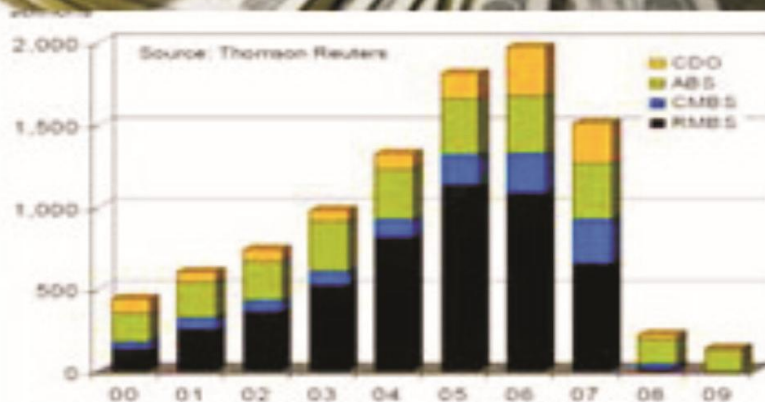


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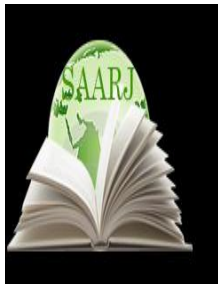
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DESIGN AND IMPLEMENTATION OF EMPLOYEE MANAGEMENT SYSTEM SOFTWARE (A CASE STUDY OF ECO BANK OF NIGERIA BAUCHI BRANCH BAUCHI STATE)

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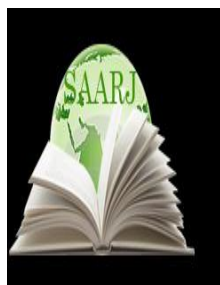
ABSTRACT

This Research report includes a development presentation of an Employee system for managing the staff data within a small company or organization. The work addresses limitations identified with manual method of handling records of employees in a firm by providing a better platform to eliminate fraud, corruption, file hiding and misplacement, records falsification, duplication, fragmentation, inconsistencies and other vices attendant with manual method of handling employee records. Employee management system software is a user friendly package that gives one the fit to accurately monitor employees' records effortlessly. It consists of functionally related application program and database. The choice of the programming tools is individual. The goal of this Research was to design and develop an employee management system. This system was developed to fill existing gaps in the electronic management of employees. This software is designed for stand-alone windows environment, but has the ability to be networked. The interface is PHP with the structured query language (SQL). The implementation of the system will provide speedy retrieval of data as well as enhancing effective and efficient data.

KEYWORDS: *Design, Implementation, Employee Management, System Software, Eco Bank, Nigeria, Bauchi State*

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ISSUES OF THE DEVELOPMENT OF COMPETITIVENESS AND THE PROSPECTS OF SPECIALIZATION IN RICE FARMS

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ABSTRACT

In this article, theoretical and practical recommendations have been developed for the paddy farms to determine the prospects for the development of competitiveness and the prospects for the development of competitiveness in science and practice. Although, in a market economy where the law of supply and demand leads production companies into market based specialization. On the contrary, the rice field sown during the analyzed period decreased from 143,700 hectares to 43,800 hectares, and its share in total crops decreased from 4.5% to 1.3%. In some years, the massive harvesting of the larvae increases its wheat yield due to its high yields. At the same time, 350-560 cubic centimeters of cylinder for water consumption to get a centner rice raw material, which is equivalent to water consumption for cotton and other crops. As a result, total net earnings from rice production increased by 532.1 mill. In the reporting period, the company increased its capital by 1484.8 million soums. Analysis of the rice cultivation in Tashkent region shows that in the last five years the rice crops have dropped from 10.3 per hectare to 38.8 centner per hectare, though the rice fields have dropped from 10602 ha to 9,348 hectares.

KEYWORDS: Rice (Paddy) farms, competitiveness, development, specialization, enhancement, and prospects.

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MONETARY MOBILIZATION OF COMMERCIAL BANK WITH SPECIAL REFERENCE TO EASTERN REGION OF INDIA

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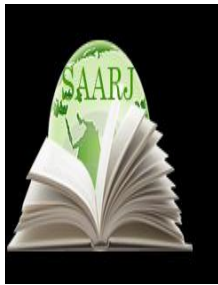
ABSTRACT

This study is about the monetary mobilization of commercial bank with special reference to eastern region of India. The researcher was used to secondary data. Deposits are an indispensable tool commercial banks use to enhance its profitability through advancing deposits mobilized to its customers in form of loans which make in return mobilize enough funds from their customers. The researcher found that there is conclusive relationship between deposits and loans of the commercial banking, the more deposits should be mobilized so as to lend more which in turn brings more revenue to the bank. In these banks should open more branches so that it could mobilize more deposit by covering more member of customer. The required secondary data were collected from RBI website of state-wise deposits of scheduled commercial according to type of deposits. The study covers a period of five years from 2011 to 2015.

KEYWORDS: *Mobilization, Current Account, Saving Account, Term Account*

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DETERMINANTS OF NONPERFORMING LOANS: A STUDY OF LICENSED DOMESTIC COMMERCIAL BANKS IN SRI LANKA

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ABSTRACT

During the last two decades, a significant increase of credit growth provided by financial institutions was recorded. More specifically, competition was increased to a large and medium degree within domestic markets. A big strand of literature found that, competition increased banks' credit risk, i.e. affecting their loan portfolios in terms of bad loan screening procedures and relaxing borrowing criteria. One of the most common indicators that used to identify credit risk is the ratio of nonperforming loans (NPL). Study found that liquidity and profitability significantly correlated with non performing loans. Regression model showed that liquidity, profitability and bank size significantly impacts the non performing loans. The focus of this study was bank specific determinants of nonperforming loans, the other factors such as macroeconomic determinants are not considered. The study contributes to literature in Sri Lanka. It can help identify the causes of NPL ratio and thus lead analysts, policymakers, investors and financial institutions to a better understanding of Nonperforming loans.

KEYWORDS: *Nonperforming loans, Liquidity, Profitability, bank size, Capital adequacy ratio, Loan growth, Liquid asset ratio, Return on equity*

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COMPETITIVE POSITION AND TREND ANALYSIS OF COMMERCIAL BANKS IN NEPAL

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ABSTRACT

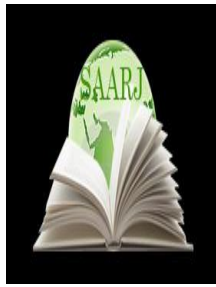
To find out the trend and competitive position of commercial banks in Nepal by analyzing capital adequacy ratio and assets composition ratio. Different descriptive statistical tools such as mean, percentage and ratios were used to analyze and interpret the data. Review of various articles and collection of secondary data through the websites of Nepal Rastra Bank. Analysis showed that more than 50 percent commercial banks have low capital adequacy ratio and the newly operating private commercial banks had higher assets composition ratio than the other commercial banks. "According to the conventional wisdom in banking, a higher capital-to-assets ratio is associated with lower profitability" Berger (1995). On the other hand, if increasing loans lead to higher funding requirements, a negative impact of the loan ratio on the banks profitability may accrue. Empirical evidence of the impact of loan portfolio diversification on bank profitability also remains inconclusive and suggests that banks face a tradeoff between diversifying and focusing their loan portfolio. Newly operating commercial banks had high assets composition ratio. Very high assets composition ratio may also not be beneficial to the banks because of loan issues i.e. if that loan is not recovered in time, it causes low profit. Government-owned banks had lowest assets composition ratio of all the banks. Newly operating commercial banks had high assets composition ratio. Government-owned commercial banks had lowest assets composition ratio, while the private sector commercial banks had highest assets composition ratio.

KEYWORDS: Capital adequacy ratio; assets composition ratio; commercial banks; Nepal.

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A STUDY OF DETERMINANTS OF CONSUMERS' PERCEIVED RISK IN E-BANKING SERVICES

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ABSTRACT

The study concluded that different age group of customers have different view towards e-banking services and the usage level of these banks' customer is different so bank should concentrate on all the age group of customers for betterment of e-banking . It has also revealed that different education group of customers and occupation group of customers have different awareness towards the e-banking services. There are good number of customer in every group like student, service class, business class and professionals, it shows that each and every one are interested in using the e-banking services. The banker should take care of the medium people in his/her task, reduce drudgery and at the same time efficiently discharge his functions. These technological aids not only take care of some of the physical routine tasks but also contribute proficient housekeeping functions and also render services that are in turn will fulfil the customer needs and satisfaction. In addition, some customers are even charged a commission fee just to speak to a real live bank teller! In a recent checking account pricing study, it was found that interest-bearing checking account customers charged the worst. E-Banking denotes the provision of banking and related service through Extensive use of information technology without direct recourse to the bank by the customer. There are good number of customer in every group like student, service class, business class and professionals, it shows that each and every one are interested in using the e-banking services.

KEYWORDS: E-Banking, socio economic factors, perception, risk, age

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