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# CHALLENGES OF INFORMATION & COMMUNICATION TECHNOLOGY (ICT) AS A TEACHING AND LEARNING TOOL IN THE EDUCATION SECTOR IN ZAMBIA: A CASE STUDY OF SELECTED SECONDARY SCHOOLS OF MONGU DISTRICT

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## ABSTRACT

*The study was conducted to assess the challenges of using information and communication technology (ICT) as a teaching and learning tool in the education sector in Zambia. Following the quantitative research design, the major findings of this study are that the ICT infrastructure support by government in secondary schools in Mongu District of Zambia is a serious challenge. Teachers perceive strong benefits should the government decide to embrace information and communication technology as a teaching and learning tool in the education sector in Mongu District of Zambia. However, the sector is currently lacking government infrastructural development and technical support. The basic conclusion of the study is that the ICT can only be used as a teaching and learning tool in the education sector in Mongu District through the provision of well ICT infrastructure facilities, strong financial capacity, strong-coordinated government support, and highly expertise of human resources to curb the challenges.*

# TO MEASURE SIGNIFICANT DIFFERENCE IN FINANCIAL PERFORMANCE OF SELECTED FERTILIZER COMPANIES IN INDIA BASED ON PROFITABILITY RATIOS

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**I/C PRINCIPAL**  
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**SABARGAM**

## **ABSTRACT**

*Profitability is an indication of the efficiency with which the operations of the business are carried on. Profitability ratios are used for analyze the profitability performance of any business firm. In this study Analysis of variance (ANOVA) carried out for Profitability ratios for the selected fertilizer company in India for the period of 2004-05 to 2013-2014. In these, Profitability ratios includes Operating Profit Margin Ratio, Gross Profit Margin Ratio, Net Profit Margin Ratio, Return on Capital Employed Ratio, Return on Networth Ratio and Return on Assets Ratio. The statistical tools ANOVA is used to test the hypothesis regarding profitability ratios which are based on a sample of six selected companies in fertilizer industry. From the analysis concluded there is significant difference in all Profitability Ratio of six selected fertilizer Companies.*



# **A STUDY ON DEMOGRAPHIC PROFILE AND PROBLEMS FACED BY THE POWERLOOM OWNERS WITH SPECIAL REFERENCES TO COIMBATORE CLUSTER**

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## **ABSTRACT**

*The purpose of this study is to find out the major problems of power loom units in Coimbatore cluster. The objective of the study is to understand the personal profile and major problems faced by the owners of the power loom units in the study area. A total number of owners taken for the study is 200 and statistical tools employed to analyze are percentage analyze, descriptive Statistics and one way Anova.*

# **ANALYTICAL STUDY OF DIRECT TAX CODE TO BE INTRODUCED IN INDIAN ECONOMY**

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**KALYAN**

## **ABSTRACT**

*The Direct Taxes Code (DTC) is an attempt by the Government of India (GOI) to simplify the direct tax laws in India. DTC will revise, consolidate and simplify the structure of direct tax laws in India into a single legislation. The DTC, when implemented will replace the Income-tax Act, 1961 (ITA), and other direct tax legislations like the Wealth Tax Act, 1957. The first draft bill of DTC was released by GOI for public comments along with a discussion paper on 12 August 2009 (DTC 2009) and based on the feedback from various stakeholders; a Revised Discussion Paper (RDP) was released in 2010. DTC 2010 was introduced in the Indian Parliament in August 2010 and a Standing Committee on Finance (SCF) was specifically formed for the purpose which, after having a broad-based consultation with various stakeholders, submitted its report to the Indian Parliament on 9<sup>th</sup> March 2012. Recently as a follow-up on this initiative and as stated by the Finance Minister (FM) in his Interim Budget Speech in February 2014, after taking into account the recommendations of the SCF, a “revised” version of DTC (DTC 2013) has been released on 31 March 2014. This paper focuses on the key features of the Direct Tax Code, its impact on the Indian Economy and various stakeholders as a whole and analyze the practical issues on the effective implementation of the DTC in India. This paper also discusses the need and benefits of such tax initiative to reduce the number of compliances under various acts by the citizens and tax payers.*

## **NEED OF ICT FOR DIRECT RELATION BETWEEN FARMER AND CONSUMER**

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### **ABSTRACT**

*Today all of we lives in e-World, means electronic world. Most of transactions of Business, Industries and Services are done through electronically, via computer & communication technology. The paper suggest the need of ICT to our Indian agricultural field. If this is adopted then it will change our current scenario of agriculture and create a high growth of development in India.*

**FINANCIAL ANALYSIS OF COMMERCIAL BANKS: A COMPARATIVE STUDY**

**DR. ATIYA MAHBOOB**  
**PROFESSOR**  
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**HYDERABAD**

**ABSTRACT**

*Banking Sector plays an important role in economic development of a country and is featured by a large network of bank branches, which serves many kinds of financial services of the people. State Bank of India (SBI) and Housing Development Finance Corporation Limited (HDFC) are selected as sample banks for the study as they are top banks in the domain of public and private sectors. The State Bank of India, popularly known as SBI is one of the leading public sector bank in India. In this paper, an effort has been made to analyze the financial performance of public and private sector banks. The study is a case method of Research and comparative analysis in nature. The study used only secondary data that was collected from research articles, books related and thesis works already done on the topic and particularly from annual reports of SBI and HDFC Bank.*

## EFFICIENCY OF COMMODITY FUTURES IN PRICE DISCOVERY: AN EMPIRICAL STUDY OF AGRICULTURAL COMMODITIES

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### ABSTRACT

*The main aim of the present study is to find out whether commodity futures market is efficient in price discovery for agricultural commodities in India. The daily closing price information of spot and futures markets, for a period of 10 years (2004 – 2013), for three agricultural commodities viz., Chana, Chilli and Turmeric which are traded in National Commodity & Derivatives Exchange Ltd (NCDEX), is taken for the study. The present study examines price discovery function in spot-futures agricultural commodity market in India by using VAR model, Johansen test of Co-integration, VECM, OLS method, and Granger Causality tests. The cointegration results reveal that there is a long-run association between commodity spot and futures prices of Chana, Chilli and Turmeric. The VECM results show that there is a long-run causality running from futures prices to spot prices of near month contracts of Chana, Chilli and Turmeric. The speed of adjustment towards equilibrium is lower in the sample agricultural commodities. The granger causality test results disclose that there is only a unidirectional causality from futures returns to spot returns of Chilli and Turmeric. In case of Chana, bidirectional causality from futures to spot returns is observed. So, it is revealed that the near month futures contracts are suitable for hedging.*

**NON PERFORMING ASSETS MANAGEMENT IN HDFC BANK**

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**ABSTRACT**

*Non Performing Assets surfaced suddenly in the Indian banking scenario around the eighties. In the midst of turbulent structured changes overtaking the international banking institutions and where the global financial markets were undergoing sweeping changes. Management of Non Performing Assets nowadays is a critical performing area for banks. It is better for Indian banks to try for the international standard in terms of efficiency, productivity, profitability, assets recognition norms, and provisioning and capital adequacy to compete in the competitive new economy. Non Performing Assets (NPA's) are one of the major areas of concern for the Indian banking industry. The strength of a Bank and its health are determined by the quality of assets it possesses. Non-Performing Assets are like a double edged sword. They do not generate any income, whereas, the bank is required to make provisions such as assets. Thus Non-Performing Assets are the assets which show how healthy the bank is, so most of the banks are still in the process of decreasing the NPA's. And they still don't find the reasons behind the assets turning into NPA's.*



## COMMERCIALISATION OF FOREST RESOURCES: AN EMERGING ISSUE IN ARUNACHAL PRADESH

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**RONO-HILLS DOIMUKH**

### ABSTRACT

*Arunachal Pradesh is one of the economically backward states in India. It is situated in the eastern most part of the country. It is a tribal dominated state and the tribal people largely depend on forest resources for their livelihood and survival. Nature has bestowed the state with abundance of natural resources including forest. The state is rich in natural assets like barren land, thick forest, abundance of water, flora and fauna, etc. The tribal community uses forest resources not only for agriculture but also to meet their domestic and ritualistic consumptions. However, the agricultural practice or for that matter, the consumption of the forest resources by the indigenous tribal people in the state is minimum and restricted to subsistence level only. They used mostly the forest resources for their survival rather than for commercial purposes. However, during the last two decades, the consumption or use of different forest or natural resources shifted from subsistence level to commercial level due to the intervention of state sponsored developmental activities and penetration of market system in the tribal society. In the process the various forest resources that were preserved and kept unnoticed comes to limelight and became commercially important and a source of income for many indigenous people. Hence, there is growing commercial interest in these natural or forest assets among the tribal people that have significant impact on their economic condition. Under the above background the present paper attempts to examine the availability of forest resources, nature and extend of interventions in exploiting the forest resources in terms of commercial use and consumption and its economic impact on the lives of indigenous people of the state.*

# AN ANALYSIS OF FACTORS AFFECTING ONLINE CONSUMER BUYING BEHAVIOR IN INDIA

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## ABSTRACT

*The purpose of this research paper is to study and examine the factors that influence a consumer's buying decision which is one of the central issues faced by the e-commerce industry. However, there is very less literature that has been published on the online buying behavior of the consumers as it is a complex topic and engages many factors that affect the buying process. The objective of this study is to find out the reason why the consumers shift or do not shift from the brick and mortar stores to the online retailing websites. The goal has been achieved using the theory of planned behavior in which the factors such as demographics, desired consequences, attitude, subjective norms and perceived behavioral control lead to the consumer intention to purchase and finally determines the online buying behavior. To examine these hypotheses 100 questionnaires dispersed among the citizens of Delhi, Bangalore and Jaipur. The people who filled the questionnaire are the customers of the online retail websites. Two tests that are ANOVA and t-test were used to investigate the hypothesis. The study identifies that the buying intention depends upon the gender, age, income and educational qualifications. Furthermore, consumer attitude, convenience, website design, time saving and security positively affected the online buying behavior of the consumers. This study can be well thought-out as an applied research from purpose perspective and descriptive-survey with regard to the nature and method.*

**EVOLUTION OF INDIA'S TELECOMMUNICATIONS INDUSTRY**

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**ABSTRACT**

*Indian Telecommunications Industry has shown a tremendous growth in the past decade. Though most of the growth has come in the mobile industry, it was not always so. The industry was a controlled government monopoly. With the advent of the liberalization regime there was introduction of competition and private players in this segment. Setting up of the regulator further accentuated this process. In this background, this paper attempts to look the evolution of this industry with the changes that have taken place at the policy front. The separation of the incumbent government service provision in the wireline services and the foray of private players in the wireless services has created a unique balance that has helped the industry scale new heights. The tremendous growth of this sector has made it vital for the Indian economy. However, there is still substantial scope for this segment to grow. Though there has been lot of controversy surrounding this sector, primarily due to various political reasons, The National Telecom Policy 2012 can be attributed as a step in the right direction. By creating more competition and looking at the larger public benefit simultaneously, there can be still substantial growth in this segment.*

## **STUDENT AWARENESS OF EDUCATION LOANS AS A SOURCE OF FINANCING: A STUDY OF BELGAUM CITY, KARNATAKA**

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### **ABSTRACT**

*As human capital development is essential factor for sustainable growth, there is need for speedy implementation of Education loan schemes and should cover large population in both rural and urban areas to enhance skill development. With the growing awareness towards education, educational loans provided by scheduled commercial banks and private banks have proved to be an integral source of financing higher and professional education. The present study is carried out in Belgaum City of Karnataka regarding the students' awareness about education loans as a tool of financing. The aim of the study is to examine the students awareness about education loans with respect to various features like guidelines of scheme, rate of interest, source of information, source of funding, type of bank, influencing factor to avail education loan, reasons to avail education loan, satisfaction level with bank schemes, awareness about online application option.*

## **EFFECT OF CAPITAL STRUCTURE ON PROFITABILITY OF LISTED MANUFACTURING COMPANIES IN SRI LANKA**

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### **ABSTRACT**

*Capital structure is one of the most complex areas of financial decision making due to its interrelationship with other financial decisions variables. Capital structure is the composition of debt and equity capital that comprise a firm's financing its assets and can be rewritten as the sum of net worth plus preferred stock plus long-term debts. The problem statement to be analyzed in this study is: Does capital structure affect the listed manufacturing companies in Sri Lanka? The study sample consists of 12 Manufacturing companies listed in Colombo stock Exchange . Net profit ratio is used to measure the profitability. Debt equity ratio, Long term loans to total asset and short term loan to total assets ratios are used to measure the capital structure of the companies. Applying correlations and fixed effect regression analysis, the results reveal significantly negative relation between debt and profitability. This suggests that profitable firms depend more on equity as their main financing option .Yet recommendations based on findings are offered to improve certain factors like the firm must consider using an optimal capital structure .*

# **AN EVALUATION OF THE ECONOMIC AND FINANCIAL CAPACITY OF INDIGENOUS UNDERWRITING FIRMS FOR MARINE RISKS AND INVESTMENT COVER IN NIGERIA**

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## **ABSTRACT**

*This study is conducted to evaluate the financial capacity of indigenous marine underwriters to adequately cover marine risks in Nigeria. The insurance award approach as used by Hopkins was adopted to achieve this objective. Data were collected from the Underwriters' past claims settlement record. Hypotheses were set to test all the data collected using the ordinary Least Square method of regression and t-test for the difference of means method was also used in the data analysis. The test showed an acceptance of the null hypotheses to conclude that the local marine insurance underwriters lacked the economic and financial capacity adequately to cover the marine risks and to settle insurance claim in Nigeria. Recommendation was made based on the research findings.*



# HOUSEHOLD SAVING BEHAVIOR IN JIMMA ZONE OF OROMIA REGION, ETHIOPIA

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## **ABSTRACT**

*The objective of this study was to examine how saving habit is related to household characteristics. The study was mainly conducted using primary data collected using a questionnaire survey conducted with 346 samples selected household heads in Jimma Zone and employed a descriptive statics for data analysis. The result showed that household heads in Jimma zone maintain a saving in various forms. The saving habit showed a statically significant relationship with socio demographic characteristics, personal financial planning and homeownership.*

# AN EMPIRICAL ANALYSIS OF FACTORS AFFECTING WLB OF EMPLOYEES IN SERVICE SECTOR

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## ABSTRACT

Service Sector can be understood as the portion of the economy that produces intangible goods. Work-Life Balance (WLB) is a concept that aims at proper prioritizing between \*work and your personal \*\*life. At the core of an effective WLB definition are the two key everyday concepts that are relevant to each of us. They are Daily Achievement & Enjoyment, ideas almost deceptive in their simplicity. The paper aims at finding out the factors under the two variables- Organizational and Personal, that affect WLB of a service sector employee. Information on the same is gathered with the help of primary data collected through self-designed questionnaire and secondary data. The degree of stress, the reasons of stress at different management levels, impact of stress (physiological, psychological) is different. On the basis of literature review it is found that service sector employees face higher stress than manufacturing sector for various reasons; direct customer interaction playing major role. Sampling frame includes different level employees from Retail sector, Education sector, Banking & Insurance sector and Hospitality sector.

**PROSPECT AND POTENTIAL OF RURAL TOURISM IN BODHGAYA**

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**ABSTRACT**

*This paper examines the prospect and potential of rural tourism in Bodhgaya. Although there is phenomenal growth of religious tourism in Bodhgaya, as it is one of the most prominent Buddhist pilgrimage sites but the rural tourism was never given any priority. The scheme of rural tourism was started by the Ministry of Tourism in 2002-03 with the objective of highlighting rural life, art, culture and heritage at rural locations and in villages which have core competence in art, craft, handloom, textiles and natural environment. Bodhgaya is a small town of international renown with immense religious and cultural significance. The competitive advantage of Bodhgaya lies in the fact that it is one of the most prominent Buddhist pilgrimage sites and also houses a UNESCO World Heritage site within its boundaries. In addition, the proximity to Gaya, Rajgir and Nalanda offers further potential for development of the town as a bustling tourist hub. The city has potential to develop manufacturing units allied to tourism like making of handicrafts and artifacts. Rural tourism can develop win-win situation for this city, and generates increasing benefits to its rural areas in terms of rural productivity, economy, employment generation and conservation of rural environment and culture.*

# **VERTICAL PRICE TRANSMISSION BETWEEN CEREALS AND BREAD AND OTHER PREPARED FOODS: DOES PRICE STABILITY IN CEREALS MARKET STABILIZES PRICE OF BREAD AND OTHER PREPARED FOODS?**

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## **ABSTRACT**

*Nowadays, food inflation is a common phenomenon that Ethiopia is experiencing. The soaring food price is expected to affect food security of especially the majority poor households. Bread and other prepared foods are among the major food items facing this problem for which demand is higher and consumers are much responsive to the price change, as the situation intends to affect the livelihood of the majority of the people. Hence, it seems indispensable to take appropriate measures targeted on the stability of prices of these commodities. Price stability measures, so far, focus on grain market. These measures are expected to be efficient if they are also able to stabilize prices of processed commodities such as bread and other prepared foods. This can be realized if the markets for agricultural commodities are coordinated with that of processed commodities. Hence, the purpose of this paper was to establish the extent to which cereals market is efficiently coordinated with market of bread and other prepared foods, in Addis Ababa. In order to figure out this, secondary data of monthly price series were extracted from the Central Statistical Agency for the period from September, 1996 to April, 2012 (having 188 observations). The data were analyzed using Johansen's and Juselius co-integration test and vector error correction model coupled with other descriptive approaches. The findings of the study reveal that price of cereals and bread and other prepared foods are co-integrated; however, there is an asymmetry in price transmission between the prices of the two categories of commodities implying that policies targeted on the stability of prices of grains such as cereals does not efficiently stabilize prices of processed commodities like bread and other prepared foods. Hence, additional measures are required to bring about stability in price processed commodities.*

## **SERVICE MARKETING INNOVATION: A PARADIGM SHIFT (A CASE STUDY OF INDIAN BANKING SYSTEM)**

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### **ABSTRACT**

*India is considered among the top economies in the world, with tremendous potential for its banking sector to flourish. The last decade witnessed a significant upsurge in transactions through ATMs, as well as internet and mobile banking. Financial Institutions are entering in the new business areas due to many mergers and acquisitions taking place in this sector. They are offering more diverse services now in a bid to retain the existing customers. The business organizations are looking at ways and means to streamline their business and to cut down the processing charges. On the other hand customers are looking online access to avail faster and more efficient ways of doing business. The Commercial Banks in India are the highly trusted organizations for customers. They have very successfully adopted many changes in their functioning. Now, there is a high degree of competition among the banks, especially after globalization and entry of more Private and Foreign banks. But the banks will have to adopt a full-fledged marketing strategy to ensure customer satisfaction for its survival and growth. Marketing scope prevailing in banking sector is being considered under the service marketing framework in this new business approach. The transition from one phase to another has largely been influenced by the dynamics of three critical factors – the players, the playing fields and the regulator. This paper examines and measures the quality of services provided by the Commercial Banks in India. Now the expectation of the customers is very high and the commercial banks in India will also have to adopt the service marketing concepts in their day to day working for their survival and growth.*

## **A CASE STUDY OF SAHARA INDIA PARIWAR SCANDAL (WITH REFERENCE TO ETHICAL AND GOVERNANCE ISSUES INVOLVED)**

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### **ABSTRACT**

*The paper studies the Sahara India Pariwar scam. The two companies of Sahara group naming Sahara Group Companies Sahara India Real Estate Corporation limited (SIRECL) and Sahara Housing Investment Corporation (SHIC) were raising thousands of crores from the public without informing SEBI. The paper discusses how these two companies could raise so much of money without following the prescribed rules and regulations and how did SEBI come to know about the wrongdoings of these two companies. I have also studied what action was taken by Supreme Court in this particular case. Most importantly the paper studies the corporate governance issues in the group which lead to such big scam*



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