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LANGUAGES - IMPERATIVE FOR FINAL YEAR DEGREE STUDENTS

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ABSTRACT

Language is the core for learning all the subjects. Without language we would have been only animals. As it leads to better understanding of each other and promotes unity among one another, it is very difficult to communicate and understand ones feelings and emotions. Languages enrich the culture and helps in building humanitarian concept. It helps in enhancing the knowledge and leads to the personality development of individuals. Through this study the researchers have tried to explore the perception of under-graduate and post-graduate students on including languages in the final year under graduate courses such as B.Com, BBA, BCA, Bsc and others. where in respondents are having mixed reaction with positive and negative opinions on having languages in final year of their courses. As the majority of respondents are positive, it may be included as part of their study in the final year degree courses.

BHIM AADHAAR PAY – SMART WAY TO GO CASHLESS IN INDIA

SRIHARI SUBUDHI
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ABSTRACT

India is truly shining. She has an unrivalled youth demographic: 65% of her population is under 35, and half the total population of 1.3 billion people is under 25 years of age. We have got remarkable achievements in the areas of IT/Software, Space technology, Education & Research, Internet, Mobile, Social Media usage etc. We further expect to leapfrog to an exciting future ahead. The number of Internet users, mobile subscribers, various social media users etc. is steadily increasing in our country. Payments through cashless modes are also rapidly growing. The purpose of this study is to explore the various aspects of cashless transactions in India and how BHIM Aadhaar Pay can play a lead role in making India a less-cash economy in the future. Government of India has taken many initiatives like Digital India, Make in India, New India etc. to take our country to the next level. More and more people are using various cashless modes of payments such as Debit Card, Credit card, Internet Banking, Mobile Banking, UPI/BHIM, Mobile wallets etc. for various banking transactions or cashless payments. Government of India has disbursed a total of ₹2.43 lakh crore through Aadhaar based DBT (Direct Benefit Transfer) to beneficiaries of 394 government schemes which have led to saving of ₹57,000 Crore in the last 3 years by removing fictitious claimants. This is one of the many great advantages of our country's ambitious project "Aadhaar". Another such use of Aadhaar is payment through BHIM Aadhaar Pay, a mobile based payment solution with Aadhaar based biometric authentication. This study is an attempt to explore various aspects of BHIM Aadhaar Pay and how it can transform the world of cashless transactions in India to make her a less-cash economy.

A STUDY ON LABOR WELFARE PRACTICES (HEALTH AND SAFETY) IN GARMENT INDUSTRIES, TIRUPUR

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ABSTRACT

The paper examines the perceptions of workers towards labour welfare measures in the changing economic environment. There is a need to provide various types of facilities such as adequate safety measures, canteen facility, better training facilities, medical facilities and adequate financial facilities at the time of need. These facilities make the work place more comfortable for the workers. A sample of 100 workers has been taken from the Tirupur garment industry. The employee selected randomly by considering their age work experience and the salary scale. A study was mainly focused on what are the welfare measures provided to the employees, whether the employees are properly utilizing the welfare measures, whether the employees are satisfied with the welfare measures provided to them, whether they are facing any problem in their work environment, their suggestions to improve the welfare measures to reduce the problems that they are facing the work place. Welfare includes anything that is done for the comfort and improvement of employees and is provided over and above the wages. Welfare helps in keeping the morale and motivation of the employees high so as to retain the employees for longer duration. In this paper, an attempt has been made to analyze the perceptions of workers towards labour welfare measures in the garment industry.

FACTORS INFLUENCE CONSUMERS PERCEPTION OF INTERNET BANKING IN BURDWAN DISTRICT

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ABSTRACT

In recent years, Internet Banking has become a useful platform to easily access banking services. The banking industry has undergone dramatic changes using the concept of internet banking. Internet banking is defined a method of banking through internet portal in which customers can use different kinds of banking services. The primary objective of this research is to identify the major factors that influence internet banking perception in Burdwan District, West Bengal, India. In this paper we analyze the consumers' characteristics of internet banking usages in Burdwan District and also found that internet banking is influenced by its Perceived reliability, Perceived ease of use and Perceived usefulness. The findings verified the research hypotheses and confirmed that PU, PEU and PR, all impact attitude towards the intention of internet banking perception in Burdwan District.

INNOVATION AND ENTREPRENEURSHIP – A DEEP CONNECT**Dr. MEENAL SUKHLECHA****ASST. PROFESSOR****S. S. JAIN SUBODH MANAGEMENT INSTITUTE****JAIPUR****Dr. PRITI GUPTA****ASST. PROFESSOR****S. S. JAIN SUBODH P.G. (AUTONOMOUS) COLLEGE****JAIPUR****ABSTRACT**

Economies are composed of enterprises and companies. Their survival quotient is largely dependent on the ability to acclimatize to the varying times and hence supplying and catering to the community needs in the most effective and efficient manner. Every small business is vital to the economy. Without it, the economy would just not live on. Thus, it becomes all the more important that the business must keep going and possessing the ability to continuously change. Diligence, innovation and resourcefulness thus become the key essentials for every successful and vibrant business. It is not just the scientist community who invents and comes up with innovative solutions for the betterment of the society. Entrepreneurs too are the innovators of the economy. Entrepreneurship not only creates financial gain but also keeps the economy afloat, giving rise to importance of innovation in entrepreneurship. The significance of innovation in entrepreneurship is depicted through newer ways to manufacture consumer, societal or eco-friendly products and solutions more profitably. This article emphasizes upon the need to become innovative so as to fulfil the basic and most essential requirement of being an entrepreneur simultaneously searching for few solutions to let one become a successful entrepreneur.

COMPARISON AND MAPPING OF THE UPDATED ACCREDITATION STANDARDS AND CRITERIONS OF ASSOCIATION TO ADVANCE COLLEGIATE SCHOOLS OF BUSINESS (AACSB), NATIONAL BOARD OF ACCREDITATION (NBA)

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ABSTRACT

Education sector in India is undergoing a rapid change. The number of management institutes in the country is growing in numbers year by year. The mushrooming of the institutes does not indicate any improvement in the quality of education that is imparted to the students. The new tendency of top tier management institutions is to obtain acceptance of its existence from the peer group. With this aim, the number of institutions that is participating in various international and national accreditations and rankings has also drastically increased. Obtaining national and international accreditations and better rankings attracts better students and faculty to the institution. Currently the most sought after accreditations are The Association to Advance Collegiate Schools of Business (AACSB), National Board of Accreditation (NBA). This paper tries to map the revised criterions and standards laid by AACSB and NBA. The criterions of both the accreditation processes were modified in July 2017. When AACSB has slightly modified the standards, NBA has completely revamped the criterions set for the management programs. Institutions submitting NBA self-assessment Report from July to September has an option to submit the report in old format or new format. By end of September - 2017 it is mandatory for all the management institutions to follow the newly initiated criterions. This paper compares the newly initiated standards and criterions of these two accreditations.

PROPERTY TAX REFORMS IN MUNICIPAL CORPORATION OF DELHI (MCD) – FISCAL AND DISTRIBUTIONAL IMPLICATIONS

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ABSTRACT

Property Tax serves as a major source of revenue generation of urban local bodies and municipalities in order to provide the basic civic services in the city. Out of 3 ways (Annual Rental Value, Capital Value System, Unit Area System), MCD had adopted Unit Area method of property taxation which was recommended by Govt. of India in the year 2003 and was implemented in April 2004. Objective of this study is to assess the fiscal performance of MCD after the implementation of property tax reforms through Unit Area Method (UAM) of valuation and self-assessment scheme. Budget documents of MCD and reports of Delhi Finance Commission & Municipal Valuation Committee along with data from Economic Survey of Delhi & Statistical Abstract of Delhi is taken for analysis of MCD property tax reforms for the period of 2004-05 to 2013-14. Coverage Ratio and Collection Ratio is used to measure implication of property tax reforms undertaken by the MCD while implementing unit area method along with correlation coefficient to assess the trend of property tax collection vis-à-vis MCD's own revenues and with macro-economic data of Delhi state. The past experiences of property tax reforms shows that transition from the annual rental value to area based taxation holds a lot of promises and if properly implemented, can bring in significant additional revenues. The MCD property tax reform was undertaken to improve the property tax collections but comprehensive correction of the property tax system has been lacking. Property tax collection declined in Delhi after the introduction of new assessment method along with the decrease in number of assessed properties. Unless the structural issues are resolved, improved administration will do little to make the property tax a viable revenue source for local government. It also requires trained staff, capable of valuing real property.

THE REPERCUSSIONS OF THE GLOBAL FINANCIAL CRISIS 2008 ON THE PROFITABILITY OF ISLAMIC BANK IN JORDAN

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ABSTRACT

This study aimed at identifying the repercussions at the global financial crisis on the profitability of Jordanian Islamic Banks during the period 2005-2011. The study period has been split into two sub-period before the global crisis from 2005-2007 and after crisis from 2009-2011. The study used the analysis of financial ratios, such as: return on assets, return on equity, profit to expenses ratios. The sample at the study consist two Islamic banks in Jordan. This study depends on the descriptive statistical method, also used regression. The result showed that the profitability of the Jordanian Islamic banks was affected by the crisis only slightly, as Islamic banks but showed resilience in the face of crisis.

NON-PERFORMING ASSETS MANAGEMENT IN INDIAN BANKING SECTOR - A CASE STUDY OF PUBLIC SECTOR BANKS

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ABSTRACT

Interest on Loans and advances has been one of the important sources of earning in Indian banking industry. Secondly, in one way, public sector banks have promised to the government of India to provide financial support for the economic growth. For this reason public sector banks have been adopting a less strict credit policy to increase their earning. This less strict credit policy brings a lot of pain in the form of NPA or unconscious Assets. It is not only for banks but also for the economy and nation as a whole. In the other side Banks are arguing that, they are giving their level best to reduce these unconscious assets to the minimum possible extend. This study has given an effort to find out the result of the unconscious assets management effort of banks and which among the public sector banks ranks better as compare to other in the race. The study placed Central bank of India in first position in unconscious assets management. State Bank of Bikaner and Jaipur, Dena Bank, Union Bank of India, State Bank of Travancore, Punjab and Sind Bank are also playing well. Other banks, which come under top ten ranking, are Indian Bank, State Bank of India, Bank of Maharashtra and Bank of Baroda. The study also found that there is a significance differences in the addition and reduction of unconscious assets in different public sector banks working in India.

WORK LIFE BALANCE OF WOMEN BANKERS: A CASE STUDY OF PRIVATE COMMERCIAL BANKS OF CHITTAGONG METROPOLITAN CITY

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ABSTRACT

Women empowerment through economic and professional involvement is significant for sustainable development of any nation. But professional career for women is tougher than male considering demographic and social issue. Working women are supposed to maintain dual career which impact on work life balance. This study is miniature scale work on work life balance especially focuses on women bankers professional life vs. Personal life. Researcher conducted a survey on 50 women bankers from 25 private commercial banks in Chittagong Metropolitan City as random sampling. XLSTAT software used for data analysis. Research findings states that most of the women bankers want to escape from existing job if get better chance to leave out imbalance of professional and personal life since they supposed to stay more time than required working hours in the office for work pressure.

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