



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT

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INFORMATION TECHNOLOGY AND ITS APPLICATION AMONG USERS & NON-USERS IN IRAN

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ABSTRACT

The study at hand namely, "Information Technology and its application among users & non-users in Iran ", deals with the current state of affairs in the field of agribusiness of the traditional crops in Iran, namely pistachio and saffron. It goes to show the current state of affairs as currently being followed by the stakeholders. It has been observed that the aim of the study has been satisfied as there was a clear evidence of positive progress by those who made use of IT tools as against those who kept themselves away from it. There has been found to be wide curiosity and willingness among all the users and non users towards the use and acceptability of the IT tools and also areas for further development have been stated and listed in the study. The main aim of the study, as stated in the objectives of the study was to ascertain the level of benefits derived from the use and it was found that the users did perform better as compared to the non users. Numerically the findings have been proven and the possibility of the same to be that representing the complete population engaged in the trade can be taken as representative as the study was conducted by picking up the sample population by use of simple random sampling. There does exist a vast area of scope for the outcome of the study to be implemented as it would give out a clear difference in the way that things are being done at present and also it would result in qualitative and quantitative improvement in the output. This carries more importance as the country It is with the matter of concern that the topic was selected as the target of study. This is due to the reason that improvement in the area would surely give a boost to the manner in which things are being done and this would in turn result in improvement in the quality and quantity of the output of which the country takes pride to be a leader in the production and availability.

ACADEMIC STAFF'S PERCEPTION OF ADMINISTRATIVE STAFF SERVICES IN ETHIOPIA: A CASE STUDY OF ADI-HAQI CAMPUS, MEKELLE UNIVERSITY

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ABSTRACT

This paper aims to explore, analyze, and measure the academic staff's perceptions on administrative service quality. The study used a survey method to elicit perceptions from a total of 81 sample respondents, 74 academic staff were responding the questionnaires. The results showed that service expectation was not met; assurance and empathy dimensions are identified as the most predictors of the academic staff's overall service satisfaction; overall satisfaction had positive significant impact on their propensity to recommend and switching intention. Conclusions are drawn about academic staff's perceptions of administrative staff services in the College of Business and Economics (CBE) and College of Law and Governance (CoLG). Generalization to the university as a whole may not be legitimate; an all-inclusive research is suggested to measure how the academic staff perceives the administrative services. This study provides insights into the measurement of administrative service perceptions.

XBRL, THE 21ST CENTURY DATA SOURCE AND DATABASE LEVEL DATA VALIDATION**FABOYEDE, S.O****LECTURER****DEPARTMENT OF ACCOUNTING****COVENANT UNIVERSITY****NIGERIA****DR. MUKORO, D.****LECTURER****DEPARTMENT OF ACCOUNTING****COVENANT UNIVERSITY****NIGERIA****OLWE, O.****LECTURER****DEPARTMENT OF BANKING AND FINANCE****COVENANT UNIVERSITY****NIGERIA****ABSTRACT**

In the present dynamic business environment of corporate governance and regulations, financial reporting is an inevitable and extremely significant process for every business enterprise. In the current state of information access, information is provided in many different proprietary data formats, making it difficult to access, integrate and analyze this information in a timely, complete and accurate manner. Using the secondary data methodology, this paper presents the implications of the eXtensible Business Reporting Language (XBRL) which is becoming the digital and transparent method of presenting the financial statistics of businesses worldwide. XBRL addresses business reporting information on internet and bases on eXtensible Mark-Up Language (XML), which is a standard for electronic data exchange on internet. The paper finds that as XBRL becomes the norm for financial reports, automated validation will be increasingly important not only for the success of the system, but for peace of mind for investors/users and preparers of information. As a result of the fact that accounting industry is in the midst of a technological tsunami in which antiquated closed, proprietary financial reporting systems are being challenged by more cost effective, XBRL-based systems, the paper recommends, amongst others, that regulatory bodies, corporate organizations, software companies, the government, professional bodies, and educational institutions, should immediately set in motion activities that will culminate into a full embrace of the XBRL digital reporting technology in order to take advantage of this historic revolutionary development.

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ORGANISATIONAL CULTURE MANACLES TO EMBARK UPON DURING GLOBAL CONDENSE

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ABSTRACT

The impending pessimism about the global slowdown and its impact in countries like Brazil, Russia, India and China, employees are either facing or looking at a probable 'pink slip' (discharge notice). Human Resource departments in all companies are under the scanner. They have been subjected to intense pressure to cut down costs while keeping the standards and quality of services high. The employees in turn are influenced by the changing work culture. In such a scenario, the stage is set for path-breaking reforms and candid innovation to keep both factors of production, that is, employees and employers satisfied. This paper discusses the importance of innovative Human Resource Management techniques and practices that have deemed importance in the current economic scenario and the prudent steps HR can take in order to increase organisational effectiveness. It also attempts on understanding the flourishing challenges in organisational culture due to global recession and economic meltdown and presents some ideas which can be used to build a stronger and more attractive culture inside organizations.



IMPACT OF REFORMS ON THE SOUNDNESS OF INDIAN BANKING

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ABSTRACT

After the set back of early nineties when the Government of India had to pledge the gold to acquire foreign currency to meet the severe problem of balance of payment temporarily, the Government planned to liberalize the Indian economy and open its door to the foreigners to speed up the development process as a long-term solution for the ailing economy. The economic liberalization move, which was initiated in 1991 when the new government assumed office, has touched all the spheres of national activity. Perhaps one area where the deregulatory policies had the maximum impact was the banking sector. The seed of the reforms in Indian banking were sown by the Narasimham Committee appointed by the RBI under the chairmanship of M. Narasimham, the former Governor of RBI, to examine the aspects relating to the structure, organization, functions and procedures of the financial system and suggest remedial measures. The Committee submitted its report in November 1991 and thus, began a new chapter in Indian banking. Norms for income recognition, classification and provisioning of assets besides capital adequacy were introduced in Indian banking in a phased manner with other measures. Induced by the forgoing revelations, an attempt is made to analyze the impact of reforms on the soundness of Indian Banking, which is divided into four sections. First section includes a brief review of the earlier studies. Second section covers the objectives, hypotheses and research methodology. Third section is devoted to a brief overview of the reforms initiated after 1991 in the Indian banking sector. In fourth section, an attempt is made to analyze the impact of reforms on the soundness of the Indian banking. To achieve the objectives of the study, the use is made of secondary data collected from the various sources like Report on Trends and Progress of Banking in India, Indian Banking Year Book, Performance Highlights of Public, Private and Foreign Banks in India, various journals such RBI Bulletin, IBA Bulletin, Professional Banker, Chartered Financial Analyst, ICFAI Journal of Bank Management and various websites. To test the statistical significance, ANOVA technique is used. The analysis of NPAs clearly shows that there is a significant difference in the group-wise asset quality of Indian banks. Likewise, there is also a significant difference in the group-wise capital adequacy ratio (CAR) of Indian banks. Nevertheless, reforms have indeed transformed Indian banks into strong, stable, profitable and prosperous entities. Indian banking system can now claim that their level of NPAs have registered a declining trend over a period of time and is of international standards, with prudential provisioning, classification and an adequate capital base. But effective cost management, recovery management, technological intensity of banking, governance and risk management, financial inclusion are the areas, which will have a key bearing on the ability of Indian banks to remain competitive and enhance soundness. In this paradigm, improvement in policy framework, regulatory regime, market-perceptions and indeed, popular sentiments relating to governance in banks need to be on the top of the agenda to serve the society's needs and realities while being in harmony with the global perspective.

ASSURING QUALITY USING 6 SIGMA TOOL - DMAIC TECHNIQUE**ANOOP C NAIR****PART TIME RESEARCH SCHOLAR, DEPT. OF MANAGEMENT STUDIES, DR. MGR UNIVERSITY, CHENNAI – 600 095****DEPUTY MANAGER****HYUNDAI MOTORS INDIA LTD.****CHENNAI****ABSTRACT**

In today's world, customer is the driving force and their requirements are changing very constantly. That's the reason why, manufacturing units uses automated manufacturing processes for achieving high flexibility in production. Assuring quality on output from automated manufacturing process is becoming highly necessary now a days, as an error will have a huge volume of defective products to customers. Though many academic & research studies discusses on various tools in assuring quality, there are no standard set of procedures which needs to be followed for automated manufacturing process to achieve a quality output. This paper presents a case study on how a leading fuel injection equipment manufacturer eliminate its customer complaint using an automated manufacturing process which they obtained from a UK based manufacturer. The selection of that process is through the 6 Sigma Tool - DMAIC Technique & in this paper, it discusses on how transnational business (using two automated manufacturing processes) helps in achieving the result. This study is based on a wide variety of experimental and practical approaches, that have been now prevailing in the industry. The paper also discusses studies that show how it affects the performance of the particular industry and it concludes with a discussion of how, understanding quality tools can bring closer, some aspects of assuring quality through automated manufacturing processes.

COMMUNITIES OF PRACTICE: THEIR ROLE IN THE CREATION AND TRANSFER OF KNOWLEDGE IN ORGANISATIONS

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ABSTRACT

Organisations in the contemporary world are facing the challenge of retaining the willing and competent workforce. When such human capital gets separated from an organisation, they also carry the knowledge treasure about the organisation along with them. Knowledge management in an organisation tries to tackle such issues. This paper focuses on the concept of communities of practice, which acts as a tool to retain the competent workforce.

MANAGEMENT OF OVERALL PRODUCTIVITY IN SPOT WELDING CARRIED OUT IN WELD DIVISION OF A LIMITED COMPANY

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ABSTRACT

In the highly competitive nature of the automotive industry there is always demand for improvements and increased precision engineering in the area of spot welding. The present experimental study addresses the issue of management of overall productivity in spot welding process used in the weld division of automobile limited company. By studying the weld division area for a stipulated period, and having obtained an understanding of the working methods, it was observed that there was more spatter formation during the spot welding process in the weld division which required immediate addressing as it adversely affected the productivity of the company by creating unsafe working environment for the operators and inturn affecting the morale & overall performance of them, causing weld defects due to weld separation and spot burr which in turn increased the cost of rework and scraps. Thus, to overcome the above problems, the spatter reduction activity was carried out to improve overall productivity. The management came forward in implementing the countermeasures which resulted in improved working conditions, reduction in defects and rework time by 33%, reduction in Defects per Vehicle (DVP) by 29%, reduction in rework cost by 66% and reduction in safety gears consumption by 11% hence increasing the overall productivity and the managerial aspects of the company.

A STUDY ON THE PERFORMANCE OF INVENTORY MANAGEMENT IN APSRTC

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ABSTRACT

The economic development of any country largely depends on the transport activity. Among the various modes of transport available, the road based transport is widely accepted, because of its peculiar advantages. In India, the public transport undertakings are facing heavy competition from private ownership and operating in an environment of privatization. One among the various reasons for getting losses in transport undertakings is the absence of proper inventory management. The present work is a study on the practices of inventory management of APSRTC. The effectiveness of inventory management policies is measured in terms of inventory holdings per vehicle, inventory holdings per lakh effective kilometers, inventory in terms of number of month's consumption, level of inventory in relation to various assets, and the level of inventory in terms of per day operating income. The data have been analyzed using various statistical tools and compared with the profits and losses of the corporation. The results indicate that the inventory management practices of the corporation were good and have not shown any impact on the losses of the corporation.

IMPACT OF CHANGES IN ENTRY LOAD STRUCTURE OF MUTUAL FUND SCHEMES – EVIDENCE FROM INDIAN MUTUAL FUND INDUSTRY

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ABSTRACT

Mutual fund Investors were expected to benefit from the initiative taken by the Securities Exchange Board of India (SEBI) i.e. to remove entry load on all mutual fund schemes from 1st August 2009. This initiative was targeted at increasing the retail investors' participation in mutual funds but, it does not influence the investment style of investors who invest more than Rs. 5 crores. Removal of entry load brings certain amount of merits as well as demerits to the core participants of mutual fund industry say Investors, Distributors, Government and obviously Mutual fund. This study proposes to articulate the impact of changes in entry load structure on monthly Net New Money (Difference between redemptions and sales of mutual fund units) of mutual fund industry. The study considers 40 months Net New Money (December'2007 to March'2011); 20 months prior to changes in entry load and 20 months after changes in entry load structure. In order to analyse statistically significant impact on Net New Money on account of removal of entry load, Shapiro Wilk test (Normality), Durbin Watson test (Serial correlation of residual Net New Money), ANOVA (Homogeneity of average Net New Money) and Levene's statistic (Homogeneity of variance of Net New Money) were used and witnessed statistical insignificance i.e. changes in entry load structure did not impact the Net New Money during the study period.

A COMPARATIVE ANALYSIS OF MARKET RETURNS AND FUND FLOWS WITH REFERENCE TO MUTUAL FUNDS

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ABSTRACT

In the present study, we investigated the performance of public-sector and private-sector mutual funds for the period of 2005 to 2007. It was mainly undertaken to analyze the returns fetched by two categories of MFs namely Private sector sponsored and the Public sector sponsored funds by using average returns of individual fund and their index value on monthly basis. Selected funds of LIC (Public sector) and Reliance (Private sector) were chosen for the purpose of analysis. Statistical techniques like Mean, Standard Deviation and Coefficient of Variation were applied to study the consistency in returns subject to market risks of each fund. Correlation Coefficient was used to find the degree of relationship between market returns and fund flows. The study revealed that performance of all the funds seemed to be volatile during the study period, as such it was quite difficult to earmark one particular fund that out performed consistently well during all the years of study namely 2005, 2006 and 2007.

WOMEN EMPOWERMENT AND ENTREPRENEURSHIP THROUGH SHGs -A STUDY OF CHIKKABALLAPUR DISTRICT

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ABSTRACT

Self Help Groups (SHGs) in India represent a unique approach to financial intermediation. The approach combines access to low cost financial services with a process of self management & development for the women. The present study focused on various types of enterprises taken up by members of SHGs. The study has further concentrated on the studying of various parameters for the socio-economic development of women. The study consists of 80% of the entrepreneurs doing their traditional family occupation of weaving silk saris through handlooms. Banks have directly denied giving loans to these people. Now they are depending on micro-finance their business is sustained by getting the required working capital only through SHGs. So, it has concluded that the SHGs are playing active & positive role in women empowerment & development of women entrepreneurship.

WORLD

ANDHRA PRADESH STATE FINANCIAL CORPORATION FOR THE DEVELOPMENT OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) - A STUDY OF TIRUPATI BRANCH IN CHITTOOR DISTRICT

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ABSTRACT

Small and Medium Enterprises (SMEs) are one of the fastest growing small and medium enterprises sector in the world. The potentialities of small and medium enterprises for developing the economy have been recognized by many countries and the promotion of small firms is regarded as a way of enabling the local population to participate actively in one's country's economic and its social development. In many countries, the small and medium enterprises sector has been playing an active role in generating employment at lower cost by establishing an entrepreneurial base even in rural and backward areas. In agriculture-based economies, the small and medium enterprises sector plays a very important role in economic and social transformation of the country by providing inputs to agriculture and related activities and to rural infrastructure development, processing agricultural outputs for domestic consumption and export, and producing goods and services for local consumption. This paper seeks to review the share of Micro, Small and Medium Enterprises (MSMEs) in the Indian economy. Andhra Pradesh State Finance Corporation, Tirupati Branch, financial assistance to promote the Micro, Small and Medium Enterprises (MSMEs) in the Chittoor District, and its impact on performance on the SMEs. An attempt is made in this research paper to find which type of problems is faced by the SMEs/entrepreneurs in general and financial problems in particular. The paper concludes the viable suggestions which are offered hereafter to improve the conditions of the SMEs and their entrepreneurs in Chittoor District, would be, it is hoped equally helpful to remedy the situation in the other districts of the state.

IMPACT OF SERVICE QUALITY AND CUSTOMER SATISFACTION ON REPURCHASE INTENTION

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ABSTRACT

Over the years the researchers have delved deep in understanding the repurchase intention of the customers and its possible antecedents. Repurchase intention is considered to be a precursor to loyalty or in other words long-term customer retention by an organisation. Empirical studies have established that there is a strong and positive relationship between customer retention and profitability. Therefore studying repurchase intention has financial justification too. Repurchase intention of customers is quite critical to estimate for service organizations due to inherent peculiarities associated with service namely intangibility, heterogeneity and inseparability. It is apprehended that service quality and customer satisfaction may be the two major factors in stimulating repurchase intention amongst customers. The present paper attempts to analyse the impact of service quality and customer satisfaction on repurchase intention of the customers and the nature of relationship that these three variables share between them.

AN EMPIRICAL RESEARCH ON MOBILE USERS INTENTION AND BEHAVIOUR TOWARDS MOBILE ENTERTAINMENT SERVICES IN INDIA BASED ON THEORY OF PLANNED BEHAVIOUR MODEL

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ABSTRACT

Mobile Entertainment is combination of entertainments like games, music, videos, chatting and telecommunication which has created a wide market in India. This study is aimed at analyzing Mobile users' intention and behaviour towards mobile entertainment services based on the Theory of Planned Behaviour (TPB) model. Structural Equation Model (SEM) is used as the main statistical procedure for data analysis. The results of the study confirmed that the TPB model is viable in predicting mobile user acceptance of mobile entertainment services. The findings have revealed that attitude towards mobile entertainment has the highest direct impact on consumer Intention and Behaviour towards mobile entertainment services. Perceived Behaviour Control has moderate impact on consumer Intention and Behaviour towards mobile entertainment services and Subjective norm has very less impact on consumer Intention and Behaviour towards mobile entertainment services.

RETENTION STRATEGY: THE MAJOR TRENDS THAT CARRIED OUT IN IT SECTOR

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ABSTRACT

Successful software development organizations recognize the importance of retaining their best talent and continuously look for creative ways to do so. Long gone are the days when you could hire a COBOL programmer and expect him or her to stay on board until retirement. Retaining key employees is important in any technical field. In addition to lost productivity while you look for a replacement candidate, there are intangible costs. The hyper-competitive Indian business environment is experiencing an intensifying fight for knowledge workers, the key to enhancement of productivity in which rests on designing ways and means. To retain the employee's key performers in the organization is to maintain the committee of ways and means. This becomes more pertinent in the IT industry; the primary companies of all the survey were collected from the NASSCOM National Association of Software and Service Companies (India.)

HUMAN RESOURCE DEVELOPMENT PRACTICES IN INFORMATION TECHNOLOGY INDUSTRY IN INDIA

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ABSTRACT

In highly skilled intensive and knowledge intensive industries like information technology industry, human resource plays a vital role. The survey is conducted in 13 selected different information technology organisations such as Tata Consultancy Services, Wipro Technologies, Infosys Technologies Ltd., Hindustan Computer Ltd. (HCL), Dell International, Birlasoft, Pyramid Consulting Inc., Quark Inc., Semi-Conductor Laboratory (SCL Ltd.), Alcatel-Lucent Technologies, Attra, Kanbay International and Omnia Technologies from Delhi, Bangalore, Pune, Chandigarh and Mohali respectively. The present paper, examines the extent of implementation of human resource development practices in selected information technology organizations. This study is primarily based on primary data in which 500 sample sizes from different information technology organisations has been collected. The questionnaire has been divided into two parts. Part (A) includes detailed information of personal and demographic data of the employees and Part (B) includes various aspects of human resource development. The present paper, examines the extent of implementation of human resource development practices in information technology industry. The results show that majority of employees accept that various human resource development practices have been implemented successfully.



ORGANISATIONAL SUPPORT FOR EMPLOYEES' CAREER MANAGEMENT

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ABSTRACT

This paper helps to study on 'organisational support for employee's career management'. Career management is the combination of structured planning and the active management choice of one's own professional career. This study is proposed to cover career management, organisational support for employee's career management, importance of career management with respect to individuals and organisation's, and also to provide satisfaction and successful career management for its employees.

A STUDY ON SMALL INVESTOR'S PREFERENCE TOWARDS MUTUAL FUNDS IN SALEM DISTRICT, TAMIL NADU

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ABSTRACT

The mutual fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost. An investor commits the present funds to one or more assets to be held for some time in expectation of some future return in terms of interest (revenue) or capital gain. The objectives of the study are to identify the perceptual factors which influence the investors to invest in mutual funds; to analyse the Motivational factors of small investors; to analyse the preference of small investors on selected Mutual Fund; to analyse the problems of small investors on Mutual Fund. The present study mainly concentrates on small investor's preference of selected Mutual Funds such as SBI, Reliance, ICICI, ING Vysya, LIC, and UTI. It does not cover other Mutual Funds, which has offered to the public. Licker Scale, Kendall's Co-Efficient of Concordance Test, Chi-square Test, and Spearman's Rank Correlation Co-Efficient tests are used for analysis of this study. The awareness on investment on Mutual Fund should be communicated among the rural investors through road show, small campaign and other programmed. The Mutual Fund should be great transparency, prudent accounting norms, less transaction cost, low management fees. It is very attractive between sub urban and rural areas, it have innovative schemes and efficient administrative system.

A STUDY ON ATTRITION IN DOMESTIC FORMULATIONS IN CHENNAI CHEMICALS AND PHARMACEUTICALS LTD.

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ABSTRACT

In Chennai chemicals, attrition is quite high in domestic formulation. The present study is conducted through telephonic interview it was found that most of the employees were interested in the organization, and they felt that they were not comfortable with the salary package offered in Chennai. However, there are a few responses that are dissatisfied with their immediate Boss. Most of the respondents were not aware about the policies and performance appraisal. It is really a challenge for HR to retain the employees in the organization. Care should be taken while recruiting people in the organization and the package should be restructured according to market level.

A STATISTICAL ANALYSIS OF DAILY NIFTY RETURNS, DURING 2001-11

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ABSTRACT

Indian equity market has witnessed tremendous growth and volatility over the last ten financial years. During this period, the value of S&P CNX NIFTY, the leading Indian benchmark Index, has increased more than 5 times. In this paper we address the problem of analysis of daily returns of NIFTY (from 1st April 2001 to 31st March 2011). First we report some descriptive statistics, such as the maximum, minimum, average, variance and skewness of daily NIFTY returns within each financial year. We find that daily NIFTY returns exhibits time varying volatility and skewness. 2008-09 was the most volatile year and the highest daily return was recorded in 2009-10. In fact the volatility in NSE during last ten financial years seems to exhibit a cyclic pattern. Next we examine whether NSE is weak form efficient, during the study period, using two well known tools of time series analysis, viz. unit root tests and plot of autocorrelation function. It turns out that for each financial year, the NIFTY daily returns are stationary i.e. the daily returns do not exhibit any trend. However until 2005-2006, the successive daily NIFTY returns exhibit significant autocorrelation, i.e. future returns can be predicted by modeling past daily returns. But from 2006-07 onwards the extent of correlation between successive daily NIFTY returns starts decreasing, and NSE seems to be weak form efficient during 2008-9 and 2010-11. It appears that due to the continuous efforts of NSE to improve stock market microstructure NSE has gradually developed into a weak form efficient market in 2010-11 i.e. one cannot predict future returns by analyzing past returns.

HEALTH AND SOCIAL PROBLEMS OF INDIAN WOMEN - A STUDY

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ABSTRACT

Indian women have achieved a lot in various areas but in reality they have to still travel a long way. They have to prove themselves that they are on par with men. But their path is full of roadblocks. They are still facing many problems. Malnutrition, poor health, maternal mortality, low education, male dominance, lack of power, early marriage, multiple responsibility, problems of property rights, sexual harassment are some social and health problems of the Indian women. This study is made to highlight these problems of Indian women. The study suggested to bring change in Indian culture and mind set of male members.



ANTECEDENTS OF CRM IN HIGHER EDUCATION**DR. NARINDER TANWAR****ASST. PROFESSOR****B S ANANGPURIA INSTITUTE OF TECHNOLOGY AND MANAGEMENT
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Higher education today is undergoing a more radical transformation than perhaps any other aspect of our culture. Educational institutions worldwide are undergoing fundamental shifts in how they operate and interact with their "customers": students, alumni, faculty members, and staff members. The quality of knowledge generated with higher education institutions and its availability to wider economy is becoming increasingly critical to national competitiveness. New technology based tools for gathering and disseminating knowledge have become central element of today's education. Technological, economic, sociological, and governmental forces are altering education dramatically, impacting its institutions, teachers, students, funding sources, and basic function in society. To unlock potential and helping talented people to gain advanced training whatever their background requires customer-centric approach to education. The paper describes the various antecedents of customer relationship management in higher education. The author also conducted a survey of two types of respondents to support the literature and findings of the same have been presented here.

HUMAN CAPITAL MANAGEMENT ISSUES AND POSSIBILITIES OF MSMES - A STUDY ON SELECT UNITS IN BANGALORE

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ABSTRACT

The importance and contribution of the MSME sector to the economic growth and prosperity is well established. Their role in terms of employment creation, upholding the entrepreneurial spirit and innovation has been crucial in fostering competitiveness in the economy. Towards meeting the national developmental objective of a growth rate of over 9% on a sustained basis, it is imperative for the industrial sector to grow at a faster pace supported by a vibrant MSME sector. Towards this Government's policy initiatives like enactment of the new Micro, small and medium enterprises development act, 2006, pruning of reserved SSI list, advising foreign investment to increase their flow of credit to the SME sector, are all initiatives towards boosting entrepreneurship, investment and growth. Today Small and Medium entrepreneurs are receiving attention of planners, policy makers, social scientist, economist, industrialist, Govt and financial institutions. A small enterprise do not have the luxury of a workforce as an MNC. Many a times its very challenging to hire efficient work force and to retain them. Most SMEs lack an efficient system of people management. In this context the study intends to find out the people management issues of small scale sector and measures to overcome the same.

GENERATING FUNCTIONS FOR PELL AND PELL-LUCAS NUMBERS

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ABSTRACT

In this paper, I have derived a list of generating functions for Pell and Pell-Lucas numbers. Exponential generating functions are used to derive combinatorial identities as well as hybrid identities. Generalizations of the results are the main features of this paper.

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Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator