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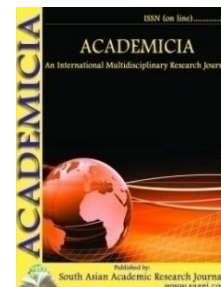


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WATER FINANCE: NEXT CHALLENGE BEFORE INDIAN ECONOMY

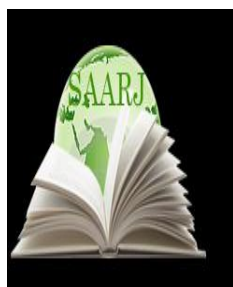
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ABSTRACT

Water is the most valuable natural resource. The growing existence gap between Irrigation potential created (IPC) and irrigation potential utilized (IPU) important issue for the Indian government in the perspective of supply of safe drinking water, demand for industrial and agricultural purpose and so. The rising gap raises questions about the need for public investments coming year in creating further irrigation potential in the country, if the existing potential created remains under-utilized. In this context need to more finance for water and irrigation in India. How can increase finance for water this is major challenge before Indian government in the rule of effective public expenditure management policy.

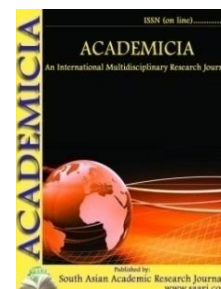
KEYWORDS: *Water finance, India Economy, Expenditure, AIBP, IPC and IPU, Water Requirement & Resources.*



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**GENDER WISE COST OF ILLNESS: A CASE STUDY OF JAJMAU,
KANPUR**

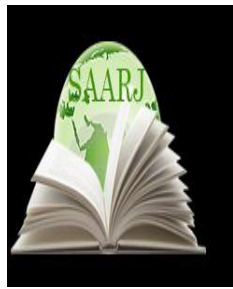
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ABSTRACT

Leather industry is one of the top ten foreign exchange earning industry for India and Kanpur Leather Cluster holds an important place in the world export scenario. But, it is also one of the most hazardous industries and has thus resulted in various environmental problems in the area. This paper attempts to analyse the economic burden of industrial pollution on health of the households in the study area and to assess the gender based disparity among them on the basis of cost of illness. For this, a study has been conducted in Jajmau Leather industrial area, Kanpur. Gender disparity was found not only in occurrence of diseases, but also in their treatment and its costs. In case of neurological and respiratory diseases, percentage of males is higher as compared to that of females. In case of skin diseases and eye infections, the percentage of females suffering from disease is higher. There was significant difference found among the indirect and direct costs between males and females. Main causes of these disparities are different nature of jobs for males and females, difference in incomes and ability to pay for the treatment.

KEYWORDS: *Cost of illness, Gender disparity, Health, Jajmau, Leather industry.*



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**IMPORTANCE OF SERVICE QUALITY IN BUILDING BRAND
LOYALTY IN INDIAN AUTOMOBILE INDUSTRY**

Mr. Nikhil Monga*; Mr. Deepak Pandey; Mr. Kamal Bhalla*****

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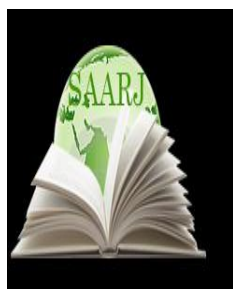
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ABSTRACT

This research was done to examine the importance of service quality and its impact on service attributes like warrant, after sales service in the context of automobile industry from the customer's point of view. It is based on the five dimensions of service quality (fairness, empathy, reliability, responsiveness and convenience), three dimensions of relationship quality (satisfaction, trust and commitment). Researched on the samples from 100 car user were taken, The study conclude that fairness, assurance, reliability, availability and convenience have strong positive impact on customer satisfaction followed by responsiveness that while the empathy dimension was the least important.

KEYWORDS: *Brand loyalty, Customer satisfaction, service quality.*



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TO STUDY THE LEVEL OF READING COMPREHENSION IN HINDI AND STUDY HABITS OF UNDERACHIEVERS IN VIII STANDARD

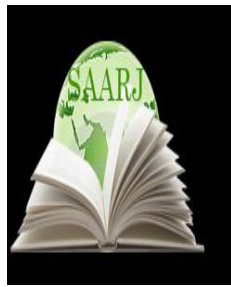
Dr. Rohini*

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ABSTRACT

The study aim to investigate the level of reading comprehension in Hindi and study habits of class VIII students. Survey method is adopted in the present study. The sample for the present study was 200 students of VIII class belonging to Karnal District of Haryana. The sample for the study was selected by stratified random sampling. The investigators used reading comprehensions test constructed and validated by Selvaraj. It is observed from various studies that the underachievers have poor reading comprehension, but this study reveals that underachievers have average Hindi reading comprehension. This study found that the boy students have lower study habit in comparison to girls. Boy students should be given better attention in sparing more time for reading.

KEYWORDS: *Reading Comprehensions, Study Habits.*



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EFFICIENCY OF SCALE IN PRODUCTION

G.Dileep Kumar*; **Dr. M.Venkataramanaiah****; **Dr. S.Suresh*****

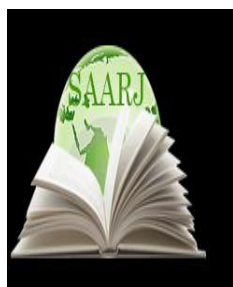
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ABSTRACT

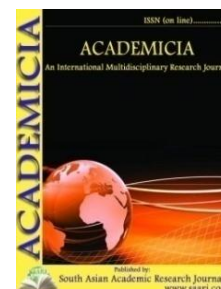
The theory of production has great relevance for the theory of firm. The theory of firm is concerned with what level of output it will produce so as to maximize its profits. In order to fix this profit maximizing output, besides the demand conditions (average costs of production. In addition to the prices of the factors of production, the changes in marginal and average costs of production as a result of increase in output are determined by the physical relationship between inputs and output. The main aim of present research study is to measure the output scale efficiency in Indian industry during the period 2010-11.



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SEMANTICS: HISTORICAL AND SOME CONTEMPORARY THEORIES OF MEANING

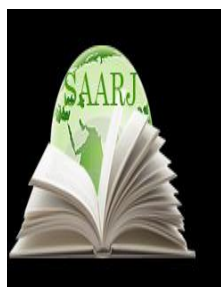
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ABSTRACT

A common goal of philosophy of language is an attempt to list and define the specific criterion that makes a language an established language as opposed to a group of loosely connected sounds and symbols. Some of these criteria can often be found within the study of semantics. Semantics is the study of the “toolkit” for meaning. It tries to understand what meaning is as an element of language. Which is basically implies the study of how meaning in language is produced or created. Semantics encompasses how words, phrases and sentences come together to make meaning in language. It is a sub discipline of linguistic which focuses on the study of meaning. Hence, we shall discuss the definition and beginnings of linguistic semantics as well as semantic atomism.

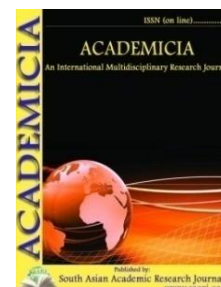
KEYWORDS: *Language, Meaning, Semantics, Linguistics, Communication, Atomism etc.*



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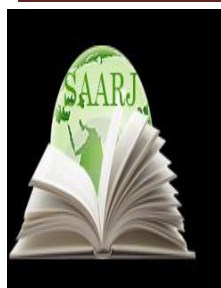
CAUSATIVE FACTORS OF INDISCIPLINE AMONG SECONDARY SCHOOL STUDENTS

Dr. Neeru Malik*

*Assistant Professor,
Dev Samaj College of Education,
Chandigarh, India.

ABSTRACT

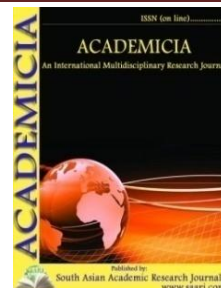
The word 'discipline' is derived from the Latin word- 'Discipulus'. Its meaning is to learn or obedience. It is to follow some rules and regulation obedience of those is called discipline. It's the same root from which the word discipline is derived from Indian history; we know that the disciple used to submit himself voluntarily to the Guru thus curtailing his liberty and freedom voluntarily in order to achieve his objective under the direction and orders of the preceptor.



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QUEST FOR INNOVATIONS IN ASSESSMENT PRACTICES FOR CHILDREN WITH SPECIAL NEEDS

Reema.C.P*; Dr. Baiju K.Nath**

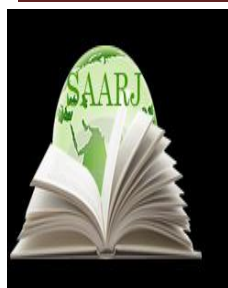
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ABSTRACT

Pupils whose overall achievement in subjects falls significantly outside the expected standard have special educational needs. Under Persons and Disabilities Act 1995 and National Trust Act 1999, children with special educational needs comprises of one or more disabilities like blindness, low vision, leprosy cured, hearing impaired, loco motor disabilities, mental retardation, mental illness, autism, cerebral palsy, hearing impaired and learning disabled. Identification of children with special needs requires a collaborative work between parents, teachers and child. Flexible strategies for assessment and accreditation have been recommended by Open file on Inclusive education (UNESCO 2001). An assessment in special education is the process used to determine a child's specific learning strengths and needs, and to determine whether or not a child is eligible for special education services. Assessment in special education is a process that involves collecting information about a student for the purpose of making decisions (NASET). Inconsistencies in the identification make assessment of children with special needs difficult. The monitoring and evaluation system should be transparent and should provide support and advice to all in inclusive education programme. The paper highlights the issues related with the identification and the need for proper assessment plan for children with special needs in inclusive education.

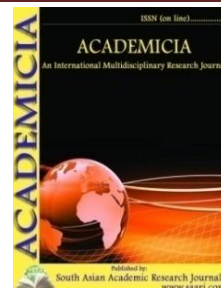
KEYWORDS: *Children with special Needs, Special Education, Student Assessment, School Assessment, Mainstreaming.*



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JUVENILE DELINQUENCY: INFLUENCE OF PARENTING STYLE

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ABSTRACT

It is very well maintained in all the human societies that today's children are tomorrow's citizens. Therefore it is the duty of elders to socialize and indoctrinate cultural heritage of our society among the children properly. If we do not give proper parenting, good education and basic facilities to them, they are likely to deviate in their expected behavior and eventually would become delinquents. It is very much necessary to the future of our society to have developed such a social environment which is largely free from crime, delinquency etc. which are viewed as the serious problems of all the civilized societies in the world. Society is changing fast due to economic growth, urbanization and industrialization.



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CRITICAL EVALUATION OF ORAL HEALTH HYGIENE HABITS AMONG THE RESIDENTS OF PUNJAB

Poonamjot Kaur Sidhu*; Dr. Harleen Kaur**

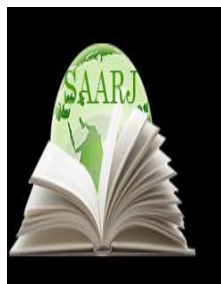
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ABSTRACT

The aim of the study was to assess the Oral health awareness (Knowledge) among 16-60 year old residents of Punjab, India. Oral disease not only causes pain but also affects the appearance, the quality of life, the ability to consume nutritious food and the general health of a person. Material and methods: In a cross-sectional study, a total of 400 people of age group 16-60 years were surveyed using a structured questionnaire written in English. Descriptive statistics using frequency distribution mean percentage scores were calculated. Sample size can be considered as a limitation to the study.

KEYWORDS: *oral health awareness; knowledge; oral diseases; oral hygiene habits.*



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GENDER ANALYSIS OF BIMARU STATES

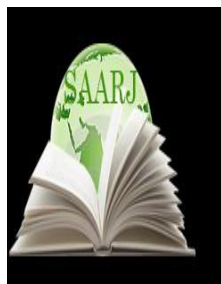
Amrita Kaur*

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ABSTRACT

The present study attempts to analyse the existing gender disparities in BIMARU (Bihar, Madhya Pradesh, Rajasthan and Uttar Pradesh) states. For this purpose, the United Nations Development Programme (UNDP), Gender related Development Index (GDI) has been computed for all the four states for the year 2014. The GDI is a composite index which measures the gender gap in three major dimension indices, that is, longevity, educational attainment and Income levels between Men and Women. The selected indices and collection of gender disaggregated data in GDI helps to find out and meet the data gaps to abridge the gender differences and policy analysis. BIMARU states have been traditionally considered as homogeneous group of laggard states characterized by poor performance in the socio-economic indicators and slow demographic transition compared to the national average. The result shows that the GDI score of the BIMARU states have reasonably improved from 0.50 in 2006 to 0.58 in 2014, a rise of 16%. Overall Rajasthan & Madhya Pradesh have performed quite good compared to their counterparts Bihar & Uttar Pradesh. The policy formulation at both the centre and state level should focus on gender mainstreaming and gender planning. So, that the trickledown effect of Development enhances Women's capabilities and ensures gender equality.

KEYWORDS: *BIMARU states, Gender Development Index, Gross Enrolment ratio, Gender Inequality, Life expectancy at birth, Literacy, Income.*



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**A STUDY OF WORK VALUES IN RELATION TO OCCUPATIONAL
SELF EFFICACY AND JOB SATISFACTION OF SECONDARY SCHOOL
TEACHERS**

Dr. Ranjit Kaur*; Krishan Kumar; Dr. Shamshir Singh*****

*Assistant Professor,
Chaudhary Devi Lal University,
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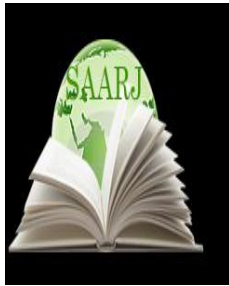
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ABSTRACT

The purpose of the present study was to clarify and investigate the relation of work values with job satisfaction and occupational self-efficacy experienced by secondary school teachers. During the past few years, many different theories and facts of work values have been developed. Along with those facts it is required to explore the consequences of work values in efficacy of any profession. In addition, the concepts of job satisfaction and occupational self efficacy needs to be explored in terms of work values. Generally a teacher is considered to be a basic pillar to lay down the foundation of national building. The review of related literature shows that the work values of a teacher contribute a lot in enhancing his job satisfaction and occupational self efficacy. In the present study investigator randomly selected a sample of 80 secondary school teachers which consisted of 40 male and 40 females. After analysis of the data by Pearson co-efficient of co-relation it was found that there was a high positive co-relation of work values with job satisfaction and occupational self efficacy.

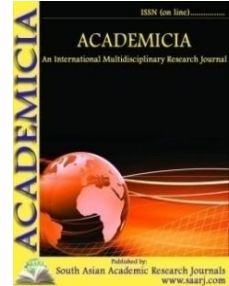
KEYWORDS: *Work Values, Job Satisfaction, Occupational Self Efficacy.*



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SUSTAINABLE SUPPLY CHAIN

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**GGDSD College,
Chandigarh, India.

ABSTRACT

Owing to global importance given to sustainability many forward looking organisations are becoming aware about the indispensable need for them to implement sustainable supply chain management (SSCM) practices by taking into consideration the environmental and social impacts of supply chain. The paper briefly reviewed the literature of the Supply Chain Management to determine the new direction area of this emerging field, capturing increasing concern over sustainability. Also this paper focuses on creating environment friendly supply chain while considering the impact of environmental factors at each stage of supply chain. Findings were used as a basis to develop an integrative framework of sustainable supply chain management. The paper concludes by discussing environmental initiatives and the relevance of sustainability in the development of supply chain management.

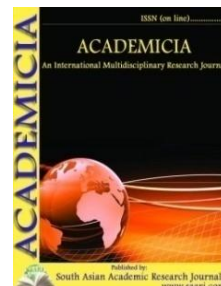
KEYWORDS: *Sustainable supply chain management, environmental impact, supply chain management.*



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**PRADHAN MANTRI JAN DHAN YOJANA (PMJDY):
A MEGA FINANCIAL INCLUSION PLAN IN INDIA**

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Bethuadahari College,
Bethuadahari, Nadia.

ABSTRACT

Financial inclusion is the need of the hour. It is delivery of financial services at an affordable cost to the vast sections of the disadvantaged and low-income groups. Access to finance by the poor and vulnerable groups is a predominant factor for inclusive growth. Considering the importance and need of financial inclusion, the Prime Minister Shri Narendra Modi launched a mega and ambitious financial inclusion plan which is christened as “Pradhan Mantri Jan Dhan Yojana (PMJDY)”. PMJDY envelops an integrated approach to bring about comprehensive financial inclusion of all the households in the country. It will help the weaker sections and low income groups to have access to various financial services like basic savings account, remittance facility, insurance and pension. It will create a platform for inculcating the habit of saving money, provide formal credit avenues and plug gaps and leakages in public subsidies and welfare programmes. It cannot be gainsaid that this PMJDY is free from criticisms. In this backdrop, an attempt has been made in this paper (a) to discuss about the concept and status of financial inclusion in India; (b) to throw light on the different facets of the newly launched programme i.e. Pradhan Mantri Jan Dhan Yojana (PMJDY); (c) to study how the scheme helps bring the excluded poor into economic mainstream; (d) to explain the probable factors that may stand as an impediment for the successful implementation of PMJDY; and (e) to make concluding remarks.

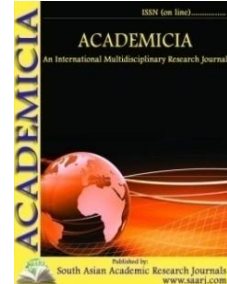
KEYWORDS: *Economic Mainstream, Financial Inclusion, Financial Services, Insurance and Pension.*



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**TELEVISION ADVERTISEMENTS AND CHILDREN'S BEHAVIOR:
PARENTS' EXPERIENCES BASE STUDY IN THE POST-WAR CONTEXT**

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ABSTRACT

This paper examines how television advertisement is linked with children's behavior in Jaffna district in the post-war market situation. Researchers examine whether these children paying attention on television advertisements are influenced by the characteristics of the child's early home environment and parental behaviors. In Sri Lanka, Parent – Children conflict is one of the most vital issues. Especially, in the post-war Jaffna market situation, the Parent-Children conflict' created by television advertisement is most considerable problems for Jaffna district parents and marketers. Therefore, there is a need for accomplish various researches concerning the outcomes of parent-children conflict derived by television advertisement. This research explored methodological implications by using qualitative approach; data were collected via purposive sampling method as of 10 parents from Jaffna district by using preset questions based on a primary interview questions as open-ended question format. Researchers found that the children's behaviors of purchasing request to buy particular advertised product from their parents. Until the end of time, emotions in the television advertisements attract the children very much. This paper is a key resource for marketing practitioners wanting to focus on future quandary regarding unconstructive children's behaviors shaped by television advertisement and outcomes of parent-children conflicts created by television advertisement. The researchers have found that numerous negative outcomes are there in Jaffna district regarding parent-children conflicts derived by television advertisements. Especially there are negative outcomes of conflict over a request to buy particular advertised product among Jaffna children.

KEYWORDS: *Television advertisement, Children, Behaviors, attention & colorfulness & outcomes.*



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ESTIMATING INPUT TECHNICAL EFFICIENCY IN PRODUCTION

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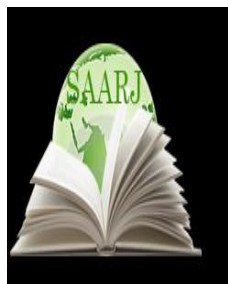
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ABSTRACT

The concept of production function describes the ways in which inputs are combined by a technical unit or by a business firm to produce different outputs. More specifically, it defines the maximum volume of physical output available from any given set of inputs or the minimum set of inputs necessary to produce any given level of output.

The main aim of present research is to measure the input technical efficiency in Indian industry by during the period 2010-11.



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**SOCIAL PROTECTION FOR FOOD SECURITY –
A STUDY OF MID-DAY MEAL SCHEME IN INDIA**

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ABSTRACT

Despite primary schooling being universally recognized as a public good, with a direct impact on economic growth, one billion people in the world – one in six – are illiterate, and 104 million of the world's children were out of school in the year 2013 (United Nations Economic, Social, and Cultural Organization [UNESCO] 2013). Over third of the world's illiterates are in India. India's population of illiterates is larger than that of any other country in the world – at least 350 million people, according to 2011 Census of India. In other words, more than one in three illiterate persons on the planet is an Indian and India's population of illiterates in 2010 was larger than the total population of the country in 1947. Well-designed and effectively implemented social protection programmes are essential for ensuring access to food and comprehensively addressing the problem of malnutrition. These programmes are non-contributory and sharply targeted programmes that focus on the poor and vulnerable sections of the population. Among many social protection programmes in India there are two broad categories specifically targeted for the poor and closely related to food security and nutrition. These are (i) Public Distribution System and Supplementary Nutrition Programmes and (ii) Rural Wage Employment Programme. The Integrated Child Development Services (ICDS) and the Mid-Day Meal Scheme (MDMS) are two major initiatives for improving the level of nutrition.

KEYWORDS: Food Security, Social Protection, Mid-day Meal Scheme, Children, Classroom Hunger, Malnutrition, Public Distribution System.



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**A STUDY OF THE IMPACT OF CUSTOMER RELATIONSHIP
MANAGEMENT ON THE GROWTH OF PRIVATE SECTOR BANKS IN
INDIA**

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**Research Scholar,
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ABSTRACT

This study explores the role of CRM in enhancing organisational growth in reference to the banking industry (HDFC bank) by trend analysis method. Hence, CRM is the tool which helps the organisation to build long lasting brand image in customer's mind. This paper analyses the actual impact of CRM in enhancing the organisational performance. This study is undertaken through the trend analysis of last 6-12 years data of HDFC bank as the universe of study. A descriptive approach will be followed in this paper for analysis. Some key parameters affecting the organisational growth of the HDFC bank will be identified and studied in relation to CRM. Based on the analysis of these, relation of CRM and these key parameters of growth will be established. This paper concludes with the suggestions to adopt specific measures to enhance the impact of CRM in organisational growth of Banks.

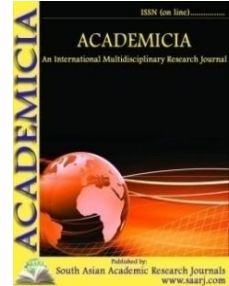
KEYWORDS: *Crm, Banks, ROI, Growth.*



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MAJOR SCAMS IN INDIAN CAPITAL MARKET

Anshi Goel*; Parul Saini**

ABSTRACT

Security scams and financial scandals have led to the manipulation of huge amount of money, and bloating of stock markets. Even the financial markets having regulatory power and empowered legal sections have been disastrous in providing good corporate governance to some level. Fraud is a major trouble that is increasing both in its frequency and in severity. The growing rate of white-collar crimes demands stiff penalties, exemplary punishments, and effective enforcement of law with the true spirit. An attempt is made to examine and analyze the major scandals of Indian capital market, which brought to limelight, contributed to substantial economic losses, and eroded investors' confidence from the stock markets.

KEYWORDS: Capital Market, Securities Scams, Business Ethics, Corporate Governance, Corporate Frauds.



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**STRENGTH OF FINANCIAL INCLUSION ON PRADHAN MANTRI
JAN-DHAN YOJANA: AN EXPERIMENTAL STUDY IN INDIA**

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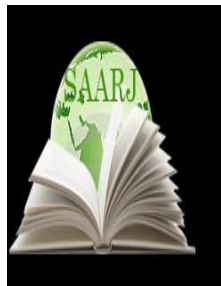
ABSTRACT

In today's world, more than 150 million people have access to collateral free loans. However, there are still large sections of the world population which are excluded from the financial services market. In India, half of the poor are financially excluded from the country's main stream of the banking sector and about 22 per cent of the people live below the poverty line. Financial Inclusion is one of the top most priorities of the government. Exclusion of a large number of people from any access to financial services inhibits the growth of our country. The main objective of this study is to overlook the Financial Inclusion on Pradhan Mantri Jan Dhan Yojana scheme in India. The study mainly based on secondary data and the data has been taken which is available on internet, PMJDY annual reports and some online published information. The period of the study is five months from September-2014 to January-2015.

The study reveals that the large numbers of Public Sector Banks account holders have zero balance when compared to Private Banks and Regional Rural Banks in India and it is also captured that the Public Sector Banks have sustainable growth rate in opening of bank accounts through PMJDY Scheme when compared to Private Banks and Regional Rural Banks

in India. The study can be concluded that the accountable and transparent organizational structure for implementing PMJDY will be essential for achieving the desired social inclusive growth in rural and urban India.

KEYWORDS: *Financial Inclusion, Pradhan Mantri Jan Dhan Yojana, Scheme, Account Holders, Zero Balance.*



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CUSTOMER SATISFACTION ON EDIBLE OIL (A STUDY WITH REFERENCE TO OMALURTALUK)

Dr. K.Krishna Kumar*; S.Saranya**

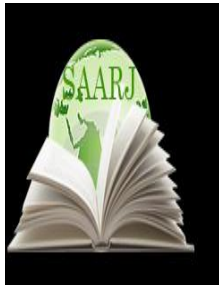
*Assistant Professor,
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Periyar University, Salem.

ABSTRACT

India is one of the largest producers of oilseeds in the world and this sector occupies an important position in the agricultural economy. The people of Tamil Nadu use groundnut oil, gingili oil, and coconut oil for cooking. In recent times, they have started using cotton seed oil, sunflower oil, rice bran oil and imported oils such as palm oil, olive oil and corn oil. The aim of the study is to identify the level of customer satisfaction of edible oil in Omalur Taluk. The sample consists 100 respondents in 2013-2014 from Omalur which have been selected using random sampling method. Using chi-square test to identifying the relationship between occupation of the respondents and factor influencing of the respondents and the markets utilize this trend and try to enhance their satisfaction level and maintain their customers.

KEYWORDS: *customer satisfaction, oil seeds, edible oil.*



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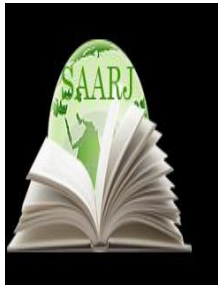
PROCESS MINING OF SUTURE MANUFACTURING FIRMS WITH DMAIC

Ms. Dhanya. J.S*

*Assistant Professor,
Department of Business Administration,
CET School of Management,
College of Engineering,
Trivandrum, Kerala, India.

ABSTRACT

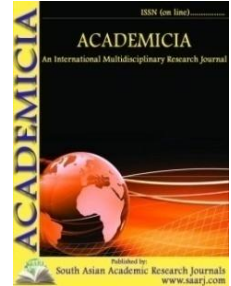
The suture manufacturing industry has to ensure the quality of its products so as to be able to delight customers and thus effectively compete in the market. In general, one of the most vital concerns for the suture manufacturing industry is the reduction of wastages. An organisation wastes its resources and time to re-manufacture the products due to poor quality thereby contributing to the loss of customers' satisfaction and trust. This paper delineates the empirical application of Six Sigma and DMAIC to reduce product defects within a suture manufacturing organisation. Sutures are used to secure the cuts caused by injuries or to close the incision due to surgery and other medical procedures like wound approximation. They are commonly used on the skin, internal tissues, organs and blood vessels.



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BLENDED LEARNING DESIGN POWERED BY HIGHER ORDER THINKING SKILLS

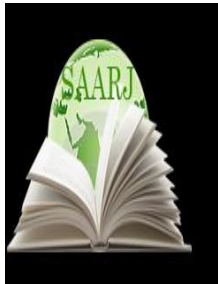
Neepa Bharucha*

*Associate Professor,
MB Patel College of Education,
Gujarat, India.

ABSTRACT

How do teaching and learning really improve? It is as simple as this: I cannot improve my practice in isolation from others. To improve this I must have formats, structures and plans reflecting on, changing and assessing my practice.

Glickman, 2002, p4



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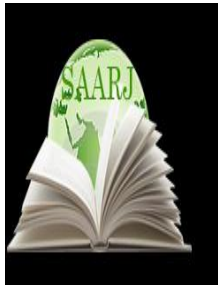
**“MAKE IN INDIA” – AN EMERGING MARKETING STRATEGY
FOR BRAND INDIA**

Dr. Sanjeev Sharma*

*Associate Professor,
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DAV College,
Jalandhar, Punjab, India.

ABSTRACT

‘Make in India is mega programme of NDA Government led by PM Narinder Modi focused on to materialize the dreams of national vision of making India as Industrial hub and employment generation. The article indentifies the reasons to make this campaign as emerging marketing strategy for brand India such as elimination unnecessary laws and regulation, Time bound project clearance through a single online portal, Process of applying for Industrial License & Industrial Entrepreneur Memorandum made online on 24×7 basis through e Biz portal, Validity of Industrial license extended to three years, Major components of Defence products’ list excluded from industrial licensing ad dual use items having military as well as civilian applications deregulated. To set the momentum govt. has allowed 100% FDI in telecom sector, single brand retail, assets reconstruct companies and specified activities of railways through automatic route. India till now has been rated as secondary choices of the foreign investor despite of the fact that of its strategic geographical location. Programme identified 25 core sectors to be the thrust area in first phase. New DMIC Cities will help to meet pressures of urbanization.. The project aspires to double employment potential, triple industrial output and quadruple exports in the next seven to nine years.



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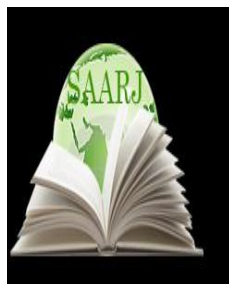
CORPORATE SOCIAL RESPONSIBILITY OR IRRESPONSIBILITY

Gagandeep Josan*

*Assistant Professor,
Department of Evening Studies,
D.A.V. College,
Chandigarh, India.

ABSTRACT

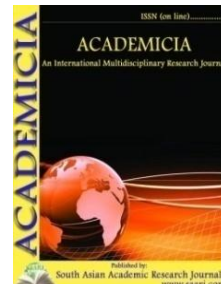
In today's changing world, Corporate Social Responsibility (CSR) is a growing area of interest for academics, practitioners and entrepreneurs, in terms of both theory and practice. Corporate social responsibility (CSR), also known as corporate responsibility, corporate citizenship, responsible business, sustainable responsible business (SRB), or corporate social performance, is a form of corporate self - regulation integrated into a business model. CSR policy would function as a built-in, self-regulating mechanism whereby business would monitor and ensure their adherence to law, ethical standards, and international norms.



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**COUNTRY INDIA CONTEMPORARY GLOBALISED SOCIETY SOCIAL
EMPOWERMENT OF SC/ST/O.B.C AND ANY INDIVIDUAL CASTES /
ANY INDIVIDUAL RELIGION**

Mantu Kumar Satyam*

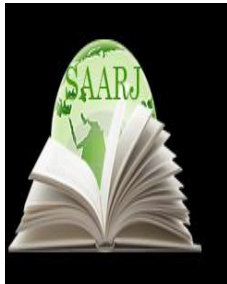
*2 Years Pgdrh (With Master Thesis) From Iihr ,
A-50,Paryavaran Complex,Saketmadain Garhi Marg,New Delhi, 110030,-
Session-2012-14 .

ABSTRACT

The purpose of increase human right ,social empowerment and economic development of any individual religion and any individual castes whats type/number of human resources require have state it by here present contemporary globalised society in country INDIA any individual religions / any individual castes /s.c/s.t / o.b.c weaker sections immediate - poverty solution, immediate increase business, industry ,social empowerment, human right very –very big role if any individual religion /any individual castes join sufficient number medicine UG/PG degree (M.B.B.S/M.D) /profession with lawyer(L.L.B/L.L.M) profession /degree in comparison of political party,ruling party policy , opposition and bureaucracy.

Its have theoretical understand to philosophy of country INDIA philosophy for reservation for increase human right and social empowerment on government officer,m.l.a e.t.c like human resources skill and that's practical useful to have seen also better human resources skill sufficient number give better resul of human resources. Its have generalize to social empowement and human right of women. Also best skill sufficient number human resourcs philosophy to best result in economic development. Its have to if and possibility concept applied to persent contemporary globalized society.

KEYWORDS: *Best, skilled human resources, social empowerment, philosophy, indian constitution, lawwyer, Medicine.*



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ROLE OF CORPORATE GOVERNANCE IN THE GROWTH OF REALTY SECTOR OF INDIA

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ABSTRACT

The real estate sector in India has assumed greater prominence with the liberalization of the economy, it has come a long way by becoming one of the fastest growing markets in the world. It has come to this level by way of increase in business opportunities, large population base, rising income level, labour migration which led to increase in demand for housing and commercial space. The sector comprises of four sub-sectors- housing, retail, hospitality and commercial. Out of all the sub-sectors the housing sector contributes around 5-6% of GDP, and the remaining three sectors also are growing at a rapid pace with rising infrastructural needs to be fulfilled by the real estate sector. With real estate sector playing such an instrumental role in the country's economic development, so here arises the need to look into the corporate governance framework of the real estate companies. Some of the major issues relating to real estate sector are the lack of transparency, board member's qualification, property valuation and appraisal, investor relations and corporate rating. In order to gain investor's confidence in the real estate companies, a well-defined framework of corporate governance has to be followed. This paper will look into the need for having corporate governance in realty sector and will precisely define the specific rules and regulations which should be exclusively built up for the real estate sector as it involves an investment cycle which is quite different from other normal products marketed in the country. Huge capital involvement with long investment cycles along with a lot of risks associated with it, multitude of parties is another cause of concern.

OBJECTIVES OF THE STUDY

1. *To describe the development of real estate sector of India post liberalization period.*
2. *To showcase the importance of real estate sector of India in lieu of its contribution towards the economic development of the country*
3. *To analyze critically the relevance of specific provisions especially for real estate sector for fostering a better corporate governance environment in Indian realty sector and to cater to investor's interest.*

RESEARCH METHODOLOGY

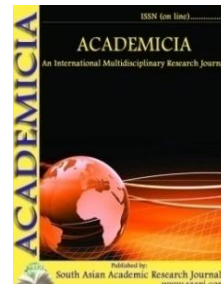
The research study is based on the information collected from various secondary sources. Articles published in leading journals, newspapers and websites have been referred to in conducting this study.



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LOKPAL A HOPE TO CURB CORRUPTION IN INDIA

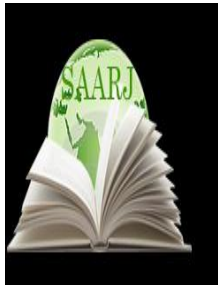
Mr. Rajesh*

*Lectruer,
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ABSTRACT

Corruption is a major problem facing all the countries across the world in general and India in particular. The types of corruption have increased a thousand fold some of them are bribery, nepotism, theft and wastage of public property, misuse of power, dereliction of duty –etc. A close of history shows the deception, dishonesty, conspiracy in various spheres of life have existed all through the ages. The care of humanity, welfare of masses integrity, spirit of materialism has been losing its base. Power-status wealth has been influencing bureaucrats in India to large extent. The Bertelsmann Foundation 2008 report stated that India is characterised by a deeply rooted patronage system and pervasive corruption at all levels of the polity and administration. Acceptance of gratification as reward for work done in an official capacity, obtaining any object or pecuniary advantage illegally, fraudulent misappropriation of public property, being in possession of financial resources of property disproportionate to one's known sources of income, misuse or abuse of official position, borrowing money for purchasing a costly article from a person with whom one has official dealings with known understanding that borrowed money will not be returned accepting gifts by person of position from person with whom they have positional relation disregard of neglect of rules purposely to help the citizen in avoiding dues, tax, duty due to be paid to government, refusal to do a duty on some plea which may benefit the other party are some of the activities of the public officials. Corruption pervades the Indian administrative system with widespread practices of bribery, nepotism and misuse of official positions and resources. The word Lokpal was coined in 1963 by L.M Singhvi a Member of Parliament during a debate in Parliament about grievance redressal mechanisms. Lokpal means protector of people. The prefix Jan (translation: citizens) was added to signify the fact that these improvements include input provided by "ordinary citizens" through an activist-driven, on-governmental public consultation. The Jan Lokpal Bill aims to effectively deter corruption, redress grievances of citizens and protect whistle blowers it would be empowered to register and investigate complaints of corruption against politicians and bureaucrats without prior government approval. The Lokpal bill was first introduced by Shanti Bhushan in 1968 and passed in the 4th Lok Sabha in 1969. But before it could not be

passed by Rajya Sabha, as Lok Sabha was dissolved and the bill lapsed. The Subsequent versions were re-introduced in 1971, 1977, 1985, 1989, 1996, 1998, 2001, 2005 and 2008, but none of them passed. The lokpal is visualized as the watchdog institution on ministerial probity. Broadly the provisions of different bills empowered the Lokpal to investigate corruption cases against political persons at the central level. Main objective of the bill is to provide speedy, cheaper form of justice to people. In the proposed system lokpal will have complete powers to dismiss a corrupt official.



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FINANCIAL ADMINISTRATION IN HARYANA

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Ambala, India.

ABSTRACT

A sound system of financial administration is a pre-requisite for effective implementation of financial policies and efficient and economical use of public funds. The financial administration is a system whereby funds are made available to officials under procedures which ensure the lawful and efficient use of those funds. The present paper aims at analysing the financial administration of Haryana Government. Norms for preparation, execution and control of budget have been studied and practices have been examined in the light of those norms. Data has been collected from the budget documents, various reports of Finance Department and Accountant General Office of Haryana. Information has been analysed to measure the efficiency of the system. Arrears of Revenue, expenditure without having provision, irregularities are some of the parameters measured.

KEYWORDS: *Financial Administration, Public Funds, Efficiency, Irregularities*

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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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