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# ASSESSING THE CONTRIBUTION OF MICROFINANCE INSTITUTION SERVICES TO SMALL SCALE ENTERPRISES OPERATION: A CASE STUDY OF OMO MFI, HAWASSA CITY, ETHIOPIA

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## ABSTRACT

*The objective of this study is to assess the contribution of Microfinance Institution services to small scale enterprises operation in Hawassa city. Delivering of Micro Finance products/services to operators of SSEs in developing countries being viewed as a strategic means of assisting the so-called " working Poor" (ILD, 1973). In order to carry out this study the field survey was conducted on a sample size of 133 members randomly from 35 SSEs of the package program. So, it is an assessment to see whether microfinance in fact has an important contribution in reducing poverty or not, in the area of study by comparing the situation of beneficiaries before and after their participation in the program. The contribution was assessed using various indicators of economic and social aspects such as income, access to education service, and health care, nutrition condition and self- employment. The research work employed both primary and secondary data like questionnaires, interviews, Focus- group discussions and on- site- observation to collect primary data. The secondary data has been collected from different review of literatures, unpublished and published materials. The questions to be addressed in this study required both quantitative and qualitative research methodologies and data was analyzed through descriptive statistics. Generally, this study discloses Microfinance institution contribution of Microfinance to increase; in income and diversified sources, and reduces income inequalities. It has also contributed to increase personal consumption and improved living condition in terms of assets, access to education and medical services, and creation of employment opportunities. The findings of the study indicates that the beneficiaries of OMF I credit in the area perceived their lives have improved after the intervention of the credit and the outcomes of the study has established that microfinance intervention on SSEs have achieved significant improvements. In this case, therefore recommended that such a strategy should be encouraged and widely applied and then OMF I should diversify their activities and approaches to include the active poor and should investigate their effectiveness and efficiency in providing quality services.*

# OPTIMAL RESOURCE ALLOCATION EARLY RETURNS BUSINESS USING GOAL PROGRAMMING MODEL (GP)

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## **ABSTRACT**

*The main goal of this study provides a model for optimizing resource allocation early returns business to different activities and banks. The proposed model based on "Goal programming" could achieve the targets relating to compliance with legal requirements and limitation of available resources. The first priority of this model is increasing employment and second priority is improved budget allocation to banks and activities. Model results data have been examined for five years (2005-2009) by Deputy Governor and Planning Department of Labor and Social Affairs of the Gilan. The results of the model will be compared with political-regulatory package Central Bank. We will show that the allocation of resources to Early returns business with political-regulatory package Central Bank has not been optimized and cause problems to reaching higher levels of optimization to allocate the total credit of early returns business. Results also show the proposed model is able to allocate the optimal basis for certain specified limits and increasing employment in the province and so reach the goals.*



# **CORRELATION FOR THE PREDICTION OF EMISSION VALUES OF OXIDES OF NITROGEN AND CARBON MONOXIDE AT THE EXIT OF GAS TURBINE COMBUSTION CHAMBERS**

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## **ABSTRACT**

*This work is based on establishing a correlation between two pollutants: the oxides of nitrogen (NO<sub>x</sub>) and carbon monoxide (CO) in exhaust gases from gas turbines. This correlation relies on a large series of measurements of the different pollutants taken at the same conditions of gas exhaust from the combustion chambers of gas turbines. From this large series of measurements, data were recorded in the EXCEL software and thereafter with the least square method following a step by step procedure, the different functions of auto correlation were generated, followed by the generation of the function of global auto correlation. This function of global auto correlation will then be smoothened, thereafter determine the function that will allow us to validate our measured data. Our generated function will be able to verify the compatibility of our results. This work started firstly with a general study of combustion; followed by some theories on the formation of pollutants in combustion chambers of gas turbines, after which we studied the theories established by researchers on the methods of prediction of the rates of pollutant emissions at the exit of combustion chambers of gas turbines, and finally we exploited the data from experiments to generate the analytico-empirical equation of emissions rate of oxides of nitrogen (NO<sub>x</sub>) with respect to those of carbon monoxide (CO) in exhaust gases of gas turbine.*

# **CORPORATE GOVERNANCE AND PERFORMANCE: THE RELATIONSHIP BETWEEN BOARD CHARACTERISTICS AND FINANCIAL PERFORMANCE AMONG COMPANIES LISTED ON THE NAIROBI SECURITIES EXCHANGE**

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## **ABSTRACT**

*This study sought to investigate the relationship between board characteristics and financial performance for the companies listed at the Nairobi securities Exchange (NSE). Financial performance was measured by Tobin's Q, ROE, EPS, and DPS while the Board Characteristics considered were board independence (i.e. outsider dominated boards), board quality (i.e. board expertise and educational background) and the board diversity (i.e. the ethnic/racial, gender and age balance.) The data was analyzed using correlation and regression analysis to determine the level and type of association between the firms performance measures and the various corporate governance variables. The findings showed that only Board independence (BI) and Gender diversity had an effect on firms' performances. Board independence had a negative correlation with ROE in the agricultural sector, while gender balance had a positive correlation with DPS and EPS for companies in the commercial and industrial sectors. Board quality had no significant impact on any of the performance variables.*

# **AN IMPACT ASSESSMENT OF THE CONTRIBUTORY PENSION SCHEME ON EMPLOYEE RETIREMENT BENEFITS OF QUOTED FIRMS IN NIGERIA**

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## **ABSTRACT**

*This study seeks to assess the Impact of the Contributory Pension Scheme on employee retirement benefits of quoted firms in Nigeria. In line with this objective, the population of the study is the one hundred and eighty-two (234) firms quoted on the first-tier market of the Nigerian Stock Exchange and ten (10) quoted firms selected as sample size based on the fact that they are some of the companies that had complied with SAS 8. The study utilized data from secondary source. Data were obtained from the annual accounts and reports of the (10) quoted firms that made up the sample of the study. The time frame for the study is ten years, covering the period of 1998 to 2007. The techniques of analysis used in the study were the Student's T-test and the qualitative grading. We concluded that even though the Contributory Pension Scheme has positive impact on employee retirement benefits of quoted firms in Nigeria, variation in application still exists among them. The study recommended an effective monitoring/supervision and enforcement of the provisions of the Pension Reform Act, 2004, in addition to effective implementation of the penalties provided by the Act on non-compliers regardless of their status or origin. The study calls on the appropriate authorities such as the government, professional accountancy bodies on academics to commission research and activities geared towards developing not only accounting policies that would ensure swift compliance with Statement of Accounting Standards (SAS 8), but strategies that would ensure optimum investments that enhance net worth and profitability of firms.*

# IMPACT OF WORKING CAPITAL MANAGEMENT ON PROFITABILITY OF MANUFACTURING COMPANIES OF COLOMBO STOCK EXCHANGE (CSE) IN SRI LANKA

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## ABSTRACT

*Management of Working capital (WC) is essential as it has a direct impact on profitability and liquidity for the successful working of any business organization. A well designed and implemented working capital management is expected to contribute positively to the creation of a firm's value. This study examines relationship between working capital management and profitability of the manufacturing companies. Primary information and secondary data were collected from CSE. Selected variables are inventory turnover period, cash conversion cycle, debtor's collection period and creditor's payment period. The relation between the efficiency of the working capital management and profitability is examined using Pearson correlation analyses and using a sample of 17 listed manufacturing companies of the emerging market of Colombo Stock Exchange (CSE) in Sri Lanka covering period 2006-2010. The result of study showed that there is statistically significance between working capital management and profitability rates. Outcomes of the study will be useful to the academicians, practitioners, policy makers and investors for making suitable policy formulations for the manufacturing sector.*

# THE RESPONDENTS PERCEPTION OF CUSTOMER CARE INFLUENCE ON CUSTOMER SATISFACTION IN RWANDAN COMMERCIAL BANKS - A CASE STUDY: BANQUE POPULAIRE DU RWANDA

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## **ABSTRACT**

*Customer satisfaction is one of the major concerns of any bank that wants to have a competitive edge and maintain a high profit margin. This has been necessitated by the stiff competition within the banking sector. Banks are striving hard to offer quality customer care service so as to maintain the existing customer, woo new ones and maintain a competitive edge, while on the other hand, customers, want and expect the most excellent value out of their money. The research was aimed at evaluating if customer care has an influence on the satisfaction of customers based on the services given. The study consists of statistical analysis of data collected from the respondents using a self structured questionnaire. The study used a descriptive and co relational research design and also employed convenience sampling method in collecting the data from the respondents. 421 respondents, who sort services from the bank between the 12<sup>th</sup> and the 14<sup>th</sup> of June 2012, were approached to fill the questionnaire, out of which 250 satisfactorily agreed to fill the instrument. The main findings of the study indicated that assurance is the most important dimension factor of customer care with the overall mean of 3.3850 while customer value with a mean of 3.3170 and customer loyalty with a mean of 3.0450 were the most important dimensions of customer satisfaction. The findings when the respondents were categorized into gender revealed female customers to be more concerned with customer care services provided and less satisfied than men. The statistical analysis further indicated that the age group between 20-30 years are less satisfied and more concerned with the customer care services given, but the other age groups greater than 30 years seem to be more satisfied and not so much concerned with the level of customer care services give. After the analysis and interpretations, it was noted that there is a strong significant relationship between customer care and customer retention (0.977), customer commitment (0.988), customer loyalty (0.970), customer trust (0.983), and customer satisfaction (0.994).*

# TOWARDS CASH-LESS ECONOMY IN NIGERIA: ADDRESSING THE CHALLENGES, AND PROSPECTS

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## **ABSTRACT**

*A cashless economy is described as an environment in which money is spent without being physically carried from one person to the other. The objectives of the policy include the desire to drive development and modernization of the payment systems in Nigeria; reducing the cost of banking services (which include the cost of credit) and cost of delivering financial services; improving the effectiveness of monetary policy, managing inflation and encouraging economic growth, etc. The policy has a lot of benefits to all the stakeholders like the consumers, corporations, the CBN, other banks, government as well as the economy at large. The policy is an efficient and modern payment system that is positively correlated with economic development as it serves as a key factor to achieve economic growth. The pilot programme stated in Lagos State and is hope to take full effect all over the country January 1<sup>st</sup> 2013. However certain challenges seem to militate against the success of the programme ranging from Power, IT infrastructure, publicity/awareness, massive need for education, security, cyber-crime and theft, high level of illiteracy, job losses among others. But the CBN, other banks and financial institutions, government and other stake holders are taking appropriate steps towards addressing the challenges for successful actualization of cashless Nigeria.*

**PERFORMANCE ANALYSIS: A STUDY OF PUBLIC SECTOR BANKS IN INDIA****DR. BHAVET****FACULTY****M M INSTITUTE OF MANAGEMENT****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA****Email: bhavetgarg@gmail.com****Voice: +91-9896989571****PRIYA JINDAL****FACULTY****DEPARTMENT OF HUMANITIES & SOCIAL SCIENCES****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA****DR. SAMBHAV GARG****FACULTY****M M INSTITUTE OF MANAGEMENT****MAHARISHI MARKANDESHWAR UNIVERSITY****MULLANA****Email: jaisiyaramki@gmail.com****Voice: +91-9996009890****ABSTRACT**

*A better performance of banking sector is must for a flourishing economy to ensure that growth and development. Since the adoption of Liberalization, Privatization and Globalization in 1991 the banking sector has undergone significant changes. Further, lowering of economic barriers by the majority of other countries is also expected to full the competition and affect the baking's operations. In Indian context, banking sector has always played a significant role in building up the economy of the country and hence its performance is continuously monitored. Its energy and vitality indicate the health and prosperity of the nation. The Indian banking Industry has been dominated by the Public Sector Banks. About 80% of commercial banking at present belongs to the Public Sector Banks. In this study, an attempt has been made to review the performance of banking sector in India during the post reform period. The main objective of this article is to make an evaluation of the financial performance of Indian Public Sector Banks .The performance of a bank is measured by a number of indicators with reference to Deposits, Advances, Total Income, Investment and Net Profit etc. Recommendations and suggestions have been given for improving the performance of Public Sector Banks in India.*

# **ANALYSIS OF MANAGEMENT EFFICIENCY OF SELECTED PRIVATE SECTOR INDIAN BANKS**

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## **ABSTRACT**

*The present study is conducted to analyze the impact of management efficiency of selected private sector Indian banks namely ICICI Banking Corporation Ltd (ICICI), Indusind Bank Ltd (Indusind), AXIS Bank Ltd (AXIS) and HDFC Bank Ltd (HDFC) by using CAMEL Model ratios. The study is of analytical nature and therefore is based on the secondary data from the period of eleven years i.e. from 2000-01 to 2010-11 collected mainly from various Journals, Annual Reports and Performance Highlights of the Private Banks, Reports on Trends and Progress of Banking in India, etc. For the analysis of data collected, one-way ANOVA has been used to arrive at the conclusions. The results reveal that there is no significant difference in the ratio of total advances to total deposits in the selected banks; therefore, null hypothesis is accepted. However, business per employee and profits per employee reveal that there is significant difference in the management efficiency of the selected banks; therefore, null hypothesis is rejected.*



# **DETERMINANTS OF CORPORATE CAPITAL STRUCTURE WITH REFERENCE TO INDIAN FOOD INDUSTRIES**

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## **ABSTRACT**

*This paper is an attempt to determine the capital structure of listed firms in the Food Industry of India. The study covers the sample of 10 firms in the sector, listed at the BSE & NSE, covering the period from 2002-2011 and analyzed the data by using Fixed effects regression model was used for the analysis of PROWESS data for sample. Six variables i.e. firm size, tangibility of assets, profitability, Growth, Earning Risk, Non-Debt tax Shield, Business Risk and Debt Equity are used as explanatory variables, while Debt Equity Ratio is the dependent variable in the model. The results show that the variables of size, non-debt tax shields, and tangibility have highly significant positive relationship with the leverage ratio ( $p < 0.01$ ), while on the contrary, growth and profitability have highly significant negative relationship with debt ratio ( $p < 0.01$ ). The results are generally consistent with theoretical predictions as well as previous research papers. This paper adds to the existing literature on the relationship between the firm specific factors and capital structure. The paper is divided into five parts- Introduction and Literature Review, Objectives of Study, Data & Methodology, Results and Discussion and Conclusion.*

**AN OVERVIEW OF HANDLOOM INDUSTRY IN PANIPAT**

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**ABSTRACT**

*Handlooms have been known to India right from the historic ages. The use of fabrics, techniques created to make designer art pieces and expressing ethnicity through them has been an integral part of India's base. Its power is such that Handloom industry constitutes around 14 percent of total preindustrial production and 30 percent of the total export business. Well, that's not all; it is also the second largest industry in India with important segments, such as independent power looms, modern textile mills, handlooms and garments. This made the handlooms popular in foreign markets also and raised their demand. The main objective of this research paper is to study the current scenario of textile industry in India along with the export exposure of handloom products. It is concluded that in order to promote the export of handloom products and textile industry the government has introduced many schemes and the textile industry has taken the benefit of these schemes.*

**CONTACT OF GLOBALISATION ON EDUCATION AND CULTURE IN INDIA****R. SATHYADEVI****HEAD****DEPARTMENT OF MASTER OF INTERNATIONAL BUSINESS****SREE NARAYANA GURU COLLEGE****COIMBATORE****ABSTRACT**

*There is a plethora of studies available on the impact of globalization on various aspects of life in India including the educational field. Education is undergoing a constant change under the effect of globalization. In the 21<sup>st</sup> century the effect of globalization on education is due to rapid development in the field of communication and technology. Through this development, changes have taken place within learning systems leading to the emergence of innovative ideas, new values and new techniques across the world. Advancement in the field of Information and Communication Technology has brought about a significant change in the role of students and teachers, thus producing a shift in society from industrialization to information based society. It has affected culture and brought about cultural humanization. This humanization is now shaping the children, the future citizens of the world into "global citizens".) Education has become invaluable for individuals. In today's environment education provides individuals with better opportunities of employment in specialized fields, which in turn leads to a better lifestyle, power and social status. Education is thus becoming a lifelong learning and a training process leading to the development of transferable skills and knowledge that can be applied to competitive markets where knowledge and information are being treated as a commodity. This paper analyzes the effect of globalization on education and also discusses about the impact of globalization on higher education, regulations, and on culture.*

# **A STUDY ON BRAND AWARENESS AND CUSTOMER PREFERENCE TOWARDS SAFAL EDIBLE OIL**

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## **ABSTRACT**

*As the demand for branded edible oil is fast increasing, the gap between supply & demand is widening thus the market potential for sealed packing edible oil is enormous and fast growing. In the oil industry, competition has increased due to new entry of different brands of edible oil. The people are becoming more health conscious. In this virtual competitive world more and more companies are now exploring avenues to enter into the branded edible oil market. Hence, in this study much emphasis is laid down on the level of brand and of Safal edible oil that is compared with other brands of edible oil. The objective of the article was to study the Brand Awareness and customer preference towards Safal edible oil and its scope. The findings relating to the product awareness, brand awareness, and preference, product attributes, improvement, product pricing, etc., shows that there are tremendous opportunities for all the player in the branded edible oil market to tap the potential*

**COMPETENCY MAPPING: CUTTING EDGE IN BUSINESS DEVELOPMENT****DR. T. SREE LATHA****PROFESSOR****DEPARTMENT OF BUSINESS ADMINISTRATION  
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ST. ANN'S COLLEGE OF ENGINEERING & TECHNOLOGY  
CHIRALA****ABSTRACT**

*In the prevailing highly competitive environment, human resource management is emerging as the most important cutting edge. Successful organizations are fast realizing this fact, and are moving from the traditional lip-service people-management to effective and meaningful human resources management systems and practices. Organizations facing the onslaught of ruthless competition are gradually accepting the need for a paradigm shift in their managerial orientation. Behavioral science experts and management practitioners have been searching for the most appropriate model of management that will help lift organizations to higher levels of performance especially in the fast changing environment of today. Both empirical research and organizational experience invariably indicate that human resources constitute one of the most critical elements which have a direct impact on the effectiveness of organizations. Competency mapping is new technique to sustain competitive edge in human resource management. This paper accentuates the prominence of competency mapping in the wake of HRM and divulges competency based pay.*

## MANAGEMENT OF SIZE, COST AND EARNINGS OF BANKS: COMPANY LEVEL EVIDENCE FROM INDIA

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### ABSTRACT

*As a result of globalization of financial markets, banking financial institutions face today a fast paced, dynamic and a competitive environment at the global scale. Within such a competitive environment, financial institutions are forced to examine their performance because their survival in the dynamic economics of Twenty-first century will be dependent upon their productive efficiencies. The present work is an attempt to analyze the overall efficiency of Indian banking sector with regard to management of their costs and earnings. Hence, in this study an attempt has been made to examine whether economies of scale operate, to investigate the relationship between size and earnings of the State Bank of India and its associates during the study period. The results of the study show that the relationship between size and cost should be negative. This negative relationship between operating cost and size proves the hypothesis of economics of scale. Further the analysis of relationship between size and earnings shows that there is a negative relationship between size and earnings of State Bank of India and its associate banks during the study period. This negative relationship between size and earnings proves the hypothesis of diseconomies of scale in terms of earnings. This is due to competition prevailing among the banks, in establishing their business during the study period.*

## **SELECTION OF MIXED SAMPLING PLAN WITH QSS - 3( $n;c_N,c_T$ ) PLAN AS ATTRIBUTE PLAN INDEXED THROUGH MAPD AND LQL**

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### **ABSTRACT**

*This paper presents the procedure for the construction and selection of the mixed sampling plan using MAPD as a quality standard with the QSS-3 ( $n;c_N,c_T$ ) plan as attribute plan. The plans indexed through MAPD and LQL are constructed and compared for their efficiency. Tables are constructed for easy selection of the plan.*

## **AN ANALYSIS ON MEASUREMENT OF LIQUIDITY PERFORMANCE OF INDIAN SCHEDULED COMMERCIAL BANKS**

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### **ABSTRACT**

*The banks are institutions, which deal in money and have the power to create money. In fact, banking is a business, which is run on the confidence and trust. The confidence enjoyed by the banks enables them to mobilize the dormant funds of public and make them available for productive purpose. Commercial Banks play significant role in the economic development of a country by promoting mobilization of resources and allocating these resources in the form of loans and advances. The resources available with the financial institutions are to be carefully managed and distributed in order to maintain efficiency. Efficiency of funds management lies not only in the efficient mobilization of funds but also in the effective and optimum use of resources. The present study shows that Banking Sector Reforms have changed the face of Indian banking industry. The reforms have led to the increase in resource productivity, increasing level of deposits, credits and profitability. Banking institutions have a good share of the total resources to be kept as reserves and to improve their spread by efficiently managing the remaining resources. The problem becomes further complicated in the current environment of global economic reforms and the resultant cut-throat competition. Commercial banks are also not free from this global problem. The study then suggests that commercial banks should focus on mobilizing more deposits as this will improve their lending performance and should formulate realistic and comprehensive strategic and financial plans.*



# IMPLEMENTATION OF MULTI AGENT SYSTEMS WITH ONTOLOGY IN DATA MINING

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## ABSTRACT

*In past years, there was no concept of Ontology and Semantic Web. At that time, researchers uses the concept of Knowledge Management Solutions (KM) for identifying patterns and trends from large quantities of data. With advent of decisional data processes in 1990's, concept of Databases and Data Warehouse came into existence. Keeping concept of Data Mining and Distributed Databases in mind, this paper emphasis on Evolution of Ontology, role of Knowledge Discovery (KD) processes, formation of new concepts and approaches with ontology in Multi Agent Systems (MAS). It also solves the problem of classifying and analyzing web documents by making use of ONTOLOGY WEB CONTENT MINING methodology and implementing them by using WORDnet.*

# THE INSTITUTIONAL SET UP FOR THE DEVELOPMENT OF COTTAGE INDUSTRY: A CASE STUDY OF MEGHALAY'S COTTAGE SECTOR

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## **ABSTRACT**

*The various institutions are participating in providing the microcredit to people for setting up the income generating units but the pre-credit formalities and cost of credit varies depending upon the type of institution and their schemes. The government has encouraged microfinance through various projects and directed commercial banks to keep the 40 percent lending for the priority sector. Apart from this there are various semiformal and informal financial institutions and agencies active in the field. In order to conduct the study we collected the data from both secondary and primary sources, proper statistical procedures were conducted to process and analyse the information. From the information that we have it is realised that the microfinance scheme fund is well equipped & supplemented with various direct and indirect financial schemes of different refinancing institutions such as; SIDBI, NSIC, IFCI, NSCFTDC etc. about 42 percent of microcredit is supplied by semi formal financial institutions under the purview of various direct & indirect schemes of refinancing banks. The remaining 58 percent of microfinance is being supplied by the formal financial institutions (commercial banks) and the informal organisations. About 76 percent of SHGs have been formed under Model-I which are directly credit linked to banks and the only 16 percent of SHGs are formed under Model-II which are being financed through NGOs.*

# **AN EMPIRICAL STUDY ON THE DETERMINANTS OF CALL EUROPEAN OPTION PRICES AND THE VERACITY OF BLACK-SCHOLES MODEL IN INDIAN OPTIONS MARKET**

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## **ABSTRACT**

*Call European Option is a derivative which confers the holder of the instrument the right but not the obligation to buy the underlying asset at strike price on a pre-determined date. Since the writer of the option is at the mercy of the holder, the former is entitled to compensation from the latter. This compensation is called Premium. Premium is also called the price of the option. The prices of call European options are governed by four important factors – strike price, current market price, time to expiry and volatility of underlying stock. This paper seeks to explore the strength of these factors across call European options having the underlying stocks from five major industries individually as well as collectively. Black-Scholes model is the most acclaimed theory in the determination of option prices. This paper also attempts to empirically examine the validity and veracity of that model in terms of whether this model undervalues or overvalues the option prices, and the degree of undervaluation and overvaluation.*

# FINANCIAL PERFORMANCE EVALUATION OF PRIVATE SECTOR AND PUBLIC SECTOR BANKS IN INDIA: A COMPARATIVE STUDY

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## ABSTRACT

*Banking, the world over has been changing at a spectacular pace. This change is due to multifarious factors like the need to be efficient in functions, thirst for becoming finance superpower than mere banks, growing importance of private banks, the rise in high networth individuals etc. The present decade has witnessed a sea change in the way banking is done in India. In the present study, an attempt is made to evaluate the financial performance of top 5 public and private sector banks of India. The entire study is based on the secondary data, procured and extracted from the financial statements of the selected banks covering a period of five years from 2007 to 2011. For the purpose of analyzing the financial performance of the banks under study and to test the hypothesis, two kinds of tools have been used. They are statistical tools and financial ratios. The tests have been conducted at 5% level of significance. The critical value of F with 1 and 8 degrees of freedom is 2.87. The statistical tools used in this study are: Arithmetic Mean, Standard Deviation, and Coefficient of Variation, Correlation and Analysis of Variance (ANOVA). Various kinds of ratios have been used as the financial tools for the purpose of analysis. The study covers a period of five years from 2007 – 2011. The study clearly showed that there is significant difference among public and private sector banks with regard to the financial performance.*

## **A REQUIRE FOR MAPPING OF HR-MANAGERIAL COMPETENCY TO CONSTRUCT BOTTOM LINE RESULTS**

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### **ABSTRACT**

*Globalization has changed the organizations to innovate for competitive advantage over competitions. Now a day's organizations are aware about market fluctuations and radical changes in the business. More over organizations are intend to discover new competitive space for their business survival. The radical changes in the technology have changed the existing boundaries of business and make their employees to work for their organizational commitment. It's the responsibility of the top management to focus on the innovation and invention of competitive products and services. They are compelled to choose their strategy between survival and growth. Many organizations plan to cut their overall expenditures and retrench for safe markets. Employees are informed to focus on continuous learning and their career development instead of their benefits and salary hike. This study examines the impact of HR competencies and business sustainability in a competitive edge.*

# CORPORATE FRAUD IN INDIA: A PANORAMIC VIEW OF INDIAN FINANCIAL SCENARIO

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## ABSTRACT

*That's white-collar crime in a nutshell. The term—reportedly coined in 1939—is now synonymous with the full range of frauds committed by business and government professionals. It's not a victimless crime. A single scam can destroy a company, devastate families by wiping out their life savings, or cost investors billions of dollars (or even all three, as in the Enron case). The Satyam Computer, Mudhra, Harshad Mehta's fraud is neither the first nor will it be the last corporate financial scam to have hit India, so investors must be on guard and ask for more information before making any investment decision. But with corporates, brokers, banks, politicians, regulators colluding at times, many a multi-crore scam has hit India. And the saga is likely to go on. India has seen some of the most high-profile scandals where investors have lost billions of rupees just because a few people in high places could not control their greed. Scams in India (2010-2011) 2G, Scam & Common Wealth Games Scam. We have had a number of scams in India; but none bigger than the scam involving the process of allocating unified access service licenses. At the heart of this Rs.1.76-lakh crore worth of scam is the former Telecom minister A Raja – who according to the CAG, has evaded norms at every level as he carried out the dubious 2G license awards in 2008 at a throw-away price which were pegged at 2001 prices. Another feather in the cap of Indian scandal list is Commonwealth Games loot. Yes, literally a loot! Even before the long awaited sporting bonanza could see the day of light, the grand event was soaked in the allegations of corruption. It is estimated that out of Rs. 70000 crore spent on the Games, only half the said amount was spent on Indian sportspersons. This paper analyses the pattern and trends in the above mentioned financial corporate scams and the need for better corporate governance to avoid the unholy nexus between stake holders.*

## INCREASING PRESSURE OF INFLATION ON INDIA'S MACROECONOMIC STABILITY: AN OVERVIEW

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### ABSTRACT

*In this phase of deep global recession, India is one of the economies around the world that are experiencing high pangs of inflation. Indian economy is facing the effects of severe inflation in the form of rising food and energy prices. An uncomfortably high level of inflation is one of the major pressures on India's macroeconomic climate following the global financial crisis. Between the period 2008-09 and 2011-12, inflation in India can be attributed to both microeconomic and macroeconomic factors. The microeconomic factors responsible for high inflation include adverse supply shocks coming from failure of monsoon and high volatility in global crude oil prices. The macroeconomic factors include the demand side mismanagement and failure in coordination between fiscal and monetary policies. This paper attempts to identify the factors including government's monetary and fiscal policies that are responsible for inflation in the country. This paper not only seeks to examine the relationship between inflation and output gap but also identifies possible policy challenges arising from high inflationary trends and their implication on Indian economy.*

## A STRATEGIC FRAMEWORK FOR MANAGING SELF HELP GROUPS

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### **ABSTRACT**

*Self help group's helps to enhance the knowledge base and also plays a vital role in shaping the future of women. In India, self help groups represent a unique and different approach to financial intermediation. This approach comprises of two different parameters. One helps to access the low cost financial services and the other promotes the development of women who are the members of self help group. The massive studies about self help groups have generated interest in the development, sustainable and replicability of self help groups in India and abroad. Present study seeks to develop a model based on balanced scorecard approach which could help in social transformation and modifies the economic condition of women. The study further identifies various parameters which could help self help groups to improve their conditions. The study also documents certain goals and measures which will play a dominant role in modifying self help group status.*



**A STUDY ON HUMAN RESOURCE PLANNING IN HEALTH CARE ORGANIZATIONS**

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**ABSTRACT**

*Human beings are the most important resources in health care. Machines and gadgets which are integral parts of health care require the human touch, expertise, and commitment for their full utility and application in delivery of health care. Therefore planning of human resources is the key to any health care provision. The objective of the Human Resource (HR) policy is to attract recruitment and hiring, retain, develop competent personnel and create a continuously learning health care organization. My analysis shows represent health care issues affecting and affected by human resources planning, they are not all equal in terms of their influence in each country. For instance, in India there are fewer health care issues surrounding the level of economic development of health workers, whereas these issues are much more significant in developing countries. In the India, the level of economic development is not a significant issue, but the accessibility of health care based upon an individual's financial situation.*

**IFRS IN INDIA – ISSUES AND CHALLENGES**

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**ABSTRACT**

*The adoption of IFRS across the country is occurring rapidly to bring about accounting quality improvement through a single set of standards for financial reporting. However in the world the accounting quality is a function of the firm's overall positions including the legal and political system of the country in which the firm resides. This paper documents the prospects of IFRS adoption procedure in India. It is also an effort to focus on the challenges faced by the Indian SMEs considering the underlying institutional and economic factors in the process of adoption of IFRS and to reach some concluding remarks for better applicability of these standards are also presented in this paper.*

## **AWARENESS ABOUT FDI MULTI BRAND RETAIL: WITH SPECIAL REFERENCE TO BHAVNAGAR CITY**

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### **ABSTRACT**

*Allowing foreign investment in the Indian economy is an important aspect of the liberalization and globalization policy that the Government committed itself to in 1991. It included opening up various sectors of the economy to foreign direct investment in the primary economy i.e. Production and services. The most regulated of the FDI policies concerns the retail sector. This essay presents an analysis of the Indian retail sector and whether foreign direct investment in this sector (especially in the multi brand retail sector) will prove to be a boon or bane for the economy. In this Research paper , the researcher has tried to find out about the awareness of FDI in mulibrand retail sector in the city of Bhavnagar , among students, working class and retired people.*

# A STUDY OF CHANGING FEMALE ROLES AND IT'S IMPACT UPON BUYING BEHAVIOUR OF SELECTED HOUSEHOLD DURABLES IN BARODA CITY

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## ABSTRACT

Today women's role is changing. They are playing multiple roles. They are managing domestic roles as well as doing service or business. So, it becomes essential to study their changing roles and it's impact upon their buying behaviour that whether the various roles they play has any impact on their purchase behaviour or not. Many research studies were carried out in western countries for studying impact of changing roles of women upon their buying behaviour. But very few studies were carried out in India in this area. So, the purpose of this study is to, first categorize women into three roles which are traditional, moderate and liberal based on their responses on feminine autonomy inventory scale. This scale is used to measure the feminine role orientation of women and based on their responses on this scale women are categorized in any of the three categories which are traditional, moderate and liberal. Buying behaviour of these three groups of women was observed for selected household kitchen appliances in the city of Vadodara. Findings showed high rate of awareness and ownership of these kitchen appliances among women. For purchase of these appliances they made joint decisions along with their husbands. This shows that, even today irrespective of their role orientation women still today do not make independent decisions for purchase of these appliances. Finally, this paper concludes that women with modern role orientation do not differ from women traditional role orientation regarding their buying behaviour for selected household kitchen appliances.

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Thanking you profoundly

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