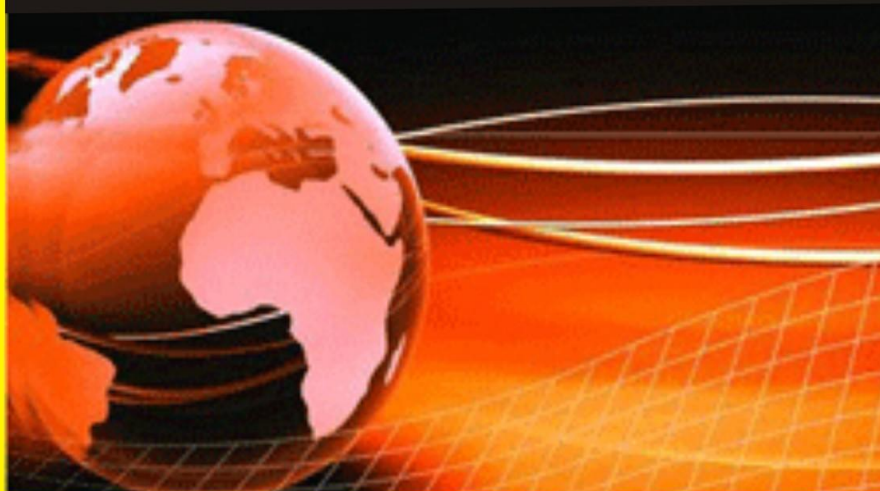


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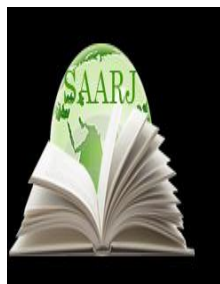
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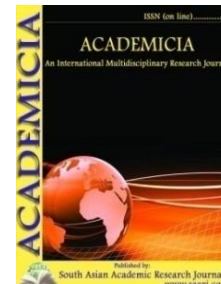
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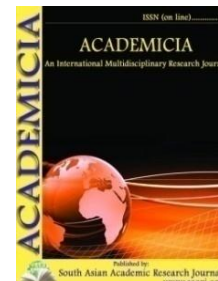
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**DESIGNING THE CONCEPTUAL MODEL FOR THE ASSESSMENT OF
ENTREPRENEURIAL OPPORTUNITIES IN LIFE INSURANCE
INDUSTRY: THE CASE OF IRAN**

JAHANGIR YADOLLAHI FARSI*; ALIREZA DAGHIGHI ASLI;
VALI OLLAH NAZMI SHARAMIN*****

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University of Tehran, Iran.

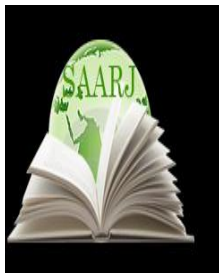
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ABSTRACT

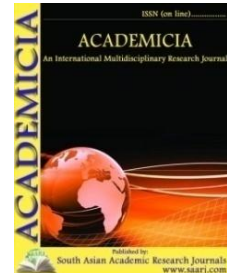
The aim of this research is to design a conceptual model for the assessment of entrepreneurial opportunities in Iran life insurance industry. The research was performed in 2011 and 2012, in Tehran, Iran. The research method was mixed methods approach. In qualitative part, semi-structured interviews were done with life insurance experts (both academic experts and administrative experts). The interviews were analyzed through open, axial and selective coding method and the opportunity assessment criteria were derived from the interviews. In axial coding stage, 36 criteria were derived and classified into 8 general factors including “human resource, available and required administrative capabilities”, “product”, “target market and demographic groups”, “laws, regulations, and administrative infrastructures”, “threat of competitors”, “profitability of the opportunity”, “barriers to enter” and “ambiguity and uncertainty in the market”. The criteria were drafted into a questionnaire to assess the importance of each criterion in. The questionnaires were distributed among 120 life insurance managers of insurance companies’ main branches in Tehran. The validity of the questionnaire was tested through Cronbach’s alpha test ($\alpha=0.93$). SPSS software and factor analysis method were used to analyze the quantitative data. After factor analysis, another factor named “entrepreneurial strategy” was added. Finally, the conceptual model for assessment of entrepreneurial opportunities in Iran life insurance industry was designed based on mentioned 9 factors. Based on the study results, the “human resources, available and required administrative capabilities” and “target market and demographic groups” factors were the most important factors to assess the entrepreneurial opportunities of Iran life insurance industry.

KEYWORDS: *entrepreneurial opportunity, opportunity assessment, life insurance.*



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**LEVEL OF ENTREPRENEURIAL INTENTION OF THE MANAGEMENT
UNDERGRADUATES IN THE UNIVERSITY OF JAFFNA, SRI LANKA:
SCHOLARS AND UNDERGRADUATES PERSPECTIVE**

SIVAPALAN ACHCHUTHAN*; BALASUNDARAM NIMALATHASAN**

*Faculty of Management Studies and Commerce,
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**Department of Accounting,
University of Jaffna, Jaffna, Sri Lanka.

ABSTRACT

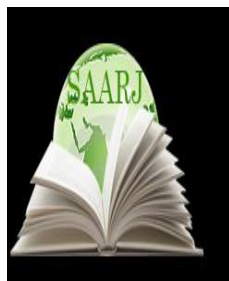
PURPOSE: *To examine the level of entrepreneurial intention among management undergraduates in the University of Jaffna, Sri Lanka.*

DESIGN/METHODOLOGY/APPROACH: *Qualitative approach was utilized in this study, especially three final year students (one male & two female students) and three scholars in the entrepreneurship academic field (Two male senior lecturers & one female senior lecture) from the Faculty of Management Studies and Commerce were interviewed by the researcher with the help of the structured questions. Separate questions for students and scholars who are involved in the entrepreneurial field were prepared by the researcher.*

FINDINGS: *Based on the qualitative study, the entrepreneurial intention level of the management undergraduates are in the weakest level. There are so many barriers for the lowest level of intention, such as problems in the financial assistance, lack of infrastructure facilities, lack of technological facilities, lack of awareness in the entrepreneurial field, lack of support from governmental and nongovernmental organizations in the Jaffna district, cultural burdens, lack of research focus in the entrepreneurial field etc.*

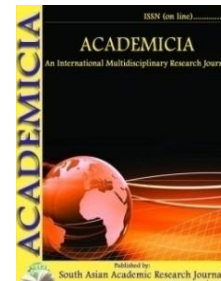
PRACTICAL IMPLICATIONS: *Based on the findings from qualitative approach, we recommend to the government, non government organization, financial institutions, educators, and policy makers to provide the financial, marketing, social, technological infrastructures to the management undergraduates to enhance the entrepreneurial intention level.*

KEYWORDS: *Entrepreneurial Intention, Management Undergraduates.*



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**CONSIDERATION OF THE HUMAN DEVELOPMENT
INDICES IN ASIAN COUNTRIES**

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**Islamic Azad University of Hamadan,
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ABSTRACT

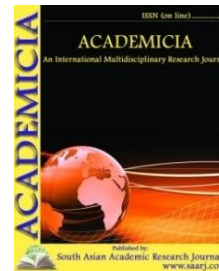
Since 1990 human development index become criteria to measure level of development for countries by United Nations Organization. There are three important indices in this measuring as health, income and education. Education is one of three of these indices that have some elements like as using of internet, mean years of schooling, adult literacy and expected years of schooling. In recent years increasing interest in using electronic networks and making use of the way it played an extensive education in different forms have been established in the most countries. Now a day direct and indirect impact of the Internet and information technology on learning, teaching and its effect on reducing educational costs has become a significant subject for any society or any citizen of country. The growth of Internet users as one of the important components in defining the criteria of the Education smart if what has been far from this index in comparison with developed countries, but the distance during the recent years are far less than the decade since the beginning of 2000. In this investigation by using of the trend of the indices in sample countries which we will study from Asian countries and the condition of the other important criteria defined education based on the present world supply. This article reviews the role of the Internet development of education in Asian countries which divided tow groups, developed and less-developed countries. In this consider we will try to answer these key questions that Internet and the electronic media can and will affect the educational process in the present and future in countries with different level of development in Asia.

KEYWORDS: *Human Resources Development (HRD), Education Index, Internet users Index, Per Capita Income Index.*



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A STUDY ON THE BEHAVIORAL ASPECTS ON INVESTMENT CHANNELS

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ABSTRACT

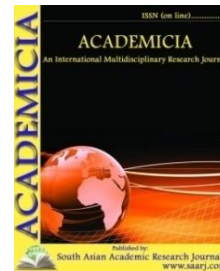
The Investment industry in India is high on rise and is a well developed business as a whole. Public is not only aware, but also conscious about their decision making processes it involves money factor. The potential for growth of this industry is inevitable. There are private participation too which leads to a lot of competitiveness, but it is for sure that it will be rewarding for those who can give better pay offs for their products and can cope up with the customer's expectation. This paper makes an attempt to identify the reasons essential while choosing various investment products flourishing in the industry. This paper also highlights the general awareness about the various investment products, and highlights the reasons for buying a particular product keeping in view their salary and age limits. This paper was done with a sample size of 216 in the state of Uttarakhand. The sample frame was confined to university of petroleum and energy and studies, inferences are drawn with simple percentage and chi-square analysis.

KEYWORDS: Investment, Saving Channels, Risk, Returns, Planning.



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**ANALYSIS OF THE DROPOUT TREND IN GOVERNMENT GIRLS
PRIMARY SCHOOLS IN DISTRICT MARDAN (PAKISTAN)**

DR.SYED WAJID ALI SHAH*; SYED MUHAMMAD AMIR; DR.RAISAT ALI***;
DR.SAJJAD HAYAT AKHTAR******

*Assistant Professor,
Abdul Wali Khan University,
Mardan, Pakistan.

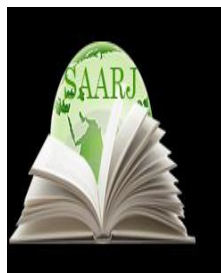
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Institute of Development Studies,
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***Chairman Department of Education,
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ABSTRACT

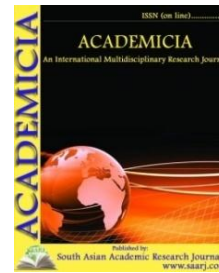
In this paper the dropout trend in Government Girls Primary Schools in District Mardan was analyzed through a descriptive research study. This study has investigated the class wise trend of dropout in Government Girls Primary Schools in District Mardan, analyzed the reasons of the dropout trend and determined a strategy for minimizing the dropout trend. The research was conducted by using systems analysis as theoretical framework of this study. Population for the study consisted of all the 10324 dropouts. A stratified random sample of 300 dropouts was drawn out of total population. Survey and questionnaires were used as tools for collecting data. Data regarding enrolment, dropouts and dropout rate was collected through survey. The researcher administered a self assessment Questionnaire on sampled dropouts to gather their perceptions regarding the dropout phenomenon in Government Girls Primary Schools in District Mardan. The study found the highest dropout rate (15.98%) in Kachhi which gradually falls down in class 2. But in class 3 it jumps to (8.64%) and then it keeps on increasing up to class 5. The perceptual analysis of the responses of the Questionnaires revealed that the factors were divided into three main categories i.e. the institutional problems and procedures: including; frequent failure in classes, unpleasant teaching learning processes, high level of difficulty of courses, harsh behavior of teachers and insecurity in schools; Home based factors: including; high poverty level of the parents, frequent migration of their families, and community factors such as Lack of immediate returns of schooling. The study recommended: Teachers' training focused on enhancing teachers' competency to retain students in schools; introducing academic monitoring system; adopting strategies for reducing absenteeism of

students; Mass mobilization of parents towards schooling of their kids; provision of stipends; special schooling arrangements for migrating families and introduction of individualized teaching strategies for slow learners.



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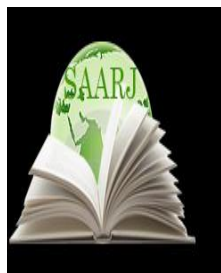
**FINANCIAL PERFORMANCE - A COMPARATIVE STUDY OF
TOTAGARS COOPERATIVE SALES SOCIETY AND TALUK
MARKETING SOCIETY**

DR. A.S.SHIRALASHETTI*

*P.G. Department of Commerce,
Karnatak University, Dharwad.

ABSTRACT

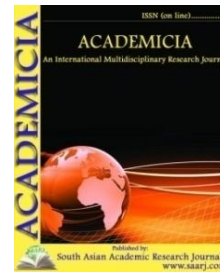
Timely and regular evaluation of performance of firm is very essential to diagnose the soundness. Early detection of problems and timely appropriate strategies can reduce the adverse effect on the wealth of stakeholders. Like sufficient amount of blood for a healthy human, there has sufficient amount of finance for healthy organization. Therefore, firms should adopt the scientific principles of financial management in taking decisions. This study is based on the secondary data collected from annual reports of these two firms operating under cooperative system to support the growers of areca nuts. The study suggested for improving cash management and reducing operating expenses to improve the financial performance of firms.



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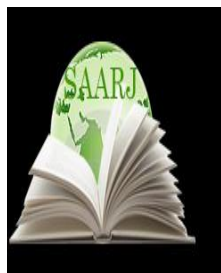
INCLUSIVE GROWTH - WAY OUT THROUGH MICRO CREDIT FOR SHGS

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Kengeri satellite Town,
Bangalore, India.

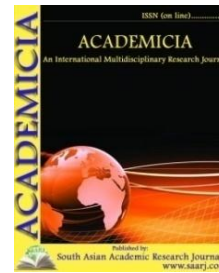
ABSTRACT

Financial system of a country plays a major role in empowering the citizens. Attempt has constantly been made to include the bottom layer of the society with in the gamut of financial system since independence. Nationalization of commercial banks, specialized government plans and linkage of SHGs to banks are some of the major initiatives in this regard. Today people in India are open to variety of financial offerings across the country for diversified purposes from different types of financial institutions. Micro credit to SHGs is one such aggressively implemented and highly appreciated program in India. The seed of success of this program is brought from Bangladesh. This research paper focuses on the growth of the members of SHGs through mutual micro credit system, which in turn form the integral part of inclusive growth of the country. Paper made a detailed attempt to elicit the fund raising mechanism, source of borrowing, its end use and the actual outcome in SHGs. The study has been restricted to 217 members out of the total population of 1368 members spread out in 16 centers of 107 SHGs of a non-government organization in Dakshina Kannada District of Karnataka State. Data has been collected through a detailed schedule consisting of 53 structured questions. Research finding reveal that the borrowing, utilization and repayment of funds have taken place rigorously in the SHGs with bank linkage. But the members of the SHGs are not empowered to a great extent. Research also explored the ways to capture the non quantifiable variables which empowered the SHG members. But findings show that, even in non-quantifiable variables, the members are not thoroughly empowered.



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STRESS AND COPING AMONG PHARMACISTS

D.RAJAN*; DR.A.VELANGANNI JOSEPH**

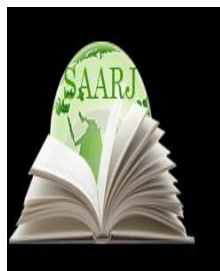
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ABSTRACT

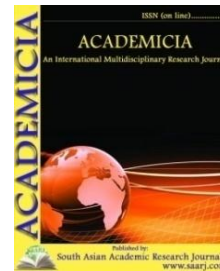
This study investigates the relationship between job stress and job satisfaction among pharmacists in Tirunelveli city, Tamilnadu. The study has ranked the organization related stressor and pharmacists specific stressors. The sample consists of 60 pharmacists from 20 leading hospitals at Tirunelveli city. Simple average, weighted average and Z-score test have been used to analyze the data. Hypothesis has been framed and tested. The result shows that there is a relationship between stress and job satisfaction. The study analyses the coping style being followed by the pharmacists. The study has given suitable suggestions to reduce the work stress and improve the job satisfaction.

KEYWORDS: *Pharmacists, Organization related stressors, Pharmacists specific stressors, job satisfaction, coping, Tirunelveli.*



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**IMPACT OF STOCK DERIVATIVES TRADING ON SPOT PRICE
VOLATILITY IN INDIA**

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ABSTRACT

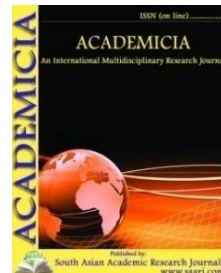
The beginning of stock derivative trading world over has increased the debate on the impact of futures and options trading on spot price volatility. Mainly there are two types of theory in the literature explaining the impact of stock derivative trading on spot price volatility. The proponents of the first type of theory are of the view that the introduction of futures trading increases the spot market volatility. The other school of thought argues that the introduction of futures reduces the spot market volatility. The empirical research on this issue has generated controversial results. Accordingly, in our study we have made a sincere effort to examine the impact of stock derivative trading on spot price volatility in India in its relatively matured stage. For examining the impact of futures and options contracts on spot market volatility we have applied GARCH model. From the major findings of the study we can conclude that the introduction of futures and options contracts reduces the spot market volatility. Further the volatility in the underlying stock market has declined more after the introduction of both futures and options contracts and hence options trading leads to stabilization of the Indian spot market significantly more.

KEYWORDS: *Futures, Options, Derivative trading, Spot market volatility, GARCH model, Destabilization of cash market, Stabilizing effect on spot market.*



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**MARKETING OF INSURANCE SERVICES A STUDY OF SELECT
PRIVATE LIFE INSURANCE COMPANIES**

A.SURESH*

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Kakatiya University.

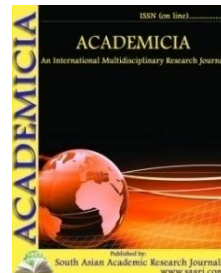
ABSTRACT

The organizations thus are found successful in increasing the market share, maximizing the profitability and keeping on the process of development. Raghunadhan (1988), in his article "Population Insurable and Insured", made an attempt to analyze the life insurance coverage of the insurable population among the different segments and concluded that there is a vast untapped potential in self employed and agricultural labour segments. He suggested that LIC should come forward with more suitable research in these areas to have a better understanding of these segments and bring more concrete results. The purpose of the study is to examine the marketing of insurance services by public and private organization in Andhra Pradesh from the view point of its marketing mix. In this process, the study attempts to identify the problems and suggest measures for the improvement of marketing of life insurance services. Today's maximum number of people have the knowledge of insurance and its benefit as a result the urban population got more attention and it led to good insurance penetration in urban areas, as well as the rural areas also. Once the suggestion and findings of the study taken into consideration, it will be useful for the company to have further growth in a stable manner.



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**A STUDY OF THE PERCEPTION OF HEALTH TOURISTS ON THE
QUALITY OF HEALTH SERVICES**

DR. G. EZHILAN*; DR. K. SUNDAR**

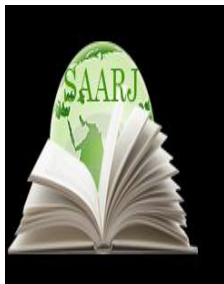
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ABSTRACT

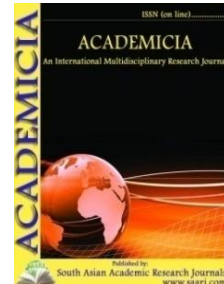
Health Tourism is one of the important service sectors of the country. The success of plans or development of health tourism rests on the extent to which human resources are developed, in terms of education, health, skills and wellbeing. This directs one's attention on the healthcare services. This study will be significant because it will be not only an addition to the existing literature available on this important subject but also the results of the study will be useful for the public, government, academicians and healthcare providers. This study identifies the health tourists' perception on different dimensions of healthcare delivery system and attempts to develop a theory explaining the motivators in healthcare services throwing light on core or peripheral attributes. The outcome of this study in the delivery of health services may certainly help the service providers to understand the expectations of the health tourists and serve them in a better way to increase the health tourist's satisfaction. The conclusion will be given.

KEYWORDS: *Perception of Health Tourists, Peripheral Facility, Personal Facility, Physical Facility, Quality of Health Services.*



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**MANAGERIAL STYLES OF EXECUTIVES – A STUDY OF
MANUFACTURING COMPANIES OF PUNJAB**

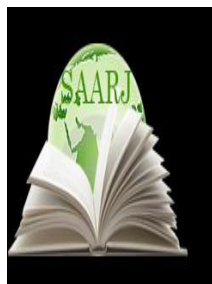
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ABSTRACT

Managers are the pillars of an organization and on them depends its success. For an organization to be effective, the managerial approach to decision making, along with technological efficiency and facilities available for research and development, is very important. The distinctive way in which various functions such as goal setting, strategy formulation and implementation, organizing, staffing, control, co-ordination, leadership, image building, etc. are performed comprises the managerial style. It associates with superior organizational learning, smoothness of functioning, managerial development, synergy, performance etc. Those styles, which have damaging effect on the overall health of the organisation, can be easily diagnosed and discontinued, with immediate effect. A diagnostic instrument with a scoring key helps the management to diagnose how far excellent and bad styles are practiced in their organisation so that the best style can be made use of and the bad ones avoided. The present study was undertaken with an aim of understanding and comparing the managerial styles being used by executives at various levels in the manufacturing companies of Punjab. The outcome of this process is discussed in this paper.

KEYWORDS: *Managerial Approach, Goal Setting, Organisational Learning, and Synergy.*



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**IMPACT OF ROLLING SETTLEMENT MECHANISM ON
EFFICIENCY OF THE INDIAN STOCK MARKET**

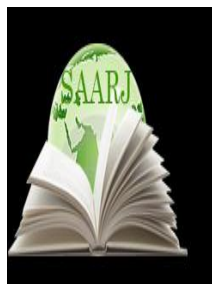
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*Associate Professor,
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Hyderabad - 500034, India.

ABSTRACT

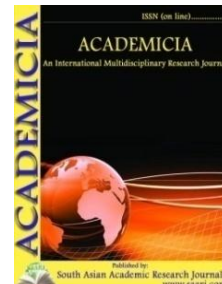
Since 1990s, Indian Stock Market has witnessed various changes to the market microstructure, including efficient clearing and settlement systems with intent to improve efficiency of the Stock market. Research on stock markets in developed countries has accumulated evidence on the existence of calendar regularities in stock returns. The calendar regularities such as 'Day of the Week effect' observed in the stock market returns has been related to settlement procedures. In this paper, we investigate whether the rolling settlement procedures made the Indian stock market efficient and particular attention is given to the evidence of Calendar anomaly especially the 'Day of the Week effect' on returns during fixed weekly settlement regimes and during rolling settlement regimes - $T+5$, $T+3$ and $T+2$. We use a dummy regression model to analyze the day of the week effect during and after the fixed day weekly settlement regime. The analysis of results indicate presence of day of the week effect during Fixed day weekly settlement regime and the effect disappears with the introduction of rolling settlement procedures such as $T+5$, $T+3$ and $T+2$.

KEYWORDS: stock returns, day-of-the-week effect, rolling settlement, anomaly, market efficiency, market microstructure.



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CUSTOMER INSIGHTS IN INSURANCE: A NEW WAY TO GROW

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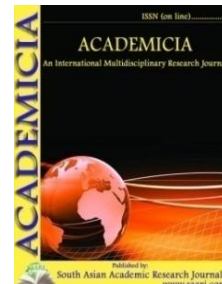
ABSTRACT

In the recovering, low-growth economy, insurers are beginning to explore ways to leverage data, technology and tools to achieve profitable growth. According to recent research, insurers are seeking new ways to retain existing customers and attract new ones. Yet, many insurers report that their current efforts to gather customer insights and execute marketing campaigns are not as effective as they could be and that many challenges stand in the way of improving their results. This paper summarizes the research results, highlighting the business drivers, the challenges, and the priority areas for insurers' marketing activities, multichannel strategies, social media and internal use.



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**HARMONISATION OF ACCOUNTING STANDARDS:
INDIAN GAAP AND US GAAP**

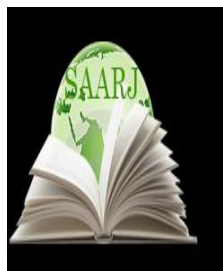
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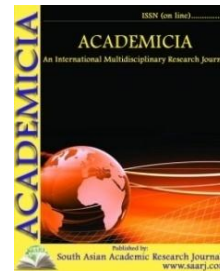
ABSTRACT

Accounting Standards are the statements of code of practice, of the Regulatory Accounting Bodies, that are to be observed in the preparation and presentation of the financial statements. They intend to harmonize the diverse accounting policies followed in the preparation and presentation of financial statements by different reporting enterprises so as to facilitate intra-firm and inter-firm comparison. Accountancy bodies, from all over the world are trying to harmonize the alternative accounting policies. In this context, the study is undertaken to measure the level of harmonization of Accounting Standards with the help of Comparability Index and Conservatism Index and to reason out the difference in the income reported according to the Indian GAAP and US GAAP. The study is based on the secondary data. Secondary sources include Annual Reports of the select companies and the websites. There is a perfect harmony in the income reported in case of BHEL. There is a significant difference in the income reported under Indian GAAP and US GAAP in case of I Gate Patni, whereas, in case of other companies, there is not much difference. The same result is obtained with C Index. The major differences in income reported under Indian GAAP and US GAAP are due to depreciation, amortization of goodwill and intangible assets, accounting for securities and derivatives. The harmonization would have a significant impact on future developments in corporate financial reporting and related financial disclosure everywhere.



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**UNDERSTANDING AND MEETING THE CHALLENGE OF FOOD
SECURITY IN THE TIMES OF CRISIS IN INDIA**

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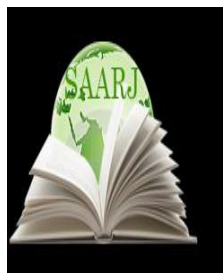
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ABSTRACT

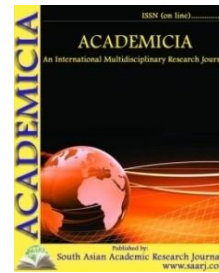
Economic growth inevitably influences the food chain. Ensuring food and nutrition security is a challenge for India, given its huge population and high levels of poverty and malnutrition. India is a net agricultural exporter, particularly of milk, fruits and vegetables, and cereals. However, food availability is threatened by the effects of climate change and declining water resources on agriculture output. About 44% of children under the age of 5 are underweight, around half of pregnant women are anemic, and the majority of women do not have access to toilet facilities and safe drinking water. Statistics present a confusing picture of India's progress on food security. Both per capita food grain consumption and total calorific intake have declined slightly in recent years among all levels of the population. At the same time, grain surpluses have reached peak levels and real per capita expenditure on food is raising among all income groups. In conclusion, an attempt has been made to outline geographic, demographic, nutritional and economic profile of India.

KEYWORDS: Food security, Food prices, consumption and resources.



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**EMPLOYEES PERCEPTION ON QUALITY OF WORK LIFE IN POLICE
DEPARTMENT WITH SPECIAL REFERENCE TO PUNE POLICE**

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**Assistant Professor,
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ABSTRACT

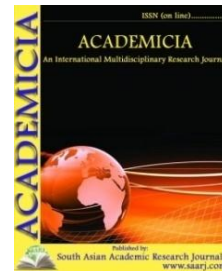
Work is an integral part of our everyday life, as it is our livelihood or career. We spend twelve hours daily in the work place, that is one third of our entire life. It does influence the overall quality of our life. Quality work of life is a term that has been used to describe the broader job related experience an individual has. The researcher has observed that police personnel working at various police chowki involved in law order and duties as well as other duties where they are under tremendous stress since they are expected to perform various multifarious tasks like normal routine work, investigation, bandobasts, VIP movements and tackling terrorists. Their duties are minimum twelve hours, however it is observed that on & average these personnel are working more than expected twelve hours a duty. Police Personnel are not getting yearly holidays & not attending major festivals. Infact in festivals they have to work more. These irregularities in day to day routine duties tremendous stress. Researcher has decided to study the quality of work life of Pune police, to find out factors. The researcher has identified the factors affects on qwl life in police.

KEYWORDS: *Quality of work life, Police, Family life, Stress, workload.*



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COOPERATIVE BANKS – REVIEW OF LITERATURE

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ABSTRACT

The base of the every research needs encyclopedia or reviews. Review gives continuation of study (Pros and Cons). In this paper the researcher focuses the important literature reviews regarding cooperative banks in India. The word Cooperative is derived from the term cooperation. Cooperation is successful slogan for every business including banks. The Co operative banks in India started functioning almost 100 years ago. The Cooperative bank is an important constituent of the Indian Financial System, judging by the role assigned to co operative, the expectations the co operative is supposed to fulfill, their number, and the number of offices the cooperative bank operate. Though the co operative movement originated in the West, but the importance of such banks have assumed in India is rarely paralleled anywhere else in the world. The cooperative banks in India play an important role even today in rural financing. The businesses of cooperative bank in the urban areas also have increased phenomenally in recent years due to the sharp increase in the number of primary co-operative banks. Co operative Banks in India are registered under the Co-operative Societies Act. The cooperative bank is also regulated by the RBI. They are governed by the Banking Regulations Act 1949 and Banking Laws (Co-operative Societies) Act, 1965.

KEYWORDS: *Derived, slogan, judging, phenomenally.*



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**GREEN MARKETING: THE COMPETITIVE ADVANTAGE OF
SUSTAINABILITY**

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ABSTRACT

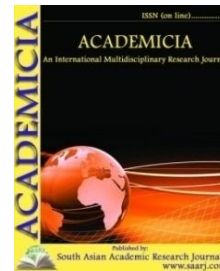
Although environmental issues influence all human activities, few academic disciplines have integrated green issues into their literature. This is especially true in marketing. As society becomes more concerned with the natural environment, businesses have begun to modify their behavior in an attempt to address society's "new" concerns. Some businesses have been quick to accept concepts like environmental management systems and waste minimization, and have integrated environmental issues into all organizational activities. Smart business houses have accepted green marketing as a part of their strategy. Increasingly products and services are turning "green". Green Marketing, today, has come to acquire a significant place in Industry. This is because of the significant stress created by an increasing population on our eco-systems and the desire of more individuals and families to adopt a resource-intensive lifestyle. Green marketing recognizes the fact that marketing actions of a firm have an impact on the use of resources, generation of waste, and subsequent pollution. Sustainable green marketing therefore requires the development of a marketing mix that is compatible with the ecology. This is possible through product and delivery system designs for environment protection. For this purpose, understanding the ecology is crucial. It is important for the marketer to understand that a proper functioning of the eco-system ensures the existence of life on earth. Hence, he must not create services or product that in any way create imbalance and hence threatens life. Successful integration of eco-system in marketing decisions creates a win-win-win outcome. This means that all the three parties, namely the firm, the customer, and the eco-system, must win. The challenge, therefore, for the marketer is to create such a winning matrix. This paper covers the concepts of green marketing, briefly discusses why going green is important. The paper also examines the present trends of green marketing in India and describes the reason why companies are adopting it and future of green marketing and concludes that green marketing is something that will continuously grow in both practice and demand.

KEYWORDS: Ecology, Eco System, Green Marketing, Resource-intensive, Sustainable Development.



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**"EVALUATION OF THE NECESSITY OF DIRECT TAX CODE IN THE
LIGHT OF FINANCE BILL 2012"**

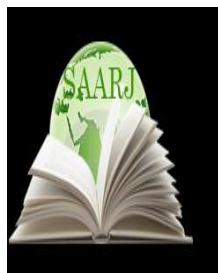
MR ALOKE GUPTA*

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ABSTRACT

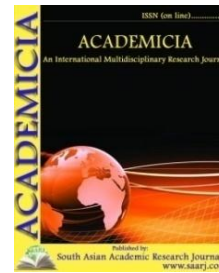
The draft Direct Taxes Code (DTC), which aims to replace Income Tax Act, 1961 and Wealth Tax Act, 1957, was released, along with a Discussion Paper on August 12, 2009 for public comments. Since then, a number of valuable inputs on the proposals have been received from a large number of organisations and individuals. The inputs have been examined and the major issues on which various stakeholders have given their views have been identified. The Revised Discussion Paper addresses these major issues. The revised Direct Taxes Code (DTC-II) making changes in the earlier DTC (DTC-I), consequent to the issue of Discussion Paper-II (DP-II) was introduced in the Lok Sabha on August 30, 2010. The Bill shows that in DTC-II, not only the changes mentioned in DP-II have been made, but a host of other changes and new provisions, like those relating to settlement of cases and settlement commission have also been incorporated. This has made the DTC-II more voluminous vis-à-vis DTC-I. Although the Government had planned to replace the five-decade-old Income-Tax Act, 1961 and Wealth Tax Act, 1957 with a brand new Code from April 1, 2011, then from April 1, 2012, is now expected to be introduced only from April 1, 2013. This paper seeks to focus on the major points of differences between the existing provisions under the Income Tax Act, 1961, Wealth Tax Act, 1957 and the keenly-awaited direct tax reform legislation Direct Tax Code (DTC). It also tries to highlight the corresponding amendments made in the existing IT Act, 1961 through the Finance Bill, 2012.

KEYWORDS: Direct Tax Code, Income Tax Act, Wealth Tax Act, Finance Bill, Need.



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**A STUDY ON EFFECTIVENESS AND IMPACT OF 360 DEGREE
PERFORMANCE APPRAISAL SYSTEMS WITH SPECIAL REFERENCE
TO WHEELS INDIA LTD, CHENNAI**

C.M.SUDHA AROGYA MARY*; SUGANYA.K**

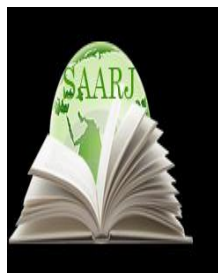
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ABSTRACT

A project on “A STUDY ON THE EFFECTIVENESS AND THE IMPACT OF 360 DEGREE PERFORMANCE APPRAISAL SYSTEM AT WHEELS INDIA LTD, CHENNAI”. The primary objective of this project is to evaluate the effectiveness and the impact of 360 degree performance appraisal system conducted in the organization. The questionnaire covers the area such as self development, career growth, performance improvement, etc. A primary data collection has been done to test the effectiveness on the above parameters specified and thereby results are solely interpreted on the survey. The data used for the purpose of the study is primary in nature. The sample size is 120 and is distributed to the employees of the organization. The study uses various statistical tools to support its findings and suggestions. Result shows that the 360 degree performance appraisal system is an effective performance appraisal system which motivates the employees to improve their performance.

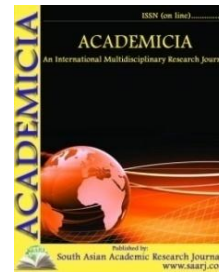
KEYWORDS: *Performance appraisal, self development, career growth, performance improvement and motivation.*



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ACCESSING DATA FROM SERVERS IN MOBILE DEVICES WITHOUT USING A MIDDLEWARE

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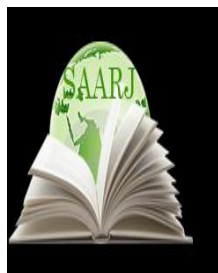
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ABSTRACT

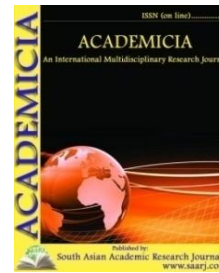
Emerging technologies in the mobile world imparts new features to mobile phones rather than calling and texting. They more and more become information systems clients. Advancements in the areas of mobile computing, wireless networks and information systems provide access to data at almost every place and anytime by using this kind of lightweight mobile device. But even though mobile clients support the Java Mobile Edition or the .NET Micro Frame work, most information systems for mobile clients require a middle-ware that handles data communication. Middleware is a computer software that connects software components or applications. The software consists of a set of services that allows multiple processes running on one or more machines to interact. The standard way to access databases in Java is JDBC, but this interface is missing in Java ME. In this paper we present our implementation of an MIDP-based Java ME driver for MySQL similar to JDBC that allows direct communication of MIDP applications to MySQL servers without a middleware. We used the JSR 177 specification for providing Java ME applications. The increased size of this application makes it more advantageous, even though some limitations prevail. By increasing the size to 64kb we have reduced the limitations to the maximum extent possible.

KEYWORDS: Accessing Data, Java ME, Middleware, Wireless devices.



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**EFFECTIVELY KNOWLEDGE TECHNIQUES:
KNOWLEDGE MANAGEMENT FOR THE 21ST CENTURY**

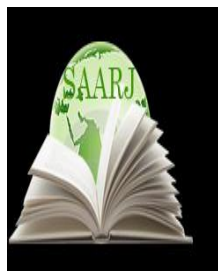
RAJESH KUMAR*

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ABSTRACT

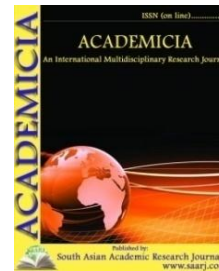
Organizations are realizing how important it is to “know what they know” and be able to make maximum use of it. In an economy where the only certainty is uncertainty, one sure source of lasting competitive advantage is knowledge. Success in an increasingly competitive marketplace depends critically on the quality and effective management of knowledge which organizations apply to their key business processes. This paper discusses how to manage knowledge effectively. In its introduction part, it discusses the need and importance of knowledge, an intellectual capital, in today’s information age. It starts with discussing the main component that is knowledge and its different types and continues with sections defining knowledge management, its objectives and activities to give a good insight of purpose, need and importance of knowledge management. Then follows the main part that is how this intellectual capital can be managed effectively. For effective management of knowledge, a knowledge management infrastructure has been proposed which is based on three components which are Culture, Strategy, and Technology and, it is discussed how we can manage knowledge effectively through these components

KEYWORDS: *Knowledge Economy, Knowledge Management, Higher Education.*



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**ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY IN
LIBRARY SERVICES (A CASE STUDY OF TECHNICAL EDUCATION
SYSTEM IN HARYANA)**

RAJESH KUMAR*; VIKRAM SINGH**

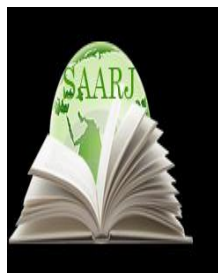
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ABSTRACT

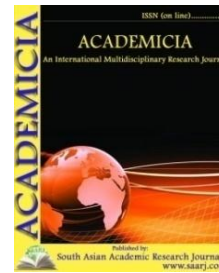
The advancement of information and communication technology has made a wonderful improvement and change almost in all walks of life especially in library services. Libraries which were considered only as the storehouses of knowledge have got a new outlook in the modern Information Communication Technology era. The library services which were carried out manually in libraries with so much of pain and strain are being carried out smoothly with the help of ICT with greater effectiveness. The present paper is an attempt to determine the role of ICT in technical education library services. The level of various ICT based services used in library of engineering and polytechnic institutes of Haryana are mainly highlighted. The various aspect of role of ICT in library, its purpose and advantages are talked about. The most essential features such as infrastructure and staff support aspects are also discussed with respect to Indian context. For collecting data, questionnaire method is adopted. Major findings and conclusion are summarized in a suggestive way to use in providing better services in future to meet the needs of the users.

KEYWORDS: ICT, Administration.



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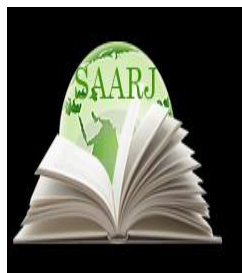
PERSONAL HYGIENE & MENTAL HEALTH

DR. SATISH BHARDWAJ*

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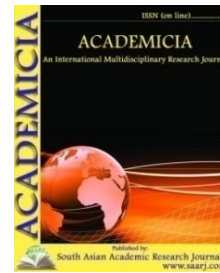
ABSTRACT

Personal Hygiene is a must for the healthy life. The cleanliness related activities keep the ailments at bay. It also staves off many potential hazards. It promotes mental health. There are certain measures with the help of which a teacher can promote the mental health of the students. For e.g, a teacher's emotional aspect can have an immense effect on his students. He may organize social functions, cleanliness drive and the like to create awareness among the students which may ultimately promote their mental health.



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**VPN: PROBLEM RELATES WITH SECURITY OF DATA IN
TUNNELING PROCESS AND REQUIREMENTS**

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ABSTRACT

VPN is a private network that provides inter-connectivity to exchange information among various entities that supports a forum of authorized users and allows them to access various network-related services. A Virtual Private Network (VPN) is the expansion of a private network that makes links for sharing or public networks like the Internet. A VPN enables a user to send data between two computers with in a network. This paper involves various issues of transferring data protocols on which a vpn depends and the infrastructure uses the tunneling process. Also underline the problems of data transferring through the tunneling process. this paper also proposed an encryption algorithm for the data security.

KEYWORDS: *VPN, Tunneling, protocols, DES, PAP, GRE.*

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