

ACADEMICIA

ISSN (online) : 2249-7137

ACADEMICIA

An International
Multidisciplinary Research
Journal



Published by
South Asian Academic Research Journals
A Publication of CDL College of Education, Jagadhri
(Affiliated to Kurukshetra University, Kurukshetra, India)

ACADEMICIA

An International Multidisciplinary Research Journal

ISSN (online) : 2249 –7137

Editor-in-Chief : Dr. B.S. Rai

Frequency : Monthly

Country : India

Language : English

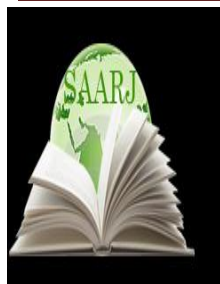
Start Year : 2011

Indexed/ Abstracted : Ulrich's Periodicals Directory, ProQuest, U.S.A.
EBSCO Discovery, Summon(ProQuest),
Google Scholar, CNKI Scholar, ISRA-JIF, GIF, IJIF

E-mail id: academia@saarj.com

VISION

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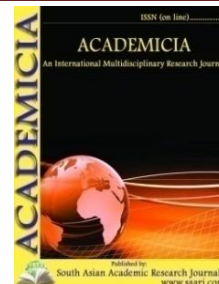
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LIQUIDITY CHARACTER OF IOB – A DIAGNOSTIC STUDY

S. Siva*; Dr. P. Natarajan**

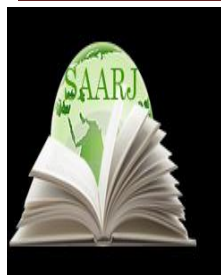
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ABSTRACT

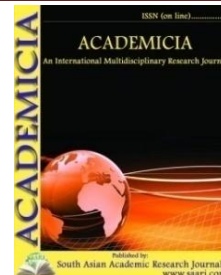
Liquidity refers to how quickly and cheaply an asset can be converted and into cash. Money (in the form of cash) is most liquid asset. Liquidity management is part of the banks Asset Liability Management (ALM) policy and Investment policy. The policy for liquidity management should provide broad framework for identification, measurement and assessment of liquidity needs. The objectives of liquidity management are to maintain statutory prescriptions, meet contractual and maturing cash outflows and to profitably deploy surplus cash. This paper to analyze the liquidity condition of IOB for year 2007- 2011. It helps to strength and weakness regarding various aspects of IOB's liquidity status and working capital management pattern.

KEYWORDS: *Liquidity, Profitability, Short-term Deposits Ratio, Current Asset Ratio*



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EMERGING TRENDS IN FOREX MARKETS IN INDIA

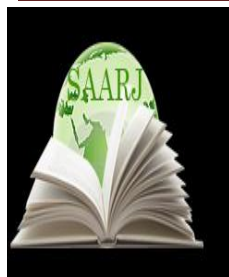
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ABSTRACT

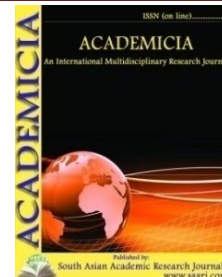
During 2003-04 the average monthly turnover in the Indian foreign exchange market touched about 175 billion US dollars. Compare this with the monthly trading volume of about 120 billion US dollars for all cash, derivatives and debt instruments put together in the country, and the sheer size of the foreign exchange market becomes evident. The foreign exchange market activity has more than doubled with the average monthly turnover reaching 359 billion USD in 2005-2006, over ten times the daily turnover of the Bombay Stock Exchange. As in the rest of the world, in India too foreign exchange constitutes the largest financial market by far. Liberalization has radically changed India's foreign exchange sector. Indeed the liberalization process itself was sparked by a severe Balance of Payments and foreign exchange crisis. Since 1991, the rigid, four-decade old, fixed exchange rate system. Replete with severe import and foreign exchange controls and a thriving black market is being replaced with a less regulated, "market driven" arrangement. While the rupee is still far from being "fully floating" (many studies indicate that the effective pegging is no less marked after the reforms than before), the nature of intervention and range of independence tolerated have both undergone significant changes. With an overabundance of foreign exchange reserves, imports are no longer viewed with fear and scepticism. The Reserve Bank of India and its allies now intervene occasionally in the foreign exchange markets not always to support the rupee but often to avoid an appreciation in its value. Full convertibility of the rupee is clearly visible in the horizon. The effects of these developments are palpable in the explosive growth in the foreign exchange market in India.

KEYWORDS: *Introduction, Foreign Currency Exchange Policy of RBI, Forex Facilities for Residents (Individuals), Main Forex market participants, Growth of the foreign exchange market, Trends in Forex market, Indian Rupee-US Dollar, The Dynamics of Swelling Reserves.*



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ROLE OF HR AUDIT IN HUMAN RESOURCES MANAGEMENT

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ABSTRACT

According to present context HRM is “A philosophy of people management based on the belief that human resources are uniquely important to sustained business success. An organization gains competitive advantage by using its people effectively, drawing on their expertise and ingenuity to meet clearly defined objectives. HRM is aimed at recruiting capable, flexible and committed people, managing and rewarding their performance and developing key competencies”. In the present scenario, HRM faces many challenges that resulted from various organizational cultural and environmental changes. Fluctuating social and political trends and the recent economic development around the world facilitated the growing importance of HRM in an organization and at the same time posed some challenges. Human Resource Management records, reports and provide information regarding the utilization of human resources in an objective way. However, in most cases this is not sufficient. A critical assessment of work force programmes might be required to find out the areas where there is a need of improvements to set things in order. In place of informal impressions gathered and summarized through records and reports, a systematic and analytical search made to find out the effectiveness of human resource management. HR Audit plays a significant role to accomplish these objectives of Human Resource Management. HR Audit focuses on improving the effectiveness of the HR functions. It provides an overview and evaluation of current HR policies, systems and practices with an aim to recommend ways in which they improve. Its value lies in providing feedback both to the HR managers and to the organizations to how well the HR activities support the organization’s overall strategy. Present paper discuss the basic concept of Human Resources Management, Scope, Functions and to assess the role of HR Audit in Human Resource Management i.e. proper utilization of human resources ways and means of HR Audit, scope, objectives , areas, process, advantages and limitations of HR Audit and draw conclusions.

KEYWORDS: HRM, HR Audit, Scope, Methods, Advantages .



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CUSTOMER PURCHASE BEHAVIOR TOWARDS CARS
-A COMPARATIVE STUDY OF SELECT CAR BRANDS IN HYDERABAD

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ABSTRACT

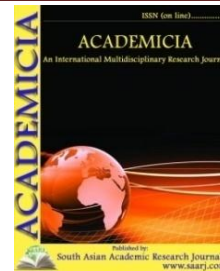
The purpose of this study is to analyze customer preferences by making a comparative study of sport utility cars offered by different companies in Hyderabad. It also gives insights into factors influencing sport utility car purchase, with a brief of six players namely Logan, Ford Ikon, Tata Indigo, Honda City, Swift, I 10. The population of this research are professionals, businessman who are owners and users of these cars in Hyderabad, A.P. The survey questionnaires were administered to the sampled car owners personally. The sample for the study comprised of 136 car owners. Results revealed that, among various dimensions “brand image”, “price” and “features, were found to be the most significant determinants of customer preference towards cars.. Findings also showed that majority of people have purchased car for necessity. The study suggests among other things, companies must focus on “test drive”, demonstration”, “dealer support” and “offers” to sway purchase decisions of car owners.

KEYWORDS: *Customer Preference, Sport utility vehicle, Automobile Industry, India.*



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A STUDY ON “HUMAN RESOURCE MOBILITY

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ABSTRACT

A STUDY ON “HUMAN RESOURCE MOBILITY” AT DAVID SHOES. This study was conducted to analyze the movement of personnel from one level to another level. Here we can analyze how mobility process is used in an organization.

The primary objective of the study is to identify the resource for human resource mobility and to be acquainted with internal human resource mobility and to be aware of external human resource mobility.

The research design followed for this study is descriptive research and stratified random sampling technique with 150 samples. For analyzing the collected data various statistical tools and techniques were also used for this purpose. Here we use statistical tools such as percentage method and chi-square test.

On analysis it was observed both superiors and subordinates are well satisfied about the mobility process of their organization. The mobility process is based on promotion, demotion and transfer of employees based on their merit and experiences.

KEYWORDS: *HR mobility, promotion, demotion, transfers, suspension, retrenchment etc.*



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AN ANALYSIS OF INDUSTRIAL DEVELOPMENT IN GOA

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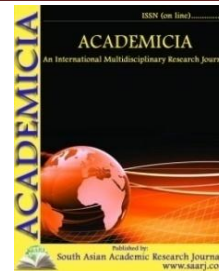
ABSTRACT

Goa has witnessed significant transition from agrarian to industry and service sector economy. The agriculture in the state has taken a back seat mainly due to less economic returns in comparison with non-agricultural activities in relative terms. Though, Goa didn't inherit any industrial base from Portuguese, the industrial sector in Goa has grown leaps and bounds making significant contribution to the state income and providing employment to many. The appropriate institutional mechanism put in place by the Government, particularly the role played by the GDDIDC in establishing 21 industrial estates with adequate infrastructure and finances made available by the EDC have played catalyst role in the industrial development. The very high CARG in the index of industrial production indicates vibrant manufacturing sector contributing significantly to the economy of the state. The regression analysis reveals that the estimated coefficients of labour and capital are individually statistically significant and the economy of Goa is characterized by increasing returns to scale. The very high significance level of F statistic reveals that employment and fixed capital together have tremendous impact on the net value added in the manufacturing sector.



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**A COMPARATIVE STUDY ON ANTHROPOMETRIC VARIABLES OF
INDIAN ATHLETES: DELIMITED TO SPRINTERS, MIDDLE DISTANCE
RUNNERS, LONG DISTANCE RUNNERS, JUMPERS AND THROWERS**

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ABSTRACT

Objective of the study was to compare the athletes on basis of anthropometric variables among sprinters, jumpers, middle distance runners, long distance runners & throwers. The present study was conducted on three hundred and seventy five athletes from All India Inter varsity Athletic championship. Seventy five subjects were selected from each group i.e. sprinters, middle distance runners, long distance runners, jumpers and throwers. The age of the subjects ranged from 17 - 25 years. Following anthropometric variables were selected for the purpose of this study: Height, Weight, Leg length, Shoulder width, and Hip width. To compare the Indian athletes among sprinters, middle distance runners, long distance runners, throwers and jumpers in relation to selected anthropometric variables, analysis of variance was used at 0.05 level of significance. Significant difference was found in case of Height, Weight, Leg length, Shoulder width and Hip width among sprinters, middle distance runners, long distance runners, throwers and jumpers.



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STUDY STRESS OF SCHOOL GOING STUDENTS

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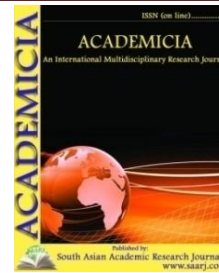
ABSTRACT

Stress has become an intégral part of everyday living. During the past decade, the education sector has gone rapid changes due to globalisation and libéralisation, increased competition among students, exam stress, introduction of new technologies, etc. In this juncture, the present study is worthwhile to investigate stress expériences by students studying in different types of school in the state of Haryana. For this purpose, Study Stress Index developed by 'Srivastava & Singh' was employed to a sample of 200 students studying in Govt., Aided and private schools of Haryana. The t-ratio was calculated in order to find out the difference in the study of stress of students studying in Govt., Aided and private schools. Findings of the present study reveals that the students studying in government, aided and private schools have exhibited no significant difference in the study stress. Further, age, Gender and duration of time spent in school have made no difference in the study stress among the students studying in government, aided and private schools.



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**ANATOMY OF COMMUNAL VIOLENCE: A STUDY
OF BHISHAM SAHNI'S TAMAS**

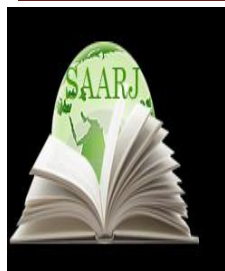
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ABSTRACT

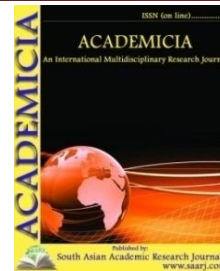
The violence that erupted during the partition was probably the worst seen by the mankind. But the violence that started with the partition has not ended with it; rather India has witnessed many communal riots in the post-independence history. The current paper studies how the partition novel like Tamas can be read to understand the nature of communal violence and how the society can be insulated from it. Tamas not only studies the reasons behind communal violence, but also the anatomy of communal riots. The novel offers a peep into the eruption of communal violence and the role of various agencies played in it. The novel also delivers a stern warning that a man becomes a devil under the influence of communalism, so we should take stern measures to stop the eruption of communal violence.

KEYWORDS: *Partition, communal, violence, riots, politicians, anatomy, religion.*



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**BANARSIDAS'S ARDHAKATHANAK: LITERATURE AS A
HISTORICAL ARCHIVE**

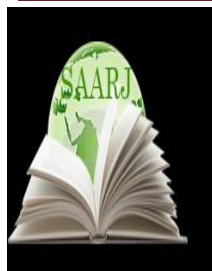
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ABSTRACT

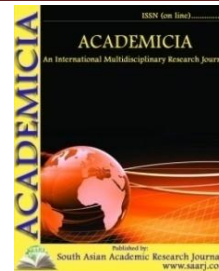
For a long time historians have acknowledged the importance of personal history and even literature in reconstructing the historical circumstances of the time. The paper is an attempt to study Banarsi Das's Ardhkathanak as a source of history. Ardhkathanak is an autobiography written by Banarsi Das who belonged to the trading class. The book is claimed to be the first autobiography of written in Hindi. The current paper is an attempt to analyse the socio-economic conditions prevailing in the times when the book was written.

KEYWORDS: *Socio-economic, medieval, prosperity, autobiography, society, Mughals.*



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POLITICAL AND SOCIAL REALISM IN SALMAN RUSHDIE'S SHAME

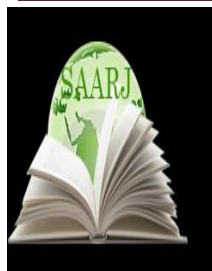
Dr Reman kumari*

*Research scholar,
INDIA

ABSTRACT

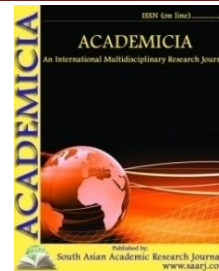
The aim of this paper is to describe the political reality of Pakistan in 20th Century. The paper portrays a Pakistani political family and the history of this family is Co-related with the political history of Pakistan. I have tried to show how totalitarian powers of anarchy put forth and establish their own voices, rules and regulations suppressing all other voices and create their own dogmas which are ultimately ruinous. It reminds us the fact that beside the world of realities there is a fictional world where all the real events take place in the fictional manner. A blend of realistic and fictional elements is presented here. It also sheds light on the social norms where women are suppressed and to torture. They are victims. Social evils like corruption, tyranny, suppression, atrocities faced by common man are beautifully presented here. My aim is to present hidden condition of political and social condition of Pakistan.

KEYWORDS: *Co-Related, Totalitarian, Anarchy, Suppressing, Ruinous, Ultimately*



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**FINANCIAL TURNAROUND OF INDIAN RAILWAYS****(A Study of Innovative Initiatives)****Amandeep Batra***

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ABSTRACT

The railways are half-way between a commercial and social organization. Any attempt to make it purely commercial, or purely social would disintegrate this institution. In this respect, the railways have to remain a government organization, as it cannot totally neglect its social objective, but at the same time its finances have to be controlled and looked after. Due to the dual objective i.e. social as well commercial, the railways has been running losses for past many years, and it, in fact, has endangered its very existence. Due to its dwindling financial position, many a times the Indian railway has been found to be unfeasible to operate. In the recent past, especially after 1990, the railways have seen many blues. Several committees have been constituted to suggest about the weakening financial position of Indian railways. One such committee was the Rakesh Mohan Committee (1991), which found the railways as totally an unviable government sector organization. The railways have been called a case of lost identity, since the organization does not know the purpose of its own existence.

KEYWORDS: *Weakening Financial Position, Constituted, Committee, Dwindling Financial Position.*

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2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
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