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**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

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**MALL CHOICE CRITERIA: A QUALITATIVE STUDY WITH REFERENCE TO NEW MUMBAI SHOPPERS**

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**ITM BUSINESS SCHOOL**  
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**ABSTRACT**

*Organized Retail and Mall Culture has very much arrived in India. It is expected to grow at an accelerated pace in the times to come. Along with the growth the intensity of competition is going to be significantly high. Increasing the number of 'Foot-Falls' and converting them in to shoppers will be a challenge for the management of Malls. In this backdrop, the knowledge of shopper behavior becomes pre-requisite for enhancing the probability of success. Precise knowledge of the parameters considered by the shoppers while choosing a mall out of alternatives can go a long way in guiding the marketing decisions. The present research paper aims at identifying those factors which influence shoppers' mall choice at New Mumbai. Using FGD technique prominent factors have been identified. Based on this understanding certain broad recommendations are also made.*

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**PERFORMANCE ANALYSIS OF THE LIGHT RAIL TRANSIT'S (LRT's) TICKET-BASED SYSTEM IN STATION X  
USING SIMULATION SOFTWARE**

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**TECHNOLOGICAL INSTITUTE OF THE PHILIPPINES**  
**PHILIPPINES**

**ABSTRACT**

*The study evaluated the present performance of the light rail transit's (LRT's) fare collection ticket-based system at Station X. The goal is to measure the performance of the current system in terms of the average time that passengers spent in operation that is, procuring the ticket from vending machines and time spent in waiting lines. Total number of passengers in waiting lines was also identified as well as the number of passengers already exited from the system given the thirty (30) minutes observed time. Application of Queue theory in the field of transportation was used as model framework and Promodel simulation software was applied to calculate the present and proposed system.*



**DIVERSIFYING A PAKISTANI STOCK PORTFOLIO WITH REAL ESTATE CAN REDUCE RISK****AMMAR ASGHAR****LECTURER****UNIVERSITY INSTITUTE OF MANAGEMENT SCIENCES****PIR MEHR ALI SHAH ARID AGRICULTURE UNIVERSITY****PAKISTAN****KASHIF SAEED****ASST. PROFESSOR****UNIVERSITY INSTITUTE OF MANAGEMENT SCIENCES****PIR MEHR ALI SHAH ARID AGRICULTURE UNIVERSITY****PAKISTAN****ABSTRACT**

A stock only portfolio due to its high liquidity can easily lose its Net Asset Value in response of any stimulus like Open Market Operation, political instability or due to law in order situation in the country. If another asset is added to the portfolio that acts in reverse manner to these stimuli (i-e negatively correlated) then the Net Asset Value of the portfolio can be hedged. This study attempts to find that an illiquid asset like real estate if added to a stock portfolio can curtail its volatility (in other words hedge the Net Asset Value) or not? The researchers use Markowitz Portfolio Theory to answer this question. A few studies have been carried out in U.K and U.S.A to answer the same question but in Pakistan such a study is an unprecedented effort. The researchers found a high correlation of 0.58 between Karachi stock exchange and real estate market and a well desired negative correlation of -0.018 between Islamabad stock exchange and real estate market. Based on these correlation values optimal portfolio weightages of these assets were found. The results showed that an investor (considering the least coefficient of variation) should invest only 100% in real estate and 0% in Karachi stock exchange or he/she should invest 97% in real estate or 3% in Islamabad stock exchange.

**THE EFFECT OF FDI INFLOWS ON NIGERIA'S BALANCE OF PAYMENT FOR THE PERIOD 1980-2009**

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**COVENANT UNIVERSITY**  
**OGUN STATE, NIGERIA**

**ABSTRACT**

*This research study deals with the effect of Foreign Direct Investment inflows on Nigerian's Balance of payment over the period 1980-2009. It helped examined empirically if Foreign Direct Investment inflows have any effect on the nation's BOP. Econometric model was developed to investigate the relationships between the BOP and foreign direct investment. Based on the data analysis it was discovered that foreign direct investments have positive and significant impact on current account balance in the Balance of payment. While Gross fixed capital formation is inelastic to Balance on current account. Therefore it is recommended that for Nigeria to attract the desired level of FDI, and have improved Balance of payment position, it must introduce sound economic policies and make the country investor friendly. Also its economy must be open to foreign trade, there must be political stability, sound economic management and well developed infrastructure.*

**FINDING THE DETERMINANTS OF CAPITAL STRUCTURE: A CASE STUDY OF UK COMPANIES****MUKHIDDIN JUMAEV****M B.A. STUDENT****OTHMAN YEOP ABDULLAH GRADUATE SCHOOL OF BUSINESS  
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UNIVERSITY UTARA MALAYSIA  
MALAYSIA****ABSTRACT**

*This paper analyzes the significant of variables that determine capital structure. In addition, it emphasizes how independent variables influences leverage particularly long-term debt. A sample from 905 UK companies was chosen to examine an effect of book value of debt on book value of asset and 750 companies were used to determine the influence of book value of debt on market value of asset. It was found that Profitability, Growth opportunity, and Costs of financial distress have negative relationship with leverage. While firm size, tangibility, business risk, and market to book of asset ratio have positive correlations with capital structure. It was also found that companies which have high profitability and growth opportunity prefer to operate with internal financing activities, high cost of financial distress is constrain to finance from external. By the way, big size companies are able to use more external long-term financing. High tangibility and market to book ratio of asset are helpful to operate external financing activity.*

---

**AN ASSESSMENT OF THE CONTRIBUTION OF PAY-AS-YOU-EARN TO THE INTERNALLY GENERATED REVENUE OF KANO STATE BETWEEN THE PERIODS 1999 TO 2008**

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**BAYERO UNIVERSITY**  
**KANO-NIGERIA**

**ABSTRACT**

*The paper assessed the contribution of pay-as-you-earn to the internally generated revenue of Kano state between the periods 1999 to 2008. Data was collected from the annual reports and account of the Accountant General of Kano State and the internally generated revenue statement of Kano State Board of internal revenue which were analyzed using Descriptive statistics and Pearson correlation coefficient. The results show that pay-as-you-earn contribute significantly to the internally generated revenue of Kano state. It constitutes significant percentage of the personal income tax and also to the board of internal revenue collection. The contribution should have been much more than this due reluctance of revenue generation efforts This is partly as a result of the certainty of earnings from the federation account, poor remittance and collection machinery, lack of motivation of revenue staff, inadequate demographic information on tax payers, corrupt practices by some tax officials and tax payers among others. Finally it is recommended that effort should be made by the government to identify taxpayers that are yet to be captured in the tax payers net, through the issuance of a unique tax identification number and the development of data base of tax payers' profile in order to improve pay-as-you-earn collection, personal income tax and internally generated revenue of Kano state.*

**A FRAMEWORK FOR MINING BUSINESS INTELLIGENCE – A BOON TO NON MINING EXPERTS****B. KALPANA****RESEARCH SCHOLAR, BHARATHIAR UNIVERSITY, COIMBATORE****ASST. PROFESSOR****DEPARTMENT OF COMPUTER SCIENCE & APPLICATIONS****PSG COLLEGE OF ARTS AND SCIENCE****COIMBATORE****DR. V. SARAVANAN****PROFESSOR & DIRECTOR****DEPARTMENT OF MCA****DR. NGP INSTITUTE OF TECHNOLOGY****COIMBATORE****DR. K. VIVEKANANDHAN****PROFESSOR****SCHOOL OF MANAGEMENT****BHARATHIAR UNIVERSITY****COIMBATORE****ABSTRACT**

Any business today requires additional intelligence for its own decision making process. The data available should act as leverage to business intelligence that could be used for decision making purpose. This paper outlines a framework for an automated data mining tool for business operators. The required knowledge to use a data mining tool by the business user is far out of his/her domain knowledge. Activities like selecting required attributes for the query, selecting appropriate mining technique for business intelligence can be done by software agents. The proposed framework for automated data mining proposes to solve the problem of business operators by use of intelligent agents. This paper shows the preliminary work done on an online ticket booking website database.

**UTILIZING THE POWER OF CLOUD COMPUTING TO PROMOTE GREEN LEARNING**

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**ABSTRACT**

*Time, distance and languages are common hurdles for the formal education system. The emergence of IT and the technological solutions like developments in information, communication and computing technologies have made available several powerful tools that support learning to a large sector of the population. Utilizing the information and communication technology in education is referred as e-learning. Emergence of e – learning has led to the availability of higher education to masses. The importance of e-learning like reduced paperwork and manual tasks, saving on the transportation costs, streamlining of processes making it more efficient, automation leading to easy accessibility and ready availability, a collaborative learning mechanism, ease in modification and updation are well-known. The purpose of this research is to explore how cloud computing can be used as a tool for e - learning and hence for the promotion of Green Education. When we use the term green we refer to the methods that help in protecting the environment. Computing technology has put intense pressure on the environment and natural resources and by switching over to green computing we try to reduce, reuse and recycle the resources. E-learning contributes to a greener environment by saving on the fuel to travel for learning purposes and also the resources required to build infrastructure for traditional learning. The reason for suggesting the utilization of cloud computing in this paper is that cloud computing is ultimately the green computing because when we use the cloud, we reduce the hardware usage by individuals and organizations as the data and applications are stored on the cloud and we therefore promote a greener environment.*

**WORK EXPERIENCE AND LENGTH OF WORKING HOURS ARE AFFECTING ON THE STRESS**

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**ABSTRACT**

Any situation that puts us under pressure is technically "stressful". Stress is not necessarily unpleasant or harmful. When we are able to cope satisfactorily with the stress and find it to be positive in its effect, we tend to use other words - such as "stimulation" or "challenge". For the purpose of this introduction, we will use the term "stress" to mean the reaction we have to those pressures, which are harmful, unpleasant or disabling. Stress occurs when the pressures upon us exceed our resources to cope with those pressures. It follows, therefore, that we can attempt to tackle stress either by reducing the pressures or by increasing our coping resources, indeed, a combination of both strategies. Stress is the everyday impact on your body as you respond to the people, places and things in your life. Stress can be a negative thing that undermines health and capacity to function. But it can also be a positive, life energy force necessary to maintain vitality, creativity and a zest for life. Stress does not affect each of us in the same way. Everything you encounter in your daily living has an impact on you, positively or negatively, based on how you perceive and deal with each potentially challenging or stressful situation. The body undergoes a progressive series of responses that are first triggered by an external stimulus termed the stressor. The more prolonged and accelerating reactions produce an intense and severe disruption called strain. All of this moves the body away from homeostasis, the maintenance of equilibrium of the internal body functions in response to external changes. The study is based on 46 respondents of Pimpri Chinchwad Industrial Area.



**AN EMPIRICAL INVESTIGATION INTO MANAGEMENT PRACTICES OF ACADEMIC LEADERS IN  
MANAGEMENT COLLEGES**

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**ABSTRACT**

*With an increasing number of mushrooming post graduate management institutions, there has been a growing concern on retaining the quality of higher education in India. There have been quite few institutions that have strived hard to attain academic excellence, though most of them still have been struggling to attain it. Among a few successful institutions, Icfa National Colleges were found to establish such kind of an academic excellence with regard to major academic activities, with a sturdy blend of an indispensable academic culture and practices that have actually contributed to the institution's success. This paper highlights some of the exuberant leadership styles practiced and their relationship with regard to overall institutional effectiveness. These leadership styles were studied with regard to eight different academic factors, with the leadership effectiveness being determined for each academic factor. The findings of the present study are an eye-opener for improving conventional academic practices led by other management institutions.*

**USING NCDH SEARCH ALGORITHMS BLOCK MOTION ESTIMATION**

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**ABSTRACT**

*One of the key elements of many video compression schemes is motion estimation. A video sequence consists of a series of frames. To achieve compression, the temporal redundancy between adjacent frames can be exploited. That is, a frame is selected as a reference, and subsequent frames are predicted from the reference using a technique known as motion estimation. In this paper, we propose two cross-diamond-hexagonal search (CDHS) algorithms, which differ from each other by their sizes of hexagonal search patterns. These algorithms employ two cross-shaped search patterns consecutively in the very beginning steps and switch using diamond-shaped patterns. To further reduce the checking points, two pairs of hexagonal search patterns are proposed in conjunction with candidates found located at diamond corners.*

**SERVQUAL IN FINANCIAL SERVICES: CASE STUDY OF LIFE INSURANCE CORPORATION OF INDIA**

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**ABSTRACT**

Service sector has produced approximately two-thirds of worldwide GNP from twenty first century (Kara et al.,2005).In the huge service sector, insurance sector is one of the most important entities which has been growing relatively fast in India. In a period of half century or less, the insurance sector in the country has undergone roundabout movement, from being an open competitive market to full nationalization, and then back again to a liberalized market, in which private players and public sector companies are operating on a level playing field. At present there are twenty three players in the Indian life insurance industry out of which Life Insurance Corporation (LIC) is one of the leading public companies, holds largest number of policies in the world to suit different financial requirement of an individual.This study reports an application in the financial services industry of the SERVQUAL model developed by Parasuraman, Zeithaml and Berry.The model is designed to measure those components of service that generate satisfaction within five dimensions. This study identified the existence of gaps between clients' and management perceptions of attributes of the life insurance company, and between client expectation and perception of the services offered. It is argued that the existence of these gaps is a source of dissatisfaction with services provided.

**INFORMATION ORIENTATION AND ETHICAL PRACTICES IN GOVERNMENT ORGANISATIONS: A CASE OF HEALTH SECTOR**

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**ABSTRACT**

*Information is widely recognized as the most important asset of organization in the current transition of developed countries towards knowledge-based economies. With the advent of new technologies and innovations, the entire work system in corporate as well as government has become more oriented towards efficiency, cost-effectiveness and transparency. The present paper is an attempt to study the level of Information Orientation (Information technology practices, Information management practices and Information behavior and values) among the employees in the health and medical sector organizations. The study also investigates the impact of Information Orientation on ethical practices in both the select public as well as private sector health organizations. The results revealed that Information orientation does have a positive impact on enhancing ethical practices in an organization. Also it has been found out that the Information orientation in public organisation is significantly different than in the private sector organization.*

**DO THE TEENAGERS EVALUATE THE PRODUCT WHILE INFLUENCING THEIR PARENTS TO PURCHASE?**

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**ABSTRACT**

*In general, it is believed that teenagers tended to have more influence in the purchase of products that were less expensive and for their own use. Parents of adolescents perceived their role similarly. The study reveals how teens influence on their parents not only on less expensive products but also consumer durable products purchased for the family use like walkman. The study also reveals that while purchasing walkman teenagers are influenced by updated information of the product and hence they go for information search, collect information from different dealers on various aspects like price, technology and so on. Further teenagers predominantly apply emotional approach and less logical approach to convince their parents to get the product. In respect of product characteristics it is found that product value is more popular among the teenagers than product image. Teenagers give more importance to product value and apply either emotional or logical approach to influence their parents. However while evaluating the product it is found that product convenience has more influence on the purchase decision than perceived value addition. This implies that teenagers are inclined to get the product for the best value for money more than the social image, perceived prestige etc.*

**RIGHT TO EDUCATION: EFFECTIVE USE OF ICT FOR REACHING OUT TO SOCIALLY AND ECONOMICALLY WEAKER SECTIONS IN INDIA**

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**ABSTRACT**

*Most of the enrolment growth in the coming several decades will be in developing countries and India will contribute a significant proportion of that expansion. India by enacting "Right to Education Act, 2009" has set out on an ambitious path to provide free and compulsory education to all children in the 6 to 14 age group. As a result the number of students enrolled in elementary schools in far flung villages would definitely see a quantum jump. Challenges of funding, availability of qualified teachers, and building a sustainable academic culture and school infrastructure are significant and real. Providing access to the free education for the children of downtrodden peoples like tribals, lower castes, and dalits is a complex issue in India wherein the fragmentation in the society along religious, ethnic and linguistic lines is deep rooted. In addition, rampant poverty which is the root cause of child labour leaves no time for the affected children to undertake formal schooling. In this paper we review various facets of and challenges in providing access to universal elementary education for the children from socially weaker sections in India. The paper delves into various aspects of this ambitious aim and suggest measures for mitigating the risks and pitfall in India's march towards achievement of 100% literacy of over 1 billion people. We also explore the ways in which the strengths of ICT can be leveraged in achievement of the goal.*

## WEB RESOURCES FOR GREEN REVOLUTION

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### ABSTRACT

*This article describes the many web resources made available to users in the form of open access and subscribed in the form of E-journals, E-Books, e-theses and video sharing web sites. It proves that open access and subscribed resources may be prepared even for highly resource-demanding lessons on text, image, video and audio processing and compression. This paper helps to online learners of Green revolution professionals to aware of web-based resources available on Internet. The creation and application of web resources will support learning and teaching process.*



**IPOs GRADE AND POST ISSUE PERFORMANCE: AN EMPIRICAL STUDY**

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**ABSTRACT**

The Indian Stock Market which is performing well and has doubled its low in March 2009. The BSE SENSEX was 8325, now it is hovering around 16500-18500 is more than doubled in last two years. Indian economy is growing at robust pace and performance of the economy is very good in last two years. If we look at the performance of IPOs, 74 per cent of total 222 listed from 1-4 2007 to 31-3-2010 are trading below their issue price. In this direction an attempt has been made to evaluate the post issue performance of Initial Public Offers (IPOs) listed during the year 2010 and also to identify is there any benefits of IPOs grading to the retail investor. The study result reveals that 93 per cent and above issues in 2010 are trading below their issue price and some of them performed really badly. The government entities are no exception to them. As far as IPOs grading is concerned equities are graded on a scale of one to five. The higher the rating, the better is the issue. The study result shows that Issues with Grade 4 yielded high losses compared to other low grades. On the listing day, only issues with Grade 1 and Grade 3 proved to be beneficial to the investors marginally. Grade 2 and Grade 4 issues resulted in losses.

**INVENTORY LEANNESS IMPACT ON COMPANY PERFORMANCE**

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**ABSTRACT**

*The analysis of manufacturing company's data reveals that inventory leanness and company performance relationship is varied substantially. Inventory performance relationship is significant in the most of industries. Lean inventory strategies are economically viable in some industries. This strategy is not amenable due to their particular product, production technology, supply or demand characteristics. In most of these instances, the relationship is concave, suggesting that there is an optimum level of inventory leanness beyond which firm performance deteriorates. This paper deals with inventory leanness impact on company performance*

**A STUDY OF BUSINESS OPERATION OF RRBs OF GUJARAT**

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**ABSTRACT**

*This paper attempts to understand the business operations like lending and recovery performance of regional rural banks of Gujarat state. For the study researcher has selected three banks i.e. Baroda Gujarat gramin bank, Dena Gujarat gramin bank, and saurastra gramin bank. This study is totally based on secondary data only. The study is carried on with the help of ratio analysis which provides the clear cut idea about the efficiency in the Business operation among these three banks.*

**SKILLS & COMPETENCIES FOR THE AGE OF SUSTAINABILITY: AN UNPRECEDENTED TIME OF OPPORTUNITY**

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**ABSTRACT**

*Skills and knowledge are the driving forces of economic growth and social development for any country. Countries with higher and better levels of skills adjust more effectively to the challenges and opportunities of world of work. India has set a target of skilling 500 million people by 2022. As the proportion of working age group of 15-59 years will be increasing steadily, India has the advantage of "demographic dividend". Harnessing the demographic dividend through appropriate skill development efforts would provide an opportunity to achieve inclusion and productivity within the country and also a reduction in the global skill shortages. Large scale skill development is thus an imminent imperative. The article highlights the skills required for sustainability as the country moves to a sustainable, low carbon, resource efficient economy; a range of skills for sustainability will be required in existing, emerging and new industries. In any one context, one is likely to draw on more than one competency. In fact, any given situation or goal may demand a constellation of competencies, configured differently for each particular case. Thus the technique of combining key competencies is elaborated in the article. The article brings to light the challenges for skill development and the barriers to effective skill development. The article concludes that quality and relevance of skill development are key to India's global competitiveness as well as to improve an individual's access to decent employment.*

**CORPORATE SOCIAL RESPONSIBILITY @ ICICI BANK**

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**ABSTRACT**

*A conscious society today has increasing appetite for the socially responsible investments made by organizations. Business groups have now realized that in the global and highly competitive market place, success rests on the firm's ability to sustain its growth through inclusion of multiple stakeholders (Robbins & DeCenzo, 2006). This demands organizations to be more responsible to the environment they operate in. CSR – Corporate Social Responsibility is an innovative approach undertaken by the corporate in the process of sustainable development. CSR approach is still new for the corporate managers as they are unable to comprehend the tangible and intangible benefits of this approach to enhance their growth and ultimately gain the long-term profits. This paper makes an effort to understand various CSR initiatives prevalent in the Indian banking sector with special reference to ICICI bank. It mainly analyses the CSR objectives of ICICI Bank and its capacity to identify and address various social issues. According to a survey conducted by Karmayog in 2008 ICICI invests Rs. 20 crores yearly through its dedicated not-for-profit group, the Social Initiatives Group (SIG). The three layers of CSR activities for ICICI Bank, are primary or elementary education, health at birth and microfinance. While primary education connects the poor and the uneducated to the larger economy, activities in health and micro-finance have a direct link with the bank's business. Thus the Bank's CSR activities have taken three broad strategic directions: CSR through commercial activities, CSR in partnership with civil society and CSR through ICICI Foundation for Inclusive Growth.*

**INVESTMENT DECISIONS OF RETAIL INVESTORS IN MUTUAL FUND INDUSTRY: AN EMPIRICAL STUDY  
USING DEMOGRAPHIC FACTORS**

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**ABSTRACT**

*This paper is based on the framework of the investment decisions of retail investors in mutual fund schemes. The paper aims to investigate effects of demographic variables (gender, age, education level, marital status, occupation, household monthly income and cities) on investment decisions of retail investors in mutual fund schemes. In the backdrop of methodology, the data of 841 retail investors who actively invested in mutual fund schemes were analyzed. Primary data was collected from four cities of Northern India namely Jammu, Srinagar, Chandigarh and Ludhiana by using a structured questionnaire. The findings of the study revealed that gender has least impact on retail investor's decisions, while other demographic variables taken for the study have major impact on retail investor's decisions. The findings further revealed that in-between selected Cities, investment decisions were not influenced by demographic variables.*

**AN EVALUATION OF SERVICE QUALITY IN COMMERCIAL BANKS****DR. V. N. JOTHI****LECTURER****DEPARTMENT OF COMMERCE****KANCHI SHRI KRISHNA COLLEGE OF ARTS AND SCIENCE****KILAMBI****ABSTRACT**

*Financial sector an economy is a multi-faceted term. It refers to the whole gamut of legal and institutional arrangements, financial intermediaries, markets and instruments with both domestic and external dimensions. Finance is the life blood of a modern economy. Banking system, as an integral part of the financial sector, is the linchpin of any development strategy. It promotes savings by providing a wide variety of financial assets to the general public and reforms are aimed at induction of best international practices and technological changes for competing globally. The objective of this study is to know the factors which lead to higher level satisfaction with regard to banking service facility. This study is based on data collected from sample of 100 customers having a deposit. It is observed from this study that a majority of the customers feel that the service quality of commercial bank is only at the average level. It is concluded that there is no significant difference noticed with respect to some of the demographic variables, thus it is assumed that the expectation of the consumers are uniform for all the categories of the consumers.*



**APPRAISAL OF QUALITY OF SERVICES TO EXPORTERS IN PUBLIC SECTOR BANKS**

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**ABSTRACT**

*In banking, the quality of customer service holds primal significance, particularly in the context of sustained business growth. Unlike other industries engaged in the production of tangible goods, banks are unique in the sense that they are producing and delivering the service at the delivery points, i.e. at branches. Despite what has been done in the past in this regard, hiatus between customer expectations and customer service continues to persist. Service, like any product, is subject to further improvements and quality of service should evolve contemporaneously with the rising expectations of the customers. In the present paper, an attempt is made to appraise the quality of services to exporters in public sector banks. To achieve the objective of the study, a sample of 100 customers (exporters) is selected to obtain the responses from them about the quality of the services provided by their banks to them. The respondents are selected purposively from Panipat and Faridabad in Haryana and Ludhiana in Punjab. It is found that majority of the respondents deal with the private and foreign banks and compared their services far better/better than those of public sector banks. According to them, professionalism, disciplined management and technology used are the main factors contributing to the better services in PSIBs/FBs. Simplification of rules and procedures, personalized service/doorstep service, making working days/hours more flexible are the main suggestions, in order of importance, to improve the customer services to the exporters. No doubt, automation and technology are contributing to speed, accuracy and convenience, it may not be possible or desirable to do away with human contact all together. The human element cannot be lost sight of, therefore, pertinent for the banks to tone up the interpersonal skills in their staff, more particularly, the front-line staff, who could meaningfully contribute to the basic satisfaction of the customer.*

**MANAGEMENT OF HOSPITAL DISASTERS: A STUDY OF HOSPITAL DISASTER PLAN**

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HYDERABAD**

**ABSTRACT**

*In the last few years, some of the worst disasters in India have been resulting in significant loss of life and destruction of property and infrastructure. The disaster sometimes occurred inside health institution which affected hospital staff, patients, visitors and the community and also outside of the hospitals. Healthcare facilities are expected to respond to these emergencies in a coherent fashion since hospitals definitely play an important role in disaster management. The study adopted the descriptive research design to understand the disaster plan in healthcare. The study was based on the secondary data. The aim of the present paper is to discuss the Hospital Disaster Plan and explain the challenges of establishing hospital disaster plan.*

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