



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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ETHICS AND IT- UNSOLVED ISSUES OF ONLINE BASED BANKING**DR. V V R RAMAN**

**HEAD (COMPUTER SCIENCE) & PROGRAMMING OFFICER, FOR THE ASMO
DEPARTMENT OF BASIC AND BEHAVIOURAL SCIENCES
ASMARA COLLEGE OF HEALTH SCIENCES
ASMARA, ERITREA
N. E. AFRICA**

DR. VEENA TEWARI

**CERTIFIED LEAD AUDITOR FOR ISO 9001:2000 QMS CERTIFICATION
LECTURER, DEPARTMENT OF TOURISM AND MARKETING
COLLEGE OF BUSINESS AND ECONOMICS
HALHALE, ERITREA
N. E. AFRICA**

ABSTRACT

Issues of IT Ethics have recently become immensely more complex. The capacity to place material on the World Wide Web has been acquired by a very large number of people. At the same time, once the initial reluctance to use the Internet and the World Wide Web for commercial purposes had been overcome, sites devoted to doing business on the Internet mushroomed and e-commerce became a term permanently to be considered part of common usage. The assimilation of new technology is almost never smooth. As the Internet begins to grow out of its abbreviated infancy, a multitude of new issues surface continually, and a large proportion of these issues remain unresolved. Many of these issues contain strong ethics content. As the ability to reach millions of people instantly and simultaneously has passed into the hands of the average person, the rapid emergence of thorny ethical issues is likely to continue unabated. In this paper we have paid attention to the very essence of the ethics in economy, and especially in banking. There is an always present dilemma between ethics and economy. Nowadays the attention is much more dedicated to this topic, because the lack of ethics norms in business operations produces great damage at the micro and macro level. More than anything else the significance of ethics becomes apparent through establishing of socially accepted ethical norms, affecting in consequence all aspects of life. In the present study we shall try to explain the business ethics as a social responsibility of an individual as well as of collective moral actions followed during all aspects of business activities up to the point where they do not disturb business relations within the business system, as well as within the wider surroundings.

PETROLEUM PROFIT TAX AND NIGERIA ECONOMIC DEVELOPMENT**ADEGBIE, FOLAJIMI FESTUS****FACULTY****DEPARTMENT OF ACCOUNTING, SCHOOL OF BUSINESS****COLLEGE OF DEV. STUDIES, COVENANT UNIVERSITY****OTA****FAKILE, ADENIRAN SAMUEL****FACULTY****DEPARTMENT OF ACCOUNTING, SCHOOL OF BUSINESS****COLLEGE OF DEV. STUDIES, COVENANT UNIVERSITY****OTA****ABSTRACT**

Petroleum Profit Tax is a major source of revenue for the Federal Government of Nigeria to meet its statutory obligations of ensuring the economic development of Nigeria. It assists the government to achieve the country's macroeconomic objective in the areas of fiscal and monetary policies. However, it has been observed that non-provision of corporate social responsibilities in the communities where there is extraction of crude oil result into constant destruction of production installations, and hindrance to production; tax avoidance and evasion and poor tax administration, and weak fiscal policy have been negating the increase in tax income generated. The main objective of this paper is to assess the relationship between petroleum profit tax and economic development of Nigeria for the enhancement of the welfare of the citizens. Primary and secondary data were used to collect the research data, while chi-square and multiple regression statistical models were used to analyze the results of the field work. The findings reveal that there is a very strong relationship between petroleum profit tax and economic development of Nigeria, tax avoidance and evasion are major hindrance to income growth in this sector, poor tax administration is a problem to effectiveness and efficiency of this source of income, and lack of corporate social responsibilities is causing unrest in the crude oil production zone. The paper recommends the need for the government to make judicious use of income generated for the benefits of Nigerians, and among others the need for tax reforms to address the issue of tax evasion and avoidance.

WOMEN ECONOMIC EMPOWERMENT THROUGH SELF HELP GROUPS: A STUDY IN ANDHRA PRADESH**DR. B. V. PRASADA RAO****ASSOCIATE PROFESSOR****DEPARTMENT OF BUSINESS ADMINISTRATION AND MANAGEMENT, SCHOOL OF BUSINESS****ADAMA UNIVERSITY****ETHIOPIA****S. R. PDALA****TEACHING ASSOCIATE****A. U. P.G.EXTENSION CENTRE****VIZIANAGARAM****DR. NEDURI SURYANARAYANA****ASSOCIATE PROFESSOR****SCHOOL OF BUSINESS****ADAMA UNIVERSITY****ETHIOPIA****ABSTRACT**

There is an emerging need to promote women empowerment among the rural women. Towards this end, delivery of micro finance to the micro enterprises plays a significant role. Rural women with low income and lack of knowledge of available banking facilities can do little for the growth of banking habits on their own. For this, a concrete effort is needed to be taken up by the society, the government and by bankers themselves to enhance the standard of women with regard to banking habits. The Government has emerged as a major catalyst by way providing training incentives and other facilities to succeed particularly in rural areas to empower the women. Studies have shown that the delivery of micro finance to the poor is productive, effective and less costly, if they are organized into SHGs. Self-employment, which is the best employment in the wake of paucity of employment opportunities is emerging to be a very important source of livelihood for women in Asia and South East Asia. The SHG movement in India in general and Andhra Pradesh in particular has metamorphosis the rural economic scenario perceptibly.

THE ROLE OF CELEBRITY ADVERTISING ON BRAND PREFERENCE**OKORIE NELSON**

ASSISTANT ACADEMIC SECRETARY, DEPARTMENT OF MASS COMMUNICATION
EDITORIAL ADVISER, STREAM MAGAZINE, DEPARTMENT OF MASS COMMUNICATION
ASST. PROFESSOR, DEPARTMENT OF MASS COMMUNICATION
COLLEGE OF DEVELOPMENT STUDIES
COVENANT UNIVERSITY
OGUN STATE

ADEYEMI ADEROGBA

LECTURER, DEPARTMENT OF MASS COMMUNICATION
COLLEGE OF DEVELOPMENT STUDIES
COVENANT UNIVERSITY
OGUN STATE

ABSTRACT

Celebrity advertising has been regarded as a strategic marketing communication tool that aids productivity of goods and services of firms or organization across the globe. Okorie (2010) has reasoned that advertising is the means to promote brands and create unshakeable consumer preference for the brand. The job of celebrity advertising is indeed to seduce one brand's loyal user and to persuade them to become users of one's own brand. This paper examined the perception of individuals to determine the role of celebrity advertising on brand preference. The method adopted in the study was a survey and its instrument for data collection was questionnaire. From the result of the study, five research questions was presented and analyzed.

WOMEN BUILDING BUSINESSES IN A MAN'S WORLD – THE SAGA OF WOMEN ENTREPRENEURSHIP

J. EDUKONDALA RAO

FACULTY MEMBER, DEPARTMENT OF MARKETING MANAGEMENT
UNIVERSITY OF GONDAR
ETHIOPIA, AFRICA

ABSTRACT

Running a one-person business is a creative, flexible and challenging way to become your own boss and chart your own future. It is about creating a life, as it is about making a living. It takes courage, determination and foresight to decide to become an entrepreneur. From the relatively safe cocoon of the corporate world, where paychecks arrive regularly, you will be venturing into the uncharted territories of business. Historically, entrepreneurship has been a male-dominated pursuit. The Indian sociological set up has been traditionally a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. They are left with lesser commitments and kept as a dormant force for a quite long time. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. While at least half the brainpower on earth belongs to women, women remain perhaps the world's most underutilized resource. The traditional set up is changing in the modern era. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. Woman is no longer the fairer or the weaker gender. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. Several women entrepreneurs are working hard to prove that when it comes to starting and sustaining a business, they are second to none. This paper speaks about women entrepreneurship in India – Opportunities & Challenges – Work life balance – Schemes for promotion & development of women entrepreneurship in India – Successful women entrepreneurs in India, etc.

COMMUNITY DEVELOPMENT INITIATIVES IN ENGINEERING COLLEGES IN BENGALURU, INDIA**PROF. B.N.BALAJI SINGH****CHIEF MENTOR****TROIKA CONSULTANTS****BENGALURU****ABSTRACT**

There is a need for imparting students enrolled in professional courses discipline-specific competences while preparing them for lives of moral and civic responsibility. This is possible only by creating awareness in the managements about the need for Community Development Initiatives and sensitizing the faculties towards the presence of such initiatives in their colleges. In India private managements, private managements with government financial aid and government themselves own the engineering colleges. Thus, the calibre and mindset of these faculties are different. Hence a research study was conducted to find out the ground realty about the faculty awareness and involvement in Community Development Initiatives. The data for the study was collected from the faculty working in engineering colleges run by different types of managements in Bengaluru, India. Responses were collected through a structured questionnaire. Chi-square test and ANOVA single factor are used for testing the hypothesis. It is found that there is no significant variation on the opinion of the faculties under different managements on the presence or otherwise of community development initiatives in their institutions, the types of initiatives, their own involvement in the same, and their role in influencing the students. These findings motivate the managements and the faculties in preparing students of engineering colleges for lives of moral and civic responsibility besides discipline-specific competences which has not been formally institutionalised in this country.

BANKING ON IT: PROBLEMS AND PROSPECTS IN STATE BANK OF INDIA**TIMIRA SHUKLA****PROFESSOR & CHAIRPERSON (PGDM)
INSTITUTE OF MANAGEMENT STUDIES
GHAZIABAD****ANITA SINGH****CHAIRPERSON (HR&OB)
INSTITUTE OF MANAGEMENT STUDIES
GHAZIABAD****ABSTRACT**

The paper primarily focuses on how IT is currently being deployed by the Public sector Banks primarily the state Bank of India. It specifically deliberates on why and how to implement Business model innovation with IT. The role of IT with respect to the maturity of information management systems is also discussed as banks are redefining their focus from the product to a comprehensive single view of the customer. It highlights how a judicious blend of IT, business processes and data integration solutions are essential to survive and consolidate in the new economy. The basic presumption that IT investments lead to cost reduction and efficiency has been explored. SBI has adopted new IT solutions to create a single integrated view of the customer across the bank, its associates and subsidiaries. The main aim is to build a collaborative information sharing platform to create repositories that link customer data with business processes. The focus is not only on the number of ATMs or customers using Internet banking but also on the quality of data available as it forms the backbone of any information system to meet emerging business opportunities and challenges. This would enable SBI to take informed and intelligent decisions that will help in the overall growth of the bank. The aim is to manage the life cycle of the relationship and not just a series of discrete transactions. SBI aims to deepen relationship with existing customers to create more value by developing strategies for cross-selling, up-selling and retention of customers.

BUSINESS RISK ANALYSIS THROUGH GINNI'S COEFFICIENT: A STUDY OF SELECT IT COMPANIES IN INDIA**DR. DEBASISH SUR****PROFESSOR****DEPARTMENT OF COMMERCE****THE UNIVERSITY OF BURDWAN****BURDWAN – 713 104****DR. SUSANTA MITRA****ASSOCIATE PROFESSOR****DEPARTMENT OF COMMERCE****KHANDRA COLLEGE****KHANDRA-713 363****ABSTRACT**

With the remarkable changes in the business environment consequent upon economic liberalization initiated in 1991 by the Govt. of India, the Indian corporate world is witnessing a rapid transformation. One striking feature of it is that the information technology (IT) industry has established itself as a catalyst in accelerating the economic growth of our economy in the past few years in terms of its potentiality to generate foreign exchange earnings, high quality employment and contribution to the productivity in contrast with the rest of the industries in the economy. Despite the fact that the IT sector has been playing a pivotal role in strengthening the Indian economy, adequate attention has not yet been paid to conduct research on the different financial aspects of this sector. Moreover, no significant empirical study has been carried out in India during the last two decades on the issue relating to the business risk associated with the players of the Indian IT sector. But, considering the stiff competition that exists in the present day corporate world, the understanding, analyzing and measuring business risk are immensely important to the corporate executives to instigate managerial excellence by assessing the relative position of the company within the given pattern of industry risk which in turn reflects the capability to achieve stability and also for making risk-return trade off. The present paper is a modest attempt to measure the business risk associated with the sample companies taken up for the purpose of the study using Ginni's coefficient of mean difference and to ascertain the relative risk-return status of them in the Indian IT sector during the period 1999-2000 to 2008-09. It also examines the legitimacy of the theoretical claims as evident in the literature of risk management.

EMOTIONAL COMPETENCY CLUSTERS AND STAR PERFORMER IN SOFTWARE PROJECT TEAM**DR. A VELAYUDHAN****ASSOCIATE PROFESSOR****DEPARTMENT OF PSYCHOLOGY****BHARATHIAR UNIVERSITY****COIMBATORE – 641 046****DR. S GAYATRIDEVI****ASST. PROFESSOR****DEPARTMENT OF PSYCHOLOGY****AVINASHILINGAM UNIVERSITY FOR WOMEN****COIMBATORE - 641 043****MS. S. SRIVIDYA****UGC PROJECT FELLOW****DEPARTMENT OF PSYCHOLOGY****BHARATHIAR UNIVERSITY****COIMBATORE – 641 046****ABSTRACT**

Teams are almost imperative in contemporary business firms and interaction in teams points to the importance of emotional abilities for personal and organizational success. Emotional competence is a skill needed in all these roles in order to understand other team members and to bond with them to ensure team cohesion and productivity. Emotional Competencies are the outgrowth of Emotional Intelligence (EI) developed by Daniel Goleman (1998) reflects an individual's potential for mastering the skills of four domains/clusters viz., Self-Awareness, Self-Management, Social Awareness, and Relationship Management resulting in eighteen Emotional Competencies nested in the four clusters. The present study aimed at identifying the Emotional Competencies in groupings, across clusters, that allow competencies to support one another in a software project team and to identify the star performer of a software project team who would exhibit higher competencies and demonstrate strengths than other members of the team. The results show that the hypothesis of the study being confirmed and consultant emerging as a star performer in a software project team.

IMPACT OF FLEXI-TIME (A WORK-LIFE BALANCE PRACTICE) ON EMPLOYEE PERFORMANCE IN INDIAN IT SECTOR

DR. S. SUMAN BABU

ASST. PROFESSOR, HYDERABAD BUSINESS SCHOOL
GITAM UNIVERSITY
HYDERABAD

DR. U. DEVI PRASAD

ASSOCIATE PROFESSOR, HYDERABAD BUSINESS SCHOOL
GITAM UNIVERSITY
HYDERABAD

FAKHRUDDIN SHEIK

LECTURER, HYDERABAD BUSINESS SCHOOL
GITAM UNIVERSITY, HYDERABAD

K. BHAVANA RAJ

SR. RESEARCH FELLOW, SCHOOL OF MANAGEMENT STUDIES
JNT UNIVERSITY
HYDERABAD

ABSTRACT

This paper examines the impact of flexi-time on employee performance as part of a work-life balance practice based on empirical evidence drawn from IT Sector in Hyderabad, India. A total of 300 samples with 30 samples (Asst. Managers, Managers, and Sr. Managers) from each company had been included from the Ten IT companies based on simple random sampling. Managerial personnel from HR, Marketing, Finance, Operations and Technical functions are included in the study. The study shows that when the average flexi-time score increases, the average employee performance score also increases proportionately. The study reveals positive correlation and significant association between employee performance and flexi-time. The findings of the study shows that majority of the managerial personnel are able to increase their performance levels with the help of flexi-time as one the important work-life balance practice. The study concludes with a conceptual framework which explains how spillover theory helps in improving employee performance and also how management and co-worker support helps in smooth implementation of flexi-time in improving employee performance as a part in achieving work-life balance.

TRIPS, TECHNOLOGY AND EXPORTS: EVIDENCE FROM THE INDIAN PHARMACEUTICAL INDUSTRY

MADHUR MOHIT MAHAJAN
ASST. PROFESSOR
DEPARTMENT OF ECONOMICS
G. G. D. S. D. COLLEGE
CHANDIGARH U.T.

ABSTRACT

This is an empirical and historical study of the co-evolution of policy, technology and exports in the Indian pharmaceutical industry. The study considers the causes and implications of reforms and changes in the policy framework in the Indian pharmaceutical industry, particularly capacity and capability development for research and innovation and their consequent impact on exports under different patent regimes. The paper studies the R&D behavior and export performance of 20 major Indian pharmaceutical firms during 1996-2008. In our research while scrutinizing the impact of WTO on the exports the correlation of exports with the R&D intensity of Indian firms was well established and the degree of dependence and explanation of variables was done with the help of bivariate correlation matrix and stepwise regression technique while taking Exports as dependent variable and Investment, Profits and R&D as independent variables. The rise in the Drug Master Files (DMF) with US FDA also reflect the export vigourity and R&D capability of Indian Pharma in USA market. A trend analysis of rising DMF Numbers has been prepared to justify the trend and direction of Indian Exports in the US market. This paper sheds light on the strong inter-linkage between technological changes and exports of Indian Pharmaceutical Sector. The results indicate that the Indian Pharmaceutical firms adept at reverse-engineering of brand name drugs have an opportunity to enter the global generic market for off-patent drugs.

CORPORATE SOCIAL RESPONSIBILITY (CSR) OF A TOBACCO COMPANY: A PARADIGM PERSPECTIVE OF AN EXCLUSIVE CASE

DR. S. P. RATH

PROFESSOR - MANAGEMENT STUDIES
INSTITUTE OF HOTEL MANAGEMENT
(UNIVERSITY OF HUDDERSFIELD, U. K.)

RAUZA BAGH
AURANGABAD – 431 001

PROF. BISWAJIT DAS

PROFESSOR – MARKETING
KIIT SCHOOL OF MANAGEMENT
KIIT UNIVERSITY
BHUBANESWAR - 751 024

PROF. RAKESH KATYAYANI

PROFESSOR – OPERATIONS
INSTITUTE OF HOTEL MANAGEMENT
(UNIVERSITY OF HUDDERSFIELD, U. K.)

RAUZA BAGH
AURANGABAD – 431 001

ABSTRACT

BAT has climbed the ladder of success in Corporate Social Responsibility (CSR) and has become a global player in reaching 180 countries. BAT is benchmarked for attending the pinnacles in CSR; being a company with a paradoxical product like tobacco. Corporate social responsibility (CSR) has become an important subject in the recent decade. It has become increasingly significant; because it nurtures the vacillating, volatile and value based social expectations of the people; regarding the company. It has enforced the prevalence of a standard and codes of conduct; to uphold the morals of the company in the eye of public. By creating added value in the supply chain, linkages for building public image, for creating repeat buyer. British American Tobacco Company (BAT) is no exception to adhere to this so-called branding exercise. Many companies resorted to harness the potential benefit of employing CSR in companies. It is fostered by the company for improving the reputation, competitiveness and for the sake of better risk management. CSR is prevalent in international research and it is so because of its comprehending critical approach to human welfare. Social responsibility in business is about utilizing resources available, widening facilities and creating scope to activities reaching out to the extremes. Profit and customer king matter in the process of value creation. CSR is designed to ultimately achieve profit by generating trust in the consumers, equitably share with the stakeholders of the society, at large. It has a Dynamic, ambidextrous and flexible rule of the game; relating to the context of the business, place of business and the business type. It cannot at any point of time, become a fashionable notion of a company; which cannot contribute to deliver long-term benefits.

REFLECTIONS OF SELF HELP GROUPS AND THEIR MAMMOTH GROWTH IN THE STATE OF TAMILNADU, INDIA

R. LAKSHMI

RESEARCH SCHOLAR IN MANAGEMENT STUDIES
BHARATHIAR UNIVERSITY
COIMBATORE

PROF. DR. G. VADIVALAGAN

DIRECTOR

DHANALAKSHMI SRINIVASAN INSTITUTE OF MANAGEMENT
PERAMBALUR – 621 212

ABSTRACT

Self help groups (SHGs) have emerged as a key strategy for women development. The Tamil Nadu Women Development Project under the name of Mahalir thittam in Tamilnadu has now grown into a mammoth movement covering all districts in the state, targeting poor families and the marginalized sections of the society. Some women do benefit from such programmes, increasing their incomes and bargaining power in the household and their status in the community. But other issues like control over credit, and income from credit, additional workload and debt burden after joining the SHG, problems in marketing the products and facing competition are to be explored in depth.

CONSUMERS' PERCEPTION ON MATCHING QUALITY OF CELEBRITY AND BRAND FEATURES IN ADVERTISEMENT

DR. P. RAJA

ASST. PROFESSOR-II, DEPARTMENT OF MANAGEMENT SCIENCES
VELAMMAL ENGINEERING COLLEGE
CHENNAI – 600 066

PROF. (DR.) R. ARASU

DEPARTMENT OF MANAGEMENT SCIENCES
VELAMMAL ENGINEERING COLLEGE
CHENNAI – 600 066

D. KARTHIK

ASST. PROFESSOR, DEPARTMENT OF MANAGEMENT SCIENCES
VELAMMAL ENGINEERING COLLEGE
CHENNAI – 600 066

ABSTRACT

Celebrities 'cut through' advertising clutter, hold viewer attention, contribute to brand name recognition and transfer positive qualities such as physical attractiveness and likeability to the brand. The similarity of celebrity was positively correlated with identity and confident at one per cent level of significance while similarity was negatively associated with positive image and attractiveness at one per cent level of significance. The attribute of identity was positively correlated with confident while it was negatively associated with favourite, scandal and positive image at one per cent level of significance and it was negatively correlated with attractiveness at five per cent level of significance. In overall, the brand features of celebrities help me to remember the brand, creditability of the brand, quality of the brand, advertisement of the brand and price of its products were noticed by the consumers and there was a significant differences among the consumers' perception of the consumers about brand features as noticed by them. In overall, the brand features of celebrities help me to remember the brand, creditability of the brand, quality of the brand, advertisement of the brand and price of its products were noticed by the consumers and there was a significant differences among the consumers' perception of the consumers about brand features as noticed by them. Since celebrities have the impetus to market the product quickly, they have the advertisers running behind them for various benefits including brand credibility, creating interest; thereby, creating a win-win situation.

**ROLE OF THE URBAN COOPERATIVE BANKS IN THE AFTERMATH OF GLOBAL FINANCIAL CRISIS:
A STUDY WITH REFERENCE TO VELLORE DISTRICT****E. GNANASEKARAN****ASSOCIATE PROFESSOR****SCHOOL OF MANAGEMENT****C. ABDUL HAKEEM COLLEGE OF ENGINEERING & TECHNOLOGY****MEL-VISHARAM – 632 509****PROF. (DR.) M. ANBALAGAN****HEAD****DEPARTMENT OF COMMERCE****VOORHEES COLLEGE****VELLORE – 632 001****ABSTRACT**

The main aim of our planned economy is the attainment of socialistic pattern of society. The Government of India has undertaken several measures to achieve the above objective within the democratic framework. One of the important measures towards the attainment of the socialistic pattern of society is the development of co-operative movements throughout the country. To-day, co-operation has permeated nearly all fields and as a form of business organization, it has been adopted in almost all countries. In order to evaluate the Global financial crisis in India and the manner in which the Urban Co-operative Banks (UCB) responded, it is important to realise that the Urban Co-operative Banks are entrusted with multi-dimensional roles. In this context, this paper makes an attempt to examine the working and financial performance of the UCBs. To make the analysis simpler and presentable the researcher takes Urban Co-operative banks in Vellore District only. The study is based on secondary data and other information provided by the bank in its published annual reports. The relevant data have been collected for the period from 2003-04 to 2008-09. This data have been analyzed with the help of statistical tools like ratios, percentages, averages and trend analysis, chi-square test, and multiple regression analysis.

**RISK ASSESSMENT OF DEFAULT BEHAVIOUR OF HOUSING LOANS OF A PUBLIC SECTOR BANK
(AN EMPIRICAL STUDY)****SHUBHA B. N****FACULTY (FINANCE), DEPARTMENT OF M.B.A.
BMS COLLEGE OF ENGINEERING
BANGALORE – 560 019****DR. (MRS.) S. GOMATHI****MEMBER, BOARD OF STUDIES, MADRAS UNIVERSITY
PROFESSOR (HUMAN RESOURCE), VIT BUSINESS SCHOOL
VIT UNIVERSITY
VELLORE – 632 014****ABSTRACT**

This paper aims at understanding the repayment behaviour of borrowers of a public sector bank in Banaglore. The study uses the housing loan borrowers who were granted loan during 1999-2008. The primary focus of this paper is to examine the default behavior of defaulters and non defaulters by considering the socio demographic profiles and financial characteristics. The study adopts the Logistic regression model to estimate the likelihood of housing loan default. The result of the study shows that probability of default is higher among male borrowers and those who belonged to the business class. Apart from this the probability of default decreases with increase in income, net worth. The default risk is higher with longer maturity period. The result also shows that EMI to income ratio is positively correlated to default risk indicating an increase in this ratio increasing the probability of risk of borrowers. The Nagelkerke R square is more than 70% and 73.6% of the variation in the dependent variable, default risk have been explained by the independent variables; socio demographic and financial variables .

DYNAMICS OF IPO – A STUDY WITH REFERENCE TO SELECTED CORPORATE SECTORS**DR. P. NATARAJAN****PROFESSOR****DEPARTMENT OF COMMERCE
PONDICHERRY CENTRAL UNIVERSITY
PUDUCHERRY****S. BALAJI****RESEARCH SCHOLAR****DEPARTMENT OF COMMERCE
PONDICHERRY UNIVERSITY
PUDUCHERRY****ABSTRACT**

Initial Public Offering is the first sale of corporation's common shares to public investors While going for IPOs company have to abide by several regulatory norms. The performance of Initial Public Offerings' in India, during the period from April 2003 to October 2008 have been analyzed using Multiple regression, skewness and t-test. This paper is aimed at evaluating how the IPOs under different sectors in India perform during the first few days of listing as well as in the short-run (three months). The study also extends the IPO literature on influence of issue size and listing delay on initial trading activity (initial return on day1). Forty four IPOs from five major sectors viz. Power, Pharmaceuticals, Infrastructure, IT and Banking & Finance were taken for the study. The IPOs were classified as very cold, cold, hot and very hot based on their price performance. Majority of IPOs under all sectors have performed well in near short-term and short-term. Also, initial returns from most of the IPOs are symmetrical. Moreover, IPOs with 'very cold' and 'cold' condition on listing day are performing well in short-term and IPOs with 'hot' and 'very hot' condition have exhibited consistency in giving positive initial return and the initial return after 3 months have been much higher.

**RETURN - BASED PERFORMANCE ANALYSIS OF SELECTED EQUITY MUTUAL FUNDS SCHEMES
IN INDIA – AN EMPIRICAL STUDY****DR. R. SHANMUGHAM****MEMBER, SOCIETY OF CAPITAL MARKET RESEARCH & DEVELOPMENT, NEW DELHI****PROFESSOR****SCHOOL OF MANAGEMENT****BHARATHIAR UNIVERSITY****COIMBATORE – 641 046****ZABIULLA****SENIOR LECTURER (FINANCE & CONTROL)****DEPARTMENT OF MANAGEMENT STUDIES****SAMBHRAM ACADEMY OF MANAGEMENT STUDIES****BANGALORE – 560 097****ABSTRACT**

Risk and return plays a key role in most individual investors' decision making process. Every investor wants to avoid risk and maximize return. Investment decisions, therefore, involve a trade off between risk and return, which is considered to be central to the investment decision making. In today's environment, it is prudent for a rationale investor to look into the real interest on an investment as the inflation is moving out of the gear. While investors like return they abhor risk. This necessitates for optimization of risk and reward. Mutual fund is considered to be the most suitable investment option for the common man as it offers the opportunity to invest in a diversified, professional managed basket of securities at a relatively low cost. Mutual funds provide investment opportunities depending on investor's risk, return expectations. The present paper address the financial performance of mutual funds in the framework of risk – return dimensions. In order to achieve the objectives set, investment performance measures, cluster analysis and correlation analysis are used.

A STUDY ON PROBLEMS AND PROSPECTS OF EXPORTING INDIAN HIGHER EDUCATIONAL SERVICES

DR. SHEELAN MISRA

PROFESSOR

NEW HORIZON COLLEGE OF ENGINEERING

BANGALORE - 560 037

ABSTRACT

The paper tries to bring out the problems and prospects of exporting Indian higher educational services. A primary survey has been conducted on the 291 academicians and 338 foreign students of University of Delhi (DU) and Jamia Millia Islamia (JMI) in order to find out various aspects of higher education in Indian universities and their views on Indian higher education. The research reports clearly that the present structure of Indian education has many problematic areas which need to be addressed as there are huge opportunities waiting for Indian education sector to venture in to. The areas have been suggested where this venture into education sector can be successful.

PERFORMANCE APPRAISAL OF CENTRAL COOPERATIVE BANKS IN INDIA IN LIBERAL ECONOMIC SCENARIO**DR. SUBRATA MUKHERJEE****ASST. PROFESSOR IN COMMERCE****MUGBERIA GANGADHAR MAHAVIDYALAYA****PO – BHUPATINAGAR, EAST MIDNAPORE - 721 425****DR. SAMIR GHOSH****ASSOCIATE PROFESSOR IN COMMERCE****DEPARTMENT OF COMMERCE WITH FARM MANAGEMENT****VIDYASAGAR UNIVERSITY****WEST MIDNAPORE – 721 102****ABSTRACT**

Cooperative is the panacea for poverty. The cooperative movement in the country originated as a measure against rural poverty, aggravated by chronic indebtedness of the farmers and they were at the mercy of the money lenders. No other credit institutions can be compared with the huge existing potential of the cooperative structure in delivering micro credit for the socio economic growth of the country. There are 371 District Central Cooperative Banks (DCCBs) operating in India and 17 in the state of West Bengal. We have assessed the performance of DCCBs both in India and in West Bengal using trend equations and ratio analysis during the period 1990-1991 to 2006-2007 on the basis of the statistical data published from NABARD and NAFSCOB. The growth rates of different deposits including total deposits of DCCBs in West Bengal were higher than growth rates of different deposits in India. This indicates West Bengal DCCBs collected more deposits than national average. The analysis of advances shows that the amount of advances decreased for the banks in India over the period and in West Bengal there has been increase in the growth rates in the post financial reform period which is also reflected in the CD ratio. The average CD ratio in the post financial reform period for banks in India and in West Bengal are 90.05 and 42.67 respectively which signifies that the banks are having surplus amount of cash. The bank has to pay interest on the borrowings. So, the management has to consider the amount of borrowings so that the spread margin can be increased. Consequently the profit of the bank can also increase. The main source of income of bank is the interest received on the loans and advances and investment made by the bank. The management has to make a separate investment cell to manage the investment professionally and not restrict itself in the traditional ways of managing the investments so that the income of the bank can be increased with minimum risk of investment. For improving the performance of the Central Cooperative Banks suggestions have been made in the area of governance, managerial and financial fronts including endowing functional autonomy and operational freedom to cooperatives, diversification of business, improving the service conditions of the employees and measures for improving the collection of principal and interest components of loans advanced by the banks.

ROLE OF INFLATION IN INVESTMENT DECISIONS - AN ANALYTICAL STUDY**DR. SAMBHAV GARG****ASST. PROFESSOR****M. M. INSTITUTE OF MANAGEMENT
MAHARISHI MARKANDESHWAR UNIVERSITY
MULLANA – 133 203****ABSTRACT**

In today's complex business environment, making capital budgeting decisions are among the most important and multifaceted of all management decisions as it represents major commitments of company's resources and have serious consequences on the profitability and financial stability of a company. It is important to evaluate the proposals rationally with respect to both the economic feasibility of individual projects and the relative net benefits of alternative and mutually exclusive projects. The growing internationalization of business brings stiff competition which requires a proper evaluation and weightage on capital budgeting appraisal issues viz. different project life cycle, impact of inflation, analysis and allowance for risk. Therefore financial managers must consider these issues carefully when making capital budgeting decisions. Inflation is one of the important parameters that govern the financial issues on capital budgeting decisions. This paper aims to analyze the issues in the area of effects of inflation on capital budgeting decisions for optimum utilization of scarce resources.

EMPOWERMENT OF WOMEN IN GADAG DISTRICT- A STUDY OF SELF HELP GROUPS ENTREPRENEURS

DR. A. S. SHIRALASHETTI

ASST. PROFESSOR OF COMMERCE

P. G. DEPARTMENT OF STUDIES AND RESEARCH IN COMMERCE

KARNATAK UNIVERSITY

DHARWAD- 3

ABSTRACT

The women of today have the capability to analyse, organise and mobilise the surrounding situation for social transformation. Because of participation in social activities, leadership qualities are developing in women. They are participating actively during election by campaigning and voting and many women entrepreneurs become the members and volunteers of political parties. Women of today are heading various institutions. They are more productive as compared to men in many entrepreneurial activities. They are also participating in taking all important decisions of their family matters. The present study is based on the primary data collected from 250 sample women entrepreneurs of Gadag district of Karnataka state. The study focused on to examine the women empowerment through entrepreneurial activities. It has suggested to make provision of sufficient finance and to provide all necessary infrastructure to women entrepreneurs.

AN EVALUATION OF COOPERATIVE SOCIETIES FINANCED BY ICDP IN HIMACHAL PRADESH – A STUDY OF KULLU DISTRICT

DR. GAGAN SINGH
ACADEMIC CONSULTANT
UTTARAKHAND OPEN UNIVERSITY
HALDWANI-NAINITAL – 263 139

MAST RAM
ASST. PROFESSOR
SHYAM LAL COLLGE
UNIVERSITY OF DELHI
NEW DELHI

ABSTRACT

The cooperatives are rendering services in the various areas like production, finance, marketing, personnel's, etc. There are more than 4332 cooperative institutions, which are working in the state. These institutions are providing not only the financial help to the rural people, but also implementing training and employment generation programmes for the artisans, especially in order to upgrade their skill and in helping them earn a better livelihood. The Cooperative movement has covered almost the entire state and the societies have been classified according to the amount released in the shape of loan and margin money/share capital. The main objective of the present study is to assess the impact of ICDP investment in the cooperative societies in meeting project objectives. Membership of cooperative societies in H.P. is increasing but with slow pace, share capital and deposits are increasing with good pace strengthening the resource base of societies.

MANAGEMENT OF DETERMINANTS OF WORKING CAPITAL – AN UPHILL TASK**BHAVET****LECTURER & MEMBER, BOARD OF STUDIES****M. M. INSTITUTE OF MANAGEMENT****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA – 133 203****ABSTRACT**

An efficient control over the working capital is one of the most important considerations of the financial management of any business undertaking. Working capital is an integral part of the total financial management. Management of current assets is called as working capital. Management of short-term assets and liabilities warrants a careful investigation since the working capital management plays an important role for the firm's profitability and risk as well as its value (Smith 1980). The optimal level of working capital is determined to a large extent by the methods adopted for the management of current assets and liabilities. It requires continuous monitoring to maintain proper level in various components of working capital i.e. cash receivables, inventory and payables etc. The present study investigates the relative relationship between the aggressive/conservative working capital policies and profitability as well as risk of firms for 28 public limited companies listed at Bombay Stock Exchange for the period of 2002-2009. The present study validates the findings of Carpenter and Johnson (1983) that there is no relationship between the level of current assets and liabilities and risk of the firms.

DEPOSIT MOBILIZATION IN ICICI AND SBI BANKS IN INDIA**ESHA SHARMA****FACULTY (FINANCE & MARKETING)****HARYANA COLLEGE OF TECHNOLOGY & MANAGEMENT****KAITHAL - 136 027****ABSTRACT**

The liberalized policy of the government of India permitted entry to the ICICI in banking; the industry has witnessed a generation of private players. The focus of these banks has always been centered on the customer -- understanding his needs, preempting him and consequently delighting him with various configurations of benefits and a wide portfolio of products & services. With efficiency being the major focus, these banks have leveraged on their strengths and competencies viz. Management, Operational Efficiency and Flexibility, Superior Product positioning and higher employee productivity skills. With their focused business and service portfolio, these banks have a reputation of being players in the industry. This paper is focused on defining the difference between the deposit mobilizations in both the banks by using different parameters.

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Hoping an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

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Co-ordinator