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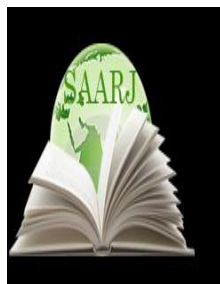
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The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international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



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**ORGANIZATIONAL COMMITMENT: A MEDIATOR OF THE
RELATIONSHIP BETWEEN JOB SATISFACTION AND JOB
PERFORMANCE IN THE COMMERCIAL BANKS IN SRI LANKA**

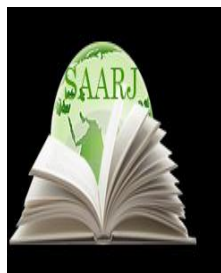
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ABSTRACT

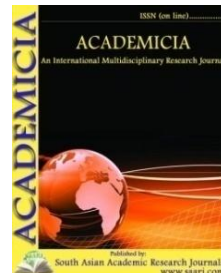
The purpose of this study was to investigate the relationship among job satisfaction, organizational commitment and job performance of non - managerial employees in the commercial banks in Sri Lanka. The sample consisted of 400 non - managerial employees randomly selected from Systemically Important Banks. A questionnaire was administered among the non - managerial employees as the measuring instrument. The collected data were analyzed using correlation coefficient and simple regression. The results of the study indicated that there was a positive relationship between job satisfaction and job performance, job satisfaction and organizational commitment, organizational commitment and job performance. Organizational commitment was found to mediate the relationship between job satisfaction and job performance of non-manual employees in the commercial banks in Sri Lanka.

KEYWORDS: *Organizational Commitment, Job Satisfaction, Job performance, Mediating Effect.*



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**DIFFUSION OF JOINT CONSULTATIVE COUNCILS /EMPLOYEES'
COUNCILS: A QUALITATIVE RESEARCH**

**HEWAWASAM PUWAKPITIYAGE RASIKA PRIYANKARA*; A
ROSHA S ADIKARAM****

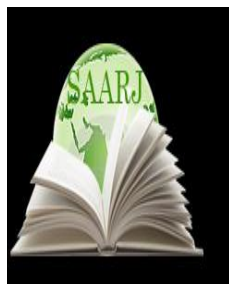
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ABSTRACT

Owing to the inadequacy of in-depth research, actual practice of Joint Consultative Councils/Employees' Councils in Sri Lanka remains a mystery. This paper explores the process of diffusion of Joint Consultative Council/Employees' Council in Sri Lankan organizations using Actor-Network Theory. Based in the interpretive paradigm, we employed qualitative methodology and multiple case study strategy, where four BOI approved organizations (cases) were purposefully selected from Textile & Garment industry and Tyre industry in Sri Lanka. In-depth interviews, focus group discussions as well as observations were used as data collection methods. The study revealed that the diffusion process starts with the management strategically creating a need for Joint Consultative Council/Employees' Council among employees, where in most instances management even go to the extent of imposing the concept on the employees. Afterwards, management employs different actions and mechanisms to promote and continue the practice of the concept within the organizations. Finally, management ensures that the Council remains within its tight control. Thus, it is apparent that, while the concept itself suggest a council of employees, from the initiation to the continuation of Joint Consultative Council/Employees' Council, management takes the control of the process and uses the practice mainly to fulfill their own agendas.

KEYWORDS: Joint Consultative Council, Employees' Council, Actor-Network Theory.



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**THEME OF INITIATION IN THE SELECT SHORT STORIES OF
SHERWOOD ANDERSON**

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ABSTRACT

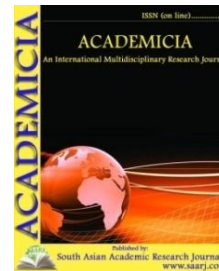
Sherwood Anderson (1876-1941) was a prolific, profound, provocative and perceptive writer of short stories. In the recent decades, however, there has been a revival of considerable scholarly critical interest in his life and all that he wrote including his writings as writer of advertising copy for different advertising companies. He is recognized as one of the really important and significant creative writers of the first few decades of the 20th century. Further, it is acknowledged that he “remained a profound, provocative and perceptive writer to the end, and that he has much to say” to the present time. The short story became the most popular of fictional forms at the beginning of the twentieth century, especially in America. Almost every important writer of fiction during the first half of the century- Scott Fitzgerald, Earnest Hemingway, William Faulkner and others among them handled this form of short fiction with distinction, exploring and revealing its possibilities to give expression to contemporary life and sensibility. Frank O Connor, who had an acute sense of national values, was led on to declare way back in 1963 that “the Americans have handled the short story so wonderfully that one can say that it is a national art form”. The contribution of Sherwood Anderson to this phenomenal development was by no means ordinary and has influence on other writers of short stories among his immediate contemporaries and those of the newer generations. “Anderson reshaped the American short story, making it his own, and at the same time prepared the ground work for the revolutionary writers who would follow them”. Anderson is more interested in the inner life than in anything else. His remarkable ability to get close to ordinary life, look deep into buried lives, probe beneath the dark surface of life to get at its essence, and transform his perceptions into memorable fictional art continue ever before in his later stories. These stories are all about the formation of one character, young George Willard, the much sought after newspaperman of Winesburg. Therefore attention is naturally directed on him and the different stages of his

growth mental, moral and physical from boyhood to adulthood, as it takes place during his contact or encounter with a number of people-men and women, young and old alike in the small town Winesburg. The stories considered and linked thematically together are I Want to know Why and I' am a Fool, all of which are regarded as among Anderson's major post Winesburg stories are said to be based on Anderson's memories of his own youth. The young woman of the story who is not given a name, could be easily dubbed as a pervert if one did not know more about her plight with sympathy. the time of his confessional narration he is close to his adulthood, no longer the adolescent of the days of the experience he recounts. In his attempt to give an authentic feel of his state of mind when he went through the unsettling experience, and "to adopt the mask of a lovesick youth", he uses an idiom and style of narration more forced, deliberately and consciously adolescent than in I Want to Know Why. It is as if he deliberately tries to inject significance into the narrative. Therefore his success is only moderate.



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**ENVIRONMENTAL REPORTING PRACTICES IN SELECT ISO 14001
COMPANIES IN INDIA**

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ABSTRACT

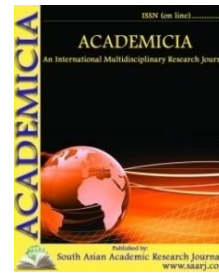
With this growing awareness of environmental issues internationally, there is also an accelerating trend for organization, especially those have a direct and substantial influence on the environment like manufacturing, power generation, mining etc, to provide information regarding the environment implications of their operations. The incorporation of environmental issues into the corporate annual report can be labeled as Environmental reporting. It includes voluntary and mandatory disclosure of its activities on the environment. Adoption of ISO 14001 Certification is a voluntary, proactive initiative by companies for adopting Environmental Management System as an integral part of business model. This paper discusses the environmental reporting practices of select Indian companies using content analysis to study the type of environmental information disclosed, the quantity of disclosure expressed in number of words and location of this disclosure in annual report of companies.

KEYWORDS: *Mandatory Environmental Reporting Social Environmental Reporting, Voluntary Environmental Reporting.*



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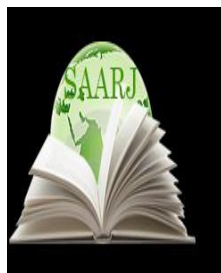
**LEARNING ORGANIZATION AND ORGANIZATIONAL
COMMITMENT A COMPARATIVE STUDY IN PANJAB AND SHIRAZ
UNIVERSITIES**

HOJJATOLLAH DARAFSH*

ABSTRACT

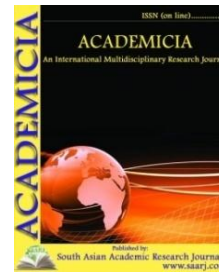
The purpose of this study was to study the relationship between learning organization and organizational commitment among faculty members of Panjab University, India and Shiraz University, Iran. The populations were all full time faculty members of Panjab University and Shiraz University. Descriptive and co-relational method of research was used. Result showed that Panjab University faculty members were found to have higher perception in case of learning organization as compared to their counterparts from Shiraz University and that Panjab University faculty members have higher on affective and normative commitment; but continuance commitment was found to be more among the faculty members of Shiraz University. The study also brought to light that a significant relationship existed between learning organization components and affective commitment and three components of learning organization with normative commitment among faculty members of Panjab University and that there exists no significant relationship were observed between leaning organization components and faculty members' organizational commitment from Shiraz University.

KEYWORDS: *Learning Organization, Organizational Commitment.*



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**INTER-RELATIONSHIP BETWEEN POVERTY, TRADE AND CRIME:
A CROSS-SECTIONAL STUDY FOR LEAST DEVELOPED COUNTRIES**

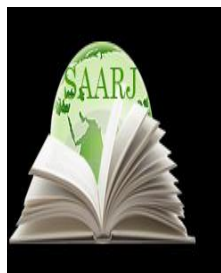
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Taylors University, Subang Jaya, Selangor.

**Taylors Business School,
Taylors University, Subang Jaya, Selangor.

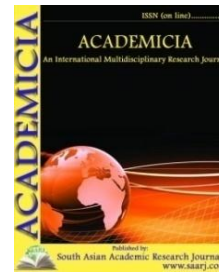
ABSTRACT

Poverty had always been the scourge of mankind who always seek to achieve a higher standard of living. In the least developing countries (LDCs), the need to overcome poverty, among others is indeed crucial to 'elevate' them in terms of the socioeconomic development. Greater trade allows for mutually beneficial exchange of goods and services between countries based on specialization and comparative advantage, ultimately leading to higher standard of living for the citizens of both countries in terms of higher level of consumption and production. It also facilitates resources to be allocated more efficiently.



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**IMPACT OF SELF STUDY AND MEDITATION ON DEATH ANXIETY****ANUJA*; ASIM KULSHRESTHA****

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ABSTRACT

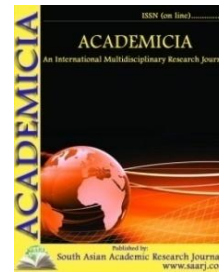
The aim of this study was to observe the impact of Self Study and Meditation on Death Anxiety of married women by using Death anxiety scale prepared by Upindar Dhar, Savita Mehta and Santosh Dhar. A sample of 40 subjects with age range 30-40 years were taken for the present study with the help of accidental Sampling. The pre - post research design was followed in the study. The experiment was conducted for 30 days with Self Study and Meditation every day. The result reveals that the effect of Self Study and meditation was statistically significant at 0.01 levels on death anxiety with the help of t-test method. It concluded that Self Study and meditation make an impact to reduce death anxiety level of married women.

KEYWORDS: *Self study, Meditation and Death Anxiety.*



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**A STUDY ON EFFECTIVENESS OF PROFESSIONAL BEHAVIOURS
AMONG MATRICULATION HIGHER SECONDARY SCHOOL
TEACHERS IN VIRUDHUNAGAR DISTRICT**

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**Associate Professor of Commerce,
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ABSTRACT

There are a variety of professional behaviours that a matriculation higher secondary teacher exhibits in their profession. Understandings of the professional behaviours are important due to its widespread usage. If professional behaviours are looked upon in terms of ability to make teaching effective then this paper tries to identify the professional behaviours that are effective. Thus, for this study we largely draw data from the primary census survey conducted among matriculation higher secondary teachers of virudhunagar District, TamilNadu. All the matriculation higher secondary teachers of virudhunagar District were contacted and their opinions about the effectiveness of the professional behaviours identified were gathered. There are 32 Marticulation Higher Secondary schools in virudhunagar District in which 475 teachers are having more than 3 years experience.

KEYWORDS: Professional behaviours.



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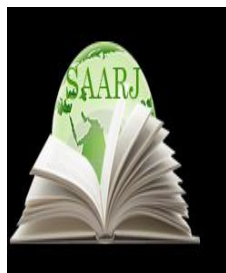
**SMALL ENTERPRISES PROMOTED BY WOMEN ENTREPRENEURS: A
STUDY OF MARKETING MANAGEMENT**

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Department of Commerce,
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Karimnagar, AP, India.

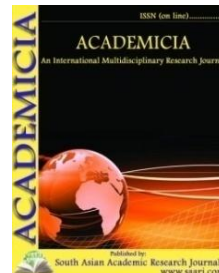
ABSTRACT

Marketing is considered to be a very important function by manufacturing units irrespective of the fact whether it is small, medium or large. Marketing is the performance of business activities that directs the flow of goods and services from producer to consumer or user. The present study will explain the channel practices followed by the 82 small enterprises promoted by women with regard to the distribution outlets directly owned and administered by the manufacturers themselves and those entrusted to market intermediaries.



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**STRESS IN WOMEN AND ITS MANAGEMENT BY POSITIVE
ATTITUDE**

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Uttarakhand, India.

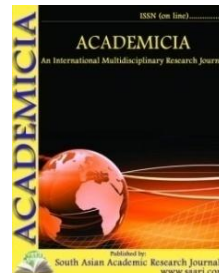
ABSTRACT

Stress is a common problem in women either she is housewives or working. This problem starts when she can't adjust with environment. The main reason of stress in women is that her responsibilities are increasing and she finds herself inefficient to fulfill with the demands. When a woman feels that she is unable to cope with the demand of her environment, when she faces a situation that threatens to harm her physically or psychologically, or she begins to feel tense and uncomfortable, she experiences stress. Stress is a complex disorder. There are so many reasons responsible for this problem in women. This research paper lights on those women who are suffering from higher amount of stress. In the paper we discussed about the role of a women in family and outside, the symptoms and effect of stress in women and how a women can manage or cope with the demand of environment so that she can avoid or face the stress.



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**EFFECT OF PRANAYAM ON HEMOGLOBIN LEVEL OF UNDER
GRADUATE COLLEGE- GIRLS**

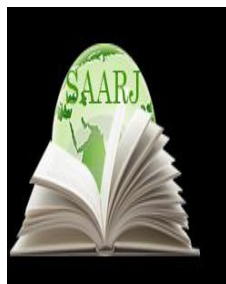
DR. SATISH KUMAR BHARDWAJ*

*Associate Professor,
G.C. Ambala Cantt, India.

ABSTRACT

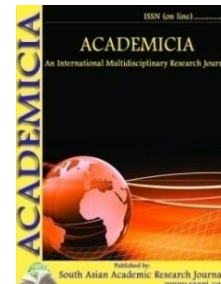
The purpose of the Study was to measure the effect of Pranayam on level of Hemoglobin. The sample consisted of twenty undergraduate college girls age ranged from 18-22 years from Govt. P.G. College, Ambala Cantt. The Subjects were divided in to two groups i.e. Control group (n=10) & experimental group (n=10). Initial test of Hemoglobin was conducted to all subjects. In training of Pranayam we included Anulom- Vilom, Kapabhati, Bhramani, Ujjayi and Om recitation sixty min. for each session of the day. The subjects of the control group did not practice in the above programme. However they were kept busy with interesting activity separately during the experimental period. After one month of training of Pranayam final test was conducted to all the subjects. The obtained data were analyzed by using T-ratio. It was found that the practice of Pranayam elevated the level of Hemoglobin of under graduate College girls.

KEYWORDS: *Pranayam, Hemoglobin and under graduate College Girls.*



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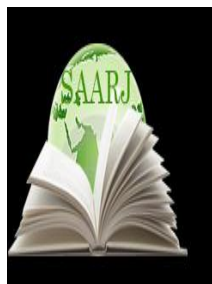
**A CRITICAL ANALYSIS OF POLICY FRAMEWORK FOR MSMEs IN
JAMMU AND KASHMIR STATE**

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The Business School,
University of Jammu, India.

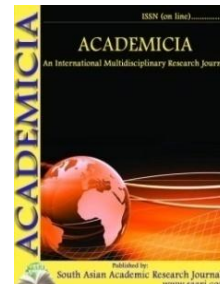
ABSTRACT

A significant feature of the Indian economy since Independence is the rapid growth of the Micro, Small and Medium Enterprise (MSME) sector which has emerged as a highly vibrant and dynamic sector of Indian economy. In fact, it is one of the success stories of modern India. This sector contributes 8 per cent of the country's GDP, 45 per cent of the manufactured output and 40 per cent of its exports. The MSMEs provide employment to about 60 million persons through 26 million enterprises (Task Force on MSME, 2010). The labour to capital ratio in MSMEs and its overall growth is much higher than that of large enterprises along with the fact their geographic distribution has also been more even as compared to large industry. Thus, MSMEs are important for the inclusive growth and development of the economy as the sector is considered as the nursery for the growth and development of entrepreneurship in general and for the industrially developing regions in particular. Government of India has been promoting investment in MSME sector through various policy measures, and incentives have remained instrumental promotion measures to induce investment in the different parts of the country whether it was the investment in the industrially backward regions or for the export oriented activity. With globalisation and in compliance to WTO Agreements, protectionist measures have been phased out, but still Central government as well as the state governments continue to provide various incentives for the promotion of investments in the industrially backward regions particularly in the hilly states of India: seven North Eastern states, Uttarakhand, Himachal Pradesh and Jammu & Kashmir. Central Government has framed a separate industrial policy for North East which is practically applicable to all these hilly states. The paper examines the latest industrial policy in the state of Jammu & Kashmir, Jammu & Kashmir Industrial Policy 2004, and makes an attempt to critically analyse the contribution of various incentives in attracting fresh investment in the state of Jammu and Kashmir.



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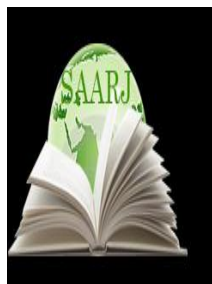
FINANCIAL ANALYSIS OF CO-OPERATIVE BANK-A CASE STUDY
PRATIBHA JAGTAP*

*Ph.D. Student
Pune University.

ABSTRACT

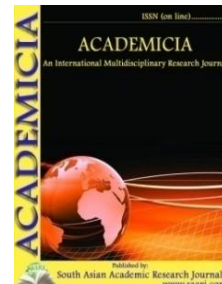
A co-operative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Co-operatives are organized groups of people and jointly managed and democratically controlled enterprises. They exist to serve their members and depositors and produce better benefits and services for them. Professionalism in co-operative banks reflects the co-existence of high level of skills and standards in performing, duties entrusted to an individual. The co-operative banks in rural areas mainly finance agricultural based activities, personal finance, finance to small scale industries and self-employment driven activities etc. Thus, for achieving the objectives of economic development and economic planning, banking institutions have to play a vital role for raising the level of savings and for mobilizing those for investment in a proper channel. Present paper is an attempt made to analyse financial performance of Sangli Urban Co-operative Bank Ltd., Sangli, Dist-Sangli as a empirical case study.

KEYWORDS: *Co-operative Banks, Financial analysis, banks.*



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**A STUDY ON CUSTOMER SATISFACTION OF MOBILE BANKING IN
COIMBATORE CITY**

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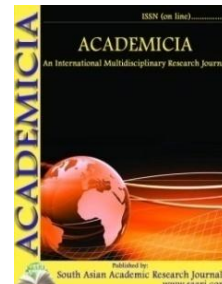
ABSTRACT

With liberalization and internalization in the financial market and progress in information technology, banks face dual competitive pressures to provide service quality and administrative efficiency. Mobile banking services are not only beneficial for the customers but for the banking institutions as well. Mobile banking helps customers by ensuring the fast processing of their banking transactions. As any kind of financial transaction is immediately reported to the customers, they can easily monitor and detect any error in transactions, or any unauthorized transactions. The purpose of the study is to study the customer satisfaction of the mobile banking in Coimbatore city. Based on 120 valid responses of mobile banking users, the result shows most of the customers are satisfied for getting this opportunity.



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**STUDY OF VARIOUS INTRUSIONS AND IDS ISSUES
IN WIRELESS LAN**

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*Assistant Professor,
Computer Science Department,
Khalsa College Chawinda Devi, ASR (PB), India.

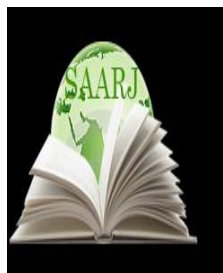
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Computer Science Department,
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***Principal,
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ABSTRACT

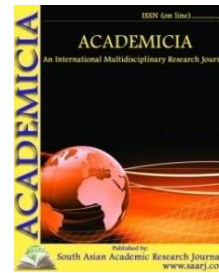
In any information system intrusions are the activities that damage the security and integrity of the system. The rapid enhancement in wireless network has changed the level of network security. So, past way of protecting the network with the firewalls are not sufficient to maintain network security in wireless local area network. There are many intrusion detection techniques and systems which are used for identifying the various types of intrusions in wired network but these techniques are inapplicable in this new environment of wireless network. So, there is need to search new architecture for protecting wireless network. . In this paper we focus on wireless network, intrusions in wireless network, different Intrusion Detection Systems which are used to detect these attacks or intrusions and also the various IDS issues in WLAN.

KEYWORDS: WLAN, Intrusions, Wireless Intrusion Detection Systems, IDS issues in WLAN.



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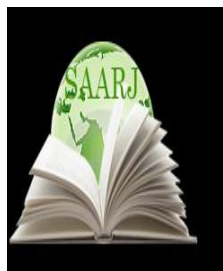
**LACK OF COORDINATION BETWEEN NGOs AND PANCHAYATS:
HINDRANCES RURAL DEVELOPMENT WORKS**

DR. LAWRENCE GOMES*

*Research Assistant,
IIMC.

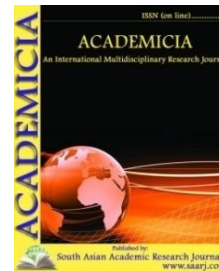
ABSTRACT

Even after six decades of state led development efforts and interface with the community, rural India is still characterized by higher concentration of the poor, unemployment, hunger, malnutrition, starvation, illiteracy and gender inequality. One of the important contributing factors for the failure of rural development programmes was the absence of involvement of the people for whom the programmes were meant. The two major rural development agencies i.e. NGOs in the private sector and Panchayats in the government sector are implementing various rural development programmes at the grassroot level for the upliftment of rural poor class.



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QUALITY OF WORK LIFE - HOW TO ENSURE?

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ABSTRACT

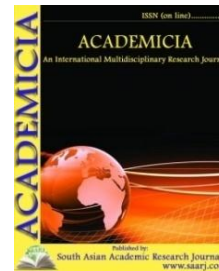
'Work is worship' is a popular adage. This signifies the underlying principle of life of mankind. Work is an integral part of our everyday life, as it is our livelihood or career or business. On an average we spend around twelve hours daily in the work place, i.e., one third of our entire life; it does influence the overall quality of our life. It should yield job satisfaction, give peace of mind, a fulfilment of having done a task, as it is expected, without any flaw and having spent the time fruitfully, constructively and purposefully. Even if it is a small step towards our lifetime goal, at the end of the day it gives satisfaction and eagerness to look forward to the next day. Better quality of work life leads to increased employee morale. It minimizes attrition and checks labour turnover and absenteeism. The paper reviews the factors contributing to the quality of work life and the techniques of maximizing the performance at work place.

KEYWORDS: *Quality, Performance, Work, employees, challenges, goal, work life, relationships, techniques.*



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**ACHIEVEMENT MOTIVATION OF ONGC (OIL AND NATURAL GAS
COMPANY, INDIA'S LEADING PSU) MANAGERS IN RELATION TO
THEIR AGE, EDUCATION, GENDER AND GROWTH OPPORTUNITY**

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ABSTRACT

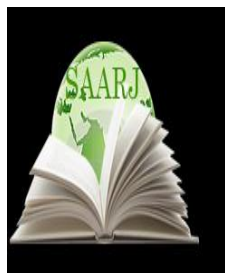
PURPOSE: *The study focuses on the impact of factors like age, education, gender and growth opportunities on the achievement motivation of E4 (Superintendent Engineer) & E5 (Chief Engineer) level managers in India's leading PSU, Oil and Natural Gas Company (ONGC).*

DESIGN: *A stratified sample of 103 managers of E4 (Superintendent Engineer) and E5 (Chief Engineer) was collected from the five regional offices of ONGC in India. A self-designed questionnaire having 52 questions was administered. The variables considered for the study were: achievement motivation - Dependent variable; and Management Level (E4&E5), education (Q1&Q2 wherein Q1 category is for B.E./C.A./MBA and Q2 category is for diploma holders/PG degree), Gender (Male & Female), Age (Experienced & competent and Less experienced and competent) - Independent variable. For the purpose of analysis SPSS 17.0 was used and keeping in view the nature of hypotheses, Independent sample t-test, Factor Analysis, Descriptive and Reliability Analysis was applied.*

FINDINGS: *Cronbach's Alpha was found to be 0.852. According to the findings, E5 level managers having Q1 (B.E./C.A./MBA) category education have a significantly higher achievement motivation than E4 level managers having Q2 (Diploma/PG degree) category education. The study also showed that male managers, whether at level E4 or E5, have a significantly higher achievement motivation than female managers of level E4 or E5. Managers with Q1 category education also had a significantly higher achievement motivation than Q2 category education.*

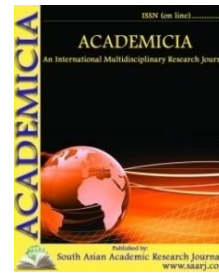
VALUE: *The study was conducted to provide recommendations to policy makers on how to improve the achievement motivational level of managers and give directions to HR experts on which motivational practices to implement.*

KEYWORDS: *Achievement motivation, gender, education, managers, Superintendent Engineer, Chief Engineer, PSU, Oil and Natural Gas Company.*



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GREENING OF FINANCE IN INDIA: NEED OF TODAY

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**Research Scholar,

Department of Commerce.

ABSTRACT

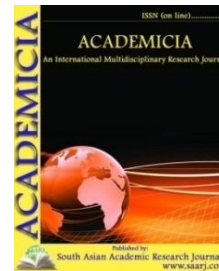
To achieve sustainable development, markets should be allowed to work in suitable structure of cost efficient rules and economic instruments. Banking sector is one of the chief economic factor which effects industrial and economic growth of any economy. Today industries and firms are susceptible to rigorous laws and environmental policies. As in the industrial sector banking is one of the main stakeholder, it can face credit risk, liability risk and its quality of assets and rate of return can be influenced by environmental blow in the long run. Therefore banks have to play a positive role to go green and inculcate and embed the environmental and ecological factors in their policies which will ultimately compel industries to make investment in environmental sustainable industries. The objective of this paper is to examine the comparative picture of green banking initiatives in India and overseas which will help in suggesting the possible gaps of green initiatives in India and will also suggests the potential channels to promote green banking in India.

KEYWORDS: *Green banking, sustainable development, environmental policies, Green initiatives.*



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**EMPLOYEE ENGAGEMENT A TOOL TO MINIMISE ATTRITION – AN
EMPIRICAL STUDY WITH REFERENCE TO E- PUBLISHING FIRMS,
CHENNAI**

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*Research Scholar,

Bharathiar University,

Sri Sai Ram Institute of Management Studies.

**Professor & Director,

SIMS , Sri Sai Ram Institute of Management Studies.

ABSTRACT

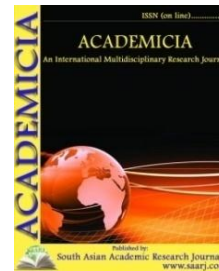
Employee Engagement is the level of commitment & involvement an employee has towards their organization and its values. The study is being conducted among the selected employees of the E-publishing firms in Chennai. The specific purpose of the study is to build a better understanding of how employees of the organization remain engaged and to ascertain the impact of employee engagement on attrition, productivity, job satisfaction and the extent of communication between the employers and employees. The research work is carried out using questionnaire as an instrument. The sample size of this research is 200 copy editors of different e-publishing firms identified as targeted respondents. The samples have been collected through convenience sampling technique. The data has been analysed & interpreted using various statistical tools like Mann Whitney, Kruskal Wallis, Regression, Spearman's Correlation, Multiple Regression and Mean rank. The results of the tests have been discussed and meaningful conclusions have been presented in the paper.

KEYWORDS: *Employee Engagement, Attrition, Productivity, Communication, Job Satisfaction.*



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**ROLE OF PRAYER AND “OM” MEDITATION IN ENHANCING
GALVANIC SKIN RESPONSE**

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ABSTRACT

AIM To study the effect of Prayer and Meditation on Galvanic Skin Response (GSR).

MATERIAL AND METHOD It is based on a study of 20 students selected from psychology department of Dayalbagh Educational Institute, Agra, in the age range of 18-24 years (Mean = 18.7, SD = 1.55) through purposive sampling technique. The daily practice time of Prayer and Meditation session was 30 minutes for 3 days. Pre- Post data was recorded before and after intervention of Prayer and Meditation session by using single group pre-post research design.

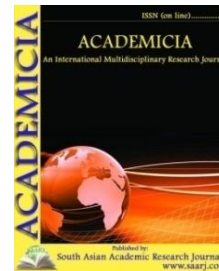
FINDINGS AND CONCLUSION The results showed a significant increase in GSR values of individual subjects as an effect of prayer and meditation. Practicing Prayer and Meditation increases the Galvanic Skin Response and hence decreases the stress level of the individual.

KEYWORDS: Galvanic Skin Response, Prayer, Meditation.



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REAL OPTIONS VALUATION WITH REFERENCE TO MONTE CARLO ESTIMATION

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Gujarat, India.

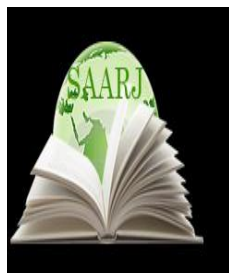
**Professor and Director,
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Rajkot, Gauridad – 360003,
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ABSTRACT

One of the main tasks facing managers is resource allocation. The allocation task is both a strategic and a financial task; neglecting the financial aspects of the decision might divert the manager from his ultimate goal of creating wealth. Financial practice includes several tools for allocating capital to investments.

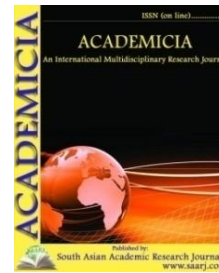
Estimating underlying asset volatility is one of the most important problems faced by practitioners wanting to use real options models. Sometimes, the only significant source of uncertainty for the project is the price of a commodity and, in such cases, market data can be used to estimate volatility. However, most projects contain multiple sources of uncertainty, and historical data do not exist for some significant sources of volatility. For such projects, it may be useful to estimate the volatility for the project without options, and use the project without options as the underlying asset for the analysis. Copeland and Antikarov (2001) have proposed a Monte Carlo method for estimating project volatility. Based on this method, this paper looks into the issues involved in estimating volatility of projects and their impact on the final expected outcome. This analysis will lead to the understanding of the importance to be given to simulation for assessing future business conditions and generating an outcome, according to the expectations of the project manager and his team.

KEYWORDS: Monte Carlo Simulation, Project Volatility, Resource Allocation, Expected Outcome.



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**A STUDY ON FINANCIAL STATEMENT (TRADING, PROFIT AND
LOSS ACCOUNT) WITH SPECIAL REFERENCE TO KOLAR MILK
UNION LIMITED (KOMUL)**

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ABSTRACT

Finance is one of the major elements. Which activities the overall growth of the economy. Finance is regard as the lifeblood of a business enterprise. This is because in the modem money-oriented economy finance is one the basic foundations of all kinds of economic activities. It is the master key which provides the access to all the sources for being employed in manufacturing and merchandising activities. It has rightly been said that business needs money to take more money. However it is also prove that so money will get more money. Before taking a leading decision, the banker will have to study the financial status and other activities of the firm. Financial status can be assessed by examining the financial statements which includes the capital and revenue accounts which are known as balance sheet, income account, manufacturing account, appropriation account, analysis of the statements audit report and directors report. Banks normally adopt going concern analysis and gone convert analysis. Going concern analysis implies that the firm will continue in business. The Management makes use of various financial techniques device etc. for administrating the financial assets of the firm the most effective way. Financial management therefore means the entire games of management efforts divided to the management of finance, with its sources and services of the enterprise.

KEYWORDS: *Effective performance, Financial techniques, Going concern analysis, Lifeblood, Money-oriented economy.*



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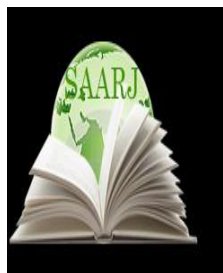
ACCOUNTABILITY OF MASS MEDIA IN THE DEMOCRATIC SYSTEM

SUDESH KUMAR*

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R.K.S.D. Collegem Kaithal, India.

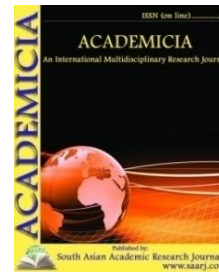
ABSTRACT

Mass media can play a key role in enabling citizens to watch the actions of incumbents and to use this information in their voting decisions. This can lead to government which is more accountable and responsive to its citizens' needs. In spite of the intuitive plausibility of the proposition, there is comparatively little work in the political economy literature that scrutinizes the role and effectiveness of the media in fulfilling this function. A literature, however, is emerging which focuses attention on the importance of the so called fourth estate of government in the policy process. A key feature of the approach taken here is to focus on incentives the media have to produce and distribute information. News papers are the idea that citizens have imperfect information about the actions of government. Mass media can therefore improve citizens' abilities to analyze government actions. Here, we develop the main themes and evaluate the talented practical facts. The latter identifies and tests the mechanisms through which development of mass media can enhance accountability. It also examines the determinants of media capture and hence the constraints on its capacity to perform a watchdog role. There is a host of reasons why governments are better informed than voters and, hence, act on the basis of confidential information. Politicians know more about their aptitude than those who vote for them. They have access to more policy advice and scenarios from a variety of sources. For example, if a overpass or dam is being built, then it is only through media scrutiny that citizens can discover whether proper attention has been paid to the relevant costs and benefits. Similarly when natural disasters strike an active mass media increases the ability of citizens to monitor their government has put in effort to protect the weak.



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**SOCIAL AND ECONOMIC INEQUALITIES: CONTEMPORARY
SIGNIFICANCE OF CASTE IN INDIA.**

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**Assistant Professor,
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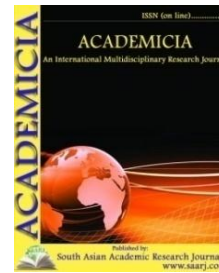
ABSTRACT

Economic and political development during the colonial rule and its aftermath led to the breakdown of the caste system. Caste status no longer inhibits individuals from taking to new occupations. Centuries of socio-physical segregation and illiteracy compromise their position in today's economy and society, including preventing them from taking advantage of the emerging so-called "caste-neutral" occupations and India's modern economy. Social seclusion is said to have led to economic deprivation. And hence the essence of government policy in an attempt to reduce poverty and rehabilitate the poor-rested on the reservation policy since independence.



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SPORTS AND PSYCHOLOGY

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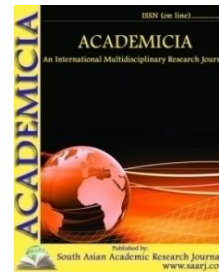
ABSTRACT

Psychology is the Science of behavior of organism in relation to the environment. In addition to this sport psychology also attempts to understand the impact of long-term sport participation on development of personal resources of athletes in the setting of organized competitive sport. Applied sport psychologists are usually required to be well versed not only in psychology but also in sport and sport sciences. Art and science aspects are sport psychologists' tools to help athletes and coaches. There are certain organizational working models, assessment technologies. Sport psychologists use several guidelines or principles to enhance their work, including action and growth-orientation.



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**ADVERTISING EFFECTIVENESS IN DIFFERENT MEDIA: A
COMPARISON OF TELEVISION AND PRINT MEDIA ADVERTISING
IN HIMACHAL PRADESH**

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National Institute of Technology, Hamirpur.

**Assistant Professor,

Department Humanities & Social Sciences,
National Institute of Technology, Hamirpur.

ABSTRACT

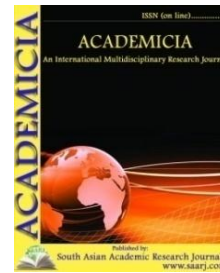
The article presents the result of a survey conducted in Himachal Pradesh in 2011, focusing on a comparison between the effectiveness of advertisements in two different Media, namely Television and Print media. Advertising on TV and in the Print Media have both advantages and disadvantages. The TV is increasingly becoming popular and is emerging as an important tool for advertisers and marketers, in completion with the Print Media. While research in the past has focused on the effectiveness of TV as an advertising medium, there is a dearth of research on the comparative effectiveness of TV and Print media advertising. This study aims to fill the gap through a survey, of responses from customers who are users of both media. Based on a literature survey, the paper formulates various hypothesis that test the 'value' of advertising on the dimensions of informativeness, attention, emotions, precipitating actions, attitude, entertainment, irritation, and deceptiveness. The result of this study reveal that TV is an excellent medium for conveying information and advertisements on the TV are considered to be entertaining. However, print media scores over the TV parameters such as emotion scale, precipitating action and attitude scale. Users consider both television and print media advertising to stimulate emotions among them; however, TV generates a high level of irritation among the users due to over exposure and advertising clutter.

KEYWORDS: Advertising, Media, Himachal Pradesh, Informativeness, Attention, Emotions, Precipitating Action, Attitude, Entertainment, Irritation and Deceptiveness.



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**ROLE OF MEDIA IN INDIAN DEMOCRACY****RAJESH GARG*; DR. RAMPHAL****

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ABSTRACT

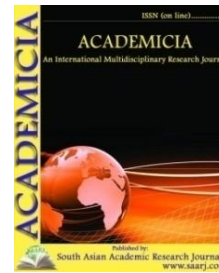
The role of media in a democratic system has been widely debated. India has the largest democracy in the world and media has a powerful presence in the country. In recent times Indian media has been subject to a lot of criticism for the manner in which they have disregarded their obligation to social responsibility. Dangerous business practices in the field of media have affected the fabric of Indian democracy. Big industrial conglomerates in the business of media have threatened the existence of pluralistic viewpoints. Post liberalisation, transnational media organisations have spread their wings in the Indian market with their own global interests. This has happened at the cost of an Indian media which was initially thought to be an agent of ushering in social change through developmental programs directed at the non privileged and marginalised sections of the society. Though media has at times successfully played the role of a watchdog of the government functionaries and has also aided in participatory communication, a lot still needs to be done.

KEYWORDS: media, democracy, Indian media, Indian democracy.



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**PILGRIMAGE TOURISM MANAGEMENT WITH SPECIAL
REFERENCE TO VELANKANNI**

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ABSTRACT

Pilgrimage tourism is exclusively or strongly motivated for religious reasons. It is very oldest tourism in the worldwide phenomenon of religious history. In Velankanni, majority of domestic tourists are pilgrimage tourists (who come for pilgrimages), whose behaviour depends up on the exposure, which they have before visiting the place. The first dominant impression of tourists about this village is the pilgrimage notion like one of the most sacred cities for Christians, the abode of Jesus Christ and ghats along with the Indian Ocean. The Indian Ocean in Velankanni is the main attraction for all the visitors, but perceptual levels and degrees vary. Domestic pilgrimage tourists visiting Velankanni mainly involve in rituals and religious festivities, while foreign tourists enjoy recreation. The primary data collected are organized (and) explained with (the) help of statistical methods like MS Excel-97 and SPSS 10. The result of almost all the survey has been done for the period (over) 2010. The analysis and interpretation under different heads are discussed in the sequence.

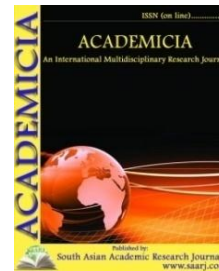
KEY WORDS: *pilgrimage tourist, international tourist, perception, cultural.*



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JOB SATISFACTION AS A FUNCTION OF PERSONAL AND ORGANIZATIONAL MOTIVATION: AN ANALYTICAL STUDY

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INDIA

ABSTRACT

*Organizations the world over are seeking optimum productivity in terms of their human resources. There are common problems of human resource development experienced across the world. Many of the organizations have constantly conducted R &D on improving their work outputs. **Focus:** To understand the barriers to optimum utilization of human resource with reference to levels of job satisfaction attained by personnel at various levels of the organizational hierarchy. **Methodology:** Methods of empirical research were used whereby the researcher collected qualitative and quantitative data through telephone questionnaire administering direct interview. **Findings:** The research findings should that there was very little scope for organizational success if there was a low quantum of job satisfaction among the personnel. **Scope:** The research work has wide scope for utilization among Indian organizations for entailing services of consultants to improve the job satisfaction levels for greater impetus to productivity of the organization.*

KEYWORDS: Job Satisfaction, Organization, Productivity, Motivation, Work Output

“Isn’t it strange, that princes and kings, And clowns that caper in sawdust rings, And common people like you and me Are builders for eternity? Each is given a bag of tools, A shapeless mass, A book of rules; And each must make, Ere life is flown, A stumbling block, or a stepping stone”.-
R.L. Sharpe

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