

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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

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# **IMPACT OF ASSET QUALITY ON SOLVENCY & LIQUIDITY OF BANKS: A COMPARATIVE STUDY OF PUBLIC SECTOR AND PRIVATE SECTOR BANKS IN INDIA**

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## **ABSTRACT**

*Banks are the custodians of money entrusted to them by their depositors which is one of the main sources of funds in their operations. These funds are deployed in creating banking assets in the form of lending and investments which gives them a return to not only meet the cost of deposits and other source of funds, but to meet the operating costs and also maximising the return to the shareholders. In the normal course of their business operations, banks face the risk of non-servicing and non-return of the funds lent to their borrowers which is one of the main business risks known as the 'credit risk'. Though the credit risk has always been there in the banking system in view of the very nature of the business, this has received added attention in the recent past especially after the global financial crisis of 2007-08. The slow down in the industrial and commercial activities caused by the crisis has severely impacted the servicing of debts by the borrowers. This has led to the deterioration in the quality of assets of banks thus affecting their financial performance. The current study spanning a period of ten years from FY 2005 to 2014 is intended to analyse the impact of the Asset Quality on the two macro financial parameters of Solvency and Liquidity of commercial banks in India. The results of the study show that the solvency of New Private Sector Banks and Old Private Sector Banks is higher than the Public Sector Banks. On the other hand, the Liquidity of New Private Sector Banks was significantly higher than the Old Private Sector Banks and the Public Sector Banks.*



# AN ANALYSIS OF ATTITUDES OF EMPLOYEES TOWARDS OVERTIME PRACTICES IN PHARMACEUTICAL INDUSTRY

**DR. VIJAYALAKSHMI KANTETI**  
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**GOPANPALLY**

## ABSTRACT

*The main aim of the present study is to find out the Overtime practices, its influencing factors and the attitude of the employees towards overtime. The paper is based on survey of the employees of Pharmaceutical Industry in Ranga Reddy district of Telangana State in India. A sample of 110 respondents was selected using convenience sampling method. Data was collected using self-designed questionnaire administered at the work place. Data analysis is based on the use of percentages to study the attitudes towards overtime practices. Results indicate that the overtime in the organizations is not made mandatory and all the workmen are intentionally doing overtime. The factors like getting double the gross pay and the food allowances are the causes for their willingness to do overtime. The productivity during overtime (or) the work beyond normal hours is not in appreciable levels; because of the extension of their work the performance is low relative to the normal hours work. The workmen feel no stress to undergo overtime because of their willingness in doing it and also, the satisfaction towards overtime is also satisfactory. Future studies should examine the measures to control overtime practices in Industry as to improve productivity in the regular time.*

# **A COST EFFECTIVE ANALYSIS OF TECHNICAL TRAINING IN POWER SUPPLY COMPANY**

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KITWE**

**PRISCA KAPUTO  
ZESCO HUMAN RESOURCE OFFICER  
ZESCO  
ZIMBIA**

## **ABSTRACT**

*The application of business concepts and practices to training outcomes and other human resource development interventions requires the use of methods to determine the value of the intervention. The current research undertook to measure the cost effectiveness of technical training of a power company (Supply of Electricity) emanating from the training commitment exhibited by consistent funding towards training and the continued operation of the training school. The researchers intended to measure the cost effectiveness of the training done from the technical aspect of the company, it been an engineering company. The researchers undertook to determine the changes in training of technical employees and if there are any savings attributable to training at the company. Finally, the researchers undertook to establish the benefits realised from the consistent continuous expenditure on technical training. The research was based on the neoclassic theory and developed a conceptual framework based on the cost effective ratio which means that the cost effective function produces a curve that slopes downwards whereas the ineffective function produces an upward sloping curve. The researcher used secondary data as the main data set obtained from the company operational and financial reports and this was triangulated by primary data which involved sampling 210 employees and 40 managers. The secondary data was collected from 2010 to 2014 reports which revealed mainly the training costs, number of employees trained and savings realised. The research revealed that the company was gradually increasing the number of technical employees attending technical training and that the company was making savings from overtime and subsistence allowances. However, the cost effective ratio revealed that trainings at the company were not effective when related to the identified savings.*

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## A STUDY OF PROGRESS AND CHALLENGES OF SHGs IN KARJAT TALUKA

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### **ABSTRACT**

*In India women have always retained a very highly regarded position in the society from many years according to past history. In the current socio-economic situation, the concepts of women empowerment and their security always are observed by all the political parties. Without women development, economic development will not take place. For economic empowerment of women, they must have technical knowledge, skill- training and marketing to establishing enterprises for economic stability. Despite making innumerable efforts to the women empowerment, the present socio economic status of women in India is very dejected. In 1992, NABARD launch Self-Help Group (SHG) and bank linkage programme for economic empowerment of women in India. The objective of SHG-Bank linkage program was visualizing with the objectives of developing supplementary credit delivery services for the unreached poor people, building mutual trust and confidence between the bankers and the poor people. In this paper we analyze, how empowerment of women through Micro credit bank linkage programme is achieved and also study the role and performance of SHGs in promoting women empowerment in Karjat Taluka, Raigad District, and Maharashtra.*

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**CYBER-BULLYING: VICTIMIZATION OF ADOLESCENT GIRLS**

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**ABSTRACT**

*India is said to be a developing country with various new fields emerging with challenging areas, one of them is technology. India saw various phases and through globalization made advancement in science and technology and introduced a new era in history. The Indian society is undergoing change day by day. The advent of computers made India a different nation than what it used to be where everything in India is now online from 'online shopping to online education' the education sector saw a different phase where the students prefer Google and Wikipedia for school and college projects, references, history etc. Further the 24x7 use of cell phones with easy internet access has been an attraction to one and all where the young generation prefers to socialize majorly through social networking sites such as Facebook, Twitter, chat-rooms and YouTube, thereby creating a new arena for concerned research on the reckless use of cyberspace by the teens. There are some aspects of cyber-torts that have received too little attention from the government of India such as cyber-bullying in the youth. It is crucial to take a different view and evaluate the risks arising out of cyber-bullying based on the recent suicide cases. The present paper seeks to highlight on victimization of young girls on social networking sites like Facebook etc.*

# **FINANCIAL PERFORMANCE EVALUATION OF KARNATAKA CO-OPERATIVE MILK PRODUCERS FEDERATION LTD. IN KARNATAKA WITH SPECIAL REFERENCE TO DAKSHINA KANNADA MILK UNION**

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## **ABSTRACT**

*India's Dairy co-operatives play an important role for rapid development of rural people. This goes long way in eradication of poverty and establishment of real system of governance. Dairy is a major sub sector allied to agriculture. The weaker sections of the economy are very much helped by this sector. The societies of dairy co-operatives have built with a great intention to support the members in different areas of economies. This article analyses the liquidity, profitability, growth and solvency of Dakshina Kannada co-operative milk producers' societies' union Ltd. Data are collected from Dakshina Kannada milk union for the study and analysed by using ratio analysis and correlation technique.*

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## SOFTWARE EVOLUTION: PAST, PRESENT AND FUTURE

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**PULADIGUNTTA**

### ABSTRACT

*Change, being a fact of life, is inevitable even in software systems. On its own part, software has become both omnipresent and vital in our information-based society which is highly dependent on computers and software. Software need to be updated regularly to ensure preservation and maintenance of their values. There is therefore the need for software to evolve. In this paper, the concept and importance of evolution are explained while emphasis is laid on Lehman's laws and perspectives of software evolution. Also, the relationships and differences between software maintenance and software evolution are brought to the fore. The laws highlighted that a software system must be frequently modified; otherwise it gradually becomes less adequate in use. It is pointed out that software lifecycle undergoes a number of distinct stages. There is a review of various software development models. Despite the challenges facing software evolution, the emerging trends are open source software evolution and unanticipated software evolution.*

# **CUSTOMER PERSPECTIVE OF RELATIVE IMPORTANCE OF VISUAL MERCHANDISING VARIABLES: A CASE OF ELECTRONIC GOODS RETAILER IN HYDERABAD**

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## **ABSTRACT**

*Visual merchandising is one of the prominent avenues for retailers to gain differential advantage over competitors. Retailers need to know if their efforts of making their store look appealing to the customers through effective visual merchandising are in the right direction or not. This study was done to understand customer perspective of relative importance of visual merchandising variables of an electronic goods retailer based in Hyderabad. Customer evaluations of visual merchandising variables like Store image, Store atmosphere, Store environment, Shopping comfort, Merchandise Assortment and Store layout based on the related cues of each of the variables was studied. The study also aimed at understanding the correlations among the chosen visual merchandising variables. Data extracted from 76 fully filled questionnaires was analysed. Findings reveal that the electronic goods retailer's customers evaluated Store image as the most important visual merchandising variable followed by Store atmosphere and Store environment. Highest correlation is found to exist between Store image and Store environment. Relatively less correlation was found between Store image and Store layout variables.*



## **CUSTOMER EXPECTATIONS & HEALTHCARE PROFESSIONALS PERCEPTION OF CUSTOMER EXPECTATION OF SERVICE QUALITY: A GAP ANALYSIS**

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### **ABSTRACT**

*The demand for quality has gained importance & is growing immensely in the healthcare sector. Quality of service is now regarded as one of the critical success factors of any service organizations. Understanding the customer & providing what they need will sustain & help the organization to maintain its competitive position. The purpose of the study was to measure & compare the customer's expectations regarding service quality and the perception of healthcare professionals regarding customer's expectations. The level of satisfaction among the customers was also assessed. The study is conducted in a tertiary care teaching hospital. The sample included patients (customers) admitted in the surgical ward & the healthcare professionals in the surgical ward. Expectations in the physical, functional, procedural, outcome dimensions of quality were assessed. The results indicate that a gap existed between the customers' expectations & perception of healthcare professionals regarding customer's expectations in all dimensions of service quality.*

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**HR PRACTICES AND PERFORMANCE ON THE HOTEL INDUSTRY IN INDIA**

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**ABSTRACT**

*The business india is concerned factor with improvement of hotel industry performance. Consequently, HumanResource Management (HRM) practices performance on hotel industry has been the major concern ofthe previous scholars. Therefore, any industry that fails to improve its performance would not be able to meetup with trends in achieving competitive advantages. Accordingly, the aim of this study is to elaborate on the effect of HRM practices performance on hotel industry performance in india. From the literature scrutiny this paper wraps up that HRM practices such as rewards and compensations as well as, performance appraisal are the HRM practices that improve industry performance within the organization.*

## EFFECT OF PEOPLE PRACTICES ON TEACHER'S PERCEIVED ORGANIZATIONAL SUPPORT

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### ABSTRACT

**Purpose:** With increasing competition between schools to retain good talented and competent teachers there is also an increase in head hunting since the demand for quality teachers is more where as the supply is less. Relationship pattern between co-workers and principal define the perception of organizational support of a teacher in a major way. A harmonious inter personal relationship with the work people is very important in order to retain teachers. The aim of this paper is to examine the extent to which Perceived organizational support is driven by people practices (perceived supervisor support and co-worker support) in a school. The results of the study would enable a better understanding of what teachers actually expect from their principal and co-workers.

**Design/Approach:** This study incorporates a model with linkage between people practices and perceived organizational support. A questionnaire was used in order to collect information from teachers of Dharapuram union. T-test, cross tabulation and correlation was performed to find the relationships between dimensions. Results revealed that high concentration on people practices would help retain talented teachers in school. **Originality / Value:** Generally Perceived organizational support and people practices have been studied to a greater extent in industries with not much importance given to education sector especially schools. This study is the first of its kind to study POS in udumalpet union taking people practices as the driver to POS.

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**ISSUES AND TRENDS CHANGING SUPPLY CHAIN MANAGEMENT**

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**ABSTRACT**

*Until the dawn of 20<sup>th</sup> century business as well as distribution channel used the traditional delivery process for the experience and expertise dating back to the industrial revolution era. But the introduction of supply chain management brought up a new dimension to the whole delivery process. Supply chain management is a means through which the firms are engaged in creating, distributing, selling products, and can join forces to establish a supply network with an unbeatable competitive advantage and has emerged as one of the most powerful business improvement tools around. Supply chain finds its place in both services as well and manufacturing industry. The driver behind Supply Chain Management is to remove inefficiencies, excess costs and excess inventories from the supply pipeline. The present paper discusses the key issues responsible for effective Supply Chain Management and how to achieve maximum level of customer satisfaction. It also presents the recent trends changing Supply Chain Management process.*

## **FINANCIAL ANALYSIS OF CHHATTISGARH RENEWABLE ENERGY DEVELOPMENT AGENCY (CREDA)**

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### **ABSTRACT**

*CREDA - Chhattisgarh State Renewable Energy Development Agency has been constituted on 25th May 2001 under the Department of Energy, Government of Chhattisgarh for implementation of various schemes pertaining to Renewable Energy sources and Energy Conservation activities. Broadly, the objective of CREDA is -"To Promote Renewable Energy for Energy Security and Energy Conservation Measures for Efficient Use of Energy Resources". My objective is to conduct the financial analysis of this organisation to find out its capital strength and long term solvency. All the financial statements, for the period of 2002 to 2012, have been collected and various ratios as per accounting standard have been calculated to reach to conclusions. The result of my analysis shows that in spite of more than 10 years of establishment, this organisation is not having any working capital of its own. The main contributories are the State Govt., Central Govt. and beneficiaries, who contributes in terms of grants and cost respectively. The amount received by the organisation is equal to its capital and revenue expenses. I would recommend that, it is very important for the organisation to generate working capital for a proper growth and development.*

**E-COMMERCE: THE INNOVATIVE FACE OF MARKET****PARUL GABA****ASST. PROFESSOR****KASTURI RAM COLLEGE OF HIGHER EDUCATION****KURENI****KANCHAN WADHWA****ASST. PROFESSOR****KASTURI RAM COLLEGE OF HIGHER EDUCATION****KURENI****ABSTRACT**

*Prior to the development of e-commerce, the process of marketing and selling goods was a mass-marketing and sales force-driven process. Consumers were viewed as passive targets of advertising "campaigns" and branding blitzes intended to influence their long-term product perceptions and immediate purchasing behaviour. Selling was conducted in well-insulated "channels." Consumers were considered to be trapped by geographical and social boundaries, unable to search widely for the best price and quality. But with the advent of E-commerce the marketers and the consumers have come closer; the market has shrunk to a size of a computer and become omnipresent. Consumers are given due importance and now they can shop at their convenience with just a click. This paper highlights the challenges being faced by the e commerce players and the innovations which they adopted to have a sustainable growth.*

## **GROWTH AND PERFORMANCE OF SELECT NON BANKING FINANCE COMPANIES IN INDIA**

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### **ABSTRACT**

*A growing economy requires a progressively rising volume of savings and adequate institutional arrangements for the mobilization and allocation of savings. A financial system consisting of financial institutions, instruments and markets provides an effective payment and credit supply network and thereby assists in channeling of funds from savers to the investors in the economy. Financial institutions are divided into the banking and non-banking ones. The distinction between the two has been highlighted by characterizing the former as “creators” of credit, and the latter as mere “purveyors” of credit. The examples of non-banking financial institutions are Life Insurance Corporation (LIC), Unit Trust of India (UTI), and Industrial Development Bank of India (IDBI). Non-Banking Financial Companies (NBFCs) are fast emerging as an important segment of Indian financial system. The purpose of the study is to understand the performance and growth of Non-Banking Finance Companies in India during the period 2011 to 2014. This study found that during the study period the Non banking finance companies have shown a positive trend for development. It is observed that, during this period the HDFC performed much better than the other non banking companies. With respect to the banking performance measures the 2 non banking companies have shown an increasing trend. The study concludes that the HDFC have better managerial efficiencies than the other non banking companies.*



**ROLE OF OUTSIDERS IN DISTRIBUTION OF INFORMATION OVER THE INTERNET**

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**ABSTRACT**

*Outsiders play a big hand in sharing the information of the companies more effectively to the various stakeholders. Outsider group comprises of various websites which provides services and other independent sites and forums on the web. Majority of companies just focus on creating their websites and uploading generally raw information on these sites. This raw information does not add much in achieving the core objective of corporate reporting. Stakeholders are in need of effective, interactive and full-dress report so that they can take peerless decision regarding their investment. This need of stakeholders is met by the outsider groups. These outsider groups add much needed lift to the corporate reporting process by sharing the material information about various companies on their own websites and blogs in a very user-friendly and interactive way. The data collected is of secondary nature.*

## CSR AS A MEASURE FOR ENHANCED REPUTATION: A REVIEW OF WORLD RENOWNED SELECT COMPANIES

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### ABSTRACT

*In today's context, Corporate social responsibility (CSR) is no longer viewed as an obligation by the corporates, but has become focal point of their operations. The conceptual framework of CSR has evolved for well over 50 years where traditionally business houses have viewed CSR as just another pressure on their shoulders or a passing fad. But the increasing inclination and importance that the customers, employees and suppliers attach with company's social involvement, business leaders started to view it as an upcoming opportunity to strengthen the degree of confidence of various stakeholders to enhance their business value and global reputation. The research paper is an attempt to review Global Reporting Initiative (GRI) reports and annual reports of the corporate disclosed publicly on their websites under CSR LENS. The focus rests on whether CSR is looked upon strategically and how companies are rewarded from being socially responsible? The working paper also highlights key CSR initiatives of world's renowned companies across the globe*

# **A STUDY ON FACTORS INFLUENCING COMPACT CAR CUSTOMERS IN DECISION MAKING AND BUYING OF COMPACT CAR WITH SPECIAL REFERENCE TO COIMBATORE CITY**

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## **ABSTRACT**

*In India Compact car business is influenced by the presence of many national and multi-national manufacturers. The presence of many manufacturers and variants within the city provides several decision options to the customers which makes the small car market highly competitive and unpredictable. Customers now search for those differentiating parameters, which may help them to choose among the alternative products available in the market. Most of the factors are uncontrollable and beyond the hands of marketers but they have to be considered while trying to understand the complex behaviour of the consumers. The purpose of this paper is to identify the factors that influence the consumer behaviour with special reference to compact cars and to study the impact of demographic variables and income affecting the vehicle selection of compact cars. The findings of the study can be helpful to marketers in dealing with the customers in a better way.*

**IN SEARCH OF EXCELLENCE IN SOFTWARE DEVELOPMENT PROJECT: A STUDY**

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**ABSTRACT**

*Methodologies developed for use in western countries may not be totally suitable for developing countries. The selection of appropriate software development methodologies for a given project, and tailoring the methodologies to a specific human culture have been dealt with since the establishment of software development as a discipline. Nowadays, the nature of the projects has changed to be unique, uncertain, complex and innovative. It becomes hard to plan in advance the project development, as deviations from plans and unpredictable changes occur more frequently. This can be specifically observed in the software development industry which needs to constantly meet customers' rapidly changed requirements. Therefore, it becomes important and necessary for company management to know how to select a suitable method for the new software development project to get the maximum benefits. This paper reports on how we can understand and support the software projects development, project planning based on a literature study and an industrial study. The main emphasis of the study was on how to support the management of software development projects. Contemporary literatures on software project are reviewed and presented. The objective of the paper is to improve the management practices of software development project.*

## LIVELIHOOD ANALYSIS OF HANDLOOM COMMUNITY: A CASE STUDY OF BALARAMAPURAM HANDLOOM WEAVERS OF KERALA

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### ABSTRACT

*The present study is on livelihood situation of handloom community at Balaramapuram handloom village of Trivandrum district in Kerala. The Balaramapuram handloom is one of the oldest handloom centres of Kerala with 350 years of experience in weaving. The largest concentration of handlooms in Kerala state is in this area only. The livelihood of the majority directly depended on handloom weaving and its allied activities. The livelihood condition of handloom weavers has been worsening year by year with the emergence of the giant cotton mills and it began to deteriorate. The poor folks engaged in handloom weaving could not compete with the productive capacity and technological eminence of these mills and it became very threat to the livelihood of handloom community. Even though government has introduced many welfare measures for the handloom weavers, most of them are not reaching to the poor weavers in the expected manner. Many of them are not even aware of these facts. Most of the weavers are getting only very meager income from weaving and it will not be enough for their living. Hence they are forced to engage their children also in the work. Often this affects their education also. The low incomes received from this sector often force them to withdraw from weaving/weaving related activity. The new generation people from the community are also not encouraged or attracted to the field due to low earning and profit. In this context, this is a humble attempt to analyze the current livelihood of handloom community of Balaramapuram. The study is very relevant in order to analyze the livelihood of the handloom community of Balaramapuram as it is one of the old and traditional handloom industries in the state. The study focuses on the livelihood asses, livelihood outcome and vulnerability contexts of the handloom weavers. Moreover, it analyses the impact of institutional mechanisms working for handloom weavers in the particular region.*

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