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RANA PLAZA: A FAILURE OF GOVERNANCE

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ABSTRACT

This paper is an attempt to understand what made the Rana Plaza disaster in Bangladesh a work of the newly emerging outsourcing abnormality in profits and of capitalistic greed and how lack of governance and corporate charters would lead to disregard and least regard of human lives and recommendation of how governments must look at ethical sourcing practices for its workers to enable a sustainable long term growth initiative for the economy.

**CUSTOMERS' EXPECTATION AND MANAGEMENT'S PERCEPTION OF SERVICE
QUALITY: A STUDY OF HOTEL INDUSTRY IN SELECTED CITIES OF TIGRAY
REGION, ETHIOPIA**

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ABSTRACT

This paper examines customers' expectation and management's perception of service quality in the Ethiopian hotel industry particularly Tigray region. Data was collected from 282 customers and 68 managers and supervisors of hotels through self-administered questionnaire. A non-probability sampling methods of both convenient and purposive approaches were used to select respondents. A SERVQUAL scale consisting of 29 items was used to measure service quality. Using exploratory factor analysis four dimensions of service quality have been identified. The results of the study indicated that the level of management's perception was below the customers' expectation for all service quality dimensions. The study suggested that hotel managers should first identify customers' expectations in order to design their service offerings.

STATUS OF TRIBAL WOMEN IN AGRICULTURE

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ABSTRACT

Farming in India is mainly a family occupation. Farmwomen are an integral part of the human society but there has been little realization about the contribution of women in the economic activities of a country. This was a position in most of countries till recently and India is no exception. In tribal communities, the role of women is substantial and crucial. They constitute about half the total population but in tribal society women are more important than in other social groups, because they work harder and the family, economy and management depends on them. Even after industrialization and the resultant commercialization swamped the tribal economy, women continued to play a significant role. Collection of minor forest produce is done mostly by women and children. Though they are industrious, they have limited control over resources and economic activities. Therefore, there is a need for empowerment of tribal women in order to overcome inequality, discrimination and exploitation. In this background, a descriptive study is made to highlight, the status of tribal women in agriculture, evidences of empowerment of tribal women in agriculture and to suggest suitable measures for the attainment of inclusive growth.

**WOMEN EMPOWERMENT THROUGH DISTRICT CO-OPERATIVE BANKS (DCBs)
IN LUCKNOW AND AMBEDKAR NAGAR DISTRICTS IN UTTAR PRADESH**

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ABSTRACT

Women Empowerment is a process by which the one without power gains the required power so that she can enjoy greater control over her life. Cooperatives worldwide act as the protection shield of weak and vulnerable in their times of difficulties and in that sense they render invaluable services to them (including women) who struggle to manage various socio-economic challenges in their day to day life. However studies on the role of District Co-operative Banks (DCBs) in promoting women empowerment in India are only few in numbers and those available studies have also covered mostly the socio-economic aspect only. This study attempts to cover the complete spectrum of empowerment namely the economic, social, legal, political, physical and psychological empowerment of women members of DCBs examined from 5 different angles namely the category, literacy, age, family income and family size of the sample respondents. On the basis of the findings some suggestions are also given to the DCBs in this connection.

AN ASSESSMENT OF THE AWARENESS OF EMPLOYEE STATE INSURANCE CORPORATION AND ITS BENEFITS AMONG THE BENEFICIARIES IN COIMBATORE

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COIMBATORE

ABSTRACT

The Employee State Insurance Act was the first social security legislation of India, passed in the Indian Parliament in the year 1948 aiming at providing social security to the organized sector workers and their family members. It is a multi-dimensional Health Insurance Scheme providing full medical facilities to the beneficiaries, and also covers the contingencies like sickness, maternity, disablement and death due to employment injury by providing cash benefits and compensation in the event of physical distress. The paper attempts to analyze the awareness of the beneficiaries regarding the Employee State Insurance Corporation Scheme and the benefits available to them in Coimbatore. The study is based both on primary and secondary data. The survey data collected is analyzed with the help of three-point scale and tested by applying Chi-square test. Hypothesis is framed to analyze the awareness about Employee State Insurance Scheme and the formalities to avail the benefits among the beneficiaries. The calculated Chi-square value at 5 degrees of freedom is less than the table value leading to acceptance of null hypothesis stating that there is no significant relationship between the demographic variables like gender, age, educational status, marital status, monthly income, nature of employment and awareness towards ESI scheme among the beneficiaries of Coimbatore. The calculated chi square value is greater than the table value thus there is a significant relationship between the gender and awareness towards the formalities to be completed to avail the ESI benefits. Hence, male beneficiaries are more aware of the formalities to avail ESI benefits compared to female beneficiaries. But it is found that, age, educational status, marital status, monthly income, nature of employment do have no significant relationship between awareness towards formalities to be completed to avail ESI benefits among the beneficiaries of Coimbatore. Satisfaction level of the Beneficiaries are directly associated with the awareness of the scheme and formalities to be completed to avail the benefits. The Employee State Insurance Corporation may take steps to bring more awareness among the final users regarding the privileges given to them.

AN EMPIRICAL STUDY OF PROFITABILITY ANALYSIS OF SELECTED COMPANIES IN INDIAN PAINT INDUSTRY

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ABSTRACT

Financial statement analysis is often divided into two sub-parts i.e. "Profitability Analysis" and "Risk Analysis". This is natural division since much of our thinking about any firm's performance is influence by our study of the relationship between risk and return in finance. This paper represents an empirical study which examines the profitability from different perspectives of paint industry in India with a data of 13 year from 2000-01 to 2012-13 major paint companies have been considered as sample units for this analytical study, the study is based on secondary data. Profitability position is analysed by using different profitability ratios and two way ANOVA of selected companies in Indian paint industry. Through ANOVA, we found that there is some difference in Return on Investment of selected companies in Indian paint industry due to different factors.

**PERFORMANCE ANALYSIS OF DISTRICT CENTRAL CO-OPERATIVE BANKS
(DCCBs) IN TAMIL NADU - A STUDY**

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ABSTRACT

Present paper attempts to examine the growth of selected DCCBs in Tamil Nadu through selective key financial indicators, it analyzes the Share Capital and Deposits of the selected DCCBs. This paper also studies the growth of Loans and Advances, Investments and Overdues position in selected DCCBs. To achieve the objectives of the paper data has been collected from the annual reports of selected DCCBs. Out of 23 DCCBs, 5 DCCBs have been taken for this study. Period of ten years from 2002-03 to 2011-12 has been covered. Collected data have been analyzed with tools like annual growth rate and compound growth rate, it has been concluded that financial position of DCCBs in Tamil Nadu is positive growth, but do not compete with commercial banks.

PROFITABILITY AND LIQUIDITY RATIOS ANALYSIS: AN EMPIRICAL STUDY OF SELECTED CEMENT COMPANIES IN ANDHRA PRADESH

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ABSTRACT

The south Indian cements industry (industry means group of companies) playing a significant role in the country's economic development. The cement industry required support from government, based on the performance of the companies. The financial statement indicates the firm operations relating to Liquidity, profitability and financial position. The effective management of liquidity and profitability operations supports to sound financial states of the firm. In this study to analyze firm's financial statement, this study result will give an idea about the performance of Panyam Cements and Mineral Industries Ltd, Anjani Portland Cement Ltd Cement and Sagar Cement.

MICRO, SMALL AND MEDIUM ENTERPRISE IN INDIA: PERFORMANCE, TRENDS AND CHALLENGES

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ABSTRACT

The Micro Small and Medium Enterprises (MSMEs) sector constitutes an important segment of the Indian economy in terms of its contribution to the country's industrial production, exports, employment and creation of a broad entrepreneurial base. Hence, it is rightly regarded as the backbone of the modern Indian economy. With the advent of planned economy since 1951, and the subsequent industrial policy of Government of India, both planners and the Government have earmarked a special role for small scale industries in the economy. Their significance has not waned in the wake of LPG and thereafter. They enjoy certain inherent strengths such as lower over-head costs, flexibility in production, informality in labour relations, exploitation of local and latent resources and skills, capacity to execute small orders and to offer customised services. Empirical evidence indicates that small scale enterprises can be an important vehicle for meeting the growth and equity objectives of the developing economies and also can meet the requirements of hi-tech and environment-friendly global standards. In this above mentioned situation an attempted has been made to find out the Trends and Challenges of MSMEs and their future in India.

**ROLE OF PRIMARY AGRICULTURAL CO-OPERATIVE SOCIETY (PACS) IN
AGRICULTURAL DEVELOPMENT IN INDIA**

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ABSTRACT

PACS are the banks which are situated in rural area and plays a very important role in rural credit system by performing their activities on co-operative principles and also these banks are worked under the District Credit Co-operative Banks. They provide short term and medium term loan to rural people to meet their financial requirements. But, the rural people still depend on unorganized sources such as money lenders in village, mandies, traders etc. So, various measures taken by Government to reduce these unorganized sources through the establishment of PACS in rural areas. In order know the role of PACS in agricultural development in India the study has been undertaken.

THE USE STUDY OF NEW COMMUNICATION TECHNOLOGY FOR ELECTRONIC COMMERCE CONSUMER

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ABSTRACT

This study will aim to explore the gratifications, beliefs, attitudes, intentions and behaviors of online shopping platform users and investigate the direct and indirect factors influencing online shopping platform behaviors. This study adopts survey investigations and surveyed 539 online shopping platform users. The researcher classified the needs of online shopping user into human-interaction gratification and information-seeking gratification. This two factors, as well as perceived ease of use (PEOU), perceived usefulness (PU), and attitudes towards online shopping, intentions to online shopping were the variables for predicting the behaviors in online shopping. Research results indicated that satisfying the need for human-interaction will strengthen the beliefs of PEOU and PU. In terms of satisfying the utilitarian needs, the more the human-interaction and information-seeking needs are satisfied, the more the beliefs of online shopping will be bolstered and the more the cognitive structures of PEOU and PU will be strengthened. The stronger the beliefs are, the greater the attitudes and intentions of online shopping will be, which in turn leads to strengthened behaviors in online shopping. The study finds out that human-interaction needs and online shopping intentions are the predictors of actual use of B2C websites. For Originality/value a theoretical model incorporating Theories of Uses and Gratifications (U&G) constructs the Technology Acceptance Model (TAM) was used to investigate online shopping behavior in Taiwan. The needs of human-interaction and online shopping intentions are the significant predicting variables to behaviors in online shopping.

FALLING LABOUR'S SHARE OF INCOME

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ABSTRACT

The labor income share is a key determinant of relevant macroeconomic variables, such as competitiveness, inflation, human capital accumulation, demand and income distribution. Simple economic models predict that the labor income share will fluctuate around a long-run value, thus implying a balanced growth path. However, for over three decades, the share of national income going to labor, in most countries, has been declining. Conversely, capital's share of national income has increased. However this trend of declining labor's share of income has been less noticeable as national income is continually rising. This decline has been secular, other than a small recent temporary reversal in some countries for which various reasons have been given by many economists and institutions. Thus, this paper will examine the trends in this decline in many countries, its causes, and the implications for economic development and the consequences of this shift on economies and societies with few measures which needs to be taken to control it.

TRENDS OF FDI IN INDIAN RETAIL SECTOR

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ABSTRACT

The study finds out that the retail sector has played a phenomenal role throughout the world in increasing productivity of consumer goods and services. Retail has emerged as one of the most profitable sector worldwide and it is dominating the economies of many countries. Retail sector in India is one of the pillars of economy; it contributes 15% of GDP and 8% of the employment of the total workforce. It is estimated to be US\$ 450 and one of the top five retail markets in the world by economic value. After the reform policy of FDI in retail sector, it is seen that increased FDI inflow has into economy as well as FDI flow in retail sector, also India's share in world FDI has increased. Finally, I have concluded and suggested that such a massive FDI is needed by India in order to achieve the objective of its post economic reform and to growing & maintain the growth rate of the economy.

A STUDY ON THE BANKING OMBUDSMAN SCHEME**SHITAL GANESH KENE****ASST. PROFESSOR****DR. AMBEDKAR INSTITUTE OF MANAGEMENT STUDIES & RESEARCH****DIKSHBHUMI****ABSTRACT**

Indian banking is far away from previous traditional banking. From the nationalization to the entry of foreign and private banks in Indian market, today's banking customer is more demanding and challenging with developed technology in banking industry. As RBI is the monitoring authority in financial inclusion, there was a need to introduce such a scheme, which deals with the customer complaints against banks and vice versa. The Banking Ombudsman Scheme was introduced with the same motive. It is a quasi-judicial authority functioning under India's Banking Ombudsman Scheme 2006. The Banking Ombudsman Scheme is introduced under section 35A of the Banking Regulation Act, 1949 by RBI with effect from 1995 revised in 2002. The current scheme is operative w.e.f. 01 January 2006. The complainant has to give a written complaint to the Bank, after not receiving any satisfactory reply within one month related to providing certain banking facilities other than loans and advances promised in writing by a bank or its direct selling agents he may approach The Banking Ombudsman without any fee for filing the complaint. The Banking Ombudsman depending upon the situation can accept or reject the application. On accepting the application, it allows both the parties to prove their claim. After the investigation, The Banking Ombudsman reports to the Reserve Bank of India the non-compliance by any bank of an Award, which has become binding on it. On receipt of such report from the Banking Ombudsman, the Review Authority passes necessary order. If one not satisfied with the decision passed by The Banking Ombudsman, one can approach the appellate authority against the banking Ombudsman's decision. Appellate authority is vested with a Deputy Governor of RBI. Bank may file review application before the review authority if the award passed against it is based on wrong appreciation of facts, law, banking practice, or general directions if any issued by the RBI. RBI provides for an institutional and legal framework for resolution of complaints relating to banking services and other matters as specified under the scheme.

**TESTING TECHNICAL INDICATORS: A STUDY WITH SPECIAL REFERENCE TO CNX
IT**

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ABSTRACT

There are numerous technical tools available to predict future trend of index prices. All tools may not be effective for all the companies and at all times. The purpose of this study is to find out the performance of technical tools in predicting the index price movement. The research is based on secondary data collected from various websites. The data is collected for two different time periods representing the bullish and bearish seasons. The technical indicators taken for the study are Relative Strength Index (RSI), Money Flow Index (MFI) and On Balance Volume (OBV). From the study it is found that Relative Strength Index, Money Flow Index and On Bonus Volume are effective in predicting the index movement of CNX IT during the Bullish period and during the Bearish period, Stochastic Oscillator is deemed effective.

GREEN HRM – A NEW PERSPECTIVE TO PROMOTE ENVIRONMENT MANAGEMENT SYSTEM INITIATIVES

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ABSTRACT

HRM practices are the human resource programs, processes and techniques that are implemented in the organization. Thus, Green HRM practices are the Green Human resource programs, processes and techniques that are implemented in the organization to reduce the negative environmental impacts and enhance the positive ones'. However, the greening of various functions of human resource management such as job description and analysis, recruitment, selection, training, performance appraisal and rewards is defined as green HRM. Green HRM primarily on improving the Organization's sustainable environmental performance. This article aims to explore and explain the various Green HRM practices under the 12 major functions of HRM such as - job design, job analysis, human resource planning, recruitment, selection, induction, performance evaluation, training and development, reward management, discipline management, health and safety management and employee relations, that can help the organizations to achieve a sustainable environmental performance. The article also tries to extend the scope and depth of Green HRM in materializing the sustainable environmental performance of the organizations.

LENDING PRACTICES OF PRIVATE AND PUBLIC BANKS OF TAKHATPUR: A COMPARATIVE STUDY

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ABSTRACT

Banking sector is backbone of economy in the country. The finance collected from this sector works in economy as blood works in the body. The banking sector is characterized by various services such as account facility, ATM facility, loan facility, mutual fund facility and many other financial services. These services help a citizen to facilitate his/her work life and private life in many ways. In the absence of banking business, savings would sit idle in our homes, the entrepreneurs would not be in a position to raise the money, ordinary people dreaming for a new car or house would not be able to purchase cars or houses. But the present study is focusing on the domestic banks and tries to study the lending practices of domestic banks to present the picture before the masses by comparing the public and private sector banks so that the bankers, customers and government can see the insight of domestic banks to make the relation with these banks in future.

**IDENTIFICATION OF SIGNIFICANT FINANCIAL RATIOS FOR DIAGNOSIS OF
FINANCIAL DISTRESS IN INDIAN POWER INDUSTRIES BY PARALLEL ANALYSIS
USING MONTE CARLO SIMULATION**

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ABSTRACT

The main aim of the research paper is to identify the most impactful ratios in financial distress diagnosis with reference to Indian power Industries. Parallel Analysis is used to drag these ratios from the bulk of financial ratios present in financial statements. By the usage of 30 financial ratios from the respective industry this paper has tried to explore the most significant ratios which have reliable characteristics in Screening the financial distress in Indian power sectors. With the base concept of Monte Carlo Simulation the analysis has been conducted by 1000 to 10000 iteration in the analysis. Parallel Analysis used this simulation considering two cases such as for normally distributed raw data set and for permutation of raw data set.

IMPACT OF NABARD IN JAMMU AND KASHMIR ECONOMY THE STUDY OF CREDIT FACILITIES AND CREDIT ISSUES IN BARAMULLA DISTRICT

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ABSTRACT

The researcher studied about what NABARD is, the major activities are done by NABARD. The researcher also focused on the credit facilities offered by the NABARD. The researcher collected the data from the employees of NABARD by interviewing them for finding out the most important credit issue faced by NABARD. The researcher found the major issues faced by NABARD, these issues are: Insufficiency of Credit, Limitations on timely availability of credit, High Interest Rates, Neglect of Small and Marginal Farmer and Continues Presence of Informal Markets. The researcher also found the relationship between the locations of Baramulla from where the primary data is collected. The relationship between the locations is based on the responses of the respondents concerning the major issues of credit faced by NABARD.

REASONS AND FACTORS INFLUENCING SMSE: LEARNINGS OF SICKNESS IN UNREGISTERED INDIAN INDUSTRIES

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ABSTRACT

Indian small-scale industries are key contributors to employment in India. Small Medium Scale Industries setup/started mainly to uplift the economic activities in rural areas. The set-up of Small Medium Scale Industries has resulted in creating employment opportunities, maximizing industrial output, exports, and capital formation. However, they are faced with challenges such as shortage of raw materials, lack of power supply, lack of financial assistance, lack of equipment facilities, and lack of infrastructure facilities. If the challenges are not solved on time; it leads to sickness. Rise of sickness in Small Medium Scale Industries is a cause of apprehension to the government and financial institutions because they are sucking the overall development of economy. Study primarily discusses factors, which are essential for success of small industries. Secondary data collected, analyzed using regression model. Results indicate working capital, marketing, equipment, management issues, women owners, and labour problems key factors influencing reasons for non-registration. Findings highlight need to focus on key aspects for developing effective strategies.

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