# **INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT**



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2980 Cities in 165 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

# **CONTENTS**

1. HUMAN RESOURCE MANAGEMENT PRACTICES IN HOSPITALS 1. INVENTORY MODELS FOR DETERIORATING ITEMS WITH STOCK DEPENDENT PRODUCTION AND DEMAND RATES HAVING WEIBULL DECAY 2. INVENTORY MODELS FOR DETERIORATING ITEMS WITH STOCK DEPENDENT PRODUCTION AND DEMAND RATES HAVING WEIBULL DECAY 4. GESSAY RESERVE MULLING # 8. KEMINISMS MICH STOCK DEPENDENT PRODUCTION AND DEMAND RATES HAVING WEIBULL DECAY 4. MULTI-CORE PROGRAMMING PERFORMANCE AND ANALYZES 3. CHALLENGES BEFORE BUSINESS EDUCATION IN INDIA 5. MULTI-CORE PROGRAMMING PERFORMANCE AND ANALYZES 4. MULTI-CORE PROGRAMMING PERFORMANCE AND ANALYZES 5. ANALYZEM AND ANALYZES 5. ANALYZEM AND ANALYZES 5. ANALYZEM ANALYZES 6. EFFICIENT VIDEO TRANSAM PADIAMA SY 6. EFFICIENT VIDEO TRANSAMS PADIAMA SY 6. EFFICIENT VIDEO TRANSAMS PADIAMA SY 6. MERINAMSE RANDWARM SA BUSHINGSON FOR WIRELSS COMMUNICATION NETWORKS USING ZIGREE PROTOCOL 6. EFFICIENT VIDEO TRANSMISSION FOR WIRELSS COMMUNICATION NETWORKS USING ZIGREE PROTOCOL 6. MERINAMSE RANDWARM SA BUSHINGSON MANASAMY 7. WIRELSS COMMUNICATION 8. SPRAN SECURITY MODEL TO COUNTER THE THREATS DUE TO HUMAN FACTORS IN WEB APPLICATIONS 8. SPRAN SECURITY MODEL TO COUNTER THE THREATS DUE TO HUMAN FACTORS IN WEB APPLICATIONS 8. SPRAN SECURITY MODEL TO COUNTER THE THREATS DUE TO HUMAN FACTORS IN WEB APPLICATIONS 8. SPRAN SECURITY AND SECURITY OF EXCHANGE AND SECURITY OF THE COUNTER THE THREATS DUE TO HUMAN FACTORS IN WEB APPLICATIONS 8. SPRAN SECURITY AND SECURITY OF THE COUNTER THE THREATS DUE TO HUMAN FACTORS IN WEB APPLICATIONS 9. AND BICKHARDSON LUCY DECONOGULITION 9. AND SICKARD SECURITY AND SECUR	Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
2. ININETIORY MODIES FOR EXTERIORATING ITEMS WITH STOCK DEPENDENT PRODUCTION AND DEMAND RATES HAVING WEIBUIL DECAY 2. SESTEY RESEP MULLICHE AS SUSINESS EDUCATION IN INDIA 3. CHALLENGES BEFORE BUSINESS EDUCATION IN INDIA 4. MULTI-CORE PROGRAMMING PERFORMANCE AND ANALYZES 4. MULTI-CORE PROGRAMMING PERFORMANCE AND ANALYZES 4. MULTI-CORE PROGRAMMING PERFORMANCE AND ANALYZES 5. STUDY ON STREET LIGHTS EXECUTION USING SINGLATION MODEL WITH EXCUSIVE FOCUS ON ARTIFICIAL INTELLIGENCE AND NEURAL 2. MULTI-CORE PROGRAMMING PERFORMANCE AND ANALYZES 5. STUDY ON STREET LIGHTS EXECUTION USING SINGLATION MODEL WITH EXCUSIVE FOCUS ON ARTIFICIAL INTELLIGENCE AND NEURAL 2. MULTI-CORE PROGRAMMING PERFORMANCE AND ANALYZES 5. STUDY ON STREET LIGHTS EXECUTION USING SINGLATION MODEL WITH EXCUSIVE FOCUS ON ARTIFICIAL INTELLIGENCE AND NEURAL 2. MULTI-CORE PROGRAMMING PERFORMANCE AND ANALYZES 5. STUDY ON STREET LIGHTS EXECUTION USING SINGLATION MODEL WITH EXCUSIVE FOCUS ON ARTIFICIAL INTELLIGENCE AND NEURAL 3. MULTI-CORE PROGRAMMING PERFORMANCE AND ANALYZES 5. STUDY ON STREET LIGHTS EXECUTION USING SINGLATION MODEL WITH EXCUSIVE FOCUS ON ARTIFICIAL INTELLIGENCE AND NEURAL 3. MERICIAN SINGLATION 3. MERICIAN SINGLATION 3. MERICIAN METHOD FOR MAGE RESTORATION FROM MOTION BLUR AND ADDITIVE WHITE GAUSSIAN DENOISING USING FUZZY DE-NOISING 4. MERICIAN METHOD FOR BMAGE RESTORATION FROM MOTION BLUR AND ADDITIVE WHITE GAUSSIAN DENOISING USING FUZZY DE-NOISING 4. MADEL RESTORATION AND ARTIFICIAL SINGLATION 4. MODIFICATION OF RESTORATION AND ADDITIVE WHITE GAUSSIAN DENOISING USING FUZZY DE-NOISING 4. MADEL RESTORATION AND ARTIFICIAL SINGLATION 4. MODIFICATION ARTIFICIAL SINGLATION 4. MODIFICATION ARTIFICIAL SINGLATION 4. MODIFICATION ARTIFICATION OF THE WORK OF THE CASE MODIFICATION ARTIFICIAL SINGLATION 4. MODIFICATION ARTIFICATION OF THE WORK OF THE SINGLATION ARTIFICATION OF THE METHOD ARTIFICATION ARTIFICAT			
CHALLENGE BEFORE BUSINESS EDUCATION IN INDIA   08. SONAL SHARMA & DR. M. K. SHINGH   22   ANTRUMAR M. PUNDEG. DR. PART DESYMBURY, SANUAY AZOLE & SATISH SANUAYE   22   ANTRUMAR M. PUNDEG. DR. PART DESYMBURY, SANUAY AZOLE & SATISH SANUAYE   25   NETWORKS   25   NETWORKS   25   NETWORKS   25   NETWORKS   25   NETWORKS   26   NETWORKS	_		
DIES JOURNES MARKINA & DIE M. K. SINGH	2.		4
4. MUNIT-CORE PROGRAMMING PERFORMANCE AND ANALYZES AUTRIVIAN PURPORE, DR PARPIT DESIMENTS, SANIAY AZADE & SATISH SANIAYYE  5. STUDY ON STREET LIGHTS EXECUTION USING SIMULATION MODEL WITH EXCLUSIVE FOCUS ON ARTIFICIAL INTELLIGENCE AND NEURAL ROPES AND REMAINS AND ARTIFICIAL INTELLIGENCE AND NEURAL ROPES AND REMAINS AND REMAINS AS & SANITHULANDAY SERVICES COMMUNICATION NETWORKS USING ZIGBEE PROTOCOL  4. PERFORMANCE, RANIAMARS & S. SANITHULANDARS SAMY  5. WIRELESS COMMUNICATION  6. WIRELESS COMMUNICATION  7. WIRELESS COMMUNICATION	3.		18
5. SILUY ON STREET LIGHTS EXECUTION USING SIMULATION MODEL WITH EXCLUSIVE FOCUS ON ARTHCICAL INTELLIGENCE AND NEURAL ROPSING PTAKUR & KARUPPASAMY PANDIAN SP.  6. EFFICIENT WIDGO TRANSMISSION FOR WIRELESS COMMUNICATION NETWORKS USING ZIGBEE PROTOCOL  7. MERCHARSHIS, PARKUMARS & S. SAUTHLIKUMARASAMY  8. SPIRAL SCENUTY MODEL TO COUNTER THE THREATS DUE TO HUMAN FACTORS IN WEB APPLICATIONS  8. SPIRAL SCENUTY MODEL TO COUNTER THE THREATS DUE TO HUMAN FACTORS IN WEB APPLICATIONS  8. SPIRAL SCENUTY MODEL TO COUNTER THE THREATS DUE TO HUMAN FACTORS IN WEB APPLICATIONS  9. AN EFFICIENT METHOP OR INMAGE RESTORATION FROM MOTION BLUR AND ADDITIVE WHITE GAUSSIAN DENOISING USING FUZZY DE-NOISING AND RICHARDSON LUCY DECONVOLUTION  10. STUDY OF UTERATURE FOR EFFECTIVE BUSINESS COMMUNICATION  11. A PROCEDURAL APPROACH TO BRANDING HR  12. BUTHOR OF UTERATURE FOR EFFECTIVE BUSINESS COMMUNICATION  13. IMPRACT OF GLOBAL FINANCIAL CRISS ON THE FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA  14. ELEPTIC CURVE CRYPTOGRAPHY  15. IMPRACT OF SIRESS ON ACCURATE CERTORMANCE AMONG POST GRADUATE STUDENTS  16. THE WISTORY OF THE STUDENTS OF THE STREET OF THE STUDENTS  17. ACOUNT OF CONTRADICATION OF THE STREET OF THE	4.		22
NETWORKS   SARUMANS & S. SUMTHUKUMARASAMY   PANDIAN S			
PRICIENT VIDEO TRANSMISSION FOR WIRELESS COMMUNICATION NETWORKS USING ZIGBEE PROTOCOL   29	5.	NETWORKS	25
7. WIRELESS COMMUNICATION K. KRISHAWEN       33         8. SPRIAL SECURITY MODEL TO COUNTER THE THREATS DUE TO HUMAN FACTORS IN WEB APPLICATIONS       36         9. AN EFFICIENT METHOD FOR IMAGE RESTORATION FROM MOTION BLUR AND ADDITIVE WHITE GAUSSIAN DENOISING USING FUZZY DE-NOISING AND RICHARDSON LICY DECONVOLUTION       40         10. STUDY OF LITERATURE FOR EFFECTIVE BUSINESS COMMUNICATION       43         11. APPOCEDURAL SPROADER       45         12. BUTHING DELAPPROADER OF REFERENCE BUSINESS COMMUNICATION       46         12. BUTHING SELANDROUGH OF CONSUMERS WITH REGARD TO SOFT DRINKS WITH REFERENCE TO COIMBATORE CITY       52         13. IMPACT OF GLOBAL FIRANCIAL RISSIS ON THE FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA       57         14. ELUPTIC CURVE CRYPTOGRAPHY       52         15. IMPACT OF STRESS ON ACADEMIC PERFORMANCE AMONG POST GRADUATE STUDENTS       66         16. THE NEXT BIG THING IN COMPUTING IS CLOUD COMPUTING; AN INTRODUCTION, CONCEPT AND ISSUES       71         17. ADOPTION OF CONTEMPORARY COST MANAGEMENT TECHNIQUES FOR BETTER MANAGEMENT OF COSTS       74         18. JOB SATISFACTION AMONG THE EMPLOYEES OF INSURANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN       79         19. CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW       MANAMET RADAR & A PAPPUR PERFORMANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN       79         19. SCHERRER SHAMMAN       79	6.	EFFICIENT VIDEO TRANSMISSION FOR WIRELESS COMMUNICATION NETWORKS USING ZIGBEE PROTOCOL	29
8.       SIPRAL SECURITY MODEL TO COUNTER THE THE ATREATS DUE TO HUMAN FACTORS IN WEB APPLICATIONS       36         9.       AN EFFCIENT METHOD FOR IMAGE RESTORATION FROM MOTION BLUR AND ADDITIVE WHITE GAUSSIAN DENOISING USING FUZZY DE-NOISING AND RICHARDSON LICEY DECONVOLUTION       40         10.       STUDY OF LITERATURE FOR EFFECTIVE BUSINESS COMMUNICATION       43         11.       STUDY OF LITERATURE FOR EFFECTIVE BUSINESS COMMUNICATION       46         12.       SUPING BEHADROACH TO BRANDING HE OR ALPHADA KONSERU & HYMAN/ATHI CHUNDURI       46         12.       BUSING BEHADROACH TO BRANDING HE OR ALPHADA KONSERU & HYMAN/ATHI CHUNDURI       52         13.       IMPACT OF CLOBEL APPROACH SET SCHOOL OF CONSUMERS WITH REGARD TO SOFT DRINKS WITH REFERENCE TO COIMBATORE CITY       52         14.       BUSING BEHADROACH & THICAGA.       57         15.       IMPACT OF CLOBERA REPROACH & STANDING HE FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA       57         16.       THE NEXT BIG THING IS ALL SCHOOL OF THE FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA       66         15.       IMPACT OF STRESS ON A CADEMIC PERFORMANCE AMONG POST GRADUATE STUDENTS       73         16.       THE NEXT BIG THING IN COMPUTING IS CLOUD COMPUTING; AN INTRODUCTION, CONCEPT AND ISSUES       74         17.       ALVENISH RASIA, MARIA SHELHA GOVERA S SUMILITIONAL STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN       79	7.		33
BISWAUTT TRIPATHY & IBITESH MISHRA  A REFICIENT METHOD FOR IMAGE RESTORATION FROM MOTION BLUR AND ADDITIVE WHITE GAUSSIAN DENOISING USING FUZZY DE-NOISING SWITH RESEARCH TO THE ADDITIVE WHITE GAUSSIAN DENOISING SWITH RESEARCH TO SOFT DRINKS WITH REFERENCE TO COIMBATORE CITY  DR. A KUMUDHA A THILAGOL S  BUYING BERNVIOUR OF CONSUMERS WITH REGRAD TO SOFT DRINKS WITH REFERENCE TO COIMBATORE CITY  DR. A KUMUDHA A THILAGOL S  BUYING BERNVIOUR OF COINGMER FOR HEAGRAD TO SOFT DRINKS WITH REFERENCE TO COIMBATORE CITY  DR. A KUMUDHA A THILAGOL S  BUYING BERNVIOUR OF GIOBAL FIRMALIA LEGRAD TO SOFT DRINKS WITH REFERENCE TO COIMBATORE CITY  DR. A KUMUDHA A THILAGOL S  BUYING BERNVIOUR OF GIOBAL FIRMALIA LEGRAD TO SOFT DRINKS WITH REFERENCE TO COIMBATORE CITY  DR. A MORDITAL SCHOOL OF THE FURDING SOFT OF THE FURDING SHAPPED WHITE SOFT OF THE SOF	•		26
AND RICHARDSON LUCY DECONVOLUTION  N. LUMADEV & R. SUDHAMATHI  10. STUDY OF LITEATURE FOR EFFECTIVE BUSINESS COMMUNICATION  OR. PANAWA KUMAR SHARMAM  11. A PROCEDURAL APPROACH TO BRANDING HR  OR. KALPANA KONERU & HYMANATHI CHUNDUR!  12. BUYING BEHAVIOUR OF CONSUMERS WITH REGARD TO SOFT DRINKS WITH REFERENCE TO COMBATORE CITY  OR. A. KUMUCHA & THILAGO. S  13. IMPACT OF GIOBAL FINANCIAL CRISIS ON THE FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA  DR. Y. MOHANNAU & S. GOMATHI  14. ELLIPTIC CHUNDUR CHUNDUR SHAWAL SH	٥.		30
10. STUDY OF LITERATURE FOR EFFECTIVE BUSINESS COMMUNICATION DR. PAMAN KUMAR SHARMA  11. A PROCEDURAL APPROACH TO BRANDING HR DR. ALFAINAK KOMERO & HYMALATHI CHUNDURI 12. BUYING BEHAVIOUR OF CONSUMERS WITH REGARD TO SOFT DRINKS WITH REFERENCE TO COIMBATORE CITY DR. A. KUMUDINA & THILAGA. S  13. IMPACT OF GIOBAL FINANCIAL CRISIS ON THE FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA DR. V. MOHANNAI & S. COMATHI ELIUPTIC CUNVE CRYPTORRAPHY SAMJEEV & DR. NAVEEN VERMA  15. IMPACT OF STEESS ON ACADEMIC PERFORMANCE AMONG POST GRADUATE STUDENTS NEELUFER ASLAM. DR. SRILEKHA GOVICA & SUMI THOMAS  16. THE NEXT BIG THING IN COMPUTING IS CLOUD COMPUTING; AN INTRODUCTION, CONCEPT AND ISSUES C. VENSH RAJA & A. PAPPU RAJAN  17. ADDITION OF CONTEMPORARY COST MANAGEMENT TECHNIQUES FOR BETTER MANAGEMENT OF COSTS MARMMEET KAUR & RAWINDER KAUR  18. JOBS SATISFACTION AMONG THE EMPLOYEES OF INSURANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN SHUBHASHEE SHARMA MININY MARANG  19. CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW MININY MARANG  20. SIGFREE WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY SHAK ASAFIA  21. A STUDY ON CHALLENGES OF INDIAN HOSPITALITY INDUSTRY AND REMEDIES FOR SUSTAINABILITY IN THE EVER CHANGING MARKET SCENARIO DISTAINANCARAM  22. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA DISTAINANCARAM  23. DETERMINANTS OF RUBAR LA HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA JOER BUPLENDRA SINGH HADA  24. A SATUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA DISTAINANTS OF RUBAR LA HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA JOER BUPLENDRA SINGH HADA  25. TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND DIS REVUS WITH POST CONFLICT STATE BUILDING AND PEACE BEST AND ALL MARKET SCENERAL  26. GREEN BANKING SERVICES FOR SUSTAINABILITY JULY PULLCHER & SANGEPU RAJASHEKHAR  27. IMPLEMEN	9.	AND RICHARDSON LUCY DECONVOLUTION	40
11.       A PROCEDURAL APPROACH TO BRANDING HR	10.	STUDY OF LITERATURE FOR EFFECTIVE BUSINESS COMMUNICATION	43
12. BUYING BEHAVIOUR OF CONSUMERS WITH REGARD TO SOFT DRINKS WITH REFERENCE TO COIMBATORE CITY DR. A. KUMUDHA & THILAGA. 5  13. IMPACT OF GLOBAL FINANCIAL CRISIS ON THE FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA DR. V. MOHANRAJ & S.GOMATHI 4. ELLIPTIC CURVE CRYPTOGRAPHY S.AMJEEV & DR. NAVIEEN VERMA 5. IMPACT OF STRESS ON ACADEMIC PERFORMANCE AMONG POST GRADUATE STUDENTS NEELUFER ASLAM, DR. SRILEKHA GOVEAS & SUMI THOMAS 16. THE NEXT BIG THING IN COMPUTING IS CLOUD COMPUTING: AN INTRODUCTION, CONCEPT AND ISSUES C.VENSH RAJA & PAPPOP KAJAN 17. ADOPTION OF CONTEMPORARY COST MANAGEMENT TECHNIQUES FOR BETTER MANAGEMENT OF COSTS MANAMEET KAJAR & RAINDMER KAJAR 18. IOB SATISFACTION AMONG THE EMPLOYEES OF INSURANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN 19. CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW MINNY NARAMG 20. SIGFREY WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY SHAIK SHAFIA 21. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA 22. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA 23. DETERMINANTS OF CUERANDER AND 24. AN ANALYSIS OF CUERANDER AND 25. TERRITORIAL ACCOMMODATION OF ETHINC CONTENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES CHARUL CHATURVEDI & DR. SUMAN PATHAK 25. TERRITORIAL ACCOMMODATION OF ETHINC CONTENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES CHARUL CHATURVEDI & DR. SUMAN PATHAK 26. GREEN BANKING SERVICES FOR SUSTAINABILITY VILLY PULL/FRIE & SANGEDY MAJASHEHAR 27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B. G. 28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT AKSHATHA B. G. 39. THE POLICIPAN OF PERFERMA 30. HYBRID SOLDOMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. AUGUSTA STRUCK SORT SUSTAINABILITY VILLY PULL/FRIE & SANGEDY MAJASHEHAR 27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B. G. 39. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE	11.		46
MPACT OF GLOBAL FINANCIAL CRISIS ON THE FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA DR. V. MOHANRAU & S. GOMATHI	12		
DR. V. MOHANNAU & S.GOMATH  14. ELIPTIC CURVE CRYPTOGRAPHY SAMUEU & DR. NAVEEN VERMA  15. IMPACT OF STRESS ON ACADEMIC PERFORMANCE AMONG POST GRADUATE STUDENTS NEELUPER ASLAM, DR. SRILEKHA GOVEAS & SUMI THOMAS  16. THE NEXT BIG THING IN COMPUTING IS CLOUD COMPUTING: AN INTRODUCTION, CONCEPT AND ISSUES C. VENISH RAIL & A. PAPPU RAJAN  17. ADDITION OF CONTEMPORARY COST MANAGEMENT TECHNIQUES FOR BETTER MANAGEMENT OF COSTS MANMEET KAUR & RAVINDER KAUR  18. JOB SATISFACTION AMONG THE EMPLOYEES OF INSURANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN SHUBHASHREE SHARMA  19. CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW MINNY MARANG  20. SIGFREE WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY SHAIK SHAFIA  21. A STUDY ON CHALLENGES OF INDIAN HOSPITALITY INDUSTRY AND REMEDIES FOR SUSTAINABILITY IN THE EVER CHANGING MARKET SCENARIO 103. DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA 112. SOLOLOMON ALEMU & ADDISU BAJIRA  24. AN ANALYSIS OF CELEBRITY ENDOSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES 119. CHARUL CHATURUED & DR. SUMAN PATHAK 129. STAFF DEVELOPMENT SERVICES FOR SUSTAINABILITY VIJAY PULICHER & SANGEPU RAJASHEKHAR 130. PERFORMANC SERVICES FOR SUSTAINABILITY VIJAY PULICHER & SANGEPU RAJASHEKHAR 131. MIPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B. G. 28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT  29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA 140. HYBRID SCHEDULING SALGORITHM FOR WIMAX-PBDRR 151. JUMESH SINGH VISEN 153. UMBESH SINGH VISEN 154. JUMESH SINGH VISEN 154. JUMESH SINGH VISEN 155. JUMESH SINGH VISEN 156. JUMESH SINGH VISEN 157. JUMESH SINGH VISEN 158. JUMESH SINGH VISEN 159. JUMESH SINGH VISEN 150. JUMESH SINGH VISEN 150. JUMESH SINGH VISEN 150. JUMESH SINGH VISEN 151. JUMESH SINGH VISEN 154. JUMESH SINGH VISEN 155. JUMESH SINGH VISEN 156. JUMESH SINGH VISEN 157. JU	12.		52
15. IMPACT OF STRESS ON ACADEMIC PERFORMANCE AMONG POST GRADUATE STUDENTS  NEELUFER ASIAM, DR. SRILEKHA GOVEAS & SUMI THOMAS  16. THE NEXT BIG THING IN COMPUTING IS CLOUD COMPUTING: AN INTRODUCTION, CONCEPT AND ISSUES  C.VENISH RANA & A.PAPPU RAJAM  17. ADOPTION OF CONTEMPORARY COST MANAGEMENT TECHNIQUES FOR BETTER MANAGEMENT OF COSTS  MANIMEET KAUR & RAVINDER KAUR  18. JOB SATISFACTION AMONG THE EMPLOYEES OF INSURANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN  79. CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW  MINNY NARANG  19. CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW  MINNY NARANG  20. SIGFREE WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY  SHAM'S HAFIA  21. A STUDY ON CHALLENGES OF INDIAN HOSPITALITY INDUSTRY AND REMEDIES FOR SUSTAINABILITY IN THE EVER CHANGING MARKET SCENARIO  101. USHA DIMAKARAM  22. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA  23. DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA  30. SOLOLOMON ALEMU & ADDISU BAJIRA  24. AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES  41. PERFORMANCE SECRETARY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES  42. TERRITORIAL ACCOMMODATION OF TETNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE  32. TERRITORIAL ACCOMMODATION OF TETNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE  33. TERRITORIAL ACCOMMODATION OF TETNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE  34. K.THARMILLA  25. TERRITORIAL ACCOMMODATION OF TETNIC CONFLICT SHAND INTO ANY PUBLICHER & SANGEPUR AUASHEKHAR  132. VIJAY PULICHER & SANGEPUR AUASHEKHAR  133. WYBRID SCHEDULING ALGORITHM FOR WIMAX-PBDRR  144. K.THARMILLA  25. TERRITORION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS  ACSHATHA B.G.  26. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT  K.THARMILLA  27. IMP	13.		57
15. IMPACT OF STRESS ON ACADEMIC PERFORMANCE AMONG POST GRADUATE STUDENTS NEELUFER ASLAM, DR. SRILEKHA GOVEAS & SUMI THOMAS  16. THE NEXT BIG THING IN COMPUTING IS CLOUD COMPUTING: AN INTRODUCTION, CONCEPT AND ISSUES C.VENISH RAJA & A. PAPPU RAJAN  17. ADOPTION OF CONTEMPORARY COST MANAGEMENT TECHNIQUES FOR BETTER MANAGEMENT OF COSTS MANAMEET KAUR & RAVINDER KAUR  18. JOB SATISFACTION AMONG THE EMPLOYEES OF INSURANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN SHJUBHASHREE SHARMA  19. CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW MINNY NARANG  20. SIGFREE WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY SHAIR SHAFIA  21. A STUDY ON CHALLENGES OF INDIAN HOSPITALITY INDUSTRY AND REMEDIES FOR SUSTAINABILITY IN THE EVER CHANGING MARKET SCENARIO USHAD DINAKARAN  22. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA 23. DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA SOLULOMON ALEMU & ADDISU BAJIRA  24. AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES CHARULCHATURVEDI & DR. SUMAN PATHAK  25. TERRUTCORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE BEDASA TECHAN TEFERA  26. GREEN BANKING SERVICES FOR SUSTAINABILITY VIJAY PULICHERI & SANGEPU RAJASHEKHAR  27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT X. THARMIJA 29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX-PBDRR JUMESH SINGH VISEN	14.		62
NEELUEER ASLAM, DR. SRILEKHA GOVEAS & SUMI THOMAS  16. THE NEXT BIG THING IN COMPUTING IS CLOUD COMPUTING: AN INTRODUCTION, CONCEPT AND ISSUES C.VENISH RAJA & A. PAPPU RAJAM 71. ADOPTION OF CONTEMPORARY COST MANAGEMENT TECHNIQUES FOR BETTER MANAGEMENT OF COSTS MANMEET KAUR & RAVINDER KAUR 82. JOB SATISFACTION AMONG THE EMPLOYEES OF INSURANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN 83. JOB SATISFACTION AMONG THE EMPLOYEES OF INSURANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN 84. STUDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW MINNY NARANG 19. CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW MINNY NARANG 20. SIGFREE WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY SHAIL SHAFIA 21. A STUDY ON CHALLENGES OF INDIAN HOSPITALITY INDUSTRY AND REMEDIES FOR SUSTAINABILITY IN THE EVER CHANGING MARKET SCENARIO 22. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA 23. DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA 24. AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES 25. TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE 85 DASA TECHAN TEFERA 26. GREEN BANKING SERVICES FOR SUSTAINABILITY 1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/	15.		66
C.VENISH RAJA & A. PAPPU RAJAN  17. ADOPTION OF CONTEMPORARY COST MANAGEMENT TECHNIQUES FOR BETTER MANAGEMENT OF COSTS MANMEET KAUR & RAVINDER KAUR  18. JOB SATISFACTION AMONG THE EMPLOYEES OF INSURANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN SHUBHASHREE SHARMA  19. CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW MINNY NARANG  20. SIGFREE WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY SHAIK SHAFIA  21. A STUDY ON CHALLENGES OF INDIAN HOSPITALITY INDUSTRY AND REMEDIES FOR SUSTAINABILITY IN THE EVER CHANGING MARKET SCENARIO USHA DINAKARAN  22. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA DR. BHUPENDRA SINGH HADA  23. DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA WODEDA SOLOLOMON ALEMU & ADDISU BAJIRA  24. AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES CHARUL CHATURVEDI & DR. SUMAN PATHAK CHARUL CHATURVEDI & DR. SUMAN PATHAK  25. TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE BEDASA TECHAN TEFERA  26. GREEN BANKING SERVICES FOR SUSTAINABILITY VIAY PULICHER & SANGEPU RAJASHEKHAR 17. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT K. THARMILA 29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS OR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX-PBDRR UMESH SINGH VISEN			
MANMEET KAUR & RAVINDER KAUR  18. JOB SATISFACTION AMNORD THE EMPLOYEES OF INSURANCE SECTOR: A STUDY OF SELECTED PRIVATE INSURANCE COMPANIES IN RAJASTHAN  79. SHUBHASHARE SHARMA  19. CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW MINNY MARANG  20. SIGFREE WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY SHAIK SHAFIA  21. A STUDY ON CHALLENGES OF INDIAN HOSPITALITY INDUSTRY AND REMEDIES FOR SUSTAINABILITY IN THE EVER CHANGING MARKET SCENARIO USHA DINAKARAN  22. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA DR. BHUPENDRA SINGH HADA  23. DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA WOODDA SOLOLOMON ALEMU & ADDISU BAJIRA  24. AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES CHARUL CHATURVEDI & DR. SUMAN PATHAK  25. TERRITORIAL ACCOMMODATION OF ETHINIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE BEDASA TECHAN TEFERA  26. GREEN BANKING SERVICES FOR SUSTAINABILITY VIJAY PULICHERI & SANGEPU RAJASHEKHAR  27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT K. THARMILA  29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS D. DAVID JOSEPH PERIRA  150. WIESD SCHEDULING ALGORITHM FOR WIMAX-PEDRR UMESH SINGH VISEN  151.	16.		71
SHUBHASHREE SHARMA  19. CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW MINNY NARANG  20. SIGREE WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY SHAIK SHAFIA  21. A STUDY ON CHALLENGES OF INDIAN HOSPITALITY INDUSTRY AND REMEDIES FOR SUSTAINABILITY IN THE EVER CHANGING MARKET SCENARIO USHA DINAKARAN  22. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA DR. BHUPENDRA SINGH HADA  23. DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA WOODEDA SOLOLOMON ALEMU & ADDISU BAIRA  24. AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES CHARUL CHATURYED! & DR. SUMAN PATHAK  25. TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE BEDASA TECHAN TEFERA  26. GREEN BANKING SERVICES FOR SUSTAINABILITY VIJAY PULICHER! & SANGEPU RAIASHEKHAR  27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT K. THARMILA  29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX-PBDRR UMESH SINGH VISEN	17.		74
19. CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW MINNY NARANG 20. SIGFREE WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY SHAIK SHAFIA 21. A STUDY ON CHALLENGES OF INDIAN HOSPITALITY INDUSTRY AND REMEDIES FOR SUSTAINABILITY IN THE EVER CHANGING MARKET SCENARIO 10. USHA DINAKARAN 106 22. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA 107. BHUPENDRA SINGH HADA 108. BHUPENDRA SINGH HADA 109. DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA 112. WODEDA 112. SOLOLOMON ALEMU & ADDISU BAJIRA 113. CHARUL CHATURVEDI & DR. SUMAN PATHAK 114. CHARUL CHATURVEDI & DR. SUMAN PATHAK 115. TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE 116. GREEN BANKING SERVICES FOR SUSTAINABILITY 117. VIJAY PULICHERI & SANGEPU RAJASHEKHAR 118. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT 119. K.THARMILA 129. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS 120. D. DAVID JOSEPH PEREIRA 131. UMESH SINGH VISEN 140.	18.		79
20. SIGFREE WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY SHAIK SHAFIA 21. A STUDY ON CHALLENGES OF INDIAN HOSPITALITY INDUSTRY AND REMEDIES FOR SUSTAINABILITY IN THE EVER CHANGING MARKET SCENARIO 101. USHA DINAKARAN 22. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA DR. BHUPENDRA SINGH HADA 23. DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA WODEDA SOLOLOMON ALEMU & ADDISU BAJIRA 24. AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES CHARUL CHATURVEDI & DR. SUMAN PATHAK 25. TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE BEDASA TECHAN TEFERA 26. GREEN BANKING SERVICES FOR SUSTAINABILITY VIJAY PULICHERI & SANGEPU RAJASHEKHAR 27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B.G. 28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT K.THARMILA 29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA 30. HYBRID SCHEDULING ALGORITHM FOR WIMAX- PBDRR UMESH SINGH VISEN 31. 153	19.	CORPORATE FUNDING OF POLITICAL PARTIES UNDER NEW COMPANY LAW	84
21. A STUDY ON CHALLENGES OF INDIAN HOSPITALITY INDUSTRY AND REMEDIES FOR SUSTAINABILITY IN THE EVER CHANGING MARKET SCENARIO  101  102. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA DR. BHUPENDRA SINGH HADA  23. DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA WODEDA SOLOLOMON ALEMU & ADDISU BAJIRA  24. AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES CHARUL CHATURVEDI & DR. SUMAN PATHAK  25. TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE BEDASA TECHAN TEFERA  26. GREEN BANKING SERVICES FOR SUSTAINABILITY VIJAY PULICHERI & SANGEPU RAJASHEKHAR  27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT K. THARMILA  29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX-PBDRR UMESH SINGH VISEN	20.	SIGFREE WITH EXTENDED INSTRUCTION SEQUENCE GRAPH FOR DATA FLOW ANOMALY AND PROXY	91
USHA DINAKARAN  22. A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA DR. BHUPENDRA SINGH HADA  23. DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA WODEDA SOLOLOMON ALEMU & ADDISU BAJIRA  24. AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES CHARUL CHATURVEDI & DR. SUMAN PATHAK  25. TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE BEDASA TECHAN TEFERA  26. GREEN BANKING SERVICES FOR SUSTAINABILITY VIJAY PULICHERI & SANGEPU RAJASHEKHAR  27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT K. THARMILA  29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX- PBDRR UMESH SINGH VISEN	21		101
DR. BHUPENDRA SINGH HADA  23. DETERMINANTS OF RURAL HOUSEHOLDS LOAN REPAYMENT PERFORMANCE, IN OROMIA NATIONAL REGIONAL STATE: THE CASE OF DODOTA WODEDA SOLOLOMON ALEMU & ADDISU BAJIRA  24. AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES CHARUL CHATURVEDI & DR. SUMAN PATHAK  25. TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE BEDASA TECHAN TEFERA  26. GREEN BANKING SERVICES FOR SUSTAINABILITY VIJAY PULICHERI & SANGEPU RAJASHEKHAR  27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT K. THARMILA  29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX-PBDRR UMESH SINGH VISEN		USHA DINAKARAN	
WODEDA SOLOLOMON ALEMU & ADDISU BAJIRA  24. AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES CHARUL CHATURVED! & DR. SUMAN PATHAK  25. TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE BEDASA TECHAN TEFERA  26. GREEN BANKING SERVICES FOR SUSTAINABILITY VIJAY PULICHER! & SANGEPU RAJASHEKHAR  27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT K.THARMILA  29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX- PBDRR UMESH SINGH VISEN	22.		106
24. AN ANALYSIS OF CELEBRITY ENDORSEMENT IN INDIA REGIONAL VS. NATIONAL CELEBRITIES  CHARUL CHATURVEDI & DR. SUMAN PATHAK  25. TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE BEDASA TECHAN TEFERA  26. GREEN BANKING SERVICES FOR SUSTAINABILITY VIJAY PULICHERI & SANGEPU RAJASHEKHAR  27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT K.THARMILA  29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX-PBDRR UMESH SINGH VISEN  119  124  125  126  127  128  129  130  131  132  132  133  134  135  136  137  137  137  138  139  139  130  130  131  131  132  133  134  135  135  136  137  137  138  139  130  130  131  131  132  133  134  135  135  136  137  137  138  138  139  139  130  130  130  130  130  130	23.	WODEDA	112
25. TERRITORIAL ACCOMMODATION OF ETHNIC CONFLICT AND ITS NEXUS WITH POST CONFLICT STATE BUILDING AND PEACE BEDASA TECHAN TEFERA  26. GREEN BANKING SERVICES FOR SUSTAINABILITY VIJAY PULICHERI & SANGEPU RAJASHEKHAR  27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT K. THARMILA  29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX- PBDRR UMESH SINGH VISEN  124  125  126  127  138  139  130  140  150  150  150	24.		119
BEDASA TECHAN TEFERA  26. GREEN BANKING SERVICES FOR SUSTAINABILITY VIJAY PULICHERI & SANGEPU RAJASHEKHAR  27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT K.THARMILA  29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX- PBDRR UMESH SINGH VISEN  150			424
VIJAY PULICHERI & SANGEPU RAJASHEKHAR  27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS  AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT  K. THARMILA  29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS  DR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX- PBDRR  UMESH SINGH VISEN  150	25.		124
27. IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS  AKSHATHA B.G.  28. SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT  K. THARMILA  29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS  DR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX- PBDRR  UMESH SINGH VISEN  136  142	26.		132
28.       SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT K.THARMILA       142         29.       STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA       150         30.       HYBRID SCHEDULING ALGORITHM FOR WIMAX- PBDRR UMESH SINGH VISEN       153	27.	IMPLEMENTATION OF DIRECT TAX CODE (DTC): PROBLEMS AND PROSPECTS	136
29. STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS DR. DAVID JOSEPH PEREIRA  30. HYBRID SCHEDULING ALGORITHM FOR WIMAX- PBDRR UMESH SINGH VISEN  150	28.	SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT	142
30. HYBRID SCHEDULING ALGORITHM FOR WIMAX- PBDRR  UMESH SINGH VISEN  153	29.	STAFF DEVELOPMENT FOR AUSTRALIAN HEALTHCARE PROFESSIONALS	150
1=0	30.	HYBRID SCHEDULING ALGORITHM FOR WIMAX- PBDRR	153
			156

## CHIEF PATRON

#### PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

## FOUNDER PATRON

## LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

## CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

## ADVISORS

### DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

## **EDITOR**

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

## EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, YanbuIndustrialCollege, Kingdom of Saudi Arabia

**PROF. PARVEEN KUMAR** 

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

**PROF. ANIL K. SAINI** 

Chairperson (CRC), GuruGobindSinghl. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

## DR. ASHWANI KUSH

Head, Computer Science, UniversityCollege, KurukshetraUniversity, Kurukshetra

#### **DR. BHARAT BHUSHAN**

Head, Department of Computer Science & Applications, GuruNanakKhalsaCollege, Yamunanagar

### DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

### **DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

### **DR. MOHINDER CHAND**

Associate Professor, KurukshetraUniversity, Kurukshetra

#### DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

### **DR. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

### **DR. SHIVAKUMAR DEENE**

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

## DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

## <u>ASSOCIATE EDITORS</u>

#### PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

### **PROF. NAWAB ALI KHAN**

Department of Commerce, AligarhMuslimUniversity, Aligarh, U.P.

#### **ASHISH CHOPRA**

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

## TECHNICAL ADVISOR

#### **AMITA**

Faculty, Government M. S., Mohali

## FINANCIAL ADVISORS

## **DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

## **NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

## LEGAL ADVISORS

### **JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

## **CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

## SUPERINTENDENT

**SURENDER KUMAR POONIA** 

1

## CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website (**FOR ONLINE SUBMISSION, CLICK HERE**).

## **GUIDELINES FOR SUBMISSION OF MANUSCRIPT**

	DATED:
THE EDITOR	
URCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
(e.g. Finance/Marketing/HRM/General Management/Economics/Psychologics)	gy/Law/Computer/IT/Engineering/Mathematics/other, please specify)
DEAR SIR/MADAM	
Please find my submission of manuscript entitled '	' for possible publication in your journals.
I hereby affirm that the contents of this manuscript are original. Furthermounder review for publication elsewhere.	re, it has neither been published elsewhere in any language fully or partly
I affirm that all the author (s) have seen and agreed to the submitted version	of the manuscript and their inclusion of name (s) as co-author (s).
Also, if my/our manuscript is accepted, I/We agree to comply with the forcontribution in any of your journals.	ormalities as given on the website of the journal & you are free to pu
NAME OF CORRESPONDING AUTHOR:	
Designation:	
Affiliation with full address, contact numbers & Pin Code:	
Residential address with Pin Code:	
Mobile Number (s):	and the second second
Landline Number (s):	
E-mail Address:	
Alternate E-mail Address:	

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail: New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- The total size of the file containing the manuscript is required to be below 500 KB.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.
- 2. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- 3. AUTHOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 4. ABSTRACT: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

- 5. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 6. MANUSCRIPT: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. **SUB-HEADINGS**: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

**NEED/IMPORTANCE OF THE STUDY** 

STATEMENT OF THE PROBLEM

**OBJECTIVES** 

**HYPOTHESES** 

RESEARCH METHODOLOGY

**RESULTS & DISCUSSION** 

**FINDINGS** 

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

**ACKNOWLEDGMENTS** 

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed 5000 WORDS.

- 10. **FIGURES &TABLES**: These should be simple, crystal clear, centered, separately numbered &self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.
- 11. **EQUATIONS**: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **REFERENCES**: The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working
  papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

#### PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

### BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

#### **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.

#### JOURNAL AND OTHER ARTICLES

• 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.

### UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.
- ONLINE RESOURCES
- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

## WEBSITES

Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

### IMPACT OF STRESS ON ACADEMIC PERFORMANCE AMONG POST GRADUATE STUDENTS

NEELUFER ASLAM
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT
WALJAT COLLEGE OF APPLIED SCIENCES
MUSCAT

DR. SRILEKHA GOVEAS
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT
WALJAT COLLEGE OF APPLIED SCIENCES
MUSCAT

SUMI THOMAS

STUDENT

WALJAT COLLEGE OF APPLIED SCIENCES

MUSCAT

#### **ABSTRACT**

Stress is a word that is regularly used today but has become progressively more difficult to describe. Stress usually describes a negative idea that can have an effect on one's mental and physical well-being. Stress can have an effect on student's academic performance. Different types of stressors such as time management, financial problems, health problems, personal problems, assignments, etc create pressure to the academic performance of the students. This research paper investigates the different sources of stress and finds their impact on the academic performance. It also describes the different ways that can be adopted to reduce the impact of stress, which in turn would help the students to achieve good academic performance.

#### KEVWORDS

Interpersonal stress, intrapersonal stress, academic stressors, academic performance.

#### **INTRODUCTION**

he term Stress was coined by Hans Selye in 1936, who defined it as "the non-specific response of the body to any demand for change" (stress, 2013)Stress is becoming part of human life and every individual faces stress in their life. Stress has a negative impact on one's mental and physical well-being. Throughout a lifetime, one may experience thousands of different episodes of stress. The level of stress may vary from intense to minimal (Maheswari & Deepa, 2013). In order to achieve academic success college students have to face many obstacles. There are many stressors such as time management, financial problems, sleep deprivation, health problems etc which pose as a threat to students academic performance.

There are several emotional and physical disorders that are caused due to stress such as depression, anxiety, heart attacks, stroke, hypertension, etc. Stress can also have direct effects on the skin like rashes and acne. In fact, it's hard to think of any part of the body that is not affected by stress (stress, 2013).

According to Dr Karl Albrecht who is a pioneer in the development of stress reduction training for business people has defined four types of stress: Time Stress, Anticipatory Stress, Situational Stress and Encounter Stress.

Time Stress: Time Stress occurs when people worry about time. People worry about a number of things that have to be done and have a fear if they will be able to achieve or not due to lack of time (mindtools, 2013).

Anticipatory Stress: This stress occurs when we worry about the future. It can be related to a specific event for example when we are going to give a presentation (mindtools, 2013).

Situational Stress: People face situational stress when they are in a scary situation that have no control over. This could be an emergency. For example making a major mistake in front of team are examples of events that can lead to situational stress (mindtools, 2013).

Encounter Stress: Encounter stress occurs when you worry about interacting with a certain person or group of people (mindtools, 2013).

#### SOURCES OF STRESS

Interpersonal Stressors

Stressors which bothers a person externally and the issues that can bring stress include lack of support within the relationship, lack of healthy communication within the relationship, struggle for power and control in the relationship, poor intimacy within the relationship, over-dependency of one party on another etc (Maheswari & Deepa, 2013).

Intrapersonal Stressors

The personal stressors or routine stressors or unique stressors. Eg change in sleeping habits, eating habits, financial problems etc (Maheswari & Deepa, 2013). Academic Stressors

Researchers have long been researched on academic stress among students and have identified stressors such as too many assignments, competitions with other students, failures and poor relationships with other students or lectures has an impact on academics (Maheswari & Deepa, 2013)

#### **STRESS MANAGEMENT**

"A set of techniques and programs intended to help people deal more effectively with stress in their lives by analyzing the specific stressors and taking positive actions to minimize their effects" (medical-dictionar, 2013).

Some of the techniques to manage stress include: Exercise, Getting a hobby, Meditation, Yoga, Prayer, Listening to certain types of relaxing music, Spending time in nature (wikipedia, 2013)

#### LITERATURE REVIEW

Talib and Zia – ur- Rehman conducted a study among university graduate and undergraduate students at Rawalpindi and Islamabad to find relationship between perceived stress and academic performance. From the study it was found that perceived stress had significant negative correlation with academic performance

of students. However, there was no difference in stress level among male and female students but it was found that engineering students differed from management sciences in term of perceived stress score. The major sources of stress affecting academic performance were course load, sleep problem and social activities (Jalib & Zia-ur-Rehman, 2012).

#### IMPACT OF STRESS FACTORS ON COLLEGE STUDENTS ACADEMIC PERFORMANCE

Laura P.Womble did a study on the above topic. Twenty Five college students were chosen for the study. In this study the students were asked to complete a survey including the perceived stress scale and also to rank the different stress factors. The study was unable to find a correlation between the perceived stress score and GPA. The factors that affected student's GPA were sleep and social activities (Womble, 2001).

#### AN ASSESSMENT OF ACADEMIC STRESS AMONG UNDERGRADUATE STUDENTS

The research was done by Joseph E.Agolla and Henry Ongori. 320 undergraduate students at a university in Botswana participated by completing a self-administered questionnaire. The study reflected that most of the students were experiencing stress in their daily academic activities and the people at home and campus were making them feel anxious. The factors that lead to stress were academic workload, overcrowded lecture halls and uncertainty of getting job after graduating (Agolla & Ongori, 2009).

#### IMPACT OF STRESS UPON THE ACADEMIC PERFORMANCE OF B-SCHOOL STUDENTS

K.Uma Mahaswari and M. Deepa did a study on the topic. From the study it was found that students of business school experienced medium level of interpersonal intrapersonal and academic stressors. From the result, it was identified that increase in interpersonal and intrapersonal stressors affected the academic performance while academic stress brought positive result in the performance (Maheswari & Deepa, 2013).

#### RELATIONSHIP BETWEEN STRESS AND ACADEMIC ACHIEVEMENT OF SENIOR SECONDARY SCHOOL STUDENTS

Rajni Kumari and Radhakanta Gartia did a research to find the relation between stress and academic achievement of senior school students. A group of 120 students from six senior secondary school of North Western Delhi were randomly selected. The result of the study showed that there existed a difference in academic achievement of students having high, moderate and less stress. Students with high and moderate stress performed better than the students with less stress (Kumari & Gartia, 2012).

#### LEARNED RESOURCEFULNESS MODERATES THE RELATIONSHIP BETWEEN ACADEMIC STRESS AND ACADEMIC PERFORMANCE

A research among 141 first year undergraduate students was done by Serap Akyun and Joseph Ciarrochi. The study revealed that academic stress was negatively associated with academic performance. Students with low resourceful had academic stress while it had no effect on high resourceful students (Akgun & Ciarrochi, 2003).

#### IMPACT OF ACADEMIC STRESS ON MBA STUDENTS OF GUJARAT TECHNOLOGICAL UNIVERSITY

The research was done by Anushree Karani. The purpose of the study was to find the components of academic stress among management students of Gujarat Technological University. This study also tried to explain each component of academic stress like curriculum and instruction, team work related issues, assessment, and placement, impact on performance and outcomes of Academic stress. Around 118 students of GTU associated colleges from all the five zones of Gujarat participated. Data was collected through structured academic stress questionnaire and the result revealed that there are academic and psychological stressors which affected the performance of students. Academic Stressors like lack of time for recreational activities and pedagogy of teaching were having impact while cultural effect was having more impact among behavioral sciences (Pandya, Deshpande, & Karani, 2012).

#### A STUDY OF STRESS SOURCES AMONG COLLEGE STUDENTS IN TAIWAN

Chang Kai – Wen did the research to find the various sources of stress among college students in Taiwan. The data was collected through questionnaire and it was analyzed. The findings suggested that male students faced more stress from family than the females. It was also found that higher class and students who took loan were facing stress from physical/mental, school and emotional factors (kai-Wen, 2010).

#### AN ASSESSMENT OF STRESS AMONG M.B.A STUDENTS: A STUDY OF SELECTED COLLEGES OF G.B.T.U. IN LUCKNOW (INDIA)

This study was done by Priya and Dr. Vikram Bisen. A total of 300 students from different colleges of Lucknow city took part in this study. The data was collected through questionnaire and it was found that the students were stressed and the factors that lead to stress included fear of getting job after MBA, poor academic performance, inadequate resources and room-mate conflicts (Priya & Bisen, 2012).

## A STUDY OF ACADEMIC STRESS AND ITS EFFECT ON VITAL PARAMETERS IN FINAL YEAR MEDICAL STUDENTS AT SAIMS MEDICAL COLLEGE, INDORE, MADHYA PRADESH

The study was done by Balkishan Sharma, Rajshekhar Wavare, Ajit Deshpande, Richa Nigam and Ramkrishna Chandorka to evaluate stress and its effect on vital parameters during academic examination. The study was conducted among final year medical students of Sri Aurobindo Institute of Medical Sciences, Indore. The height, weight, pulse rate and blood pressure was checked before and during the examination. It was found that academic examination were stressful and produced change in vital parameter which affected their performance (Sharma, Wavare, Deshpande, Nigam, & Chandorkar, 2011)

#### **IMPORTANCE OF THE STUDY**

Many researchers have found that there is a direct relationship between stress and academic performance. This study would help the students to discover the various stressors affecting their academics. It helps the faculties in determining the stressors affecting their students and to guide the students in reducing the stress level so that they are more shaped and ready to face the challenges confidently. The study also gives an insight to the management to design and implement new programs that would facilitate in reducing the stress on students.

### **OBJECTIVES OF THE STUDY**

- 1. To investigate the sources of stress among full time post graduate students of various colleges in Muscat
- 2. To find out the impact of stress on academic performance
- 3. To suggest practical methods to overcome stress among students

#### **HYPOTHESES**

H<sub>0</sub>: There is no significant relation between stress and academic performance

 $\mbox{\bf H}_1$  : There is significant relation between stress and academic performance

### RESEARCH METHODOLOGY

#### **RESEARCH DESIGN**

Descriptive Research Design was used to identify the impact of stress on academic performance among full time post graduate students in Muscat. This research was conducted by observing and describing the stressors rather than trying to influence them.

#### DATA COLLECTION METHOD (s)

The data collected for this study was through the primary method. Census Method was used to collect the primary data The questionnaire was given to a total of 200 students out of which totally 155 useable instruments were received giving a response rate of 77.5%.. The questionnaire was divided into two parts. The first part was related to the demographic details and the second part comprised of 33 questions which was divided into 3 headings: Interpersonal, Intrapersonal and academic stress. There were 5 items on Interpersonal stress, 13 on intra personal

#### **TOOLS & TECHNIQUES**

 $\label{thm:mean_standard} \mbox{ Mean, Standard Deviation, Correlation and $T$-test was used to analyze the data.}$ 

#### LIMITATIONS TO THE STUDY

- The study was confined to colleges in Muscat
- The study was limited to full time post graduate students only
- The questionnaire was limited to Interpersonal, Intrapersonal and Academic stressors

#### **RESULTS & DISCUSSION**

The questionnaire was distributed to the 200 post graduate students of Muscat. Only 155 were complete, correct and useable. Out of 155 students, the number of male students were 60 and female students were 95. 51 respondents were from MBA 1<sup>st</sup> and 104 students were final year students.

#### **DESCRIPTIVE STATISTICS**

Descriptive Statistics are used to explain the basic features of the data in a study. The mean and standard deviation of the three types of stressors have been found and summarized.

TABLE 1: MEAN AND STANDARD DEVIATION OF THREE TYPES OF STRESSORS

Stressors	Mean	Std. Deviation	
Interpersonal	2.93	0.73	
Intrapersonal	3.22	0.61	
Academic	3.43	0.52	

**TABLE 2: CORRELATION ANALYSIS** 

Stressors	GPA	Significance
Interpersonal	0.09	0.54
Intrapersonal	0.11	0.41
Academic	-0.26	0.06

#### INTERPERSONAL STRESSORS

H<sub>0A</sub>: There is no significant relationship between Interpersonal Stressors and GPA

H<sub>1</sub>: There is significant relationship between Interpersonal Stressors and GPA

#### INTERPRETATION

The significance value is greater than 0.05 (sig = 0.54). So the null hypothesis is accepted. Hence there is no significant relationship between the Interpersonal Stressors and GPA. Since the correlation value is positive (r = 0.09) it shows that there exists positive correlation between Interpersonal Stressors and GPA. This explains that an increase in the level of Interpersonal Stressors will increase the GPA.

#### INTRAPERSONAL STRESSORS

H<sub>OB</sub>: There is no significant relationship between Intrapersonal Stressors and GPA

H<sub>1</sub>: There is significant relationship between Intrapersonal Stressors and GPA

#### INTERPRETATION

The significance value is greater than 0.05 (sig = 0.41). So the null hypothesis is accepted. Hence there is no significant relationship between the Interpersonal Stressors and GPA. Since the correlation value is positive (r = 0.11) it shows that positive correlation exists between Intrapersonal Stressors and GPA. This explains that an increase in the level of Intrapersonal Stressors will increase the GPA.

#### ACADEMIC STRESSORS

Hoc: There is no significant relationship between Academic Stressors and GPA

H<sub>1</sub>: There is significant relationship between Academic Stressors and GPA

#### INTERPRETATION

The significance value is greater than 0.05 (sig = 0.06).So the null hypothesis is accepted. Hence there is no significant relationship between the Academic Stressors and GPA. Since the correlation value is negative (r = -0.23) it shows that negative correlation exists between Academic Stressors and GPA. This explains that an increase in the level of Academic Stress will decrease the GPA.

TABLE 3: MEAN COMPARISON OF MALE AND FEMALE

Sex	Interpersonal	Intrapersonal	Academic
Male	2.84	2.98	3.33
N	60	60	60
Std.Deviation	0.83	0.59	0.46
Female	2.99	3.36	3.49
N	95	95	95
Std.Deviation	0.67	0.57	0.55

The mean comparison of the three stressors of male and female was done. The results showed that there was only a slight difference in the level of Interpersonal and Academic Stress of male and female, whereas the Intrapersonal Stress was experienced more by females when compared to males.

t T EST



Year	Interpersonal	Intrapersonal	Academic
MBA1			
Mean	3.13	3.09	3.53
N	51	51	51
Std.Deviation	0.76	0.50	0.39
MBA2			
Mean	2.83	3.27	3.38
N	104	104	104
Std.Deviation	0.71	0.65	0.57

The mean comparison of MBA  $1^{st}$  and  $2^{nd}$  years showed that there is only a slight difference in the Intrapersonal and Academic Stress of MBA  $1^{st}$  and MBA  $2^{nd}$  years but the Interpersonal Stress is more for the first years than the final year students.

TABLE 5: T - TEST MALE AND FEMALE

1715-12-01-1 12-01-1117-1115-12-1117-12-1			
Stressors	Т	Significance	
Interpersonal	-0.73	0.47	
Intrapersonal	-2.34	0.02	
Academic	-1.08	0.29	

The t- test results of the male and female students showed that there is significant difference in the Intrapersonal Stress faced by them, whereas there was no significant difference in the Intrapersonal and Academic Stress.

#### TABLE 6: MBA 1ST AND 2ND YEARS

Stressors	Т	Significance
Interpersonal Equal Variance Assumed	1.44	0.16
Intrapersonal Equal Variance Assumed	-1.04	0.30
Academic Equal Variance Assumed	1.04	0.30

There is no significant difference in the Interpersonal, Intrapersonal and Academic Stress of the first and second year students.

#### **FINDINGS**

To find the impact of stress on academic performance the statistical tools used were mean, standard deviation, correlation and T-test.

The correlation analysis was done to find the relationship between the three stressors i.e. Interpersonal, Intrapersonal and Academic and the GPA. The result showed that there was no significant relationship between the three stressors and the GPA. The correlation value of the Interpersonal and Intrapersonal stress were positive which demonstrates that increase in the Interpersonal and Intrapersonal Stress would not affect the academic performance, however there was a negative correlation between the academic stressors and the GPA which means that an increase in academic stress would decrease the academic performance. From the mean comparison result it was found that there was only a slight difference in the Interpersonal and Academic Stress of male and female. However there was significant difference in the Intrapersonal Stress of male and female. The females experienced more of Intrapersonal Stress than the males.

The mean comparison of MBA 1<sup>st</sup> and 2<sup>nd</sup> years showed that the first years faced more of Interpersonal and Academic Stress than the final years, whereas the 2<sup>nd</sup> years experienced more of Intrapersonal Stress.

t-test was done to find the significant difference between the three stressors of male and female as well as the first and second years.

The result showed that there was a significant difference in the Intrapersonal Stress of males and females, whereas it showed no significant difference between the other two.

There was no significant difference between the three stressors of first and final year students.

### **RECOMMENDATIONS/SUGGESTIONS**

#### SUGGESTIONS

#### SUGGESTIONS FOR STUDENTS

- Manage time wisely
- Be organized
- Make a good study environment
- Be optimistic
- Use stress management techniques (stress.about, 2013)

#### SUGGESTIONS FOR PARENTS

- Have good communication with children
- · Avoid pressure on children
- Understand the interest and abilities of the child
- Avoid having high expectations in order to prevent them from additional stress (ezinearticles, 2013)

### SUGGESTION FOR FACULTIES AND MANAGEMENT

- There should be good relationship between students and faculties
- The college should have a counselor
- · Conduct stress management workshops and seminars that would help the students to balance their academic and personal life

#### CONCLUSIONS

In the modern era stress has become a part of day to day living of every individual.

This research was done to find the Impact of Stress on Academic Performance among the full time post graduate students in Muscat. The data was collected from 155 post graduate students. The questionnaire consisted of 33 items which was divided into 3 headings Interpersonal, Intrapersonal and Academics.

The details were entered in SPSS for interpretation. The result showed a negative correlation between academic stress and GPA which means that an increase in academic stress decreases GPA.

The management of stress is very important. The best way of dealing stress is by learning how to manage the stress that comes in one's life. The management of stress is possible only when one knows the factors that lead to stress.

#### SCOPES FOR FUTURE RESEARCH

For future research studies, the same questionnaire can be translated into Arabic. The present study was confined to full time Post graduate students, in future the study can be done among the foundation, UG AND EMBA students. The same study can be conducted at all the educational institutions in Oman.

#### **REFERENCES**

- 1. Agolla, J. E., & Ongori, H. (2009). academicjournals. An Assessment of Academic Stress among Undergraduate Students. Retrieved from www.academicjournals.org/err/PDF/Pdf%202009/Feb/Agolla%20and%20Ongori.pdf
- 2. Akgun, S., & Ciarrochi, J. (2003). Learned Resourcefulness Moderates the relationship between Academic Stress and Academic Performance.
- 3. Educational Psychology, 288-294.ezinearticles. (2013, may 11). Retrieved from ezinearticle.com http://ezinearticles.com/?Parents-Can-Help-Students-to-Reduce-Stress&id=2235049
- 4. Jalib, N., & Zia-ur-Rehman, M. (2012). Academic performance and perceived stress among university students. Educational Reserch and Review, 127-132.
- 5. Kai-Wen, C. (2010). A Study of Stress Sources among College Students in Taiwan. Journal of ACademic and Business Ethics, 1-8.
- 6. Kumari, R., & Gartia, R. (2012). Relationship between Stress and Academic Achievement of Senior Secondary School Students. Asian Journal of Multidimensional Reserch, 152-160.
- 7. Maheswari, K. U., & Deepa, M. (2013). Impact of Stress upon the Acdemic Performance of B-School Students. Tenth AIMS International Conference on Management, (pp. 2996-3005). Coimbatore.
- 8. medical-dictionar. (2013, may 12). Retrieved from medical-dictionary.thefreedictionary.com: http://medical-dictionary.thefreedictionary.com/stress+management
- 9. mindtools. (2013, february 10). Retrieved from www.mindtools.com: http://www.mindtools.com/pages/article/albrecht-stress.htm
- 10. Pandya, B. U., Deshpande, R. c., & Karani, A. (2012). A Study on Impact of Academic Stress on MBA Students of Gujarat Technological University. Researcher's World Journal of Arts, Science and Commerce, 352-409.

- 11. Priya, & Bisen, V. (2012). An Assessment of Stress among M.B.A Students: A study of selected colleges of G.B.T.U. in Lucknow(India). International Journal of Business and Management Tomorrow, 1-7.
- 12. Scribd. (2013, February 12). Retrieved from www.scribd.com: http://www.scribd.com/doc/13414586/STRESS-AND-ACADEMIC- PERFORMANCE-A-STUDY-AMONG-PRESCIENCE-STUDENTS-IN-UITM NEGERI-SEMBILAN
- 13. Sharma, B., Wavare, R., Deshpande, A., Nigam, R., & Chandorkar, R. (2011). A Study of Academic Stress and its effect on Vital Parameters in final year medical students at SAIMS Medical College, Indore, Madhya Pradesh. Biomedical Research, 361-365.stress. (2013, february 12). Retrieved from www.stress.org:http://www.stress.org/what-is-stress/
- 14. stress.about. (2013, may 11). Retrieved from stress.about.com: http://stress.about.com/od/studentstress/ht/schoolstress.html
- 15. Studymode. (2013, February 1). Retrieved from www.studymode.com: http://www.studymode.com/essays/Impact-Of-Stress-On-Academic-Performance-902545.html
- 16. wikipedia. (2013, may 12). Retrieved from en.wikipedia.org: http://en.wikipedia.org/wiki/Stress\_management Womble, L. P. (2001). Impact of Stress Factors on College Students Academic



## REQUEST FOR FEEDBACK

#### **Dear Readers**

At the very outset, International Journal of Research in Computer Application & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you tosupply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mailinfoijrcm@gmail.com for further improvements in the interest of research.

If youhave any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

# **DISCLAIMER**

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

## **ABOUT THE JOURNAL**

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.







