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VISION

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

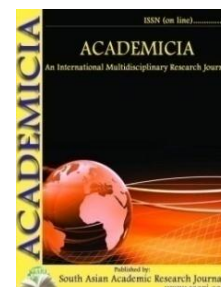


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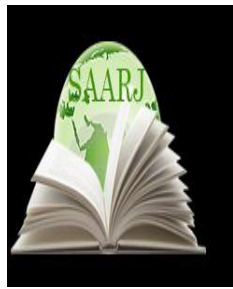


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**ASSOCIATION OF BANKING SERVICES WITH CUSTOMER
SATISFACTION PROPORTION (CASE STUDY OF SADERAT BANK
BRANCHES IN TEHRAN-WEST)**

Kaveh Lotfikia*; Kamyar Lotfikia**

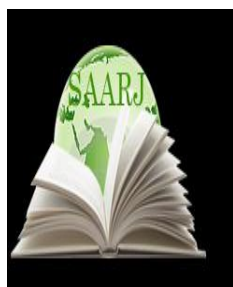
*Faculty,
ACECR.

**Master of Management,
Tehran University, Iran.

ABSTRACT

Doubtlessly, customers play a most significant element for an organization growth and life. So of that success and profit owes into the provision of customers' favors and content amount. However, in terms of the banking industry, Iran has been considered trivial attention in the matter of customer orientation for the past years so as to achieve an appropriate model. The main end of this paper goes for a descriptive-survey in association of a bilateral effect for Saderat bank customers' satisfaction level against the quality of banking services. Regarding the sample population, a non-random judgmental sampling of 96 customers was considered. The main tool for data collection is the questionnaire in connection with using Analytical Hierarchy Process (AHP). Importantly, results indicate a significant relationship between employees' competency or people skills, services, and physical-environmental quality bank services with the Saderat's customers' satisfaction.

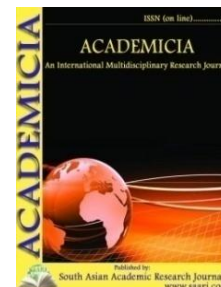
KEYWORDS: *Customer satisfaction, loyalty perspectives, behavioral loyalty stance and Analytic Hierarchy Process (AHP).*



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TIME VARYING ESTIMATION OF REGRESSION MODEL USING OLS ESTIMATES

A. Madhu*; M. Venkataramana**; M. Rajani***; Dr. M. Subbarayudu****;
Dr. K. Sreenivasulu*****; Dr. D. C. K. Naidu*****

*Research Scholar,
Department of Statistics,
S.V. University,
Tirupati, A.P., India.

**Research Scholar,
Department of Statistics,
S.V. University,
Tirupati, A.P., India.

***Research Scholar,
Department of Statistics,
S.V. University,
Tirupati, A.P., India.

****Professor,
Department of Statistics,
S.V. University,
Tirupati, A.P., India.

*****Assistant Professor & Head,
Department of Statistics,
A. N. G. R. Ag. University,
Ag. College,
Mahanandi, Kurnool (Dt).

*****Assistant Professor & Head,
Department of Statistics,
S. G. S. Arts College,
Tirupati, India.

ABSTRACT

We know that in general linear model $Y_{N \times 1} = X_{N \times k} \beta_{k \times 1} + \epsilon_{N \times 1}$ the OLS estimator of parametric vector β is $\hat{\beta} = (X^T X)^{-1} X^T Y$ and it gives constant estimates for the entire study period. In this context we will make an attempt to propose a method of computing time varying estimates using OLS estimates of different subsets (s) with equal size (n) of the given data.

Validity of the proposed method is ascertained by comparing with usual OLS method through numerical examples using the concept of minimum residual sum of squares.

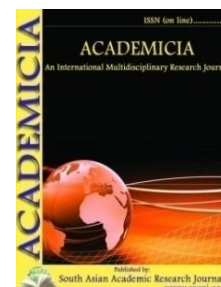
KEYWORDS: *Linear regression, subsets of data, OLS estimates, Time varying estimates, residual sum of squares.*



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NUMERICAL SOLUTION OF TIME-FRACTIONAL NAVIER-STOKES EQUATION ARISING IN UNSTEADY FLOW OF A VISCOUS FLUID

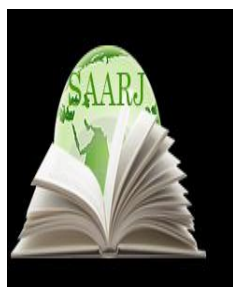
Manoj Kumar*

*Department of Mathematics,
NIT,
Kurukshetra, Haryana, India.

ABSTRACT

In this paper, we apply Fractional variational iteration method (FVIM) to solve a time-fractional Navier–Stokes equation arising in a tube. We consider fractional derivative in the sense of Riemann–Liouville. We use given initial condition to find analytic and numerical solution explicitly in a closed form. Exact solution and numerical solution is presented using graphs and comparison between exact solution and numerical solution shows that used method is a good technique to handle linear and nonlinear phenomenon in the various fields of nature and day today life.

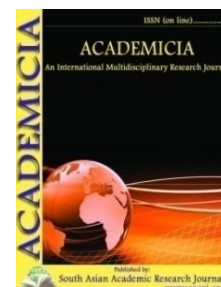
KEYWORDS: *Fractional variational iteration method, fractional Navier–Stokes equation, Riemann–Liouville derivative, analytic solution.*



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KNOWLEDGE MANAGEMENT

Dimple Turka*; Sujata Sasan**

*Lecturer,
Govt. College for Women,
Ambala, India.

**Lecturer,
Govt P.G. College,
Ambala, India.

ABSTRACT

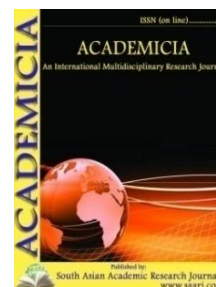
In the competitive environment it has become necessary for the organization to use various practices and techniques to enable itself to survive and knowledge management helps the organization to face the competition. Knowledge management (KM) is the process of capturing, developing, sharing, and effectively using organizational knowledge. It refers to a multi-disciplined approach to achieving organizational objectives by making the best use of knowledge. In this paper the main focus is on understanding the characteristics of knowledge management in the old information era and the current state of the practice of knowledge management and to know why knowledge management is necessary. It is also discussed that what companies can do in knowledge management.



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**FDI IN MULTI BRAND RETAIL:
EFFECT IN COMPARABLE COUNTRIES AND INDIAN PROSPECTS**

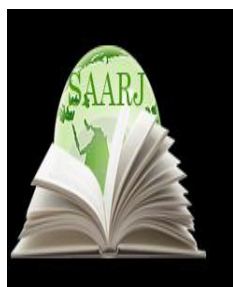
Navdeep Kaur*

*Department of Commerce,
Delhi School of Economics,
Delhi University,
New Delhi, India.

ABSTRACT

This research paper talks about FDI in Multi Brand Retail: Effect in Comparable Countries and Indian Prospects. This paper reveals experiences of other comparable countries after allowing FDI in their retail trade. This paper was reviewed and explained with the help of Secondary data available through various journals, magazines, previous research papers and other useful internet material. Paper presents and attempts to study the Experiences of countries including China, Thailand, Russia, Chile, Indonesia and Indian prospects including how FDI permitted in India. If India has to grow it needs capital, training and innovation. Yes the short-term effects of the announced reforms will be painful, but in the long-term if they will help make Retail a more organized industry in India, provide better quality goods at cheaper prices at convenient locations, improve infrastructure and the supply chain mechanism throughout the country, provide employment and retail sector specific training to a large population it will be a huge boon to the nation.

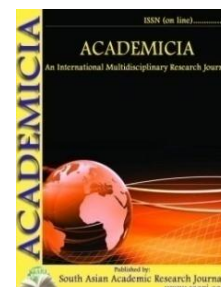
KEYWORDS: *Foreign Direct Investment, Multi Brand Retail, FDI in Multi Brand Retail, India and comparable Countries, Retail.*



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IMPACT OF MARITAL STATUS AND EXPERIENCE ON QUALITY OF WORK LIFE OF EMPLOYEES IN BANKING SECTOR

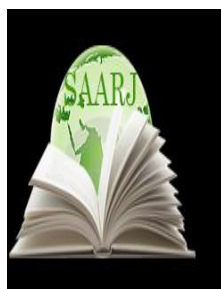
Harmeet Kaur*

*Assistant Professor
Sri Guru Gobind Singh College,
Chandigarh, India.

ABSTRACT

An organization's strength is determined by the quality of its human resources which play a pivotal role in the utilization of the other resources. Since organizations are managed and staffed by people, the challenges and the opportunities of creating and managing them frequently emerge from the people themselves. It is the responsibility of those who are managing the capital, the material and other information assets, to add value to the organization, also by managing their human resources, the human capital effectively. Banking industry is growing ever since its inception but after liberalisation it has gained wider scope. The study focuses on the impact of marital status and experience on quality of work life of employees in banking sector. It aims to gain an insight into current working life policies and practices, as well as work-life balance issues of employees. Several notable factors that influence Quality of Work Life considered for the study were Working conditions, Welfare measures, Safety measures, Supervision, Participation in decision making, Communication, etc. A sample of 600 respondents were taken for the analysis and after Using t-test and analysis of variance (ANOVA) it was found that there were no significant differences in dimensions of Quality of Work Life viz. Working Conditions, Welfare measures, Safety Measures, Supervision, Participation decision making, Communication with regard to marital status. While analyzing the differences in Dimensions of Quality of Work Life of the employees of Public and Private Sector Banks with Regard to Experience, it was found that there were significance in the dimensions of Working Conditions, Welfare Measures and Safety measures. The employees with more than 10 years of experience in the organization had higher score in all the dimensions as compared to their counterparts.

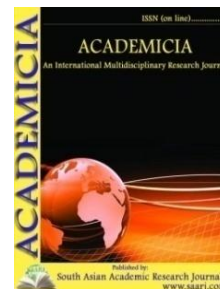
KEYWORDS: Experience, Marital Status, Public and Private Sector Banks, Quality of Work Life.



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**A STUDY ON RESIDENTS' ATTITUDE TOWARDS HOUSEHOLD
WASTE MANAGEMENT WITH SPECIAL REFERENCE TO
COIMBATORE CITY**

Dr. V.Bhuvaneswari*; G.Sudha**

*Head,
Department of Commerce,
PSG College of Arts and Science,
Coimbatore.

**Research Scholar,
Department of Commerce,
PSG CAS, Coimbatore.

ABSTRACT

Waste management is the “generation, prevention, characterization, monitoring, treatment, handling, reuse and residual disposition of solid wastes”. There are various types of solid waste including municipal (residential, institutional, commercial), agricultural, and special (health care, household hazardous wastes, sewage sludge). This paper is an attempt to know the residents attitude towards household waste management and to identify the awareness about the effects of improper household waste management and government measures towards waste management. This study is based on primary as well as on secondary data. The study based on convenience sampling method. The study was carried out of 150 respondents. The data which were collected from the respondents were analyzed by Percentage analysis, ANOVA, Correlation and Chi-square. The conclusion is that there is a great need in understanding the importance of waste management because unless it is acknowledged by all people, waste management efforts will not progress to further heights.

KEYWORDS: *Attitude, House hold, Residents, Waste Management.*



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**TRANSIENT ANALYSIS OF TWO-PHASE $M/H_k/1$ QUEUEING SYSTEM
WITH SERVER START-UP, N-POLICY, UNRELIABLE SERVER AND
BALKING**

V.N. Rama Devi*; G.V.K.Madhav; Dr. K.Chandan*****

*Assistant Professor,
GRIET,
Hyderabad, India.

**Assistant Professor,
GRIET,
Hyderabad, India.

***Professor,
Acharya Nagarjuna University,
Guntur, India.

ABSTRACT

Queueing models provide the basic frame work for analyzing the practical situations in production processes, Communication networks, transportation systems, and machine repairing. The single server queue with two phases of service with vacations has been extended to various areas. This paper deals with the transient analysis of two-phase service $M/H_k/1$ queue with vacation, N-policy, server break downs and balking. The paper differs from the existing literature because it investigates the length of the two-phase queueing system with transient behaviour. Explicit expressions are derived for various performance measures. The sensitivity analysis has been carried out to examine the effect of different parameters in the system.

KEYWORDS: *k-type hyper-exponential distribution, Non-reliable server, Two-Phase service, Transient behaviour, Server Breakdowns.*



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**A STUDY ON INFLUENCE OF ATTENTION AND CAUTION FACTOR
ON NON-TRADE CONSUMER PREFERENCE OF CEMENT**

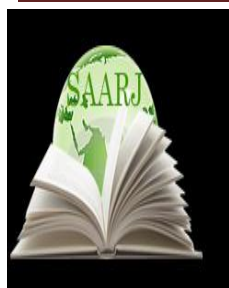
Dr. T. K. Senthil Kumar*; M. Manivannan**

*Assistant Professor,
Department of Commerce,
Annamalai University,
Chidambaram.

**Ph.D. Scholar,
Department of Commerce,
Annamalai University,
Chidambaram.

ABSTRACT

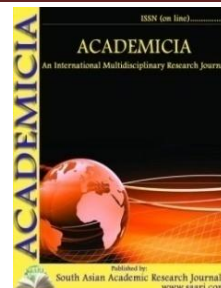
The new economic policy of our country has paved the way to develop or modified the large scale industry in many ways. Due to technological changes and innovation industrial production is also increased year by year. Cement production and distribution is very essential for development of infrastructure. The preferring pattern for purchasing cement may be varying among the Non-trade consumer. This article explains how the attention and caution factor influence the architecture, industrial bulk consumer and General consumer of their preference of purchasing cement.



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**ENERGY USE PATTERN IN SUGARCANE PRODUCTION –
A STUDY IN ERODE DISTRICT**

Dr. O. B. Pramod Kumar*; P. Rathinam**

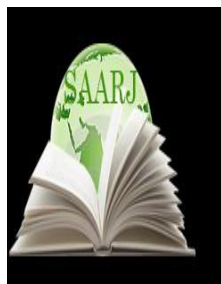
*Associate Professor,
Post Graduate Research Department of Economics,
Govt. Arts College,
Coimbatore.

**Assistant Professor,
Department of Economics,
L. R. G. Govt. Arts College for Women,
Tiruppur.

ABSTRACT

In this paper, energy use efficiency in sugarcane production in Erode district of Tamilnadu, and average quantity of energy per acre was calculated for farms both operation wise and source wise. The main objective was to know the energy use pattern in sugarcane production. Results revealed that the average use of energy is 40411.79 mega joules as inputs in sugarcane production in Erode districts. Irrigation is the major source of energy followed by seed energy and fertiliser. Bullock power and tractor power are the insignificant in sugarcane production.

KEYWORDS: *energy efficiency, sugarcane production, sources of energy.*



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ACCESS TO SAFE WATER AND OCCUPATIONAL HEALTH HAZARDS
A CASE STUDY OF BIDI WORKERS IN PURULIA OF WEST BENGAL

Chandrasekhar Hajra*; Dr. Maniklal Adhikary**

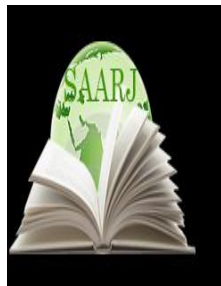
*Assistant Professor,
Nistarini College,
Purulia, West Bengal, India.

**Professor,
Burdwan University,
Burdwan, West Bengal, India.

ABSTRACT

Bidi rolling is a popular small-scale industry in Purulia which provides employment for over 1 lakh women bidi workers, particularly in the Purulia west region. Purulia west is a sub division of the Purulia district which, comes under extended part of Chhotonagpur Plateau, where major population are of low socio-economic status especially in rural area. A large section of population is dependent of bidi rolling for their survival. A descriptive cross-sectional study has been used to assess the impact of access to sanitation facilities and to safe usable water on the occupational health problems among bidi workers. A total of 124 household containing 663 people were selected by purposive sampling method. We have used a predesigned, pretested questionnaire for collection of data to be analysed by appropriate statistical method. Most of the bidi workers were living in poor environmental and housing conditions. Around 80% of these workers are suffering from water crisis for domestic use and/or drinking purposes. It was observed that almost 70% of the workers developed occupational health problems as reported by the male and female bidi workers. Apart from the musculo-skeletal problems (65%), there are also gastrointestinal (40%), skin diseases (dermatitis) (37%) cough (27%), breathlessness (20%), and tuberculosis (2.8%) among other problems. Our empirical study shows that the occupational health hazards are lessened by the access to sanitation facilities and to safe usable water among bidi workers.

KEYWORDS: *Bidi rolling, bidi workers, Purulia, occupational health problems, water crisis.*



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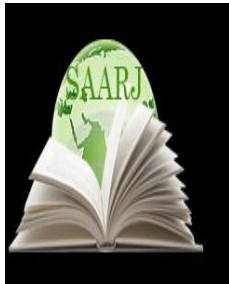


A STUDY OF VOCATIONAL INTEREST OF SECONDARY SCHOOL STUDENTS OF BARARA BLOCK

Dr. Mukesh Ahlawat*

ABSTRACT

The purpose of the present study was to study the Vocational Interest of Secondary Schools Students. The main objective was to find out the significant difference between the vocational interest of Male and Female student with respect to the dimensions of literacy, scientific, commercial, agriculture and social. The sample of the present study consisted of 100 secondary (metric) students from the 5 secondary schools of Barara Block randomly. The tools used for data collection was, Vocational Interest Record developed by Dr. S.P. Kulshrestha. On the basis of the analysis of data, it was found that there exist no significant difference between the vocational interest of Male and Female student with respect to the different dimensions except social dimension. Thus, it was concluded that the Both groups were equally inclined towards different vocations like, Scientist, Doctor, Science teacher, Engineer, Typist, Accountant, Ticket Collector and Commerce Teacher etc.



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CUSTOMER RELATIONSHIP MANAGEMENT IN INDIAN BANKING SECTOR

Dr. N. Ratna Kishor*; Kumba Nagamani**

*Assistant Professor,
Department of Commerce & Business Administration,
Acharya Nagarjuna University,
Guntur, A.P., India.

**Research Scholar,
Department of Commerce & Business Administration,
Acharya Nagarjuna University,
Guntur, A.P., India.

ABSTRACT

Nowadays, many businesses such as banks, insurance companies, and other service providers realize the importance of Customer Relationship Management (CRM) and its potential to help them acquire new customers retain existing ones and maximize their lifetime value through providing need based services in the changing economic scenario. At this point, close relationship with customers will require a strong coordination between IT and marketing departments to provide a long-term retention of selected customers/segmented customers. This paper deals with the role of customer Relationship Management in banking sector and the need for Customer Relationship Management to increase customer value and customer base by using some analytical methods in CRM applications. CRM is a sound business strategy to identify the bank's most profitable customers and prospects, and devotes time and attention to expanding account relationships with those customers through individualized marketing, reprising, discretionary decision making, and customized service – all delivered through the various sales channels that the bank uses. Customer relationship management is a broad approach for creating, maintaining and expanding customer relationships. CRM is the business strategy that aims to understand, anticipate, manages and personalizes the needs of an organization's current and potential customers. At the heart of a perfect strategy is the creation of mutual value for all parties involved in the business process. It is about creating a sustainable competitive advantage by being the best at understanding, communicating, and delivering and developing existing customer relationships in addition to creating and keeping new customers. So the concept of product life cycle is giving way to the concept of customer life cycle focusing on the development of products and services that anticipate the future need of the existing

customers and creating additional services that extend existing customer relationships beyond transactions.

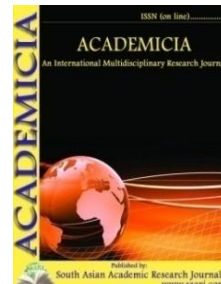
KEYWORDS: *Customized services, Customer life cycle, customer satisfaction, client interaction.*



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**ECO-TOURISM FOR SUSTAINABLE DEVELOPMENT TO
MARGINALIZED ECONOMY OF HAR-KI-DUN VALLEY IN GARHWAL
HIMALAYAS, UTTARAKHAND**

Mr. Sanjay Joshi*; Dr. Arunesh Parashar; Dr. Umakant Indolia*****

*Research Scholar,
Department of Tourism,
Dev Sanskriti Vishwavidyalaya.

**Co-ordinator,
Department of Tourism,
Dev Sanskriti Vishwavidyalaya.

***Co-ordinator,
Department of Tourism,
Dev Sanskriti Vishwavidyalaya.

ABSTRACT

Eco-tourism in a conceptual manner means tourism based on the natural ecological attractions of a destination area. "A form of nature based travel which involves responsible travel to relatively underdeveloped areas to foster an appreciation of nature and local cultures, while conserving the physical and social environment, respecting the aspirations and the traditions of those who are visited, and improving the welfare of local communities". Eco-tourism can take many forms and magnitudes and is emerging world over as the most focused area of interest for the tourists and consequently, the private investors. Eco-tourism can help to reduce poverty and hunger, a key issue in mountain regions, where a high proportion of the world's poor and food-insecure live. It also has considerable potential for strengthening communities and for protecting mountain ecosystems. In the present paper an analysis is made to study the potential for eco-tourism that can act as a catalyst for developing marginalized economy of "Har-ki-dun valley in Garhwal Himalayas of Uttarakhand". The study discusses the social, economic, and environmental dimensions of eco-tourism with particular reference to tourism development and to manage its resources that sustains its cultural integrity & heritage, essential ecological processes, biological diversity, life support systems, physical and social environment in order to attain sustainable development. Further through the paper an attempt has been made to evaluate the carrying capacity of the destination. In this context an empirical research evidences were taken from the study area.

KEYWORDS: *Eco-Tourism, Har-ki-dun, Sustainable development, Ecosystems, Ecological, Nature, Environment.*



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A STUDY OF FINANCIAL HELTH OF OIL AND GAS INDUSTRY IN INDIA

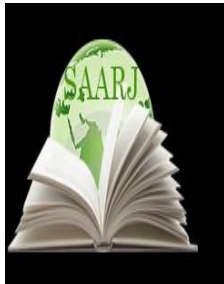
Dr. Vijay H.Vyas*

*Professor & Head,
Atmiya Institute of Technology & Science,
Rajkot, India.

ABSTRACT

The Indian industry was exposed to large scale domestic and international competition following her economic liberation in 1992. While few firms are able to take up the challenge, a large number of firms are affected by the competition. The level of nonperforming assets of Indian companies has increased several times during this period. The detection of companies operating and financial difficulties is the subject which has been particularly amenable to analysis with financial ratios. I have used Altman's Z-score to predict, analyze and compare the financial health of the companies. The Z-Score formula for predicting bankruptcy of Edward Altman is a multivariate formula for a measurement of the financial health of a company and a powerful tool to diagnose the probability that a company will go bankrupt within a 2 year period. Studies measuring the effectiveness of the Z-Score have shown the model is often accurate in predicting0bankruptcy0(72%-80%0reliability). Altman's Z score is plays an important role to tack decision of financial condition of the companies.

KEYWORDS: Altman z-score, Financial Ratios, Oil & Gas Industry.



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FRACTIONAL VARIATIONAL ITERATION METHOD FOR SOME FRACTIONAL PARTIAL DIFFERENTIAL EQUATION

Manoj Kumar*

*Department of Mathematics,
NIT,
Kurukshetra, India.

ABSTRACT

The prime objective of this article is to suggest a novel and straightforward fractional variational iteration method (FVIM) to find the solution of space and time-fractional telegraph equation. This method is elaborated for getting approximate solutions of different type linear and nonlinear phenomenon of fractional partial differential equations but the Lagrange multipliers of the fractional variational iteration method are not found explicitly. In the present article, the Lagrange multiplier is found with a new approach to solve space and time-fractional telegraphic equation. The smartness of this article is presented by comparison of approximate and exact solution graphically. Absolute error plot displays that approximate solution attained by projected technique converges very fast to the well-known exact solution.

KEYWORDS: *Fractional variational iteration method, Lagrange multiplier, telegraph equation, Mittag-Leffler function.*



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ENSURING USER SECURITY AGAINST INTERNET

Nidhi*

*Teaching Assistant,
Department of Computer Applications,
NIT,
Kurukshetra, Haryana, India.

ABSTRACT

Web browser being the most used application for surfing and communication through Internet has become a vulnerable target for the attackers. Honeyclients visit and interact with suspicious web sites to detect and collect information about malware to protect users from malicious websites. The proposed system is capable of interpreting and executing scripts efficiently and can detect the malicious codes generated by the scripts.

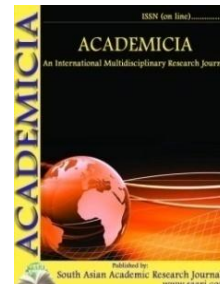
KEYWORDS: *Malicious Content, Malware, Honeyclient, Obfuscation.*



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**ACHIEVEMENT OF MINIMUM LEVELS OF LEARNING IN
MATHEMATICS IN RELATION TO SOCIO-ECONOMIC STATUS,
EDUCATIONAL ENVIRONMENT AND INSTRUCTIONAL SYSTEMS**

Dr. Deepa Sikand Kauts*; Ms. Gurpreet Kaur**

*Associate Professor,
M.G.N College of Education,
Jalandhar, India.

**Assistant Professor,
M.G.N College of Education,
Jalandhar, India.

ABSTRACT

In line with the commitment of the country to provide elementary education to all children, educational facilities have got immensely expanded during the post-independence period. The need to lay down Minimum Levels of Learning (MLL) come forward from the basic concern that irrespective of caste, creed, location or sex, all children must be given access to education of a comparable standard. The present paper highlights the importance of Instruction system, Socio-economic status and role of Educational environment in the attainment of Minimum levels of Learning. For this purpose, the sample of 240 students of Vth class was taken from the different schools. Then the sample was divided in different categories e.g students belong to High socio-economic status and Low socio-economic status; students who had taught through Objective based instructions and those who had taught through Teacher directed instruction system. To analyze the data obtained Three way ANOVA was employed. The study concluded that Rich educational environment, Objective based instructional system and High socio-economic status have significant impact on the attainment of Minimum levels of learning.

KEYWORDS: *Minimum level of learning, Attainment, Socio-economic status, Learning outcomes.*



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**DAPPLED AND 'MOTTLED' BACKGROUND OF THE POLYPHONIC
TRANSNATIONAL IDENTITY: BHARATI MUKHERJEE'S
POSTMODERN CONCEPT OF DIASPORA IN THE ERA OF
GLOBALIZATION**

Dr. Rajib Bhaumik*

*Assistant Professor,
Department of English,
Alipurduar College,
West Bengal, India.

ABSTRACT

One of the major concepts of Diaspora is the celebrative expression of a sense of this twilight zone of in-between's, which includes connotations of hybridity, heteroglossia, mimicry¹, acculturation, cultural shock, and loss of identity as nationals. In the essay "Mimicry and Man" Bhabha quotes Lacan while unfolding mimicry as 'an ironic compromise'² and a 'desire for a reformed, recognizable Other'³: 'The effect of mimicry is camouflage.... It is not a question of harmonizing with the background, but against a mottled background, of becoming mottled-exactly like the technique of camouflage practiced in human warfare.'⁴ This dappled and 'mottled' background of the polyphonic transnational identity is accompanied by lingering trauma of dislocations and slippages. Thus, trauma is another key concept of Diaspora. The metaphor of trauma draws attention to the ways that extremes of violence break bodies and minds, leaving indelible marks even after healing and recovery.



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**MEASURING THE PERCEPTIONS AND IMPACT OF HRIS –
AN ANALYTICAL FRAMEWORK**

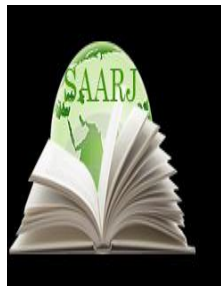
Ms. Joana Rincy.M*; Dr. Kirupa Priyadarsini.M**

*Associate Professor,
Centre Head –HR,
KCT Business School,
Coimbatore.

**Associate Professor,
Centre Head –HR,
KCT Business School,
Coimbatore.

ABSTRACT

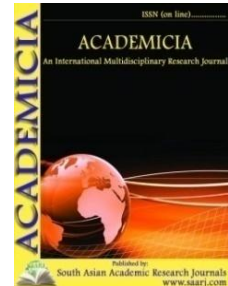
With the increasing effect of globalization and technology, organizations have started to use information systems in various functions and departments in the last decades. Human Resource Information System (HRIS) is not new concept but it is recuperating day by day with the dynamic environment of business. HRIS support various HR practices such as workforce planning, staffing, compensation programs, salary forecasts, pay budgets and employee relations. The survival of an organization heavily depends on how best the right information is collected and used for taking right decision in the right context. With this background, an attempt has been made to assess the perceptions and impact of HRIS using an analytical framework. The research study aims at measuring the perceptions of employees towards the effectiveness and success of HRIS in the organization. It also tries to assess the impact of HRIS on HR operations in means of operational, relational and transformational towards the success of HRIS. A sample of 160 respondents was collected from the employees of recruitment consultancy in Bangalore region. The perceptions of HRIS success measured were system quality, information quality, ease of use and usefulness, which leads to user satisfaction and successful impacts of HRIS on HR operations.



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**A NEW AGENDA FOR PARTICIPATORY INCLUSIVE DEVELOPMENT
ANALYSIS OF THE SOCIO-LEGAL-POLITICAL ASPECTS AND THE
SOCIO-ECONOMIC CONSEQUENCES IN NORTH-EAST INDIA**

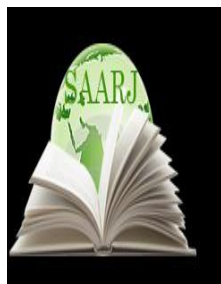
Deepika*

*JRF Awardee,
Delhi, India.

ABSTRACT

There is, however, no single and perfect answer on how to respond to insurgencies. Justice and economic development are not mutually exclusive goals. The choice between civil liberties and economic security is false. In the longer term, lasting economic security cannot be achieved without the effective realization of an individual's civil and political rights. Therefore, no model of participative development shall be successful without addressing the legal issues at the heart of the insurgencies- violation of human rights and the rule of law. Focus of this study is, therefore, on northeast region. Objectives are to examine: (1) what are the needs for a participative development, which approach is better to counter insurgency? In this analysis, there are two parts of the debate on counter- insurgency. In the first phase of the debate, there have been two competing approaches to combating insurgency: First is the 'low and order' approach and the second one is the 'development' approach. The question was whether we must combat insurgency with the use of force or through economic development. The question now is not whether development is a better way to counter insurgency. Rather, it is which kind of development is best suited to end insurgencies. In this paper make out a case to answer this question. The states, however, are not political units alone. In modern world, state is an important agency. This paper shows that what are the government policies and how those policies resolve conflict problem in Northeast India.

KEYWORDS: *conflict, constitution, development, insurgency.*



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“TWEET” TO SALES – FOCUS ON THE "GEN Y" IN THE INDIAN RETAIL INDUSTRY

Priyanka.P.V*; Dr. Padma Srinivasan**

*Research Scholar,
Jain University.

**Research Guide,
Jain University.
Professor,
Christ University.

ABSTRACT

PURPOSE AND IMPORTANCE OF THE STUDY

Online retail is nascent in India and will over time, evolve and more closely. Though nascent, India's online retail market is growing at double-digit rates and is likely to be the next format that retailers will incorporate into their array of channels. With over 100 million active twitter accounts, this social network is becoming omnipresent in the business world. The problem marketers now face isn't simply how to use twitter, but how to turn it into a closed-loop marketing process and combine it with their traditional mediums of advertising to the target audience. Understanding why and how to engage with today's social business environment starts with recognizing the changes in buyers' behavior.

This research paper attempts to answer the following questions:

- 1. What is the future of retail in India?*
- 2. How is retail industry transforming to use twitter as a medium to generate sales?*
- 3. How are the "Gen Y" consumer's expectations from the industry?*

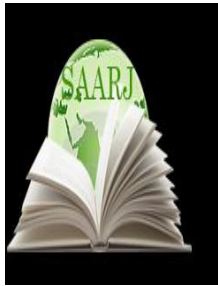
The goal of this research paper is not to determine the exact shape of the future, or to promote a particular vision of that future, but rather to investigate the trends that will affect the next decade.

OUTCOMES

For corporations serious about tracking their “return on influence” and “sales” – that is, not just standard “Return On Investment,” but a long-lasting return – in social media and being able track and compare the results in the form of sales. Twitter is a medium which has more than a 100 million users. Marketers are making use of this medium to reach out to the huge

customer base and convert their message to sales. The expected outcome of this research paper is an insight on the power of the social medium “Twitter” and the way retailers are making use of this medium to reach out to their target customer base and enhance their sales to maintain a competitive edge over their competitors in the market.

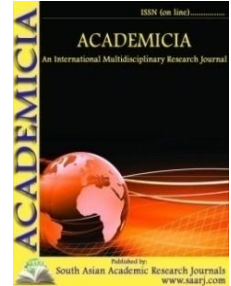
KEYWORDS: *Gen Y, Social Media Marketing, Twitter, Retail in India.*



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ARCHITECTING LEADERSHIP STYLES TO MEET MILLENNIAL ASPIRATIONS OF ORGANIZATIONS: A STUDY IN INDIAN CONTEXT

Dr. K.S. Sekhara Rao*; **B. Pavani****

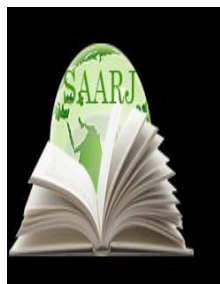
*Assistant Professor,
KLU Business School,
K L University,
Andhra Pradesh, India.

**Student,
KLU Business School,
K L University,
Andhra Pradesh, India.

ABSTRACT

Effective global leaders establish a vision for the future and energize others to pursue it successfully. Effective global leaders build successful teams by establishing roles and responsibilities so that, everyone knows when and how to complete their job tasks. Due to change in organisational expectations and requirements they need to be coached how to combine intelligence with humility which will make them unbeatable. Present generation organisations are huge and diverse group with a variety of expectations from their managers to reach future goals. Keeping in view, the millennial aspirations of organizations, the study focused on what kind of leadership styles required to the leaders and how to develop those styles and leadership qualities. Finally, this paper identified some ways of architecting leadership styles to meet millennial aspirations of organizations.

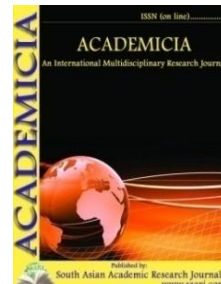
KEYWORDS: *leadership style, global organisations, millennial aspirations, India.*



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**NATIONAL OLD-AGE PENSION SCHEME IN INDIA:
A STUDY IN KARIMNAGAR DISTRICT OF TELANGANA STATE**

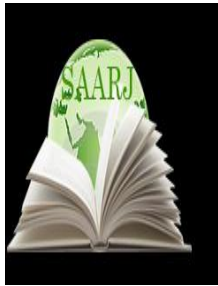
Dr. B. Suresh Lal*

*Associate Professor,
Department of Economics,
Kakatiya University,
Warangal.

ABSTRACT

The paper focuses the welfare scheme for old age people and examine how this scheme is implemented, criteria for identify and proper distribution of pension to old age people. Most of the old age pensioners are destitute, poor, poorest of the poor (pop) and landless. 78.62 percent pensioners are in the age group between 65-75 years. 62.45 percent pensioners do not have any dependents. Majority of old age pensioners are from backward class community. The researcher tries to get more relevant responses from various stakeholders from implement authorities to receiving persons.

KEYWORDS: *Poverty, destitute, old age and welfare.*



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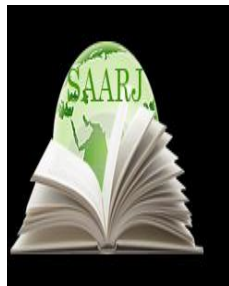


IMPACT OF CHANGES IN ECONOMIC CONDITIONS ON INDIA'S TRADE IN SERVICES

Richa Bhanot*

ABSTRACT

This paper reviews the impact of changes in economic conditions on services export and imports of India. It also analysis and critically evaluates the India's exports and imports of services. It also estimates and analysis the growth rate of balance of trade and growth rate of trade in services. Services account for a large share of production and employment in most economies. Its share of the national GDP is higher in developed countries, which it averages 60-70% while it is lower in developing and least developed countries. In India, the sector accounted for 54.1% of the GDP in 2005-06.



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**ASSESSING GAINS FROM INDIA'S REGIONAL TRADE
AGREEMENTS: IMPACT ON INDIA'S EXPORTS**

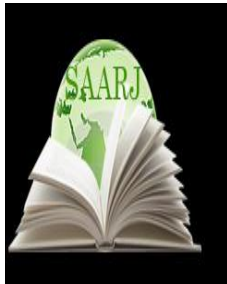
Anindita Goldar*

*Assistant Professor,
Kamala Nehru College,
University of Delhi,
New Delhi, India.

ABSTRACT

The number of regional trade agreements (RTAs) has grown enormously over the last decade. India has also embraced regionalism in a big way. In the past decade, it has actively pursued the bilateral and regional routes to trade liberalisation. In this context, in the present paper we want to study whether and by how much India has gained from the RTAs she has entered into in terms of her exports. We have attempted to capture the trade effects of 11 RTAs. This analysis has been done using the Gravity Model approach. The model has been estimated by using pooled OLS method based on panel data for 53 countries for the period 1999-2012. The results indicate NAFTA and EU have marginal trade diversion effects on India's exports. Another important finding is in terms of the trade impact of ASEAN, where our results suggest no trade diversion effect but in fact a small trade creation effect. The estimation results further indicate that although India's exports do not seem to have gained much from RTAs formed with Japan, Korea, Thailand and Malaysia, it has certainly received a great boost from SAFTA, AFTA, India-Sri Lanka FTA and India-Singapore CECA. Thus, on balance, India has gained from the RTAs, she has entered into.

KEYWORDS: *India, Exports, Regional Trade Agreements (RTAs), Gravity Model.*



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**PRADAHAN MANTRI JAN DHAN YOJANA:
A MISSION ON FINANCIAL INCLUSION**

Dr. Vineet Jain*

*Associate Professor,
S.A. Jain College,
Ambala, India.

ABSTRACT

Financial inclusion or inclusive financing is the delivery of financial services affordable costs to sections of disadvantaged . In the Indian context, the term 'financial inclusion' was used for the first time in April 2005 in the Annual Policy Statement presented by Y.V. Reddy ,the then Governor of Reserve Bank of India Later on, this concept gained ground and came to be widely used in India and abroad. The government of India recently announced "Pradhan Mantri Jan Dhan Yojna," a national financial inclusion mission. Objective of "Pradhan Mantri Jan-Dhan Yojana (PMJDY)" is ensuring access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e. weaker sections & low income groups. This deep penetration at affordable cost is possible only with effective use of technology.

KEYWORDS: *Financial inclusion, Credit needs, Financial services, Banking.*

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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.
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