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ANALYSIS OF IPOs UNDERPRICING: EVIDENCE FROM BOMBAY STOCK EXCHANGE

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ABSTRACT

Underpricing of IPOs has been contemplated as a prevalent phenomenon across the world. When companies go public, the equity they sell in as initial public offering tends to be underpriced, resulting in a substantial price jump on the first-day trading. Nevertheless, underpricing an IPO results in “money left on the table”- lost capital that could have been projecting for the company had the stock been offered at a higher price. The main purpose of this paper is to investigate the difference in the firm-specific factors that significantly affect the underpricing of IPOs for the period of 2000-2011. Furthermore, it studies if there is any statistically significant difference in the pricing mechanism and underpricing. The research is established on an empirical study. The sample for the study consists of 320 IPOs. All the market & firm specific variables are regressed against the underpricing. Multiple regressions are used to find which variables statistically consequential in affecting underpricing. The factors embodied in the study are pricing mechanism (book built or fixed price option), subscription rate, and issue size. A two-way ANOVA is done to recognize if there is a statistically significant difference in the underpricing and pricing mechanisms. All the variables are regressed opposingly the underpricing. We found R square 37.6 % and adjusted R square 36%. However, Durbin-Watson imparted 1.633 value of this regression model. Subscription rate & issue size was found to be significant in affecting the underpricing. There is negative relationship amid issue size and level of underpricing, however, positive relationship in subscription rate and underpricing. Nevertheless, there is no significant difference between underpricing and pricing mechanism. The study provides useful insights into which market and firm specific variables are prominent in determining the extent of underpricing of IPOs. The study has more consequential implications for investors who subscribe to different IPOs for listing day gain as this study would benefit them in understanding which type of firms are more likely to underpriced.

BANKRUPTCY PREDICTION OF FIRMS USING THE DATA MINING METHOD

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ABSTRACT

The purpose of this paper is to anticipate financial bankruptcy of firms in Iranian Stock Exchange using the data mining technique. To that effect, required data were gathered from financial statements of 89 companies listed in Iranian Stock Exchange active in the business of Compact Disks, and the required data were estimated and extracted for a seven-year period (2003-2009). Statistical methods used in this paper include regression analysis, diagnostic analysis, and artificial neural network. The neural network used in this paper is a multilayer perceptron trained by error back propagation algorithm and include triple layer feed-forward neural network arranged as input, centric and output neurons. The sample of the study consists of two groups of bankrupted and solvent firms. The bankrupts group has been selected based on "Article 141" of Commerce Law during 2003 to 2009, and the solvent group has been chosen randomly and with respects to the industry of the bankrupted firm. Results reveal that data mining model with 53.78% accuracy in identifying bankrupted firms and 97.10% accuracy in identifying solvent firms, and artificial neural network model with 85% accuracy in identifying bankrupted firms and 95% accuracy in identifying solvent firms can predict bankruptcy of the firms.

THE EFFECT OF BASEL III REQUIREMENTS ON IMPROVING RISK-MANAGEMENT CAPABILITIES IN JORDANIAN BANKS

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ABSTRACT

Capital adequacy is important ingredient for banking sector stability and this study focuses on assessing The Effect of Basel III requirements on improving risk-management capabilities in Jordanian Banks. The survey methodology was adopted and questionnaires were drawn to elicit information from financial accountants, risk management and regulatory compliance in Jordanian banks. (130) staffs were sampled. The mean scores of staff perceptions were analyzed and the t- test statistics was explored to test the hypotheses. The study found evidence that there is a positive relationship between Basel III requirement and increase quality of capital, increase quantity of capital, reduce leverage ratio, increase short term liquidity coverage and increase the stability of long term balance sheet funding for Jordanian commercial banks. Also the study advice to, enhance the current capital requirement for Jordanian banks, by starting to build up the new buffers from retained earnings and to take gradual action to mitigate the rise in risk-weighted assets.

CAPITAL STRUCTURE DETERMINANTS: CRITICAL REVIEW FOR SELECTED INDIAN COMPANIES

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ABSTRACT

Capital structure is one of the most significant features of organizational finance and should be managed efficiently. The present study is conducted with an OLS regression method, to identify major determinants of capital structure. The determinants are selected with two prominent theories of capital structure, static trade-off theory and pecking order theory. For conducting the present study, annual reports from 55 companies, listed in stock exchange in India, is collected for last 6 years i.e. from 2006 to 2011. A total number of 330 observations were made. OLS regression for panel data with cross section random effect is run with two equations i.e. total debt to market value of companies and long term debt to market of companies. Analysis shows negative impact of agency cost on total debt ratio of Indian companies. Tax rate is positive only on long term debt and non-debt tax shields are negative on total debt ratio. There is no significant impact of bankruptcy and profitability in determining leverage ratios, while total and long term debt ratios are significantly determined by firm size. Long term debt ratios are significantly determined by firm size. Collateral volume of assets positively influence only total debt ratio while industry characteristic has been found to be a significant determinant of debt ratio.

IMPACT OF INFLATION ON BANK LENDING RATE IN BANGLADESH

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ABSTRACT

Ever since Irving Fisher (1930) provided the relationship between the expected inflation and interest rates considerable attention has been paid for it. Many financial controversies and literatures have surrounded this relationship. In Bangladesh context, very less study has been done in this regard as interest liberalizations are of recent past. This study is done with an objective to unearth the influence of inflation on lending rate of commercial banks in Bangladesh. The period 2002 - 2011 has been considered for study. The inflation and lending rate satisfy Dickey Fuller Test. Later, the dependent variable lending rates is regressed with the independent variable inflation. The obtained residuals are again subject to Augmented Dickey Fuller test. The result shows that the residuals are stationary, and the co-integration tests proves that during the period of study, there is no significant relationship between the rates.

THE PERCEPTION OF BANK EMPLOYEES TOWARDS COST OF ADOPTION, RISK OF INNOVATION, AND STAFF TRAINING'S INFLUENCE ON THE ADOPTION OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN THE RWANDAN COMMERCIAL BANKS

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ABSTRACT

The developments in information technology are radically changing the platform of business transactions in Rwanda. However, the adoption and usage is essentially an aftermath of banks' perception and willingness to embrace and internalize change. This assumption was investigated among the commercial banks in Rwanda with regard to ICTs' cost of adoption, risk of innovation, and staff training. This research was perceptual-tailored and relationship-oriented; identifying the underpinning elements and pinpointing relationships on how the principal factors foster the adoption and usage of ICT in Rwandan commercial banks. Hence, the research is descriptive and correlation research design. Data was collected through a self-constructed and statistically validated questionnaire, thus five commercial banks were used for the research. A sample size of 274 employees of different managerial positions was used for the study. Stratified sampling technique was adopted to sample the employees in each department from the various banks headquarters, and the random sampling technique was used to administer the questionnaires to the respondents. A total of 353 questionnaires were distributed and 274 usable questionnaires were retrieved and utilized for the statistical analysis. The statistical results indicate that cost of adoption, risk of innovation, staff training had perceived and significant influence on ICT adoption and usage among the surveyed commercial banks in Rwanda.

ICT, ELECTION AND DEVELOPMENT IN AFRICA

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ABSTRACT

The new age is the age of globalization, driven by information and communication technologies (ICTs). Technologies are changing the way we live and even work, our thoughts as well as actions. The challenge of Africa is development and in many cases how to conduct a credible election to usher in good and stable governance. This paper assesses and reviews the role and possible interaction between ICT and election for development in Africa. The paper argues that governance is a panacea for development in Africa; as such ICT must play a key role in the electoral process. The paper recommends an ICT policy framework as well as ICT implementation task force to boost ICT development in Africa.

MODERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR

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ABSTRACT

Stress does not always result directly from the source of pressure itself, but rather from the perception of that pressure. In this context emotional intelligence that is related to perception might be considered. The effects of emotional intelligence on the relationship between job stress and job performance were investigated with a sample of employees in the Indian banking sector. The results indicated that emotional intelligence had a positive impact on job performance and it also played a dominant role in moderating this relationship. In this respect, highly emotionally intelligent employees are more likely to reduce or transform the potential negative effects of job stress on job performance than low emotional intelligence employees. The results of this study clarify knowledge of stress effects and, thus, the usefulness of stress management practices can be improved and enhanced.

FACTORS INFLUENCING CUSTOMER LOYALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY

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ABSTRACT

Indian mobile market is one of the fastest growing markets and is forecasted to reach 868.47 million users by 2013. India has seen rapid increase in number of players which caused the tariff rates to hit an all time low income population thereby increasing the market share. The availability of a number of subscriber options for consumers and varied tariff of each player, lead the consumers to switch between service providers. Loyal customers provide firms a consistent source of revenue that leads to increased profit. Hence it is essential for the Service Providers to retain their existing customers. Therefore they need to understand what factors might influence on customer loyalty. Therefore the objective of this research is to study the relationships of Trust, Switching cost and Corporate image that will affect on customers loyalty. The research finds that all the independent variables Trust, Switching cost and Corporate image have relationship with the dependent variable, customer loyalty. The findings suggest that managers of these mobile operators are responsible to focus more on building trust and switching cost and it is their duty to analyze more carefully the reason for customers to switch brand in this industry in order to increase loyalty among these customers.

A STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES

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ABSTRACT

This research required determining the amount of stress that police constables face and what are the most stressful events and also it determining the relationship between demographic factors and stressful events. This study was conducted on 200 police constables (grade I) working in 52 police stations within Tuticorin district. Police constables felt that Stress due to doing disagreeable duties, Stress due to increased responsibility and Stress due to lack of admin policy do vary with demographic factors like age, gender, religion, service of the years, marital status, income and the place of residence. The results and their interpretation relate only Grade I police constables. This present study also suggested that perception about the work and practice must be changed. Police department must offer counseling for the police constables and giving chance to them for future scope. This study suggests well defined training and developed departmental policies reduce the stress level. Responsibility of the police constables must consider based on their capacity, Police departments, with their tense organizational structures, and offer both opportunities and challenges for stress prevention programs. In Tamil Nadu this kind of research has not been conducted particularly in police department which is measured the most demanding and stressful police district in Tamil Nadu, India.

A STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANISATIONS IN SALEM CITY

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ABSTRACT

In 21st century, matters of God in organization, ethics and employee's spirituality in organizations are very important issues in the area of management and organizations. It is obvious spirituality in organizations has some points for organizations. Years ago people were wanted to put their spiritual existence behind the door before entering the workplace, but nowadays, separating work life from spiritual life reduces employees' morale and these two cannot be separate and people like being with their whole (physical, mental and spiritual) at their workplace. That is why; nowadays spirituality is being identified as an element in organization by researches. The available evidence from research shows that the employee's perception of spiritual elements increases organizational performance. This research aims at examining various spiritual beliefs and faiths of employees at work place. Considering this work as a basic research, this study has followed descriptive research design and adopted random sampling method to conduct personal interviews with the employees with a structured questionnaire prepared by the researcher. Various statistical tools like Chi-square, ANOVA, Frequency Analysis and Bivariate Correlation are applied to find out much more sensational results of the study.

A COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN

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ABSTRACT

This study examines the relationship of self-efficacy with subjective well-being among employed women working in different organizational set up. The sample consists of 325 employed women working in five different organizational sectors. They were administered Personal Efficacy scale, Affectometer, Satisfaction with Life scale and General happiness scale. The study used statistical measure of one way ANOVA and Pearson's product moment correlation. The findings revealed that there is significant difference in self efficacy and Subjective well- being among women working in different sectors. The findings also revealed that there is a significant relationship between self-efficacy and Subjective well-being among unemployed women. These findings have important practical implications in an organizational set up.

NETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE

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ABSTRACT

Network security problems are assorted and can variously affect the assets in a Virtual Marketplace. The solution to these problems has to be based on both technology and legislation. In this paper, in this paper we focus on those security threats with partial or full technological solution. We look at some of the new technologies that can change or have already changed the level of security in the global network, and some prospects for the future. This paper discusses our view of the assets that require protection in a Virtual Marketplace, the potential sources of threat, and the likely methods of attack. We then examine various types of security threats, including some "cutting edge" technology solutions, and explore how digital enterprises can be managed (and are being managed) more securely using these technology solutions.



A STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY

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ABSTRACT

Vendor evaluation and development has an immense importance in today's competitive world. Especially after globalization for Indian Manufacturing companies' vendor development becomes the important priority in order to cope up with global completion. The automobile industry has seen phenomenal growth during last two decades or so. It was observed that there was a tremendous pressure on the giants in this field to produce vehicles and fulfill the production processes carried out by these companies. This gave rise to outsourcing. This outsourcing has led to increase in SSI units supplying material to these giants. Even the giants have shown interest in starting such a venture. The work load was such heavy that these vendors have further processed for sub- vendor ship. This has led to the creation of multi-layer production process. The objective of the study is to check whether this multi layer, hierarchical process has really benefited the auto industry by reducing the cost and increasing the quality of the product or has lead to increased rework and rejection. Collection of data was done through a structured questionnaire, from records and individual interviews. The sample size was 46 tier-I , 114 tier-II and 300 tier -III suppliers. The researcher can conclude that the hypothesis "Rejection is higher in case of companies whose proportion of non certified supplier is more than that of certified supplier" is validated and rejected and the null hypothesis: "There is no difference in overall rejection in case of companies whose proportion of non certified vendors is more than that of certified vendors" is accepted.

GLOBAL LIFE INSURANCE PENETRATION AND DENSITY

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ABSTRACT

Insurance industry is a growth oriented industry globally. It has also been facilitating economic development with an objective to build an efficient, effective, and a stable insurance business in India as well as a strong base to cater the needs of both the real economy and socio economic objectives of the country. The global insurance scenario has undergone profound changes during the last few years, accentuated by the terrorist attack on the World Trade Center on 9th September 2001. Coincidentally, the major world stock markets suffered a steep decline in value towards the end of the last century, following the dot Com bubble burst and the unprecedented corporate scandals led by Enron and WorldCom. Hurricanes like the Katrina, the Wilma and the others, in addition, have bankrupted a substantial capitalization of insurers and reinsurers built up over decades. These financial blows have resulted in a large number of insurers/reinsurers going bankrupt and several others suffering lowered ratings by reputed rating agencies. In this aspect an attempt is made to study the penetration and density of various countries and India's place in the world.

AN ENHANCE SECURITY OF PLAYFAIR CIPHER SUBSTITUTION USING A SIMPLE COLUMNAR TRANSPOSITION TECHNIQUE WITH MULTIPLE ROUNDS (SCTTMR)

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ABSTRACT

In this paper, we have made use of a traditional Playfair cipher technique with Simple Columnar Transposition Technique with Multiple Rounds (SCTTMR). After applying SCTTMR we got the actual cipher. Our main focus is on the Playfair Cipher, its advantages and disadvantages. Finally, we have proposed methods to enhance the Playfair cipher for more secure and efficient cryptography which provide difficulty in identifying individual diagram.

CONSUMERS PERCEPTIONS OF CORPORATE SOCIAL RESPONSIBILITY: EMPIRICAL EVIDENCE

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ABSTRACT

Corporate social responsibility (CSR, also called corporate conscience, corporate citizenship, social performance, or sustainable responsible business/ Responsible Business) is a form of corporate self-regulation integrated into a business model. The goal of CSR is to embrace responsibility for the company's actions and encourage a positive impact through its activities on the environment, consumers, employees, communities, stakeholders and all other members of the public sphere who may also be considered as stakeholders. The scale and nature of the benefits of CSR for an organization can vary depending on the nature of the enterprise, and are difficult to quantify. Orlitzky, Schmidt, and Rynes found a correlation between social/environmental performance and financial performance. However, businesses may not be looking at short-run financial returns when developing their CSR strategy. Long term benefits of CSR to the organization can be brand loyalty earned based on distinctive ethical values, which helps in making products/services being distinct from others. In this paper, an attempt has been made in understanding the financial implications of CSR, which includes measuring preferences given to the products/services of organizations practising CSR & willingness to pay higher for the products/services of organizations practising CSR.

A STUDY ON FINANCIAL HEALTH OF KINGFISHER AIRLINES LTD: (Z- SCORE APPROACH)

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ABSTRACT

Most of the external users like bankers, financial institutions, investors, government, NGOs etc have been focusing on the success and survival of the business while they were dealing with the same. Financial soundness of a firm is reflected through various financial parameters which are closely associated with each other. A general belief is that a firm's operating performance depends on certain key financial factors viz., turnover, profit, asset utilization etc and the variables which are found in profit and loss account and balance sheet of a firm have a direct or indirect relation with each other. In order to measure the performance, ratios, the indicators, are normally used to identify the financial health of the firm. Edward I Altman, Professor of Finance at New York University was the first person who developed a new model popularly known as "Z-score Model" to predict the financial health of the business concerns. He considered five ratios and assigned a weight for each ratio and produced a single number which indicates the financial health of the business concerns. In this research paper an attempt is made to predict the financial health of one selected sample Airlines companies (Kingfisher Airlines Ltd.) for five years 2007 to 2011 using Altman's model. The research findings of the study are that the overall financial health of Kingfisher Airlines Ltd was bad.

STRATEGIES OF CUSTOMER RELATION MANAGEMENT IN MODERN MARKETING

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ABSTRACT

CRM is a comprehensive set of processes and technologies for managing the relationships with potential and current customer across the business functions. The goal of CRM function is optimize customer satisfaction and revenue through relationship built with potential and current customer across the business functions. The first CRM Strategies are based on customer intelligence. The customer intelligence is built using Sales force automation, Customer service, marketing automation system. The second approach is more dynamic and uses processes to understand customer behaviour to formulate CRM strategies. In process driven approach, CRM solution senses the behaviour of the customer and acts proactively to deliver the services. This system has capability to capture these interactions, analyse, process them, and formulate a strategy to service the customer. Operational CRM supports for Marketing supports Campaign, promotion, materials management, Marketing planning – segment, channel, contact, product, pricing and category management. Analytical CRM supports the detailed analysis that provides the insights and evidence necessary to identify opportunities for increased effectiveness and efficiency and also this paper focuses the techniques and Challenges of CRM. As more businesses continue to compete on a global level, it will become more important for them to use successful CRM techniques.

CORPORATE GOVERNANCE IN OIL & GAS SECTOR: AN EMPIRICAL INVESTIGATION

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ABSTRACT

Corporate governance refers to the structures and processes for the direction and control of companies. Corporate governance matters because it improves investee companies' performance and helps develop capital markets. Sound corporate governance reduces risk, adds value to investments, and avoids reputational risks for investors. Given the strong links between good corporate governance and sustainable economic development, improving corporate governance practices has become an important element of the development mission of financial institution and corporate sector. This empirical investigation analyzes the Corporate Governance disclosure practices in Indian Oil & Gas Sector companies with research Objective to examine and compare corporate governance practices of companies of the said sector. Research Methodology undertaken is Corporate Governance Score card for comparison purpose in the light of CG compliance requirements and mandatory/non-mandatory disclosure standards, as envisaged by the recent provisions of the SEBI's "Clause 49 of the Listing Agreement,". We have primarily used secondary sources of information, both from the Reports and literature on corporate governance and the Annual Report of respective companies, for the financial year 2011. For data analysis Descriptive statistics and comparative Score card have been employed and Microsoft Excel has been used to analyze and interpret the data.

VERONICA

KNOWLEDGE MANAGEMENT & MOBILIZING KNOWLEDGE IN EDUCATION BY FOLLOWING CASE STUDY OF YU;GI-OH WORLD

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ABSTRACT

Knowledge Management is an important field that promotes the creation, capture, sharing & application of organizations knowledge. The most vital resource of today's enterprise is the collective knowledge residing in the minds of employees, customers, & vendors. Knowledge management is fast becoming a commercial necessity for many educational institutes, & organizations, for managing their intellectual assets and getting competitive advantage. Individual and organizational knowledge is difficult to value and therefore difficult to manage. Knowledge Management (KM) is an important sector of human resource management. Knowledge management is the process of transforming information and intellectual assets into enduring value. It connects people with the knowledge that they need while taking decisions. In the corporate sector, managing knowledge is considered key for breakthrough competitive advantage, better decision making, improving cycle time, accelerating innovations and increase in profits. The paper tries to focus on the need of KM. in the non-profit sector-educational institutes as these are 'knowledge centers'. Therefore, efficient and successful knowledge management may improve the performance of institutes. The paper also emphasizes on the implementation of important technique of KM used in YU;GI-OH WORLD which gives importance to the mobilization of Knowledge required in Education Institutes also.

STUDY OF CRM THROUGH SOCIAL NETWORKING SITE: A FACEBOOK PERSPECTIVE

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ABSTRACT

The purpose of this study is to examine the extent of usage of Facebook for CRM activities by various organizations and to analyze the factors which are important for maintaining Customer Relations through Facebook. A structured questionnaire survey was used to collect the data. Data was collected from 120 respondents and used for analysis. The findings of the result showed that there are six factors which are important to maintain relations with customers by use of Facebook; i.e. Features of Organization's facebook profile, Ease of use, Brand Likeability, Recommendation, Decision making, Brand comparison by joining groups. The study has also proved that the extent of importance of various factors for CRM through facebook does not vary across profession, age and income. The study specifically helps the organization on how to stay connected with the customers for maintaining relations with customers. The study has proved that the above mentioned six factors are the most important for judging the relations of the customers with the Company through Facebook.

ORDINARY LEAST SQUARES METHOD AND ITS VARIANTS

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ABSTRACT

Under certain assumptions, ordinary least squares (OLS) method has some very attractive statistical properties that have made it one of the most powerful and popular method in regression analysis. OLS estimators of the regression coefficients are the best linear unbiased estimators (BLUE). What happens to the properties of the OLS estimators when one or more of the assumptions are not fulfilled and what can be done in those situations? This paper describes about violations of some of assumptions in single equation linear model only. First the concept of multicollinearity is reviewed from many non-traditional angles and measures are then suggested to quantify it. Then it is proposed in this paper that one may use in the face of multicollinearity: (i) Ridge Regression (RR), (ii) Principal Component Regression (PCR) or (iii) Generalized Inverse Regression (GIR) only.

IT INFRASTRUCTURE IN CREATING POTENTIAL MARKETING OPPORTUNITIES IN INDUSTRIES: AN EMPIRICAL STUDY OF SELECT INDUSTRIES IN KARNATAKA

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ABSTRACT

Indian Industries is driven by rapid initiations and expansion taken by the Government of India to pace up with the global economic growth. Organizations today are adopting such systems to manage optimal IT infrastructure, so as to foster to dynamic needs of the Industry and the Markets. Karnataka today is among the Top five Industrialized States in the country. The achievements in promoting hi-tech industries while adopting IT infrastructure management in key sectors like Electronics, Telecommunication, Information Technology, Precision Engineering, Automobiles, Readymade garments, Bio Technology and Food Processing industries. The State has also witnessed considerable foreign direct investment (FDI) not only in Bangalore as well in other parts of Karnataka. Top line growth, reduced operational cost, increased demand to deliver customer value are all calling for effective use of information for competitive differentiation. This has been the top priority for the CEOs today. It is thus no surprise that the CIO's focus is surely shifting from techno-centric IT to Business or value-centric IT. To facilitate this journey, it brings together key IT services that address aspects of reducing cost, increasing agility, enabling transformation and creating the marketing opportunities for their business. This paper provides an empirical evaluation of the survey results, conducted in the different organization in Karnataka, providing an insight on the role of IT infrastructure in moderating industrial growth, and to provide an insight into the hindrances faced by them and steps that are initiated to improve the usage of IT service in the different industries in Karnataka.

THE IMPACT OF KNOWLEDGE MANAGEMENT ON BUSINESS ORGANIZATION

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ABSTRACT

Knowledge management is the process of systematically and actively managing and leveraging the knowledge in an organization which encompasses identifying and mapping intellectual assets within the organization. Today importance of knowledge management is increasing since marketplaces are increasingly competitive and the rate of innovation is rising. Efforts of knowledge management focus on organizational objectives, such as improved performance, competitive advantage, innovation and continuous improvement of the organization. It involves the design, review and implementation of both social and technological processes to improve the application of knowledge in the collective interest of stakeholders. Nonaka's model of knowledge creation and transformation is concerned with tacit knowledge and explicit knowledge. Knowledge management architecture provides the ways to developing, distributing, consolidating and combining available knowledge. This paper discusses the need of knowledge management, organizational knowledge and its components, Nonaka's Model of knowledge creation and transformation and architecture of knowledge management.

LOCUS OF CONTROL AMONG HIGH SCHOOL TEACHERS**DEEPA MARINA RASQUINHA****LECTURER****POSTGRADUATE DEPARTMENT OF PSYCHOLOGY****ST AGNES CENTRE FOR POSTGRADUATE STUDIES & RESEARCH****BENDORE****ABSTRACT**

Locus of control is a term in psychology which refers to a person's belief about what causes the good or bad results in his or her life, either in general or in a specific area such as health or academics. The present study aims to study locus of control among government and private high school teachers. The sample consisted of 30 government high school teachers and 30 private high school teachers which were further divided into 15 male and 15 female teachers in both the sectors. Levenson's Locus of control scale developed by Vohra consisting of 24 items was used. The scale consists of three areas namely powerful others, individual control and chance control. The data thus collected were statistically analyzed using t test. The results revealed Government school female teachers are controlled by powerful others compared to Government school male teachers. Government school male teachers have individual control compared to Private school male teachers. On the area chance control no significant gender differences were found, neither differences were found among teachers on this area whether they were employed in government or private sector.

KNOWLEDGE MANAGEMENT: A CONCEPTUAL UNDERSTANDING

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ABSTRACT

To overcome the pressure of increasing competition, organizations are finding ways on how better they can manage their intellectual capital. Knowledge management is one key aspect which helps in managing the intellectual assets of an organization in a proper manner. It is playing a key role in an organization and helping it to reach its pre-set goals and objectives. To understand the importance and prominence of knowledge management, having a clear understanding of the principles and dimensions of knowledge management is needed. This article concentrates on the principles and various dimensions of knowledge management.



A STUDY ON EFFECTIVENESS OF ORGANIZATIONAL HEALTH IN SMALL SCALE INDUSTRIES

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ABSTRACT

Efficient management of human resources is a crucial factor in determining the growth and prosperity of business enterprises. This is particularly true in the case of small industry where the owners are forced to have a close and more personal association with their employees. In order to build up loyal, efficient and committed work force, small scale organizations should pay adequate attention to hiring, training and employee development activities and undertake systematic human resource practices on a long term basis. Healthy organizations have conditions which satisfy individual as well as organizational goals. Organizational health can be understood through certain indicators such as absenteeism, labour turnover and grievances. This paper explains three major areas from my research study. The first one is absenteeism of employees in small scale industries, the second one is labour turnover of human resource and third one is in grievances of employees in small scale industries. This paper describes that how the Organization Health is influenced on the efficiency and commitment of the employees in small scale industries. The main source of information, however, is primary data collected through the questionnaires meant for employees and employers. In view of the large number of small scale units in Visakhapatnam, it has been decided to go for a sampling method.*

JOB SATISFACTION DURING RECESSION PERIOD: A CASE STUDY OF PUBLIC & PRIVATE INSURANCE IN PUNJAB

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ABSTRACT

This study is on the public and private sector employees of insurance sector to measure the job satisfaction level. The co-existence of two sectors public and private has become demand of the time. The excellence in marketing and customer satisfaction of some extent depends on the employee's job satisfaction. This study is conducted for study the factors which affect the motivation level of employees and effect of monetary and non monetary rewards and job satisfaction level in the public and private insurance sector. Structured questionnaire shall be used to collect data. Stratified quota sampling has been done to have representing from managerial and non- managerial public and private sector insurance companies. The questionnaire consists of 30 questions. It is found that the job satisfaction level differ in some select variable in public and private sectors. If the factors identified through variable are properly redesigned the job satisfaction level can be enhance in the interest of organizational effectiveness.

BANKING SECTOR REFORMS IN INDIA

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ABSTRACT

As economy grows and becomes more sophisticated, the banking sector has to develop pari passu in a manner that it supports and stimulates such the growth. The banking sector reforms in India were started as a follow up measures of the economic liberalization and financial reforms in the country. Financial sector reforms in India introduced as a part of the structural adjustment and economic reforms programme in the early 1990s have had a profound impact on the functioning of the financial institutions, especially banks. The reforms were aimed at to make the Indian banking industry more competitive, versatile, efficient and productive to follow international accounting standard and to free from the government's control. Although many improvements have been effected, this paper argues that the scope of many of these changes has been relatively narrow and predominantly mechanistic. The paper is presenting financial sector reforms in India, identify the emerging issues and explore the prospects for further reform.

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Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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