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EFFECT OF SPIRITUAL TOURISM ON FINANCIAL HEALTH OF THE UTTARAKHAND STATE OF INDIA

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ABSTRACT

India has been maintaining its identity as a hub of spirituality in spite of inevitable changes in the society owing to phenomenal advancements in science and technology globally. Tourists' interest in India is attributed to the curiosity factor attached to the varied culture of India. Every year, tourists from all over the globe visit India for vacation as well as for spiritual purposes. The main focus of the study was to explore economic and socio-cultural impacts of tourism on the economic health of an Indian state known for its spiritual shrines at several picturesque and geographically challenging locations. The objective of the current paper was to analyse the impact of spiritual tourism on the economy of Uttarakhand state of India. The study was based on secondary data obtained from various sources. Analyses were carried out in the context of several attributes of spiritual tourism pertaining to the state. A causal-loop model showing the interrelationship of major factors was constructed. The study outlined few steps regarding the prospects of spiritual tourism in the state. It was concluded that there exists immense potential for the state to explore spiritual tourism towards strengthening its economy and socio-cultural enrichments.

A FUZZY EOQ INVENTORY MODEL WITH LEARNING EFFECTS INCORPORATING RAMP –TYPE DEMAND, PARTIAL BACKLOGGING AND INFLATION UNDER TRADE CREDIT FINANCING

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ABSTRACT

An EOQ Inventory model for a deteriorating item with ramp – type demand is developed in fuzzy stochastic environment with random Weibull distribution under inflation and time value of money over a finite planning horizon, when delay in payment is allowed to the retailer to settle the accounts against the purchases made by him. Here, we have considered two cases: (1) payment within the permissible time and (2) payment after the permissible time. Shortages are allowed. Here, we propose a mathematical model and theorem to find minimum total relevant inventory cost and optimal order quantity. Firstly, we consider the demand and net inflation rate to be crisp in nature. The holding, purchasing, shortage, lost, selling, and ordering costs are represented by triangular fuzzy numbers which are then transformed to corresponding weighted interval numbers by using nearest interval approximation. Following interval mathematics, the single objective fuzzy problem is reduced to a crisp multi – objective decision making (MODM) problems. The MODM problem is again transformed to a crisp single objective problem with the help of weighted sum method. The demand rate and the net inflation rate are taken as trapezoidal fuzzy numbers to make the problem much more realistic and derive the expressions for the total inventory cost applying Function Principle and then defuzzified using graded mean integration representation method. Numerical examples are cited to illustrate the developed mode. Some sensitivity analysis is carried out. We have applied the learning effects to further improve the optimal order quantity.

DETERMINANTS OF CAPITAL STRUCTURE DECISIONS: EVIDENCE FROM ETHIOPIAN MANUFACTURING PRIVATE LIMITED COMPANIES (PLCs)

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ABSTRACT

The capital structure of a company consists of a particular combination of debt and equity issues to relieve potential pressures on its long-term financing. To examine such issues, many theories have been developed in the literature and they generally focus upon what determinants are likely to influence the so-called leverage decisions of the firms. Among these, the MM theory, trade-off theory, Information Asymmetry Theory and Agency Cost Theory have been said to mainly play a crucial role in identifying and testing the various properties of the leverage decisions. This paper examines theoretically and explores empirically the problem of the Ethiopian- Manufacturing Private Limited Companies (PLCs) capital structure decisions using firm-level panel data and with the aim of understanding which of the capital structure theories are appealing to them. That is, what determines Manufacturing Listed Companies' capital structure? To seek answers to this question, it estimates Manufacturing Private Listed Companies' leverage as a function of six explanatory variables - profitability, tangibility, size, growth, age, and non-debt tax shields - that exhibit a consistent and stable cross-sectional relationship with the leverage of corporate firms. They suggest that some of the insights from modern finance theory of capital structure are portable to Ethiopia in that certain firm-specific factors that are relevant for explaining capital structure in developed economies are also relevant in Ethiopia. Their sample included five years data from 2006/7 – 20010/11 about 33 companies. For analysis purpose descriptive statistics and pooled cross-sectional ordinary least squares (OLS) are used. The findings support the notion that Ethiopian Manufacturing Private Limited Companies' debt/equity choice do matter. The empirical results are consistent with a number of theoretical propositions typically associated with the determinants of debt-equity choice of non-financial firms. Specifically, evidence support that profitability, growth, and age establish negative relationship and the remaining three variables (tangibility, size, and tax-shield) showed positive relationship with capital structure of Ethiopian Private Limited Companies. The study has laid some groundwork upon which a more detailed evaluation of Ethiopian Private Limited Companies could be applied.

INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) AND ORGANIZATIONAL PRODUCTIVITY AND GROWTH: UNIVERSITY OF BENIN IN PERSPECTIVE

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ABSTRACT

Information and Communication Technology (ICT) provides enormous potential for enhancing productivity of human resources in organization. The study investigates the relationship between ICT, organizational productivity and growth in the University. Data generated were analyzed and the various hypotheses were subjected to descriptive and inferential statistics. The main findings were that ICT is an enabler of broad based social and economic development and must therefore be accessible and affordable to all the citizens of the institution. Also, ICT infrastructure, accessibility and connectivity vary greatly from area to area. For instance, some departments/units enjoy to some extent fairly affordable Internet access while some departments/units by contrast, have little or no access to telecommunications infrastructure. It was discovered that ICT has a positive relationship with organizational productivity as work load is reduced, good utilization of labour, and the efficient satisfaction of students. The paper recommends that the administration and regulating body of the institution should facilitate an enabling environment that will ensure availability and affordability of ICT infrastructure across various units of the institution. There is the need to commit more financial resources for training, retraining and improving on the present state of ICT development in the institution.

ORGANIZATION DEVELOPMENT IN CITY TRAFFIC POLICE LAHORE- A CASE STUDY**BINISH NAUMAN****LECTURER****COMSATS INSTITUTE OF INFORMATION TECHNOLOGY****LAHORE, PAKISTAN****ABSTRACT**

The following case study analyzes the largest and most challenging change process occurred in a government sector service organization within the department of Police i.e., establishment of city traffic police (CTP) in the city of Lahore, Pakistan. This change process was administered by internal OD practitioners. Focus of case study is on three main issues, Firstly, finding reasons for change, Secondly, how OD was conducted at CTP(LHR) and finally analyzing the impact of this OD process. Techno structural, Human Resource Management and Cultural Change Interventions were used to transform CTP(LHR). As this case study seeks to provide some first steps into a new and little explored area of CTP(LHR) so exploratory research method is used. Data is collected from various sources i.e., semi structured interviews, focus group discussions, personal observations, informal interviews and the review of the existing literature. Findings of the case study gives evidence that service quality and organizational performance improved after the change process that had taken place at CTP(LHR) over the past three years. Despite some instances of resistance and opposition to change (specially on having no room for promotion) interviews and discussions seem to indicate general increases in communication, employee participation and, as a whole, an acceptance of the change in culture both within organization and among general public.

**THE RESPONSIBILITY OF THE AUDITOR ABOUT DISCOVERING FRAUD THE FINANCIAL STATEMENTS
ACCORDING TO THE IAS. NO. 240****SULTAN HASSAN MOHAMMED AHMED****RESEARCH SCHOLAR, DR. BABASAHEB AMBEDKAR MARATHWADA UNIVERSITY, AURANGABAD****PO BOX 70419****ALDDAHAR, IBB, REPUBLIC OF YEMEN****ABSTRACT**

This study aimed to show the extent and clarity of responsibility of the external auditor for detecting fraud in financial statements under the versions of the professional and the statement of the adequacy of audit procedures contained ISA number (240) in the discovery of fraud in the financial statements and to identify factors to help reduce the vulnerability of the auditor of disputes judicial because of the discovery of the fraud in the financial statements, has been applied to study in Jordan, and to achieve the objective a questionnaire was designed and distributed to auditors practicing and working in the offices of the audit and that audit the accounts of public shareholding companies listed on the Amman Financial Market. The study concluded that there is a reasonable understanding of Auditors in Jordan over responsibility for the discovery of the fraud when auditing the financial statements and the auditors Jordanian application of the procedures contained in ISA 240 increases the ability to detect fraud when auditing the financial statements, and that the most important factors that contribute in reducing the risk of the auditor of the lawsuits is to establish standards of quality control a high level when the task of checking and making sure.

A PERCEPTUAL STUDY ON THE CRITICAL SUCCESS FACTORS FOR ERP ADOPTION IN THE SMALL AND MEDIUM ENTERPRISES

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ABSTRACT

Adoption of Enterprise Resource Planning (ERP) can be said as one of the major strategic initiatives of today's organization particularly in a Small and Medium Enterprise (SMEs). This paper presents the approach, analysis and findings of a pilot study conducted for ERP Adoption in select SMEs in India. This paper analyzes the respondents' ranking on certain critical success factors (CSFs) for ERP Adoption. The CSFs identified from previous research studies conducted all over the world on ERP for SMEs were tested practically on a set of sample of SMEs in India. These CSFs were categorized into different phases of ERP Adoption, namely planning, acquisition, implementation, usage and percolation and extension. The SMEs forming part of the sample were operating in automobile-component industry in India and this is a pilot study conducted as a partial fulfillment of the on-going broader research.

INFORMATION TECHNOLOGY TOOLS TOWARDS OPTIMIZING ENERGY CONSERVATION AND ENVIRONMENTAL PROTECTION INITIATIVES

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ABSTRACT

Energy companies to stay ahead of the developments have to pay constant attention to building and maintaining their networks and are constantly looking for cost-saving possibilities. This paper attempts to highlight the importance of information technology applications towards optimizing energy conservation and environment protection initiatives. This paper also recommends some areas of effective training and development programs.



**COST REDUCTION INNOVATION IN SME's – AN EMPIRICAL STUDY
(WITH REFERENCE TO HANDLOOM SILK SAREES IN CHIKKABALLAPUR DISTRICT)**

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ABSTRACT

The handloom sector forms a precious part of the generational legacy and exemplifies the richness and diversity of our country and the artistry of the weavers. The Handloom sector is the second largest economic activity after agriculture. This sector has been able to withstand competition from the power loom and mill sectors by the effective State intervention through financial assistance and implementation of various developmental and welfare scheme. This paper, analyses the cost reduction possibilities in handloom silk saree manufacturing SME's in Chintamani taluk (Chikkaballapur district) of Karnataka state. The Chintamani taluk comprises approximately 850 silk saree manufacturing handloom units. In the study it is found that 95% of the respondents are not getting any financial assistance as subsidized loans and less interest loans. No one weaver respondent selling their products directly to the customers. It is also identified that the cost of raw silk yarn and zari, labour, capital, process cost and marketing cost is very high. Many of the respondents feel that they require market guarantee, market information, Silk Yarn at reasonable and stabilized prices. 3.33% of the respondents started weaving sarees with a mixture of silk and cotton instead of pure silk. The Handloom weavers want a separate handloom policy from the government. The government is encouraging weavers to use the Technology Upgradation Fund (TUF). But without a market and capital, it is impossible to benefit from TUF. To conclude, all the weavers (100%) must be covered under the organized sector (co-operative fold) to get benefits of various schemes by government, as many schemes are not available to unorganized sector handloom weavers.

INTERDEPARTMENTAL SOCIAL NETWORK ANALYSIS – A PRACTICAL APPROACH

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ABSTRACT

Companies often restore to interdepartmental team work to invent new product line, discuss new promotion strategy or evolve long term plan and short-term tactics. To derive optimal benefit from these teams, it is imperative to understand the team dynamics including who is the natural leader, who will help in quick information dispersal, who has the most influence in the team and how cohesive is the team. One of the tools used to understand this team dynamics is SNA or Social Network Analysis. This study was carried out at a major Automobile parts manufacturer in Chennai. The objectives of the study were: identify the most influential personnel in the team, identify key member who forms the central figure, identify the member who has access to information flow and identify the member who can be used to disseminate information among the team. 25 employees in the most active interdepartmental team were analyzed. The network was analyzed for Degree Centrality, Closeness Centrality and Betweenness Centrality and key personnel were identified to fulfill the study objectives.

AWARENESS TOWARDS E-MARKETS AMONG THE PEOPLE OF KURNOOL CITY OF A. P.

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ABSTRACT

E-Business can be defined as any form of business transaction in which the parties interact electronically rather than by physical exchange of documents or direct meetings. In other words, E-Business is doing business online. It can mean selling data directly from Internet, paying bills through the bank account or purchasing or trading online. It can also mean the use of Internet as an alternative sales channel and the entire transaction can take place with no human intervention on the merchant side. The number of Indians shopping online grew 42% over the last year, almost double the rate of growth of the Internet medium (i.e. 22%), sure proof of internet shopping gaining attractions with value seeking desi consumers, concerns online security and vendor trust not withstanding. Review of literature reveals that majority of the studies are based on conventional market. There are very meager studies on E-markets. India's online population currently stands at 25 million and is predicted to grow to 100 million by 2012. Changing lifestyles and shopping habits have fueled E-Business. Indian users have started to use this medium like never before. Rs.570 crores worth of E-Business conducted online in 2004-05, Rs.2, 300 crores by 2007-08, and is expected that it will reach Rs. 10,000 crores by 2012. Kurnool city, with about 7 lakh population and being a fast growing city and industrial hub with mixed culture. This necessitated conducting a study on awareness of e-markets among the people of Kurnool city.

MENTAL HEALTH PERSPECTIVES IN ORGANIZATIONS: ISSUES AND CHALLENGES

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ABSTRACT

Recent years have evinced growing concern about the mental health which is an integral part of health. In a positive sense, it is the foundation for well-being and effective functioning of an individual and a community. Mental Health, as a discipline, doesn't finds it's virtual presence in organizational behaviour and thus lacks significant attention in organizations. This paper tries to offer a comprehensive view on the mental health perspectives in organizational context. Moreover, it highlights the need for mental health policies and programmes in organizations for the comprehensive welfare of the employees.



DOES COMPETATIVE ADVANTAGE WORK IN E.BUSINESS?

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ABSTRACT

A trend for businesses in the 21st century is to offer their products and services electronically, a practice known as electronic commerce, commonly referred to as "e-commerce". Major companies, such as Nike, Adidas, Future Shop, Sears, and other major retailers all offer their products online. Their mindset is that this offers quick, easy, and efficient service. There are advantages to engaging in e-commerce. First, providing fast and efficient service leads to a competitive advantage, and presents the opportunity to reach out to a larger target market. With the expansion of the Internet and a greater thirst for information and knowledge, global competition is becoming fierce, so gaining a competitive advantage is vital to the global and domestic strategy of a firm. In this regard the present work is an attempt to know how E.Business is helping to corporate customer to enjoy competitive advantage.

E-GOVERNANCE AS A CONTRIBUTION TO CITIZENS' IDENTITY - A DISTRICT LEVEL STUDY OF PUNE MUNICIPAL CORPORATION

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ABSTRACT

Citizens are the epic center of government. Citizens as consumers of public goods and services see efficient system in business world, tending them to expect the same from the government departments too. With the newfound ability to do business online, the public has come to expect a much greater level of convenience, availability and reliability of government products and services. E-governance through the concept of Citizen Relationship Management forwards a solution to meet this end. The bottleneck appears, in implementing this IT-enabled concept, in the form of multiplicity in citizens' identity system as this paper points out based on a study of Pune district in the State of Maharashtra. This paper suggests that an understanding of e-Governance in city such as Pune where e-governance application in information and communication technologies to transform the efficiency, effectiveness, transparency and accountability of informational & transactional exchanges within government, between govt. & govt. agencies of National, State, Municipal & Local levels, citizen & businesses, and to empower citizens through access and use of information. E-Governance is a wider concept that defines and assesses the impact technologies are having on the practice and administration of governments and the relationships between public servants and the wider society. E-Government lets citizen's access government information and services and gives them the opportunity to participate in democratic institutions and processes. E-Government provides higher quality, cost-effective, government services and a better relationship between people and their government.

DETERMINANTS OF MIGRATION IN PUNJAB, INDIA: A CASE STUDY OF AMRITSAR DISTRICT**DR. HARINDER SINGH GILL****HEAD****DEPARTMENT OF MANAGEMENT STUDIES & COMPUTER APPLICATION****AMRITSAR COLLEGE OF ENGINEERING & TECHNOLOGY****AMRITSAR****JATINDER BIR SINGH****SENIOR RESEARCH OFFICER****INSTITUTE OF HEALTH MANAGEMENT RESEARCH****JAIPUR****SHIVANI SINGH****SENIOR RESEARCH OFFICER****INSTITUTE OF HEALTH MANAGEMENT RESEARCH****JAIPUR****ABSTRACT**

Internal migration refers to a move from one area to another within a country. Rural to Urban migration is a consequence of wide economic opportunities in the urban areas. Historically, it has played a significant role in the urbanization of several countries and continues to be significant in scale, even though migration rates have slowed down in some countries. This paper is an attempt to understand underlying factors for rural-to-urban migration in district Amritsar, Punjab, India. According to Census 2011, population of Amritsar is 2,490,891 with decadal growth rate of 15.48 percent. Literacy rate of the district is 77.2 percent. The study focuses on application of push and pulls factors to understand rural to urban migration. Forces that push people to move out of their place of residence are known as push factors and forces that attracts particular group to settle are called as pull factor. The study concludes that, migration occurs at a prime productive age and the leading push factors are 'low paying jobs' and 'poor economic opportunities' as the two main reasons. The other prominent factors were found to be economic insecurity and poor educational facilities. Consistent in line with the push factors, better economic opportunities, good education facilities, availability of health facilities were the top three pull factors. Good transportation facility along with sanitation facilities (35%) and Information Communication Technological facilities were other main pull factors.

CONCEPTUAL FRAMEWORK OF PERFORMANCE MANAGEMENT: AN INDIAN PERSPECTIVE**DR. SATYAWAN BARODA****READER****INSTITUTE OF MANAGEMENT STUDIES & RESEARCH****M. D. UNIVERSITY****ROHTAK****CHHAVI SHARMA****ASST. PROFESSOR****DEPARTMENT OF BUSINESS MANAGEMENT****SHRI RAM COLLEGE OF ENGINEERING & MANAGEMENT****PALWAL****PREETI AGGARWAL****ASST. PROFESSOR****DEPARTMENT OF BUSINESS MANAGEMENT****SHRI RAM COLLEGE OF ENGINEERING & MANAGEMENT****PALWAL****ABSTRACT**

For achieving the strategic objective of sustained & speedy growth, managing human resource has featured as a vital requirement in all organizations. Performance management is a critical component for achieving and maintaining effectiveness of individuals and organizations. Performance management system is the entire gamut of activities from performance planning to performance enhancement. Presence of such a system in an organization provides opportunities to individuals and teams in the organization receive feedback about their performance. This paper provides a conceptual framework of performance management which is now believed to be used in some form or other in most organisations. We begin by defining performance management and objective of Performance management system. We then consider the performance management process by applying a critical lens to some of the main approaches set out thus far. Following this, we consider the Indian cases which are related to the performance management systems.

**A COMPARATIVE STUDY OF WORK AUTONOMY AND WORK ENVIRONMENT OF SELECTED
ENGINEERING UNITS OF VITTHAL UDYOGNAGAR**

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ABSTRACT

Work autonomy & environment is concerned with providing autonomy to non-managerial staff to make autonomous decisions without consulting a boss/manager & providing better working environment to them. This paper attempts to analyze the practice followed by selected engineering units regarding work autonomy & environment. The rational of the study is, to study comparative analysis of work autonomy and work environment in different engineering units and to analyze role of work autonomy and work environment in different engineering units.

MICROFINANCE IN FINANCIAL INCLUSION

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ABSTRACT

Micro-finance refers to small savings, credit and insurance services extended to socially and economically disadvantaged segments of society. Indian context terms like "Small and Marginal Farmers", "Economically weaker sections" have been used to broadly define micro-finance customer. Large part of micro finance activities is confined to credit. It is effective intervention for the poverty alleviation. It therefore, holds promise to further the agenda of financial inclusion as it seeks to reach out to the excluded category of population from banking system. Financial Inclusion (FI) is enabling access to/delivery of banking services at an affordable cost to the vast sections of disadvantaged and low-income groups. Unrestrained access to public goods and services is the sine qua non of public policy of a nation. As banking services are in the nature of public service, provision of banking and payment services to the entire population without discrimination should be the prime objective of the public policy. Large size and population of around 1000 million, India's GDP ranks among top 15 economies of world. Around 300 million people or about 60 million households are living below the poverty line. Group of micro finance practitioners estimated the annualized credit usages of all poor families about Rs45000 crores of which some 80 percent is met by informal sources. Credit on reasonable terms to poor can bring a significant reduction in poverty. About 60 million households below or just above the austere defined poverty line and with more than 80 percent unable to access credit at reasonable rate. There are certain roles of microfinance in the development of economy. Microfinance institutions are engaged in deposit taking in order to mobilize household saving, they became financial intermediaries. Consequently financial regulations become necessary to ensure the solvency and financial soundness of institution and to protect the depositors. Excessive regulations that do not consider the nature of microfinance institution and their operation can hamper their viability. Micro finance institutions have expanded frontiers of institutional finance and have brought the poor, especially poor women into formal finance system and enabled them to access credit and fight poverty. Some significant strides have been made in upscaling the large quantities of microfinance, observed that microfinance had an asymmetric growth across country with diverse rate of interest being charged to members which are areas of concern. There are some agencies which provide bulk funds to system through NGO. Organizations engaged in micro finance activities in India may be categorized as wholesaler, NGOs supporting SHG and NGOs directly retailing credit borrowers or group of borrower. Wholesalers will include agencies like NABARD, Rashtriya Mahila Kosh, New Delhi and Women's World Banking, ASA in Trichy, RDO Layalam Bank in Manipur. There are some agencies which provide bulk funds to system through NGO. Organizations engaged in micro finance activities in India may be categorized as wholesaler, NGOs supporting SHG and NGOs directly retailing credit borrowers or group of borrower. Wholesalers will include agencies like NABARD, Rashtriya Mahila Kosh, New Delhi and Women's World Banking, ASA in Trichy, RDO Layalam Bank in Manipur. Microfinance can contribute to solving the problem of inadequate housing and urban service as an integral part of poverty alleviation programs. Microfinance institutions have a lot of contribution to this by building financial discipline and educating borrowers about repayment requirements.

A SURVEY OF STATISTICAL DISTRIBUTION OF JOURNAL IMPACT FACTORS

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ABSTRACT

In this survey, statistical distributions of journal impact factors (JIF) are discussed in brief as given by several authors since the beginning and the development of JIF from Gross and Gross (1927) to Garfield (2006) and more is discussed. Several authors discussed varied statistical distributions and no uniqueness solution is emerged in their distributions.



A STUDY ON STRUTURE AND GROWTH OF STEEL INDUSTRY IN INDIA**DR. S. SIVAKUMAR****ASST. PROFESSOR****SRI KRISHNA COLLEGE OF ENGINEERING AND TECHNOLOGY
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The back bone of any economy is its industries. It is the industrial growth of a country that contributes to the faster growth of the economy. This realization has made the economic planners and practioners to implement various policies and programmes that are highly favorable for the development of industries. In the context of India, there are a few traditional industries which contribute to the faster industrial development and the steel industry is one. The Indian steel industry occupies the fifth place in the manufacturing of steel globally and hence it attracted the policy makers very much. With effect from 24-5-92 iron and steel industry was included in the list of 'high priority' industries for automatic approval for foreign equity investment up to 51 per cent (now 74 per cent). The import regime for iron and steel has undergone major liberalization moving gradually from a controlled import by way of import licensing, foreign exchange release, canalization and high import tariffs; to total freeing of iron and steel imports from licensing, canalization and lowering of import duty levels. Export of iron and steel items was also freely allowed. The government framed and implemented National Steel Policy in 2005. The long term strategic goal of NSP is that India should have a modern and efficiency steel industry of world standards, catering to diversified steel demand. Steel production has increased in accordance with the global production. In terms of value, at the aggregate level, the production of steel marked a compound growth rate of 7.788 per cent. The growth of capital in Indian steel industry was also estimated and found that the CGR was 4.081 for the entire industry where as it was 1.511 per cent and 4.289 per cent for the small and large firms respectively. There was a decline in the growth of employment while the average growth of global steel production was 5.195 per cent, steel production in India increased at an average rate of 8.162 per cent. Similarly, the share of India in the global steel production also increased from 2.925 per cent in 1997-98 to 3.970 per cent in 2006-07. A general conclusion that could be made from the analysis is that, in all the measures, there was a significant improvement in the Indian steel industry. The small firms may have certain advantages like lower wage rate, but the large firms, due to the benefits of scale of production, could perform much better than the small firms in the Indian steel industry during the period 1997-98 to 2006-07.



A STUDY: EMPLOYEE'S JOB SATISFACTION, ITS ANTECEDENTS AND LINKAGE BETWEEN CUSTOMER SATISFACTION AND EMPLOYEE SATISFACTION

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ABSTRACT

In order to execute well-informed business decisions, managers need more than a ledger of numbers to understand what is really taking place "on the front line." The extensive studies have shown that motivated and satisfied employees tend to contribute more in terms of organizational productivity and maintaining a commitment to customer satisfaction. Satisfaction is infectious and it indeed permeates across the employee-customer boundary, where revenue and brand image are continuously at stake. As the production and marketing of product/services involve human interaction between producer and consumer, the question is relevant to what extent the marketing function intersects with production and HRM functions. So this paper particularly deals with the relationship between employees versus customer satisfaction. If the two are found to be mutually reinforcing, then company policies should take that fact into consideration. Motivation of staff hinges on a joint effort of production, HRM and marketing managers. And in reverse, staff motivation is a key element in successful marketing. Customer satisfaction and increased profitability can be achieved by managing the quality of employees and by improving employee satisfaction. Since customer satisfaction feeds back into employee satisfaction, is a competitive advantage. In this paper, I first discuss conceptualization of employee satisfaction, its antecedents and its relevant importance to firm's profitability. Then, I discuss how employee satisfaction is linked with customer satisfaction. Moreover, I provide suggestions to improve employee satisfaction to foster customer satisfaction. This study may have practical significance for HR manager and marketing manager to satisfied and retain their loyal and committed employees and customers.

PRODUCT DEVELOPMENT STRATEGIES FOR ROCKET MOTOR DEVELOPMENT - A STUDY ON COST AND TIME COMPRESSION STRATEGIES

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ABSTRACT

The product development has significance influence on the value of the finished product. Inadequate project planning and evaluation prior to product development compels the project to work with many bottlenecks, which have adverse impact on customer satisfaction when the product is delivered to the users. The product development strategies which involve the different levels of flexibility in project planning, for achieving, saving in project cost and time frame. The present paper focuses on the emerging trends in DRDO India and its cost and time compression strategies in the development of rocket Motor Development. The study further investigates on the opinions of the product development teams working with different levels of flexibility in pre-project planning, for achieving savings in project cost and time frame.

AN ASSESSMENT ON SERVICE QUALITY IN INDIAN INSURANCE INDUSTRY WITH SPECIAL REFERENCE TO UTTAR PRADESH REGION

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ABSTRACT

The purpose of this paper is to evaluate customers' general expectation and perception of insurers in terms of services offered at the insurance service counter (ISC). Other than that, this paper also examines the relationship between the demographic factors and SERVQUAL mean score. The study utilized the survey approach. The sample consisted of 50 respondents. The result shows huge gap for reliability, responsiveness and empathy, which reliability shows highest gap between customers' perception and expectation. This study illustrates reliability as the most critical determinant of SERVQUAL measure for service quality. The other dimensions (tangible, responsiveness, assurance and empathy) appear important but reliability dominates. Thus, results of this study underscore the need for insurance providers to gear customer service and quality improvement efforts towards components of reliability. The study intends to promote a better theoretical understanding and recognition of the complexities to service quality and its measurement. Nowadays, insurance companies in Indian compete each other to be a strong and good reputation. The challenge for insurance sector in Indian remains the same that is to bring innovative solutions to client while making them realize the value of those services provided. When clients realize that quality is something that cannot be compromised, an organization has to survive in the competitive market while managing high value service.

IMPACT OF REFORMS ON CAPITAL ADEQUACY REQUIREMENTS OF INDIAN BANKS

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ABSTRACT

In this paper, an attempt is made to analyze the impact of reforms on the capital adequacy requirements of Indian Banks, which is divided into four sections. First section includes a brief review of the earlier studies. Second section covers the objectives, hypotheses and research methodology. In third section, an attempt is made to analyze the impact of reforms on the capital adequacy requirements of the Indian banks. To achieve the objectives of the study, the use is made of secondary data collected from the various sources like Report on Trends and Progress of Banking in India, Indian Banking Year Book, Performance Highlights of Public, Private and Foreign Banks in India, various journals such RBI Bulletin, IBA Bulletin, Professional Banker, Chartered Financial Analyst, ICFAI Journal of Bank Management and various websites. To test the statistical significance, ANOVA technique is used. The analysis clearly shows capital adequacy ratio has shown a significant improvement over the years in all the groups of the banks and is above the stipulated level {internationally accepted standard of 8 per cent and Indian standard of 9 per cent} during the period under study. But effective cost management, recovery management, technological intensity of banking, governance and risk management, financial inclusion are the areas, which will have a key bearing on the ability of Indian banks to remain competitive and enhance soundness. In this paradigm, improvement in policy framework, regulatory regime, market-perceptions and indeed, popular sentiments relating to governance in banks need to be on the top of the agenda to serve the society's needs and realities while being in harmony with the global perspective.

UNDERSTANDING THE EFFECT OF ENVIRONMENT FRIENDLY TECHNOLOGY USAGE ON CONSUMER PURCHASING PREFERENCES IN KOLKATA CITY

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ABSTRACT

Interest in developing and using environment friendly, or "green," technology in production process is on the increase. Consequentially use of environment friendly technology as a marketing device is growing. Consumer attitudes towards environmental issues may influence their purchasing patterns and decisions, as well as they may be willing to pay premium prices for products that incorporate green technology. To see if a higher level of concern for environmental issues influences purchasing behavior, a survey of seventy people was conducted in the city of Kolkata. Respondents reported on their concern and awareness levels, their purchasing habits and patterns, and their willingness to pay more for greener products or for products which were relatively more friendlier to environmental concerns. Higher concern-level respondents were found to have a higher frequency of green purchasing behavior, as well as a greater willingness to pay more for green product.

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Co-ordinator

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