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## **A COMPARATIVE FINANCIAL ANALYSIS OF INDIAN BANKING SECTOR IN CONTEXT OF NPA MANAGEMENT**

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### **ABSTRACT**

*NPA involves the necessity of provisions, any increase in which bring down the overall profitability of banks. NPA is the indicators of banking health in a country. In this present research paper, an attempt to evaluate the operational performance of the banking sector. i.e., all schedule commercial banks which are segregated into public sector banks, old private sector banks, new private sector banks and foreign sector banks NPAs trends and issues through secondary data. In the paper, it has been try to analyze how efficiently different sector banks have been managing NPA with various financial tools and techniques. All the Indian banks are facing hard time managing their NPA. The paper has been also derived findings from the analysis which is help to select banking sector for NPA management.*

# **IMPACT OF INFORMATION COMMUNICATION TECHNOLOGY (ICT) ON EMPLOYEES PERFORMANCE: A STUDY OF MTN NIGERIA TELECOMMUNICATION LIMITED**

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## **ABSTRACT**

ICT and employee performance may be regarded as complementary factors. To be successful, firms typically need to adopt ICT as part of a "system" or "cluster" of mutually reinforcing organizational approaches. It was in line with this that this research work aim at examining the impact of information and communication technology (ICT) on employee performance-a study of MTN Nigeria telecommunication limited. The study was carried out in Lagos state with One hundred and twenty (120) Questionnaires administered and distributed to both senior & junior staff of the organizations, eighty two (82) Questionnaires were found useful for the purpose of the study representing 85% of the total questionnaire distributed. Data collected was analyzed using frequency table, percentage and mean score analysis while the non-parametric statistical Pearson Correlation Coefficient was used to test the formulated hypothesis using STATA 10 data analysis software to examine the impact of ICT on employee performance and also to look at the relationship between ICT and employee performance respectively. However, the results of the findings shows that ICT practices produce a skilled and motivated work force that can adapt to and take advantage of new technologies and changing markets. ICT practices cover a range of personnel management areas including performance-based pay, job rotation, flexible job designs, employee involvement, skills training, and communication procedures. To this end, it is recommended that investment in organization and human resources skills is crucial in achieving higher levels of employee performance and business management goals.



## KNOWLEDGE INCUBATION PRACTICES PREVALENT IN HIGHER EDUCATION SYSTEM: A REVIEW OF SELECT PRIVATE INSTITUTIONS IN BANGALORE

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### ABSTRACT

*Knowledge is the understanding, insight, experience one posses. Knowledge management practice involves basically five stages namely knowledge incubation, knowledge deposition, knowledge dissemination, knowledge evaluation and knowledge application. Knowledge incubation is a process how higher educational institutions acquire, or create knowledge. The private sector has played an instrumental role in this growth, with private institutions now accounting for 64% of the total number of institutions and 59% of enrollment in the country, as compared to 43% and 33%, respectively, a decade ago. This study focuses on how private institutions are involved in the process of incubating knowledge. Higher education being knowledge economy has to work towards updating its knowledge base. All sectors look up to educational institutions to bring a change in the system they function. The study highlights how private institutions are constantly involved in the process of creating knowledge, to enhance the quality to information it possess.*

## **A STUDY ON INTER-MANDAL AND INTER-DIVISIONAL VARIATIONS IN RURAL FEMALE WORK PARTICIPATION RATE IN CHITTOOR DISTRICT (ANDHRA PRADESH)**

**DR. E. LOKANADHA REDDY**

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CHITTOOR**

### **ABSTRACT**

*Women in India play a crucial and contributory role in the field of agricultural production. Rural Indian women are extensively involved in agricultural activities. However, the operations performed by female labour in agriculture are varying from region to region and from one social group to another social group. There are number of studies on the agricultural sector in Chittoor district. Among these studies, the research on agricultural labour is very limited. The empirical investigations are needed to study the agricultural labour problems. Hence this empirical and scientific investigational study of rural female work participation rate in the rural economy of Chittoor district is an important phenomena. This study aims to study the Inter-Mandal variations in rural female work participation rate in three revenue divisions of Chittoor District, Andhra Pradesh. Also, study looks at the Inter-Mandal inequalities in the employment status of female agricultural workers in three revenue divisions of Chittoor District, Andhra Pradesh. For highlighting the Inter-mandal and Inter-divisional variations in Rural Female Work Participation Rate, Co-efficient of variation has been calculated, which will reflect the variations in Rural Female Work Participation Rate. The Inter-mandal and Inter-divisional inequalities in the real agricultural employment status of rural females have been shown by the co-efficient of equality. In the present study, the relevant data for explanatory and explained variables is collected from the Census of India 1991 : Population Census. Inter-Mandal variations of Rural Female Work Participation Rate and co-efficient of equality in the three revenue divisions namely Chittoor, Tirupati and Madanapalle of Chittoor District was studied. The co-efficient of variation confirmed less inter-mandal variations in Rural Female Work Participation Rate. The value of co-efficient of variation also confirmed that majority of the mandals have the high level of the real agricultural employment status of rural females. The average co-efficient of equality for rural females in the district was calculated. The results obtained revealed that less variation is noticed in real employment status of rural female agricultural workers in Chittoor division followed by Madanapalle and Tirupati divisions.*

## **IMPACT OF MICROFINANCE ON WOMEN'S LIVES: A STUDY OF LUDHIANA DISTRICT**

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### **ABSTRACT**

*The study attempts to analyze impact of microfinance on the lives of the women in Ludhiana district of Punjab. For the purpose of the study data was collected from 120 SHG members of Delon, Khanna and Ludhiana-II block of Ludhiana district through an interview cum schedule method. Data was analyzed to meet the objectives of the study and the results indicate that joining of SHGs have a positive impact on level of income, expenditure and savings of the household. Further, increase in income has helped in increasing savings of the household thus improving the economic position of the household in general and women in particular. Finally, increase in income has a direct positive impact on women role in decision making in the family. Thus joining of SHGs has positive impact on the lives of the women.*

## **IMPACT OF ANTECEDENTS OF BEHAVIOURAL INTENTION OF STUDENTS' IN HIGHER EDUCATION**

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### **ABSTRACT**

*This study focuses on the impact of antecedents of behavioural intention of students' in higher education. The constructs service quality, overall satisfaction of students, attitude towards the institution and their behavioural intention was measured using structured questionnaire among 180 post graduate students pursuing MBA programme in Coimbatore city. Service quality was measured based on SERVQUAL (Parasuraman, 1985) and other constructs such as overall satisfaction, attitude and behavioural intention were measured using items derived from previous studies by Cronin et al., (2000), Ajzen and Fishbein (1980), Athiyaman (1997) and Zeithaml et al., (1996). Non-probability convenience sampling was used in selecting the respondents. It is found from the study that service quality influence the satisfaction of students, satisfaction influence the attitude, attitude influence the behavioural intention. Further the analysis also reveals that the relationship between attitude of students' and behavioural intention is stronger than any other constructs. Focusing on the results concerning to behavioural intention, our study indicates that by ensuring a high level of service quality, administrators of the institutions will be able to trigger positive customers' reactions that are key for the sustainable development of the higher educational institutions. Findings of this study provide administrators an insight into the service quality of B-Schools by which they can attract the students towards their institutions.*

**ENERGY USES IN INDIA: A CASE OF ELECTRICITY****M.ANANDAN****RESEARCH SCHOLAR****DEPARTMENT OF ECONOMICS****THE GANDHIGRAM RURAL INSTITUTE-DEEMED UNIVERSITY****DINDIGUL****S.RAMASWAMY****PROFESSOR****DEPARTMENT OF ECONOMICS****THE GANDHIGRAM RURAL INSTITUTE-DEEMED UNIVERSITY****DINDIGUL****ABSTRACT**

The global economy is set to grow four-fold between now and 2050 and growth could approach ten-fold in developing countries such as India and China. This promises economic benefits and huge improvements in people's standard of living, but it implies a much greater use of energy. Indian electricity supply and demand is projected to increase four to five-fold between now and 2050 (IEA-2008). This development requires massive investments, but it also creates unique opportunities to dramatically change the CO<sub>2</sub> intensity of Indian electricity supply. However, the expansion of the power sector in India faces many barriers such as a spatially uneven distribution of natural resources, financial constraints and high system losses. Accelerated development of natural resources and more transmission and distribution (T&D) capacity are needed in order to overcome the current problems. Increased competition, additional equipment supply capacity and other actions to increase the private sector interest can help to accelerate investments (Dolf Gielen et al, 2009). Hence, Government of India is giving the highest priority to the development of power sector. Initiatives are being taken to bring about comprehensive reforms in the power sector to facilitate and attract investments and bring about improvements in the efficiency of delivery systems. Energy demand, in particular electricity production has resulted in creation of fossil fuel based power plants that let out substantial green house gas, carbon emission into the atmosphere causing climate change and global warming. Further, shortages and constraints in availability of fossil fuels, also necessitates concentrating on the renewable energy in order to bring down the gap between demand and supply. The energy sector is merging as a vital sector in the Indian economy and in the next few years is likely to see a significant growth in power generation capacity in the country. This is likely to happen through a combination of Public Private Partnerships, private sector investments as well as through Government investment in the Public Sector. The growth would be across a wide spectrum of technologies, with significant capacity addition expected in both hydro as well as coal based thermal sectors. With the civil nuclear co-operation deal a reality, there would be capacity additions in the nuclear energy sector. New initiatives on gas based power plants are expected. Most importantly, new and renewable energy, including wind power, bio-mass and solar power would play an important part. As a result, the power scenario in different states is likely to change significantly. This study attempts to look at the power crisis situation in southern region states in India, and demand supply gap to look at alternative opportunities, policies and strategies.

# **THE EXAMINATION OF CONNECTION OF BOTH BALANCE SHEET FINANCING AND ACCEPTED COMPANIES PERFORMANCE IN TEHRAN STOCK EXCHANGE USING MARKET VALUE TO BOOK**

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## **ABSTRACT**

*The purpose of this study is that to compare the companies performance before and after balance sheet financing. Criteria used to achieve the above objective, financing (through debt and equity) as the independent variable and P/E and P/B and Q-Tobin has used as dependent variables. After analyzing about 130 years from 2000 to 2007 using Klmvgrf- Smirnovf the samples was not a normal distribution, and to investigate the different performance of test Wilcoxon Signed Ranks which don't sensitive to the distribution instead of being paired T-Test was used. The results suggest that companies year performance after the financing has to deal with the loss. Also the effect of financing ways is used from test Man-Whitney, and the borrowing impact is impressed more than from the share issue performance after financing.*



## TEAM BUILDING IN INFORMATION TECHNOLOGY (IT) INDUSTRIES

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### ABSTRACT

*In the present scenario of Information Technology (IT) industries, maintaining a team is fairly considered as a challenging task. Organizations are striving hard to bring individuals into a team which in turn gives them high productivity, with conflict resolution among themselves which works with a common morale. Organizations spend huge amounts of money on training individuals to cope up with the ever changing business environments, in the hope of building teams which coordinate themselves and create wonders in accomplishment of projects by the company. This paper grasps the status as the study establishes the bond between the team development, individual development, conflict resolution when they arise and team building as its main motive. The Evaluation of the study used a detailed questionnaire for conducting a survey on different teams to understand the research questions & team effectiveness in the organization. To evaluate the team is a continuous process is what understood from the study.*

**IMPROVED PARALLEL THINNING ALGORITHM FOR NUMERAL PATTERNS**

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**ABSTRACT**

*Thinning has been a part of morphological image processing for a wide variety of applications. Thinning algorithms have played an important role in the preprocessing phase of OCR systems.. Many algorithms for vectorization by thinning have been devised and applied to a great variety of pictures and drawings for data compression, pattern recognition and raster-to-vector conversion. The vectorization algorithms often used in pattern recognition tasks also require one-pixel-wide lines as input. But parallel thinning algorithms which generate one-pixel-wide skeletons can have difficulty in preserving the connectivity of an image or generate spurious branches. A few most common thinning algorithms have been implemented and evaluated on the basis of performance parameters.*

# **AWARENESS AND INDIVIDUAL DIFFERENCES ON ORGANIC FOOD PRODUCTS IN ERODE DISTRICT, TAMILNADU**

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**DEPARTMENT OF COMMERCE**  
**LRG GOVT ARTS COLLEGE FOR WOMEN**  
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## **ABSTRACT**

*Consumers' food consumption patterns are changing rapidly. Consumers become more concern about the food they consume. They tend to consume foods that are nutritious, healthy, safe and friendly to the environment and animals. An individual with a positive attitude towards a organic food product is more likely to make a purchase. This makes the study of consumer opinion is highly important for a sellers. The present study examines the awareness and individual differences of consumers towards the organic food products .With a sample of 500 respondents the data obtained from the survey were analyzed with the help of convenience sampling method in Erode District of Tamil nadu state of India.*

**THE IMPACT OF ONLINE MARKETING IN INDIA**

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**BOLLIKUNTA, WARANGAL**

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**KACHARAM VILLAGE, SHAMSHABAD**

**ABSTRACT**

*This work is entitled an impact of online marketing on India it is mainly focused on the growth of Indian internet users, their attitude and the purchase pattern of customers, now days the people are started using internet as moderm of shopping for everything. The major reason for doing online marketing is convenience, user friendly websites, and safe electronic payment system. Online shoppers have been increasing day by day The banking reforms also helped the online shopping since they are encouraging customers to use of online banking/internet banking/mobile banking and use of ATM (Auto Mated Teller Machines) for shopping, few of the online shopping sites has introduced a unique payment system COD Cash on Delivery this concept has build the confidence level and the trustworthiness about online shopping.*

**A STUDY ON EMPLOYEE ENGAGEMENT ACTIVITIES AT EFD**

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**THIRUVALLUVAR ARTS & SCIENCE COLLEGE**  
**KURINJIPADI**

**ABSTRACT**

*Employee Engagement activities is one of the major criterion to know about the success of any organization whether it is a small or big one. The study on the employee engagement activities at EFD – eFunds Corporation (P) Ltd, explores the expectations of the associates to get entertained by their engagement activities. From the study on the employee engagement activities at EFD, it was found that the most of the associates are highly engaged with the company both intellectually & emotionally. Also this paper infers that the associates are more pleased about the birthday bashes celebrations and external agencies giving presentations/seminar at EFD, however they expect more increased entertainment programs. Therefore the concern has to concentrate more on increasing the entertainment programs & recognize their personally preferred topics for external agencies presentations. This paper shows that the associates of EFD-eFunds Corporation (P) Ltd are very much impressed about the Company and the only thing is that they have to incorporate the fewer changes in existing engagement activities and there such that they can satisfy their associates.*

**NATURE AND TRENDS OF PUBLIC EXPENDITURE IN MANIPUR (2000-2010)**

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**ABSTRACT**

*This paper assesses how the State's Expenditure and its component influences economic development in the State economy of Manipur. It uses for analysis the available data on State's Expenditure during the periods 2000 to 2010. It examines the volume and trends of government expenditure. It analyses the developmental and non-developmental expenditure, Plan and Non-plan expenditure in the State. A multiple regression model employing all the expenditure variables was applied in the analysis. The findings will provide useful information for policy makers and reformers that can help broaden their understanding of the relationship between Government Expenditure and economic development. A right direction of Expenditure is the urgent needs in the state economy and this finding could aid policy formulation.*



## CHALLENGES TO RETAIL SECTOR: A STUDY OF DISTRICT RAJOURI IN JAMMU AND KASHMIR STATE

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### ABSTRACT

Retail industry is one of the most important and essential pillars of world economy. Most of the developed as well as developing economies have a very strong retail segment present in them. India is one among those countries which have a very strong retail segment and contributes near about 14 to 15 percent of its GDP. The India retail market is estimated to be US \$ 450 billion and is one of the top five retail markets in the world in terms of economic value. Recent Govt. step to introduce FDI in retail sector in India will now boost this sector to a great extent and also generate heavy profit for masses besides good employment opportunities. Present study seeks to identify various challenges faced by retailers in Rajouri district of Jammu and Kashmir. The study also helps in developing a framework which will be useful for retailers to modify their business practices in Rajouri district. The study further recommends various strategies which could be used at times to cope up with the modern challenges faced by retailers in Rajouri district of Jammu and Kashmir. The study also conducts a survey of 250 people who are lined with retail business in Rajouri district.

## BLENDING WITH THE BEST: EVALUATION OF SERVICE QUALITY OF HOTEL INDUSTRY

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### ABSTRACT

Assessing and improving service quality has become an important task for many organizations. While the services sector has grown, service providers have become aggressive and service quality has become an emphasis of their attention. The concept and the conceptual model of service quality is indispensable if we wish to understand the origin of service quality and probable gaps in quality. This paper aims to review existing literature on service quality management in the hotels, its process, concepts, dimensions, and the effective service quality management framework. The purpose of this paper is to show the importance of service quality in hotel industry from both the conceptual standpoint and that of service quality measurement models and encourages hotels to improve its management to better satisfy their guests. The research aim is to gain an understanding of the service quality models in hotel industry and provides industry with sound research from which to develop effective model to facilitate best practices in improving overall service quality. Purpose of this study is to examine whether hotel industries service quality efforts are a reason why guest choose a hotel. Do business travellers and meeting planners expect certain quality standards and engagement while staying at the hotel? Do the overall service quality affect their hotel stay? These are the emerging questions the hotel industry faces to better service and satisfy guests. This study also includes understanding the technological changes and needs of the guest and why they choose the hotel. The objective of the research is to discover whether there is need for hotels to seriously look into the practices in operations and management and improve overall service delivery.

**A CRITICAL ASSESSMENT ON MEASURES OF EMOTIONAL INTELLIGENCE****MEETA MANDAVIYA****ASST. PROFESSOR****MARWADI EDUCATION FOUNDATION GROUP OF INSTITUTES****RAJKOT****ABSTRACT**

*Emotional intelligence is getting attention from both academic-press and popular-press in its challenges to previously-held normative theories. One developing paradigm is that of Emotional Intelligence-based Leadership that has become popular for identifying potentially effective leaders, and as a tool for developing effective leadership skills. Despite this popularity, there is only limited theoretical discussion and empirical study, and reports are dichotomized between popular-press and academic-press. This paper integrates both the popular and scholarly theories and empirical research of Emotional Intelligence-based Leadership into a comprehensive review.*

## IMPACT OF INFLATION ACCOUNTING ON FINANCIAL STATEMENTS AND EARNING PER SHARE

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### ABSTRACT

*Inflation is a common phenomenon in developing countries like India. Recently its influence on financial statements has increased on account of constant decline in purchasing power of money. The primary objective of accounting is to make financial statements give a true and fair view and such an objective is marred if the impact of changing value of money is not considered in the accounts. Inflation accounting is of utmost importance during depreciating value of money. Historical Cost Accounting (HCA) doesn't give a correct view and the profit is either understated or overstated and so is the financial position. The purpose of this study is to address the impact of inflation on financial statements and Earning Per Share (EPS) for improving the confidence of the shareholders and credibility of the financial statements.*

## **A STUDY OF EFFECT OF PERFORMANCE APPRAISAL ON THE ORGANIZATION AND THE EMPLOYEE IN NIDHI TECHNOLOGIES**

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GURU NANAK INSTITUTIONS  
IBRAHIMPATNAM**

### **ABSTRACT**

*Performance Appraisal has been considered as the most significant and indispensable tool for an organization, for an organization, for the information it provides is highly useful in making decisions regarding various personnel aspects such as promotion and merit increases. Performance measures also link information gathering and decision making processes which provide a basis for judging the effectiveness of personnel sub-divisions such as recruiting, selection, training and compensation. This research will concentrate on examine the effect of the performance appraisal on an individual as well as on the organizations. The sample size of 100 has been chosen from the north Indian states. The data used for the study is primary data collected through the help of questionnaire filled by the samples. The data was evaluated with the help of statistical tools i.e., descriptive statistics, regression, correlation, residual analysis and chi square test. The findings of the research show that there is a noticeable effect of the performance appraisal on the organization as well as on the Individual.*

## **A STUDY ON IMPACT OF GLOBAL RECESSION ON INDIAN ECONOMY WITH REFERENCE TO INDIA'S EXPORTS**

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### **ABSTRACT**

*India accepted globalization and liberalization in the year 1991, since then India's foreign trade has undergone substantial changes. India's major exports include manufacturing and engineering goods. There has been a gradual increase in India's export and imports trades and also there is a rise in trade deficit. India has good trading relations with all the major countries in the world. Foreign trade has played a crucial role in India's economy growth. Financial crisis hit the real economy and became a global economic crisis; it was rapidly transmitted to many developing countries. The economic crisis leads to a decreased demand for goods and services, which in turn leads to a decrease in production, lay-offs and a sharp rise in unemployment. In the age of globalization, no country can remain isolated from the fluctuations of world economy. India was affected less by external world depressions as it relied more on internal consumption, savings, import substitutions and exports.*



# **KNOWLEDGE, ATTITUDE, PRACTICE AND PREVENTION ABOUT HIV/AIDS AMONG MEN WHO HAVE SEX WITH MEN (MSM) IN KARNATAK: AN EMPIRICAL STUDY OF BELGAUM DISTRICT**

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## **ABSTRACT**

*The continuum of care for HIV/AIDS of MSM has been advanced mostly in developed countries, mostly due to the prolonging of life and an improved prognosis for those testing HIV-positive due to the advent of triple therapy and ART. This continuum has come to include a set of modalities including prevention, treatment of opportunistic infections, HIV syndrome treatment, antiviral drugs, social/psychological care, and palliative care. Here researcher made an attempt to know the MSM's knowledge, attitude and practice aspects related with the HIV/AIDS, paper covered definition; HIV/AIDS control programs and MSM measurement issues, suggestions and recommendations with the social work perspective to prevent HIV among the MSM's*

## RELATIONSHIP BETWEEN INFORMATION SECURITY AWARENESS AND INFORMATION SECURITY THREAT

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### **ABSTRACT**

*Information security threat has been reported to be on the increase among users of internet technologies, especially the academic communities, comprising the students, lecturers and tutors. In attending to this situation, past studies have either conceptually discussed or empirically studied some related factors to information security threat generally, with few (if at all any) studied information security awareness' relationship within the conceptual framework of community training, vulnerability to threat, perceived threat severity and compliance to security policies with information security threat. And none has studied this among the Universiti Utara Malaysia community. This paper studies these factors in view of the relationship between information security awareness and information security threat among the Universiti Utara Malaysia students' community. This study uses Quantitative method, with Pearson correlation as the statistical tool. The findings of this study showed that community training; vulnerability to threat, perceived threat severity and compliance to security policies within the concept of information security awareness is positively related to information security threats.*

## WHY MBA STUDENTS ARE NOT EMPLOYABLE? (WITH REFERENCE TO DAVANGERE MBA STUDENTS)

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### ABSTRACT

*“Education Is the Key to Unlock the Golden Door” this beautiful quote is only good to hear but in reality education is not creating a golden opportunities for students to get a better job after their completion of studies. There are many reasons that why students has failed in getting a job. We have highlighted in this article about the reasons for the failure of student’s employability. We have shown one model about the factors influencing a student to become employable. Many of the research scholars and professors have proved that management education in India is in crisis due to the lack of student’s employability. Aim of the paper is to know the reasons for the failure of MBA students in getting a job and to know their perception about the MBA program. We have chosen 100 respondents (MBA Pursuing students) as our sample size. In survey we used Stratified and Simple Random sampling technique is used and to analyze data we have used Likert Scale of 5 point rating, Garrett Ranking Method and Chi-square for hypothesis analysis. After the data analysis we found that most of the MBA students have perception that, MBA is to get better job and high pay. But, they are not focused to their development of skills required or expected by the industries.*

**AN EVALUATION OF AUDIT EXPECTATION GAP IN NIGERIA**

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**ABSTRACT**

*The audit expectation gap refers to the differences between what the public expects from an audit function and what the auditing profession accepts as the objective of auditing. The existence of audit expectation gap is likely to affect the value of auditing and auditing profession as the society art actually realized the role performed by auditing exercise. This has necessitated lead to numerous professional and regulatory forms aimed at protecting shareholders rely on the financial statements for economic decision. In spite of the existence of research pointing to what to the difference between what the public expects from audit and what the audit profession believes as the objective of auditing, there appears to be paucity of research on how to tackle this issue in Nigeria. Therefore, this research investigates audit expectation gap and perception of stakeholders on audit functions. Respondents view was also sought on how the gap could be narrowed. Four hypotheses were formulated and tested using chi-square. The study reveals that an audit expectation gap exist in Nigeria, with reference to auditor's responsibility it was also observed that there are significant differences in the perception of respondent groups on the existence of the audit expectation gap in Nigeria. Therefore, the study recommends that the public should be enlightened about the objectives of an audit, auditors' role and responsibilities in order to reduce the existence of audit expectation gap.*

## ROLE OF FINANCIAL INCLUSION FOR INCLUSIVE GROWTH: AN INDIAN SCENARIO

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**GAUHATI UNIVERSITY**  
**JALUKBARI**

### ABSTRACT

*The term 'Financial Inclusion' means the transfer of banking services at a reasonable cost to the huge sections of deprived and low income group. 'Inclusive Growth' by its definition implies an impartial distribution of resources with profits gained to every sections of the society. Financial inclusion and inclusive growth are the two sides of a coin. Both are interrelated and interdependent. For growth to be inclusive, all people should be come under access to financial services. In India, we can see that growth is hampered by Financial Exclusion, which is just the opposite of financial inclusion. Many a times, banking services etc. are not delivered adequately; specially in rural areas. So, there is a need to examine or verify the contribution of financial inclusion (i.e. delivery of financial services to poor) to mould the growth of India which is inclusive i.e. proper allocation of resources to every corners of the country. This paper will be studied with the help of secondary data collected from various journals, Reports, Articles, Reports of various Committees, Plans etc. We will be looking to see a positive relationship between financial inclusion and inclusive growth in India. So, let us hope that this paper reflects a true picture of India in case of access to financial services and building a strong case for inclusive growth.*

## PROBLEMS OF SELF HELP GROUPS WITH SPECIAL REFERENCE TO STATE MICRO FINANCE VISION 2011, ARUNACHAL PRADESH

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**DOIMUKH**

### ABSTRACT

*The Self Help Group (SHG)-Bank Linkage Programme, in the past nineteen years, has become a well known tool for bankers, developmental agencies and even for corporate houses. SHGs, in many ways, have gone beyond the means of delivering the financial services as a channel and turned out to be focal point for purveying various services to the poor. The programme, over a period, has become the common vehicle in the development process, converging important development programmes. With the small beginning as Pilot Programme launched by NABARD by linking 255 SHGs with banks in 1992, the programme has reached to linking of 69.5 lakh saving-linked SHGs and 48.5 lakh credit-linked SHGs and thus about 9.7 crore households are covered under the programme, envisaging synthesis of formal financial system and informal sector. In view of the large outreach and pre-dominant position of the microfinance programme, it is important to keep a continuous track of the status, progress, trends, qualitative and quantitative performance comprehensively. To achieve this objective, Reserve Bank of India and NABARD issued guidelines in the year 2006-07 to Commercial Banks, Regional Rural Banks and Cooperative Banks to furnish data on progress under microfinance. The data so collected covers various parameters like savings of SHGs with banks, bank loan disbursed to SHGs, bank loan outstanding against SHGs, gross nonperforming assets of bank loans to SHGs, recovery performance of loans to SHGs. Further, the banks also furnished the data regarding bank loans provided to Micro Finance Institutions (MFIs). NABARD has been bringing out the consolidated document annually. This research presents the bird eye view regarding the small achievement the microfinance vision 2011 of Government of Arunachal Pradesh has made progress under microfinance sector under the model, SHG – Bank Linkage model, the problems encountered by the members of SHGs in moving ahead for the common good of the groups.*



**INDEBTEDNESS AND FARMERS SUICIDES IN RURAL PUNJAB**

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**PATIALA**

**ABSTRACT**

*The present paper attempts to examine the extent and determinants of indebtedness among the different farmer categories in the rural areas of the Punjab state. Indebtedness is really a worrisome phenomenon. There is an urgent need to examine it in the context of weaker sections of the rural society. The high rate of suicides by farmers and agricultural labourers in the village has a link with the rising level of indebtedness. The most tragic aspect of the phenomenon has been the increasing number of marginal and small farmers resorting to take large amount of loans at high rates of interest. However, the problem of indebtedness depends upon the amount, nature and purpose of the loan taken. The commission agents come out to be the largest contributor towards loans in all the farmers' categories. They provided loans for productive as well as unproductive purposes due to the reason that they are easily approachable at odd hours and their simple way of lending. The major amount of loan has been taken by farmers for productive purposes. The major proportions of non-productive loans are spent on social- religious ceremonies. Loans taken for productive purposes are increasing as we move from small farmer category to large farmer category. It has been observed that the amount of productive loans is increasing with the increase of farm size. As the farm size is increased, the proportion of debt on unproductive purposes decreased. Proportion of non farm income and education level of the farmers has inverse relationship with indebtedness.*

# **PRESERVATION AND MAINTENANCE OF THE COLLECTION OF SRI VENKATESWARA ORIENTAL RESEARCH INSTITUTE LIBRARY, TIRUPATI: A USER SURVEY**

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## **ABSTRACT**

*Sri Venkateswara Oriental Research Institute (SVORI) was started in July 1939 by the management of Tirumala Tirupati Devasthanams (T.T.D) with a view that it should be a first-rate research and training centre with appropriate divisions for the study of Sanskrit and other languages of the Hindu religion and philosophy and of the Hindu culture generally. The users of the library consist of M.Phil and Ph.D. scholars and teaching staff members and P.G students of S.V. University. The present study is restricted to make the survey of users of M.Phil and Ph.D scholars and students only. Further, the paper suggests the affective measures for improving the techniques of preservation and organization of manuscripts in SVORI.*

# USE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) PRODUCTS AND SERVICES IN UNIVERSITY LIBRARIES OF TIRUPATI (A. P.): AN ANALYTICAL STUDY

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**LIBRARIAN**

**P. V. K. K. INSTITUTE OF TECHNOLOGY  
ANANTAPURAMU**

## **ABSTRACT**

*The present study has been undertaken with an attempt to evaluate the use of Information and Communication Technology (ICT) products and services made available in the Tirupati (A.P) University Libraries amongst the P.G students of Science and Technology with special reference to Sri Venkateswara University, Sri Padmavathi Mahila Viswa Vidyalayam, Acharya N.G. Ranga Agricultural University and Rastriya Sanskrit Vidyapeeth which represent truly population. For that purpose, survey method has been adopted by the investigators, which comprises of administration of questionnaire, observation of the participants, and interview of some of the participants for knowing the opinion of the respondents in respect of use of ICT) products and services for their academic and research activities.*

## **SATISFACTION ON FACILITIES AND SERVICES OF J. B. WOMEN'S ENGINEERING COLLEGE LIBRARY IN TIRUPATI: AN USER SURVEY**

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### **ABSTRACT**

*The present study has been made analyze and interpret the user's opinion on the facilities and services provided by J.B.Women's Engineering College Library. During the preparation of this paper, an attempt was made to collect the required data from all available sources. However, sample survey method is used for the study. 270 questionnaires were distributed out of which 210 were received from the respondents.*

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