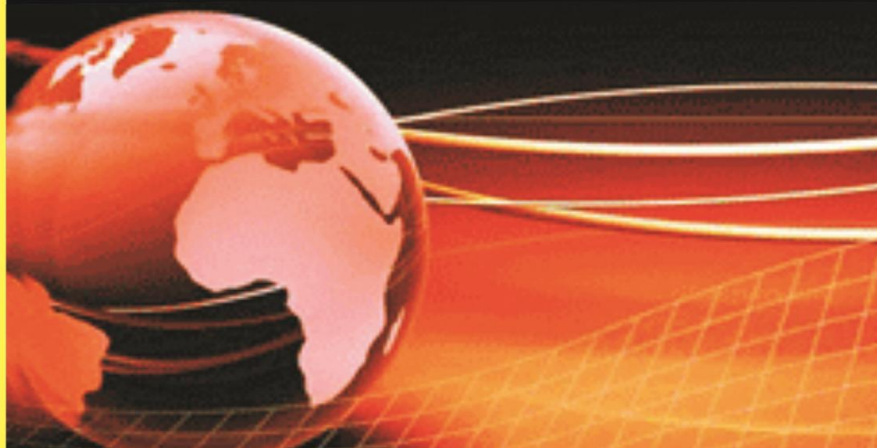


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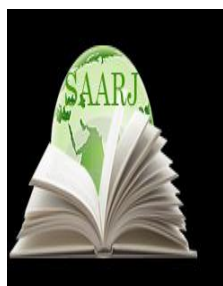
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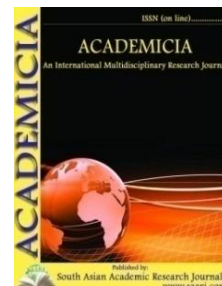


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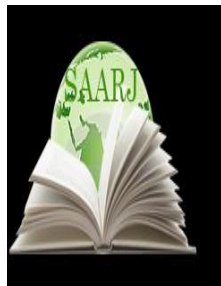
## An International Multidisciplinary Research Journal

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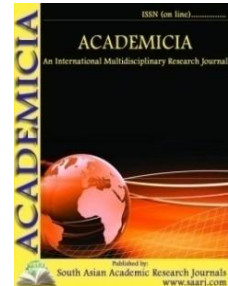
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**DEPOSIT MOBILIZATION OF COMMERCIAL BANKS: A STUDY WITH  
SPECIAL REFERENCE TO SOUTHERN REGION IN INDIA**

**Dr.S.Ganapathy\*; Thangam Alagarsamy\*\***

\*Professor,  
Department of Commerce,  
Alagappa University,  
Karaikudi, Tamil Nadu, INDIA.

\*\*Ph.D Research Scholar,  
Department of Commerce,  
Alagappa University,  
Karaikudi, Tamil Nadu, INDIA.

e-mail ids: ganapathysuruthi@gmail.com, thangam.ammu88@gmail.com

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**ABSTRACT**

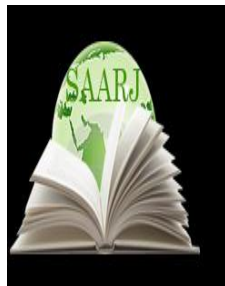
*The present study is deposit mobilization of commercial banks a study with special reference to the Southern Region in India. Deposit mobilization is an integral part of banking activity. A deposit is the life blood of a banking institution. In this paper an attempt is made to evaluate the growth rate and Compound Annual Growth Rate in deposit mobilization of scheduled commercial banks in the Southern Region of India during the period from 2005-2006 to 2014 - 2015. Southern Region includes Andhra Pradesh, Karnataka, Kerala, Tamilnadu, Lakshadweep, Pondicherry and Telangana. The banks offer as various deposit schemes to the public which include Current Deposit, Saving Deposit and Term Deposit.*

**KEYWORDS:** RBI, Deposit , Mobilization, Commercial Banks, Southern Region.

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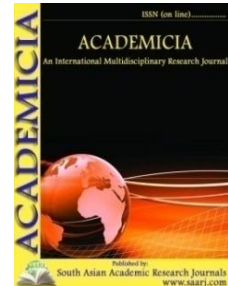




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**DEVELOPMENT AND IMPLEMENTATION OF AN EMPLOYEE  
EMPOWERMENT PLAN FOR SUSTAINABLE COMPETITIVE  
ADVANTAGE**

**Dr. Debendra P Kar\***

\*Asso. Professor (Strategy)  
Institute of Management Technology,  
Survey No. 38, Cherlaguda Village,  
Shamshabad Mandal, RR District,  
Hyderabad, Telangana, INDIA.  
e-mail id: dpkar@imthderabad.edu.in

**ABSTRACT**

*Many organizational change and development interventions have centered around the concept of employee empowerment. Employee empowerment is usually understood as 'getting workers to do what needs to be done rather than doing what they're told'. Organizations during the last few decades have been propagating employee empowerment for organizational effectiveness through practices like Participative management, Quality of work life, Profit sharing, the Quality circle movements etc. Employee Empowerment is presently recognized as one means by which managers can effectively manage organizations, which are characterized by a greater variety of influence channels, a growing reliance on horizontal structures and peer networks, a blurred distinction between managers and workers and a diminished attachment of employees to organizations. It has been established through researches and studies that empowerment influences both satisfaction and performance of employees. Employee Involvement and Empowerment has been used as a strategic business tool to enable fast decision making for greater business results through decentralization of powers, building a salutary and unified work culture and environment for peak employee and organizational performance. In a nut shell these are the factors which either individually or in combination are responsible for sustainable competitive advantage. The present paper is a combination of review of literature available in the area of empowerment research and the insight of the author as a practicing professional. The author has tried to suggest a step by step designing and implementation approach for employee empowerment in any organizational context.*

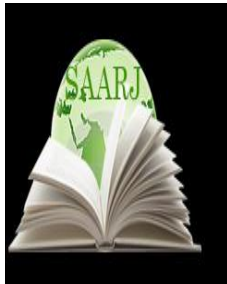
**KEYWORDS:** *Employee empowerment, Psychological empowerment, Individual factors, Interpersonal factors, Organizational factors.*

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**FREEDOM AND DETERMINISM IN ERICH FROMM**

**Mohammad Aslam\***

e-mail-aslammohd29@gmail.com

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**ABSTRACT**

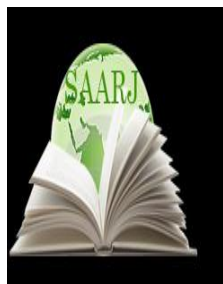
*The argument of freedom and determinism between psychologists and philosophers has existed for many years. Philosophers search and researches are going on to get the solution of the problems that human being either free or determine. We are still not in a position to give the answer of the question regarding human freedom and determination. People who are determined assume that behavior is determined by outside and internal forces performing on the human being. For example of an outside force could be parents supporting a kind of behavior thereby encouraging it. On the other hand an internal force would be driven by hormones. People who believe in free will assume that things are a bit difficult. They know that there is external and internal factors but they believe that people are free to choose their own action. The freedom and determination debate could be finished up by the query that "could a person's behavior have been different in a certain situation if they willed it? People who are deterministic would disagree and those who believe in free will would agree.*

**KEYWORDS:** *Freedom, Determination, Subjective freedom and objective freedom*

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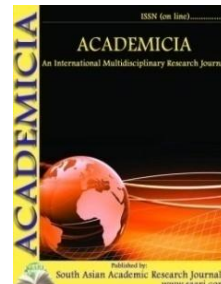
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**DOI NUMBER: 10.5958/2249-7137.2017.00050.7**

**PERSONALITY AND EMOTIONAL INTELLIGENCE DIFFERENTIALS  
OF PROFESSIONAL STUDENTS**

**Dr. Meena Kumari \*; Dr. Sanjay Chaudhary\*\***

\* Assistant Professor,  
Education Department,  
Ch. Devi Lal University,  
Sirsa – Haryana, INDIA.

\*\*Assistant Professor,  
SohanLal DAV College of Education,  
Ambala City- Haryana, INDIA.

e-mail ids: meena.balyan@gmail.com, sanjaybalyan40@gmail.com

**ABSTRACT**

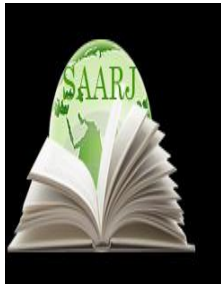
*The present study is an attempt to understand the personality and emotional intelligence of professional students of Haryana. For this, a sample of 100 students was drawn from two types of professional colleges of Rohtak District of Haryana (Polytechnic College = 50, Management College = 50). The students included in the sample ranged in 16 to 23 years of age with the mean age of 19.5 years. All the selected subjects were administered with Neo-Five Factor Inventory and Multidimensional Emotional Intelligence Scale. The data thus obtained were analyzed by using descriptive statistics, the most prominently by t-ratio. Mean scores of Polytechnic students were compared with those of management students. Management students have scored significantly higher mean scores on neuroticism, openness, agreeable and conscientiousness but low on extraversion dimensions of Neo-Five Factor Inventory than their counterpart Polytechnic students. In case of five measures of Emotional Intelligence, Management students have scored significantly higher mean scores on motivating oneself and handling relations dimensions of Multidimensional Emotional Intelligence Scale. Results obtained in this study provided significant information about the personality patterns and emotional intelligence competencies of the students of two types of professional courses.*

**KEYWORDS:** *Emotional Intelligence, Extraversion, Neuroticism, Personality*

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**A STUDY ON THE BENEFITS AND IMPACT OF REAL ESTATE  
(REGULATORY&DEVELOPMENT) ACT, 2016 ON THE REAL  
ESTATE SECTOR**

**Ann Mary Alexander\***

\*M.com Scholar,  
Department of Commerce,  
S.N.College, Kollam, INDIA.  
e-mail id: annmary.alexander93@gmail.com

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**ABSTRACT**

*The real estate sector, which was earlier a free sector both unorganized and unregulated, will now be under the radar of a regulatory authority. After years of waiting, finally there is a ray of hope for helpless home-buyers in the country in the form of RERA (Real Estate Regulation and Development Act), which became effective from May 1, 2017. The Act is designed and framed to empower the buyers and curb the malpractices in this sector. It aims to put an end to all the building law violations, illegal transactions and other discriminatory activities. It ensures to bring about the transparency, accountability and efficiency to uplift and promote the real estate sector.*

**KEYWORDS:** *RERA Act, Real estate sector, curbs malpractices, promotes transparency and accountability*

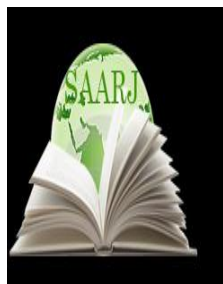
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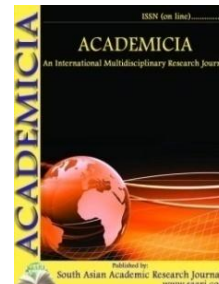




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**JOB SATISFACTION AMONG DOCTORS: A CASE STUDY OF  
GOVERNMENT MEDICAL COLLEGE AND HOSPITAL, SECTOR -32  
CHANDIGARH**

**Ms. ManjullaVerma \***

\*Research Scholar,  
Department of Public Administration,  
Kurukshetra University, INDIA.  
e-mail id: manjullaverma55@gmail.com

**ABSTRACT**

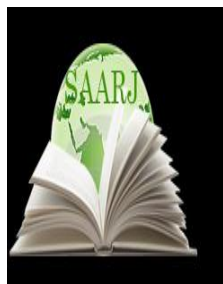
*Health is the function of overall integrated development of the society and the health status is one of the indicators of the quality of life. It is not only thing but that everything else; without health is nothing that why "health is called wealth". , A hospital is a place for the definition and treatment of human ills and restoration for health and well-beings of those temporally deprives of these. A large number of professionally and technically skilled people apply their knowledge and skill with the help of complicated equipment and appliances to produce quality care for patient. Job satisfaction describes how content an individual is with or his job. As a pleasurable emotional state resulting from the appraisal of one's job and an attitude towards one's job. Job satisfaction simply could be referred to as a sense of inner fulfillment and pride achieved when performing a particular job. Job satisfaction occurs when an employee feels that he has accomplished something having importance and value worthy of recognition and sense of joy. The objective of the study isto assess the level of job satisfaction among doctors having direct interface with the patients is the challenging task of delivering health care services. For purpose of the study both primary and secondary data has been used. A sample of 40 doctors each from Gynecology and Dermatologist department of government medical college and Hospital, Sector-32, Chandigarh has been taken as primary data on the basis of random sampling. Secondary data has been collected from the records of Annual reports, Policy guidelines, Books, Magazines, journals and publications. Therefore on the basis of the sample, Interview Schedule has been prepared for the respondents. The present paper seeks to identify the job satisfaction among doctors in a government hospital and suggest remedial measures for improvement in the prevailing conditions in the health services.*

**KEYWORDS:** *Health, Health Care Administration, Hospital, Job Satisfaction.*

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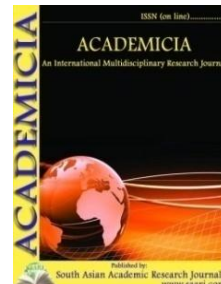
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**SUCCESSFUL AGRICULTURAL TRAINEES- SOME CASES FROM  
LOWER DIBANG VALLEY, ARUNACHAL PRADESH**

**Dr. Philip Mody\*; Pretty Elopra\*\*; Rini Kamsi\*\*\*; Kumar Tok\*\*\*\***

\*Assistant Professor,  
Department of Commerce,  
Rajiv Gandhi University,  
Itanagar- Arunachal Pradesh, INDIA.

\*\*Research Scholar,  
Department of Commerce,  
Rajiv Gandhi University,  
Tanagar- Arunachal Pradesh, INDIA.

\*\*\*Research Scholar,  
Department of Commerce,  
Rajiv Gandhi University,  
Itanagar- Arunachal Pradesh, INDIA.

\*\*\*\*Assistant Professor,  
Department of Commerce,  
Dera Natung Govt College,  
Itanagar- Arunachal Pradesh, INDIA.

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**ABSTRACT**

*Agricultural training is boon to many farmers. So does it happen with farmers of Lower Dibang Valley. They have made tremendous success due to the training programs. Their success is directly attributed to regular training programs or workshops conducted by agricultural department, horticulture department, Krishi Vigyan Kendra etc. Infact, these trainings have given them a way of life, a medium to earn their living and sustain their family. Also, these capacity-building programs have paved the ways for unemployed youths to get employed. Success made by some of the farmers who underwent these programs like Shri Jatan Pulu and Tokmin Perme of Yibuk and Jia village respectively are worth mentioning. They went to the extent of innovating organic and scientific ways to enhance the productivity of the farm. The success stories of farmers covered in the present study are just a tip of an iceberg, there are many such stories, which have not been accounted and documented. Of course, the credit of the success goes to both the farmers and government, who have made it happen with the joint effort*

*and dedication. With this background, the study endeavors to provide an overview of training in agriculture sector of Lower Dibang Valley. In addition, it made an attempt to discuss some cases of successful trainees in Agriculture Sector of Lower Dibang Valley.*

**KEYWORDS:** Agriculture; Arunachal Pradesh; Lower Dibang Valley; Training

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**DEMONETISATION AND HISTORICAL VOLATILITY OF NSE  
SECTORAL INDICES – AN OVERVIEW**

**Param Raj\*; M. P. Pandi kumar \*\***

\*Pgdm Student (F-15 Batch),  
Loyola Institute Of Business Administration,  
Chennai, INDIA.

\*\*Associate Professor (Finance),  
Loyola Institute of Business Administration,  
Chennai, INDIA.

e-mail ids: paramraj1994@gmail.com, pandikumar@liba.edu

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**ABSTRACT**

*The present paper attempts to explain the impact of demonetization on Returns of NSE Sectoral Indices using historical volatility. Demonetization is one of the historic events not only within the economy but also even beyond borders of the nation. The recent economic surgical strike on November 8, 2016 instrumented by Government of India (GOI) in order to limit black money circulation stunned the markets. To study the impact of demonetization as one of the effects on India Incorporation, in this research, differences between returns of NSE Sectoral indices with respect to Auto, FMCG, Bank and Realty by using various historical volatility tools. The study found that there was no significant difference in historical volatility of Auto and Realty Indices but significant difference was observed in Bank and FMCG Indices.*

**KEYWORDS:** *Close to Close estimator, Garman-Klass, Parkinson, Rogers-Satchell, Yang and Zhang.*



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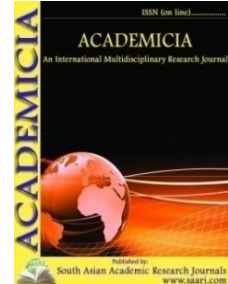
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**A STUDY OF EMPLOYEE ENGAGEMENT IN INFORMATION  
TECHNOLOGY SECTOR IN INDIA.**

**Dr. Urvashi Sharma \*; Bhawna Rajput \*\***

\*Associate professor,  
Department of commerce,  
Delhi school of economics,  
University of Delhi, INDIA.

\*\*Research Scholar,  
Department of commerce,  
Delhi school of economics,  
University of Delhi, INDIA.

e-mail Ids: bhawnarajput.16@gmail.com, urvashi13@gmail.com.

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**ABSTRACT**

*Employee engagement has emerged as the main driver for organizational success. And organizations are increasingly recognizing its importance in organizations success. This paper attempts to measure the level of employee engagement in Information Technology sector in India. Further the paper also aims to investigate the impact of demographic variables such as gender, age and years of professional experience on the level of employee engagement in IT sector. Data has been collected by from five Indian IT companies by using stratified random sampling. The result of the study showed that average level of employee engagement of the 100 respondents from five companies in Indian IT sector is higher than the neutral value and hence favorable. The result also showed that there is no significance difference in the level of employee engagement across gender, age and years of experience of employees. Further it is also found that employees in Indian IT sector believe that Recognition, praise and reward is the factor that motivates them to remain committed at work and the least important factor is monetary benefits.*

**KEYWORDS:** Age, Employee engagement, Gender, Years of experience.

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**CUSTOMER CHURN MANAGEMENT**

**Vineeta\*; Akanksha Bharti\*\***

\*Assistant Professor ,  
Shivaji College, University of Delhi, INDIA.

\*\*Assisitant Professor,  
Shivaji College, University of Delhi, INDIA.  
e-mail id: Yadavvineeta2@gmail.com

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**ABSTRACT**

*Customer Churn, one of the most important issues in customer relationship management and marketing is especially in industries such as telecommunications, the financial and insurance. In recent decades much research has been done in this area. In this research, the index set for the reasons set reason churn customers for our customers is of particular importance. In this study we are intended to provide the reasons for customers to provide churn.*

**KEYWORDS:** *Telecommunications, Obtaining, Prediction, Supplier*

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Assistant Professor  
P G Deptt. of Commerce & Management,  
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**Dr. Dalbir Singh**

Assistant Professor  
Haryana School of Business, G.J.U.S & T, Hisar,  
Haryana, INDIA

**Nadeera Jayathunga**

Senior Lecturer  
Department of Social Sciences,  
Sabaragamuwa University,Belihuloya, SRI LANKA

**Rania Al Omari**

Lecturer  
Applied Science University,  
Faculty of Economic and Administrative Science,  
Accounting Department, Jordan-AMMAN

**Amir Askari**

PhD in Psychology  
Crisis Intervention Committee Chair,  
Iranian Psychological Association, Tehran, IRAN

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