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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

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## SHG BANK LINKAGE PROGRAMME: A PROGRESSIVE OUT LOOK OF SELECTIVE COMMERCIAL BANKS IN ANDHRA PRADESH

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### **ABSTRACT**

*The recent Indian economic perspectives tells the development have pointed towards the importance of micro finance in the empowerment of the rural community. The movement of Self-help groups (SHGs) as the most effective tools for financial inclusion was started last two decades ago with NGOs promoting self help groups. The results from these self-help groups (SHGs) are promising and have become a focus of intense examination as it is proving to be an effective method of poverty eradication. One method of access to micro finance by the rural community, rural women in particular, is the Self Help Group-Bank linkage programme, where banks provide finance to the groups for undertaking economic activities. SHG Bank Linkage programme has enhanced tremendously and recovery is comparatively higher. It means most successfully running programme in India. The present study reviews SHG-Bank Linkage Programme, a progressive out look of selective Commercial Banks (State Bank of India, Syndicate Bank) in Andhra Pradesh. After analyzing the data it came to conclude that in all aspects state bank of India and syndicate bank play very important role in A.P. and in India. The Micro level loan needed people most probably live at rural areas. Here, it is high time to take step for the government through bank to develop micro finance and protect weaker sections in the society by liberalizing loan policies. SHGs can also try to properly repay the bank loans it helps successfully reduce outstanding amount and improve the financial status of the lending banks. The most "bankable" clients and most willing to help each other for a better tomorrow.*

## **A STUDY ON CONSUMER BEHAVIOUR TOWARDS INTERNATIONAL BRAND OF HOME APPLIANCES AT VELLORE CITY**

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### **ABSTRACT**

*This research work entitled "A study on consumer behaviour towards international brand of home appliances at Vellore City carried out by the researcher to have a clear insight into the brand preference and to understand the consumer behaviour towards purchasing International brand of Home appliances. This study is mainly deals with knowing purchase and post purchase behaviour. It also opens the various factors which can affect the purchase decision of consumer towards international Home Appliances Brands. Further, this study covers various factors influencing consumers towards international brands of home appliances in Vellore district. The study area is confined to the sample population in Vellore City. Only five items of home appliances: Air conditioner, Washing Machines, Refrigerators, Washing Machines and Television are taken into consideration. A well structured Questionnaire is used to collect primary data. Sample size is 100, variance and confidence methods are used for Determining sample size. The researcher adopted simple random sampling for the study. The data was analyzed using the statistical tools like percentage analysis, chi square and ANOVA. This study provides the exceptions of consumer and up to how much level of these expectations met and also helps to know whether they recommend International brands to other or not. This Study assisted to know the different services offered by International home appliance companies.*



# **AN ANALYTICAL STUDY OF FUND BASED INCOME OF SELECTED PUBLIC SECTOR & PRIVATE SECTOR BANKS IN INDIA**

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## **ABSTRACT**

*A major part of the income is earned through fund based activities. At the same time, it involves a large share of expenditure also in the form of interest and brokerage. In recent times, a number of banks have started accepting deposits by offering a very high rate of interest. When the cost of deposit resources go up, the lending rate also should go up. It means that such banks have to compromise the quality of its investments. A fee based income, on the other hand, does not involve much risk. But it requires a lot of expertise on the part of a bank to offer such services. In the face of declining net interest margins, depository institutions have entered new product areas over the ancient times, moving from traditional lending to Areas that generate Non-fund Based Income. The change is of importance for financial control. The more unbalanced is a bank's earnings stream, the more unsafe the institution is. The traditional wisdom in the banking industry is that earnings from fund-based products are steadier than loan-based earnings and those fund-based activities lessen bank risk via diversifications.*

## **FINANCIAL ANALYSIS OF INDIAN RAILWAYS: A REVIEW**

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### **ABSTRACT**

*This paper shows a review of earnings-expenses relationship of Indian Railways. The paper is focused on total earnings including freight, passengers and other earnings. The ordinary working expenses, depreciation-reserve-funds and appropriation-to-pension-funds are included in gross working expenses. The study covers the period of twelve years (from year 2000-01 to year 2011-12) and discusses ups and downs within this era. Further, the study applies operating ratio and net profit ratio to show the financial performance of Indian Railways.*

**LOCATION BASE ADVERTISING: ADVERTISEMENTS WITH YOUR FOOTSTEP**

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**ABSTRACT**

*In Present scenario cell phone is not just a way of communication; it's an indispensable tool of comfortable life. It has become a mean of Contact, Entertainment and Information. This article paper is an introductory article paper to discuss a new paradigm in mobile services "Location base Advertisement" their need, future prospect, perceived value and their cost. Location Base advertisement is a subset of location base services. In abroad such type of services is very popular but in India it is on very nascent stage. Location-based services refer to such applications that use knowledge of the geographical Position of a mobile device with the help of GPS, which tracks the Location of the cell user. In India such services are on the very nascent stage, but if it gets the consent of Masses it may be helpful in many ways but one Measure constraint is privacy. People's location can Easily Identify.*

## HUMAN RESOURCE DEVELOPMENT CLIMATE: A STUDY OF VISAKHAPATNAM PORT TRUST

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### ABSTRACT

Human resources are vital to all for the sustainable development of any organization. HRD is influenced by environmental factors. Developmental climate is necessary for the consistent development of organization. Climate is an overall feeling that is conveyed by the physical layout the way, employees interact and conduct themselves with the others. An organization wants to be dynamic and growth oriented if their people are dynamic and proactive, this can be happen through proper selection and nurturing the dynamism of the people. Then an organization can make their people dynamic and proactive. To survive it is very essential for an organization to adapt the change in the environment and also prepare their employees continuously meet the challenges and this will have a positive impact on the organization. In this organization to see the problems in its totality and a developmental climate is needed for maximizing the human resources. Vishakhapatnam Port Trust (VPT) is one of the major twelve ports in India. Employees employing with entire satisfaction. It was meant that to know the nature of HRD any level of perception is carried out by the employees in this study. For this purpose the researcher has taken to measure the HRD climate by using OCTAPACE CULTURE variables, general climate, HRD mechanisms and its contribution to achieve organizational mission. Congenial octapace culture is extremely important for promoting the organizational effectiveness and good governance. In this context, the present paper is an Endeavour to identify the major factors responsible for non-promoting of organizational effectiveness among the executives and supervisors and their level of perception variation about the prevailing OCTAPACE culture and to know the preventive measures for the same with reference to Visakhapatnam Port Trust(VPT) this is where the human Resources Development gets involved with this industry considered to be the most important segment of our economy. No service sector can be rendered efficient so long as the basic facts remains unrecognized that it is principally human which needs to be treated humanly for achieving the basic goals of good Governance. The present paper hypothesize that if organizational OCTAPACE profile is high, it would positively contribute to organizational dynamics and effective governance. Hence the VPT is taken up for the study.

## **CORPORATE SOCIAL RESPONSIBILITY: A CASE STUDY OF OLD AND NEW PRIVATE SECTOR BANKS IN INDIA**

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### **ABSTRACT**

*In the Era of globalization, CSR become paramount word in all over the world. Now day's companies and financial institution is not only focusing on accelerating the growth of economy but also they are contributing to society by making lively environment as well as sustainable social development. CSR (Corporate social responsibility) is a term which has been coined in Corporate Sector to represent the responsibility of social development. Basically, CSR refers to the act of making business responsible towards the society through balanced, voluntary approaches to environmental and social issues in a way that is helpful to the society. This Paper highlighted the CSR practices in Indian banking sector and financial institutions, different case studies, key findings and few conclusions.*

## **A STUDY ON MARKETING OF FERTILIZERS IN TIRUVARUR DISTRICT, TAMIL NADU**

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### **ABSTRACT**

*Indian agriculture has passed through various phases like subsistence farming, food self-sufficiency and has now entered the phase of agricultural surplus. Rising agricultural surplus may accelerate the tempo of economic development by generating additional purchasing power of farmers and agricultural labourers on the one hand and by providing increasing raw material for the agro-based industrial units on the other. The area of the study has been limited to the district of Tiruvarur only, which is the Granary of South India and the Rice bowl of Tamil Nadu. It is an important district in Cauvery delta of eastern Tamil Nadu. The seed, water, fertilizer and technology make agriculture costly. So the so-called Green Revolution new strategy has lost its attraction. A developing country like India cannot afford to have such a high cost agriculture. In a farm based economy the raising unit cost of agricultural outputs pushes up industrial cost and vice versa in a never ending vicious circle. Hence, agriculture becomes un-remunerative and "Cost inefficient". The new agricultural policy is "farmer unfriendly".*



## **RELATIONSHIP BETWEEN EFFICIENT CASH MANAGEMENT AND PROFITABILITY OF SMALL SIZED ENTERPRISES IN KISUMU COUNTY, KENYA**

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### **ABSTRACT**

Efficient cash management is seen as the process of planning and controlling cash flows of a firm and very imperative to small sized enterprises profitability. In Kenya small sized enterprises are contributors to economic development by providing employment opportunities and reducing poverty levels. Despite their significance to economic development, small sized enterprises (SSEs) rate of startup is 40% but 60% of them collapse within the first two years of their operations causing retrenchment of human resources, high level of loan defaulters, and inadequate services delivery to the community. This research paper examines the relationship between cash capital management and profitability of small sized enterprises in Kisumu, County, Kenya for 2009 to 2014. The objectives was to determine the effects of management of cash on profitability. The targets population was 10,000 of small sized enterprises and a sample size of 370 small sized enterprises were established by using Krejcie and Morgan's table. Data was analyzed using descriptive statistics, Pearson's correlation coefficient and stepwise regression analysis. The correlation analysis performed indicated that there was relatively low degree of positive correlation between efficient cash management and profitability of small sized enterprises. The study recommends that proper financial management education and training should be initiated by government of Kenya.

# PROSPECTS OF BASEL III NORMS FOR INDIAN BANKING SECTOR: A CASE STUDY OF SBI

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## **ABSTRACT**

Basel Norms were first introduced in 1988 in order to strengthen the stability of international banking system by ensuring an adequate level of capital in this system. The purpose was to set up a fair and a consistent international banking system in order to decrease competitive inequality among international banks and thus provide a "level playing field" so that banks could no longer build business volume without adequate capital backing. Basel I norms were introduced in response to in response to the messy liquidation of Cologne-based Herstatt Bank in 1973. Then Basel II norms were introduced with three pillars focusing on aspects like supervision and market discipline apart from the capital requirements. But inspite of these norms the subprime mortgage crisis followed by global recession prompted the G-20 countries to further strengthen the regulatory system for banks and other financial firms. Thus Basel III norms came into being in 2009. The present paper is devoted to the study of Indian Banking Experience with Basel norms as well as the possible impact of upcoming Basel III norms on Indian Banking System. Camel test has been used to analyze the impact of Basel II norms on State Bank of India's Performance and inferences have been drawn thereof to ascertain the possible impact of Basel III norms on India's Banking System.

# **HUMAN RESOURCE ISSUES IN INTERNATIONAL BUSINESS AND MANAGEMENT: A REVIEW**

**DEEPTI SEHGAL**  
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## **ABSTRACT**

*When a firm chooses to internationalize itself one of the most crucial decision is to select an appropriate mode of entering a foreign market. The next challenge is to take a series of decisions associated to human resource. The present paper makes an attempt to review existing literature on human resource strategies for individual modes of entry that facilitates efficient management of international operations. Whereas mergers and acquisitions require that different decisions pertaining to people needs to be taken during three stages, in cooperative joint ventures decision has to be taken whether the human resource function has to be carried independently or jointly. Acquisitions have a significantly greater autonomy in operations than greenfield investment.*

**IFRS: PROSPECT AND PROBLEM IN INDIA**

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**ABSTRACT**

*No doubt about the fact that in this era of globalization if company accounts can't be compared and understandable across international boundaries it's hardly of any use and that is why all big companies in India as well as in whole globe are using IFR i.e. -international financial reporting standards. Despite a belief by some of the inevitability of global acceptance of IFRS , other believe that accounting standards of India (ASI) is the golden standard and that a certain level of quality will be lost with full acceptance of IFRS . This paper aims to understand what is IFRS, its adoption status by Indian companies and its pros and cons.*

**A SCIENTIFIC APPROACH USING FUZZY LOGIC IN OPERATIONS MANAGEMENT****B. V. MANIKANTA****LECTURER****DEPARTMENT OF MATHEMATICS****ERITREAN INSTITUTE OF TECHNOLOGY****ERITREA****S. RANJETH KUMAR****ASST. PROFESSOR****ERITREAN INSTITUTE OF TECHNOLOGY****ERITREA****O. SIVAREDDY****LECTURER****ERITREAN INSTITUTE OF TECHNOLOGY****ERITREA****ABSTRACT**

*This paper discusses the role of Quantitative Network Analysis in Business Management. How the business organizations can use those as business applications and competitive advantage tools. This paper will attempt to demonstrate project management. Any organization involves planning, scheduling, and controlling a number of inter related activities with use of limited resources, namely men, machines, materials, money and time. The projects may be extremely large and complex such as construction of a power plant, a highway, shopping complex, ships and air craft's, introduction of new products and research and development projects. It is required that managers must have dynamic planning and scheduling system to produce the best possible results and also to react immediately to the changing conditions and make necessary changes in the plan and schedule. Convenient analytical and visual techniques such as shortest route (SR), Minimal Spanning Tree (MST), prove extremely valuable assisting the managers managing the projects.*

## ONLINE SHOPPING CATCHING UP FAST WITH THE TREND- CHHATTISGARH CONTEXT

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### ABSTRACT

*Internet penetration in India is fast catching up with the trend as of easy payment modes, vast use of internet and growing technology. At present the new business models are more focusing on e-retailing and are providing exciting services to their e-customers. In this decade of fast growing technology people is more access to internet to get updated. Due to which e-shopping has increased drastically. In this busy life consumers feel more convenient to buy things from online rather than from the traditional market. As in a single finger click shoppers can buy any product online within a minute. Due to its simple and secure process it's beneficial for both customers and merchants. But the Indian internet retail market is far behind its expected potentials. Online shopping is not only budding up in entire India, but its emerging rapidly in Chhattisgarh State. The aim of this research is to know the catching up trend of e-shopping on e-customer's both male and female (Professionals, businessmen's, housewives and students). The study is done in three Districts of Rajnandgaon, Raipur and Bilaspur. The study will attempt to focus mostly on the group which prefer to do online shopping and its buying behavior with respect to the products they like to purchase more and the factors motivating them. The outcomes are expected to hold value to the e-customers and even to internet retailers. Overall this study seeks to provide the prolific prospect for online shopping in Chhattisgarh State. The present research paper has used Qualitative and Quantitative research methods to study the impact of demographic factors of consumers on on-line shopping parameters like satisfaction with on-line shopping, future purchase intention, frequency of on-line shopping, numbers of items purchased, and overall spend on e- shopping.*



## **ANALYSIS OF FACTORS AFFECTING UNDERPRICING STOCK IN INITIAL PUBLIC OFFERING IN INDONESIA STOCK EXCHANGE**

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### **ABSTRACT**

*Underpricing is a phenomenon of the stock price when the supply in the primary market is always lower than the closing price on the first day of trading in the secondary market. This study aims to determine the factors that affect the level of underpricing stock in Initial Public Offering in Indonesia Stock Exchange (IDX). Data analysis uses multiple linear regression method with significance rate of 5%. The objective of this research is to test the impact of variabel such as Debt to Equity Ratio (DER), Return on Assets (ROA) and Return On Equity (ROE) to underpricing stock. The sampling technique is purposive sampling method with total sample 57 out of 79 IPO companies in IDX in 2011-2013. The test result of Test-t and Test-F proves that all of the independent variables in this study namely Debt to Equity Ratio (DER), Return on Assets (ROA) and Return on Equity (ROE) have not partially and simultaneously significant effect on the level of underpricing stock.*

**RETHINKING ON MAHABHARATA: MAHABHARATA AND MANAGEMENT****VIKAS KUMAR CHHAJED****GUEST FACULTY****UNIVERSITY COLLEGE OF COMMERCE & MANAGEMENT STUDIES****MLS UNIVERSITY****UDAIPUR****ABSTRACT**

*Mahabharata is considered as the largest epic of the world. It's said that whatever is not there in Mahabharata is not anywhere else. So, we will try to find out some intricate management messages that are relevant even today. Our main focus would be the Great War that changed the course of the Third Age of Man. The essence of Mahabharata is not in religion or war but in time. The Hindu literature classifies Mahabharata as history, not history but account of life as it was, is and always will be'. From this timeless tale one can account for everything in the world today like some of these management principles.*

## PEOPLE'S ATTITUDE TOWARDS TOURISM DEVELOPMENT IN BODHGAYA, BIHAR

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### **ABSTRACT**

*Tourism is a major social phenomenon of the modern society with enormous economic Consequences. Its importance as an instrument for economic development and employment generation has now been well recognized the world over. In this paper an attempt has been made to find out people's attitudes towards tourism development in the rural areas of bodhgaya Bihar . The empirical investigations of the study covered a total of 100 respondents of Which 25 were councilors 25 officials and 50 general people including slum people middle class or working population and high income business man. A pre-structured questionnaire was administrated to these three categories of respondents to find out their overall responses to the existing pattern of tourism development programmers involved there their perception attitudes views in respect of tourism growth socio economic and infrastructural development problems and management.*

# **VOLATILITY SPILLOVER ACROSS MAJOR EQUITY MARKETS: A CRITICAL REVIEW OF LITERATURE**

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## **ABSTRACT**

*Volatility spillover among major equity markets has long fascinated academicians and researchers alike. This paper presents an elaborate survey and analysis of the literature on the subject. Review of extant studies on various basis such as markets studied, methodology employed, among others has important implications for various stakeholders. We report that there has been wide variation in results because different studies have examined different markets using wide range of financial econometric methodologies. Some have considered only volatility or both volatility and spillover. Still others have incorporated the impact of global financial crisis on volatility spillover. Future researchers should examine if there is any volatility spillovers between various sectors of an economy, between different financial markets of the same economy, amongst same sectors of different markets, probe whether size effect is relevant, identify the transmission channels of volatility spillover, enumerate reasons behind volatility spillover, examine asymmetric volatility responses among stock markets and can use more advanced econometric techniques.*

## **MUNICIPAL BONDS AS AN OPTIMISTIC APPROACH FOR FINANCING URBAN INFRASTRUCTURE IN INDIA**

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### **ABSTRACT**

*Tremendous growth of population and rapid urbanization has put forward urban infrastructure under severe pressure that results, increasing demand for basic infrastructural services in developing countries where, India is not an exception. Urban local bodies (ULBs) are striving to promote infrastructure development wherein urban infrastructure is a crucial determinant in economic development that has a multiplier effect on the economy. Unplanned urbanization is deterrent in the process of economic and social development. Hence, adequate supply of infrastructure stock is needed to foster economic development. The ULBS are facing resource constraints to finance the growing need of infrastructure investment as they are facing the issue of narrow base revenue crunch and fiscal mismanagement. In market based economy, it has been leading transition from the domain of public funding to private funding. The emergence of municipal bonds in India is an important breakthrough and a potential financial instrument in mobilizing resources from the capital market to finance urban infrastructure though it is at promising stage. The present study seeks to understand the current status and role of Municipal bonds in urban infrastructure financing.*

**E-BANKING: BOON TO FINANCIAL MARKET WITH CHALLENGES OF INSECURITY**

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**ABSTRACT**

*E-banking means electronic banking which is popularly known as anywhere banking. Electronic banking, also known as electronic funds transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by cheque or cash. New Information technology has taken important place in the future development of financial services, especially banking sector transition are affected more than any other financial provider groups. Increased use of mobile services and use of internet as a new distribution channel for banking transactions and international trading requires more attention towards e-banking security against fraudulent activities. The development and the increasing progress that is being experienced in the Information and Communication Technology have brought about a lot of changes in almost all facets of life. In the Banking Industry, it has been in the form of online banking, which is now replacing the traditional banking practice. Although it is proving boon to all sectors specially to all types of customers and financial sector but its growing use without awareness has also attracted many crimes and frauds. Through this paper, it is tried to discuss about growth of E-banking along with growing challenges of risk & Insecurity. Emphasis is given on awareness to be given to E-banking users and establishment of more security measures to avoid chances of misappropriation of funds and cyber crimes. Online banking has a lot of benefits which add value to customers' satisfaction in terms of better quality of service offerings and at the same time enable the banks gain more competitive advantage over other competitors. This paper discusses some challenges in an emerging economy and benefits of E-banking.*



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