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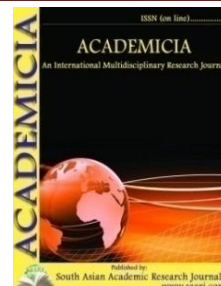
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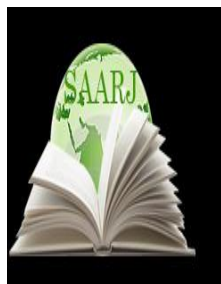
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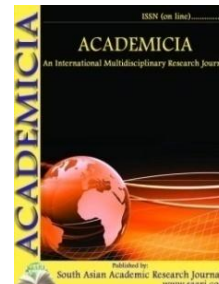
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**IMPACT OF ACCREDITATION ON INFORMATION MANAGEMENT
DURING ACCREDITATION OF A HOSPITAL THROUGH IM BALANCE
SCORE CARD**

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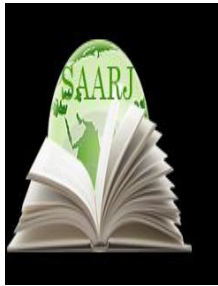
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ABSTRACT

The need for accreditation is being felt extremely throughout various healthcare organizations due to complexity of operations and necessity for excellent customer service. Accreditation has been the weapon to achieve overall quality improvement covering various aspects. The impact of accreditation is still found to be a big question. The present study uses the IM Balance Scorecard to monitor and improve the quality of critical processes associated with Information Management. Various sections of IM Balance scorecard include Service delivery, Medical Records, Patient Safety, Financial & IT indicators. There has been remarkable improvement in all the listed processes which was confirmed by the satisfaction surveys conducted as well as from data repository.

IM Balance Scorecard objectively guided the level of improvement including remarkable improvement in service delivery, improvement in quality and use of medical records, enhancement of patient safety features as well as considerable improvement in financial and IT efficiency during the Accreditation Period.

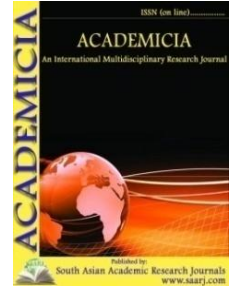
KEYWORDS: *IM Balance Score Card, Impact of Accreditation, Information Management Indicators.*



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CREDIT APPRAISAL SYSTEM WITH REFERENCE TO HDFC BANK

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ABSTRACT

Credit appraisal is the major focus of banking industries these days which helps in understanding and analyzing the situation prevailing currently. This research paper was commissioned to examine the Credit Appraisal Process for Corporate Banking Customers in HDFC Bank. Because of the lot of risk involved in fulfilling the huge financial needs of corporate clients, it is important to know the credit worthiness of the customer in advance. Different banks use different techniques to assess the credit worthiness of the client. In HDFC bank, it is assessed with the help of preparation of CAM (Credit Assessment Memorandum) which includes both qualitative and quantitative analysis. Afterwards, additional assessment has been made. The primary as well as secondary research has been followed in order to analyze and interpret the credit appraisal process and various solutions have been arrived at in order to remove inadequacies related to credit appraisal system.

KEYWORDS: *Appraisal, Credit Assessment Memorandum, Credit Ratings, Project Finance.*



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EFFECT OF BRAND LIKABILITY ON CONSUMER DECISION MAKING REGARDING BONN BISCUITS

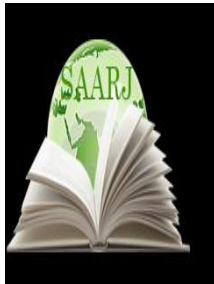
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ABSTRACT

Advertisements are sometimes spoken of as the nervous system of the business world. As our nervous system is constructed to give us all the possible sensations from objects, so the advertisement which is comparable to the nervous system must awaken in the reader as many different kinds of images as the object itself can excite. Advertising effectiveness means different things to the groups responsible for its different effects. Effective advertising must achieve all four goals, delivering messages to the right audience, thereby creating sales at a profit. In this paper, various variables responsible for effect of brand likability on consumer decision making regarding Bonn biscuits and to know the brand likability. This paper also deals with the impact of advertisement on decision making process and the media used for information of product. In this paper, data is collected through primary and secondary data to know about the likeability, impact on consumer decision making. Author attempts to highlight about the decision making process especially for bonn biscuits. In this paper, collected data has been analyzed through percentages and chi square test was applied to check whether advertisement affect the decision of the consumers regarding the different categories of different brands.



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CHINA'S LARGER GEOPOLITICAL STRATEGY OF THE HAMBANTOTA PORT PROJECT OF SRI LANKA

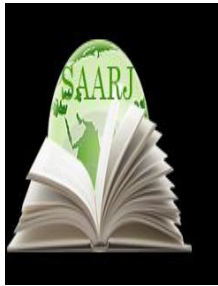
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ABSTRACT

This article attempts to discuss how Sri Lanka is having its role in helping the country like China to have its expansion on the Indian Ocean and how it has enabled China to dominate the Indian Ocean. It also discusses how there will be a construction of diplomatic relationship between the countries lying in the Indian Ocean. The article also deals with Indian Ocean's String of pearls and Sri Lanka's Hambantota port which is considered as one part of Strings of Pearls planning technique. As a strategically situated maritime doorway to India, Hambantota is very well positioned. It is better located than any Indian port to act as a transshipment centre, because of equal-distance to, and ability to serve both, the East and the West coasts of India as well as Myanmar, Bangladesh, Pakistan, and smaller countries such as the Maldives.

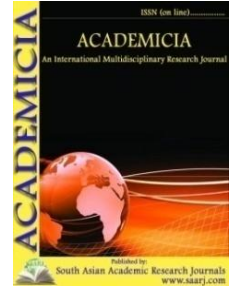
KEYWORDS: *Indian Ocean, String of pearls, Maritime silk route, Monsoon, Bunkering business, Unshakable aircraft carrier.*



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A SOCIO-ECONOMIC STUDY OF FEMALE BIDI WORKERS

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ABSTRACT

The focus of this paper is to examine the socio-economic conditions of female bidi workers working in the different bidi brand in city area of Solapur. For this present study total 400 female bidi workers selected for the analysis by using random sample technique. The study emphasizes the issues covering monthly income of the respondents, saving and loan pattern of the workers, indebtedness, organizational support for financial assistance and Possession of Ration Cards, Educational background, Health facilities, housing conditions and infrastructure facilities like road, drinking water facilities, drainage system, numbers of bidis rolling in per day, number of hours they spend to rolling bidi in per day, which category of castes majority in bidi worker, Health hazards etc.



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**SKILL GAP REMEDIATION MODEL: ORGANIZATION VALUE DRIVE
SKILL DEVELOPMENT MODEL TO FIND, NURTURE AND ENGAGE
TALENT**

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ABSTRACT

Organizations across the globe are responding to the digital era through business model re-invention. This re-invention is being driven by technology excellence, which is a key ask of their organizations from their employees as well as partners who service them. This re-invention is having a cascading effect on Indian IT service providers as the demand in terms of the technical skills set and soft skills is evolving with customer expecting the Indian IT service providers to bring in complementary skillsets to accelerate their re-invention. In this research article, the researcher has done a study of the remediation models adopted by the IT sector to address the skill gaps at the entry level, and has provided view of learning and development best practices followed by various organizations.

The researcher has used a multiple case study research design as a research methodology. In-depth interview with L&D experts were conducted to gain insights and opinions about skill gap, best practices adopted to find, nurture and engage talent. The common theme emerging from the various case examples is “right alignment to business needs along with engagement of key stake holders”.

KEYWORDS: Case Study, IT & ITes Companies, Organization Value driven Skill development, Skill Gap, Talent.



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**IMPACT OF LANGUAGE-AUGMENTED HUMAN CAPITAL ON
FOREIGN DIRECT INVESTMENT: A STUDY OF DEVELOPING
COUNTRIES**

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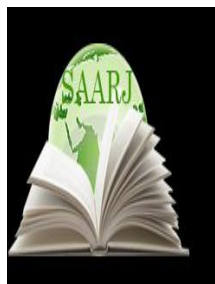
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ABSTRACT

Foreign direct investment is regarded as a key element in globalization and international economic integration. Being an additional source of investment funding, it plays an integral role in the economic development of countries. This study investigates the relationship between English language proficiency and foreign direct investment in developing countries. The study used macro and socio-economic variables of foreign direct investment, level of English language proficiency, income per capita and unemployment. A sample of forty-nine (49) developing countries is used. The model was regressed cross-sectionally and White standard error was employed to remove traces of heterogeneity. As expected, it is found that there are significant relationships between (1) English language proficiency and foreign direct investment; and (2) income per capita and foreign direct investment. The results confirmed the importance of English language proficiency in attracting foreign direct investment into developing countries. It also provides some insights to designing of policies mainly to raise the level of human resources capabilities in terms of improved language proficiency to facilitate sustainable flows of investment from abroad.

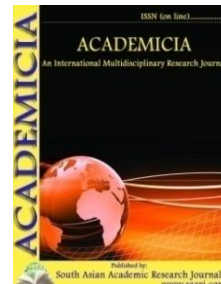
KEYWORDS: *developing countries, English proficiency, foreign direct investment, human capital.*



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COMPARISON OF ENDURANCE AND FLEXIBILITY IN VARIOUS SOCIO-ECONOMIC STATUS GROUP BOYS OF HARYANA

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ABSTRACT

Socio-economic status might influence his opportunity for participation, his desire to excel, his choice of activity and his success. Study was conducted in October 2014 in District Kurukshetra, Ambala and Karnal. Data was collected upon 100 students in various senior secondary schools of Haryana. Endurance of boys of High socio-economic status is more than that of the low and middle Socio-economic status group boys. Whereas low and middle socio-economic status group boys have similar endurance capacity. High Endurance in high SES contributes to healthy diet and availability of facilities. Whereas low endurance in middle and low group is due to negligence of health and diet. Flexibility component of physical fitness of the boys of high and middle socio-economic status group are less than those of boys of low Socio-economic status group i.e. the boys of low socio-economic status group are more flexible than others. High flexibility in low SES group contributes to more physical work performed by them whereas low flexibility in middle and high SES group is due to more sedentary activities.



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**PHYSICAL ENVIRONMENT FACILITIES AT SHOPPING MALLS:
A COMPARATIVE STUDY OF UDAIPUR & JAIPUR**

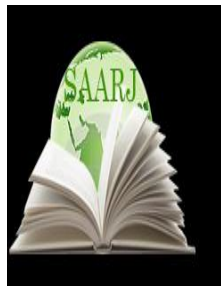
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**Principal,
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Udaipur, India.

ABSTRACT

In service industry physical environment becomes an important part of organization due to the intangible nature of services. The present research paper aims to identify availability of physical environment facilities at shopping malls of Udaipur & Jaipur and customers' satisfaction towards physical environment facilities at shopping malls. To serve the objective descriptive research design is used and primary data is collected from 500 respondents with the help of questionnaire. Data is analyzed with the help of arithmetic mean and t- test and it has been concluded that there is a no significant difference between the customers' satisfactions towards physical environment facilities at shopping malls of Udaipur & Jaipur.

KEYWORDS: *Shopping Mall, Physical Environment Facilities, Customer Satisfaction.*



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**WEB TRAFFIC TREND ANALYSIS AND MANAGEMENT WITH
SOCIAL MEDIA ANALYTICS FOR GLOBAL ONLINE BUSINESS
EXPOSURE OF B-SCHOOLS**

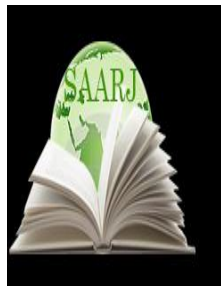
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ABSTRACT

Organizations are now targeting to be closely connected with their customers and they found the way in form of online social media. Social media analytics (SMA) is gaining popularity in organizational business functions like online reputation management (ORM), efficient & improved customer service, real time business decisions (RTBS), global business exposure through online marketing, sales. SMA works on data and information generated by Web Blogs, shared contents in the form of images, audio & video., online games, online promotional schemes, customer reviews and complaints etc. Indian B-Schools are more prone to recent web technology resources. This research provides an application of social media analytics in web traffic analysis for global exposure of B-Schools.

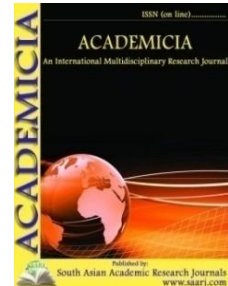
KEYWORDS: Web Traffic Analysis (WTA), Data Analytics, Social Media Analytics(SMA), Online reputation management (ORM).



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**IMPACT OF ECONOMIC FREEDOM, PIRACY LOSSES, AND
INTELLECTUAL PROPERTY RIGHTS ON FOREIGN DIRECT
INVESTMENT: EVIDENCE FROM MENA COUNTRIES**

Dr. Ahmad Baijou*; Dr. Samir Aguenau**

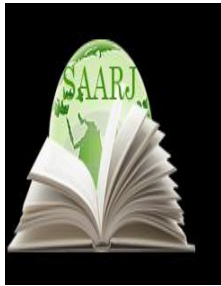
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Ifrane Morocco.

ABSTRACT

This paper assesses the impact of economic freedom, piracy losses, intellectual property rights on Foreign Direct Investment (FDI) in the MENA region. For this purpose, panel data analysis was conducted for a set of 11 countries over a period of 18 years ranging from 1996 to 2013. Considering FDI as the dependant variable and piracy losses, investment freedom, and property rights indexes as measures of economic freedom and intellectual property rights, the results of the analysis revealed that the fixed-effects panel model is the best suited model, and that piracy losses have a positive significant impact on FDI, while investment freedom and property rights are negatively related to FDI and insignificant.

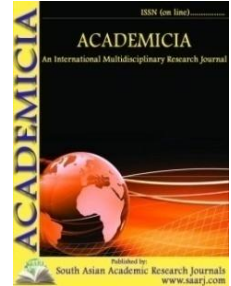
KEYWORDS: *FDI, Property Right, Fixed and Random Effects.*



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A STUDY ON WORK LIFE BALANCE OF WOMEN EMPLOYEES

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ABSTRACT

Family–work conflict (FWC) and work–family conflict (WFC) are more likely to exert negative influences in the family domain, resulting in lower life satisfaction and greater internal conflict within the family. Studies have identified several variables that influence the level of WFC and FWC. Variables such as the size of family, the age of children, the work hours and the level of social support impact the experience of WFC and FWC. However, these variables have been conceptualized as antecedents of WFC and FWC; it is also important to consider the consequences these variables have on psychological distress and wellbeing of the working women. This paper attempts to identify key factors and challenges that feel overwhelmed to the female by continuous pressure derived from the high expectations of the job.

KEYWORDS: *Work-family life balance, Work-life conflict, Women Employee, Family, Career etc.*



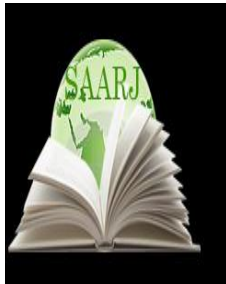
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SUSTAINABLE EMPLOYMENT BRANDING THROUGH ALIGNED EMPLOYEE VALUE PROPOSITION

Prof. Avinash Pawar*; Dr. Kuldip S.Charak**

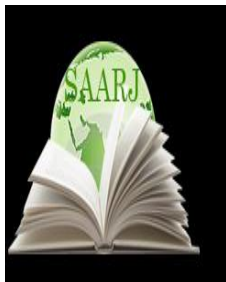
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ABSTRACT

Employee's value proposition alludes to making a harmony between employee's occupation fulfillment and execution of the employee in work culture. Employee's Value Proposition can be utilized as an effective instrument of employment branding as it diagrams the sought and attractive requirements of employees identified with employment. By making the better enlistment destinations, distinguishing the needs of employment and the situating of the employees at the opportune spot, and by making the values of existing employees in the organization. Brands are the important instruments in the hands of organization to pick up a focused edge over its rivals. Branding is considered as showcasing ideas that principally concentrate on attracting customers. Be that as it may, now the use of branding is not restricted to products and administrations, organizations use it in the region of human asset management moreover. The utilization of branding practices to human asset management has been termed as 'employer branding' (Tuzuner and Yuksel, 2009). The effective management of an organization relies on its employees. For this reason an organization needs to select talented and gifted employees. In any case, in this profoundly aggressive environment where 'war for talent' is so high, organizations need to separate itself from its rivals. It needs to build up a picture of extraordinary work environment to attract and retain the talented workforce. This article concentrates on the idea of employee value proposition, employment branding and employer branding.

KEYWORDS: *Employee Value Proposition, Employment Branding, Employer Branding, Talent Management.*

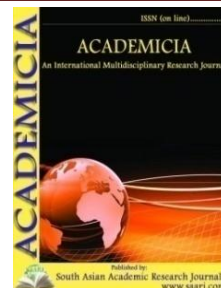


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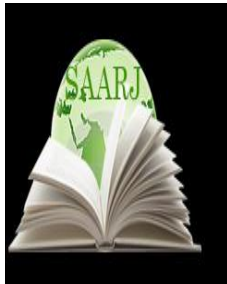
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A STUDY ABOUT IMPACT OF INCOME INEQUALITY ON HUMAN DEVELOPEMENT IN INDIA

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**Associate Professor,
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DDU Gorakhpur University,
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ABSTRACT

Income inequality has increased in past decades. In some countries, top earners have captured a large share of the overall income gains, while for others income has raised only a little. There is growing consensus that assessments of human development should not focus solely on overall income growth, but also take into account income distribution. Some see poverty as the relevant concern while others are concerned with income inequality more generally. BRIICS in Going for Growth might have positive or negative side effects on income inequality. More broadly, in pursuing human development and redistribution strategies simultaneously, policy makers need to be aware of possible complementarities or trade-offs between the two objectives. This study will outline the adverse effect of income inequality on human development in India. And how this could be improved by effective policy for ensuring equal accessibility of education, health services and other basic facility which are essentials for a quality life to every citizen of India.

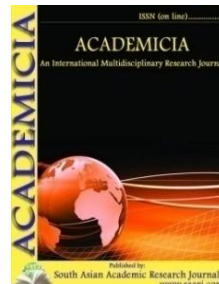
KEYWORDS: *income inequality, human developement, effective policy, quality life.*



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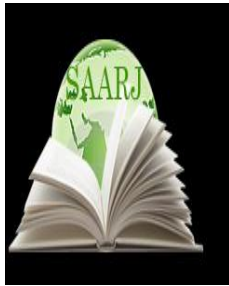


STAD IN CHEMISTRY CLASSROOMS

Dr. Anuradha Sekhri*

ABSTRACT

Successful teaching and learning of Chemistry depends on correct use of a teaching method in which activities target most learning senses. Due to the increasing diverse nature of the world's education system, it is important that teaching learning strategies should be beneficial in educating a wide variety of students. For the retention and comprehension of the subject matter taught in the classrooms of diversity of learners, teachers must engage students and provide them with the proper social skills needed to succeed beyond the classroom environment. The focus of the present article is on the application of form of cooperative learning strategy that is students' team achievement division (STAD) in Chemistry.



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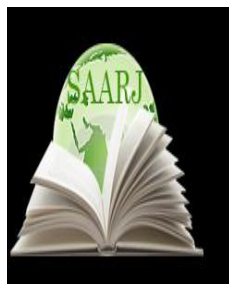
AGING - PLEASURE OR PRESSURE FOR WOMEN?
OBSERVATIONS FROM KERALA

Meera Bai M*

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Director,
Women's Studies Centre,
Cochin University of Science and Technology,
Kochi.

ABSTRACT

The Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) states that "Both men and women face discrimination due to old age, but women experience aging differently. Gender relations structure, the entire life cycle, from birth to old age, influencing access to resources and opportunities and shaping life choices at every stage. Good health, economic security and adequate housing are essential requirements of aging with dignity, but older women in both developed and developing countries face difficulties in accessing these on a basis of equality with men."

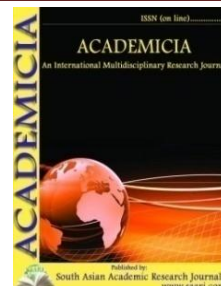


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**MAKE AND SELL IN INDIA -
OPPORTUNITIES IN INDIAN RETAIL SECTOR**

Roopam Chandra*

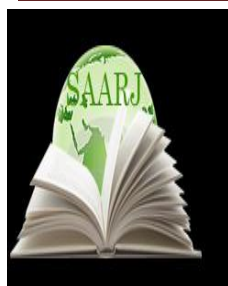
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ABSTRACT

Make in India is a campaign to boost manufacturing sector in India. Over the last 20 years Indian manufacturing has by and large grown at the same pace as overall economy. Therefore the number of jobs created in this sector has also remained low over the last twenty years. A comparison of India with its peers highlights the sensitivity of the issue as China, Thailand, Indonesia, Philippines, Malaysia have fared far better during this period.

Key thrust of the programme is on cutting down in delays in manufacturing projects clearance, develop adequate infrastructure and make it easier for companies to do business in India. The aim of this program is to create job opportunities and help people earn well. Thus the faster people are pulled out of poverty and brought into the middle class, the more opportunity will there be for global business. As we have discussed the importance of Make in India, it also becomes imperative to understand the supplementary sectors which shall be assisting the manufacturing sector in creating wealth, job and opportunities. Retail is one such sector which will play a pivotal role as manufacturing is solely a function of consumption. Until and unless what is manufactures is not consumed, revenue won't be generated. India is one of the most sought after retail destination by virtue of its population and demography. In this research paper we have highlighted the importance of retail sector in promoting the Make in India to become a success. FDI policy, Global retail scenario and challenges have been critically analyzed. The study is exploratory in nature and will be helpful to academicians and managers in future.

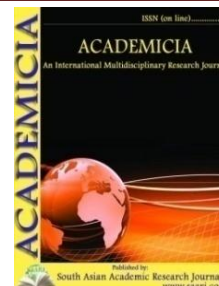
KEYWORDS: *Manufacturing, FDI in Retail, Employment Opportunities, Consumption.*



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FINANCIAL INCLUSION FOR SUSTAINABLE DEVELOPMENT

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ABSTRACT

Financial inclusion is the core objective for developing nations in today's Scenario. In India, Financial inclusion first time used in April 2005 in the annual Policy statement presented by Y. Venugopal Reddy, the then Governor, Reserve Bank of India. At global level 2 Billion people have no access for formal financial services. In India, 41% of the population is unbanked. 40% is unbanked in urban area and 61% is unbanked in rural areas. Only 14% of adult population have loan accounts out of which 9.5% in rural areas and 14% in urban areas. For better country's development, access to financial services is required. That only comes from financial inclusion. Financial inclusion refers to universal access to a wide range of financial services at a reasonable cost. This includes not only banking products but also other financial services such as insurance and equity products, The main challenge for financial Inclusion is financial exclusion of weaker sections of society from financial services and there is a strongly need of financial literacy and strong credit delivery mechanism for better Financial Inclusion. This paper mainly highlights the financial inclusion, its need and different initiatives taken by government of India and RBI.

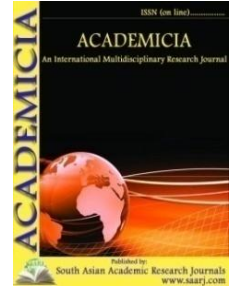
KEYWORDS: Financial Inclusion, Financial Exclusion, Financial literacy, Pradhan Mantri Jan Dhan Yojana, PradhanMantriJeevanJyotiBimaYojana, Mudra Yojana.



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**PRADHAN MANTRI MATRU VANDANA YOJNA (PMMVY):
A CASE STUDY**

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ABSTRACT

Social welfare is accordingly defined as a services which are organized for most weaker sections and unprotected groups of society who suffers due to some hardship, social, economic, political, mental etc. are unable to make use of or are traditionally denied the use of these services and the scope of social welfare encompasses services relating to women, children, youth, aged and infirm, the handicapped, scheduled castes and scheduled tribes, community welfare services, social defense, social welfare measures and social welfare services for other weaker sections of society. Owing to economics and social distress many women continue to work to earn a living for their family right up to the last days of their pregnancy. Furthermore, they resume working soon after childbirth, even though their bodies might not permit it, thus preventing their bodies from fully recovering on one hand, and also impeding their ability to exclusive breastfeed their young infant in the first six months.

KEYWORDS: *Community, Handicapped, Preventing, Exclusive*

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2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
4. The review process may take one/two months.
5. In case of acceptance of the article, journal reserves the right of making amendments in the final draft of the research paper to suit the journal's standard and requirement.

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