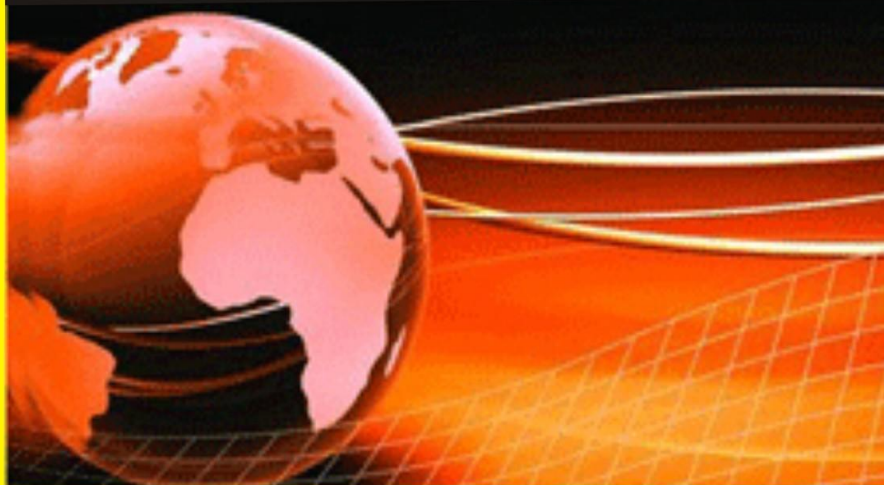


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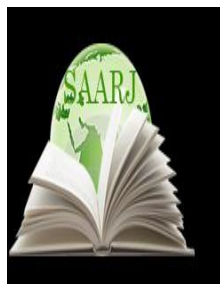
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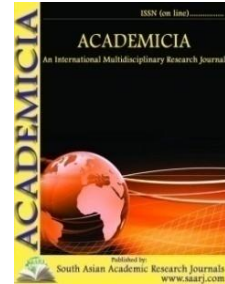
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**AN EMPIRICAL STUDY ON CUSTOMER SATISFACTION TOWARDS
MOBILE BANKING WITH REFERENCE TO BANGALORE CITY**

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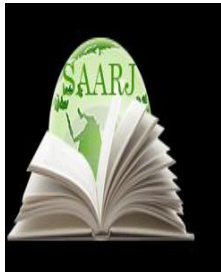
**International Student,
Yate Tobo Chiepi Carole.

ABSTRACT

Technology and innovation have changed in the 21st century. Just as the Internet has changed economics, culture, and politics, it is also significantly impacting the practice of banking systems. People have been introduced to mobile banking. In general terms, mobile banking is a term used for performing balance checks, account transactions, payments, credit applications and other banking transactions through a mobile device such as a mobile phone or Personal Digital Assistant (PDA). The earliest mobile banking services were offered over SMS. With the introduction of the first primitive smart phones with WAP support enabling the use of the mobile web in 1999, the first European banks started to offer mobile banking on this platform to their customers. It then enabled the use of e-business and m-commerce. It may be defined as the application of information and communication technologies (ITC) in support of all the activities of business. Commerce constitutes the exchange of products and services between businesses, groups and individuals and can be seen as one of the essential activities of any business. M-commerce, on the other hand, also known as E-Commerce or e-business, is the ability to conduct commerce using a mobile device, such as a mobile phone other emerging mobile equipment such as desktop mobile devices. The most attractive features of mobile banking from the customer's point of view is that they appreciate the time savings facility in using mobile banking services and they are very much attracted by the update of account information and the facility to get money. The majority of the users find mobile banking services to be very much helpful to them. As mobile networks are upgraded with WAP, GPRS and UTMS to deliver next-generation multimedia services, the banks are getting ready to unleash services on mobile phones. In the future years to come, customers will be able to view their account statements, transfer funds between accounts, be notified of large payments or get notified of transactions above a pre-defined threshold and, and will have immediate and full control over their finances. Future generations mobile banking services will deliver significant improvements with user-friendly

icon driven instructions, instant access, security and immediate transaction processing all at a lower session cost .Banks will attain higher levels of customer satisfaction and increased loyalty by providing anywhere, anytime banking. This m-commerce concept is base for core banking; further this study is conducting with questioner method, sampling size of fifty respondents.

KEYWORDS: *M-commerce, Mobile banking, Customer Satisfaction.*



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**IDENTIFICATION OF PROBLEMS IN TEACHING ENGLISH
LANGUAGE AT SECONDARY LEVEL IN RURAL AREA**

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Haryana, India.

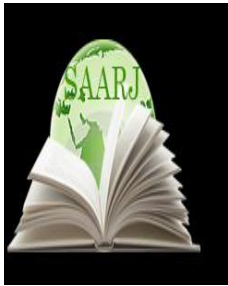
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***Department of Education,
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Mullana, Haryana, India.

ABSTRACT

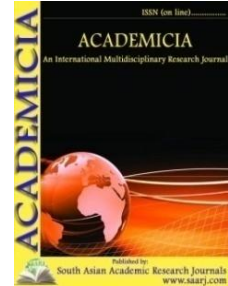
The objective of the study is to evaluate critically the problems faced by the teachers in teaching English language in the Govt. schools. A questionnaire was prepared and teachers of school in rural area were requested to answer the questions. Majority of the teachers do not face much problem regarding class and library facilities, or completing the syllabus in time. However they face problems in teaching English due to their poor background in the subject.

KEYWORDS: *Language, Teaching and learning, Response, Questionnaire, Data.*



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**CUSTOMER ATTITUDE TOWARDS RETAIL MARKETING
BEHAVIOR (ORGANIZED VS UNORGANIZED) IN THE CITY OF
LUCKNOW**

ALPANA SRIVASTAVA*; CHARU BISARIA**

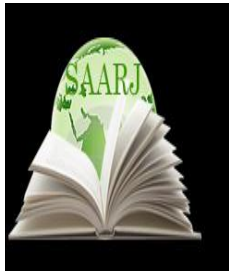
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ABSTRACT

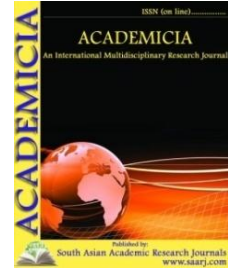
Satisfying customers is one of the main objectives of every business. Businesses recognize that keeping current customers is more profitable than having to win new ones to replace those lost. Customer satisfaction is the key factor in knowing the success of any retail store or business, therefore it is very important to measure it and to find the factors which affect the customer satisfaction. In India traditionally, the retail industry comprised of large, medium and small grocery stores and drug stores which could be categorized as unorganized retailing. India's large youth population is driving the consumerism trend in country. Organized retail business in India has entered in 1990s but become more popular after 2002 onwards and organized retail stores become the part of middle class family from 2006 onwards. The customers perceive these two retail sectors in different manners. The given research paper studies factors affecting the customer attitude in retail industry. The paper also tries to compare the customer behavior in organized and unorganized retail sector.

KEYWORDS: *Customer Satisfaction, customer attitude, organized retailing, unorganized retailing, customer behavior.*



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FINANCING OF MSE BY FOREIGN BANKS IN INDIA

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ABSTRACT

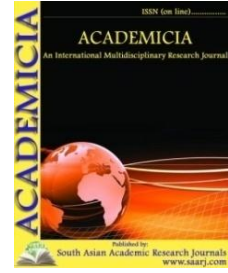
Foreign banks are available in myriad in India and known for offering snug service in all parts of the country. Banks exposure under MSE sector has shown a significant growth during the financial year 2009-2010 and 2010-2011 precisely, the sector grew by 59.72 per cent and 33.56 per cent respectively. The research paper compacted with financing of MSE sector by foreign banks in India, RBI policy for promoting MSE sector and the notifications of MSMED Act, 2006 for the progress of MSE in India. The research paper deeply analyzed the role of foreign banks in the development of MSE by credit assistance. Further the study investigated the relationship between MSE advances and loans & advances and priority sector advances of the foreign banks in India. It is found that growth rate and trend of MSE advances by foreign bank in India were positive. The share percentage of SME advances in loans & advances and priority sector were positive and progress. Further the study found that through correlation matrix, the independent factors of loans & advances and priority sector advances have positive correlation with MSE advances during the sturdy period.

KEYWORDS: MSE (Micro and small enterprises), MSE Advance, Foreign banks.



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**THEME OF FRUSTRATED AND UNLIVED LIVES IN THE SELECT
SHORT STORIES OF SHERWOOD ANDERSON**

DR. B. MOHAN*

*Associate Professor,
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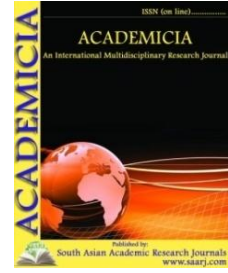
ABSTRACT

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”.



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IMPORTANCE OF PERFORMANCE OF EXPATRIATES IN PAKISTAN

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**Assistant Professor,
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Islamabad.

ABSTRACT

The purpose of this research study is to explore the practice of the cross cultural training before expatriates are posted on overseas assignments, and to assess the impacts of cross cultural training on the performance of expatriates. Multinational organizations need expatriates who can be representatives, ambassadors and have knowledge of coordination, integration of operations, knowledge transfer, and global managerial skills as they are investing in foreign markets to establish some subsidiaries in foreign countries. During this process, many of expatriates are not able to complete their overseas assignments. The rate of failure sometimes can reach to 85 percent. The main reasons of this high rate are culture shock, difficulties in adjustment, and so on. A questionnaire was developed based on the theoretical framework. The samples comprising 100 expatriates were taken from different organizations; education, construction, telecommunication, and the press and media were focused in particular. The conclusion of the study has revealed that there are multi-faceted benefits of cross cultural training for expatriates working abroad. Cross cultural training can minimize culture shock, and premature return. Moreover, it can facilitate cultural adjustment, high productivity, and expatriates' performance. The study has been delimited to the global companies operating in Pakistan. However, the majority of the organizations are established in Islamabad.

KEYWORDS: *Expatriates, Performance, and Cross Cultural Training.*

** Note: This Paper Was Generated from Dr. Zekeriya Nas PhD Thesis Called "The Effects of Cross Cultural Training on the Performance of Expatriates in Business Organizations"*



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THE SEVERITY OF THE EXTERNAL DEBT BURDEN OF PAKISTAN

DR. SHOBANA NELASCO*

*Fellow of ICSSR and Associate Professor in Economics,
Bhararthidasan University, Trichirappalli.

ABSTRACT

The problem of foreign debt got emerged during the 1950's; got nurtured during 1960's; became mature during 1970's; and then burst into crisis in the early 1980's. The Asian crisis of the late 80's accentuated the whole debt crisis. The Asian crisis started from Thailand and spread at a faster rate to all Asian Tigers. It also did not leave the nearby developing countries without being affected and Pakistan was in no way an exception. There was a heavy rise of debt in all developing countries of Asia including Pakistan. The recent global crisis will also have a serious negative impact on this economy. This paper is an attempt to dissect the intricacies of the debt crisis in this country.

The major objectives of the paper are

To examine the growth of debt outstanding, short term debt and long term debt and IMF credit.

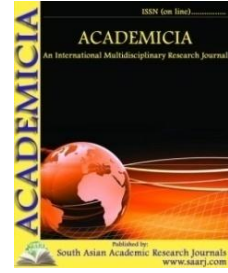
To examine the trend values for the debt outstanding of Pakistan and the components of debt.

To examine the position of Pakistan among the Asian countries' based on the development and debt Indicators.



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**EMOTIONAL INTELLIGENCE AND SELF-CONCEPT AMONG
PROSPECTIVE TEACHERS**

DR. SUSHMA JAKHAR*

*Principal,
Indus College of Education,
Rohtak – 124001.

ABSTRACT

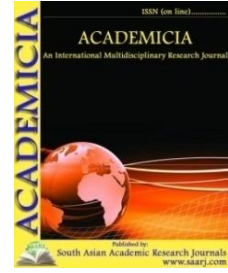
The teacher's behaviour not only as a person but also as a teacher is predominantly controlled by his emotional behaviour, which in turn depends upon the degree of emotional intelligence possessed by him. In the modern world we need not just competent teachers, but teachers, who can question own actions and who are able to envisage new forms of professionalism. In this context the researcher has conducted a study of emotional intelligence and self-concept of prospective teachers. The main objective of the study was to see the relation between emotional intelligence and self-concept of would be teachers. Descriptive survey method was used to solve the purpose. A random sample of 120 prospective teachers from education colleges of Rohtak city was taken. The methodology includes central tendency, 't' test and Pearson product moment correlation method to know the nature of data. The results of the study show that there is a significant relationship between emotional intelligence and self-concept of prospective teachers. It has also been noticed that there is a significant difference between self-concept of male and female prospective teacher.

KEYWORDS: *Prospective teacher, emotional intelligence, self-concept.*



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73RD AMENDMENT: A TOOL FOR WOMEN'S EMPORMENT

MS. SUNITA*; MR. YUDHVIR**

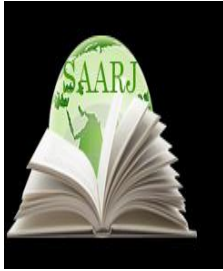
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ABSTRACT

The 73rd Constitutional Amendment Act has given a new dimension to the process of women's empowerment in India. Apart from one- third reservation of women in Panchayati Raj Institutions (PRIs), the act has given constitutional powers and responsibilities for a range of issues including resource management, family planning, education and health. With the participation of women in PRIs, interpersonal relations within their families have changed for the better and this political process has heightened women's perceptions of own capabilities. This paper is divided into two parts. The first part covers the theoretical aspects of 73rd amendment Act and the second part discusses the impact of this amendment act on the status of women, their role in governance and the consequent socio-economic, political empowerment.

KEYWORDS: *Women's empowerment, PRIs, 73rd Act.*



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**ECONOMIC DEVELOPMENT AND PER CAPITA CO2 EMISSION:
A TIME SERIES COMPARISON BETWEEN DEVELOPED AND
DEVELOPING NATIONS**

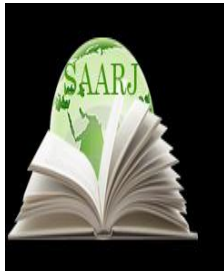
DR. TIRTHANKAR MANDAL*

*Assistant Professor,
Department of Economics,
MMD College, Sabroom,
Tripura, India.

ABSTRACT

This paper reexamines the fundamental theory of Environmental Kuznets Curve (EKC) by an empirical study of per capita CO₂ emission around the world. Here in this paper I have selected some developed and developing countries around the world and estimated the time series growth rate of per capita CO₂ emission from 1950 to 2004 for each country. Results do not support the fundamental theory of pollution and economic development followed by EKC. I have compared at this juncture the share of total emission in global warming for both developed and developing countries. Result also shows that not only the growing poor developing nations, but also the rich developed countries have huge contribution in world CO₂ emission and global warming.

KEYWORDS: *Environmental Kuznets Curve; Per Capita CO₂ emission; Time Series Analysis.*



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**THEME OF YOUNG PEOPLE’S INITIATION INTO ADULTHOOD IN
SHERWOOD ANDERSON’S CLASSICAL SHORT STORY “THE EGG”**

DR. B. MOHAN*

*Associate Professor,
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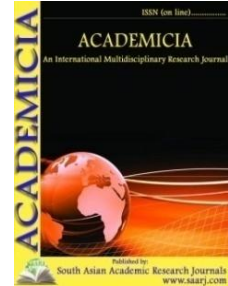
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Sherwood Anderson (1876-1941) was a prolific, profound, provocative and perceptive writer of short stories. In the recent decades, however, there has been a revival of considerable scholarly critical interest in his life and all that he wrote including 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”.



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**ROLE OF INDIAN GOVERNMENT TO PROTECT THE ENVIRONMENT
SUSTAINABILITY - AN OVERVIEW**

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**Assistant Professor,
Department of Economics, Bharathidasan University,
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ABSTRACT

Sustainability is based on a simple principle: Everything that we need for our survival and well-being depends, either directly or indirectly, on our natural environment. Sustainability creates and maintains the conditions under which humans and nature can exist in productive harmony, that permit fulfilling the social, economic and other requirements of present and future generations. Sustainability is important to making sure that we have and will continue to have, the water, materials, and resources to protect human health and our environment. Our actions impact the environment. Today we realize that each thing we do can help or hurt our planet in many ways. We all need to take ownership of environmental protection. Even though, the rapid growing population and economic development is leading to a number of environmental issues in India because of the uncontrolled growth of urbanization and industrialization, expansion and massive intensification of agriculture, and the destruction of forests. The uprising population and the environmental deterioration face the challenge of sustainable development. Population growth and economic development are contributing too many serious environmental calamities in India. These include heavy pressure on land, land degradation, forests, habitat destruction and loss of biodiversity. Changing consumption pattern has led to rising demand for energy. The final outcomes of this are air pollution, global warming, climate change, water scarcity and water pollution. In the Constitution of India it is clearly stated that it is the duty of the state to 'protect and improve the environment and to safeguard the forests and wildlife of the country'. It imposes a duty on every citizen 'to protect and improve the natural environment including forests, lakes, rivers, and wildlife'. The Environment Protection Act authorizes the central government to protect and improve environmental quality, control and reduce pollution from all sources, and prohibit or restrict the setting and /or operation of any industrial facility

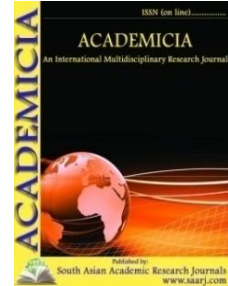
on environmental grounds. In this view, the present paper focuses on the Role of Indian Government to Protect the Environment Sustainability over the period of time.

KEYWORDS: *Sustainability, Environmental Protection, Pollution, Environmental laws and Literacy.*



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**A STUDY OF VARIANCE IN HR PRACTICES OF DEVELOPED &
DEVELOPING COUNTRIES - A COMPARATIVE STUDY OF INDIA AND
CANADA**

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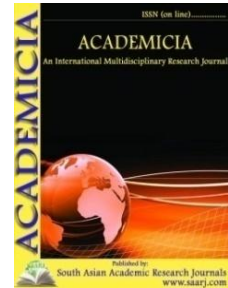
ABSTRACT

A Nation's culture is made up of values, beliefs, perceptual orientations, language, religion, ethnic and racial identity, and cultural history & traditions and geography of that country among many other things. It not only influences family life, education, economic and political structures but also our ways of doing business. Any induction of management techniques inconsistent with national culture can lead to the failure of the method, business not to mention can cause conflict between an MNC and its employees and, perhaps, the broader society. The present paper is an attempt to understand the basics of HR in light of international boundaries. It compares the HR practices of India which is a developing country and Canada, a developed country.



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**EXPLORING SOLUTIONS FOR ENHANCING TRAINING
EFFECTIVENESS OF IRANIAN EMPLOYEES: A MODEL OF SETTING
PRIORITIES**

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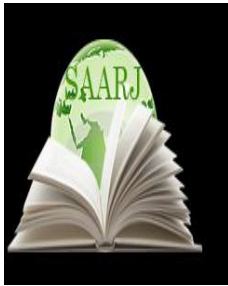
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ABSTRACT

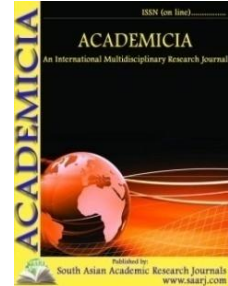
Nowadays, the necessity of training is inevitable. The promotion and development of the organizations and institutions is highly dependent on the development of knowledge, skills, behavior and attitude of human resources. Accordingly, most of the organizations are holding suitable training programs for the employees in their country or abroad. Implementation of each training program requires noticeable financial investments. Therefore, awareness of the effectiveness of training programs and the following output is of paramount importance for managers. In this study, factors affecting the effectiveness of training were divided into three categories: human factors, environmental factors, and structural-organizational factors. Each of these factors was defined in terms of indices. The effect of each factor on the training effectiveness of the employees of the organization under the study was measured. The population was 377 of official and formal employees. Participants included 195 employees who were selected randomly. The size of the sample was determined using Cochran's formula. For analyzing the data obtained from researcher made questionnaire, regression analysis was utilized. Results indicated that the effect of structural-organizational factors on training effectiveness was more than the other two factors. Human factors fell on the second position in this study. However, environmental factors had less effect on training effectiveness in comparison with other factors.

KEYWORDS: *effectiveness; in-service training programs; training effectiveness.*



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**BIONIC EYE TECHNOLOGY: AN ADVANCED VERSION OF
ARTIFICIAL VISION**

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ABSTRACT

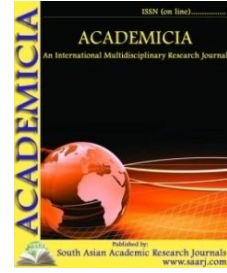
Blindness is the most feared of all human ailments. Crossing busy roads can be a challenge for people with good vision. For blind people, it is a perilous activity. Technology has done wonders for the mankind. We have seen prosthetics that helped overcome handicaps. Bio medical engineers play a vital role in shaping the course of these prosthetics. Now it is the turn of Artificial Vision through Bionic Eyes. Researches working for the Boston Retinal Implant Project have been developing a Bionic eye implant that could restore the eye sight of people who suffer from age related blindness. The implant is based on a small chip that is surgically implanted behind the retina, at the back of the eye ball. Chips-designed specifically to imitate the characteristics of the damaged retina, the cones and rods of the organ of sight are implanted with a microsurgery. An ultra-thin wire strengthens the damaged optic nerve; its purpose is to transmit light and images to the brain's vision system, where it is normally processed. Other than the implanted chip and wire, most of the device sits outside the eye. The users would need to wear special eye glasses battery-powered camera and a transmitter, which would send images to the chip implanted behind the retina. The new device is expected to be quite durable, since the chip is enclosed in a Titanium casing, making it both water-proof and corrosion-proof. The researches estimate that the device will last for at least 10years inside the eye. There is hope for the blind in the form of Bionic Eyes. This technology can add life to their vision less eyes.

KEYWORDS: *Artificial vision, Blindness, Eye, Retina, Technology.*



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**IMPACT OF CREDIT RATING ON INVESTMENT ALTERNATIVES AND
STOCK PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN
INDIA**

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ABSTRACT

This study has been undertaken to analyze the impact of credit rating given by various private agencies in India for the purpose of understanding how effectively credit risk is being managed by selected public sector companies in the banking industry. From this study, the practical implication of different type of ratings given by these agencies on various investments provided by these banks has been derived and the ratings provided by CRISIL and ICRA for the selected companies have been considered for analysis and also for arriving at appropriate findings and for providing required suggestions.

Banking industry has been selected for this study due to the variability in the efficiency among the public sector banks in India to deliver their long- term financial commitments towards their customers and other stakeholders. Public sector banks in India in recent times have faced increasing problems with Non- Performing Assets (NPAs) due to the inability of their customers to repay debts within the stipulated time period. This has also created a significant influence on the performance of the stocks of these companies. Investors buying stocks of these banking companies are not able to receive high returns on the stocks due to the liquidity crunch faced by banking companies in India. Therefore, the risk levels of various investment alternatives of the selected banks have been assessed in this study through the credit ratings and its impact on the market prices of the stocks of these companies has also been measured.

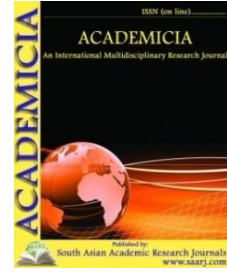
The suggestions provided in this study would help the selected companies to identify their credit risk areas and take appropriate steps in the future which would help them to achieve financial soundness in the future.

KEY WORDS: *Credit Rating, CRISIL- Credit Rating Information Services of India Ltd, Pass Through Certificate, Upper & Lower Tier II Bond, Current Account Savings Account Deposit.*



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**AN EVALUATION OF HRD PRACTICES FOLLOWED IN CO-
OPERATIVE BANKS IN PUNE REGION**

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ABSTRACT

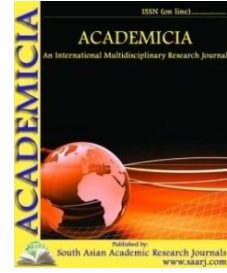
Human resources are the energies, skills, talents and knowledge of people which potentially can, and should be applied to production of goods and services. The route of human resources in management is that of all the 'M's in management, i.e. management of materials, machines, methods, money and motive, and the most important "M" is for man or human resources. Human resources should be utilized to the maximum possible extent in order to achieve individual and organizational goals. In organizations, results and productivity are directly proportional to the quantity and the quality of its human resources. Indian cooperative banking movement has passed through hundred years of its existence. At the same time, human resources management has been a neglected field in cooperative banks over a period of time and poor image of cooperative bank employees in the society affects their morale. Only recently has there been a greater recognition of this function. It plays a vital role in the economic development of the state particularly in rural areas. Keeping in mind the importance of human resource in organization, an attempt is made to study the evaluation of Human Resource Development Practices in Cooperative Banks which includes training practices, reward & recognition and Employee satisfaction in Pune. An interview schedule has been administered to study the HRD practices of the selected banks. The employees' satisfaction level is also considerably good. Even though, such HRD practices of the study cooperative banks are

KEYWORDS: *HRD, Human resources, Organization, Cooperative banks, Employees satisfaction, training practices.*



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**CRITICAL ISSUES IN EDUCATIONAL LEADERSHIP E-LEARNING VS
CLASSROOM LEARNING IN B-SCHOOL**

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ABSTRACT

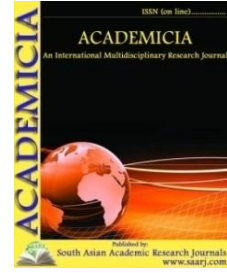
The education industry in India is booming and is important for country's economic and social development. India is one of the largest education and training markets in the world with an estimated student population of 400 million. It is believed that based on the current and future manpower requirements of the various sectors; there is a huge demand-supply gap in the education space. India's youth, accounts for over 50 per cent of its total population.

"e-learning" could play a very crucial role in imparting quality education with the help of latest technology. The main advantage of e-Learning is that a student or executive can gain knowledge and skills without any time-barriers or geographical-boundaries. This creates immense possibilities of learning and development. E-Learning is now estimated to represent about 5% of the overall training and educational market. In India, there are about one million online learners. In future, the potential of online e-Learning is very promising (C.Keller). The Classroom Snapshot records the environment and the participants in the classroom as if they were being photographed at one instant. It records every person in the classroom in the activity in which they are engaged and shows with whom they are engaged. Prior to starting the observation, ask the teacher how long the period will last. If it is 50 minutes, the observer will record one Snapshot every five minutes. If the period is 30 minutes in duration, the observer records a snapshot every three minutes. The point is to distribute the ten Snapshots evenly over the entire class period. To record the data for the snapshot, the observer sits at the back of the classroom or from a point where he/she can have a good view of the entire class. Allow three minutes to pass after the bell rings and take the first Snapshot (C.Keller).



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ROLE OF SERVICES SECTOR IN INDIAN ECONOMY

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ABSTRACT

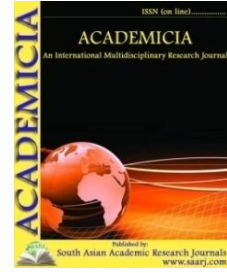
The emergence of India as one of the fastest growing economies in the world during the 1990s is attributable to the rapid growth of its services sector. In the process of economic development, a simultaneous growth of primary, secondary and tertiary sectors has been historical, but the high growth of services sector is phenomenal in recent decades, largely due to the development of sophistication in the information technology. In alignment with the global trends, Indian service sector has witnessed a major boom and is one of the major contributors to both employment and national income. This is the most promising sector as to creating new employment opportunities in sectors like Telecom, Travel and Tourism, Retail, Leisure and Entertainments, Research and consultancy, Education and Healthcare to name a few. The rise in the service sector's share in GDP marks a structural shift in the Indian economy and takes it closer to the fundamentals of a developed economy. Some economists caution that if the service sector bypasses the industrial sector, economic growth can be distorted. The service sector growth must be supported by proportionate growth of the industrial sector; otherwise the service sector growth will not be sustainable.

KEYWORDS: *Economic growth, Economic Liberalization, Service Sector and structural shift.*



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**DAILY EATING FREQUENCY OF OBESE SUDANESE WOMEN AGED
40-50 YEARS A CASE STUDY WED MEDANI AREA**

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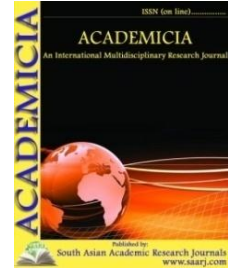
ABSTRACT

A total of 200 apparently healthy adult Sudanese females aged 40-50 years were invited to participate in this study. Participants were classified into two groups, non-obese, and obese (BMI-C:< 25 and >30kg/m²) based on WHO,1997. Most of the study participants either refused to record their food intake due to their believes .Or they were unable to estimate it .So food calorie content was excluded from this research. 48% of Non-obese women had two main meals per day, 52% had three main meals. Meanwhile, 92% of non-obese women had one light meal and 8% had two light meals per day. While, 35% of obese women had two main meals per day, 65% had three main meals. Mean while 91%had one light meal and 9% had two light meals per day. At (P<0.05) obese women had higher number of main meals per day compared to non-obese women. There was no significance difference in number of light meals taken by subjects participated in this study. Chi test values were (0.00, 4.50) respectively. The predominant potent factor of weight gain is the amount of food eaten by study participants. So a new eating behavior should be introduced .Eating in separate plate make individuals more aware about the amount of food they consume during having a meal. Reducing working hours or traditional food supplementation should be provided to employees.



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WOMEN EMPOWERMENT: A STEP TOWARDS DEVELOPMENT

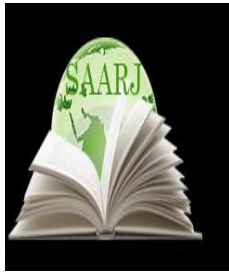
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ABSTRACT

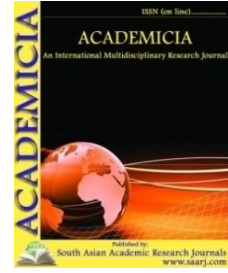
The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. Women can make a new world, much happier to live in, provided we help the 'women do this for us and empower them'. The word "empowerment" means to give power to someone. Empowerment of women involves many things – economic opportunity, property rights, political representation, social equality, personal rights and so on. India ushered in the new millennium by declaring the year 2001 as 'Women's Empowerment Year' to focus on a vision 'where women are equal partners like men'.

KEY WORDS: *Empowerment, Preamble, Directive Principles, political representation,*



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**MONTH- OF-THE-YEAR EFFECT IN STOCK MARKET RETURNS:
EVIDENCE FROM INDIA AND CHINA**

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ABSTRACT

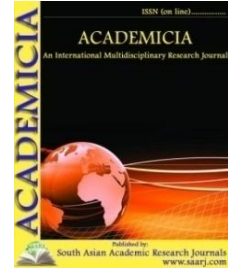
The strong seasonal effect in stock market returns has been clearly established through a large number of studies, yet their logic and practical applicability is still being questioned. This study attempts to investigate the existence of seasonality in return series of Shanghai Composite Index (China), and BSE Sensex (India). The study analyses the monthly closing prices of these two indices for the period from January 2003 to December 2010 by applying a variety of statistical tools. Along with summary statistics, the non-parametric rank based Kruskal-Wallis test have been used to study equality of mean returns. The results are interesting and contradict the findings shown by international studies. The positive January effect is not found in India and China. But a positive November effect is persistent in Indian Stock Market.

KEYWORDS: Stock Markets, Monthly Stock Returns.



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**AN EMPIRICAL RESEARCH ON EMPLOYEE'S MOTIVATION
IN CLASSIC KNITS INDIA (P) LTD, TIRUPUR**

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ABSTRACT

An empirical study on Employees motivation at CLASSIC KNITS INDIA (P) LTD, Tirupur was conducted during January 2011 to May 2011. In this study the effectiveness of HR policy and the effectiveness towards motivating the employees, the interrelationship between the motivation and work factor, and impact of leadership are assessed. The research was a descriptive research design and the method of data collection was done by using questionnaire. The research has been conducted covering 135 employees form various departments by using simple random sampling method. The recommendations were purely based on what was derived from the study. The Questionnaire include question related to identifying the morale status of the employees, interpersonal relationship between the employees and employees' opinion towards the leadership style adopted in the organisation. Tools used for analysis were

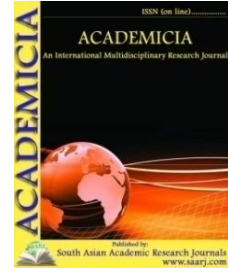
descriptive statistics, chi square, T Test, One way ANOVA, factor analysis. SPSS software package was used to analyze the data.

KEYWORDS: *HR policy, Interpersonal relationship, Morale, Motivation, and Productivity.*



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IDENTIFYING CHILDREN WITH SPECIFIC LEARNING DISABILITIES

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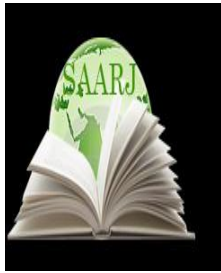
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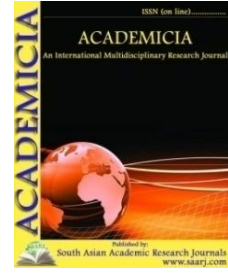
ABSTRACT

The present study was planned to screen the poor performers of second and third grade for specific learning disabilities. This stage is most suitable to intervene through proper remedial strategies, so that the learning problems do not exaggerate. A total of 1000 children studying in public schools in Jhunjhunu district of Rajasthan were screened, out of which 30 specific learning disabled children having average or above average intelligence were assessed. Behavioural Checklist for Screening the Learning Disabled by Swarup and Mehta (2011) was used to find out specific learning disabilities in children. Quantitative and Qualitative analysis of scores evaluated that most of children have difficulties in visual processing, auditory processing, motor co-ordination and memory. Results further revealed that majority of children were deficit in language, cognitive and affective domains which are very crucial to the child's learning ability and performance. The study's findings have implication for planning remedial strategies and intervention that provides quality instruction and timely supports within general education for children with learning disabilities.



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AGEING IN INDIA: A REVIEW OF NATIONAL POLICIES AND PROGRAMMES

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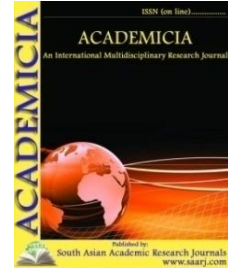
ABSTRACT

The present study pertains to examine the set of policy initiatives undertaken by the Central and the State Governments for the welfare of older persons in India. The aged have a definite place in society. However, over the years the change has been noticed due to demographic growth of baby boomers, erosion of familial norms and pro-market paradigm shift in economic regime together with an almost non-existent health and income security provisions for the aged. This rapid growth of greying society is catching imagination of governments of both developed and developing countries. In response to the unprecedented growth of older persons in India, Government has taken various initiatives for care and welfare of the older persons. National Policy for Older Persons is one of the revolutionary step initiated by the Government of India to provide dignified and empowered life to the older persons.



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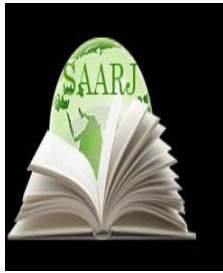
SOCIAL AND ECONOMIC CONDITION OF MUSLIMS IN INDIA

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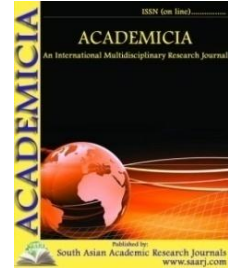
ABSTRACT

The socio-economic profile that the Sachar Committee estimates that the Muslims of Indian are a depressing and pathetic one and further pointed out that the condition of Muslims are above SCs and STs but below Hindu General, Hindu OBCs and other socio religious category in all most all indicator of developments. Once Rafique Zakaria highlighted the pathetic condition of Muslim in his book by saying that the conditions of Muslims have become worse than the Dalit. First, they spend less on item of daily consumption because they apparently earned less. Second, literacy rate among Muslims are much lower than the Hindus. Third, working Muslims are to be found more in casual labour and in informal sector. Fourth unemployment's rates are higher among Muslims than Hindus. Most of the Muslims leaders were concerned with the emotive issues like Muslim personal law, Hajj Committee, Article 370, the status of Kashmir, rather than reservation, socio-economic and educational development of community. Thus even the sixty years of independence, the socio-economic condition of Muslims remain pathetic and more vulnerable.



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**DETECTION OF IQ THROUGH FUZZY TECHNIQUES IN EDUCATION
PROCESS**

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ABSTRACT

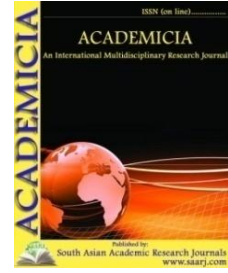
As development in Information and communication Technology (ICT), e-learning has emerged as a modern educational paradigm. This paper focused on e-learning through the fuzzy system for effectiveness.

KEYWORDS: *Fuzzy, Associative Matrix, IQ.*



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UTILISATION OF LIC HOUSING LOAN IN COIMBATORE

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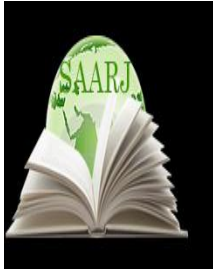
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ABSTRACT

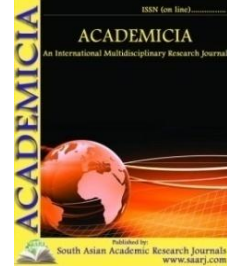
House is the basic human requirement that needs to be met on priority basis. It is much broader concept than housing. Investments in shelter not only improve and expand the available stock of housing units, but also improve both the working and living environment. Housing finance as a financial service is relatively young in India. LICHFL is the fourth largest mortgage finance company in India. It provides loans for homes, construction activities, and corporate housing schemes. The data is fully based on Primary & Secondary data collection. Three objectives are framed for this analysis. The statistical tools applied for this study are simple percentage analysis, Pearson's correlation coefficient and chi square test. Through this study the LICHFL is suggested to improve their services and also increase the utilization of the housing loan among the public.

KEYWORDS: *House, Housing finance, Finance company, LICHFL, Services, Utilization.*



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CYBER CRIME AND WEB SECURITY

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ABSTRACT

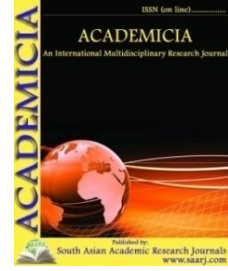
An organization does not want unauthorized persons accessing its information or information belonging to others who share its system. Therefore it wants to protect its system from malicious or unintentional actions that could destroy stored information or halt its system. It doesn't want others masquerading as itself. The organization needs to be concerned about the security of other systems so it can have some faith in the information it retrieves from those systems, and so it can conduct business transactions. A lack of security results in damage, theft, and what may be worse in some cases, a lack of confidence or trust. Computer crime is the threat caused by the criminal or irresponsible actions of computer users who are taking advantage of the widespread of computer networks in our society. It thus presents a major challenge to the ethical use of IT. A few case studies are presented below to highlight the vulnerability of web services at the hands of attackers. Information security is concerned with the confidentiality, integrity and availability of [data](#) regardless of the form the data may take: electronic, print, or other forms. An important aspect of information security and risk management is recognizing the value of information and defining appropriate procedures and protection requirements for the information. Effective controls provide information system security, i.e., the accuracy, integrity, and safety of information system activities and resources.

KEYWORDS: *Cyber crime, Case studies, Internetworking, Information security, Web security, Control.*



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**AN EXPLORATORY ANALYSIS ON THE IMPACT OF
INFLATION ON NIFTY INDEX**

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ABSTRACT

Indian stock market plays vital role in the Indian economy. Any changes in the stock market will bring significant changes in the economic conditions of the country. It has grown exponentially as measured in terms of amount raised from the market, number of stock exchanges and the intermediaries, the number of listed stocks, market capitalisation, trading volumes and price indices. Inflation is crucial to investing because it can reduce the value of investment returns. Inflation affects all aspects of the economy, from consumer spending, stock market, employment rates, tax policies and interest rates. In fact the way the share market was going up was itself creating doubts in the minds of the people about its real growth. This paper is an attempt to study the relationship between the two variables i.e., changes in the stock market will affect the inflation and vice versa. The results shows that the series are integrated of order I(1). On the second step Johansen maximum likelihood test is done to find out whether inflation and Nifty Index is cointegrated. The result shows very clearly there is no cointegration vector between the nifty and inflation. Then the Pairwise Granger causality test for the study period April 2001 to March 2011 is performed as the next step. Granger causality test is used to test the hypothesis of the study and found out that the null hypothesis is rejected. The result found out that there is a bidirectional causal relationship between inflation and nifty.

KEYWORDS: *Inflation, Stock Market, Nifty Index, Unit root test, Cointegration test, Granger Causality test.*

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