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**OFFICE TECHNOLOGY AND MANAGEMENT (OTM) AND ENTREPRENEURIAL
SKILLS POSSESSED BY BUSINESS EDUCATION STUDENTS IN COLLEGES OF
EDUCATION FOR MANAGEMENT OF SMALL SCALE BUSINESSES IN ADAMAWA
STATE**

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ABSTRACT

The study was conducted to assess Office Technology and Management (OTM) and Entrepreneurial skills possessed by business education students in Colleges of Education for the management of small scale business in Adamawa State. Descriptive survey design was adopted for the study. The entire 189 final year students of business education from the two colleges of education formed the population and sample of the study. A 4-point likert rating scale with a structured constructs containing 31 items was used to elicit responses from the respondents. Cronbach Alpha reliability method was used to determine the internal consistency of the instrument which yielded reliability co-efficient of 0.87. The data collected were analysed using mean and standard deviation to answer the research questions while t-test was used to test the null hypothesis of no significant difference at 0.05 level of significance. The findings of the study revealed, among others, that office technology and management and entrepreneurship skills are moderately possessed and that all the skills are highly required by both male and female students for effective management of small scale businesses. The study concluded that these skills if possessed will make business education graduates better prepared to take up jobs in organizations and perform satisfactorily or be self-employed by establishing small and medium businesses. Therefore, recommendations were made, among others, that the study of Office technology and management should be encouraged by all stakeholders, as it is geared towards skill acquisition, knowledge development and entrepreneurship.

INDIAN BANKING AN URGE ON A RETAIL DRIVE: THE CHALLENGES AND THE OPPORTUNITIES OF INDIAN BANKING SYSTEM - A DESCRIPTIVE STUDY

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ABSTRACT

Banking sector in India has been evolved with a feeble and unorganized financial perspective in the ancient times but turned out with great strengths withstanding with challenges, hurdles and ultimately stood as brave and audacious, confronting the current day transformation on demand. The focus of the banking has been concentrated with high priority on par with core to the retail banking based on the customer centric perspective and to sustain the customer with banks in tough competition. The concept of digitalization has led to the great changes in the operational efficiencies and infrastructure facilities of the banking even in the remote areas of the country. But still the gaps are being identified in the serviceability of the banks though the banks are modified with structure and equipment developed. The presentation of this paper is to make an effort to learn about the various drawbacks of the banking services in the Indian industry to upgrade with the present causalities and expectations of customers.

A RISK-RETURN ANALYSIS ON OPTIMUM PORTFOLIO OF VARIOUS ASSET CLASSES

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ABSTRACT

Every investors looking for maximum returns with minimum risk, but this is not possible to all investor. The desire of every inventor is optimum the risk and returns. The performance of different securities is varying at different point of time. The study is about to analysis the risk and returns of different portfolio combinations and correlate with selected sectors, in order to verify whether there is positive correlated or negative correlated. This paper helps to known the best combinations of portfolio by analyzing the standard deviation and expected rate of returns of selected industries. It definitely helps to investors to take suitable decision with respect to choose right combination of optimum portfolio and quantum of investment of SBI, CIPLA and MPHASIS.

A STUDY OF PRINTING INDUSTRY EMPLOYEES INCOME AND EXPERIENCE

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SIVAKASI

ABSTRACT

The overall inference from the study is impressive in working conditions, level of wages improvement of the workers and introduction of new technology in the study unit. If the concerned authorities duly implement the above suggestion, development of new technologies of the printing industry may be increased. But the improvement is not in the hands of the management alone. It needs concentrated efforts of owners, workers, financial institution and banks. A workable co-operation among these four groups can alone introduce the new technology in the printing industry.

A STUDY ON THE IMPACT OF DEMONETISATION AMONG PUBLIC

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ABSTRACT

Demonetization is a part of wider process. The move of demonetization received mixed views. So the present study deals with the impact of demonetization among public. The banking system had its work cut out post demonetization as people flocked to the banks to deposit their cash and withdraw money that they could. Initially demonetization was seen as an important step in bringing about a cashless society.

IMPACT OF CORPORATE SOCIAL RESPONSIBILITY ON HIGHER EDUCATION IN INDIA

**DIPAK KARMAKAR
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ABSTRACT

Education has a pivotal role in nation building. In a country like India where there is abundance of labourers but there is an absence of skilled and trained workforce primarily due to poverty and lack of education. This is a vicious circle of poverty affecting the formation of human capital. The poverty stricken but meritorious student's gives up their studies thus engage themselves in menial jobs. This study focuses on the concept needs, objectives and role of corporate houses towards the society. CSR has a lot of potential to develop the higher education in near future. CSR is a strategic practice and has a crucial role to play in the organizational success since it aims at long term sustainability.

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