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VISION

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



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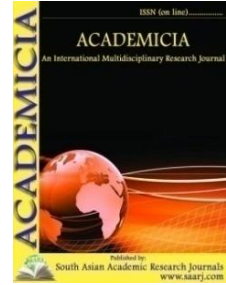
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MYSTICISM IN TAGORE'S GITANJALI

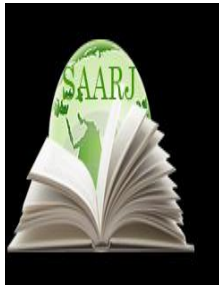
Dr. Sunita Rani*

*Assistant Professor,
Govt. Women College,
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ABSTRACT

Tagore's Gitanjali is one of the masterpieces of Indian English poetry and it is a song offering to the Deity. This paper aims to analyze the quest for mysticism in Gitanjali. It is concerned with examining Tagore's collections of poems, Gitanjali, from the perspective of the poet's love of nature and of God. It seeks to find a religious explanation for Tagore's perpetual praise of the natural world, a praise that he was able to connect dynamically to his love of God. The paper ends by addressing briefly how Tagore's naturalism, rooted in a tradition extending back to sacred text, leads the poet to a mystical expression of personality through his poems.

KEYWORDS: *Mysticism, Perpetual, Dynamically.*



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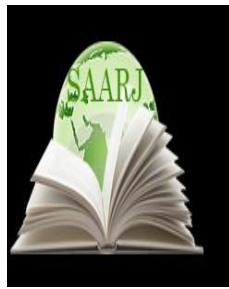
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**SOCIAL NORMS AND SEXUALITY AMONG WOMEN****Navneet Kaur***

*Assistant Professor,
GGS College for Women,
Chandigarh, India.

ABSTRACT

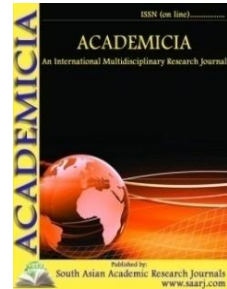
Sex, sexuality, sex education, decisions regarding sex in general and role of women in particular has always been such topics or considerations from which we either want to shy away or not want to discuss perceiving them as something alien to us. The purpose of this article to discuss the relationship between social norms and sexual behaviour among women as it has been largely understood that men tend to have more liberal sexual attitudes than women meaning men are more likely to be accepting of casual sex (sex outside of a committed relationship). What are the reasons of this differentiated sexual behaviour in men and women and how social norms are influencing the sexual behaviour particularly of women is the area of discussion in this article.



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**THE LIVELIHOOD NEEDS OF THE POOR AND EMPOWERMENT OF
WOMEN THROUGH SELF HELP GROUPS IN KARNATAKA****Sangappa Shirur*; Dr. K. Sivachithappa****

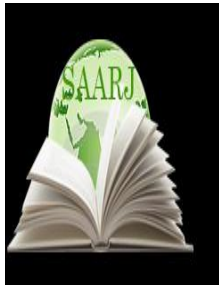
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ABSTRACT

Self Help Groups have been receiving greater attention by all the concerned like the Government, NABARD, RBI, Commercial Banks, and RRBs. This innovative form of credit delivery is catching up in a big way in rural areas. SHG movement is leveraging the strength of the formal banking system and flexibility of informal SHGs in providing adequate financial services to the rural poor. The programme has turned in to a social movement with high expansion rates in recent years. Fuelled by competence and enthusiasm at all stakeholder levels, it is expanding rapidly throughout India, including tribal areas. It is probably the world's largest and most successful micro finance programme for the rural poor-outstanding in its emphasis on self-reliance and local autonomy of the very poor. It is widely felt that there have been perceptible changes in the living conditions of the rural poor mainly on economic side and relatively on social side. It is with this perceptual background that a detailed study has to be undertaken to find out the economic impact of the Self-Help Groups on the development of rural economy.

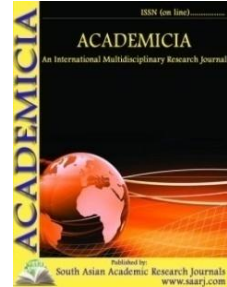
KEYWORDS: *Livelihood, Empowerment and Self Help Groups.*



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FRAD: A NEW APPROACH TO AUTHORITY CONTROL**Manpreet Kaur***

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ABSTRACT

Functional Requirements for Authority Data (FRAD) and Functional Requirements for Bibliographic Records (FRBR) were both developed by International Federation of Library Associations (IFLA) to enable users to access the resources they need in library catalogs or other databases through the hierarchy of relationships between entities. FRAD is the extension of the well-known FRBR, but applied to authority rather than to bibliographic data. Authority control in bibliographic records is essential in providing consistent retrieval of resources through various access points. FRAD added six new entities: family, name, identifier, controlled access point, rules, and agency and it was designed for two different user groups: the information professional that creates the authority data and the user who accesses the authority data through online catalogs and databases. In this paper FRAD as a model is examined in detail to explicate more fully what it is and what it attempts to do? What benefits do we expect from an FRAD-based authority file?

KEYWORDS: FRAD, FRBR, Cataloguing, Conceptual Model, Entity Relationship.



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**SELF HELP GROUPS AND WOMEN EMPOWERMENT –
A CASE STUDY****Chikkamada*; Dr. Shivanand Nari****

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ABSTRACT

Self Help groups significant feature is that they provide credit to the poor at subsidized interest rates besides having relatively low default rates on these loans. SHGs reduce transaction costs of financial institutions that do business with poor and that of the SHGs themselves. They reduce the cost of financial institutions by acting as intermediary organizations or by providing social collateral that substitute for costly loan appraisals and supervisions. SHG approach has made considerable impact on the development of rural economy in terms of increasing savings of the poor, providing access to credit for the poor at reasonable rates of interest by establishing linkages with the formal financial institutions, improving the production levels and income levels, strengthen food security and standard of life, improving asset creation and enhancing income generation activities, augmenting environment sustainability and contributing for the much needed women empowerment. With the enthusiastic roles played by the NGOs, the books, the public half decade, the SHG approach has transformed into a movement in the rural areas. In India there are member of NGOs and SHGs who are serving for empowerment of women. A survey of voluntary efforts in essential to a certain the kind of attention that the women were receiving from there sources. With this background, the study seeks to examine the functioning of SHGs and NGOs, and analyse economic benefits and social benefits to women.

KEYWORDS: Women Empowerment, SHGs and NGOs.



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KOHOMBĀ KANKĀRIYA, MYTHS AND POLITICS: SOME CREATIVE DIMENSIONS OF HISTORY

K. R. Priyantha Tilakasiri*

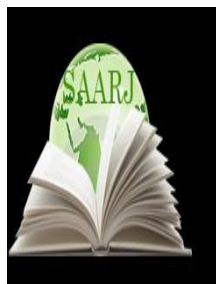
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ABSTRACT

This paper attempts to trace the substantial reality underlying the mythical establishments: the origin myth, and the concept of gods in the Kohombā kankāriya traditional ritual of Sri Lanka. Narrators tend to alter the historical myth known as “Vijaya and Kuveni” after about 1000 years of its available initial mention in the great chronicle of Sri Lanka in weaving the origin myth of the ritual. The Kuveni Asna of 15th century, a creative prose poetical writing, appears as the pioneer modifier of the myth while depicting the traits of a ritual as well, performed for the king Parākramabāhu VI (AD 1412-1467). The long-term social political process localised the royal ritual as “Kohombā kankāriya” under the intervention of feudal aristocracy promoting a local godhead. Current paper argues that the composition of the origin myth of the ritual was an action taken upon aristocratic need in order to tune the ritual milieu into “their culture” and this very “stratification of human intelligence” disrupts the universal reality of invocation based on the common human sensation of consolation. Paper applies thematic text analysis and historical analysis in tracing the social political dimensions underlying the myths in Kohombā kankāriya. In this sense, the current paper is an attempt to explicate that the myths in Kohombā kankāriya are creative establishments produced by humans in order to achieve their social political goals.

KEYWORDS: Kohombā Kankāriya, Kuvēni Asna, Ritual, Political Influence, Stratification, Universality.

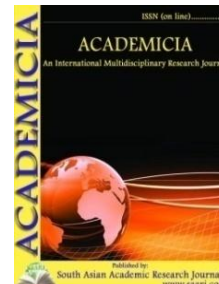


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AN OVERVIEW OF MATHEMATICS PRACTICAL IN SECONDARY CLASSES OF C.B.S.E SCHOOLS

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ABSTRACT

A mathematics laboratory is a place where there is a collection of games, puzzles, teaching aids and other materials for carrying out activities related to mathematics. These are meant to be used both by the students by their own and together with their teacher to explore the world of mathematics, to discover, to learn and to develop an interest in mathematics. Central Board of Secondary Education (CBSE) had introduced the concept of Mathematics Laboratory in IX standard in the academic year 2005-06 and in X standard in the academic year 2006-07. The investigation was designed to study the components, advantages and problems of mathematics practical. Required data was collected from secondary level pupils using a questionnaire, and interviewing mathematics teachers. Majority of students from all sub categories agreed that mathematics practical helped to increase their interest in the subject. Majority of teachers viewed, mathematics practical is essential for better understanding of mathematical concepts and useful to reduce the importance of written tests as a part of continuous and comprehensive evaluation.

KEYWORDS: *Mathematics Practical, Secondary Level, CBSE, Teacher Education.*

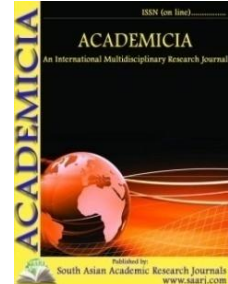


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THE FICTIONAL WORK OF BHARATI MUKHERJEE - A CRITIQUE

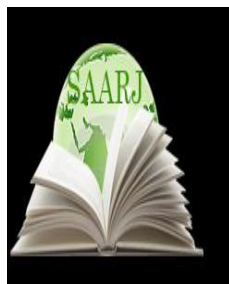
*Sujata Chakravorty**

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Department of English,
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RTM Nagpur University,
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ABSTRACT

Bharati Mukherjee is a doyenne in the field of English Literature. Her fictional work has won rare acclaim from the world of critics. Bharati Mukherjee's novels reflect as to what and who she is, her personality, her thought process, her strength and weakness as well. It will be prudent to delve further into her writing to bring to the surface precisely what she wants to project. It is by and large apparent that she is deeply involved in issues like immigration, assimilation, expatriates, alienation, diaspora, host country, country of origin, etc. Her first novel, The Tiger's Daughter, published in 1971, is narrated through the eyes of the protagonist Tara. This novel is almost an autobiographical story reflecting the protagonist's shattered innocence when she stays in Calcutta after coming back from the USA. Her stories exemplify the problems faced by Indian women in a cross-cultural encounter and their ultimate search for identity. In Darkness, her first collection of short stories, she deals with aspirations for success and stability of South Asians; but they get frustrated in their attempts to get to their goals. The Sorrow and the Terror: the haunting legacy of the Air India Tragedy. This is a joint work of Bharati Mukherjee and her husband, Clark Blaise. Amongst Mukherjee's immigrant tales, a significant change in focus is found in the collection called The Middleman and Other Stories.

KEY WORDS: Alienation, Assimilation, Cultural, Crisis, Identity Immigrants, Values, Woman.



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ANALYSIS OF INSTITUTIONAL WEBSITES

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P. B. Dharmateja*****; Pankaj Thakur*****;
K.G.V. Karthik*****

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**VIT University,

***VIT University.

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ABSTRACT

Many a times we come across articles, essays etc. which are not aimed at their potential readers. The writers need to be made aware of the needs, values and attitudes of their primary, secondary, tertiary and gate keeper readers. Also errors need to be eliminated from such documents to make them more effective and reader-friendly.

Thus this project is aimed at locating errors such as grammatical and structural errors in the language used in the website, analysing the information given on the websites from the view-point of primary, secondary tertiary and gate-keeper readers and rating various other aspects such as clarity and comprehensibility of content, adequate use of pictures and graphics etc.

For the analysis, data was collected from various types of institutional websites such as college, NGO, banking websites etc. Analysis was performed on that data and results and conclusions were recorded.

Our hypothesis that people do actually face certain problems while using the institutional websites proved to be true. Most of the websites had some minor problems, which need to be fixed for them to be made perfect for their users.

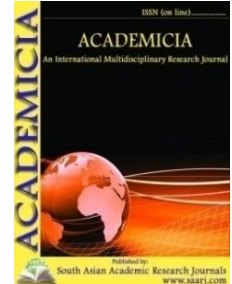
KEYWORDS: *Institutional websites, websites, websites analysis, analyzing sites, website analyzing.*



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**CREATIVITY AT WORK PLACE- INDIAN PERSPECTIVE****Dr. Savneet***

*Assistant Professor,
Guru Gobind Singh College for Women,
Chandigarh, India.

ABSTRACT

Workplaces have undergone dramatic changes during the last number of decades as society makes the transition from an industrial age to an information age. A new collaborative work style, from a knowledge revolution to a wisdom revolution is taking place. Creativity plays a critical role in the innovation process, and has been the heart of human endeavour. According to Edward de bono, "there is no doubt that creativity is the most important human resource of all. Without creativity, there would be no progress, and we would be forever repeating the same patterns." Creativity has got to start with humanity and requires the courage to let go of the certainties. This paper tried to use Gita's theory of Knowledge and Action to enhance Creativity at Workplace.

KEYWORDS: Bhagvad Gita and Workplace creativity.



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NEW MEDIA, NEW DEVELOPMENTS: NEWS IN A NEW AVATAR

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*Assistant Professor,
Department of Mass Communication,
Aligarh Muslim University,
Aligarh, India.

ABSTRACT

The advent and consolidation of new media accompanied with certain drastic and developments at the international field like disintegration of the erstwhile Soviet Union, liberalization of economies around the world, and the emergence of a new global world order made profound implications on the life and culture of individuals, organizations and nations. Mass media as one of the most prominent institutions of the contemporary world neither lagged behind nor immunized from these developments. The new media and the new developments have not only influenced media organizational structures but also the content and their presentation. The advent and consolidation of new media by the turn of the 21st century seems to be reshaping the news and forcing it to take a new avatar. The present paper makes a critical assessment of the news in the changing dynamics of power, politics and culture in the emerging world order.

KEYWORDS: Demassification, Digitisation, News, Avatar, Participation, Postmodern.



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CAN ToM BE PRIOR TO LANGUAGE?

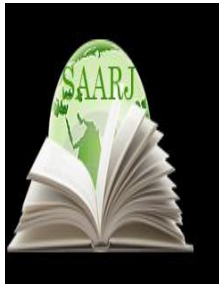
Navneet Chopra*

*Research Scholar,
Punjab University,
Chandigarh, India.

ABSTRACT

This paper discusses the interrelation between language acquisition and ToM (theory of mind) based on certain empirical studies done in this field. The paper tries to show that the popular stance on the issue regarding the direction of the influence between language and ToM is mistaken, and presents the view directed in the direction opposite to the conventional view. It contends that acquiring ToM, rather than acquiring language, is the prior condition and the facilitating factor for infant/child to acquire language. Further, it contends that, unfortunately, certain empirical researches are misinterpreted in the direction of popular stance under which language influences the acquisition of ToM, rather than otherwise. Finally, a complex interrelation under which ToM and language both might be influencing cyclically each other, has also been discussed.

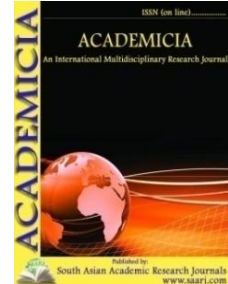
KEYWORDS: *ToM (theory of mind), imitation, mirror neurons, autism, feral children.*



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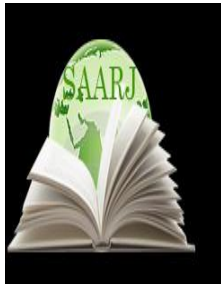
**AN ECO-CRITICAL READING OF THE POETRY OF WORDSWORTH,
COLERIDGE AND KEATS***Sujata Chakravorty**

*Associate Professor & Head,
Department of English,
Dayanand Arya Kanya,
RTM Nagpur University,
Nagpur, Maharashtra, India.

ABSTRACT

The relationship between nature and human beings is the one of the most often discussed subjects in English literature, particularly in the domain of English poetry. This relationship seeks to protect environmental balance which also is known as ecological balance. This balance is in effect seeks to protect interdependence of nature and man. This all important subject is termed as eco-criticism. This term was coined in 1978 by William Rueckert. He explained this term as “application of Ecology and ecological concept to the study of literature.” In 1987 Cheryll Glotfelty revived the term. Her definition of the term eco-criticism was “the study of the relationship between Literature & physical environment. Just as feminist criticism examines language & literature from a gender perspective, eco-criticism takes an earth-centered approach to literacy studies.” More instances of this will be found in the study and analysis of the great poet Wordsworth, with particular references to his landscape poem, ‘Tintern Abbey’. Keats’ poems Ode to a Nightingale and Ode to Autumn vividly focus on gift of nature and man’s dependence on nature. Keats is a minute observer of natural sights and sounds and his sensitivity to natural phenomenon is strikingly evident in Ode to Autumn. World political leaders, both in the past and the present times have expressed their serious concern about the threat to nature and its consequence. Another positive factor Wordsworth attributes to nature is her healing power in ‘Tintern-Abbey’, and this is obvious from his reference to ‘tranquil reformation’. Let us commit ourselves to a love- love relationship with nature.

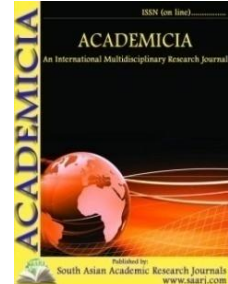
KEYWORDS: Balance, Eco-criticism, Environmental, Healing, Human Beings, Interdependence, Protect, Nature.



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**A STUDY TO IDENTIFY THE FACTORS INFLUENCING THE
CUSTOMER IN SELECTION OF A PARTICULAR LIFE INSURANCE
COMPANY****Partha Sarathi Choudhuri***

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Department of Business Administration,
The University of Burdwan,
West Bengal, India.

ABSTRACT

Selection of a particular life insurance company depends upon so many factors where over times these factors varies culture wise, nation wise, sector wise as well as industry wise in customers mind. Sometimes a meticulous situation in human life or an amazing appeal plays a major role in selection of a particular life insurance company among all other existing life insurance companies in the present competitive Indian life insurance market. Empirical studies indicated that considering huge market competition and own sustainability in the coming future life insurers are now taking a number of innovative initiatives in order to draw the attention of the large untapped population of the life insurance market. In this paper observing the scenario of the customers' current transaction with the present life insurance companies of India, the researcher attempted to identify the significant factors influencing the customer in selection of a particular life insurance company among all other existing life insurance companies in the district of Burdwan, West Bengal.

KEYWORDS: Factor, Life Insurance, Selection, Transaction.



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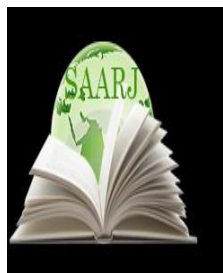
(A Double Blind Refereed & Reviewed International Journal)

**A STUDY ON CREDIT MANAGEMENT IN**
A. P MAHESH CO-OPERATIVE URBAN BANK LTD.**Dr. N. Srinivas Kumar****Professor,
SRTIST,
Nalgonda.

ABSTRACT

Primary (urban) cooperative banks (UCBs) are expected to lay down, with the approval of their boards, transparent policies and guidelines for credit dispensation, in respect of each board category of economic activity, keeping in view of credit exposure norms and various other guidelines issued by the RBI, term v though not formally defined, refer to primary cooperative banks located in urban and semi-urban areas. These banks, till 1996, were allowed to lend money only for non- agricultural purpose. This distinction does not hold today. These banks were traditionally centred around communities, localities workplace groups. They essentially lent to small borrowers and businesses. Today, their scope of operations has widened considerably. This topic is selected to analysis the credit management procedure of bank, which caters primary needs to lower and middle income.

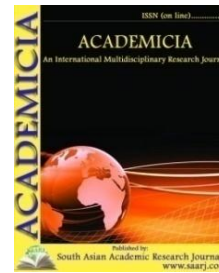
KEYWORDS: RBI, Urban cooperative banks (UCBs) and credit dispensation.



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**A LAYMAN'S GUIDE TO INCORPORATION OF A COMPANY IN INDIA
WITH SPECIAL REFERENCE TO FOREIGN RESIDENTS****Renu Yadav*; Sanjay Kumar Sharma****

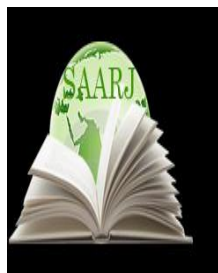
*Assistant Professor,
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ABSTRACT

In India, an Indian resident can established about five forms of business entities, namely, incorporated company, partnership firm, limited liability partnership, sole proprietorship and co-operatives as producer-company. However the options for foreign residents are limited. Foreign residents are allowed to register private limited company with hundred percent equities, private limited company in joint venture with Indians and public limited company with at least one shareholder&one director being an Indian citizen. A private limited company being the famous choice of foreign residents due to easy incorporation and lesser formalities after incorporation,provided that there are no intentions to use public funds.While entrepreneurs from across the world look at India as an economy with immense business opportunities, often foreign nationals find it difficult and time consuming to set up anincorporated business entity in India. However time has changed, this is era of information technology and the incorporation process of a company in India has also become uncomplicated through the Ministry of Corporate Affairs (MCA) providing an online platform to complete all the formalities to incorporation and making incorporation fast and trouble free. A person with basic knowledge of computers and internet can incorporate a company in India with the help of MCA website and various helpcenters. The present work is an attempt to give layman's guide i.e. a person having little or no technical or professional knowledge of incorporation of a company in India in general and incorporation of business entities involving foreign nationals in particular.

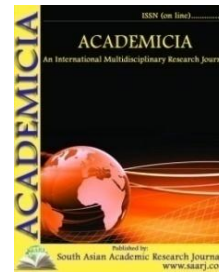
KEYWORDS: *Company Incorporation, LLP Incorporation, Companies Act 2013, MCA, Foreign promoters.*



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**THEME OF LONELINESS IN THE WRITINGS OF SHERWOOD
ANDERSON AND ERNEST HEMINGWAY - A COMPARATIVE STUDY****Dr. B. Mohan***

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ABSTRACT

Loneliness is not an exclusively modern or American experience. It is as old as man and as pervasive and intractable as feelings of joy and sorrow. Marlow, Shakespeare, Browne, Pascal and many others had known loneliness as a frightening malady of the soul. Nothing in contemporary literature surpasses the loneliness of Coleridge's ancient Mariner. The twentieth century writer's concern with loneliness is not tangential but total. Family, the most primitive unit of communal life was threatened with extinction. Success was given the status of religion and for increasing number of people traditional religion became irrelevant. Man labored not for personal fulfillment or in pursuance of personality viable goals but of those set by others, by the anonymous authority called society or time or history. That is to say the individual is no more an integral part of the society or human organization. Loneliness, worthlessness, anxiety, emptiness, boredom and fear of love and life are related experiences. Two powerful factors behind man's isolation and dismemberment are industrialization and war. Sherwood Anderson shows in his fiction how man is rendered impotent by his absorption in artificial life. Hemingway explores the possibility of coming to terms with man's loneliness through a series of fictional characters all of whom have experienced in one form or another the violence symbolized by war.

KEY WORDS: *loneliness, frightening, malady, estranged, impotence, expatriation, theological, metaphorically, triumphant, antithetical, transparent walls, tremble, grotesques, inexorable loneliness, fortitude, protagonists, distinguishes.*

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