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**PERCEPTIONS OF EXECUTIVE LEVEL EMPLOYEES TOWARDS HRM PRACTICES IN
SELECTED PRIVATE SECTOR BANKS IN PUNJAB**

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ABSTRACT

In Indian economy, banking industry has been undergoing exponential growth since this sector has been made open for private and foreign players. Technological advancements like CBS/computerized branches, e-banking, diversified banking activities have made this industry as one of the profitable industries and at the same time industry is facing competition and the same is resulting in mergers and takeovers. Success of every organization largely depends upon the way how it manages its Human resources. As Human resources is one of the most important inputs, especially when the service sector is in question. Many private banks, medium or small have been taken over by big players in last few years. One of the prominent reasons for the poor performance by some of the banks may be the poor implementation or adoption of HR practices. This paper aims to look into this aspect that which HR practices have been adopted by the banks under study and to what extent these HR practices have been proved appropriate. It has been found that the banks under study have adopted and implemented the prevalent HRM practices in a better way which further lead to job satisfaction and organizational commitment among their executive level employees.

WOMEN PREFERENCE AS A JEWELLERY BUYER: IMPACT OF CELEBRITY ENDORSEMENT

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ABSTRACT

Indians are well known for their craziness for celebrities, mainly cricketers and bollywood stars. They try to imitate them, to be like them. To take the advantage of this "fan following" of celebrities, marketers have associated the celebrities with their products to increase the appeal of their product offerings. Various researches have proven the positive impact of celebrity endorsement on the products especially low involvement products. This study is mainly focussing on the impact of celebrity endorsement on high involvement product i.e. Jewellery especially focussing on women as she is considered as an important and strong consumer because of her role in the decision making of products/services in the household. No marketer can afford to ignore her spending and influencing powers. Today's woman is more educated, confident, bold, knowledgeable and independent than before. For the study, we have used the Purposive sampling technique as the data is collected from women who like to wear jewellery. The sample of 200 women respondents was collected from DOABA region called as NRI hub of Punjab comprising of four districts namely Jalandhar, Hoshiarpur, Kapurthala and Shaheed Bhagat Singh nagar. To see the impact of celebrity endorsement on the women preference for gold, diamond, platinum and stone studded jewellery, the technique of multiple regression analysis was used. Though, it creates a brand image and helps to positioned the company as a brand in the mind of the people of the DOABA region(Punjab) but the results have shown that the impact of the celebrity endorsement in influencing the choice of jewellery by women of area under study is insignificant. The study might help the marketers in devising the advertising strategies and proper allocation of the budget in right direction in case of jewellery promotions.

LIQUIDITY AND PROFITABILITY ANALYSIS OF SELECTED STEEL COMPANIES

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ABSTRACT

Operating management is concerned with the execution of policies resulting into operating activities sales based profitability ratios are used to evaluate the performance of operating management and investment based profitability ratios are used to assess whether a firm has generated reasonable return on capital employed a few prominent liquidity ratios are also used for the analysis of short term solvency in assessing the liquidity position of business unit. Thus the profitability ratios are intended to explain to the consequence and judgment of business units which is the sole decisive factor of overall efficiency of business unit.

**A STUDY ON IMPRESSION OF STRESS AND SURVIVING STRATEGIES AMONG
THE BANK EMPLOYEES IN TIRUNELVELI DISTRICT**

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ABSTRACT

High stress jobs refer to work, which involves hectic schedule and complex job responsibility that result into imbalance between personal work and life. The most of the bank employees recognize their problems in managing the stress. It may be due to lack of recognition, unclear job expectations, poor decision making, lack of professional respect acceptance of poor - quality work and customer service, disrespectful behaviour, adequate explanation of reasons, process, or likely outcomes mandatory overtime.

A STUDY OF INTERNET USERS' ATTITUDE AND PERCEPTION TOWARDS ONLINE SHOPPING

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ABSTRACT

E-tailing, a sub set of E-commerce, facilitates online shopping with fingertips. It has mushroomed with online shopping websites in past few years in India. Existing literature revealed that people are not switching from traditional "Brick & Mortar" shopping practice to online shopping practice with the same rate in developing countries as it is in developed countries. Researchers still striving hard to understand why online shopping is not a part of everyone's lifestyle. Therefore, the present study attempt to understand the attitude and perception of customers towards online shopping. In order to complement the title, the study focuses on two aspects, first what is frequency of online shopping with respect to Age, Gender and Income level of respondent. Second, what derives respondent to shop online and what make them reluctant in adopting it. In the present study an attempt has been made to analyze the attitude & perception of the people towards online shopping in Punjab. For the analysis of data descriptive statistics have been applied. Majority of the respondents assumed that transaction security, personal privacy, product price, product quality, convenience, accessibility, promotions and advertisement, delivery time, quality comparison and reputation of the company are the important variables in online shopping.

DEFECT ANALYSIS AND PRECLUSION USING QUALITY TOOLS: A CASE STUDY OF ABC COMPANY

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ABSTRACT

Quality is the heart of today's product and service. A customer is ready to pay high for best quality products while a high defect rate dissatisfied the customer and sometimes fling the company out of the market. Unfortunately it's not always easy to meet the industry and customer quality standards and makes the product hundred per cent defect free. However regular practices of quality tools help the company in early detection of defects and take timely corrective measures to minimize the defect count. The company needs to work continuously for the improvement in the work product to have satisfied customers and survive long run in the market. In this paper we have studied the e-Learning and application development project of ABC Company by means of DMAIC a data-driven quality strategy and quality tools namely Pareto Chart and Fishbone Diagram to identify the root causes of high defect count in the projects. The corrective measures are recommended and implemented in the project gray areas to minimize the defect rates in the process. The detection and prevention of defects using quality tools has shown that involvement of entire project team, and cautious continuous practice of quality tools help the company to achieve its target and lead towards progressive improvement in its work process.

ECONOMIC EMPOWERMENT OF BODO WOMEN THROUGH SELF-HELP GROUPS IN ASSAM

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ABSTRACT

Women empowerment is vital for the development of any country. It is a process, in which women challenge the existing norms, pattern and culture of a society, to effectively promote their well being. The Constitution of India endowed equality to women in all aspects. As such, the year 2001 was celebrated as the year of Women Empowerment. The concept of self help groups (SHGs), which was introduced by the Ministry of Rural Development, has now widen its roots in nook and corner of the rural areas and in the semi-urban and urban areas, to improve the living standards and well being of women. Thus, this paper attempts to investigate the economic empowerment of Bodo women SHG members in Udalguri district, Assam. The study was conducted in five blocks of Udalguri district viz Udalguri, Rowta, Mazbat, Kalaigaon and Khoirabari. Primary data were gathered through structured interview schedule from 350 respondents, 70 each from the selected blocks, who were selected through multistage sampling technique. Percentages and Paired t test were utilised to analyse the data. Percentages were used to describe the socio-economic profile of SHG members. Paired t test was performed in order to find out the impact of becoming members in the SHG in respect of economic empowerment. This study concludes that the SHGs facilitate Bodo women to have a significant progress in their economic empowerment.

CONSUMER MOTIVES AND INFLUENCING FACTORS IN LIFE INSURANCE BUYING DECISIONS: A STUDY IN PUNJAB AND CHANDIGARH REGION

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ABSTRACT

Life insurance reform bring new private players in the industry which make competition more fierce even though aggressive marketing strategies by many of private and public companies dint increase life insurance penetration to the global standards. There is still low awareness about actually benefits and need for life insurance among people. Right and effective promotion which aimed at not only informing consumers as well as educate them about life insurance is required to fill this gap. This research work aimed to find out consumer motives and critical factors in influencing buying behaviour for life insurance in Punjab and Chandigarh region. By researching 501 respondents of this region researchers found demographic variables play crucial role in consumer opinion and preferences regarding life insurance.

ROLE OF SOCIAL MEDIA IN CRISIS COMMUNICATION IN THE BUSINESS CONTEXT: A STUDY WITH INDIAN EXAMPLES

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ABSTRACT

The rise of social media has brought an increasingly open and transparent environment, where everyone can share thoughts and opinions with other people. This new world creates new opportunities and challenges in many fields. One of these is in the field of crisis management and crisis communication in particular. This paper explores the role of social media during crisis in the business context by citing examples from Indian companies. It tries to highlight the changes in crisis communications and in particular how social media can be a beneficial tool. The paper also tries to find what is important for companies concerning crisis management. This resulted in findings that companies need to monitor social media, need to be quick in replying and to reply in a human, non-corporate voice. It is well important to have a crisis plan and a crisis response team which is also responsible for crisis management and communication in social media.

FINANCIAL PERFORMANCE OF INSURANCE INDUSTRY IN ETHIOPIA**DEMIS H GEBREAL****LECTURER****DEPARTMENT OF BANKING & FINANCE****COLLEGE OF BUSINESS & ECONOMICS****JIMMA UNIVERSITY****JIMMA****DR. SUJATHA SELVARAJ****ASST. PROFESSOR****DEPARTMENT OF BANKING & FINANCE****COLLEGE OF BUSINESS & ECONOMICS****JIMMA UNIVERSITY****JIMMA****DANIEL TOLOSA****LECTURER****DEPARTMENT OF ACCOUNTING & FINANCE****COLLEGE OF BUSINESS & ECONOMICS****JIMMA UNIVERSITY****JIMMA****ABSTRACT**

There have not been empirical studies that address the financial performance of Ethiopian insurance companies in Ethiopia. This study was undertaken to evaluate the financial performance of non-life insurance industry in Ethiopia by using CAMEL framework. The researcher selected 10 insurance companies from the total of 15 based on their year of establishment. Secondary data collected from the individual insurance companies and from the National Bank of Ethiopia from the fiscal year of 2008 to 2012 was used for the completion of the study. The model employed for this study is $ROA = \alpha + \beta_1 KTA_{it} + \beta_2 ONETA_{1it} + \beta_3 Rit + \beta_4 Ait + \beta_5 ME_{it} + \beta_6 EPR_{3it} + \beta_7 LR_{it} + \epsilon$. ROA has been used as the dependent variable explained by capital adequacy, assets quality, re-insurance, actuarial issues, management efficiency, earning and profitability and liquidity. Multiple linear regression was applied. From the multiple linear regression, it was found that assets quality and combined ratio have negative relationship whereas capital adequacy and retention ratio have positive relationship with performance (ROA) of insurance industry in Ethiopia. One of the objectives of the study is that to identify the major factors that affect the financial performance of insurance industry in Ethiopia and it was found from the regression result that the major factors are capital adequacy, assets quality, re-insurance and combined ratio. The researcher recommended that the management and regulators of Insurance companies in Ethiopia should give due attention on capital adequacy and set minimum requirement for the capital adequacy of insurance industry, assets quality and re-insurance.

NATURE, MAGNITUDE AND DETERMINANTS OF INDEBTEDNESS AMONG WOMEN LABOUR BENEFICIARY HOUSEHOLDS IN PUNJAB: AN EMPIRICAL ANALYSIS OF MGNREGS

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ABSTRACT

The present paper is an attempt to analyze nature, magnitude and determinants of indebtedness among Women beneficiary households in the rural areas of Punjab. The present study is based upon the sample of 406 women beneficiary households from three selected districts viz., Sri Muktsar Sahib, Patiala and Pathankot. The socio-economic conditions of the beneficiary household's highlights that majority of them are illiterate, landless, wage workers and BPL card holders. The scheme failed in generating 100 days' wage employment and sustainable assets because of poor implementation of the scheme at grass root level. In Punjab, majority of households working in MGNREGS are labour households, therefore, their main source of income is wage work either farm or non-farm, highlighting their poor living standards, lack of regular source of income and deprivation from productive economic resources. The analysis of debt highlights that the share of non-institutional sources in the total debt is more than institutional source. The percentage share of non-institutional sources is the highest (82.81) in Sri Muktsar Sahib followed by Pathankot (78.61) and Patiala (72.76), whereas among all household taken together this share is 78.74. The study points out that these poor women labourer households are mainly dependent on non-institutional sources for their credit requirement who charge high rate of interest and known for extreme form of exploitation. Majority of them have taken debt for unproductive purposes. The result of regression analysis shows that the coefficient of unproductive debt, assets, consumption and income are very important factors which determine indebtedness among sampled households in the rural areas of Punjab.

IMPACT OF GOVERNMENT POLICIES ON ENTREPRENEURSHIP IN MICRO SMALL AND MEDIUM ENTERPRISES IN INDIA

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ABSTRACT

The Micro Small and Medium enterprises (MSMEs) plays significant role in Indian economy in terms of contribution in country's economic growth, industrial production, export, employment generation, creation of innovation skill among entrepreneurs. MSMEs are tagged as engine of modern India and remarkable contribution to achieve the exceptional gross domestic product trajectory. The development of Small and medium scale industries depends on increase in the supply of manufactured goods, promotion of capital formation, the development of indigenous entrepreneurial talents and skills and the creation of employment opportunities. MSMEs play significant role in socio economic development having advantage of low capital requirement, high employment generation, decentralization of industrial work, utilization of local resources and promote new adventures entrepreneurial skill based on the government data from Ministry of MSMEs the contribution in National GDP is 8 %, and 45 % in employment generation and 50% of total manufacture sector. In view of the Government of India ever increasing importance given to the small scale industries they need to be set up separate Ministry, department to promote these sectors. In post-Independence India MSMEs (Micro, small and medium enterprises) dominate the industrial scenario through its contribution to generation of employment and income as also tackling the problem of regional disparities. The government of India regularly promotes these through various policies such as trade policy, social policy, labor market policy and others incentives. The mix policy of government promotes the entrepreneurial skills in the MSMEs sectors. Government policies have been encouraging the growth of local MSMEs which promote and reduce the poverty through employment generation. This paper will analyze the impact of policies on promotion of MSMEs skill development in MSMEs in post liberalization period. In particular, the paper also evaluates overall performance of the MSMEs in India and their contribution in Indian economy. The study is based on secondary data sources from various databases.

**A STUDY OF EMPLOYEE PERCEPTION ON ORGANIZATIONAL CLIMATE AT B.E.L.,
KOTDWARA**

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ABSTRACT

The objective of this Project is to demonstrate the relation between organization's culture & Employees performance. After study and analysis of wide literature, it is reasoned out that organizational culture has deep impact on the variety of organizational process and employee's performance. This also describes the different dimensions of the culture which have impact on organizational performance. Research shows that if employee is committed and having the same norms and value as per organizations have, can increase the performance toward achieving the overall organization goals.

A STUDY OF CORPORATE SOCIAL RESPONSIBILITY PRACTICES IN MAHARATNA PUBLIC SECTOR ENTERPRISES OF INDIA

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ABSTRACT

Corporate Social Responsibility (CSR) is an area of concern and an important activity across the business world. It can be defined as commitment of a company to operate in an economically, socially and environmentally sustainable manner while recognizing the interests of its stakeholders. Through CSR, the organizations serve the interests of society by taking responsibility for the impact of their activities on customers, employees, shareholders, communities, environment and in all aspects of their operations. The thrust of CSR in public sector is on inclusive growth, sustainable development and capacity building with due attention on the socio-economic needs of the neglected and marginalized sections of the society. The objective of the study is to analyze the Corporate Social Responsibility (CSR) activities carried out by Maharatna Public Sector Enterprises in India. The study is based on secondary data taken from the annual reports of Maharatna companies from 2010-11 to 2014-15. Variables considered for the study are: profit after tax, funds allocated for CSR activities, funds utilized in CSR activities and funds unutilized in order to determine the exact performance of CSR activities and its impact on profitability of public sector Maharatna companies of India. The results indicate that Maharatna companies are making efforts in the CSR areas but still there is requirement for more emphasis on CSR. It is also observed that few companies not even meet the regulatory requirements. The public sector companies have shown the highest contribution in CSR activities.

AN EMPIRICAL ANALYSIS OF ARBITRAGE OPPORTUNITIES IN NSE NIFTY FUTURES

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ABSTRACT

A Derivative contract derives its value from the performance of an underlying entity which can be an asset, index, or interest rate. Derivatives can be used for hedging, increasing exposure to price movements for speculation or getting access to otherwise hard to trade assets or markets. In this study we have analysed the relation between "Arbitrage Profit per Contract" and "Number of Contracts traded on a day". "Days to Maturity of the contract" and "Change in Open Interest on a day". The analysis has been based on 90 days Nifty Futures Contracts expiring on 29th Dec 2016; 25th January, 2017 and 23rd February, 2017. Pearson's product-moment correlation has been applied at 95% level of significance and a two-tailed T-test has been administered. The results suggested a significant negative correlation with the number of contracts traded, a significant positive correlation with the number of days till maturity and no significant correlation with change in open interest.

AN EMPIRICAL STUDY OF DEMONETIZATION IMPACT ON RURAL PUBLIC**DR. D.CH. APPA RAO****LECTURER****VSR GOVERNMENT DEGREE & PG COLLEGE****MOVVA****DR. CH. BRAHMAIAH****LECTURER****VSR GOVERNMENT DEGREE & PG COLLEGE****MOVVA****ABSTRACT**

Demonetization technically is a liquidity shock, a sudden stop in terms of currency availability. The term demonetization is not new to the Indian economy. The highest Bank notes ₹1,000 and ₹10,000 demonetized in 1946 and ₹1,000, ₹5,000, and ₹10,000 were demonetized in 1978. Recently on 8 November 2016, India's Prime Minister Narendra Modi announced the Government of India's decision to cancel the legal tender character of ₹500 and ₹1,000 banknotes with effect from 9 November 2016. He also announced the issuance of new ₹500 and ₹2,000 banknotes in exchange for the old banknotes up to 30 December 2016. Demonetization affects the economy through the liquidity side. Its effect will be a telling one because nearly 86% of currency value in circulation was withdrawn without replacing bulk of it. Demonetization may have had considerable negative effect in the first few days but the situation now has improved and it will have a positive impact on the economy. The demonetization of the highest denomination currency notes is part of several measures undertaken by the government to address tax evasion, bogus currency and funding of illegal activities by encouraging cashless transactions. It would help combat black money and reduce corruption, while having a positive result on the economic front. Demonetization has significant and immediate impact on the state of the Indian economy. The present study relates to Krishna District of Andhra Pradesh. The main object of this research paper is to measure the Impact of Demonetization on Rural Public. The researcher has collected data through primary sources and secondary sources as well.

EMOTIONAL INTELLIGENCE AS AN EDUCATIONAL STRATEGY FOR ENHANCEMENT OF EMPLOYABILITY

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ABSTRACT

Emotional intelligence skills and competencies are ways for creating and maintaining a healthy and productive educational climate. To achieve the educational aspirations of the 21st century, there is an increasing need to develop healthy, responsible, and productive students that ultimately will lead to good placements. Nowadays institutes of higher learning deliver programmes for generic skills but a meagre amount of attempt is seen in developing skills that are explicitly aimed at enhancing emotional intelligence, which is most sought by global employers. In addition to having a pool of skills relevant to a career field, employers are seen looking for candidates with sound emotional balance and intelligence when hiring. The transition phase from higher education to work life often results in challenges for graduates as they are ill prepared for the reality of employment and hence employability. In order to do justice with all these roles emotional intelligence can be one component which can be looked into. Embedding graduate attributes especially emotional intelligence into curriculum is the need of the hour. If all these are taken care of, it will ultimately result in producing quality output i.e. students and finally the employability. The current scenario potentially represents a notable gap in skills among graduates. The research understudy would offer potential solutions to reduce this gap through proper educational strategy and efforts in the area of enhancement of employability of graduates.

DEMONETIZATION & ITS IMPACT ON INDIAN ECONOMY

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ABSTRACT

The Government claimed demonetization as an effort to curb the counterfeit of current banknotes purportedly used to fund terrorism as well to crack down the black money from the country. The main objective behind this move was to restrain smuggling, curb corruption and to reduce the use of drugs. In India about 80% of India's labour force is employed in informal sector consisting 45% of GDP of our country. As the economy is underbanked economy and where 60% of population falls in below international threshold line of 1.9\$ per day, this move caused a severe social experiment on the population. Initially and on short term, this move benefited the government which effectively tend to deploy its resources to permeate the impact to needy and poor people within the country. The paper reveals about the move of Demonetization taken by Government of India exploring its causes and impacts on sectors like E-wallet businesses, online retail stores, Automobile agencies, Micro businesses, and so on in India. The present paper highlights the consequences of this decision on various economic variables and entities and backed up with the benefits of this move.

IMPACT OF DEMONETIZATION ON ENTREPRENEURSHIP

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ABSTRACT

On 8 November, 2016 Prime minister of India Mr. Narendra Modi announced that the old denominations of Rs. 500 and Rs. 1000 will not be considered as the legal tenders. On the spot decision of denominations affected the economy as whole. The research paper endeavors to understand the impact of demonetization on the entrepreneurship. Variables such are prices, wages, production process and business transactions are considered to measure the impacts of demonetization. Primary data has been collected from the respondents (customers and entrepreneurs) through the structured questionnaire. Judgmental sampling is used to select the respondents. Data is analyzed with the help of SPSS. ANNOVA test is used to measure the impacts of demonetization on entrepreneurs and customers. After analyzing the data, it is found that demonetization has the significant impact on prices, wages to labors and production process as well the entrepreneurship at all.

MEETING ISSUES AND CHALLENGES OF TALENT MANAGEMENT THROUGH SELECT HUMAN RESOURCE PRACTICES IN SELECT IT COMPANIES OF PUNJAB

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ABSTRACT

Talent management is the discipline of using tactical human resource planning to get better business value and promising companies and organizations to reach their objectives. This research article explores the factors that can extensively impact Talent management which is comprise of magnetizing, hiring and maintaining the manpower are the major challenges for the today's business organizations. For this to occur it is equally essential to develop value propositions for employees & jobs to attract adequate talents. Employee value proposition stands for creating an equilibrium of rewards and appreciation against an employee's performance at place of work. On the verge of research, it was found that the approach of Talent Management must be innovative, unique, compelling and strategically directed to attract a talent pool for an organisation. The major challenge to talent management is ensuring a supply of talent adequate to match the estimated demand, especially when the demand is very hard to forecast and when the supply of talent is not stable. The retention of existing talent is a big issue for an organisation in today's situation because the talent turnover rate is very high due to career planning and search for better career opportunities offered inside the IT industry of Punjab. In this paper the research on the talent management is done on the basis of Analysis of Talent Management strategies in IT Companies of Punjab. Talents are the property of any organization and organization cannot afford losing its key performers. Effective Talent Management tactic can reduce employee turnover and increase Employee retention within an organization. Key employees are the appliance for overall growth and development of an organization. Thus, for retaining best talents, an organization has to design appropriate policy. The present paper is to identify the major causes for employee turnover and analyze the factors involved in retaining Talents and also study the most prominent talent retention strategies adopted by the 5 IT organizations of Punjab. After collecting a comprehensive outline of knowledge about the main components of Talent Management i.e. Hiring the talent and retention of the talent, theoretical as well as practical, this research paper add to filling the knowledge gap by providing a research program at many levels and in several perspectives. We have talk about strategy of the employers of IT Sector of Punjab towards talent management and challenge as well as opportunity of the Talent management, and concluded by identifying various key components and style that are now, and will keep on impact the practice and study of Talent Management in the arena of business in future.

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