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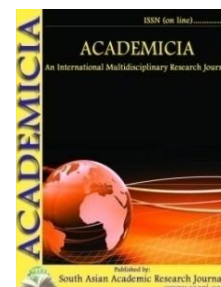


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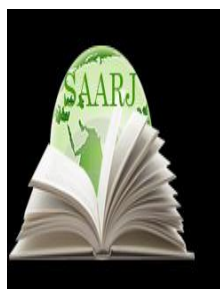
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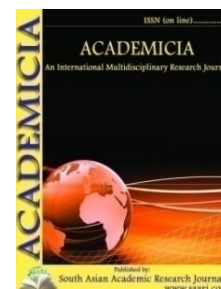
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SECURITISATION OF NPAs – MERGING FINANCIAL LAWS AND REGULATIONS

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ABSTRACT

*The Indian legal, banking and financial sector, has evolved considerably in terms of regulation and diversity of financial solutions, **technological** sophistication etc. Where on one hand the Indian courts are ardently making precedents and encouraging a just and speedy disposal mechanism for the financial matters, with an eye towards borrower (debtor) protection, our financial regulators are making endeavors to stimulate and supervise the banking institutions (creditors). The present paper evaluates the evolving legal practices of the Indian Courts in relation to Securitisation of assets and analyses the RBI Prudential norms laying down the procedure for the sale of financial assets (non-performing assets (NPAs)) by the banks and financial institutions to Securitisation Company (SC)/ Reconstruction Company (RC) (created under the SARFAESI Act). The aim of this research is to illustrate that in the Indian context Securitisation has proved specifically advantageous in rectifying the problem of burgeoning NPAs. The paper concludes with the finding that such healthy interdependence and interplay between law and regulation will eventually pave way for uplifting the Indian economy and provide it a level playing field vis-à-vis other financial jurisdictions of the world.*

KEYWORDS: Securitisation of NPAs, mitigating financial risks, securitization process, non-performing loans, SARFAESI act.

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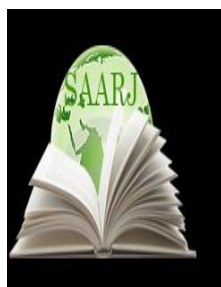
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9. Standard Chartered Bank v. Dharminder Bhoji and others, Civil Appeal No. 8486 of 2013 arising out of S.L.P. (C) No. 12292 of 2012
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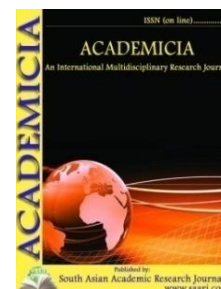
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19. Two Decades of Credit Management in Banks: Looking Back and Moving Ahead - K.C. Chakrabarty



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THE INCLUSION OF CASTE IN CENSUS

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ABSTRACT

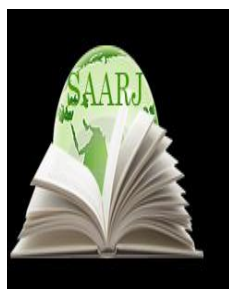
The question of whether or not caste should be included in the census for enumeration has been a focus of controversy and debate for decades. Those who are against inclusion of caste argue that it will accentuate divisive tendencies among the people. On the other hand, there are those who argue for inclusion of caste. Their view is that caste is the fundamental unit of the Indian society. To improve the living conditions of the lower castes and provide social justice, a pan-Indian caste-count is imperative. I will be presenting these 'for' and 'against' arguments in the first section of the paper. Then, there are those who acknowledge the importance and relevance of caste in contemporary times but who argue that an all-India level caste-census is not a feasible option. Census in India is a mammoth undertaking. If you include caste, which is not a concrete, fixed category as the people who argue for caste inclusion assume, then it is going to escalate the problems faced by the enumerators. I will be presenting this set of arguments in the second section of the paper. Why would inclusion of caste create insurmountable problems? In an attempt to answer this question, I will historically contextualize the census operations and examine the problems British officials faced then and compare it with those faced in the 21st Century. This will cover the third section of my paper. I will conclude it by presenting the suggestions of social scientists on how to tackle this problem.

KEYWORDS: Caste, Census, Jati, Varna.

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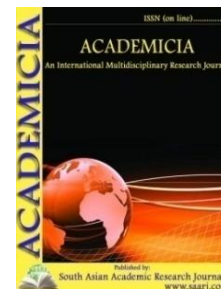
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**LIFE INSURANCE: A WAY OF REDUCING RISK AND PROVIDING
SOCIAL SECURITY TO THE POLICYHOLDERS OF LIFE
INSURANCE CORPORATION OF INDIA (LIC)**

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ABSTRACT

Life is full of risks. Being a social animal and risk averse, man always tries to reduce risk. An age-old method of sharing of risk through economic cooperation led to the development of the concept of “insurance”. Insurance is a social device that reduces or eliminates risk of loss to life and property. It is a means of protection against monetary loss from any kind of peril. Insurance is just a contract between two parties viz., insurer (known as Insurance Company) and insured/beneficiary (i.e. person /party who undertakes an agreement with an insurer). Insurance is broadly classified into life insurance and non-life insurance. Life insurance covers a specified period of life of a person and it deals with the loss of life of human beings due to natural or unnatural reasons. General insurance covers losses caused by fire, accident and marine adventures. The insurance industry has both economic and social purpose and relevance. It provides social security and promotes individual welfare. It reduces risk and helps to raise productivity in the economy. Life insurance allows individuals to protect themselves and their beneficiaries against the risk of loss of income in the event of death/retirement. As a result, the Life Insurance Corporation (LIC) has offered various schemes/policies/plans in order to provide insurance facilities to the masses at reasonable cost. The LIC has been introducing newer and newer plans year after year. The total business of the corporation has grown tremendously in terms of the number of policies and sum assured. However the LIC provides a lot of benefits under different schemes that give social security to the policyholders. In this backdrop, an attempt has been made (a) to discuss the concept of “Insurance”, “Life Insurance” and “Social Security”; (b) to study the historical perspective of “Life Insurance Industry in India”; (c) to throw light on the importance and benefits of taking a Life Insurance Plan; (d) to give focus on some Policies/Plans offered by the LIC that give social security to the policyholders; (e) to highlight the major Insurance Sector reforms in India in the period of liberalization; and (f) to make concluding remarks.

KEYWORDS: *Insurance, Life Insurance, Social Security, and Welfare.*

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**RELATIONSHIP BETWEEN STOCK MARKET INDEXES:
A STUDY OF BSE SENSEX AND S&P CNX NIFTY**

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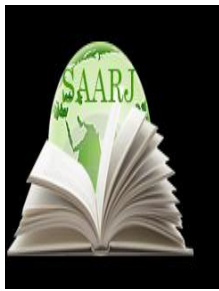
ABSTRACT

Stock price indices are used extensively by investors, brokers and portfolio managers as a general indicator of the stock market conditions. In India BSE Sensex and S&P CNX nifty are the two major indices. The present study aims to study interrelationship between these two indices. For this monthly data of these indices has been taken for the period April 2001 to March 2013. Correlation and regression technique have been used in the study. It is found that both indices are closely related but S&P CNX nifty is more sensitive than BSE Sensex.

KEYWORDS: *Correlation, regression and sensitive.*

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AN FMEA ON PILOT IMPLEMENTATION OF KITTING CONCEPT IN A MANUFACTURING UNIT

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ABSTRACT

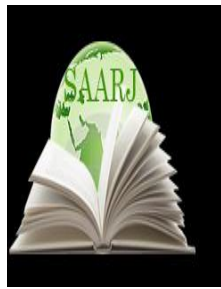
Kitting concept can defined as providing all the major components from logistic area to the point of use through internal milk run in directly usable condition. It is implemented to reduce the space in shop reduction in inventory, to obtain material flow driven production integrated with Hei-junka based on production levelling. This will ensure there is no storage of major components at shop in super markets. Backlog management will also be robust, current day backlog will be produced very next day morning. The manufacturing unit is implementing the kitting concept for the first time and the trial run is analysed using FMEA (Failure Mode Effect Analysis) and the effectiveness of the kitting concept is measured based on the key performance indicators.

KEYWORDS: FMEA, Hei-junka, Inventory, Kitting, Logistics, Production Levelling.

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REFLECTIONS ON KANT AND THE ENVIRONMENTAL PROTECTION

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ABSTRACT

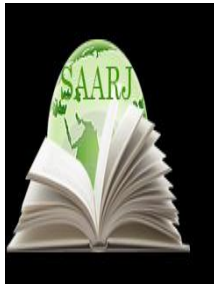
Kant has had little impact on the field of environmental ethics. When his work is not simply ignored, it is often dismissed as a paradigm of morally corrupt anthropocentrism. Kant places human beings at the centre of the moral universe and does not directly consider the well-being of plants, animals and ecosystems. Instead, they are only indirectly morally relevant to the extent that they advance rational beings capacity to set and pursue ends; nonrational things can be used merely as means for the satisfaction of human needs. Although we are distinguished from animals and plants by our rationality, we must understand ourselves to be the products of nature's teleological development, and so we should not view nature merely as a thing to be used and discarded. Kant aesthetics offers significant resources for environmental ethics. His account of the disinterestedness of taste raises the possibility of a manner of motivating a non instrumental and responsive rather than self-interested and consumerist attitude toward nature. The central aim of this paper is to show how Kant's anthropocentric nature of aesthetic and moral philosophy converge in many ways with those who believe in advancing animal welfare or preserving the environment.

KEYWORDS: *Aesthetics, Anthropocentrism, Environmental Ethics, Kant, Moral Philosophy.*

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OCCUPATIONAL STRESS AMONG ACADEMIC FACULTY

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ABSTRACT

Stress is an unavoidable consequence of modern living. During the past decade, the education sector had undergone rapid and striking changes like policy changes due to globalisation and liberalisation, increased competition due to the entrance of more private sector institutions etc. Due to these changes, the academic faculties in colleges are experiencing a high level of stress. In light of the above, the present study attempts to throw light on the occupational stress faced among academic faculties. For meeting the objective Occupational Stress Index (OSI) constructed by Srivastava and Singh was used in the study. Study concluded that stress exists in the academic faculties of colleges, specifically higher on the dimensions of Role Overload followed by Role Conflict and Role ambiguity. It is further concluded that the problem of stress is inevitable and unavoidable in any sector including education.

KEYWORDS: Occupational Stress, Academic Faculty, Occupational Stress Index.

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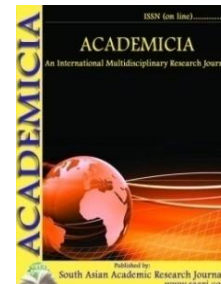


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ELECTORATES VOTING DECISION IN PANCHAYAT ELECTION OF MEBO SUB-DIVISION IN EAST SIANG DISTRICT OF ARUNACHAL PRADESH: AN ANALYSIS OF ITS DETERMINANTS

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ABSTRACT

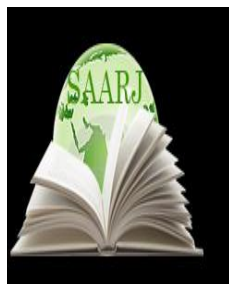
Every voter is a free individual by democratic theory as well as electoral law. An individual may cast or refuses to cast his or her vote. Basically, the voting decision of an electorate is usually influenced by various factors like- party loyalty, candidate's image, kinship and religious affiliation of the candidate. The same happens also in Panchayat Election. Infact, study on considerations for voting is of colossal significance to make the Panchayati Raj as a medium of Local Self Governance a grand success. With this background, the present study attempts to analyze determinants of voting decision of electorates in Panchayat Election in Mebo Sub-Division of Arunachal Pradesh. In addition, the study also endeavours to study a family member influences on voting decision of other family members in the study area.

KEYWORDS: Arunachal Pradesh; Mebo; Panchayat Election; Voting Decision.

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HIGHER EDUCATION AND ECONOMIC DEVELOPMENT IN INDIA

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ABSTRACT

An attempt is made in this paper to extent to which the higher education system in India has a bearing on the economy. The subject has rightly assumed unprecedented prominence in the country and continues to be extensively researched and deliberated. The paradox about the coexistence of economic growth and disparity has also been discussed to the point of redundancy. This research inquiry is pioneering in that it places disparity in the economy as well as the country's economic performance in comparison with other Asian economies in the framework of shortfalls in the higher education system. The authors argue that in order for higher education to contribute constructively to the economy, the systemic lacunae must be isolated and rectified. The paper examines the concern by delving in to a chronological survey of the parallel evolution of higher education and economic growth in the country since independence from colonial rule. Further, the study takes stock of the present Government initiatives that have been undertaken in this regard and makes inquiries into the scope of their application and assessment of their merit.

KEYWORDS: Skill training, human resource development, national capacity building, GDP, GER and knowledge economy.

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FOREIGN DIRECT INVESTMENT IN INSURANCE SECTOR IN INDIA: AN EVALUATION

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ABSTRACT

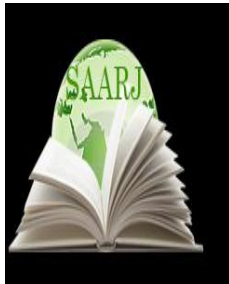
Foreign Direct Investment (FDI) in Insurance Sector in India is a much talked-about subject today. The then UPA government hiked the limits and relaxed rules for FDI in Insurance Sector for wooing foreign investors to invest in this sector. The Insurance Sector in India has undergone transformational changes over the last decade. Liberalization has led to the entry of the largest insurance companies in the world, who have taken a strategic view on India being one of the top priority emerging markets. A lot of international companies have been waiting to enter India and opening up of the sector will give them an entry point. Now the question is whether the entry of international companies in this sector will endanger the existence of insurance business in our country. In this backdrop, an attempt has been made in this paper to study and evaluate the 'FDI Policy' with regard to Indian Insurance Sector in India and its impact thereon.

KEYWORDS: FDI, Insurance, Insurance Companies, Liberalization, Transformational Changes.

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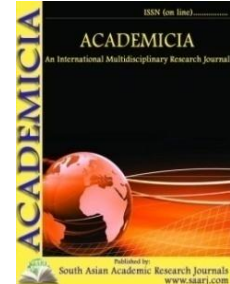


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DEVELOPMENT OF A CUSTOMIZED FORECAST MODEL IN ORACLE R12.1.3

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ABSTRACT

Forecasting is the process of making statements about events whose actual outcomes (typically) have not yet been observed. Prediction is a similar, but more general term. Financial and Operations management must deal with the impact of an optimistic forecast. Cash is often tied up in slow moving inventory as well as the opportunity costs associated with the production time for items that don't sell. Conversely, a pessimistic forecast causes Marketing and Sales to have shortfalls in revenue due to limited product availability. Considerable literature has accumulated over the years regarding forecasting. The primary conclusion of this line of research is that forecast accuracy can be substantially improved through customization of forecast forms in Oracle R12.1.3 for the betterment of supply chain and manufacturing units. This paper aims in developing a separate form for updating sales forecast for multiple routes, locations, regions. Its objective is to provide multi-level status and versioning of the forecast to rule over standard functionality of Oracle eBS which was based on assumptions that resulted in a cumbersome data entry, higher inventories, poor customer delivery performance, longer customer order lead times, and increased overhead costs due to excessive changes to production plans. To obtain the highest quality forecast, now a more customized form is developed using Oracle Forms in Oracle R12.1.3 which has obtained unbiased tracking signals leading to more accuracy of the model.

KEYWORDS: ERP Implementation, Forecast modeling, Oracle e-business suite, Sales Forecast.

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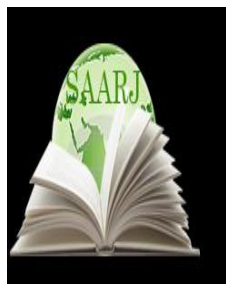
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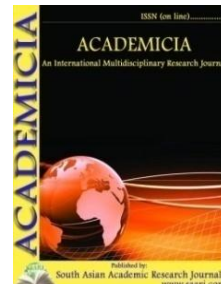


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STUDY ON ROLE OF YANK AND PADDY IN WRITINGS OF O'NEILL

Seman Devi*

ABSTRACT

In Scene One Yank is described as the fireman's most "highly evolved individual." However, Yank's inability to deal with Mildred reveals Yank has evolved only to specifically survive the rigors of the Ocean Liner and industrial work—not to process complex, cerebral issues. The men kid and taunt Yank, repeatedly recalling the scene of Yank turning to see the ghostly Mildred. Paddy recalls Mildred's reaction, "She [Mildred] shriveled away with her hands over her eyes to shut out the sight of him 'twas as if she'd seen a great hairy ape escaped from the Zoo!" Yank is stung by Paddy's descriptions of how Mildred looked at him. In an odd mixture of "thought-punches," Yank vows to "brain her! I'll brain her yet, wait 'n' see!" Yank threatens to kill her by a blow he head, the word choice is revealing about his character. The word "brain" can refer to the physical organ, a very smart person or killing by smashing one's skull. Yank wants to take aim at what makes Mildred smarter and superior to him—to "brain" as in to hit and also to "brain" as to be smarter than Mildred. Unable to physically "get even" with Mildred, Yank resorts to the adolescent tactic of "belonging"—insisting that Mildred does not "belong." Mildred is inferior to the likes of Yank because he "moves," helps run the ship engine, and she's "dead." Yank reduces Mildred to "baggage" that he physically carries. Because Mildred has no physical function, because she does not help to propel the ship, she is lesser.

KEYWORDS: *inability, baggage, smarter and superior, smashing.*

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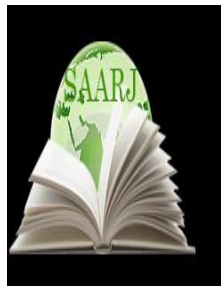
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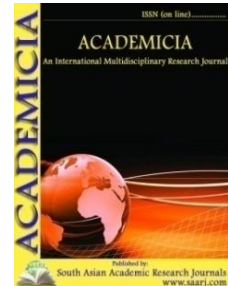


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KAP STUDY FOR FAMILY PLANNING UNDER UHI, IN ALIGARH DISTRICT OF UP

Dr. Ratika Sharma*

ABSTRACT

The study is to assess the Knowledge, Attitude and Practice of family planning methods in the Aligarh district of Uttar Pradesh. The total fertility rate of Aligarh is 4, contraceptive prevalence use is 38 percent and unmet need is 20 percent. The major issue for family planning project is to reduce the total fertility rate of the Aligarh district and subsequently increasing the contraceptive prevalence rate. The study covers the urban slum area of Aligarh with a sample size of 100. Their knowledge and practice was assessed with the help of a semi-structured schedule. Data was analyzed using SPSS. The finding showed the level of knowledge, attitude and practice regarding family planning methods amongst the reproductive age group females of urban slums of Aligarh. The knowledge about one or more methods of contraception particularly modern contraceptive method was 97 percent. The knowledge about traditional method of contraception was 76 percent. The most common source of knowledge regarding contraceptive methods was Voluntary health workers (62 percent). Completion of family was found to be the most common reason for using the family planning method. Fertility related reasons (21 percent) followed by husband disfavor (15 percent) are the most common reason for not using family planning method. Positive attitude for contraception was shown by (69 percent) of the respondents.

RESULT

- The knowledge about one or more methods of contraception particularly modern contraceptive method was 97 percent.
- The knowledge about traditional method of contraception was 76 percent
- The most common source of knowledge regarding contraceptive methods was Voluntary health workers (62 percent).
- Completion of family was found to be the most common reason for using the family planning method.
- Fertility related reasons (21 percent) followed by husband disfavor (15 percent) are the most common reason for not using family planning method.
- Positive attitude for contraception was shown by (69 percent) of the respondents.

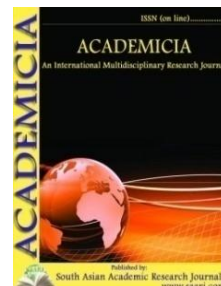


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FMEA TECHNIQUE APPLIED TO INBOUND LOGISTICS PROCESS AS A MEANS OF PREVENTIVE QUALITY MANAGEMENT

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ABSTRACT

FMEA (Failure Mode and Effect Analysis) is a systematic and proactive method of preventive quality management. FMEA was first developed and used for US-military in 1949. By 1977, it gained importance in its application to automotive industry. At an automotive manufacturing industry, production system is supported by logistics activities at both the ends i.e. Inbound logistics at up stream which deals with internal customers, in delivering input components needed for production and outbound logistics at down stream which deals with external customer in delivering finished products. In order to achieve better quality of final product which is the primary goal of the firm, there must be smooth flow of input parts from stage of procurement from suppliers to delivering the same to production floor resulting in enhanced internal customer satisfaction, so in order to achieve this above mentioned objectives inbound logistics is selected for application of FMEA technique as a means of preventive quality management to recognize and evaluates the potential failures and identifying suitable actions that could eliminate or reduce the chances of potential failures. FMEA five stages methodology (Structural, Functional, Failure, Actions and Optimization stages) were applied to inbound logistics process at an automotive manufacturing firm. Totally 78 failure modes were screened and among them 12 failure modes with highest product of probability of occurrence rating (O) and probability of detection rating (D) were selected for giving additional preventive and detected actions under optimization stage and hence intensity of risk associated with those failure modes were reduced.

KEYWORDS: FMEA, Inbound Logistics, Logistics, Proactive, Quality management.

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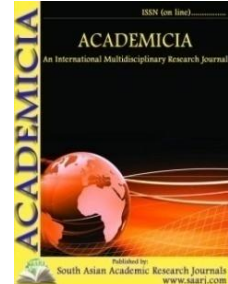


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UNDERSTANDING ENTREPRENEURSHIP:GROWTH AND ITS DETERMINANTS

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ABSTRACT

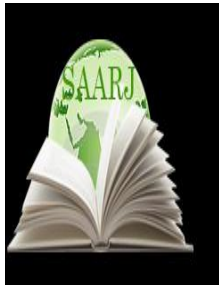
Entrepreneurship is varied and diverse kinds of entrepreneurial actions or measure that donate differently to the growth of financial system. On the other hand, growth is a managerial result that is caused by the amalgamation of organization-oriented assets, potential and practices. The growth of entrepreneurship or a particular organization is unsure. Moreover, environmental circumstances for example competition and market strategies always act as barriers in achieving desired goals. Thus it is necessary to observe the determinants of entrepreneurial growth in an innovative manner, and to discover the most significant determinants of organizational growth. The purpose of this research is to understand and analyze the growth determinants of entrepreneurship. Moreover, this research discovers how entrepreneurship can be associated openly with organizational. The study vitally reviewed numerous literatures stated by several authors in order to gain understanding in the practicability of the subject. The research design is descriptive and exploratory in nature. This research has utilized organizational-level information which is collected from a questionnaire about growth and determinants of entrepreneurship. In addition, secondary data have been utilized for combining the purposes. The data was edited, organized and tabularized in order to make it valuable and suitable for further research through different statistical methods. At last conclusion were made to corroborate the feasibility of the subject.

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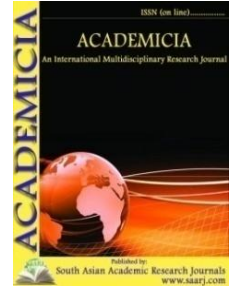


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MACHINERY FOR REDRESSAL OF PUBLIC GRIEVANCES IN INDIA

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Jagadhri, Haryana, INDIA.

ABSTRACT

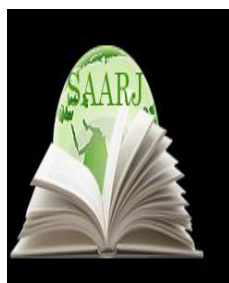
The present plight of the common man in India is largely due to the increasing weakness and limitation of the traditional structures of government like parliament, cabinet, courts and other administrative tribunals. They are not in a position to do much for the little common man to redress his grievances or provide remedies to him. They have remained unable to control the bureaucracy and make it a fit instrument of democracy and socio economic change. In developing countries like India, and elsewhere the problem is increasing day-by-day. The political leader do not understand the real causes of their failures in the field. For taking necessary steps against corruption and public grievances government has established many agencies to redress their problems.

KEYWORDS: *Grievances, Administrative Tribunals, Bureaucracy, Legal System, Hierarchy, Professionalism, Redressal*

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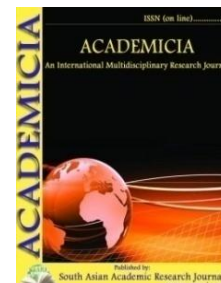


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ADMINISTRATION OF PUBLIC DISTRIBUTION SYSTEM: A STUDY OF DISTRICT YAMUNA NAGAR (HARYANA)

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ABSTRACT

The Department of Food and Public Distribution ensures food security for the country through timely and efficient procurement and distribution of food grains. Information about food grain allocation, Public Distribution System (PDS), international cooperation, procurement policy, buffer norms, Central issue prices, storage, research, open market sale, etc. is given. Users can get details related to welfare schemes such as Mid-Day Meal Scheme, Annapurna Scheme, Wheat Based Nutrition Programme (WBNP), etc. Information on the department, its organisational setup, directorates, finance, polices, Impex, tenders, etc. are also available.

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