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## VISION

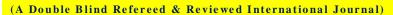
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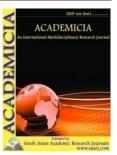


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#### KARMA YOGA IS TO REACH THE GOAL OF SELF-REALIZATION

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#### **ABSTRACT**

Yoga is a generic term for the physical, mental and spiritual practices or disciplines which originated in ancient India with a view to attain a state of permanent peace. Generally put, Yoga is a disciplined method utilized for attaining a goal. Astanga Yoga Sutras is a text that covers many aspects of life, beginning with a code of conduct and ending with the goal of yoga, a vision of one ?s true Self. These eight astanga or limbs of yoga are: yamas, niyamas, asanas, pranayama, pratyahara, dharana, dhyana, and Samadhi. Samadhi is the ultimate state of selfrealization, or union with the source. It is a state of being totally aware of the present moment; a one-pointedness of mind. The word Karma is derived from the Sanskrit Kri, to do; all action is Karma. Technically, this word also means the effects of actions. In connection with metaphysics, it sometimes means the effects, of which our past actions were the causes. But in Karma-Yoga we have simply to do with the word Karma as meaning work. Karma Yoga is an appropriate method of life which will cleanse one of the impurities and enable him to reach the goal of Self Realization. Vethathiri is the exponent of the system of Simplified Kundalini Yoga which is the sure way to lasting peace and real happiness. He popularized the simplified Kundalini meditation and synthesized Kayakalpa Yoga exercise for modern life. His system has four practical methods besides the simplified exercise and special exercise called Kayakalpa exercise for rejuvenating the life force. These are Meditation, Introspection, Sublimation, Perfection. For which the introspection practice starts. Think of self, Find the drawbacks/Goodness within self,. The introspection also helps to analyze the thoughts, neutralization of anger, moralization of desires, eradication of worries and self-realization. Self Realization is the perfection of the sixth

sense and it is the peak of wisdom. Self Realization, actualization of the Universe, realization of Truth are all the same. The entire Universe can be analyzed into four principles; they are (1) Truth; (2) Energy; (3) Mass; and (4) Consciousness. Ramana Maharishi also urged people who came to him to practice self-enquiry. He directed people to look inward rather than seeking outside themselves for Realization. Teaching of Karma-Yoga into practice. That man is Buddha. He is the one man who ever carried this into perfect practice. He was, in the conduct of his life, absolutely without personal motives; and what man worked more than he? Show me in history one character who has soared so high above all. He is the ideal Karma-Yogi, acting entirely without motive, and the history of humanity shows him to have been the greatest man ever born; beyond compare the greatest combination of heart and brain that ever existed, the greatest soulpower that has ever been manifested. He is the first great reformer the world has seen.

**KEYWORDS:** *Introspection, Sublimation, Neutralization, Moralization & Miserliness.* 

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MESSAGE OF VETHATHIRI: RECENT AGE YOGA

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#### **ABSTRACT**

Vethathiri Maharishi transformed himself into a profound philosopher, a scientist of the highest order, a reformer, a supreme literary figure and finally a great Mahan with disciples and admirers all over the world. He has formulated a practical and simple method called Simplified Kundalini Yoga(SKY) that has brought the great science of YOGA within the reach of everyone. SKY is a method aimed to change the very thought pattern of the individual in order to bring about a total transformation and lead him to peace and perfection. Jivan mukthar and Prophets who have descended into this world, nature has blessed this holy land of Tamilnadu. The Jivanmukta has not a bit of selfish interest in him and is absolutely free from worries, difficulties, troubles, tribulations, sorrows, and anxieties under all circumstances. "In both the Old and the New Testament the prophet is the divine messenger who communicates to man the revelation which he has received from God".

**KEYWORDS:** *Jivanmukta, Prophet, Tribulations, Testament and Revelation.* 

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## CONSUMER SATISFACTION, DISSATISFACTION AND POST-PURCHASE EVALUATION: AN EMPIRICAL STUDY ON SMALL SIZE PASSENGER CARS IN COIMBATORE

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#### **ABSTRACT**

The main purpose of this study is to investigate the performance of different attributes in automobiles in giving satisfaction to the consumers by comparing the same performance with the performance of the product attributes when it was brand new and how these attributes performance satisfaction giving impact consumers' future purchase decision. Consumer satisfaction is a vital concept in modern marketing thought and practice. The marketing concept insists delivering satisfaction to consumers and obtaining profits in return. As a result, overall quality of life is expected to be improved. Thus, consumer satisfaction is fundamental to meeting various needs of consumers, business, and society. Data collected from the respondents in Coimbatore city who are actually using the car. Consumers' satisfaction for these attributes (fuel efficiency, maintenance cost, comfortness, brake safety, vibration, pollution/emission, engine sound, ignition, battery performance, horn, wiper performance, pickup and light) are measured by using seven point interval scale. The product attributes used to measure satisfaction have shown a little variation in their performance when the consumers' compare the same performance with the car when it was brand new. Out of total thirteen attributes consumers are highly satisfied with the performance of attributes like ignition, vibration, wiper performance and pickup. It shows that performance of these attributes has not been changed with time. It has been experiential that product performance significantly influencing the consumers' future purchase decision. The product attributes such as pollution, ignition, battery performance and pickup are highly influencing the consumers' future purchase decision.

**KEYWORDS:** Consumer, Customer, Dissatisfaction and Satisfaction, Post-purchase Evaluation

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# BEHAVIORAL PATTERN OF LONG- TERM ADVANCES MADE BY PLDBS IN HARYANA

#### Sunita Goyat\*

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#### **ABSTRACT**

Indian agriculture is becoming more capital intensive, modern inputs and greenhouses needs more and more capital. Agriculture holds a great importance from a futuristic perspective in India. There are various institutional and non-institutional sources in India to fulfill the capital requirement of farmers by charging differential rate of interest. Among these sources Cooperative finance is the best and cheapest source of rural finance because loans are advanced for productive activities and also at low rates as compared to non-institutional sources. There are separate co-operative institutions for advancing short-term and medium-term loans on the one hand and the long-term loans on the other. Whereas the primary agricultural co-operative credit societies generally advance short-term and medium-term loans to the farmers, the primary land development banks look after long-term financial requirements of the farmers. In the present study attempt is made to analyse the temporal behavioral pattern of Growth of Longterm advances made by Primary Land Development Banks in Haryana by using secondary data from 1990-91 to 2011-12 i.e. post reform period and by analyzing through suitable technique it is found that Land Development Banks in numbers decreasing or showing negative growth after post-reform period but in spite this membership in these banks showing positive growth this is due to because their advancement for Long- term loans is increasing. These banks advance loans for multiple purposes such as redemption of old loans ,purchase of land ,purchase of tractors, installation of Tube wells effecting other improvements on land to the farmers of the state.

**KEYWORDS:** Advances, Mortgage Banks, Refinance, Repayment, Redemption

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# UNLEASHING WOMEN ENTREPRENEURSHIP IN INDIA: OPPORTUNITIES & CHALLENGES

Dr. Pallavi Kumari\*

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#### **ABSTRACT**

In globalized arena the hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in society. The participation of women in terms of entrepreneurship give significance to the economies and results into benefits like rewarding problem solving, organizational, leadership abilities, fostering creativity and engendering empowerment. In this paper an effort are being made to reviews concisely the literature in this field and follows a critical analysis of the factors that has influenced the women to become entrepreneur. This paper will also examine the government and institutional support provided to promote women entrepreneur. In fact, entrepreneurial activity leads to economic growth and helps to reduce poverty. Efforts are being made to highlight the problem faced by the women at various stages beginning from the initial commencement of enterprise till running of their enterprise. In this paper areas of improvement and the challenges faced by the women also being tried to cover.

**KEYWORDS:** Empowerment, entrepreneur, enterprise, government.

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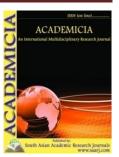


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### HOUSING PATTERN AS A REFLECTION OF SOCIAL ORGANIZATION AMONG NEWARS OF NEPAL

Sipoy Sarveswar \*

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#### **ABSTRACT**

Social organization can be understood from different elements or units such as family, kinship, and caste in any society. During the ethnographic fieldwork among the Newars of Thecho village in Lalitpur district of Nepal, it has been observed that, the housing pattern or the arrangement of house can also act as a reflection of the social organization. This can be applied to any other society, which we come across. This paper tries to show how understanding housing pattern from the context of its geographical set up, and the rules governing maintenance of the house are nothing but areflection of social organization of any community. Within the household, the gender division of labour, power equation between the members of household in accessing certain spaces within the house are mirror images of social organization. The restriction put on the geographical or style of construction of house for the lower caste members by the dominant caste in itself is an example how social organization is an extension of the housing pattern in the society. The changes brought in the form of introduction of lavatory or bathroom for the traditional houses is a symbol of change the social organization goes through. The modernity seeps into the culture; the traditionality leaves its taints, leading to the formation of an amalgamated culture, accommodating modernity within the traditional values. The construction of modern houses in the superstructure of traditional model serves as befitting example as explained in this paper.

**KEYWORDS:** Housing Pattern, Newars, Reflection, Social organization

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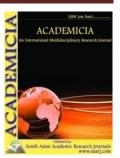


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# **ACADEMICIA:**

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# IMPACT OF CAPITAL MARKET ON THE ECONOMIC GROWTH: A COMPARATIVE STUDY OF DEVELOPING COUNTRIES

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#### **ABSTRACT**

The objective of this research is to analyze the impact of stock market performance on economic development of a country by considering variables like stock market return and other macroeconomic variables like GDP, IIP, Interest Rates and Inflation over the period 2004 to 2013. Johansen co-integration test, Granger-Causality test has been applied to examine this relationship. The result shows conflicting results for different countries.

**KEYWORDS:** GDP, IIP, CPI, Granger-Causality, Johansen co-integration, Unit Root

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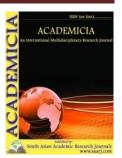


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# A STUDY ON ENTREPRENEURIAL AWARENESS AMONG WOMEN GRADUATES AND POST GRADUATES AMONG TAMILNADU, INDIA

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**ABSTRACT** 

The development of entrepreneurship education has been an important subject for research among academics from the colonial era to post independent India. The subject of entrepreneurship has become a motivating factor for a number of reasons: Entrepreneurship education is considered as a means of stimulating stagnated economies; revitalizing developing economies and solving the unemployment problem by providing new job opportunities. SMEs play an integral role in contributing substantial contribution to the GDP. Entrepreneurship is an important element in the dynamics of national economies and it is seen as the driving engine in economic growth and job creation, the problem is that graduate youth women do not get proper awareness and encouragement to create their own jobs. Many universities worldwide have been offering entrepreneurship and small business education but the major issues at the moment include moving entrepreneurship from the business school into other disciplines such as engineering, science, arts, music, and media studies, The formulation of strategies for entrepreneurship has to be done in the light of various factors for balanced economic growth of the country. The entrepreneurs crate the self employment opportunities of nation.

**KEYWORDS:** Entrepreneurship, Education, Women, Economies, Employment.

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# THE ROLE OF PUBLIC PRIVATE PARTNERSHIP (PPP) IN INDIAN INFRASTRUCTURE DEVELOPMENT

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#### **ABSTRACT**

Infrastructural developments have vital contribution in the economic development of any country. Role of the physical infrastructural development is well documented in the academic and the policy making area. Physical infrastructure like transportation, power, telecommunication and social infrastructure such as water supply, sanitation, education and health contribute in the growth of economy and improve the quality of life. But India is lacking in infrastructural development in comparison to the developed countries due to the scarcity of the fund with the public sector. Here is the model of Public Private Partnership (PPP) which contributes at large level in the infrastructural development. This paper analyzes the current scenario Public Private Partnership (PPP) model in Indian states in the infrastructure and society development. And challenges faced by the Public Private Partnership in Indian States. Result of the study showed that there is 6823 number of the total PPP projects in India amounted Rs.4454096.87 Crore. Transport sector has major share (44%) of the total projects. Out of the total projects major share is under construction stage with 3964 number of projects, 1794 number of project are completed followed by the operation and maintenance, and preconstruction stage. Lack of regulatory framework for PPP model and database are major challenges for implementing the PPP model effectively and efficiently. However, the role of PPP model is on rise nowadays.

KEYWORDS: PPP, Infrastructure, Transport, Social, Development

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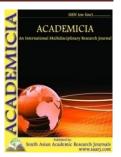


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#### INDIA A SERVICE DRIVEN ECONOMY

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**ABSTRACT** 

Indian Economy is the fastest growing economy in the world. Indian Economy covers mainly three sectors Primary (Agriculture), Secondary (Industry) and Territory (Service) sector. Service Sector comprised of various service industries including warehousing and truck transportation services, information sector services, commodities, securities and other investment services, professional, technical and scientific services, waste management services, health care and social assistance services, and arts, entertainment and recreation services. Normally an economy shift from agriculture to manufacturing sector and then move to service sector. But India directly moves to Agrarian economy to service economy. In 1950, the agriculture sector's contribution in Indian GDP was 55% and Industry contribution was 15% and Service was 30%. But in 2015-16 Agriculture contribution in Indian GDP is 17.4% and service sector contribution in Indian GDP is 66.1%. After 1990 contribution of service sector in Indian GDP is increasing day by day. This paper mainly highlights the Service sector and it's Contribution, Reasons for the growth of service sector, Major FDI In Service sector, Leading Service sector in India.

**KEYWORDS:** entertainment, warehousing, Contribution, recreation

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# AN EXPLORATORY ANALYSIS ON BEHAVIOURAL PATTERN OF RETAIL EQUITY INVESTORS

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#### **ABSTRACT**

Standard finance theories are based on the assumptions of market efficiency and investors' rationality. But many of the empirical researches and studies on investor behaviour have concluded that humans are not fully rational and are susceptible to numerous behavioural anomalies, which become counter-productive to the wealth- maximization principle, leading to irrational behaviour. Behavioural finance is an emerging arena that combines the understanding of behavioural and cognitive psychology with financial decision making process. The main objective of the present research study is to examine the presence of psychological biases among individual investors at Indian stock market and explore the behavioural factors influencing their stock selection decisions. The present study conducted an Exploratory Factor Analysis by using SPSS20 software. The data for the study has been collected through a structured questionnaire from a sample of 783 prospective retail equity investors residing twin cities of Hyderabad and Secunderabad cities. The results of the study revealed that 9 behavioural factors such as Overconfidence, Anchoring, Representativeness, Information Availability, Regret Aversion, Loss Aversion, Mental Accounting, Herd behaviour and Market factors are exist among the retail equity investors and among the 9 behavioural factors, Over confidence factor had most significant influence on stock selection decision of retail equity investors.

**KEYWORDS:** Behavioral Finance, Herd behaviour, Heuristics, Loss Aversion, Mental Accounting, Regret Aversion.

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# MEASUREMENT OF GROWTH CYCLE AND CYCLICAL CHARACTERISTICS IN INDIA

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**ABSTRACT** 

After reforms Indian economy has become market oriented due to this change the cyclical fluctuations are more driven by endogenous factors rather than exogenous factors. Therefore, for both policy makers and economic agents analysis of business cycle plays a very crucial role for predicting a cyclical turning points and taking measures well in time to deal with the situation before hand. This paper attempted to Identify i) the Growth cycles in Indian economy, ii) Cyclical characteristics of growth cycles in the amplitude and duration, and iii)Volatility and persistence in growth cycles in Indian economy. Bry- Boschan procedure has been used to identify the cycles. To find out the average amplitude and duration and diversion in amplitude and duration of growth cycles the method provided by Harding and Pagan has been used. Volatility has been calculated with the help of standard deviation and for measuring persistency in cyclical fluctuations method of autocorrelation correlation function has been used in the study. The study has found that Indian economy has experienced four growth cycles during 1996-2014. The average duration of business cycles was 15.75 quarters and the average amplitude of cycles was Rs. 501.5 billion. The average duration and amplitude of expansionary phases is more than average duration of the Contractionary phases. Cyclical fluctuations in the output quite volatile and significantly persistent.

**KEYWORDS:** *Growth Cycles, Cyclical fluctuations* 

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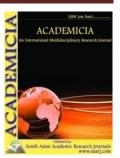


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# "A STUDY ON THE IMPACT OF DIGITIZATION ON HUMAN RESOURCE (HR) FUNCTIONS: HR PROFESSIONALS' PERSPECTIVE."

Kanchan Akshay \*; Sheba George\*\*

\*Asst. Professors, Dr. V.N. BRIMS

**ABSTRACT** 

In this era of technological advancement, every field is transforming itself towards digitalization. HR has also undergone this change and have become strategic partners in business. Digital information such as HR portal's, web-based system, web-applicant testing etc are key drivers of the system. HR is making use of data by collecting, storing, updating and interpreting it for decision making. This paper studies the impact of digitization on various HR functions such as recruitment, learning and development, performance management and compensation. The paper would also analyze the effect of digitization on cost, internal and external communication, decision-making ability, time effectiveness, employee participation and engagement, consistency, compliance & human intervention. A primary survey of HR professional's in Mumbai will be conducted and a quantitative and qualitative research methodology would be adapted for the study.

**KEYWORDS:** consistency, compliance, employee, digitalization, occupies

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# ROLE OF STUDENTS' FEEDBACK IN PROFESSIONAL DEVELOPMENT OF FACULTY MEMBERS: A STUDY OF A PROFESSIONAL HIGHER EDUCATIONAL INSTITUTION OF RANCHI (INDIA)

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**ABSTRACT** 

Professional Higher Educational Institutions (HEIs) in India are in the crossroad of sustainability and growth. Barring a few, most of the HEIs offering professional education in technology and management are struggling a lot to get reasonable intake (students) for their sustainability. There is an intense mismatch of demand and supply of intake for such HEIs. A good number of such institutions are competing in a reasonably smaller market of prospective students and getting landed into the red ocean. Being fascinated with the concept of survival of the fittest, those institutions keep on trying all possible permutations and combinations without keeping eye on overrunning of cost vis-à-vis revenue. Such attitude insists them to go for strategies like attractive hard infrastructure, lucrative offers and aggressive promotional activities to attract prospective students. In spite of all such extravagant strategies, most of the HEIs are struggling to get the admission figures that make them sustainable. It's because of their negligence to the known fact, i.e., non-saleable output (degree-holders) in the factor market. In building a brand, extravagant promotional activities fail to cope with the word-of-mouth promotion, for which nothing is to be paid. Students, ordinarily, join any professional program with an aspiration to get placed after the completion of the program. But placement depends upon the quality of the students and quality of the students is the reflection of the quality of teaching-learning process. The requirements for producing quality students who will be employable in the job market and become the brand ambassador of the institution are; hiring

qualified and dedicated faculty members, facilitating faculty members to persistently develop and using students' feedback as a tool for faculty development. Although of late students' feedback on faculty members' delivery has gained popularity in professional HEIs, the core essence of the same has not been taken aptly by all the stakeholders involved. Very often, students' feedback is taken just for the sake of formality only. Keeping this in backdrop, this paper is thought of and for the purpose; faculty members and students of a professional HEI of Ranchi (India) are studied. Considering the sensitivity of the data, the name of the HEI is not revealed. In fact, the paper tries to unfold whether the students' feedback has any contribution to professional development of faculty members. On the basis of the responses obtained and analyzed, it is inferred that the students' feedback system can be regarded as a new tool for professional development of faculty members as it acts as a catalyst in bridging the communication gap between the students and the faculty members.

**KEYWORDS:** Students' Feedback, HEI, Professional Development, Faculty Members

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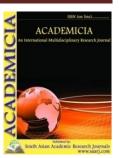


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# TO FIND THE RELATIONSHIP OF PROFESSIONAL COMMITMENT OF TEACHER EDUCATOR WITH EMOTIONAL INTELLIGENCE SOCIO-ECONOMIC STATUS

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#### **ABSTRACT**

The aim of the present study is to find out the relationship between Professional Commitment of teacher educator with emotional intelligence socio-economic status. A sample of 321 teacher educator teach in affiliated colleges of Panjab University, Chandigarh was selected throughstratified random sampling for the present study. Statistical analysis was done through Coefficient of correlation. Standardized tools of reliability and validity were used for data collection. The result of the study revealed that professional commitment is significantly related to emotional intelligence. The result also shows there is no significant relation between professional commitment and socio economic status.

**KEYWORDS:** Correlation, Revealed, Contemporary, Derivatives

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