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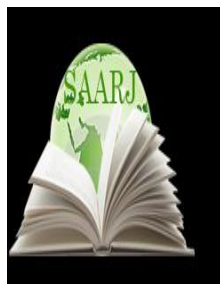
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The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international 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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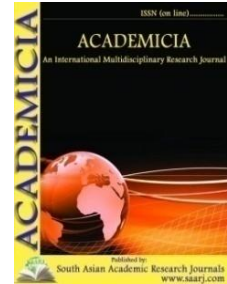
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**SOCIAL NETWORKS, ENTREPRENEURIAL ALERTNESS, AND
ENTREPRENEURIAL OPPORTUNITIES**

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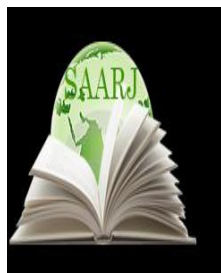
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ABSTRACT

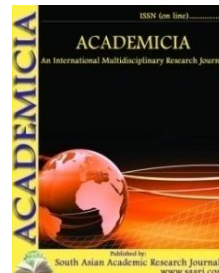
Social networks are an integral part of any social entity. These networks have several dimensions, each of which has a substantial impact on entrepreneurial opportunities. The main aim of the present paper is to investigate the impact of social networks on entrepreneurial opportunities in the domain of social entrepreneurship. In order to answer this question, a survey was conducted to investigate the problem in an applied way. The research population includes managers of a hundred and forty managers of social entrepreneurship enterprises. In order to gather the required data, a questionnaire was designed and distributed amongst the respondents. The face validity, and reliability of the tool was confirmed (Cronbach's Aloha equal to 0.93). The results show that network ties' strength has the most influence, and networking activities has the least influence on entrepreneurial alertness.

KEYWORDS: *Social Network, Entrepreneurial Opportunity, Social Entreprenurship.*



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**TRAINING OF POLICE PERSONNEL:
APPRAISAL OF THE ROLE OF POLICE TRAINING SCHOOL KATHUA
(JAMMU AND KASHMIR)**

MS. ROUCHI CHAUDHARY*; DR.CHARANJEEV SINGH;
PROF.R.K SHARMA*****

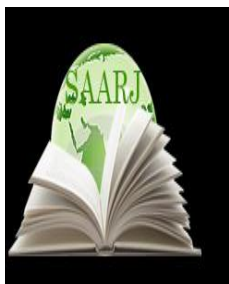
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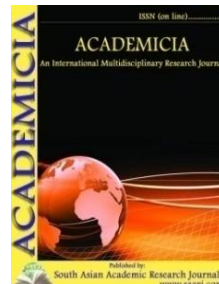
ABSTRACT

The state of Jammu and Kashmir has enjoyed a special status ever since partition of the country for various reasons. The state known for its natural bounty and beauty has remained the attraction of one and all but unfortunately across the border activities has derailed the normal life in the state by way of extensive terrorist upsurge. The Jammu and Kashmir police has been facing a very complex problem which has arisen in the wake of the terrorist movement that erupted in the state in 1989. The state police have been handling the routine law and order problems; and the terrorism for the last two decades. Thus, police of the state has been under tremendous pressure and to address to the situation it is required that police personnel be prepared with modern know how of police operations and technology and as a result the onus has fallen on the training of police personnel through the state police training academies and institutes.



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AN APPRAISAL OF INDIAN TOURISM INDUSTRY

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ABSTRACT

PURPOSE-India is a country of diverse culture and which attracts foreign tourist. In past few years the number of tourist coming to India has increased manifold. This has brought about in a development of new industry- tourism industry. It has not only led to increase in revenue generation but also generation of employment sources in India. This research tries to study the Indian tourism industry scenario and trends of tourism in last few years. It also touches the effect of tourism on economic system of India.

DESIGN/METHODOLOGY- This was achieved by analyzing the data of tourism industry obtained from various secondary data sources. The key areas of Indian Tourism Industry were examined.

FINDINGS- This qualitative research allowed great insight in tourism industry and areas of potential growth. It gave insight into the fact that the tourism industry in India has a growth potential and will increase rapidly, because the Government has taken initiatives by liberalizing the policies and the local government have provided infrastructural facilities required for the tourism.

THE ORIGINALITY/VALUE- This paper fills a gap within research in the area of tourism industry of India.

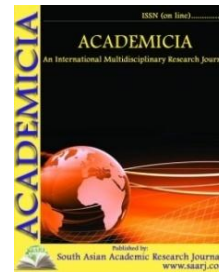
PAPER TYPE-Conceptual and Analytical paper

KEYWORDS: Tourism, Eco- tourism, Rural tourism, Medical tourism, India.



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**JOB EXPERIENCE AND PERFORMANCE APPRAISAL -
A COMPARATIVE STUDY OF IT AND NON-IT SECTOR**

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ABSTRACT

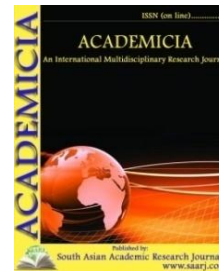
The author attempts to assess the performance appraisal system in selected Information Technology Companies and Non-Information technology companies of Mysore region. A total of 160 (58 IT and 102 non- IT) employees belonging to Information Technology and Non-Information Technology Companies who were selected through stratified random sampling technique completed modified questionnaire of Rao (2000) which was used to measure the Performance Appraisal System for Industries. Multi-variate analysis of variance technique was employed to find out the differences between sectors and experience of the respondents including interaction effects. It was found that there were no significant differences in performance appraisal between IT and NON-IT sector for all the components and total. Further, it was found that as the experience level increased, performance appraisal also increased irrespective of the sectors. The interaction effects clearly revealed that experience related increase in components of performance appraisal and total appraisal which were specific to IT sector.

KEYWORDS: *Performance Appraisal, Information Technology and Non Information Technology sector, Experience.*



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**VOCATIONAL ASPIRATION OF +2 STUDENTS IN RELATION TO
THEIR ACHIEVEMENT MOTIVATION AND DEMOGRAPHIC
VARIABLES**

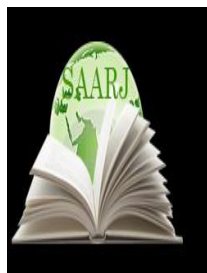
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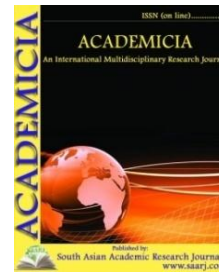
ABSTRACT

In the competitive world every aspirant students feeling the pressure of their secure future rather they should feel insecure in terms of career, choice of profession to live a healthy life. Thus, the investigator felt to made an attempt to assess the vocational aspiration of +2 students in relation to their achievement motivation and some demographic variables i.e. gender, academic stream and type of schools. For that Occupational Aspiration scale developed by J. S Grewal (1973) and Deo-Mohan achievement motivation (n-Ach) scale developed by Dr. Pratibha Deo, and Asha Mohan were administered to a sample of 200 +2 students from three Govt. schools and three private schools of Yamuna nagar district of Haryana. For which statistical hypotheses were framed and tested through t-test. The findings were; It +2 students belonging to high and low achievement motivation do not differ significantly with respect to their vocational aspiration. Male and female +2 students have equal aspiration and knowledge towards vocational choices. +2 science students have inclined more serious towards their career or vocation as compare to arts students. Arts and commerce +2 students have similar kind aspiration on vocational preference or have equal knowledge and aspiration towards vocational choices. Science and commerce do not differ significantly with respect to vocational aspiration. +2 students studying in private schools have more inclined towards choice of vocation than students studying in Govt. schools.



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SELF HELPING WOMEN IN KARAIKAL STRIVING FOR FINANCIAL INCLUSION

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ABSTRACT

FINANCIAL INCLUSION (FI): *FI is The process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost”(Dr. C. Rangarajan, 2008. FI implies the ensuring of provision of financial products and services such as Bank accounts with check facilities, Immediate Credit facilities, Savings products, Remittances & Payment services, Insurance facilities, Mortgage facilities, Financial advisory services, Entrepreneurial credit, to all sections of the society, including the vulnerable sections of the society, consisting of Farmers, small vendors, Agricultural and Industrial Labourers, People engaged in un-organised sectors, Unemployed, Women, Children, Old people, and Physically challenged people in rural and urban areas.*

WOMEN EMPOWERMENT: *Women empowerment has been a topic of extensive discussion over the past. Empowerment of women cannot be accomplished unless they are made to be a part of the financial system. Micro Finance plays a major role in making women empowered through their own endeavours. Self Help Groups (SHGs) are groups of some 10-15 women, coming together to fight problems which are common to them.*

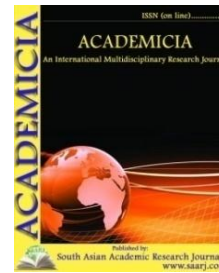
SHG-BANK LINKAGE MODEL: *The SHG-Bank Linkage Programme was started as an Action Research Project in 1989 which was the offshoot of a NABARD initiative during 1987 through sanctioning Rs. 10 lakh to MYRADA as seed money assistance for experimenting Credit Management Groups. This was followed in the same year by the provision of support by the Ministry of Rural Development to establish SHGs in Rajasthan. Success of these initial endeavours led to the approval of a pilot project by NABARD in 1992, designed as a partnership model between three agencies, viz., the SHGs, banks and NGOs. A thorough review of This model by a working group in 1995 led to the framing of guidelines by the RBI enabling SHGs to open bank accounts, based on a simple “inter se” agreement. NABARD’s commitment to provide*

refinance and promotional support to banks for the SHG - Bank Linkage Programme added vigour to the SHG movement.



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RECENT TRENDS OF FDI IN INDIA

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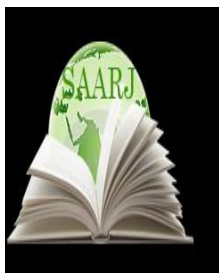
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ABSTRACT

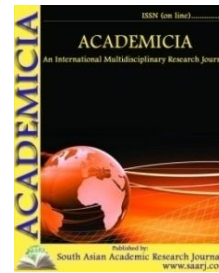
'FDI' means investment by non-resident entity/person resident outside India in the capital of the Indian company under Schedule 1 of FEM (Transfer or Issue of Security by a Person Resident Outside India) Regulations 2000. Foreign direct investment (FDI) or foreign investment refers to the net inflows of investment to acquire a lasting management interest (10 percent or more of voting stock) in an enterprise operating in an economy other than that of the investors. The Economy of India is the tenth largest in the world by nominal GDP and the fourth largest by purchasing power parity (PPP). The country's per capita GDP (PPP) is \$3,339 (IMF, 129th) in 2010.

KEYWORDS: *FDI- Foreign Direct Investment, RBI- Reserve Bank of India.*



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E-ACCOUNTING SYSTEM FOR THE LODGING INDUSTRY

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ABSTRACT

This paper e-Accounting System in the Lodging industry. The analysis revealed three broad research areas: the Internet's effects on distribution; on pricing; and on consumer interactions. Similar to aftermath of the dot com boom, the Lodging industry is realizing that information technology has unintended effects and prognosticators are often wrong. While the reviewed articles provide sound advice for Lodging operators and a rich stream of future research for academics, poor rigor and a lack of relevance throughout the reviewed journals underscore a worrying trend in lodging research.

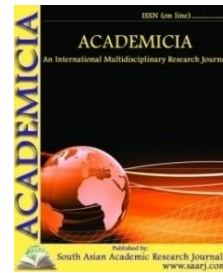
KEYWORDS: *Information technology, Lodging, distribution, Internet, e-commerce.*



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ENCOUNTERING THE PROBLEMS IN POETRY TRANSLATION

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ABSTRACT

Anyone who has ever tried to translate between two different languages will understand the problems associated with language translation. These problems have been bugging translators for few years. It is not easy to capture the same meaning when translating between two completely different languages.

The word translation in Sanskrit called Anuvad means ANU+VAD means to tell to follow.

Language is a communication tool. It can be used in many different ways to express either the same idea, or completely different idea. The problem arises when translator attempt to translate word from word. This can be disastrous because the context in which the words are used is not taken into consideration. For example, in the English language, the word “market” can mean the stock market, or the fish market. Simply translating the word market to another language without taking into accounts the context can change the original meaning completely.

The original language from which a translator intends to translate is called ‘source language’ & the language in which it is to be translated is called ‘target language’. A translator should be well equipped with both the languages source as well as target language for his translation task.

The main problem is how to do effective & correct translation, for this one should follow the following points:-

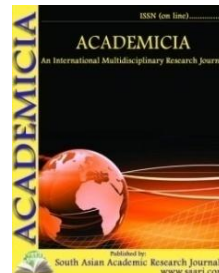
- A. Read the source material three to four times
- B. Understand central point of the text
- C. Try to accept the style of the original source language

For example, Gujarati text “amme ishwarni prarthana sari rite kare chiea”. English translation- “we pray God with good manners”.



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FINANCIAL INCLUSION- A NEED WITH AN INDIAN PERSPECTIVE

PROF.DARSHANA D KADWADKAR*; PROF.USHA BHANDARE**

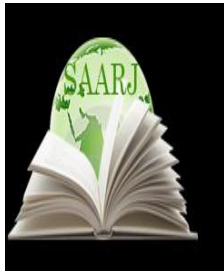
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ABSTRACT

The main reason for financial exclusion is the lack of a regular or substantial income. In most of the cases people with low income do not qualify for a loan. The proximity of the financial service is another fact. The loss is not only the transportation cost but also the loss of daily wages for a low income individual. Most of the excluded consumers are not aware of the bank's products, which are beneficial for them. Getting money for their financial requirements from a local money lender is easier than getting a loan from the bank. Most of the banks need collateral for their loans. It is very difficult for a low income individual to find collateral for a bank loan. Moreover, banks give more importance to meeting their financial targets. So they focus on larger accounts. It is not profitable for banks to provide small loans and make a profit.

Financial inclusion mainly focuses on the poor who do not have formal financial institutional support and getting them out of the clutches of local money lenders. As a first step towards this, some of our banks have now come forward with general purpose credit cards and artisan credit cards which offer collateral-free small loans. The RBI has simplified the KYC (Know your customer) norms for opening a 'No frill' account. This will help the low income individual to open a 'No Frill' account without identity proof and address proof.



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**AN ANALYSIS OF SOCIO-ECONOMIC INTERACTIONS BETWEEN
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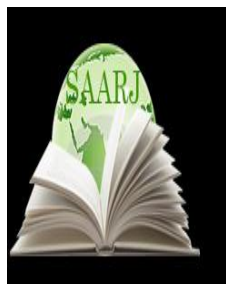
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ABSTRACT

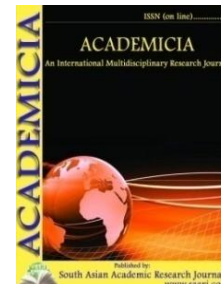
Based on the theoretical orientations and few relevant case studies by renowned scholars this article argues that the dimensions of the interaction between rural and urban are increasingly changing in India. The two basic questions addressed in this article are: Do the rural-urban nexus lead to social justice or inequality, development of the nation or deterioration, empowerment of the disempowered or further marginalization of the poor? Do caste inequalities hold its ground in the urban settings if urbanization is to transform the social attributes of rural into urban ones? This article traces the factors contributing to the rural-urban continuum in India. It also looks at the processes of the socio-economic interactions between the villages and cities in India and their impact on both villagers and city dwellers. While appreciating the significance of the increasingly solid nexus between rural and urban, it brings to light some of the issues concerning the lives of human beings.

KEYWORDS: *community; urbanization; caste; empowerment; marginalization.*



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**A STUDY OF VALUES MANIFESTED AMONG SECONDARY SCHOOL
TEACHERS IN RELATION TO SOME DEMOGRAPHIC VARIABLES**

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ABSTRACT

The teachers are not only the role model for the students in respect of learning but also for shaping their life with great dreams and aims. In this context, the researchers have conducted a study to compare the values of school teachers in relation to gender, teaching experience and type of schools. Normative Survey Research Method was used. 600 secondary school teachers selected randomly constitute the sample of the present study. Teacher Value Inventory (TVI) by Dr. (Mrs.) Harbhajan L. Singh and Dr. S. P. Ahluwalia to measure the values of teachers. t-test was used to compare the values of teachers in relation to their demographic variables. Data analysis revealed that significant difference was found in the theoretical, economic, aesthetic, social and religious values of male and female teachers. Also, there was significant difference in the theoretical, aesthetic, social and religious values of more experienced and less experienced teachers. In addition to it, significant difference was found in theoretical, economic, aesthetic, social, political and religious values of teachers working in government and private schools.

KEYWORDS: Health infrastructure, household, disparities, Public health programme.



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**BRAND RELATIONSHIP AND
SWITCHING BEHAVIOR FOR MOBILE PHONE IN YOUNG
CONSUMERS IN PUNJAB**

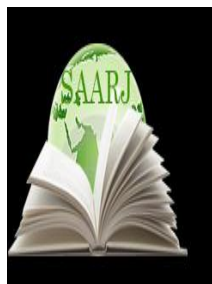
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**Student of MBA(Hons), Lovely Professional University,
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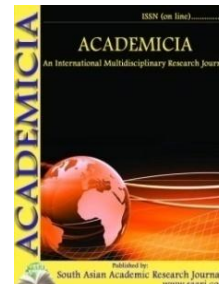
ABSTRACT

It is evident that Telecom Industry are flooded by number brands, customers have hundreds of choice to switch from one brand to another. But for a marketer it is very important to know, why consumers switch? What are the possible reasons for switching from particular brand? Why consumers are not loyal to a particular brand. The objective of this study is to know the factors which are responsible to switch or to choose a particular brand. Whether any kind of brand relationship exist in the consumer of age group of G_1 (15-20), G_2 (21-25) and G_3 (26-30). or not? This research outlines focuses on current industry conditions and studied causes of consumer switching behaviour. This research focuses on Young consumers (15 years to 30 years), student and faculty of a private university. A sample of 95 respondents has been taken. To collect the data convenient sampling has been used. Researcher have tried to take response almost all age group of G_1 (15-20), G_2 (21-25) and G_3 (26-30). Descriptive research design has been used for the study. For data interpretation and SPSS 16.0 has been used. To check reliability of data Chronbachs Alpha value is found by applying reliability test. Value of Alpha is 0.65 it shows data is reliable enough to apply the tool. ANOVA has been applied to find the kind of brand relationship in different age group. To find the relationship in switching intention and price variation correlation is found in this variable. From this study it has been found that almost similar kind of brand relationship exist in young consumers of all age across the brand dimensions, i.e. there is no significant difference in brand relationship across all age group of G_1 , G_2 and G_3 . This study also shows that there is no significant difference in consumption pattern or satisfaction level of their current brand. Switching intention or purchase decision for a particular brand is the result of simultaneous impact of number of factors. These factors include Price variation, Better feature, promotion by the company, past experience and better feature.



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IMPLICATIONS OF INTERNET IN RESEARCH: OPPORTUNITIES AND CHALLENGES

EKTA ARORA*; CHIRAG NAGPAL**

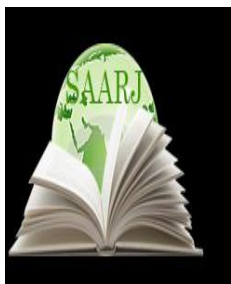
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ABSTRACT

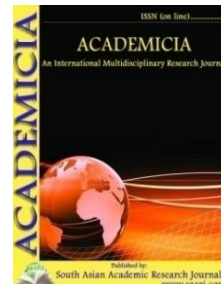
Internet plays a very vital role in the development and growth of modern societies. It has produced a revolutionary new way of doing things by making it easier, faster, cheaper more efficient than past. Studies revealed that Internet has strong implications on economy and society. Research cannot be the exception either. The major benefit of using Internet in research is that it is easy to get online, get information and post new information. In most cases, an online researcher can search to find secondary or tertiary sources to support their endeavor. Added to these, research can access the relevant material from all over the world with just a click. Researchers are submitting their paper online within a fraction of second, which was not possible in traditional media. Research institutes are promoting online journal thereby reducing the cost of publication and protecting the environment. Internet also plays a vital role in verifying the research. Now a day's people submit their paper as working paper and demand for the critical comments to improve the quality of research. The down side? Anyone can easily post information- even if it is inaccurate. Further, it requires special skills to search the material on the Internet. The present paper makes an attempt to discuss the implications of Internet on research. The paper emphasized the role of Internet in research in the form of opportunities provided to the researcher in today's context. Authors also highlight the problems of using Internet especially for research purposes i.e. lack of context, permanence and selectivity of coverage etc. In last, an attempt has been made to identify the skills required for using Internet effectively for research. Finally, the authors summarize the idea with concluding remarks.

KEYWORDS: Internet, Research, Opportunities, Challenges.



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COMBATING CORPORATE FRAUDS THROUGH WHISTLE BLOWING

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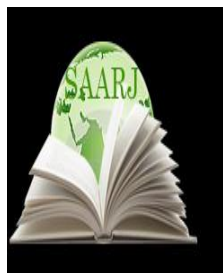
ABSTRACT

Whistle blowing is an act by which an employee in an organisation makes public announcements of incidents of malpractices within the organisation or otherwise perpetrated by the organisation. The whistle blower is considered a hero or a traitor, a do-gooder or a crank, a role model or a non-conformist troublemaker – depending on one's point of view. Whistle blowing is a universal phenomenon. Whistle blowing is one of the most useful tools for combating corporate corruption, corporate frauds, accounting frauds and corruption at various levels in the public life.

Whistle blowing can be successful only when the whistle blower has adequate knowledge about the irregularities, violation of laws or corrupt practices, which are being committed, and how the public interest is affected.

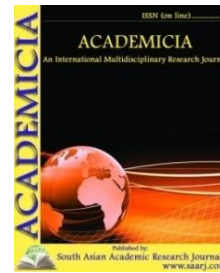
The objective of the present paper is to understand the concept of whistle blowing in organisations and the prominent role it plays in combating corporate corruption and frauds.

KEYWORDS: *whistle blowing, whistle blower, whistle blowing culture, whistle blowing strategies.*



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**EMERGENCE OF ORGANIZED RETAIL SECTOR
IN INDIA-KEY ISSUES AND CHALLENGES OF
RETAIL SECTOR**

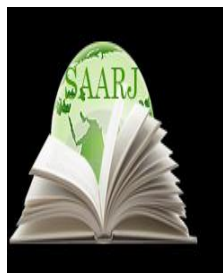
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ABSTRACT

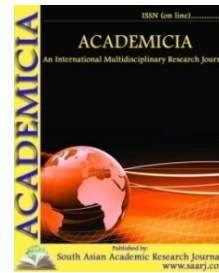
In this research paper, we take a quick look into the organized Retail sector in India. It started making its presence felt nearly a decade after the first lot of entrepreneurs set up shop. A brief introduction shows how the organized retailing changed its gears over the period from Panwala Dhukan to chain stores across the length and breadth of India. The changing scenarios of Indian consumers give a proof to the potential opportunity in the retailing arena. The present study focused on the moment of retail sector in India and how the organized sector has been steadily increasing especially after liberalization of the Indian Economy. Retail, today is a combination of revolution and evolution. So as Retailers are faced with many issues and challenges as they attempt to be successful. Retailers are correcting their over enthusiastic strategies of the past and focusing on improving their business model. This section will review some of the challenges and issues these organized retailers are facing on both macro as well as local levels.

KEYWORDS: *Retailer, Retailing, breaking bulk, economic growth, changing scenarios, liberalization, challenges and issues, size, trends, stamp duties, taxes.etc.*



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A STUDY ON MARKETABLE CARBON CREDIT: AN OVERVIEW

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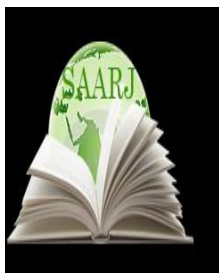
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ABSTRACT

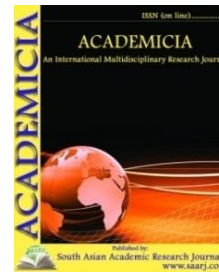
The study of Marketable Carbon Credit: An Overview is inevitable for the future generation population as it concentrates on reducing the emission generated by individuals and manufacturing units in general. Carbon Credit is a part of carbon sink which reduces the Co2 emission by purchasing credits. It is a new concept in the western countries and which also would help to the Indian society in large to act as a positive measure in the commercial market. It is essential to study the problems of emission in developing countries and to suggest reasonable measure to overcome the lapses. In short the individuals, companies and each one of the countries could balance their Co2 output by purchasing credit from others that emits less greenhouse gases than prescribed maximum. This study also suggests various programmes around the world used to reduce the emission and might help to create a small awareness for the Indian community to avoid polluted future.

KEYWORDS: Carbon credit, emission, programmes, awareness, offset and pollution.



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**ACCOUNTING PRACTICES IN BUSINESS:
A STUDY OF WHOLESALERS AND RETAILERS IN ANAND CITY**

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ABSTRACT

For a business to survive in the competitive era, accounting contributes significantly, irrespective of the period it relates to. But most of businessmen give less attention towards accounting of their business transactions. They usually concentrate more on selling and buying of their products and this has been more in two case of wholesale and retail business.

The output of the accounting process is information. In the modern knowledge and technology based economy and information backed-up competitive business world, quick and reliable availability of information is a pre-condition for success of business.

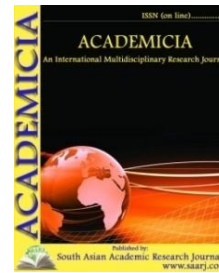
The accounting in the past was restricted to the record keeping but today it covers a wide range of activities involving business planning and control, decision making, problem solving, performance measurement and evaluation, co-coordinating and directing auditing and tax determination and cost planning and management, etc. But the accounting in wholesale and retail business is restricted to cash book, ledger, trial balance, trading account, profit and loss account and balance sheet and submitting these to tax authorities and banks at the end of financial year for verification and tax purpose and for continuation of banking facilities.

KEYWORDS: Accounting Practices, Wholesalers, Retailers.



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**BANKING OMBUDSMAN: A NEW WAY TO FACE BANKING
REDRESSAL CHALLENGES**

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ABSTRACT

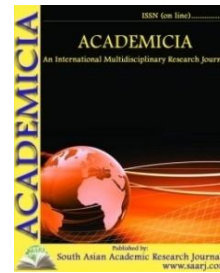
Banking ombudsman exploits the Redressal policy to reach out to the large number of customers which are beyond the reach of traditional Redressal systems.. The paper basically deals about the conceptual framework of Banking Ombudsman & how customers can use it to get rid off banking problems. It also highlights some cases in favour of the customers & banks. As the number of banking customer's complaints are rising so use of banking ombudsman is the fittest strategy to solve the today's online or offline complaints & this Government policy is the main motivation behind the conductance of this study. Future studies could expand the conceptual circumference, the scope to the specific industry sectors, and the target audience.

KEYWORDS: *Government Policy, Banks.*



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**PRESENT SCENARIO OF HIGHER EDUCATION: A MANIPUR
EXPERIENCE**

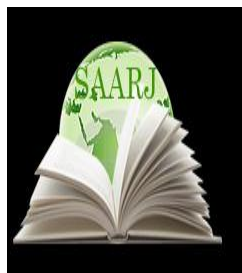
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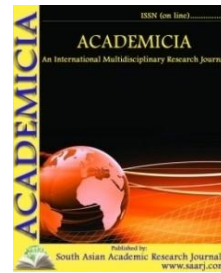
ABSTRACT

The present paper is an attempt to study the scenario of higher education in the state of Manipur. In any society, education is regarded as one of the most vital component of the development and none can oppose this viewpoint. Education is a three-fold process of imparting knowledge, developing skills, and inculcating proper attitudes and values towards life and society in general. It must enable the individual to develop the activity and skill to earn and carry on reasonable standard of living and it must also enable him to develop his creative faculties to the utmost so that intellectually, morally, physically and spiritually he is in a position to enrich his personality.¹ The main reason responsible for the failure of many of the welfare programmes like family planning, eradication of poverty, health care and empowerment of the people is the scourge of illiteracy of the masses.



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**WOMENS' RIGHTS IN KAUTILYA'S ARTHASATRA - A HISTORICAL
PERSPECTIVE**

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ABSTRACT

The state courtesan was paid 1000 panas and her deputy 500 panas . She was assisted by a large number of other women. The ganikas were categorized on the basis of beauty, ornaments and attendance into three classes- high, middle and low. The ganikas operated from designated places only and under the surveillance of the state officers as they generated huge revenue for the state. Loss of wool and refusal to finish the work after getting payment was punishable. Punishments have also been prescribed for harassing women by looking at the face of the women or indulging in useless talks and non- payment of wages for job done and payment of wages for work not done by the state officials. Thus any overtures by officials were checked. Both parties were given adequate time and opportunity to plead their view point. Procedure for investigation is also laid down. In cases where investigation through torture is allowed pregnant woman or a woman within one month of delivery should not be tortured under any circumstances. Otherwise also “only half the torture or only examination by interrogation” is recommended for accused women.

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2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
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