

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJR  
CM



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

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C.)]

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 3480 Cities in 174 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

<http://ijrcm.org.in/>

# CONTENTS

<b>Sr. No.</b>	<b>TITLE &amp; NAME OF THE AUTHOR (S)</b>	<b>Page No.</b>
1.	<b>A STUDY ON JOB PERFORMANCE OF MANAGERS IN PHARMACEUTICAL INDUSTRY IN HIMACHAL PRADESH</b> <i>ASHOK KUMAR BANSAL &amp; O. P. MONGA</i>	1
2.	<b>CRAWLING TWITTER DATA</b> <i>A. PAPPU RAJAN &amp; S. P. VICTOR</i>	2
3.	<b>TREND ANALYSIS OF MARUTI SUZUKI (2010-2013)</b> <i>G. SANTOSHI</i>	3
4.	<b>A SURVEY OF DISCRETE IMAGE TRANSFORM METHODS IN IMAGE DATA COMPRESSION</b> <i>DR. E. NAGANADHAN &amp; KALPANA. D</i>	4
5.	<b>USING RADIAL BASIS FUNCTION NETWORKS TO EXAMINE SEMIOTIC THEORIES OF ACCOUNTING ACCRUALS</b> <i>SOMAYEH NAEEMI &amp; GHODRATOLAH TALEBNIA</i>	5
6.	<b>CLOUD COMPUTING SYSTEM</b> <i>SUMIT BHATT</i>	6
7.	<b>'BANK ON WHEELS' FOR FINANCIAL INCLUSION: A CASE STUDY</b> <i>DIVYA PRABHU P</i>	7
8.	<b>IMPACT OF RETAIL BANKING ON CUSTOMER SATISFACTION IN DELHI</b> <i>KULDEEP SINGH</i>	8
9.	<b>AN EXPLORATORY STUDY ON ORGANISATIONAL CRISIS IN INFORMATION TECHNOLOGY INDUSTRY</b> <i>SHIVANI PANDEY &amp; DR. VINKY SHARMA</i>	9
10.	<b>EFFECT OF TRAINING IN TEACHING SKILLS ON THE CLASSROOM BEHAVIOUR OF PROSPECTIVE TEACHERS IN RELATION TO THEIR LEVEL OF ASPIRATIONS</b> <i>KUSUM LATA</i>	10
11.	<b>STUDY ON PROFITABILITY IN NEW GENERATION PRIVATE SECTOR BANK IN INDIA</b> <i>D. RAJAPRABU &amp; DR. V. DHEENADHAYALAN</i>	11
12.	<b>INTERFERENCE EVADING USING SYMBIOTIC CODES FOR HIGH DENSITY WIRELESS NETWORKS</b> <i>M.ANJALI &amp; R.SATHYA JANAKI</i>	12
13.	<b>SECURITY CONCERNS OF ONLINE USERS IN INDIA</b> <i>HARSHMEETA KAUR SONI</i>	13
14.	<b>CORPORATE GOVERNANCE: AN ANALYSIS OF LEGAL FRAMEWORK AND INDIAN GOVERNANCE SYSTEM</b> <i>NITIN KUMAR</i>	14
15.	<b>WORD TRANSLATION DISAMBIGUATION</b> <i>SHWETA VIKRAM</i>	15
16.	<b>DETERMINANTS OF CORPORATE CAPITAL STRUCTURE: WITH SPECIAL REFERENCE TO HOME APPLIANCES INDUSTRY IN INDIA</b> <i>ANKUR AGRAWAL &amp; Y. P. SINGH</i>	16
17.	<b>TASK DEMAND AS A FACTOR CAUSING JOB STRESS: A STUDY OF WORKING WOMEN OF IT SECTOR IN NATIONAL CAPITAL REGION OF DELHI</b> <i>MONICA AGARWAL, SANTHI NARAYANAN &amp; DR. DALEEP PARIMOO</i>	17
18.	<b>RURAL MARKETING</b> <i>MAMTA RANI</i>	18
19.	<b>A STUDY ON THE WORKING FUND RATIO OF THE DISTRICT CENTRAL COOPERATIVE BANKS IN TIRUNELVELI REGION, TAMILNADU</b> <i>DR. A. MAHENDRAN &amp; MOGES TADESSE</i>	19
20.	<b>THE ROLE OF SOCIAL ENTREPRENEURSHIP APPROACH IN ENCOURAGING GROWTH OF SUSTAINABLE ENTERPRISES</b> <i>JEPCHIRCHIR JUSTINA KORIR &amp; DR. GORRETTY A. OFAFA</i>	20
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	21

**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 &amp; 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 &amp; 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.), Maharaja Agrasen College, Jagadhri

**EDITOR****PROF. R. K. SHARMA**

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

**EDITORIAL ADVISORY BOARD****DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. PARVEEN KUMAR**

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

**PROF. H. R. SHARMA**

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

**PROF. MANOHAR LAL**

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

**PROF. ANIL K. SAINI**

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

**PROF. R. K. CHOUDHARY**

Director, Asia Pacific Institute of Information Technology, Panipat

**DR. ASHWANI KUSH**

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

**DR. BHARAT BHUSHAN**

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, 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, Kurukshetra University, Kurukshetra

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P.J.L.N. Government College, 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

**ASSOCIATE EDITORS**

**PROF. ABHAY BANSAL**

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

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, 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**

## **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](mailto: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**

### 1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**  
IJRCM

**Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF**

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/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. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

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 formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

#### **NAME OF CORRESPONDING AUTHOR:**

Designation:  
Affiliation with full address, contact numbers & Pin Code:  
Residential address with Pin Code:  
Mobile Number (s):  
Landline Number (s):  
E-mail Address:  
Alternate E-mail Address:

#### **NOTES:**

- 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.
- d) 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 **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. 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>



## **A STUDY ON JOB PERFORMANCE OF MANAGERS IN PHARMACEUTICAL INDUSTRY IN HIMACHAL PRADESH**

**ASHOK KUMAR BANSAL**  
**RESEARCH SCHOLAR**  
**FACULTY OF MANAGEMENT SCIENCES & LIBERAL ARTS**  
**SHOOLINI UNIVERSITY**  
**SOLAN**

**O. P. MONGA**  
**ASSOCIATE DEAN**  
**FACULTY OF MANAGEMENT SCIENCES & LIBERAL ARTS**  
**SHOOLINI UNIVERSITY**  
**SOLAN**

### **ABSTRACT**

*This study was conducted with major objective to understand the impact of socio-demographic variables on job performance of the Managers working in pharmaceutical industry in Solan and Sirmour districts of Himachal Pradesh. The sample for the present study comprised of 281 respondents. The empirical information about socio-demographic characteristics of the respondents was collected by interviewing respondents with the help of questionnaire developed for this purpose. The job performance of the managers was measured by administering, 'The Job Performance Questionnaire' by Bharti Gandhi (2002). On the basis of statistical findings, it was found that the job performance of the managers vary across various sub categories of socio-demographic variables, such as, age, gender, education, marital status, work experience, and department. But the results were found not statistically significant. The chi-square test also did not show any significant association between socio-demographic variables and job performance.*

**CRAWLING TWITTER DATA****A. PAPPU RAJAN****RESEARCH SCHOLAR****DEPARTMENT OF COMPUTER SCIENCE & RESEARCH CENTER****ST.XAVIER'S COLLEGE (AUTONOMOUS)****PALAYAMKOTTAI****S. P. VICTOR****DIRECTOR****DEPARTMENT OF COMPUTER SCIENCE & RESEARCH CENTER****ST.XAVIER'S COLLEGE (AUTONOMOUS)****PALAYAMKOTTAI****ABSTRACT**

*The aim of this paper is to present an outline for how extracting data from twitter. The explosion of Web 2.0 and due to the large volume of data from web resources such as discussion forum, review sites, blogs, digital forum and social media. A substantial amount of research has been directed towards mining these texts and concludes on the overall meaning of the users and to assign a grade to the result under discussion. Mine this available huge data to make it proper use and presentable, giving right solution to a particular problem is a big real challenge. After getting the result from twitter, the data can be analyzed and predict future trend or taking efficient decision on the particular problem. In this paper deals with an introductory idea about the Twitter, TWITTER API, Streaming API, Open Authorization (OAuth) Workflow, Register OAuth credentials to twitter R session.*



**TREND ANALYSIS OF MARUTI SUZUKI (2010-2013)****G. SANTOSHI****HEAD****DEPARTMENT OF BUSINESS ADMINISTRATION  
INDIAN INSTITUTE OF MANAGEMENT & COMMERCE  
HYDERABAD****ABSTRACT**

*The aim of the present study is to find the financial position of Maruti Suzuki for three years and performed trend analysis, a part of Financial statement analysis. Trend analysis is performed through analysis of reported financial information by using different accounting tools and techniques. Trend analysis was performed on financial statements of Maruti Suzuki.. For this purpose I had used secondary data to analyze trend of various variables. I had analyzed where the company is doing well and where it is lagging behind. The objective was to verify if there are significant differences between the base year 2010-2011 and the current years 2012-2013 and 2011-2012. The goal of this research was to analyze current and future trends of the allied management disciplines that influence project management. The variables used for the trend analysis are total revenue, profit before tax, profit after tax, total expenses, purchases, net sales, debtors, creditors. It was found out that the year 2012 saw a downfall in financial performance but it recovered in 2013.*

# **A SURVEY OF DISCRETE IMAGE TRANSFORM METHODS IN IMAGE DATA COMPRESSION**

**DR. E. NAGANADHAN**

**HEAD**

**DEPARTMENT OF COMPUTER SCIENCE & ENGINEERING**

**HINDUSTAN UNIVERSITY**

**CHENNAI**

**KALPANA. D**

**RESEARCH SCHOLAR**

**BHARATHIYAR UNIVERSITY**

**COIMBATORE**

## **ABSTRACT**

*Compression is the main goal of this work – we aim to represent an image using fewer bits per pixel, without losing the quality after reconstruction of the image. Image transforms are extensively used in image processing and image analysis. Transform is basically a mathematical tool, which allows us to move from one domain to another domain (time domain to the frequency domain). The transformation compact the image information in to a small number of coefficients. If an image is compressed using discrete transforms, it is usually divided into sub-images of 8x8 or 16x16 pixels to speed up calculation, and then each sub-image is transformed and processed separately. The same is true for image reconstruction with each sub-image being reconstructed and placed into the appropriate image position[5]. We present most important discrete transform methods such as Karhunen-Loeve transform (KLT), Discrete Cosine Transform(DCT) and Discrete Wavelet Transform(DWT). We have evaluated the performance of the transform methods using various measures,like computational complexity, parameters to be computer, and quality of image compressed.*

# USING RADIAL BASIS FUNCTION NETWORKS TO EXAMINE SEMIOTIC THEORIES OF ACCOUNTING ACCRUALS

**SOMAYEH NAEEMI**

**STUDENT, DEPARTMENT OF ACCOUNTING, SCIENCE AND RESEARCH BRANCH, ISLAMIC AZAD UNIVERSITY, ZAHEDAN; &**

**LECTURER**

**ISLAMIC AZAD UNIVERSITY  
SARAVAN**

**GHODRATOLAH TALEBNIA**

**ASSOCIATE PROFESSOR**

**DEPARTMENT OF ACCOUNTING  
SCIENCE AND RESEARCH BRANCH  
ISLAMIC AZAD UNIVERSITY  
TEHRAN**

## **ABSTRACT**

*Forecasting is an important component in the decision making process, because decisions reflect future events. Furthermore, financial forecasting is an important activity in economic decision-making. Since the cash flows are a basis for payment of dividends, interest and debt repayment and so on, users need to forecast future cash flows. In this paper, utility of accounting accruals in predicting future cash flows were investigated using the semiotics theory in Iranian companies. To this end, 60 firms were selected on the Tehran Stock Exchange and their financial information were analyzed by a valid method that called Radial Basis Function (RBF for the first time) in Iran. The evidence indicate that accounting accruals (that based on performance can be divided into two categories: syntactic and semantic accounting accruals) have information value. Furthermore, they are effective in predicting future operating cash flows. Accounting accruals also improve predicting of future operating cash flows when added to cash item.*

**CLOUD COMPUTING SYSTEM**

**SUMIT BHATT**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMPUTER SCIENCE**  
**MAHATMA GANDHI UNIVERSITY**  
**MEGHALAYA**

**ABSTRACT**

Cloud Computing is the benign way of providing Internet services and computers. Internet, Grid Computing and Web Services are such existing services on which this technology is based. This paper delves into the future perspectives in cloud computing, points out some issues of the cloud computing paradigm. It is a model for enabling convenient, on-demand network access to a shared pool of configurable computing resources that can be swiftly rendered and released with minimal management efforts or service provider interaction. No doubt cloud computing offers vast opportunities to the IT sector, but the development of cloud computing technology is still in its earlier period, with many issues still to be addressed. It is distinguished by the notion that resources are virtual and limitless and that details of the physical systems on which software runs are abstracted from the users. The term "cloud computing" is relatively new, there is no universal agreement on this definition. This paper aims at present the future perspectives of cloud computing. It is a modality for providing computer facilities via the internet where the adjective cloud reflects the diagrammatic use of a cloud as a metaphor for the internet.

**'BANK ON WHEELS' FOR FINANCIAL INCLUSION: A CASE STUDY**

**DIVYA PRABHU P**  
**ASST. PROFESSOR**  
**DEPARTMENT OF BUSINESS ADMINISTRATION**  
**SAHYADRI COLLEGE OF ENGINEERING & MANAGEMENT**  
**MANGALORE**

**ABSTRACT**

*Indian economy is a rural economy. The demographic features of rural India comprise more of population that is ignorant of utilizing even basic financial services. Access to safe, easy and affordable credit and financial services by the poor and vulnerable groups, disadvantages areas and lagging sector is recognized as a precondition for accelerating growth and reducing income disparities and poverty. Financial inclusion is the need of the hour. Banking sector, especially the co-operative sector has played a very significant role in the development of Indian economy. The SCDCC Bank Ltd basically fulfills the financial needs of rural population in particular. Taking cue from the history of Royal Bank of Scotland, the Management and the key officials made plans to introduce a unique service in their bank as one of the way to serve the interior rural area to provide banking facilities for the people residing there. This Bank introduced "Banking on Wheels" which is the first in the history of the Banking sector in India. This case study deals with exploring the concept further and studying its benefits, viability from the users'/non users' as well as service providers' perspective. The researcher has found that Bank on wheels initiative has contributed to the financial literacy and inclusion to a great extent.*

**IMPACT OF RETAIL BANKING ON CUSTOMER SATISFACTION IN DELHI**

**KULDEEP SINGH**  
**ASST. PROFESSOR**  
**SHIVA INSTITUTE OF MANAGEMENT STUDIES**  
**GHAZIABAD**

**ABSTRACT**

*Retail banking in India has fast emerged as one of the major drivers of the overall banking industry and has witnessed enormous growth in the recent past. The inflow of consumerism has its natural spill over effect in terms of increased demand of retail banking products like loans, cards, customized products and services. The Retail Banking Report provides extensive study & analysis of this rapidly growing sector. It mainly covers analysis of the present status, current trends, major issues & challenges in the growth of the retail banking sector. This report helps in Banks, financial institutions, MNC Banks, academicians, consultants and researchers to have a better understanding of the booming opportunities in retail banking in India.*



## **AN EXPLORATORY STUDY ON ORGANISATIONAL CRISIS IN INFORMATION TECHNOLOGY INDUSTRY**

**SHIVANI PANDEY**  
**RESEARCH SCHOLAR**  
**JAYPEE BUSINESS SCHOOL (JIIT)**  
**NOIDA**

**DR. VINKY SHARMA**  
**ASST. PROFESSOR**  
**JAYPEE BUSINESS SCHOOL (JIIT)**  
**NOIDA**

### **ABSTRACT**

*Leading an organization through a crisis is a tough challenge for a manager. Crises may result from a natural disaster affecting the organisation's business continuity, human error affecting people of the organisation or some form of business crisis. To address the severity of such crisis situations, Information Technology (IT) industry was selected for the purpose of the study. Amongst the most prominent crisis that was found prevailing in IT industry was losing its executives with key skills. There was a time when an employee used to stay with one company for his or her entire career but in today's workforce, what remains constant are employees switching their job from one company to the other. In lieu of the current scenario, the main objective of the study attempts to identify the most prominent crisis prevailing in IT industry. To attain the primary objective of the study, the authors have identified two secondary objectives. The first one is to determine the frequency of occurrence of such crisis and secondly to determine the level of intensity of occurrence of such crisis.*

## EFFECT OF TRAINING IN TEACHING SKILLS ON THE CLASSROOM BEHAVIOUR OF PROSPECTIVE TEACHERS IN RELATION TO THEIR LEVEL OF ASPIRATIONS

**KUSUM LATA**  
**ASST. PROFESSOR**  
**RATTAN PROFESSIONAL EDUCATION COLLEGE**  
**SOHANA**

### ABSTRACT

The purpose of this study was to investigate the effect of training of teaching skills on classroom behaviour of prospective teachers in relation to their level of aspirations. The sample taken for the present study were 200 prospective teachers taken from two teacher training colleges using purposive sampling technique having hundred sample each for experimental and controlled group. The sample from both experimental and controlled groups were given the level of aspiration scale and then divided the sample into four groups, with high level of aspiration and low level of aspiration taking the highest and lowest 27% samples each from both the groups as per the Kelly criterion. In this study, pretest-post test design was used. Prospective Teacher's classroom behaviours before they entered the experiment were determined by pre tests by using Flanders interaction analysis technique of both experimental and controlled group. The observations taken through Flanders Interaction Analysis were divided into three main categories i.e. Teacher Talk, Pupil Talk and Silence or confusion and teacher talk was further divided into indirect teacher talk and direct teacher talk. The treatment in the form of practicing of two teaching skills i.e. Skill of Explaining and Probing Questions were given to experimental groups and no such treatment was given to controlled groups. After providing sufficient training to experimental groups, again their classroom behaviour was observed by using Flanders Interaction Analysis Technique as a post tests. It was found that **1:** there was a significant difference between pre test - post test scores of classroom behaviour of prospective teachers belonging to Experimental group with high level of aspiration w.r.t pupil talk, silence/confusion, indirect teacher talk and direct teacher talk. **2:** There was no significant difference between pre test and post scores of teacher talk and direct teacher talk, but had significant difference in classroom behaviour of pre-test and post test scores of pupil talk ratio, silence/confusion and indirect teacher talk of prospective teachers belonging to Experimental group with low level of aspiration. **3:** There was no significant difference between pre test scores of teacher talk ratio, but has significant difference in classroom behaviour of pupil talk ratio and silence/confusion belonging to controlled group with high level of aspiration. **4:** there was no significant difference in classroom behaviour of teacher talk and direct teacher talk and pupil talk except silence/confusion and indirect teacher talk of prospective teachers belonging to Controlled group with low level of aspiration. **5:** there was highly significant difference in classroom behaviour of pupil talk, silence/confusion, indirect teacher talk and direct teacher talk, whereas direct teacher talk of prospective teachers belonging to Experimental and Controlled group with high level of aspiration was not significant. **6.** there was highly significant difference in classroom behaviour of teacher talk, pupil talk ratio, silence/confusion, indirect teacher talk and direct teacher talk, whereas direct teacher talk had not significant difference of prospective teachers belonging to Experimental and Controlled group with low level of aspiration.

## **STUDY ON PROFITABILITY IN NEW GENERATION PRIVATE SECTOR BANK IN INDIA**

**D. RAJAPRABU**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF COMMERCE**  
**ANNAMALAI UNIVERSITY**  
**ANNAMALAI NAGAR**

**DR. V. DHEENADHAYALAN**  
**ASST. PROFESSOR IN COMMERCE & PRINCIPAL INVESTIGATOR UGC (MRP)**  
**ANNAMALAI UNIVERSITY**  
**ANNAMALAI**

### **ABSTRACT**

*In the present study it is established that the profitability position of new generation private sector bank in India with respected Spread to Total Deposit Ratio, Spread to Total Income Ratio, Interest earned to Working Fund Ratio, Interest Paid to Working Fund Ratio for Kotak Mahindra Bank and Axis Bank are better than other banks in the segment of New Generation Private Sector Banks operating in India therefore the other banks in new generation private sector banks are to improve their the profitability position.*

# INTERFERENCE EVADING USING SYMBIOTIC CODES FOR HIGH DENSITY WIRELESS NETWORKS

**M.ANJALI**

**STUDENT**

**DEPARTMENT OF COMPUTER APPLICATION  
ADHIPARASAKTHI ENGINEERING COLLEGE  
ANNA UNIVERSITY  
MELMARUVATHUR**

**R.SATHYA JANAKI**

**ASST. PROFESSOR**

**DEPARTMENT OF COMPUTER APPLICATION  
ADHIPARASAKTHI ENGINEERING COLLEGE  
ANNA UNIVERSITY  
MELMARUVATHUR**

## ABSTRACT

*The investigation of co-channel interference mitigation techniques such as interference cancellation through receiver processing, interference randomization by frequency hopping, and interference avoidance through resource usage restrictions imposed by frequency and power planning has become a key focus area in achieving dense spectrum reuse in next generation cellular systems. Collisions and hidden terminals are known problem in 802.11 networks. Measurements from a production WLAN show that 10% of the sender-receiver pairs experience severe packet loss due to collisions. Current 802.11 WLANS rely on carrier sense (CSMA) to limit collisions-i.e., senders sense the medium and abstain from transmission when the medium is busy. We propose the solution is to use the symbiotic code(SC) thus, enables successful simultaneous co-channel transmissions even if they result in a collisions. The performance of SC scales with the number of interfering links achieving median throughput improvements of 30 and 86 percent over time sharing with two and three interfering links respectively. We address fundamental challenges in realizing SC including synchronization, coding algorithms, extensions to different modulations. We also implement SC on software defined radios and demonstrate its practical feasibility High level, SC leverages properties of collisions in asymmetric interference scenarios, and codes transmissions to enable successful reception at the receiver.*

**SECURITY CONCERNS OF ONLINE USERS IN INDIA**

**HARSHMEETA KAUR SONI**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF FINANCIAL STUDIES**  
**UNIVERSITY OF DELHI**  
**DELHI**

**ABSTRACT**

*E-Commerce in India has been growing at an explosive growth rate. This growth has led to the rise of security concerns among the online users. Online users worry regarding the safety of their transactions and theft of personal and financial information while transacting online. Therefore the present study makes an attempt to examine the level of concern of online users towards negative events; types of bad experiences encountered online and actions taken to ensure information safety. A questionnaire survey was undertaken to examine these issues. The survey findings indicated that the greatest concern of online users is the fear of credit card information being stolen. Moreover payment issues appeared to be the most common bad experience encountered online. Merely half of the online transaction users read terms and conditions before conducting an online transaction. The conclusion drawn indicates that though security of personal/financial information is a major concern for the users, but they fail to take sufficient steps to ensure the same.*

## **CORPORATE GOVERNANCE: AN ANALYSIS OF LEGAL FRAMEWORK AND INDIAN GOVERNANCE SYSTEM**

**NITIN KUMAR  
S/O SITA RAM  
R/O HOUSE NO. 89, NEAR PARK NO.-2  
VILLAGE & POST OFFICE - SAMASPUR, DISTRICT GURGAON**

### **ABSTRACT**

*Corporate Governance is about promoting corporate fairness, transparency and accountability. It is the ethical practice of corporate administration where the interests of shareholders and other stake holders are always given high priority. Today, the term Corporate Governance is the buzzword in global business and regulatory communities. The growing interest in corporate governance practices around the world has also reached India, both from positive and normative perspectives. In a liberalising and deregulating country like India, corporate governance is all the most important. India now ranks as the tenth-largest economy in the world and third largest in terms of GDP on PPP basis. According to BRIC report (Global Paper 99), India has the potential to raise its per capita ( US dollar) to 35 times in 2050 compared to its current levels thus making it one of the most attractive market for the FDI's and MNC's. India has been ranked in the seventh place in terms of corporate governance score in Asia Pacific region, says a report by global brokerage firm CLSA. In India, SEBI (Security Exchange Board of India) has taken up the task of building the regulatory norms for the smooth functioning of the companies. It has been suggested that the Indian approach of corporate governance is drawn from the Gandhian principle of trusteeship and the Directive Principles of the Indian Constitution. The present paper aims at reviewing the various developments and present framework in corporate governance in India.*



**WORD TRANSLATION DISAMBIGUATION**

**SHWETA VIKRAM  
STUDENT  
DEPARTMENT OF COMPUTER SCIENCE  
BANASTHALI VIDYAPITH  
JAIPUR**

**ABSTRACT**

*This paper have how Anusaaraka machine translation translate English language to Hindi language. Here we use the word sense translation for word-sense disambiguation (WSD) because one language translated into another language. WSD is an open problem of natural language processing, which governs the process of identifying which sense of a word (i.e. meaning) is used in a sentence, when the word has multiple meanings. The solution to this problem impacts other computer related writing, such a discourse, improving relevance of search engines anaphora resolution, coherence, inference etcetera.*

## **DETERMINANTS OF CORPORATE CAPITAL STRUCTURE: WITH SPECIAL REFERENCE TO HOME APPLIANCES INDUSTRY IN INDIA**

**ANKUR AGRAWAL**  
**ASST. PROFESSOR (SG)**  
**SCHOOL OF BUSINESS STUDIES**  
**SHARDA UNIVERSITY**  
**GREATER NOIDA**

**Y. P. SINGH**  
**PROFESSOR**  
**SCHOOL OF BUSINESS STUDIES**  
**SHARDA UNIVERSITY**  
**GREATER NOIDA**

### **ABSTRACT**

*The optimum capital structure has been defined as combination of both debt and equity that leads to maximum value of the firm at minimal cost of capital. The capital structure decision can influence the value of the firm through the earnings available to the share holders which maximizes the shareholders wealth, in addition to this capital structure can affect the value of the company by improving it's expected earnings. The importance of an appropriate capital structure is, thus, obvious. Main factors influencing Capital Structure have been studied in this paper to identify the extent of their effect on capital structure of a firm. The main purpose is to examine whether and how Capital Structure effect of ten financial variables take place. The impact of ten financial variables namely: size, profitability, asset structure, business risk, debt service, agency cost, bankruptcy ratio, growth, tax shield and uniqueness will be studied on capital structure represented by  $LEV_{D/E}$ . The study attempts to analyze the important determinants of capital structure in home appliances sector in India. The data for analysis is drawn from company's official websites for a period of 2003 to 2013; data of listed companies of home appliances sector has been taken for analysis. Data is analyzed on the basis of multiple regression models. It is concluded that size of the form, growth opportunity and uniqueness of the firm has significant relationship with capital structure of home appliances industry in India.*

## **TASK DEMAND AS A FACTOR CAUSING JOB STRESS: A STUDY OF WORKING WOMEN OF IT SECTOR IN NATIONAL CAPITAL REGION OF DELHI**

**MONICA AGARWAL**  
**ASST. PROFESSOR**  
**SCHOOL OF BUSINESS STUDIES**  
**SHARDA UNIVERSITY**  
**GREATER NOIDA**

**SANTHI NARAYANAN**  
**ASST. PROFESSOR**  
**SCHOOL OF BUSINESS STUDIES**  
**SHARDA UNIVERSITY**  
**GREATER NOIDA**

**DR. DALEEP PARIMOO**  
**ASSOCIATE PROFESSOR**  
**SCHOOL OF BUSINESS STUDIES**  
**SHARDA UNIVERSITY**  
**GREATER NOIDA**

### **ABSTRACT**

*Working women in the IT sector India is prone to job stress due to imbalance between the demands of the organizational environment and individual resources affecting her psychological well-being. Based on a research of 300 working women in IT sector of NCR region of Delhi, task demand was found to be a definite factor leading to job stress in working women. Out of the various sub factors analyzed under task demands, non availability of flexible timings, training for their career growth, organizations layoff & retrenchment policies, office politics and unrealistic expectations from the job were found to be significant factors influencing job stress.*

**RURAL MARKETING**

**MAMTA RANI**  
**ASST. PROFESSOR**  
**D.A.V. (PG) COLLEGE**  
**KARNAL**

**ABSTRACT**

*The Indian rural market has a huge demand base and offers great opportunities to marketers. Two-thirds of Indian consumers live in rural areas and almost half of the national income is generated from there. Rural marketing consists of marketing of inputs to the rural as well as marketing of outputs from the rural markets to other geographical areas. Rural markets have acquired significance, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. On account of green revolution, the rural areas are consuming a large quantity of industrial and urban manufactured products. In this context, a special marketing strategy, namely, rural marketing has emerged. Fast pace of technology advanced every sphere of social, economic, political cultural life, produce, reduce costs, distribute, and expect higher profits. This paper presents a review of rural markets" environment, Problems and strategies in India. The rural market consist 70 percent population, twice as entire market of USA and would become bigger than total consumer market in countries like South Korea, and Canada in another 20 years. Several companies are exploring cost effective channels like HUL/ ITC/ Colgate/ Godrej/ Nokia/ BPCL.*

## **A STUDY ON THE WORKING FUND RATIO OF THE DISTRICT CENTRAL COOPERATIVE BANKS IN TIRUNELVELI REGION, TAMILNADU**

**DR. A. MAHENDRAN**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COOPERATIVES**  
**AMBO UNIVERSITY**  
**AMBO, ETHIOPIA**

**MOGES TADESSE**  
**RESEARCH SCHOLAR**  
**BHARATHIDASAN UNIVERSITY**  
**TIRUCHIRAPPALLI**

### **ABSTRACT**

*The banking sector's in India is facing challenging times. With the advent of globalization an, privatization, liberalization in India, the banks are now facing on cost reduction, innovative products and technology. DCCBs occupy a place of significance in the cooperative credit delivery system. They act as a spokesperson of the cooperative movement at district level. Inefficient functioning of cooperatives is due to bad debts, excessive overdue or otherwise investment. Therefore, the financial management occupies an importance place as the functions of these institutions. Hence, the analytical study on the Working Fund Ratio of District Central Cooperative Banks in Tirunelveli Region has been undertaken. The results of the study will help in identifying the lacuna if any in the financial performance of the DCCBs and to frame financial policies and programme to the benefit of the banks and the community.*

# THE ROLE OF SOCIAL ENTREPRENEURSHIP APPROACH IN ENCOURAGING GROWTH OF SUSTAINABLE ENTERPRISES

**JEPCHIRCHIR JUSTINA KORIR**  
**STUDENT**  
**KENYATTA UNIVERSITY SCHOOL OF BUSINESS**  
**NAIROBI**

**DR. GORRETTY A. OFAFA**  
**FACULTY**  
**KENYATTA UNIVERSITY**  
**NAIROBI**

## ABSTRACT

*Social entrepreneurship is a new approach of business venture where enterprises are established with the objective of addressing the social exclusions among the communities. This paper seeks to give a highlight on how Social entrepreneurship/Community driven enterprise can contribute establishment of sustainable enterprises. To understand social entrepreneurship a discussion of the drivers of social entrepreneurship is made, where the key drivers is the social economic stress in any community; in the literature review two theories are discussed, i.e organizational theory and Resource deficiency theory. Various case studies across the world and in Kenya are analysed to establish the success level of social enterprises and the contributing factors. In conclusion it is observed that the Social enterprises bring together the community since such enterprises are created to address the community social needs, this fact increases the support from the community in form of market, new ideas and social backup hence contributing to its sustainability.*



## **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 to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail [infoijrcm@gmail.com](mailto: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 co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

