

ISSN: 2319-1422

SJBIR ISSN (online) : 2319-1422

Editor-in-Chief: Dr. Priti Pandey

Impact Factor : SJIF = 2.380

Frequency : Bi-Monthly

Country : India

Language : English

Start Year : 2012

Indexed/ Abstracted : Ulrich's Periodicals Directory, ProQuest, U.S.A.

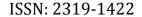
EBSCO Discovery, Summon(ProQuest),

Google Scholar, CNKI Scholar, ISRA-JIF, GIF, IIJIF

E-mail id: sjbir@saarj.com

### **VISION**

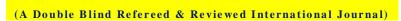
The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, 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.





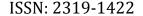
Published by: South Asian Academic Research Journals **SJBIR:** 

SAARJ Journal on Banking & Insurance Research





SR. NO.	PARTICULAR	DOI NUMBER
1.	MANAGING DIFFICULT EMPLOYEES CREATIVELY: COMMON PROBLEMS UNCOMMON SOLUTIONS  Dr. B. S. Hothi & Dr. Harjit Singh	10.5958/2319-1422.2016.00001.1
2.	THE PEARL FISHERS AND TRADE OF JAFFNA BEFORE THE ARRIVAL OF THE BRITISH - A	10.5958/2319-1422.2016.00002.3
3.	REVIEW ON THE AUTHENTICATION PROTOCOL USED IN UIDAI  Vinay Kumar & Arpana Chaturvedi & Poonam  Verma	10.5958/2319-1422.2016.00003.5
4.	PROGRESS OF URBAN CO-OPERATIVE BANKS IN HADOTI REGION OF RAJASTHAN  Ms. Megha Sanadhya & Prof. Himanshu Mehta	10.5958/2319-1422.2016.00004.7





Published by: South Asian Academic Research Journals

## SJBIR:

SAARJ Journal on Banking & Insurance Research

(A Double Blind Refereed & Reviewed International Journal)



DOI NUMBER: 10.5958/2319-1422.2016.00001.1

### MANAGING DIFFICULT EMPLOYEES CREATIVELY: COMMON PROBLEMS UNCOMMON SOLUTIONS

Dr. B. S. Hothi\*: Dr. Harjit Singh\*\*

\* Professor. Gitarattan International Business School, Rohini, Delhi, INDIA. \*\*Associate Professor. Amity School of Business, Amity University, Noida.

#### **ABSTRACT**

Managing difficult people in an organization is an extremely important part of making organizations work well. They are disruptive to the organization and are the source of endless complaints and bad feelings. They can cause stress and unhappiness. You cannot get rid of these kinds of people, short of firing them. Delightful as this may seem at times, it isn't a very practical solution. Furthermore, it is extremely hard to turn troublemakers into sweet, loveable people. Therefore, you have to learn to cope with them. In this paper an attempt has been made to identify a difficult person and to understand how a difficult person's behaviour affects an organization. The paper also outlines the guidelines for managing difficult people in order to decrease the department turnover rate. Further, attempt has been made to help managers unravel the mysteries of dealing with people at work and to help them get the best from an invaluable resource and so become better managers.

**KEYWORDS:** Difficult Employees, Stress Management, Anger Management, Managerial Skills, Business Management, Self-Management.

#### **REFERENCES:**

- Beckhard, R. 1969. Organization Development: Strategies and Models, Addison-Wesley, 1. Reading, MA.
- Bramson, Robert M. Coping with Difficult People, Doubleday, New York, NY, 1988. 2.

- Brinkman, Rick and Rick Kirschner. Dealing with People You Can't Stand. McGraw Hill, 3.
- Carroll, J.S., M.H. Bazerman, and R. Maury, "Negotiator cognitions: A descriptive 4. approach to negotiators' understanding of their opponents." Organizational Behavior and Human Decision Processes 41, 1988.
- Fisher, Roger and Scott Brown, Getting Together, Houghton Mifflin Company, 1988. 5.
- Folberg, Jay and Allison Taylor. Mediation: A Comprehensive Guide to Resolving 6. Conflicts without Litigation. San Francisco, 1984, pp. 1-15.
- Hackley, Susan. (2004), When Live Gives you Lemons: How to Deal with Difficult 7. People, Negotiation.
- Humphries John, How to manage people At Work, A practical guide to effective 8. leadership, Second edition, 2000, Jaico Publishing house, Mumbai.
- 9. Keating, C.J. (1984). Dealing with Difficult People: How You Can Come Out on Top in Personality Conflicts, New York: Paulist Press.
- Lewin, K. 1951, Field Theory in Social Science, Harper and Row, New York. **10**.
- Morgan G (1997) Images of Organisation, 2<sup>nd</sup> Edition, Beverly Hills, calif, Sage. 11.
- Pincus, Marilyn. (2004). Managing Difficult People: A Survival guide for handling any **12**. employee. Cincinnati: Adams Media Corporation.
- Weightman Jane, Managing People, Jaico Publishing House, Mumbai, 2005. **13**.
- Wooldridge A (2002), 'Back to basics', the Economist 2002 The world in 2003, pp107-8. **14**.
- **15**. Worren, N. A. M.; Ruddle, K.; and K. Moore. 1999. "From Organizational Development to Change Management: The Emergence of a New Profession," The Journal of Applied Behavioral Science. 35 (3): 273-286.

#### **WEBSITES:**

- 1. www.helpguide.org/mental/stress\_signs.htm
- www.bupa.co.uk 2.
- www.naturalantistress.com **3.**
- 4. www.mindtools.com
- 5. www.ivf.com/stress.html
- www.etu.org.za/toolbox/docs/building/conflict.html 6.



ISSN: 2319-1422

Published by: South Asian Academic Research Journals

## SJBIR:

SAARJ Journal on Banking & Insurance Research





DOI NUMBER: 10.5958/2319-1422.2016.00002.3

# THE PEARL FISHERS AND TRADE OF JAFFNA BEFORE THE ARRIVAL OF THE BRITISH - A HISTORICAL VIEW

Dr.K.Arunthavarajah \*: S. Mangalaruby \*\*

\*Senior Lecturer Gr I, Department of History, University of Jaffna. \*\*Former Tutor Department of History University of Jaffna.

#### **ABSTRACT**

Sri Lanka is a country with very long historical traditions in the world. Particularly in Northern Sri Lanka, as one of the principal sources of revenue, pearls trade occupied a dominantplace, rightfrom very ancient times up to the arrival of the British. Through this trade not only thekings of Jaffna, but also the Europeans who came later including the Portuguese, the Dutch and British were immensely benefited. This trade which was one of the prominent sources of income to the Northern Sri Lanka, was so profitable that apart from local purchasers, even, South India and Bengal were induced to buy Jaffna pearls (Mannar) willingly for their various purposes. Thoughthe pearls trade had been so flourishing, in the past, no individual scholar appears to have goneinto this aspect in detail. This study therefore aims primarily in filling such a gap, and alsopioneering such scholars as may be taken up by future scholars into this aspect. This study is based on a historical approach. It uses primary and secondary data. Primary data mostly includestone inscriptions, reports of Europeans and various other documents. Secondary data areused, such as subsequent books, articles, website data and interviews based on primary data. When theelephant trade carried on in Jaffna prior to the arrival of the British, is studied, the results bringone to the conclusion that elephant trade had been one of the main source of income of Jaffna.

**KEYWORDS:** Monopoly, pearls trade, Aryan kings, Portuguese, Dutch, British

#### **NOTES:**

- 1. Arunthavarajah, K., (2014), 'Religion activities in Jaffna during the Portuguese period' *History of Sri Lanka (collection of article)*, (Tamil), ed. Arunthavarajah, K., Avchu publication, Nallur.
- 2. Gunasingam, M., (2008), *Tamils in Sri Lanka*, M.V Publication, Sydney.
- **3**. Kanapathippillai, K., (2001), *EelathuValvumValamum*, (Tamil), Kumaran Book House, Colombo.
- **4**. Kirishnarajah, S., (2002), *History of Sri Lanka*, Vol II, (Tamil), Pirainila Publication, Kondavil.
- **5**. Kirishnarajah, S., (2014), 'Jaffna in Portuguese and Dutch period', *Vanni History and Culture*, (Tamil), ed. Suntharalingam, K., Kumaran Publishers, Chennai.
- **6**. Kirishnarajah, S., (1998), *Archaeology and Cultural Antiquity of the Jaffna Tamils*, Prainila Publication, Kondavil.
- 7. Kunarasa, K., (1995), History of Jaffna Ford, (Tamil), Kamlam Pathippagam, Jaffna.
- **8**. Maloney, C.T., (1970), 'The Beginnings of Civilization in South India', *The Journal of South Asian Studies*.
- 9. Martin, H., (1923), Notes on Jaffna, American Ceylon Mission Press, Tellippalai.
- **10**. Nithiyanandam, V., (2003), *Economic History of Sri Lanka*, (Tamil), Messey University, New Zealand.
- **11**. Pathmanathan, S., (2011), *Kingdom of Jaffna*(*A Concise History*), (Tamil), Kumaran Book House, Colombo.
- **12**. Pathmanathan,S.,(2014), 'AdankappattuVannipangal', *Vanni History and Culture*, (Tamil), ed. Suntharalingam,K., Kumaran Publishers, Chennai.
- **13**.Pathmanathan,S.,(2002), *IllankaiThesavalamaikalumSamugavalamaikalum*,(Tamil), Kumaran Publication, Colombo.
- **14**. Queyroz, Fernao De., (1930), *The Temporal and Spiritual Conquest of Ceylon*, trans. Perera, S.G, Colombo.
- 15. Silva, K.M.De., (1981), A History of Sri Lanka, Oxford University press, Delhi.
- **16**.Sivasamy, V., (2014), 'The Jaffna Administration during the Portuguese and Dutch period' *History of Sri Lanka (collection of article)*, (Tamil), ed. Arunthavarajah, K., Anchu Publication. Nallur.

- 17. Sivasamy, V., (1990), Islands in Historical Perspective, (Tamil), University of Jaffna, Jaffna.
- **18**. Sitrampalam, S.K., (1993), *YalppanamTonmaiVaralaru* (Tamil), University of Jaffna Publication, Jaffna.

ISSN: 2319-1422



Published by: South Asian Academic Research Journals

## **SJBIR:**

SAARJ Journal on Banking & Insurance Research

(A Double Blind Refereed & Reviewed International Journal)



DOI NUMBER: 10.5958/2319-1422.2016.00003.5

#### REVIEW ON THE AUTHENTICATION PROTOCOL USED IN UIDAI

Vinay Kumar\*: Arpana Chaturvedi\*\*: Poonam Verma\*\*\*

\*Professor,
Vivekananda School of IT, VIPS,
GGSIPU, New Delhi, INDIA.

\*\*Asst.Professor,
Jagannath International Management School,
JIMS, GGSIPU, New Delhi. INDIA.

\*\*\*Asst.Professor,
Jagannath International Management School,
JIMS, GGSIPU, New Delhi, INDIA.

#### **ABSTRACT**

With the advent of Digital India and UID initiatives, the government aims to transform India into a digitally empowered society and knowledge economy. The idea behind is to use the massive amount of information to make government, corporate growth and expansion successful for distribution of services to the public for their convenience. Joining up public sector, data sources can make government more efficient, save money, identify fraud and help public bodies better serve their citizens. To maintain data, biometric information of all residents will contain details like ten figure prints and iris of each and every individual along with other usual details. A 12 digit unique number will be allotted to all irrespective of any classification based on caste, gender, religion and geography. These details and randomly generated unique number will be stored in the centralized database which is subsequently linked to the basic demographics and biometric information of each individual. This UID number can be used to provide authentication to the agencies providing services to the users. In this paper, we would like to review the authentication protocol being implemented and suggest few recommendations for its easier implementation.

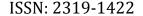
**KEYWORDS:** Big Data, HDFS, IDC, Squoop, Hive, Lumify, Digital India, Governance, SME, Map Reduce, Analytics

#### **BIOGRAPHICAL NOTES:**

**Vinay Kumar** is a Professor in Vivekananda Institute of Professional Studies, Delhi. Earlier he worked as Scientist in National Informatics Centre, MoCIT, Government of India. He completed his Ph.D. in Computer Science from University of Delhi and MCA from Jawaharlal Nehru University, Delhi. He has authored a book on Discrete Mathematics and has contributed many research papers to refereed journals and conferences. His areas of interest are graph algorithm, information security & privacy and e-governance. He is member of CSI and ACM.

**Arpana Chaturvedi** is working as an Assistant Professor in Jagannath International Management School, Delhi. She is M.Sc (Math's), MCA, M.Phill (Comp.Sc). She is pursuing PhD from Jagannath University. She is having 24 yrs of teaching and industrial experience in various organizations. She has contributed many research papers to referred journals and conferences. Her area of interest is in programming, web technologies and database management. She is heading the IT department from last 10 years.

**Poonam Verma** is working as an Assistant Professor in Jagannath International Management School, Delhi. She is M.tech(IT & CS), MCA. . She is having 12 yrs of teaching and industrial experience in various organizations. She has contributed many research papers to referred journals and conferences. Her area of interest is in programming, web technologies and database management.





Published by: South Asian Academic Research Journals

## **SJBIR:**

SAARJ Journal on Banking & Insurance Research

(A Double Blind Refereed & Reviewed International Journal)



DOI NUMBER: 10.5958/2319-1422.2016.00004.7

### PROGRESS OF URBAN CO-OPERATIVE BANKS IN HADOTI REGION OF RAJASTHAN

Ms. Megha Sanadhya\*: Prof. Himanshu Mehta\*\*

\*Assistant Professor, KES Shroff College of Commerce, Mumbai (Maharashtra) Research Scholar, Pacific University, Udaipur (Rajasthan). \*\*Principal, Pacific Business School, Udaipur (Rajasthan)

#### **ABSTRACT**

Urban Co-operative Banks (UCBs) are the back bone of banking system and contribute for growth of the nation. The progress of UCBs in India support the progress of banking system in India as they operate in urban and semi-urban areas and have immense potential to deliver services in areas where both the state and private sector have failed. The present study intends to analyze the progress of UCBs in Hadoti region in Rajasthan. Hadoti region includes the districts of Baran, Bundi, Jhalawar and Kota. The name of the region is derived from the Hada Rajputs, a branch of the Chauhan Rajput. The study is mainly supported by secondary data which has been collected from the annual reports of selected banks, data from annual reports of The Rajasthan Urban Co-operative Banks Federation Ltd, journals and magazines. The progress of a bank can be analysed and judged by various financial and non-financial parameters but to simplify present study, the progress of UCBs in Hadoti region has been analysed based on few selected parameters such as No. of branches, membership base, share capital, net profit, deposits mobilization, loans & advances, and working capital, which reveals that there has been growth of UCBs in said region over a period of five years, i.e., FY 2009-10 to FY 2013-14.

**KEYWORDS:** Branches, Deposits Mobilization, HadotiRegion, Loans &Advances, Membership Base, Net Profit, Share Capital, Urban Co-operative Bank and Working Capital.

#### **REFERENCES:**

- i. Annual Reports of five years (FY 09-10 to 13-14) of Urban Co-operative Banks under study.
- **ii.** Annual Reports offive years (FY 09-10 to 13-14) of The Rajasthan Urban Co-operative Banks Federation Ltd.
- iii. Gaurav Kumar Gupta and Sanjeev Gupta (2013): "Financial performance of Urban Cooperative Bank (UCB) in Lakhimpur Kheri district of U.P.", International Journal of Commerce and Business Management, Volume 6 | Issue 1 | April 2013 | 134-137.
- iv. N. Babitha Thimmaiah, Jnaneshwar Pai Maroor and Shainy V. P. (2013): "Comparative Study of the Challenges Faced by PSU Banks and Urban Cooperative Banks and Strategies to Overcome with Special Reference to Mangalore City", Global Journal of Management and Business Studies, Volume 3 | Number 3 (2013) | ISSN 2248-9878.
- v. Dr. Seema Sant and Dr. P. T. Chaudhari (2012): "A Study of the profitability of Urban Cooperative Banks in Greater Mumbai and Jalgaon for 5 years" Zenith International Journal of Multidisciplinary Research, Volume: 2 | Issue: 5 | May 2012 | ISSN 2231 5780.
- vi. Shachi Pareek (2012): "Urban Co-operative Banks in Jaipur District International Indexed & Referred Research Journal", June 2012 | ISSN 0975 3486, RNI-RAJBIL 2009/30097.
- vii. Dr. N. Ramu (2011): "Financial Performance of Urban Co-operative Banks: A Study with Reference to Tamil Nadu", Research Lines, January-June 2011, pp.68-76.
- viii. Ramesh Chander and Jai Kishan Chandel (2010): "Financial Viability and Performance Evaluation of Co-operative Credit Institutions in Haryana (India)", International Journal of Computing and Business Research, Vol.1, No. 1, December 2010.
  - **ix.** Paranjothi T. and Ravichandran K. (2009): "Recent Trends and Development Problems and Prospects for Urban Co-operative Banks in India", The International Journal of Co-operative Management, Volume 4, No. 2, September, 2009.
  - x. www.rbi.org.in
  - xi. www.rajucbfed.org.in

## Editorial Board

#### Dr. Priti Pandey, Editor in Chief

Associate Professor of Finance

D.S. Institute of Management Studies (DSIMS), Malad West, Mumbai, Maharashtra, INDIA.

#### Dr. Sisira Kanti Mishra

Professor of Finance

NIST Business School, National Institute of Science & Technology (NIST), Palur Hills, Berhampur, Dist: Ganjam, Orissa, INDIA.

#### **Obidjon Khamidov**

Professor

Tashkent State University of Economics, UZBEKISTAN

#### Dr. Antonia Mercedes Garcia Cabrera

Professor

Business Administration, University of Las Palmas de Gran Canaria, SPAIN.

#### Dr. Valentina Vasile

Professor

Institute of National Economy-Romanian Academy, ROMANIA.

#### Dr. Liliana Faria

Professor

Vocational Psychology, ISLA Campus Lisboa - Laureate International Universities, PORTUGAL

#### S.Anandasayanan

Senior Lecturer

Department of Financial Management
Faculty of Management Studies & Commerce
University of Jaffna, SRI LANKA

#### Dr.Alan D.Smith

Faculty

Management, Robert Morris University, USA.

#### Dr. Kapil Khanal

Associate Professor

Department of Management, Shankar Dev Campus, Ram Shah Path T.U. Kirtipur, NEPAL.

#### Dr. Sunil Kumar

Associate Professor

Faculty of Economics, South Asian University (SAU), New Delhi, INDIA

#### Dr. Sunil Kumar

**Assistant Professor** 

Punjab School of Economics, Guru Nanak Dev University, Amritsar – 143005, Punjab, INDIA

#### Dr. Dalbir Singh

Assistant professor

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

#### **Dr.Karun Kant Uppal**

Assistant professor,

P G Deptt. of Commerce & Management, Kamla Lohtia S D College, Ludhiana, INDIA

#### Mrs S. Dinesh Kumar

Assistant Lecturer

Faculty of Mgt. Studies and Comm. University of Jaffna, SRI LANKA.

#### Dr. Ebele P. Ifionu

Faculty

Department of Finance and Banking, University of Port Harcourt, NIGERIA.

# Calegories

- Business Management
- Banking
- Insurance
- Finance

## Review Process

Each research paper/article submitted to the journal is subject to the following reviewing process:

- 1. Each research paper/article will be initially evaluated by the editor to check the quality of the research article for the journal. The editor may make use of ithenticate/Viper software to examine the originality of research articles received.
- 2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
- 3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
- 4. The review process may take one/two months.
- 5. In case of acceptance of the article, journal reserves the right of making amendments in the final draft of the research paper to suit the journal's standard and requirement.

# Published by

### South Asian Academic Research Journals

A Publication of CDL College of Education, Jagadhri (Haryana) (Affiliated to Kurukshetra University, Kurukshetra, India)

Our other publications:

Academicia - An International Multidisciplinary Research Journal

ISSN (online) : 2249-7137

South Asian Journal of Marketing & Management Research (SAJMMR)

ISSN (online) : 2249-877X