicians believe mHealth may contribute significantly in healthcare delivery specially for rural population and believe mHealth has a great potential for a country like India and government should take serious steps in propagating the awareness among the population.

FINANCIAL INCLUSION AND ROLE OF PAYMENT AND SMALL FINANCIAL BANKS

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ABSTRACT

Financial inclusion is poor in India if one were to compare India with BRIC countries and world at large in spite of focused efforts of Government of India and RBI (Reserve Bank of India) in this direction. The population having bank account in India is 53% while its higher in Brazil, Russia, China and world at large 68.1%, 67.4%, 78.9% and 61.5% respectively. This research establishes that Payment Banks and small financial Banks will help to bring poor and unbanked in to the banking network. Small financial Banks would help the poor, Micro and Small Scale organisation to get credit easily and this would free them from the clutches of moneylenders and exploitation. The main limitation of this research is that its theoretical research. An empirical study would be required to find out how far the objective of financial inclusion has been achieved by establishment of Payment Banks and Small financial Banks.

THE IMPACT OF SUPPLY CHAIN MANAGEMENT ON AUTOMOBILE SERVICE CENTERS (PASSENGER CARS) IN INDIA AND FUTURE IMPLICATIONS

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ABSTRACT

The research was aimed at analyzing the current Supply Chain Management (SCM) techniques followed by market leaders in the servicing centers of the Indian automobiles sector and the effectiveness of SCM in the four wheeler automobiles industry. The research was also aimed at studying and investigating about the latest practices and possibilities in improving SCM in the passenger car segment of the Indian automobile industry. The methodology and tool used was a structured questionnaire which was given to the managers and staff employed in spare parts management of four wheeler automobile servicing centers to fill. The research was conducted in and around the city of Pune. For the same, 20 leading servicing centers were visited; the manager and in-charge of spare part section were contacted and administered a questionnaire for obtaining their valuable response. The service centers were found to be using digitized inventory management system and had categorized their stock according to demand namely as fast, medium and slow moving spares. Only 25% of centers were found to be using barcode system for identification and consumption recording of the spares and most of them were found to deliver the vehicles on time. Also it was found that all the servicing centers were carrying out demand forecasting based on the consumption pattern of the stock. In general, it was observed that there are three major factors most important for automotive service namely demand forecast of spares, digitization of spare management system and categorization of spares as per their movement. Emphasis on these factors will help in enhancing customer satisfaction by providing on-time delivery, reduced cost and better after sales services. This throws light on the fact that automobile service centers are trying to adapt latest technology and practices so as to reduce the cost of servicing and increasing the efficiency of manpower thereby improving total quality of service.

SOCIAL MEDIA FOR RECRUITMENT**DR. SURUCHI PANDEY****PROFESSOR****SYMBIOSIS INSTITUTE OF MANAGEMENT STUDIES****SYMBIOSIS INTERNATIONAL UNIVERSITY****PUNE****GUNJAN AGARWAL****STUDENT MANAGER****SYMBIOSIS INSTITUTE OF MANAGEMENT STUDIES****SYMBIOSIS INTERNATIONAL UNIVERSITY****PUNE****SWAPNIL CHARDE****STUDENT MANAGER****SYMBIOSIS INSTITUTE OF MANAGEMENT STUDIES****SYMBIOSIS INTERNATIONAL UNIVERSITY****PUNE****ABSTRACT**

Recruitment processes are changing and they are changing fast because of technology. Social media has revolutionised the not only the complete process of information exchange but also various ways of engagement. Social media is playing a very important role in personal as well as professional lives of people. The paper is about conducting a survey to understand the recruitment practices in various recruiting agencies and suggesting better recruitment strategies which will help in sourcing good quality candidates. 60 recruiters were interviewed on the basis of a questionnaire which comprised of 14 questions. After analysing the survey, it was found that the use of social media is indeed a good option to traditional methods of recruitment. The response time is less when it comes to recruiting through social media websites. The amount of money that is spent on social media sites is next to nothing when compared to job portals. The recommendations contain a recruitment model which is based on the social networks Facebook, LinkedIn, Twitter, Bullhorn reach – multiple ways to adopt these social platforms, to target different demographics through these social media sites. The paper studies history and past practices in literature, Current practices and views in form of survey, and Future aspects are covered in form of recommendations.

EFFECT OF THE MAGGI FIASCO ON THE BRAND IMAGE OF NESTLE AND ITS IMPACT ON OVERALL PACKAGED FOOD CATEGORY

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ABSTRACT

Maggi noodles were launched in India by Nestle in the year 1982, with its catchy tagline of 2-minute noodles. In the beginning it was launched in 5 flavors- masala, chicken, capsicum, sweet and sour and lasagna. The brand had to struggle hard to find acceptance amongst Indian consumers who had very rigid eating habits during that time the market for packaged food was very small with little or no competition. However, the biggest challenge for Maggi was to first promote the concept of noodles, before promoting the brand Maggi. The research on "Effect of the Maggi fiasco on the brand image of Nestle and its impact on overall packaged food category" deals with the study of Maggi brand that was launched in India in the year 1983, by Nestle India Limited, which became synonymous with noodles. This research tries to find a solution to a real life problem of Maggi to launch its products as a healthy product.

IRREVOCABLE LETTERS OF CREDIT AND THE RESPONSIBILITY OF THE BANKS**DR. OSAMA MUSTAFA MUDAWI****EX. ACADEMIC STAFF, DEPARTMENT OF PUBLIC LAW, UNIVERSITY OF DONGOLA, SUDAN;****&****LEGAL EXPERT****LEGAL AFFAIRS DEPARTMENT****PUBLIC WORKS AUTHORITY****DOHA****DR. ELFADIL TIMAN****TRAINING EXPERT, INSTITUTE OF PUBLIC ADMINISTRATION, DOHA; &****ASSOCIATE PROFESSOR****DEPARTMENT OF BUSINESS ADMINISTRATION****UNIVERSITY OF GEZIRA****SUDAN****ABSTRACT**

Purpose: The purpose of this article is to explore the Irrevocable Letters of Credit and its importance. In addition to, the responsibility of the banks when dealing with these Irrevocable Letters of Credit and the events in which courts can intervene. **Methodology /approach:** This article has employed descriptive and comparative methods. The following materials were referenced as part of this article: books, journal articles, cases, reports, legislations. **Findings:** This article has found that letters of credits are very important in the field of international trade because they give fast and secure ways of payment, and grant sellers more protection if the letter of credit is confirmed by a bank. Also, it has discovered that the letter of credit is governed by two principles. First, the principle of autonomy, which means the underlying contact is independent of and separate from the letter of credit. Secondly, the doctrine of strict compliance, which means that a bank can reject documents that are presented by a seller if they not comply with the conditions of the letter of credit. Moreover, this article highlighted that the task of banks is to examine documents from their face, and without making an investigation. Moreover, this article has found that fraud exception seems to be the main exception in the doctrine of autonomy. Finally, it has shown that there is an approach which extends the fraud exception to include nullity exception which may improve the letter of credit. **Originality/value:** This article contributes to increase the understanding of the Irrevocable Letters of Credit and the responsibility of the banks when deal with these documents. In addition, it discovers the situations in which the court can intervene in Irrevocable Letters of Credit.

GOVERNANCE, ETHICS AND SUSTAINABILITY: A REVISIT IN THE LIGHTS OF LESSON'S FROM KAUTILYA'S 'ARTHASASTHRA'

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ABSTRACT

Governance means administering the processes and systems placed for satisfying stakeholder expectation. When combined Corporate Governance means a set of systems procedures, policies, practices, standards put in place by a corporate to ensure that relationship with various stakeholders is maintained in transparent and honest manner. The institute of Company Secretaries of India defines Corporate Governance as "the application of best management practices, compliance of law in true letter and spirit and adherence to ethical standards for effective management and distribution of wealth and discharge of social responsibility for sustainable development of all stakeholders". Corporate Governance as defined by James D Wolfensohn is about promoting corporate fairness, transparency and accountability. The fairness and transparency apparently relates to ethics and operationally result in sustainability. The lessons in this aspect are discussed in this paper. The methodology adopted is descriptive research by reviewing the lessons from Kautilya's Arthasasthra in the present context of governance, ethics and sustainability.

A CONCEPTUAL STUDY ON DISTANCE EDUCATION: PROBLEMS AND SOLUTIONS

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ABSTRACT

This paper deals with problems associated with distance education and their tentative solutions. First, it identifies those problems which were faced by distant learners during their course of study. Second, it also identifies the problems associated with the distance education system. Finally, it provides tentative solutions to these problems and some recommendations for the betterment of distance education. For this related content collected from different books, journals and internet was reviewed and then problems associated with distance education were identified. These were associated with nature of study material, lack of multi-media instruction, insecurities about learning, lack of feedback or contact with the teacher, lack of support and services, lack of social interaction among learners, lack of student training, absence of a teacher, low status of distance education institutes, rigidity imposed by university regulations, misconception about the role of distance education departments, discrimination with the product of the distance education departments and lack of support by the faculty. Keeping in mind these problems tentative solutions were suggested such as - If distance learning institutions are serious about providing equity of educational opportunity to all, then careful consideration must be given to the special needs of distance learners. We should use multi-media technologies during Personal Contact Programmes (PCPs). Proper planning and cooperation on the part of all those are associated with distant learners. If students are undertaking distance learning courses that require knowledge of computers, then the students must be taught, at a minimum, the fundamentals of operating the system of choice of the distance-taught course. Feedback on the part of concern distance educators and authority regarding admission, PCPs, assignments, examination and projects should be provided to the distance learners time to time. Understanding and mitigating technology problems are important, especially with the rapid expansion of technology. Further research into course development techniques will help learning institutions understand which methods work best in the distance learning classroom.

WOMEN ENTREPRENEURSHIP IN INDIA

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ABSTRACT

Entrepreneurship of Women development is an essential part of human resource. Development Compared to other countries the development of women entrepreneurship is very low in India, especially in the rural areas. However, women of middle class are not too eager to alter their role in fear of social backlash. The progress is more visible among upper class families in urban cities. This paper focuses on women entrepreneur. Any understanding of Indian women, of their identity, and especially of their role taking and breaking new paths, will be incomplete without a walk down the place of Indian history where women have lived. The paper talks about the status of women entrepreneurs and the problems faced by them. And also how much credit can be given to entrepreneurship for the unprecedented innovation and growth of free-enterprise economies. This paper presents a summary of research on entrepreneurs and discusses the trends in the development of the field. A second section presents the category of Women entrepreneurs in different phases & participation of women as Entrepreneurs. The third section focuses on the most dynamic Successful Women Entrepreneurs in India; simultaneously the paper gives an insight into the challenges faced by women entrepreneurs.

IMPACT OF FII FLOWS ON INDIAN MARKET VOLATILITY

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ABSTRACT

Indian equity markets are today well integrated into the Global financial markets and are playing vital role for the benefit of investors' fraternity. They are well organized and are considered to be efficient because they react well both to international and internal factors. FIIs consider Indian equity markets as one of the best destinations. There is a steady increase in FII flows in to the Indian equity markets during the last few years. In this context the present study aims at an analysis of the impact of FII flows on the volatility of NIFTY. The time-series data on FII flows, NIFTY and DEFTY indices for the period of 2001-20015, were tested for stationarity using ADF test. Granger's Causality Test was employed to investigate the possible causal relationship between the co integrated variables. However, investigation of volatility using models like ARCH, GARCH, EGARCH, etc reveals that there is no causality between FII flows and Nifty Volatility during the study period. Results of this study are useful to the FIIs, Retailers, QIBs, Pension Fund and Mutual Funds managers.

A STUDY ON OPTIMIZATION TECHNIQUES OF TRAVELLING SALESMAN PROBLEM USING GENETIC ALGORITHM

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ABSTRACT

One way to approach the Travelling salesman problem (TSP) is to use an Evolutionary algorithm. Genetic algorithm is a randomized search technique and derivative free optimization. Genetic Algorithm has several uses such as problem solver, basis for competent machine learning. Travelling salesman problem has two constraints which can be one city at a time and each city visited once and only once to find its optimization. But with the increase in the number of cities, the complexity of the problem goes on increasing. In this paper, we have solved Travelling Salesman Problem using Genetic algorithm approach. System starts from a matrix of the calculated Euclidean distances between the cities to be visited by the travelling salesman and randomly chosen city order as the initial population. Then new generations are created repeatedly until the proper path is reached upon reaching a stopping criterion.

INDIAN IT SECTOR: AN OCEAN OF OPPORTUNITIES

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ABSTRACT

Technology is the second greatest gift of God, after the gift of life. It is the mother of civilizations of arts and of sciences. Information Technology (IT) is nothing new; rather it was around us since long, may be since the inception of man on this planet. It has made possible information access at gigabit speeds. It has made marvelous impact on the lives of millions of people who are deprived, poor, marginalized and living in rural and remote geographies. Internet is one of the unmatched gifts of Information technology, which has introduced revolutionary changes with possibilities of e-government measures like e-health, e-education, e-agriculture, etc. Today, whether it is transfer of funds, filing of Income Tax returns or applying for passports online or railway e-ticketing, everything is possible with few clicks on the mouse. India's IT potential is on a steady march towards global competitiveness, improving defense capabilities and meeting up energy and environmental challenges amongst others. Information technology (IT) industry in India has played a key role in putting India on the global map. This sector has proved to be one of the most significant growth contributors for the Indian economy by providing world class technology solutions and business services. The industry has helped India transform from a rural and agriculture-based economy to a knowledge based economy. The paper endeavors to study the Indian Information technology sector, its growth and the Indian states which are performing excellent in IT sector. The paper further discusses the initiatives taken by Indian government to facilitate this sector and the contribution of this sector in India's GDP.

RURAL ENTREPRENEURSHIP: A STUDY OF DISTRICT ALMORA, UTTRAKHAND

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ABSTRACT

Entrepreneurs are driven to achieve success in their business along with the qualities of a Leader, Manager, Dreamer, Innovator, risk taker, continues learner, decision maker & most important is to implement all these qualities into the work. There are ample opportunities in the state of Uttarakhand for entrepreneur. There are several examples of successful entrepreneur in this region who set the examples for aspiring entrepreneur. They started their enterprise with very small unit and set the story of success. In spite of facing obstacles especially in hilly region they move ahead with ambition and desire to get success. Successful entrepreneur takes obstacles as a challenges and come out with success. This research paper is focus on the existing enterprises, challenges, and the prospects available in the district.

THE EFFECT OF ORGANIZATIONAL CLIMATE ON WORK LIFE BALANCE

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ABSTRACT

The aim of this study is to examine the effects of organizational climate which means the workplace environment perceived by the workers on work life balance which represents the harmony or disharmony between work life and private life. To realize this aim, 114 employees working for three different organizations in Turkey were conducted a survey and the data was collected. Regression analysis was used for data analysis. The results of this study show that organizational climate has a positively meaningful effect on work life balance. However, 10 different dimensions were examined within the context of this study. Therefore, it was seen that each dimension of had different effects on work life balance.

A DESCRIPTIVE STUDY ON THE IMPACT OF EMPLOYEE MOTIVATION TOWARDS THEIR CAREER GROWTH AND DEVELOPMENT

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ABSTRACT

It is obligatory on training and development professions to design implement and evaluate the effectiveness of their program in reducing the quarrel in workplace performance. This study aims to determine the career growth and development in order to satisfy the employees in their job. This study focused on the motivation of employee, so that the employees feel comfort and get satisfied, which results in better performance. Today's employees are more career conscious than ever. They are demanding more in terms of personal growth and development. Organizations that fail to allow employees to meet their individual needs will be losing its valued employees. The objectives of this study were to assess career advancement after training, identify constraints to career advancement, assess the level of motivation among trained personnel, and establish strategies to minimize constraints to career advancement and assess the effect of career advancement through motivation. The study also revealed that the career advancement had a highly significant effect on motivation.

A STUDY ON PROBLEMS FACED BY THE CUSTOMERS WITH REFERENCE TO BANKING SERVICES IN PRIVATE SECTOR BANKS

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ABSTRACT

Banking industry is one of major role player in Indian financial. The objective of this paper is to know the customer problems towards banking services. A study was made to identify the major problems faced by the selected sample respondents in utilizing the private sector banking services. For this purpose, the respondents were asked to provide the problems based on their experience. The study used the main problems such as opening an account, withdrawals, depositing cash, advanced services, grievance cell, and working hours. Percentage method was used for analysis. The data used for the study both primary data and secondary data. I conclude that in all respects the customers are facing problems in private sector banks.

E-RECRUITMENT: CHALLENGES AND EFFECTIVENESS

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ABSTRACT

In the digital age new technologies have been increasingly facilitated and easy to communicate to every people. E-recruitment is the implementation of traditional recruitment process by using web based solutions. Now a day's employers and job seekers become more attractive towards the online recruitment. This research focuses the challenges and effectiveness of e-recruitment process. This research based on secondary data.

A STUDY ON TRAITS AND ATTITUDES OF RURAL WOMEN ENTREPRENEURSHIP

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ABSTRACT

Now a day's Women entrepreneurship in rural became one of the globally challenging issues for economically developing countries. Many NGOs have joined hands with the government to improve women entrepreneurship both in rural, urban areas, and they provide training, making support for policy formulations, mentoring, counseling, information sharing and also provide loans. In this study, I focused on traits and attitudes of women entrepreneurship in rural area where the area Balavikasa Social Service Society (NGO) actively enhance & improve women entrepreneurs, and the study is based on the collection of data from primary and secondary source, finally analyzed and interpreted the data based on Random sampling method.

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