

SRINIVAS INSTITUTE OF MANAGEMENT STUDIES

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Srinivas Campus, Pandeshwar, Mangalore – 575 001

Karnataka State, India

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Two Days National Conference on

Implications of Research in Banking, Management, IT, Education and Social Sciences

18/08/2017 and 19/08/2017



BOOK OF ABSTRACTS

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Ph. No.: 0824 – 2441022, 2422851

Email: principalsims@srinivasgroup.com

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NOTE

All papers presented in the conference will be published in the Proceeding Book after review with Specific ISBN Number.

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Paper 1

**A STUDY ON DISPLACEMENT DUE TO MANGALORE
SEZ LIMITED (WITH SPECIFIC REFERENCE TO
RESETTLEMENT AND REHABILITATION PACKAGE
AND SUSTAINABLE LIVELIHOOD)**

Dr. Raghavendra Holla N.

Manager (Admin and R & R), Mangalore SEZ Ltd. India

THESIS ABSTRACT

The present study is conducted to understand the displacement aspects with regard to Mangalore SEZ Limited, with specific reference to Rehabilitation and Resettlement package and sustainable livelihood. To know more about the displaced family's perception towards displacement and their expectation towards the socio - economic upliftment and also to suggest recommendations for better implementation of future Rehabilitation and Resettlement activities. In the recent past, relocation related to development has become an accepted phenomenon. In fact, it has been synonymous and the tag is bound to stay. People have been flung far and wide away from their settlements to pave way for heavy industrialized projects. That, displacement is inevitable for development is now an accepted fact. In the present era of globalization almost all the countries have laid emphasis on industrialization which has raised numerous controversies over development – induced displacement. The studies in R and R schemes and the pivot of this exercise is mainly focused on physical relocation of the displaced. The social and economic development is hardly taken note of. SEZ's were as a concept thought of to boost exports. This was aimed at correcting the negative balance of payment index which the country found itself at constantly. The main objectives of the SEZ Act are Generation of additional economic activity, Promotion of exports of goods and services, Promotion of investment from domestic and foreign sources, Creation of employment opportunities, Development of infrastructure facilities. As to what makes livelihoods sustainable and what it actually means needs to be pondered. A limited view point is that it is used in reference to environmental or cross generational sustainability. The literature covered here reveals a clear dominance of applied anthropological and sociological models in the study of development induced displacement and rehabilitation. R. B. Mandal, in his book Land utilization: theory and practice, deeply explains the principle of land. This concept is the base for all further discussion on acquisition, displacement, rehabilitation and resettlement. The main objectives were to study the socio economic features of displaced community, to identify issues and gap in the rehabilitation and resettlement package. Research design used was the stratified systematic sampling techniques were used for the selection sample respondents. Out of 800 population size 284 sample had taken (35%) taken for study. Displacement or relocation of residence at any individual causes a lot of stress and conflicts within which has a massive effect on his overall personality. It also affects his livelihood. There were lot of changes that occurred on the social, economic and psychological wellbeing of the respondents before and after the evacuation. In the end, it would be apt to conclude that development induced displacement or displacement form for that matter has to have the 'humane touch for it to succeed. As history reveals, displacement was prevalent in one form or the other from centuries. Only the 'displaced' were not given their due. They were made to 'sacrifice' in the name of development. Research had suggested twenty five recommendations for further development activities.

Paper 2

“AN EVALUATION OF INSTITUTIONAL SUPPORT TO SMEs – AN EMPIRICAL STUDY”

Ramesh. Pai. A

To Jain University, Bangalore-June 2017

THESIS ABSTRACT

In most of the developing Nations the Government and the development agencies engaged in promoting Industrial activities, have offered various non-monetary support services to the SMEs either free or for a very nominal fee. It was observed empirically that the SMEs which have availed such services have shown growth over the years. Institutions offer support ‘services’ as per the policy decisions it has taken at its Apex level; some of the important support services which these Institutions extend to SMEs are collectively named as: ‘Marketing assistance’, ‘Product development’, ‘Skilled training’, ‘Consultancy services’ ‘Technology up gradation’, ‘System study and software’, ‘Energy management & Audit’, ‘Technical Impact assessment’, ‘Training in trade-related activities’, ‘Modernization in Plant studies’, ‘Workshop facilities’, ‘District Industry Potential survey’, ‘Raw material assistance’, ‘Government stores and purchases program’, ‘Ancillary assistance’. ‘Cluster development scheme’, ‘Central schemes Promotion Workshops’, ‘Marketing in International area’. SMEs located in a district avail any one or more such support services during various stages of their organization cycle. For manufacturing firms in a Industry, growth typically represents the market share it acquires in specific products or volume of business it has increased year over year; if individual units are considered or a cluster of units are taken up for studies then it can be the Cash flow pattern and Earnings before interest and taxes. Growth occurred in individual units can be ascertained by gradual increase in capacity utilization resulting in increase in production and simultaneous increase in sale of products in the market which can be gauged by-(i) increase in market share of the products of the unit in Industry as a whole, and, (ii) increase in volume of business, year over year. Another parameter with which the growth can be assessed is by (i) measuring the cash flow pattern during various periods, and also year-over –year, and, (ii) Earnings before interest and taxes of the unit, in consecutive years. All these four sub-constructs are taken in this research endeavor as far as Growth is considered. Even though there are variety of support services offered by Institutions, four of them which are often availed by SMEs in the coastal districts of Dakshina Kannada and Udupi are taken for this study and obviously became the Independent variables. Any of these support services availed by the owners of the SME will process them as per his unit’s requirement and this phenomena is termed as ‘Enterprise Development’ which acts as a mediating variable in the study. The dependent variable is obviously the Growth achieved by SME on availing support services during different periods. Each of the Independent variables have sub-constructs and indicators and so also the dependent variable; in addition to this the presence of mediating variable and its items along with the Growth and its sub-constructs makes the data complex, which attracted PLS-SEM techniques adopted for data analysis and interpretation. The dependency of growth in SMEs on the support services availed is established by the acceptance of the relevant hypotheses in this study. The outcome of the study has also shown, which independent variable or construct has a major role in the growth of SME, and which indicators of the Constructs are ‘important’ in measuring the ‘performance’ of SMEs. Finally, the positive correlation between the independent variables selected for this study is also established.

Keywords: Institutional Support, Marketing Assistance, Technological Assistance, HRD Services, Consultancy Services, Enterprise Development, Growth.

Paper 3

A SOCIOLOGICAL STUDY OF HIV POSITIVE WOMEN IN DAKSHINA KANNADA DISTRICT

Laveena D'Mello*, Dr. Govindaraju B. M. **

*Research Scholar, Department of Sociology, Mangalore University, Mangalagangothri, D.K.

**Research Guide, Asst. Professor, Department of Sociology, Mangalore University,
Mangalagangothri, D.K.

THESIS ABSTRACT

Human Immuno-deficiency Virus and Acquired Immuno-Deficiency Syndrome (HIV/AIDS) epidemic today has become not only a private health issue but it is one of the serious social problem. In India itself four million, almost one in a hundred adult have been affected to HIV. Similarly south and south-east Asia region is second HIV prevalence area after sub-Saharan Africa with 7.4 million. Women are the most and worst effected section of the people. Even among the affected women, the married, unemployed, poor, rural are affecting more. **Though there are number of studies have been conducted on causes and consequences of HIVs in general, further sociological studies are very much needed on women in Dakshina Kannada district. No focused study has taken place in this region.** The core aim of the study is to understand the society's perception as well as HIV positive individual's perception about HIV in general and HIV positive women in particular. And objectives are:(i)To study the demographic details and awareness regarding HIV of Positive Women in Dakshina Kannada; (ii)To know the Health condition of positive women including reproductive, family planning and their General Health; (iii) To assess the attitude and Behavior of their Immediate family members and friends; (iv) To identify Coping mechanisms and societal support for WLHA; (v) To understand Stigma and discrimination based on the perception of WLHA; (vi) To identify Future ambitions with regard to their future life. Out of 8,308 identified and registered 5322 HIV positive cases in the year 2007 to 2011, 3,440 are male and 1,882 are females. Researcher has selected **20** percent of the total sample of **200**. Following a stratification method, using a structured questionnaire data has been collected through simple random. Along with this, **10** case studies have been done.

Keywords: HIV/AIDS, Virus, Positive Women, Society, Stigma and Disease.

Paper 4

A STUDY ON THE INDIAN BANKING SYSTEM

Dr. Radha Krishna

Professor MBA Department, Srinivas Institute of Technology Valachil

THESIS ABSTRACT

The Indian banking system consists of 26 public sector banks, 20 private sector banks, 43 foreign banks, 56 regional rural banks, 1,589 urban cooperative banks and 93,550 rural cooperative banks, in addition to cooperative credit institutions. As on September 2016, the outstanding credit to NBFCs stood at US\$ 55.27 billion, growing at 25 per cent on year-on-year basis. Bank credit to non-banking finance companies (NBFCs) has touched the highest in three years. Indian banks are increasingly focusing on adopting integrated approach to risk management. Banks have already embraced the international banking supervision accord of Basel II. According to RBI, majority of the banks already meet capital requirements of Basel III, which has a deadline of March 31, 2019. Most of the banks have put in place the framework for asset-liability match, credit and derivatives risk management. Going forward, the future areas for development in the Indian financial sector would include further reduction of public ownership in banks and insurance companies, expansion of the contractual savings system through more rapid expansion of the insurance and pension systems, greater spread of mutual funds, and development of institutional investors. It is only then that both the equity and debt markets will display greater breadth as well as depth, along with greater domestic liquidity. At the same time, while reforming the financial sector, the Indian authorities had to constantly keep the issues of equity and efficiency in mind.

Keywords: Indian Banking Sector, Credit, Risk Management, Financial Sector

Paper 5

**STUDY ON PREPARATION AND NONLINEAR
OPTICAL CHARACTERIZATION OF DYE-DOPED
POLYMER FILMS FOR OPTICAL LIMITING &
OPTICAL PHASE CONJUGATION**

Dr. Shubhrajyotsna Aithal

Srinivas Pre-University, College, Mangalore, India

THESIS ABSTRACT

The research work is related to the field on design, preparation, and characterization of suitable nonlinear optical materials for photonic applications such as optical phase conjugation, optical signal switching and optical power limiting devices. Out of seven chapters in the thesis, the first chapter consists of an elaborative introduction to nonlinear optics, various nonlinear optical properties of the materials, theory of third order nonlinearity, and various experimental methods to be used are presented. The second chapter contains an extensive literature survey on nonlinear optical materials which includes review of organic nonlinear material research, materials for reverse saturation absorption, molecules for two-photon and multi-photon absorption, experimental techniques for nonlinear refraction, nonlinear absorption, optical limiting and optical phase conjugation. Chapter three contains the objectives of the study based on a review of the literature. Based on the objectives, a detailed methodology of realizing the objectives is discussed. In Chapter four, the structural design of organic dye molecules for better nonlinear properties and preparation of dye-doped polymer film samples of variable dye concentration and variable film thickness using the hot-press technique. Based on the molecular structural studies three dyes namely DASPB, Disperse Orange – 25, and Disperse Yellow - 7 are chosen for further study. The linear absorption property of prepared films of these three dyes doped in Polymethyl methacrylate methacrylic acid (PMMA-MA) are studied using molecular absorption spectroscopy. Chapter five focus on the nonlinear absorption and nonlinear refraction properties of prepared films of these three dyes doped in PMMA-MA are studied using the Z-scan experimental method. The optical limiting properties of these films are also studied at different input power for different dye doped concentrations at 532 nm input wavelength for Type 1 and Type 2 configurations. The results of the optical phase conjugation property of these dye-doped polymer films using degenerate four wave mixing method and the dependence of phase conjugated signal reflectivity on various parameters are presented. In chapter seven, the summary of the results of the research work, Application of dye-doped polymer films in Photonics is analyzed in detail by studying their affecting factors and critical constituent elements using ABCD framework are presented.

Keywords : Nonlinear Optical Materials, Dye-doped polymer film, Z-scan method, Optical Limiting studies, Optical Phase Conjugation using Four wave mixing.

Paper 6

WHAT SHOULD BE THE OBJECTIVES OF POST GRADUATE COURSES – KNOWLEDGE WITH SKILLS? OR KNOWLEDGE WITH CONFIDENCE?

Dr. P. S. Aithal*, Dr. P. M. Suresh Kumar*

*Srinivas Institute of Management Studies, Pandeshwar, Mangalore – India

E-mail : psaithal@gmail.com

ABSTRACT

Education seeks to prepare youth to face challenges in life. The aim of higher education is to acquire leadership in professional and public life so as to meet these challenges. University education is directed by distinct objectives such as enhancement of knowledge and skills. This would include among other things capability to identify, formulate and handle scientifically complex problems, as well as to critically evaluate information and to formulate possible solutions, skills to communicate knowledge at theoretical as well as at applied scientific levels. Fulfilling these objectives imposes specific demands, not only on the content but also on teachers and teaching methods. Therefore, teaching must stimulate students to critically synthesize information and gain knowledge, and offer possibilities for applying their acquired skills. Knowledge with skills alone has limited value in this transformation. Application of knowledge requires skills and application of skills require confidence. This points to the fallacy of lectures as an ideal learning method and point to involvement and participation of students in learning. A variety of confidence inducers come into use. Each learning method should carefully device and deploy confidence inducers built into it so as to attain the desired outcome of learning. This paper discusses knowledge with confidence as a prime agent for growth among learners vis-a-vis knowledge with skills.

Keywords : Higher education, Confidence inducers, Knowledge and skills.

Paper 7

FINGERPRINT IMAGE SEGMENTATION: A REVIEW OF STATE OF THE ART TECHNIQUES

Krishna Prasad K. *, Dr. P. S. Aithal**

*Research Scholar, College of Computer and Information Science, Srinivas University,
Mangaluru-575001, Karnataka, India

** College of Computer and Information Science, Srinivas University, Mangaluru-575001,
Karnataka, India

E-mail: karanikrishna@gmail.com

ABSTRACT

In Automatic Fingerprint Identification System (AFIS), preprocessing of the image is a crucial process in deciding the quality and performance of the system. Preprocessing consists many stages as Segmentation, Enhancement, Binarisation, and Thinning. In this segmentation is one of the steps of preprocessing which differentiate foreground and background region of fingerprint images. Segmentation is the separation of the fingerprint region or extraction of the presence of ridges from the background of the initial image. Segmentation is necessary because it constructs the region of interest from the input image, reduces the processing time, increases the recognition or matching process performance, and reduces the probability of false feature extraction. A 100% accurate segmentation is always very difficult, especially in the very poor quality image or partial image filled with noise such as the presence of latent. Fingerprints are made of Ridge and Valley structure and their features are classified in three levels as Level 1, Level 2, and Level 3. Level 1 Features are singular macro details like ridge pattern and ridge flows. Level 2 is ridge local features like ridge bifurcation and ridge ending or simply minutiae points or ridge orientation. Level 3 is micro details like sweat pores, incipient ridges. This paper provides an overview of the state of the art techniques of fingerprint image segmentation and contribution of other researchers on segmentation. This paper also discusses a different class of segmentation algorithms with its measuring parameters, computational complexity, advantages, limitations and applications.

Keywords: AFIS, Ridge Orientation, Level 1, Level 2, Level 3, Segmentation, Singular points, Biometrics

Paper 8

A STUDY ON THE EFFECTIVENESS OF ADVERTISEMENT WITH SPECIAL REFERENCE TO NIRAPARA RICE MILLS, KALADY

Priti K. Rao

Assistant professor, Srinivas Institute of Management Studies, Pandeshwar, Mangalore -575001,
E-mail Pritijeevan@gmail.com

ABSTRACT

Great advertisements are effective advertisements and effective advertisements are advertisements that work. They deliver the message the advertiser intended and consumer respond as the advertiser hoped they would. The effective ads impact on consumer behavior and make the consumer to action. The advertisement must then hold their interest long enough to convince consumers to change their purchasing behavior and try the product, which sometimes means switching brands, and then stick with the product and buy it again. That depend upon their satisfaction with the product, but it also is a function of the power of the advertising to remind customers of the brand and their positive feeling about it. This topic “**A study on the effectiveness of advertisement with special reference to Nirapara Rice Mills, Kalady**” studies the importance of advertisement towards Nirapara. Nirapara is a traditional organisation which brings tasty and healthy FMCG products with quality food for millions of customer around the world. The Nirapara is largest Organization Brand name in the area of Rice, Rice powder, curry powder, and pickles, and they use advertisement slightly ahead of other Organizations. The organization group exports its product to USA, UK Gulf countries, Australia, Canada etc. Advertisement is very essential and crucial part in the FMCG Sector. The Advertisement is effectively involved the person or customer purchase behavior and attitude. Now a day, without the advertisement if any product has to be launched in the industry to market it is very difficult to be success in the world. Therefore the purpose of the study contain the Advertisement process how to make the changes in customer mind to purchase the product and the advertisement is effect to be change the behavior pattern and attitude. The study has been carried out to analyze the advertisement effectiveness towards Nirapara products and improvement in service towards customer perspective. This study will help in understanding what Advertisement strategies are adopted. This study helps to know which age and class of people are most influenced towards Advertisement. This study finds whether the advertisements of Nirapara are attractive enough to the customers. This will give clear-cut information about which source of advertisement is more suitable for Nirapara product. It helps to understand the customers’ behavior, attitudes, and reactions about the product advertisement. Conclusions, based on the outcome, hereby obtained were drawn and decisions were taken about the said objectives.

Keywords: advertisements, attitude, influencing factors, FMCG

Paper 9

**THE STUDY ON CUSTOMER RELATIONSHIP
MANAGEMENT WITH SPECIAL REFERENCE TO NEW
MEDICAL CENTRE LLC BRANCH MUSSAFAH
ABUDABI**

Anumesh Kariappa

Assistant professor, Srinivas Institute of Management Studies Pandeshwar,
Mangalore -575001

E-mail anumesh5@rediffmail.com

ABSTRACT

Customer relationship management is utilized to explain the need for a more Patient-oriented support. One of the most interesting aspects in healthcare management is how to manage the relationship between a healthcare provider and its customers (patients) in order to create a greater mutual understanding, trust, and patient involvement in decision making. A good relationship between a healthcare provider and its customers will lead to improve customers' satisfaction, which in turn make them loyal customers customer relationship management (CRM) systems enable organizations to create and manage relationships with their customers. CRM applications are targeted to build new relationships, increase customer value and obtain higher customer retention, better recruitment and higher profitability. The need for customer relationship management arose when organizations realized that it was cheaper to retain existing customers than acquire new ones. Health care is not a casual decision. Choosing a healthcare provider means putting one's whole trust in someone else's proven expertise and commitment. NMC Group makes the health care decision easier. Their Hospitals, Speciality Clinics, Family Clinics, Pharmacies and Diagnostic Centers provide quality healthcare services and care – and its excellence, experience and care that's made felt by every care giver in the group. Integrated and wide spread locations make our centers easily accessible to all strata of population to seek health care from our group entities.. The Group believes in continuous update on latest knowledge and training to all the care givers. The results of these efforts make NMC Group take pride in touching over 1.3 million lives an year. NMC Group incorporates leading edge technology and access to the latest diagnostic and treatment options, which makes their patients seek standard of excellence in healthcare. . This paper will analyse the Customer relationship management in health care sector across the world and will also examine the NMC groups CRM with their patients. CRM used by NMC Group for brand building also will be analysis in this research paper.

Keywords: Customer Relationship Management, Health care and patients.

Paper 10

EMPLOYABILITY SKILL TRAITS MANAGEMENT QUOTIENT-[ESMQ] A CONCEPTUAL MODEL PROPOSAL

P. S. Aithal*, A. V. Narula*

*Srinivas University, College of Business Management and Commerce,
Pandeshwar Campus, Mangalore-575 001, INDIA
E-mail: psaithal@gmail.com, ajayvnarula@gmail.com

ABSTRACT

Human resource capacity enhancement, development of competence in new work related skills, per say employability skill improvement, has become a major challenge across organizations and institutions from emerging and developing economies. In tune with the changing global business scenario, the expectations of employers from fresh graduates are ever growing. Companies are demanding a higher degree of professionalism, intellectual common sense, emotional maturity, domain knowledge, competitive skills and techno-functional competencies from the new breed of graduating students. To, address these challenges, a structured, systematic and collaborative approach towards professional development of graduating students can inherently supplement classroom learning of conventional education formats and distinctly enhance the overall employability of graduating students. Across various hard and soft skill traits, with a blend of basic and advanced life skills, this working paper attempts to illustrate a fresh re-look by grouping skill traits into four types, which are named as Intellectual Skill Traits Quotient (ISQ), Technical Skill Traits Quotient (TSQ), Professional Skill Traits Quotient (PSQ) and Socio-Cultural Skill Traits Quotient (SCSQ). Within each Quotient grouping, various subsets of skill trait elements have been renamed manually; so as to develop a perspective of an Employability Skill Management Quotient (ESMQ). Accordingly a conceptual model is constructed from a four quadrant perspective to describe ESMQ. The proposed ESMQ model framework includes summation of four sub quotients. This working paper contains the proposal, structure, synthesis and illustration of an ESMQ conceptual model from the various organizational frames of references i.e. between acquired qualifications of knowledge by graduating students from education institutions versus core employability skill sets, sought in them by businesses or industry employer. It is believed that the proposed ESMQ Model would assist in designing varying levels of training interventions, for the professional skill development efforts of graduating students, and making them ready for speedy absorption in Business and Industry.

Keywords: Professional development, Soft Skills, Technical Skills, Functional skills, Social Skills, Higher education, Skill improvement, Quotient, Employability, Skills.

Paper 11

OPPORTUNITIES AND CHALLENGES IN MAKING SOLAR ENERGY A REALITY IN EVERY HOME

P. Sridhar Acharya*, P. S. Aithal*

*Srinivas Institute of Management Studies, Pandeshwar, Mangalore – 575 001, India

E-mail: sridharaacharya@gmail.com, psaithal@gmail.com

ABSTRACT

The energy from sun is abundant. We use energy from sun through photons or heat. The energy from the sun is so much that we are not in a position to use that energy to the maximum extent. Due to several reasons it is not possible to use the energy to the maximum extent. Whatever energy we use from sun is not used efficiently. The challenging factor is the efficiency of the solar panel which is presently in the range of 20% to 30%, the cost involved in implementing the same at each house, lack of knowledge etc. The semiconductor technology used in fabricating solar cell is one very much limiting factor due to the impurities in the cell, temperature in the sun light which is a negative factor for the performance of the cell. The variation in the angle of sunlight incident from morning to evening is also a negative factor for the performance of the solar cell. The climate condition of the environment like cloudy weather which limits the sun light falling into the panel is another factor limiting the performance of the solar cell. In this paper a model is proposed which will show the remedies to maximize the efficiency of the solar panel and implementation of the solar energy to every house.

Keywords: solar energy, panel efficiency, semiconductor technology,

Paper 12

MODERN BANKING ANALYSIS – THE FIRST STEP IN SCHOLARLY RESEARCH IN BANKING

Dr. P. S. Aithal

Srinivas Institute of Management Studies, Pandeshwar, Mangalore – India

E-mail : psaithal@gmail.com

ABSTRACT

The banking system has witnessed many changes since 18th century and many new concepts and services are evolved during last few years due to drastic changes in information communication, and computation technology, people perception on financial services, and educational & economic developments in the society. Such many factors became responsible for the evolution of modern banking system. The paper gives an idea on how to analyse various banking systems, banking technologies, banking functions, and banking environment in terms of changes in service concept using online digital services. Various analysis frameworks like SWOT analysis of individual banks, ABCD analysis of modern banking services, PESTLE analysis of changes in the banking system are presented. Finally, the concept of integrated hybrid banking system is proposed as the anticipated future generation banking system.

Keywords : Objectives of modern banking, Analysis of modern banking services, SWOT analysis of Banks, ABCD analysis of banking services, PESTLE analysis of changes in banking system, Integrated hybrid banking system.

Paper 13

A STUDY ON FACTORS AFFECTING MBA STUDENTS WHO SHIFTED THEIR CAMPUS IN THE MIDDLE OF THEIR PROGRAM

Subrhmonya G. S.

Associate Professor, Srinivas Institute of Management Studies, Srinivas University, Mangalore

ABSTRACT

Expediency of management required that a handful of students at one campus be shifted to another slightly distant campus and also to consolidate the benefits for the students and making wise use of the faculty services. This situation has caused stress among students owing to several factors. Which are those factors that affected the students most and what shall be the consequence of such stress on the mental ability of the students, is the main objective of this paper. A few physical factors and common mental factors are taken into consideration and put to the students for their answers. As the population of the students affected thus is only thirteen in number, percentage analysis is done to arrive at the conclusion. Since this may be a separate incidence which need not repeat in the future, the conclusion is limited only to this paper.

Keywords: stress; resistance; mental ability; concentration; social skills.

Paper 14

HOW SIX THINKING HATS METHOD CAN BE USED IN OPPORTUNITY ANALYSIS FOR BANKING AND INSURANCE

Dr. P. S. Aithal*, Dr. Suresh Kumar*

*Srinivas Institute of Management Studies, Srinivas University, Pandeshwar, Mangalore – India

E-mail : psaithal@gmail.com

ABSTRACT

Six thinking hats method developed by Edward de Bono is an effective method of analysing situations and problems using lateral thinking framework. The method uses six frames of references called thinking hats to understand, solve, or analyse a situation/problem/issue respectively as a discussion methodology. Six hats correspond to six different thinking styles used in a systematic problem solving procedure with different approaches. Recently, number of research papers have suggested that Six thinking method supports lateral thinking possibilities and enables new outcomes during problem solving sessions so that the optimum solution can be reached. Lateral thinking through each type of hat generates plenty of solutions to any situation/problem based on neutral quantitative judgement, humanistic thinking, optimistic, creative, negative or managerial thinking and choosing the best solution among each possibility is the unique strength of the model. Problem solving through decision making becomes vital to the global financial sector dominated by Banking and insurance. Major issues faced by banks and insurance companies are, for instance, Capital adequacy, Competence in risk management, Adoption of new technology, Merger of smaller banks into viable entities, Extending the service model to insurance products, Professionalism in management and supervision to replace the government control, Freedom to acquire global talents etc. These situations, problems, and issues related to banking and insurance can be effectively analysed using six thinking styles of individuals to find more comprehensive solutions. These problems can be analysed for optimum solutions by using six thinking hats method. In this paper, we have discussed how six thinking method can be used in opportunity analysis for decisions to banking and insurance problems.

Keywords : Six thinking hats method, Banking and insurance problems, Opportunity analysis, Situation analysis, Problem analysis, Issue analysis.

A STUDY ON THE GROWTH OF ENTREPRENEURSHIP IN D.K DISTRICT

Subrhmonya G. S.* , Sagar Srinivas*

*Associate Professor, Srinivas Institute of Management Studies Srinivas University, Mangalore

ABSTRACT

Modern days are seeing many young people taking up innovative ideas and converting them into business and developing it on their own lines. They identify the currents wants of the society and chose the line of business. Flipkart and Snapdeal are very good examples of e-commerce business in India, and in particular, franchisees for MNCs like Mc Donalds, and Audi and local-grown entrepreneurs of Natural Ice Creams, in the city of Mangalore lends credence to the real development of businesses in Mangalore region. Availability of space both in physical shops and the vast market potential still untapped gives ample scope for businesses to flourish. Adding to the potential of the market is the Changes in Lifestyle of the people inhabiting the region of Dakshina Kannada and the increase in purchasing power are some favourable factors for the growth of Entrepreneurship in D.K. District. This research article has analysed the growth of Entrepreneurs in various fields in the city of Mangalore during the period from Jan 2016 to Jan 2017. Entrepreneurship is the new mantra for the development of the region and thereby adding to the potential of employment and prosperity of the society. The authors made a survey of new businesses set up in the city of Mangalore in the recent times. They all have opened their branches or franchisee outlets pinning on the hope of a good market place in Mangalore. The authors have interviewed the owners or the franchisees with a questionnaire to assess the profitability expectations of business and how the branches have chalked their road map in Mangalore. Simple percentage calculations have been used as this paper is a qualitative research type .The study concluded that all the owners have 100% confidence in the development of their businesses in this part of the country and expect an established business within two to three years of their commencement of business in Mangalore.

Keywords: Franchisee; Leader; Opportunities; e-commerce; Entrepreneurship; Lifestyle

Paper 16

INSTANCES OF BLACK OCEAN STRATEGY IN BANKING INDUSTRY

Dr. P. S. Aithal

Srinivas Institute of Management Studies, Srinivas University, Pandeshwar, Mangalore – India

E-mail : psaithal@gmail.com

ABSTRACT

Strategic planning and decision making are playing an important role in organizational development and sustainability. Various types of strategies are used in strategic management such as Red ocean strategy, Blue ocean strategy, Green ocean strategy, Purple ocean strategy, Black ocean strategy and White ocean mixed strategy. These strategies are used in organizations by top level executive managers or decision makers for long term organizational sustainability and to face or deviate from the competition. Black ocean strategy is a kind of survival strategy to foresee the organizational problems and solve them successfully to continue in its business market by means of a kind of black magic may be legally or illegally, ethically or unethically. Organizations who have the objective of fast progression without much environmental bothering, ethical bothering and affected by sustainability dangers due to political, economic, social, or corruptive environmental reasons may choose some kind of strategy for quick relief. Organizations who face the threat of starting a business due to changes in socio-environmental conditions, adverse effect of laws of the land, trouble by pseudo-environmentalists, corrupted govt. officials & bureaucratic sanctions, unethical practice & tendency of stakeholders, and many other such reasons follow this type of strategy for their existence. This paper focuses on disclosing various types of black ocean strategies observed in Indian banking industry. This includes the customer's strategy to avail the loans, Bankers strategy to offer the loan, Banks strategy to get repayment of the loan, Customers strategy to avoid repayment, Customers strategy to announce bankruptcy, Customers strategy to pressurise state/national government for loan viewer etc.

Keywords : Strategic models, Black ocean strategy, Survival strategy, Instances of black ocean strategies in Indian banking sector.

Paper 17

A STUDY OF GREEN BANKING TRENDS IN INDIA – A CONCEPTUAL FRAMEWORK

Nagaraja* , Dr. Abooker Siddiq**

*Research scholar Department of commerce Mangalore University

**Associate professor, university college Hampankatta.

ABSTRACT

Green banking is like a normal bank which considers all the social and environmental factors. The biggest problem being faced by the whole world is environment management and reducing the damage to the natural resources and global warming. Thus it is the responsibility of every individual as well as institutions in the world to contribute for green economy and adds to sustainable development of the economy. This paper tries to find out the ways to Go Green through 'Green Banking'. Usually the banks are using a) online banking instead of branch banking b) paying bills online instead of mailing them c) opening up accounts at online banks.

Keywords: Green banking, traditional banking, environment friendly banking.

Paper 18

A NEW BOX FRAMEWORK FOR E-CAMPUS INTERVIEW TRAINING

Varun Shenoy*, Dr. P. S. Aithal*

*Srinivas Institute of Management Studies, Pandeshwar, Mangalore – 575 001, INDIA

E-mail: varun_shenoy@rediffmail.com, psaithal@gmail.com

ABSTRACT

Employers in job market are constantly undergoing paradigm change in their recruitment functions every moment involving various electronic mediums and ICT (Information & Communication Technologies). Present campus recruitment training methodologies employed for training students are yielding unproductive whilst tested with advanced interview methodologies of new age industry recruiters. Therefore in this paper, a new e-campus interview training model known as “The Box Framework for E-Campus Interview Training” is proposed. Through the study, by introducing various box contents of the framework, a comprehensive online interview training plan can be designed by the trainer for a robust online interview preparation training program for students. Evaluation of the training model option is also available under the new training framework.

Keywords: Placement Training Models, E-Placement Training, Online Interview Training Frameworks, E-Training Model, E-Interview Training, Box Training Model

Paper 19

EMPLOYEE ENGAGEMENT IN THE INSURANCE SECTOR

V. T. Shailashri*, Dr. Surekha Shenoy**

*Professor , Srinivas Institute of Management Studies Pandeshwar Mangalore 575001
India

*Research scholar, Srinivas university
shailavt@yahoo.co.in

ABSTRACT

The insurance industry of India consists of 53 insurance companies of which 24 are in life insurance business and 29 are non-life insurers. Among the life insurers, Life Insurance Corporation (LIC) is the sole public sector company. Apart from that, among the non-life insurers there are six public sector insurers. In addition to these, there is sole national re-insurer, namely, General Insurance Corporation of India (GIC Re). Other stakeholders in Indian Insurance market include agents (individual and corporate), brokers, surveyors and third party administrators servicing health insurance claims. One of the most recently advancing sectors is Insurance sector which includes banking and other service sectors. In the recent years, low insurance market penetration rate and wide market opportunities have attracted many private companies towards insurance sector, giving tough competition to the old insurance giants. However, effective and efficient HR services can make it possible for any company to function smoothly as well as have an edge over its competitors. Insurance industries face their share of challenges and issues. The work environment is rigorous in this sector .The employee are expected to perform in a very stressful environment .It is necessary to motivate the employees and see that they drive the business and bring laurels to the organization This paper is an identification of employee engagement practices on the insurance sector .It tries to demonstrate the factors of engagement in the insurance sector .The paper is a descriptive one which focuses on deriving a mathematical equation for engagement . A sample study is done. Primary data is collected for the purpose and appropriate statistical tools are used to arrive at the conclusion.

Keywords: Employee engagement, Insurance sector, Factors of engagement, survey method.

Paper 20

SECURITY ISSUES AND THREATS BASED ON CLOUD COMPUTING ADOPTION IN ONLINE BANKING SECTORS

Vaikunth Pai T.*, Dr. P. S. Aithal*

*Srinivas Institute of Management Studies, Srinivas University, Pandeshwar, Mangalore – India

E-mail : psaithal@gmail.com

ABSTRACT

Cloud computing being recent technology in Information technology is mainly concerned with accessing online software applications, data storage and processing power of the system. Cloud computing supports the organizations to enhance their capacity dynamically without investing in new infrastructure, training new IT personnel, or purchasing new licensed software that are required for the automation of various processes. Hence adopting cloud computing model in various service organizations to provide online services is becoming attractive to decrease organizational expenditure in providing quality and contemporary services to stakeholders. Cloud services are internet based and may serve many clients each day. This leads to serious security and connection problems and can lead to suspension of business processes temporarily at the point when web association is disconnected, and hence the user will not have the capacity to get to any of his applications, server or information from the cloud during real time data/information exchange. In this paper, we have discussed how Cloud computing can be effectively adopted in Banking and Insurance sector for handling secured transaction information and treats on financial data stored in servers by third party intruders. This cloud computing based banking model also discusses how non-breakable security can be provided to online financial and customers data in real time.

Keywords : Security on financial data, Real-time online security of data, Banking technology, Cloud computing based banking technology, Cloud computing secured models.

Paper 21

CAPACITY BUILDING FOR QUALITY ENHANCEMENT IN HIGHER EDUCATION

P. M. Suresh Kumar

Srinivas Institute of Management Studies, Pandeshwar Mangalore – 01, India

E-mail: sureshpmsk@rediffmail.com

ABSTRACT

Higher education institutions strive to produce quality professionals who would be intellectually robust, emotionally balanced, and economically productive, socially committed and spiritually satisfied so that they make meaning in their lives and contribute to the society. Teachers have a big role in maintaining this. Teacher quality influences curriculum, provides leadership, and promote student progression. Curriculum delivery and pedagogy should incorporate multitude of learning experiences and innovative learning methodologies. So much so the faculty should be exposed to advance knowledge and skill through a variety of ways which would be mutually complementary for both the teacher and the taught. Their capacities should be developed and all the more periodically recharged for sustained results. This paper discusses capacity building through establishing sustainable mechanisms to improve quality in teaching as reflected in the values and culture of the institution.

Keywords: Capacity building, Quality enhancement, Higher education.

Paper 22

INDUSTRY INSTITUTION INTEGRATION – NEW EMERGING MODEL OF SUSTAINABLE COLLABORATION IN BANKING & HIGHER EDUCATION

Dr. P. S. Aithal

Srinivas Institute of Management Studies, Srinivas University, Pandeshwar, Mangalore – India

E-mail : psaithal@gmail.com

ABSTRACT

Innovations in higher education are continued in autonomous institutions due to increased competitions to attract potential students. As a part of this innovation, autonomous institutions and private universities are started to follow a new strategy to add values to their service by identifying and collaborating with knowledge partners. Knowledge partners are usually experienced branded multinational companies which have acquired skills and knowledge in a particular industry sector since a long period of time. Such redefined education model through collaborated knowledge partners, even though costly in terms of monetary charges, are able to add values to higher educational institutional services so that institutions are able to attract quality students, higher fees, and able to provide better placement services to their students. The curriculums offered by such collaborations/knowledge partners are updated, futuristic, and relevant to the industries so that higher educational institutions could improve their brand values. Many private universities are recently adopted this model and tied up with various knowledge partners in Business management, Engineering, and other professional courses. In this paper, we have studied this knowledge partnership model in the Banking sector and made its ABCD analysis. We have studied various universities offering such model in terms of curriculum modification, innovations in subjects and pedagogy, possible enhancement in placement offerings, and improvements in admissions. This study also includes the detailed analysis of expenditure and the changes in the fee structure of such programmes.

Keywords : Redefining Higher Education, Knowledge partner model, Enhancing quality placements. Value addition strategies in higher education.

Paper 23

IOT IN PORT LOGISTICS: A REVIEW AND RESEARCH AGENDA

Dr. Amol Gore*, **Dr. Rajni Mathur****, **Dr. Vikrant Gharat*****

*Professor (Operations Management), University of Mumbai a/f Institute of Management
Studies and Research

E-mail: dr.amolgore@yahoo.com

**Professor (Managerial Economics) India.

***Professor (Marketing), Mumbai, India.

ABSTRACT

The intensifying competition along with the paradigm shift in the role of sea ports in global supply chains has brought port logistics to the forefront. Today, leading ports are transforming into modern logistics centres with advanced facilities and sophisticated systems. Moreover, new technologies, rising customer expectations and pioneering business models are all bringing phenomenal change toward smart port development. As international trade increases and cargo volumes continue to grow, sea ports are incorporating more intelligent port logistics designs with a range of connectivity and data-enabled technologies together termed as Internet of Things (IoT) representing a convergence between the physical and digital worlds. The purpose of this paper is to examine the various facets of IoT in port logistics and provide a review within a pertinent framework. A bibliometric research was performed besides undertaking a systematic review utilizing an archival research method in order to build a knowledge base. The contributions of the paper lie in mapping the uncharted terrain of the field, identifying extant literature, appending to the currently limited studies related to port logistics, and suggesting a fruitful research agenda. The theoretical and managerial implications are also motivated for policy makers as effective IoT environment can lead to higher port efficiency and enhanced security.

Keywords: Port Logistics, Internet of Things, Technology, Smart Sea Ports, Research Implications, Global Supply Chains.

Paper 24

**A COMPARATIVE STUDY ON POLICY HOLDER'S
SATISFACTION TOWARDS CLAIM SETTLEMENT
SERVICES OF MED CLAIM POLICIES OF BHARTI
AXA & ORIENTAL INSURANCE CO LTD
MANGALORE BRANCHES**

Gurudath Shenoy *, Prasanna Kumar**

*Assistant Professor, Dept. of Business management S.D.M College (autonomous) Ujire

**Assistant Professor, Dept. of Business management S.D.M College Mangalore

ABSTRACT

Insurance markets especially med claims are in demand today as it is very much useful to any human beings. The popularity of the Insurer (Company) depends on how amicable they remain in settling the claims on time. As per Insurance contract, company should redeem the promise made in the contract. Company must settle the claim after satisfying itself that all the conditions & requirements for settlement of claim have been complied with. This study is made by comparing a public sector & a private sector companies med claim services & how best the customers (Policy holders) are satisfied with the same.

Keywords: Insurer, Requirements, Settlement, Comparing & complied.

Paper 25

GREEN BANKING IN INDIA A REVOLUTION FROM THE TRADITIONAL BANKING SYSTEM TO THE MODERN BANKING SYSTEM

Shylet Mathias*, Dr. Abobakar Siddiq**

*Research Scholar, Post Graduate Studies in Commerce and Research Centre Mangalore
University Mangalagangothri

Email: canucadu@gmail.com

**Associate Professor & Coordinator , Dept. of Post Graduate Studies in Commerce
University College, Mangalore.

ABSTRACT

Green banking is defined as promoting environmental friendly practices and reducing carbon footprint from banking activities (Clark Schultz 2012). It is nothing but environment friendly practices adopted by banking sector. It is a banking that benefits the environment. It is an effort by the banks to make industries grow green and so restore the natural environment. In 1987, the World Commission on Environment and Development published its report which mentioned that environmental protection and growth of an economy are interrelated (Singh 2011). Until the end of 20th century, green has been just the colour of money for banks in India. Customer Service Relations (CSR) was only on papers. Green Banking started in 2001 with a view to protect environment. With the introduction of ATMs in 2001, banking sector took initiative towards an environment friendly banking system. This paper tries to highlight the various reasons/objectives for Green Banking, effective methods of Green Banking with special reference to online banking and the problems in Green Banking Technology.

Keywords: Green banking; Environment friendly; Sustainable Development; Global warming; Greenhouse effect.

Paper 26

INDIGENOUS MANAGEMENT PRACTICES- A CASE STUDY ON STREET VENDORS

Keerthan Raj

Srinivas Institute of Management Studies, Pandeshwar, Mangalore- 575 001, India
E-mail :2keerthanraj@gmail.com

ABSTRACT

Street vending a very ancient and critical occupation found in each and every country with far reaching economic and social impact. Even before the pre independence era, in India, street vending was by far the only recourse to sales activities in an informal space. Even to this day in smaller semi urban localities and pockets of the country we see a congregation of sellers and buyers getting together in vacant spaces for an informal marketing activity. They are called by various names as in sandy bazaars, santhe's etc which could happen once a week in most places. Not just food, every possible and essential good and in certain cases services are also bought and sold here. While there is a lot of study on formal sales management, marketing mix, product life cycles stages and a plethora of marketing concept, this street vendors business management have been given very little thought and study. In the absence of a shop, any perceivable brand building exercises, advertisements the street vendor is successful in getting very good returns on the minimal capital expenditure invested. This paper is a case study approach to viewing the successful business practices of street vendors. How do these street vendors manage competition amongst them and still continue to attract a growing numbers of customers. Certain sellers have become brands in themselves for certain unique services they offer and able to sustain their product and service through the years successfully. In this paper, we have discussed certain critical practices of street vendors that could be of much use in furthering management theories and practices.

Keywords: business practices, case study, street vendor, management theories.

Paper 27

APPLICATION OF AITHAL-KUMAR THEORY ON ACCOUNTABILITY FOR OPTIMIZING BANKING SERVICES PERFORMANCE

Dr. P. S. Aithal

Srinivas Institute of Management Studies, Srinivas University, Mangalore – India

E-mail : psaithal@gmail.com

ABSTRACT

Competition between many banking organizations made them to be contemporary in quality services to the customers. But banks are struggling to improve internal human resource (HR) efficiency in order to decrease the expenditure on unproductive employees. In this paper, we have discussed how recently proposed Aithal-Kumar theory on Accountability can be used to improve and optimize banking services performance through improving bank HR performance by applying seven principles of the theory.

Keywords : Theory A, Adopting theory A on banks HR performance,

Paper 28

DISTANCE EDUCATION AS A WOMEN EMPOWERMENT STRATEGY A STUDY ON WOMEN LEARNERS

Jayalaxmi

Department of Commerce and Management studies, Madhava Pai Memorial College, Manipal,
Udupi District
Email: jaibhat72@yahoo.com

ABSTRACT

Distance learning is the preferred choice of individuals who are either working or cannot be physically present to attend classes. Education is offered here on virtual basis, where time and distance does not matter and the learner can access information at his/her own convenience. There are various modes which are covered under distance education such as evening classes provided by the universities or correspondence education where attending classes is not compulsory. Online classes via the Internet, educational DVDs and study material, including books and other reference material, also form a part of the educational content. This flexible system of education is considered to be less expensive, yet effective, and without any geographical constraints. Students still have access to their mentors/ teachers in some or the other way. It empowers women through Distance Learning in India, historically explores the causes and reasons for long denial of formal education to women. In recent times, Distance Education has emerged as a boon to women of all ages to equip themselves intellectually through acquisition of knowledge, leading them to new radical methods of thinking, and alternative, lateral perspectives on existing information thus rendering them more autonomous and liberated. The goal of this paper is to explain the educational advantages that arise when women are empowered with distance ducation. In order to approach and obtain the proposed objectives, survey of 100 women learners is conducted. A Questionnaire containing various aspects of distance education was sent to this sample of 100 women distance education learners. The study revealed that distance education makes a significant impact on women education today, and as technology evolves, promise to deliver even greater benefits in the future. It reviews aspects reasons for educational backwardness of women, participatory trends of women in distance learning in India, impact of distance learning on women learners, and advantages of distance education.

Keywords: Geographical constraints, Distance learning, Distance education, Formal education, Women education.

Paper 29

DEATH OF BUSINESS MODELS THROUGH INNOVATIONS IN TECHNOLOGY – A CASE OF CO- OPERATIVE BANKS

Dr. P. S. Aithal

Srinivas Institute of Management Studies, Srinivas University, Pandeshwar, Mangalore – India

E-mail : psaithal@gmail.com

ABSTRACT

The advents in information technology created many opportunities for different industries so that automation of production and service delivery became possible. As a result, many industries and industry sectors could be able to take the advantages of these opportunities to decrease their operating cost and improve the delivery quality. Even though many industries/business models could encash such opportunities, some industries/business models are facing the adverse effect and becoming obsolete in their business. In this paper, we have discussed how advents of ICT and its effect on the modern mass banking system. We have also analysed how these changes in technology supporting integrated mass banking system affecting the business model of small banking players like co-operative banks in the country by considering certain examples.

Keywords : Death of business models, Innovations in banking technology, Survival strategy of co-operative banks.

Paper 30

ROLE OF KNOWLEDGE MANAGEMENT IN LIBRARIES

Chethana*, Vinayak Savatagi*

*Assistant Librarian(GAL), Prof. S. S. Basavanal Library, Karnatak University, Dharwad -
580003 (State – Karnataka)

Email Id: chethana.smg@gmail.com, vinayakslis@gmail.com

ABSTRACT

Knowledge and Knowledge Management have emerged as a current 'hot issues' for many organizations including the library and information centers. Knowledge Management was started and popularized in the business world during the last decade of 20th century. It was the business world that first recognizes the importance of knowledge in the 'global economy' and 'Knowledge age'. Knowledge Management requires linkage of information with information, information with activities, information with man and information with society. It is applied for converting intellectual assets of workers/ professional and staff members in the organization into higher productive forces competition power and value. The new role of libraries in the 21st century needs to be as a learning and knowledge center for their users as well as the intellectual commons for their respective communities where, to borrow the phrase from the Keystone Principles, "people and ideas interact in both the real and virtual environments to expand learning and facilitate and the creation of new knowledge. In this paper defines knowledge management and its applications in managing library and information centers. The paper also deals with examples through explain libraries can do to improve the knowledge management in all of the key areas of library services.

Paper 31

A STUDY ON IMPACT OF FDI ON SELECTED PRIVATE SECTOR INSURANCE COMPANIES IN INDIA

Meenakshi Acharya^{*}, Dr. C. K. Hebbar^{}**

^{*}G.F.G.C Mudipu, Mangaluru, India

^{**}Dept. of Commerce, University College, Mangaluru, India

msa12s78@gmail.com

ABSTRACT

India is one among the most promising emerging insurance markets in the world. Indian insurance sector was liberalised in 2001. The insurance industry in India has undergone transformational changes over the last 15 years. In July 2014, the Cabinet Committee on Economic Affairs (CCEA) approved 49% FDI in insurance from the previous level of 26%. This paper aimed at examining the impact of FDI on performance of selected private sector insurance companies. The study is based on secondary data and it is a descriptive study. This paper found that FDI had a significant positive as well as negative impact on areas which were studied in the paper.

Keywords: FDI, Insurance sector.

Paper 32

“KNOWLEDGE MANAGEMENT IN INSTITUTION DEVELOPS PROFESSIONAL QUALITIES IN STUDENTS”

Ravisha B. *, Vinay Krishna *

*Assistant Professor, MSNM Besant Institute of PG Studies Bondel, Mangalore

Email: ravishab21@yahoo.com

ABSTRACT

Knowledge management is defined as the process of creating, storing, transferring, applying and saving organizational knowledge. Especially, in an environment of intensive competition increased with globalization; creating knowledge has been a vital factor for organizations, in which they want to gain advantage by innovative production. Every organization runs successfully with advancement in the knowledge and technology. Education institution has to play a great role in the creation of the valuable knowledge to develop the society. Education institution provides strong platform to produce skilled knowledgeable human resources to the corporate and other sectors of the country. This paper designed with an intension that to know the knowledge transformation from educational institution to the students to build our nation. Methodology adopted for the present study is observation and a structured questionnaire designed to collect the opinion from the respondents. The major intension of this paper is produce skill and knowledgeable students as an output from the every education institution. The major finding for the present study is a good knowledge is the real asset of the every student. A suggestion to implement is a good learning environment has to be created to develop professional qualities in the students.

Keywords: innovative, skill, advancement.

Paper 33

IMPACT OF GST IN BANKING SECTOR WITH REFERENCE TO CORPORATION BANK, MANGALORE

Revathi Radhakrishnan*, Madhushree L. M. **

**Research Scholars, Srinivas Institute of Management Studies, Mangalore, India

ABSTRACT

Banking sector is one of the biggest and revenue generating sector to our economy. India is a country with impressively splendid banks with sufficient capital and well-regulated rules and regulations. One of the biggest transformations that the sector faced during this period is GST i.e., Goods and Service Tax, a new tax regime introduced in the midnight of 1 July 2017. Introduction of GST to the banking sector was one the highly risky and challenging role for the government. GST is a replacement to the Value Added Tax (VAT) which was imposed on goods and services. The main intention for the implementation of GST is to avoid double taxation on goods and services. It is a self regulated tax system with a simplified tax regime which reduces the multiplicity of tax. The purpose of the study is to know the impact of GST in the Banking sector with reference to Corporation bank in Mangalore. Corporation Bank is a public sector bank which started in the year 1906 and nationalised in the year 1980 and which is the second public sector bank to enter in the capital market which is headquartered at Mangalore, India. A study has made on the products and services of Corporation bank in order to identify the current tax rates on the various services offered by Corporation bank. New tax regime made an incredible step by the abolish of centralized registration of the banks. Now all the bank branches have to register under GST in each state for the smooth functioning. The tax rate has created an impression in the banking sector that the sector is contributing much toward the economic growth of the country. Tax slabs are another important and critical thing which is discussed in this paper which has become very high compared to the old tax regime. Data for the study has been collected through face to face interview with the employees of Corporation bank and also distributing questionnaire among the employees.

Keywords: Banking Sector, GST (Goods and Service tax), Cascading of tax, Simplified Tax Regime, Product and Services.

Paper 34

CHALLENGING ISSUES AND IMPORTANT CHARACTERISTICS OF CLOUD COMPUTING

Mankari Sapna Sadashiv

Dept. Of Computer Science, Govt. First Grade College ,Aurad(B),Dt. Bidar.

Email- mankarisapna2112@gmail.com

ABSTRACT

Cloud computing means storing and accessing data and programs over the Internet instead of your computer's hard drive. The cloud is just a metaphor for the Internet. It goes back to the days of flowcharts and presentations that would represent the gigantic server-farm infrastructure of the Internet as nothing but a puffy, white cumulus cloud, accepting connections and doling out information as it floats. Cloud computing is not about is your hard drive. When we store data on or run programs from the hard drive, that's called local storage and computing. Everything we need is physically close it. Which means accessing our data is fast and easy, for that one computer, or others on the local network. The goal of this paper is to point out some of the limitations, characteristics, applications and issues of cloud computing. In this paper deals with Introduction to cloud Computing , Characteristics of cloud computing , some of the Limitations, few Applications, some of the Issues relating to cloud computing and followed by conclusion and references

Keywords: Cloud, Cloud Computing.

Paper 35

IMPACT OF INFORMATION TECHNOLOGY ON ORGANISATIONAL PERFORMANCE

Madhushree L. M.*, Revathi Radhakrishnan*

*Research Scholars, Srinivas Institute of Management Studies, Mangalore-575 001, India

E-mail: madhushreemraju@gmail.com

ABSTRACT

Information technology (IT) is a powerful force in today global society. The purpose of this study is to examine the relationship between initiations in information technology, their adoption strategies by innovative organisation and development of new service decision. Technology has fundamental importance in every industry. The aim of this study is to examine the effects of information technology on the performance of employees in the organisation. However, the organizations which implement new technology should provide proper training to its employees; it will increase their performance. Similarly, all the basics should be fulfilled before starting the implementation process; disappointment among the employees would result in poor performance as well as bad customer service. The advancement in it has significantly influenced the drastic changes of the twentieth century. Similar to other developing countries, this technology is also being applied incredibly in all the organizations of India. In this study, the impact of IT on organizational performance are studied and compared with respect to the performance of other organisations which have not adopted IT. The results of this work have led to the conclusion that it has a positive impact on all the organizations. The world has observed significant growth in technological applications in diverting areas of information technology. Information technology has permeated nearly with every aspect of modern business operations and communications. This technology has drastically changed the working of today's organizations and is being used by both developed and developing countries for better performance and improvements to achieve their goals.

Keywords: Information and communication technology, Knowledge creation, Organisational learning, Employee performance, Knowledge management.

Paper 36

A STUDY ON CSR INITIATIVES FOR WOMEN AND CHILDREN BY FMCG COMPANIES IN INDIA

Swapna Shetty J. *, Dr. Molly S. Chaudhuri**

*Assistant Professor, A.J Institute of Management Kottara Chowki

** HOD Training, Sahyadri College of Engineering and Management Adyar, Mangalore

Email Id: swapna.ashwat@gmail.com, molly.training@sahyadri.edu.in

ABSTRACT

Corporate social responsibility is a firm's initiative to assess and take responsibility for the company's effects on environmental and social well-being. Corporate Social Responsibility of multinational companies can provide education as well as information on political, legal and economic issues and awareness on health aspects too through their programmes. Fast Moving Consumer Goods (FMCG) Sector in India is one of the four largest sectors in the Indian economy. Women and children form a large segment of consumers of these FMCG Companies. In spite of this, they are a marginalized section in many areas. The present study is an attempt to understand the CSR spending of a few select FMCG companies and with the special insight on the CSR initiatives taken for women and children by these companies.

Keywords: Corporate Social Responsibility (CSR), Fast moving consumer Goods companies (FMCG), Women and Children

Paper 37

IMPLICATIONS OF RESEARCH ON IT

Lathika K.

Lecturer, SIMS, Mangalore

ABSTRACT

Technology over the next five to ten years will be radically different with great improvements in increasingly shorter time spans as it becomes more personalized, more customized and more customizable. Self-service and self-publishing are increasing as is the functionality, ease of use, and diminishing size of technology devices. The survival and growth of organizations in an increasingly turbulent environment would depend upon effective utilization of information technology for aligning the organizational structure with environmental preferences and for creating symbiotic interorganizational structures. How can IT help the organizations in responding to the challenges of an increasingly complex and uncertain environment? How can IT help the organizations achieve the “flexible” organization structure? These are the topics that remains to be a matter of question for many developing countries. Although Information technology is still a “black box” technology for developing countries, it is largely applied in industrialised countries to the disadvantage of the majority of developing countries.

Keywords: Technology, black box, organizational, Information technology.

IMPACT OF DEMONITIZATION ON PETTY SHOP KEEPER'S IN MANGALORE

Florin Shelomith Soans*, Ashitha, Disha****

*Research Scholar Dept. of Economics, Mangalore University

*Assistant Professor ,Dept. of Economics (UG and PG), St. Aloysius College Road St.
Aloysius College (Autonomous) Mangalore -575003

Email ID: shelomithsoans@yahoo.co.in

**Final year B.Com, St. Aloysius College Road St. Aloysius College
(Autonomous) Mangalore -575003

ABSTRACT

Demonetization is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is the change of national currency. The current form of money is pulled from circulation and retired, often to be replaced with the new notes and coins. Sometimes, a country completely replaces the old currency with new currency for the purpose of economic development. There are plenty of statistics showing just how important it is to shop mall, usually a higher percentage of revenue created in a small, locally owned business will stay in a local economy, when compared to big-boss retailers revenue; small business tend to create more and better paying jobs, and the existence of a myriad local business and spur competition and innovation, meaning you are more likely to find unique, high-quality items at reasonable prices. With this background the main objectives of the paper is as follows,

Objectives

- To review the concept of demonetization.
- To analyse the impact of demonetization on petty shop vendors.

Methodology

The paper will be analysed with the help of both Primary and Secondary data.

- PRIMARY DATA: Survey will be conducted on petty shop vendors in the Mangalore city.
- SECONDARY DATA

Keywords: Demonetization, Petty shop keepers, Economic development , Impact – Positive and Negative Black money

Paper 39

ORGANIZATIONAL PRODUCTIVITY THROUGH ROLE MODELS – A CASE OF KARNATAKA BANK LTD.

Dr. P. S. Aithal

Srinivas Institute of Management Studies, Srinivas University, Pandeshwar, Mangalore – India

E-mail : psaithal@gmail.com

ABSTRACT

Improving organizational performance by motivating human resources in all kind of production and service organizations is becoming a challenge to the managers/leaders due to changes in perception of young employees towards commitment and hardworking. The slogans like “less work more salary” and “more leisure and less work” or automation of many production and service processes, present youngsters may be less workaholic so that organizational performance may get affected. As a result, the manager’s role is changing to the role of leaders in such a way that instead of getting the work done by others model, managers have to prove that the higher productivity is possible by showcasing themselves as leaders. In such cases, a manager can be a leader and a role model so that by means of exceptional performance he can motivate every employee of the organization to improve the productivity. This paper explores the possibility of improving the productivity in different types of organizations through role models. As a case example, the contributions of previous and present Managing directors of Karnataka Bank Ltd. Mr. Anantha Krishna, Mr. P. Jayarama Bhat, and the present Managing Director Mr. Mahabaleshwara M.S as role-models in the growth and development of their bank are discussed.

Keywords : Strategies to improve organizational performance, Role model, Karnataka bank Ltd.

Paper 40

GO GREEN IN BUSINESS TO SAVE THE EARTH

Ravisha B. *, Vinay Krishna*

*Assistant Professor, MSNM Besant Institute of PG Studies Bondel, Mangalore, DKD,
Karnataka, India. 575008
Email: ravishab21@yahoo.com

ABSTRACT

In this competitive world people are not only bothered with a quality and price of the products they also concerned towards the environment protection. Consumer choices reflect not only price and quality preferences but also social and moral values, as witnessed in the remarkable growth of the global market for organic and environmentally friendly products. It is the right time to bring changes in the thinking of the manufacture because consumers are changed their purchasing pattern towards eco friendly products. Even a small mistake committed by the producer will reflect immediately on the consumption of the product. So consumers are thinking towards the environment safety and looking for the safety of the planet. At present if we glance across the world we can see so much of environmental pollution has been done by the big manufacturing companies. Electronic and other consumer goods are resulted as toxin after their use for this earth. At least now create and spread awareness among the people and company's regarding importance of the environmental friendly products in the market. This paper is designed with an intension that to know the consumers perception towards the environmental friendly products. 50 respondents opinion are collected to get the clear picture about the present study.

Keywords: quality, earth, reflect.

Paper 41

A CASE STUDY ON WEB BROWSERS

Chaitra B. S.

Department of Computer science ,SIMS Pandeshwar Mangaluru

ABSTRACT

Web browser are the most important component when it comes to usage of Internet. It basically is a application which is used to retrieve, present and traverse information resource on World Wide Web (WWW). Information resource can be image, video, audio, web page or any other content. We can find different Web browsers on internet which are free of cost but choosing among different browsers is the major task. Users usually choose a browser that gives them satisfying browsing experience. Earlier there were only limited browsers but now mainstream browsers are getting tough competition from the upcoming alternatives every browser having its own unique features. Its necessary to know the differences among the browsers to select them. This case study focuses on analysis on few available web browsers.

Keywords: Web Browser, Information resource, WWW.

Paper 42

A STUDY OF DATA SCIENCE TECHNOLOGIES & BIG DATA ANALYTICS

Shylesh S.

Srinivas Institute of Management Studies, Pandeshwar, Mangalore-575001, India.

E-Mail : shylesh.s@live.com

ABSTRACT

Data is increasingly cheap and ubiquitous. We are now digitizing analog content that was created over centuries and collecting myriad new types of data from web logs, mobile devices, sensors, instruments, and transactions. At the same time, new technologies are emerging to organize and make sense of this avalanche of data. We can now identify patterns and regularities in data of all sorts that allow us to advance scholarship, improve the human condition, and create commercial and social value. The rise of "Data Science" has the potential to deepen our understanding of phenomena ranging from physical and biological systems to human social and economic behavior. Data Science refers to an emerging latest area of work which concerned with the gathering, preparation, analysis, visualization, management and preservation of vast amount of information. The name data science seems to be connect the area of computer science, may require other skills including statistical, mathematical, and information technology skills are also required here. This paper gives a clear idea about the different data science technologies used in Big data analytics.

Keywords: data science, analytics, big data, patterns, data visualization

Paper 43

A NEW BOX FRAMEWORK FOR E-CAMPUS INTERVIEW TRAINING

Varun Shenoy *, Dr. P. S. Aithal*

*Srinivas Institute of Management Studies, Pandeshwar, Mangalore – 575 001, INDIA

E-mail: varun_shenoy@rediffmail.com, psaithal@gmail.com

ABSTRACT

Employers in job market are constantly undergoing paradigm change in their recruitment functions every moment involving various electronic mediums and ICT (Information & Communication Technologies). Present campus recruitment training methodologies employed for training students are yielding unproductive whilst tested with advanced interview methodologies of new age industry recruiters. Therefore in this paper, a new e-campus interview training model known as “The Box Framework for E-Campus Interview Training” is proposed. Through the study, by introducing various box contents of the framework, a comprehensive online interview training plan can be designed by the trainer for a robust online interview preparation training program for students. Evaluation of the training model option is also available under the new training framework.

Keywords: Placement Training Models, E-Placement Training, Online Interview Training Frameworks, E-Training Model, E-Interview Training, Box Training Model

Paper 44

MEDIPRENEURSHIP: A NICHE OPPORTUNITY. A CASE STUDY OF MANGALORE CITY

Louis Manoj Ambrose

Asst Professor (Research Scholar), Dept of Commerce & Management Government First Grade
College, Kavoor Mangalore- 575015.

Email: proflouismanoj@gmail.com, profmanojlouis@rediffmail.com

ABSTRACT

India is a land of opportunities not only for qualified, professional or skilled workforce but also for unskilled and less qualified workforce provided the opportunity bestowed is made use of. One such opportunity that our country possesses in general and Mangalore City in particular both by the blessings of nature as well as by default is MEDICAL TOURISM. Medical facilities when collaborated with Hospitality and Tour services results in a niche opportunity for all stakeholders involved in these sectors. Mangalore City (Dakshina Kannada district) is sandwiched between Goa and Kerala. The pristine beaches of Goa and the Heavenly experience of Kerala when mixed together give the feeling of the nature's incredible blessing. The beauty of this place is its connectivity, languages, healthcare, culture, tourist hot spots, rural sports, educational excellence, etc. It is also called as the "Land of the Literates". When it comes to healthcare, the city is at the forefront simply because of the options that it makes available to the service receiver. Super Speciality hospitals dedicated for different ailments, Language friendly service providers, Alternative forms of medicine like Allopathy, Homeopathy, Ayurvedic and Naturopathy being practiced, Calm and serene landscape for rejuvenation and Easy connectivity through all modes of transport. Also with more and more young people involved in the hospitality and tour operation services, I foresee a great employment generating exercise for the whole district of Dakshina Kannada. The main paper covers the insights drawn from the existing status in terms of its medical tourism platform and issues ranging from stakeholder involvement, untapped potential of the city to connectivity of locational facilities of expertise. It also brings to table a host of options to strengthen and benefit the sector and create win-win situation for stakeholders involved.

Key words: Healthcare, Entrepreneurship, Alternative medicine, Rejuvenation, Connectivity.

Paper 45

VISUALIZATION OF CAD AND CAE FILES USING VTK AND MFC

Mangesh Nayak

Department of Computer Science, SIMS, Srinivas University, Mangalore, India

ABSTRACT

Visualization has great scope in all fields like IT, Construction Industry, but the main problem is commercial software which all the industries are using. Which a user has to buy in order to use it and its validity is restricted (Product Key). The idea here is to use open source software to develop such visualization software which can be used every day and anywhere without restriction. The software which implemented using Visualization Toolkit (VTK) and MFC (VC++) is capable of reading the file formats like - .OBJ, .WRL, .STL, .STEP, .IGES and 3D scenes can be rendered with an inclusion of the properties viz. applying various Lights, Material Color, and Options for Solid, Wire frame, Points and Transparency viewing, Texture Mapping, Transformation, Walkthrough, Cut Sections, Background color selection, Background and Base image selection, Markup features such as Sealing and Measurements, Different camera views, Parts selection and deletion, Copying the rendered object to the clipboard and enabling to view more than one models through multiple tabbed windows. Stereovision feature has been added to this software, which gives better 3D visual effect using 3D Glasses at lower cost. This software is also intended to incorporated ease of use and portability, so that it can run on any low end workstation having windows operating system.

Keywords: Visualization Toolkit(VTK), Kitware.

Paper 46

CORPORATE SOCIAL RESPONSIBILITY IN BANKING SECTOR – A CASE STUDY ON KARNATAKA BANK

Dr. P. S. Aithal

Srinivas Institute of Management Studies, Srinivas University, Pandeshwar, Mangalore – India

E-mail : psaithal@gmail.com

ABSTRACT

Businesses are an integral part of society and play a critical role in the sustenance and improvement of a healthy ecosystem, in fostering social inclusiveness and equity, and in upholding the ethical practices and good governance. It is the responsibility of organizations to integrate their social, environmental, and service ethics into the governance of business. This ensures long term successes, competencies, and sustainability of their business. The Corporate Social Responsibility of Indian banking sector should be a prime responsibility due to increased share of the banking sector in social and economic development. In this regard, many banks in both private and public sector have initiated many projects to promote social development. In this paper, we have analysed the Corporate Social Responsibility of Karnataka Bank, a private sector banking giant for its social initiatives which are designed to ensure that the Bank adds social, environmental and economic value in all its activities to make a positive, sustainable impact on both society and business. In this paper, apart from previous and present initiatives of the bank involved in social services in the area of healthcare, education/ livelihood enhancement, empowering women/socially and economically disadvantaged, environmental sustainability/green initiatives, protection of heritage/ culture, promotion of sports, rural development etc. which are aimed at improving the overall development of the society, further suggestions are also given to invest its CSR fund in overall developments of future generations.

Keywords : Corporate Social Responsibility (CSR), Social responsibility of Banks, Karnataka Bank, CSR activities of Private sector Bank.

Paper 47

A COMPARATIVE STUDY ON E-BANKING AND TRADITIONAL BANKING SERVICES

Arun Raj V.* , Anwitha K. M.*

*2nd Year Mba, Sims Manglore
Email:arunraivlm@gmail.com, kmanwitha@gmail.com

ABSTRACT

Banks play important role in the daily life. It is necessary holding at least one bank account to meet daily requirements such as save money, borrow money payment of the bills, etc. Banking system and banking services are very helpful to meet those needs. In the modern era the banking service system also rapidly changing with the assistance of information technology. Banking system developing and it able provide a variety of services through personal computers, smartphones, tablets etc in a cheaper way and without consuming much time. People interested to take E-banking services. along with virtual banking large pool of customer using traditional bank branch services. Along with click and mortar they also use brick and mortar .E-banking has found great success in the banking worlds. The study focused on to compare the E-banking services with traditional banking and to know the time and cost factors which affecting the customer, this study also focused on to know the importance of direct contact with brick and mortar branches, security issues with traditional as well as E-banking services, the impact of E-banking services over traditional banking etc. The study specifies the most preferred banking services of customers which are they feel convenient. The study also covered the employment issues raised after implementing E-banking services. In this study, more than 30 responses have been collected through direct questionnaires and data has been tabulated and analyzed. Finally, the study helps to conclude, E-banking services have found greater success in the banking system, it has more advantages over the traditional banking system, along with advantages it is created several issues and many customers not ready to accept these services because some personal perspectives restrict them to use these E-banking services.

Keywords: Banking service, E-banking, Traditional banking, Security

Paper 48

ASSESSING SERVICE QUALITY OF HIGHER EDUCATION INSTITUTIONS USING THE SERVQUAL MODEL, A STUDY AT SRINIVAS INSTITUTE OF MANAGEMENT STUDIES, MANGALORE.

Shreepathy Ranga Bhatta B.

Asst Prof. Dept. of Management & Commerce Srinivas Institute of Management studies,
Pandeshwar, Mangalore

ABSTRACT

India is one among the developing countries determined to grow and increase employability of its youth population. Researchers have proven that higher education contributes to socio-economic development of a country where universities play a vital role in creation, conservation and distribution of knowledge in order to contribute to socio-economic benefits of any country. Higher education institutions are being forced in this regard to enhance value for their activities and providing quality higher education service to students by regarding it seriously. With a quality orientation, this paper is addressing the issue of service quality measurement in higher education institution. The most frequently used model in this milieu is the SERVQUAL model. This form is measuring quality from one of its important stakeholders' point of view as far as an educational institution is concerned, which is students. The main objective of this paper is to provide empirical proof that the adapted SERVQUAL model can be used in higher education and to identify the service quality gap based on its application at Srinivas Institute of management studies, Mangalore. Furthermore, results of the gap analysis using the SERVQUAL methodology to provide relevant insight for enhancing service quality therein.

Keywords: Service Quality, Higher Education Institutions, SERVQUAL Model, Srinivas Institute of Management Studies

Paper 49

COMPARATIVE ANALYSIS ON THE PERFORMANCE OF PUBLIC SECTOR BANKS AND PRIVATE SECTOR BANKS

Mohith B.*, Mokshith B.*

*2nd year MBA, Srinivas Institute of Management Studies

ABSTRACT

In financial services, people are primarily bothered about security of their funds and default risks. After the year 1969 the deposits of banks increased more than 80 times as a result of nationalization of banks. This is the time from when banks are offering new and innovative services frequently in the market. The manpower in service organizations must work with the focus of satisfying the customer. Banking should bring out the areas requiring improvement and which further throw light on the measures to improve the quality of services. The objective of the study is to have a comparative study on the performance of the public sector and private sector banks. The study suggests that the public sector banks are ahead of the private sector banks. The main reasons according to our study are the trust and reliability factor. In this research effort has been made to analyze the performance of public and private sector banks and the key motivating factor that makes the people to select that particular sector of bank. The research is conducted on the basis of convenience method by taking 60 respondents opinion as a sample. The research is done by primary data collection; the primary data are collected with the help of online questionnaire.

Paper 50

INFORMATION TECHNOLOGY AND ITS TRANSFORMATIONAL EFFECT ON THE HEALTH CARE INDUSTRY

Supriya M. K.

Lecturer, BCA Dept SIMS Mangalore.

Email: ksupriyaarnav@gmail.com

ABSTRACT

This paper includes quantify various aspects of the transformation of the health care industry as a result of information technology use. It is divided into 3 distinct, yet inter-related essays that approach the issue of barriers to adoption in markedly distinct ways. Due to the multi-faceted impact of IT Particularly in health care, I have chosen to examine 2 different phenomena using alternative methodologies and theoretical lenses.

Keywords: Multi-faceted impact, alternative methodology.

Paper 51

A STUDY ON CUSTOMER SATISFACTION TOWARDS BANKING SERVICES WITH SPECIAL REFERENCE TO MANGALORE REGION

Akshay Kumar J.* , Anvitha K.*

*2nd year MBA, SIMS Mangalore

ABSTRACT

Banking is the life blood of trade, commerce and industry in India. Now a day's business is mainly depended on banking activities. India is one of the fastest developing country in the world. So it mainly depended on country's banking activities, stability of banking sector etc. Banking is one of the essential activities in human's daily life. Presently in India banking sector dominated by the Nationalized banks but private banks are also giving very tough completion to them. In 2017 the major demonetization has been given major breakthrough for banking activities and also lot of changes has been happened in banking sectors in India. So the study on customer satisfaction in present days gives more weightage to this study. This study was conducted in Mangalore region in Karnataka with the help of primary and secondary data. The purpose this study was to analyse the customer satisfaction level in banking services with special reference to Mangalore region. The study includes overall customer feedback regarding to the service qualities in private and public sector banks. The data collected for this study was primary data through well-structured questionnaire and also the secondary data by referring the journals, magazines, internet and newspapers etc. This questionnaire has been personally administered on a sample size of 100 bank customers. This survey given positive output related to service quality and customer loyalty. And also negative responses to banking security and customer satisfaction in Mangalore region. The result shows the majority of customers are satisfied with the existing banking services in Mangalore region.

Keywords: customer satisfaction, service quality, banking security, e-banking.

Paper 52

"WHAT IF THE BIG TREE FALLS"

Shruthi P. N.*, Deepak M.*

*II MBA , SIMS Mangalore

ABSTRACT

The case study is on SBI and its associates merging as a whole big SBI. The case study mainly deals with the reasons for merger and the effects of merger. It also deals with problems faced by employees during merger and major cut down of jobs was the immediate result of merger. The merger which took place on 1 April 2017, has become a major breakthrough in public banking sector. Merger was done under the chairmanship of Mrs Arundati Bhattacharya. The major reason for merger is additional capital requirement. Post merger, all the customers of its associate banks now enjoy the benefits of a wide array of digital products and services offered by SBI. Customers of associate banks got connected to a larger network of SBI branches with diversified products under one roof. SBI and its associates merging would be more than 5 times the balance sheet of India's second largest lender, ICICI bank Ltd. The bank will rationalize its branch network by relocating some of the branches to maximize reach and this will help optimize its operations and improve profitability. Along with benefits there are few problems in the merging those are the NPA of all bank which are in good number which will effect the smooth functioning and the Indians need or borrow a small size of loan then why Indians need and a large banking entity like this. Suppose if a big deal goes wrong then SBI and its associates will be exposed to one wrong decision.

Paper 53

GREEN BUSINESS REVOLUTION IN INDIA

Akhilesh Suresh A Kuckian*, Pradeep M. D.**

*Lecturer, Srinivas Institute of Management Studies Mangaluru, Karnataka, India

**Assistant Professor, Srinivas Institute of Management Studies Mangaluru, Karnataka, India

ABSTRACT

Green Marketing has evolved special implications in the modern market. Green indicates purity through quality, fairness in price and worthy in dealings. Green marketing focus to market eco-friendly products to satisfy the needs and wants of customers. It adopts innovative techniques of product modification, dynamic product process, maintaining sustainability and diversified advertising etc. The vision of Green marketing is to protect ecological environment. Present day customers need to be socially responsible and conscious towards environmental aspects. The new trend in business created global pressure upon employers to be environmental friendly hence, the more companies aim to produce consumer goods which are neutral with less hazards upon environment. Every company eventually wanted to move towards becoming green to enjoy the early mover advantages. Green Marketing ensures long run sustenance and profitability, it reduce cost in long run, accessibility to new markets with competitive advantage, satisfies the employees to be a part of environmental cause. This paper analyse the role of green marketing in Indian business.

Keywords: Eco-friendly, hazards, environmental, implication & green marketing.

Paper 54

RECENT DEVELOPMENTS IN SOCIAL SCIENCE RESEARCH METHODOLOGY

Manjula Mallya M.*, Vaikunth Pai**

*Department of Economics, Government First Grade College Haleyangadi-574146

**Dept. of Information Technology, Srinivas Institute of Management Studies Pandeshwar,
Mangalore-01, India

Email: vpaistar@yahoo.com, manjulamallya88@gmail.com

ABSTRACT

The world today is witnessing an explosion of social science research. Unlike other disciplines in the natural sciences, social science research has attracted much attention due to its dynamism and complexity (Dube and Pare, 2003). As modern societies become more complex in their structure, needs and demands, social problems have also become more complex. As a result, several social theories and social research methods have been developed and continue to develop in an effort to understand diverse social problems. Presently, social research is in the process of rapid change. This paper focuses on current methodological issues and emerging trends in social science research. Social research is experiencing a paradigm shift that calls for the re-examination of current methodologies. The present review helps to identify current methodological issues and trends in social science research. It is important that as social researchers, we should understand the philosophical, theoretical, and methodological debates influencing our work and careers, their implications for research and our place within them. This discussion provides an academic forum for social scientists and researchers to reflect on the contemporary issues and emerging trends affecting their careers. This is important as this will help to shape the orientation of both old and young social researchers to be innovative and go beyond conventional boundaries.

Keywords: Social Research, Emerging trends in research, Social problems, and Social methodologies.

Paper 55

WORKING WITH IOS - INTERNETWORKING OPERATING SYSTEM

Subrahmanya Bhat*, Dr. K. R. Kamath**

*Dept Computer Application, Srinivas Institute of Mgt Studies, Mangalore, Karnataka,
India. 575001

**Professor, Dept of CS, Srinivas Institute of Technology Mangalore, Karnataka, India

ABSTRACT

IOS is software used to run networking devices like routers and switches. The IOS is a group of routing, switching, internetworking functions that allow a network designer to configure devices. This is facilitated by the use of a command line interface (CLI) in which a network designer can enter multiple-word commands on the same line. Network designers can use this approach to configure devices, test connectivity, and provide output on a console screen depicting the interplay of the device configurations. Majority of network simulators use the same IOS, to interact and configure devices in networks. This paper basically illustrates how a network devices can be configured and designed using various options available with IOS.

Keywords: IOS, CLI, Simulator, Software, Switch, Router.

Paper 56

BANKING AND SERVICE INNOVATIONS

Amith Donald Menezes*, Dr. Prakash Pinto**

*Assistant Professor, Srinivas Institute of Management Studies Pandeshwar , Mangalore
& Research Scholar at VTU

**Professor and Dean/ Research Guide, Department of Business Administration St.
Joseph Engineering College Vamanjoor, Mangalore

E-mail- amith.menezes@yahoo.co.in, prakashpinto74@gmail.com

ABSTRACT

Innovation and technology are two different concepts, but are rarely used by itself. In recent times innovation has somewhere or the other links with technology. In banking industry also, the same holds good. There are no new products that have developed, only innovation has been in the services that the banks are providing. That is either net-banking or mobile banking and the basic product has remained the same, to frame it in a nice way we can quote it as “Old wine in new bottle”. Service sector is the most challenging sector in the present scenario, as it provides ample scope for innovation and better customer interaction. Banking especially has developed a lot in the recent times. The type of innovations that it has gone through is tremendous, which includes the amount of funds and resources deployed by the Reserve Bank of India (RBI) for improving the banking sector. In this paper we shall be trying to analyse few of these innovations in the banking sector that have played an important role in making the banking sector what it is now.

Keywords: Innovations, Net-banking, Mobile banking

Paper 57

A STUDY ON CAUSES AND EFFECTS OF MIGRATION FROM RURAL TO URBAN: A CASE STUDY OF BIJAPUR COLONY- LIGAPAYYANA KADU, MULKI

Laveena D'Mello*, Meena Monteiro**

*Assistant Professor, Social Work Department, Srinivas Institute of Management Studies,
Mangalore, Karnataka. lavyronronha@gmail.com

** Associate Professor, MSW Department, School of Social Work, Roshni Nilaya, Mangalore,
Karnataka. monteiromeena@yahoo.com

ABSTRACT

Migration is the movement of people across a specified boundary for the purpose of establishing a new or semi-permanent residence. Migration is from a rural area to the urban area in search of new job avenues, improve their economic condition and to improve the standard of living once they go back to their native. Migration denotes a person living outside his or her native place especially from a rural area to urban. Many leave their homes because there are not enough employment opportunities, low yielding land, more family members depend on the small land, food, water, work or other fundamental requirements like health benefits, education. Another important aspect is that the consequences of environmental catastrophes, such as drought, floods, low prizes for their products, disease to the product can also force thousands to leave their native countries. Today people are moving towards cities seeking employment opportunities. In this paper, the researcher wants to study about causes and effects of migration with the case study. The objectives are to know the reason for migration and the effects of their migration. 50 respondents were covered out of 1400 migrated people from Bijapura colony, Lingappayana Kadu, Mulky, under simple random sampling method. Questionnaires method was used to collect the data. Both primary and secondary data was included.

Keywords: Migration, rural, urban, labour, employment and economic condition.

Paper 58

A COMPARATIVE STUDY ON THE SITUATION OF INSTITUTIONAL AND NON INSTITUTIONAL SENIOR CITIZENS IN MANGALURU TALUK

Laveena D'Mello*, Dr. Meena Monteiro**

*Assistant Professor, Social Work Department, Srinivas Institute of Management Studies,
Mangalore, Karnataka. lavyronha@gmail.com

** Associate Professor, MSW Department, School of Social Work, Roshni Nilaya, Mangalore,
Karnataka. monteimeena@yahoo.com

ABSTRACT

Ageing is a normal inevitable and universal phenomenon. Literally it refers to the effects of age, commonly speaking; it means the various effects or manifestation of old age. In this sense it refers to deterioration in the various organisms. While they have been usually perceived as biological, the deterioration in mental capabilities and social adaptability is no less important. Ageing has thus three aspects biological, psychological and social. Institutionalized elderly refers to the people above the age of sixty years who live in the institution and Non institution elderly means who stay in their own house alone, with their partner, children and grand children together. The issues and problems are varied in any place and in institution person to person. Researcher came to know of various problems faced by them. Thus was more interested to study which institution will make them happy? The scope of the study is restricted to only 50 elders in Mangalore city. 25 respondents are from institutions and 25 from the family setting. The aim is to study the comparative situation of the elderly at institution and non institute elderly. The objectives are to assess the problems faced by the elderly and to know their opinion on their stay. The respondents were selected adopting simple random method of Sampling.

Keywords: Senior citizen, Institutional, Non institutional, old age, elderly population, family support.

Paper 59

IMPACTS OF DEMONETIZATION ON BANKING SYSTEM

Akhil S. P.*, Deena K. M.* , Carol Divya Menezes*

*2st year M.B.A , SIMS Mangalore

ABSTRACT

Economic development is one of the main aim of governing body of every country in the world. so as part of development, demonetization also a hard tool to bring changes in the economic system of the country .Demonetization is necessary whenever there is a change of national currency. The old unit of currency must be removed and substituted with a new currency unit. The currency was demonetized first time in 1946 and second time in 1978. On Nov. 2016 the currency is demonetized third time by the present Modi government. This is the bold step taken by the govt. For the betterment of the economy and country. In this paper we want to discuss the impact of recent demonetization on the Indian system. The demonetization had a great significant and immediate impact on the state of the Indian economy. In this paper, an attempt has been made to find the impact of demonetization on the public. Samples of respondents were randomly selected. It is found that four variables, namely gender, age, annual income, occupation have significant association with the impact of demonetization. It also results that demonetization helps to destroy black money is the first ranking given by the respondents and it is followed by corruption, terrorism etc.

Keywords: Demonetization, Black Money, Counterfeit Currency, Corruption

Paper 60

HUMAN RESOURCE IN INDIAN BANKING INDUSTRY AFTER THE INTRODUCTION OF E-BANKING SERVICES

Roshan Dsouza

2nd year MBA, SIMS Mangalore

ABSTRACT

The Indian banking sector has emerged as one of the strongest drivers of India's economic growth. Banking has helped in developing the vital sectors of the economy and usher in a new dawn of progress in the Indian horizon. The sector has translated the hopes and aspirations of millions of people into reality. The banks now a days have shed their traditional functions and have been innovating, improving and coming out with new types of services to cater the emerging needs of their customers. Banks have been given greater freedom to frame their own policies. Rapid advancement of technology has contributed to significant reduction in transaction costs and improvements in credit delivery of banks. The banks provide a wide verity of services to the customers based on their requirements. Today most of the Indian banks are offering electronic and Internet based services to their customers. The E-banking services are more convenient and useful to all the citizens of India. Now a days with the advancement of technology and internet services most of the customers of the Indian banks are using online banking transactions. As per the survey most of the customers of the bank require the assistance from the bank employees to operate their accounts. Most of the services are directly provided by the employees of the bank. So, the employees in a bank play a very important role in delivering quality services to the customers. The E-banking does not provide all the services of the bank. There are many other services, which are offered by the employees of the bank. The illiterate people require assistance from the employees to operate their account. So the employees are very important in every banking industry now d days.

Keywords: Human Resource ,banking sector ,Technology ,E-Banking

Paper 61

A STUDY ON MARKETING PRACTICES OF WOMEN ENTREPRENEURS IN UNORGANISED SECTOR

Deekshitha*, Udaya Kumar M. A. **

*Research Scholar, Mangalore University, Karnataka & Lecturer, Srinivas Institute of
Management Studies, Mangalore, Karnataka, India

**Research Guide and Principal, University College, Mangalore, Karnataka, India

ABSTRACT

The First Indian National Commission on Labour (1966-69) defined, unorganised sector workforce as –“those workers who have not been able to organize themselves in pursuit of their common interest due to certain constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments”. Wherein Entrepreneurship is a multidimensional task of entrepreneur and it requires initiative qualities to fulfil desired goals. In present era Women entrepreneurs are increasing more in number in informal sector and they are risk takers. Hence this economy is turned as essential source to earn livelihood by setting up enterprises. Informal economy constitutes more of women entrepreneurs who directly and indirectly contributed towards GDP of the nation. Self employed women entrepreneurs helped in reduction of economic problems of the country but failed to sustain their business in long run due to external and internal factors. This paper attempt to analyses the marketing practices of entrepreneurs and suggests some measures to sustain business in the long run.

Keywords: Entrepreneurship, unorganised sector, marketing practices and women entrepreneurs.

Paper 62

RETAILING 2020: A CASE STUDY OF DEVELOPMENT OF RETAILING IN UDUPI DISTRICT.

Clara Menezes

Assistant Professor, Milagres College Kallianpur

ABSTRACT

Retailing in India can be traced back to the weekly haats or gatherings at the market place and mela's, where not only the local products, but also products from outside used to be on display for sale. Later on, local mom-and-pop stores (kirana stores) sprung up in the landscape to cater to the needs of the local population hence; the early Indian retail scenario was primarily dominated by local products and local vendors. Of late, retailers have started providing some pleasant enjoyable experience to the consumers by providing improved facilities like shopping ambience, friendly layout and a single point-of-purchase laced with the lure of discounts. The modern, systematic and consumer oriented shopping culture is the mainstay of organized retailing. The Indian retail market is expected to grow to US \$833 billion by 2013 and to \$1.3 trillion by 2018, at a CAGR of 10 percent (A.T. Kearney Report, 2008). India and China are seen by retailers as growing economies and lucrative retail destinations. China has a sizeable presence of global retailers; organized retailing is still evolving in India? A survey is conducted to study the progress made by the retailers of Udupi market with regard to business performance, income earned and anticipation of the benefits in the future. The paper highlights the working of retailers, problems faced by them and the measures to be taken for the survival in the future.

Paper 63

STRESS, INSTITUTIONAL CLIMATE AND DYSFUNCTIONAL BEHAVIOUR IN STUDENTS

Dr. Anil Kumar

Registrar, Srinivas University Mangalore

ABSTRACT

Dysfunctional behaviour (defined here as absenteeism, Dropout, conflicts and misbehavior) are a significant problem among students of higher education in India. This study examines learning specific model of the stress process in students in which specific institutional climate dimensions were hypothesized to affect dysfunctional behaviour like absenteeism, dropout and interpersonal conflicts as well as misbehavior with fellow students, teachers and society at large. Various studies have shown that there exists a direct climate-stressor, stressor-outcome relationships as well as an indirect climate outcome relationship. The study tries to build a theoretical model of dysfunctional student behavior.

Keywords: Dysfunctional behavior, absenteeism, conflicts, stress

Paper 64

IMPACT OF EDUCATIONAL APPS FROM A LEARNERS' PERSPECTIVE

Panchajanyeswari M Achar

Srinivas Institute of Management Studies, Mangalore – 575 001

E-mail: jahnavi_murali@rediffmail.com

ABSTRACT

Learning is a continuous process. We are all living in an era of that is surrounded by digital technologies that was not prevalent during the past ten years. At the apex of this boom lies the various applications developed for smart phones. Any information that a user wants is at his/her finger tip – thanks to these educational applications. Although the use of technology in the field of education has revolutionized the way we learn there are still some downsides of relying completely on technology to learn. E-learning systems are the storehouses of information, trainings and knowledge. These learning applications are designed to promote active, engaged, meaningful, and socially interactive learning—four “pillars” of learning—within the context of a supported learning goal are considered educational. This paper intends to define the impact of these educational apps on the learners. The paper also focuses on how the design of these educational apps aligns with the learning and development of an individual. It also aims as integrating the apps and develop a framework that could be used by parents and designers.

Keywords: educational apps, smart phone, interactive learning

Paper 65

A STUDY ON FRANCHISING AS A PART OF ENTREPRENEURSHIP AND SMALL BUSINESS

Yojith C. G.

Register No. 169235208, Student of 2nd Year M.B.A, Srinivas Institute of Management Studies,
Pandeshwar, Mangaluru – 575001.

yojithyoungster3@gmail.com

ABSTRACT

Franchising is a method of doing business where a franchisor licenses trademarks and methods of doing business to a franchisee in exchange for a recurring royalty fee. Franchisor is the party who grant the franchise while franchisee is the one who purchase the right for franchise. This form of business has a tremendous growth in France as well as in India. The objective of the study is to understand the concept of franchising, learn the merits and demerits of franchising. This study is purely of descriptive type and there are no questionnaire's generated and distributed (online/offline). Hence, there is no collection of primary data; secondary data is collected with the help of textbooks, internet, newspapers etc. To conclude, the concept of franchising which originated in France in the 1800's, is of recent origin in India. It is gaining popularity in retail segment in India. In the absence of any legislation in the country specifically related to franchising, the laws such as intellectual property laws, competition laws, consumer protection laws and labour laws are applicable to a franchise agreement.

Keywords: Franchising, descriptive type, intellectual property laws.

Paper 66

A STUDY ON CORPORATE SOCIAL RESPONSIBILITY ADOPTED IN BANKING SECTOR

Keshava

Lecturer , Srinivas Institute of Management Studies Pandeshwar, Mangaluru
Email:bkeshava7@gmail.com

ABSTRACT

As corporates are profit making organizations basic assumption is that they should be sensitive to the needs of communities or society at large in which they operate, similarly their products and services should not bring negative impact on people and planet. The concept of Corporate Social Responsibility [CSR] has wider scope. The banks are one of the major aspect in the finance sector. Through its huge network of branches and profit the banking industry is one of the major corporates in India. The banks can have wider socio-economic impact in the society through their financial products and services. Considering this Reserve Bank of India has issued guidelines to banks regarding CSR, sustainable development and non-financial reporting and advised that the banks should frame their policies on CSR. The present paper is based on the analysis of CSR activities undertaken by 19 public and private sector banks during five financial years. The paper will throw light on the social issues focused by banks, strategies adopted to implement CSR and social development, involvement of staff, sustainability of such activities etc. The paper will also take review of overall CSR and Social Development and non-financial reporting by banks.

Keywords : Corporate social responsibility, Indian banking sector, Strategies for CSR, CSR activities in Indian banking sector

Paper 67

A STUDY ON TALENT MANAGEMENT: THE KEY TO ORGANIZATIONAL SUCCESS

Prof. Yashashwi A. Ail

Faculty, Srinivas Institute of Management Studies, Pandeshwar, Mangalore.

Email: Yashu.sgc@gmail.com

ABSTRACT

Talent management describes the process through which employers of all kinds of firms, government, non-profits anticipate their human capital needs and set about meeting them. Getting the right people with the right skills into the right jobs, a common definition of talent management is the basic people management challenge in organizations. While the focus of talent management tends to be on management and executive positions, the issues apply to all jobs that are hard to fill. A successful talent management process plans for organizational transactions. The most effective way to tackle talent management is to use a system approach, ensuring that the different elements and pieces of the process are working in connect to acquire integrate talent into the system. Several issues support the need for this system. Employing talent is the processing and administrative steps, but still important. Timing and convenience are the concerns as new talent joins the organization. To ensure that performance is discussed, recognized, rewarded, and understood appropriately, many organizations are focusing renewed efforts on performance management systems. Talent management is fast becoming a critical strategic objective for growing organizations. This responsibility represents an excellent opportunity to create value. A talent management system is also important. The importance of hiring competent talent is evident in any direction. Talent is king now and in the future. It is the last source of competitive advantage.

Keywords: Talent, Human Capital, system approach, retaining talent, attracting talent, rewarding performance, competitive advantage.

Paper 68

A STUDY ON LABOUR TURNOVER AND ABSENTEEISM WITH REGARDS TO WORKING ENVIRONMENT.

Sharmila S Shetty

Lecturer, Srinivas Institute of Management Studies, Mangaluru, Karnataka, India

Sharmilasshetty21@gmail.com

ABSTRACT

In the present days most of the organization faces the problem of labour turnover and absenteeism. Employees compare one organization to another and they will jump to another by seeing which suits best. If they are not satisfied with working environment either it may lead to labour turnover or absenteeism. Not only an organizational problem leads to absenteeism and labour turnover but also influences their personal factors. Employee's retainment depends on HR strategies framed by the organization. Due to this companies productivity reduces. This study deals with the causes and effects of labour turnover and absenteeism of the organization. It explains various working environment deals to this problem.

Keywords: labour turnover, absenteeism, satisfaction, retainment

Paper 69

STUDY ON WORK LIFE BALANCE RELATED POLICY FRAMEWORKS IN INDIA

Sonia Delrose Noronha, Aithal P. S. , Pradeep M. D.

Srinivas Institute of Management Studies, Srinivas University, Mangalore – 575 001,
E-mail : soniadelrose@gmail.com

ABSTRACT

Women constitute half of total population in India. The roles played by men and women in the society are not biologically determined but socially justified through the culture or religion. Indian history has exposed instances of discrimination against women infringing their rights for equality, liberty and freedom. It diluted their status in the society and made them a 'weaker sex'. Indian Constitution forced the social system to divert from the discriminatory ideologies towards equity. Women are compelled to spend much time in performing household and domestic works, which are either not paid or less paid, to force them to lead life under poverty. Economic disparity among gender persists, as women engage in much of the unpaid works in the family and community. Women should be encouraged to contribute equally like men, through education and employment, to attain inclusive growth in the country. Promoting economic empowerment among women is possible by identifying job opportunities, eliminating power imbalances at workplace, facilitating them the power of decision making, realizing leadership, creating career opportunities for their sustainable growth. Women should be partners for the task of nation building at par with men. People should enjoy equal opportunities, rights and obligations justifiable in the political system. The balancing work and life of women is a challenge to both women and organizations in India. This paper highlights about legal and policy framework for bringing work life balance at workplace and states the benefits derived from the work life balance strategies to the employees, organizations and families in general.

Keywords: Women status, Women discrimination, Work life balance, Women empowerment.

Paper 70

ROLE OF CO OPERATIVE SOCIETIES IN WOMEN EMPOWERMENT

Kavya

Faculty, Srinivas Institute of Management Studies, Mangalore – 575 001

Email : kavya.amin2015@gmail.com

ABSTRACT

The co-operative societies play a vital role in joining people and lifting them towards the edge of development. The cooperative movement of India is the largest in the world. It has given birth to different kinds of co-operatives societies in different spheres like producer's cooperatives, consumer's co-operatives, tribal co-operatives etc. Co-operative societies are service enterprises aiming at rendering service to its members. The philosophy of cooperation is "Each for all and all for each". Co-operatives are defined as an autonomous association of persons united voluntarily to meet their common economic, social, and culture needs and aspiration through jointly owned and democratically controlled enterprises. Cooperatives allow women who might have been isolated and working individually to band together and create economies of scale as well as increase their own bargaining power in the market. Nearly 62% of the population in India are living in rural areas and the activities of co-operatives are very less concentrated in these areas. The women in rural areas are dominated by men in the society. They have all the capabilities but no support to stand on their own. The women co operative societies emerged with the aim of empowering the women in the society. Presently, there are many women co-operatives established to cater the needs of women. Majority of the co-operatives are registered under co-operative society's act 1959. These societies not only deals with collecting and investing the money from the members but it mainly focuses on self-employment development, creating awareness programme on dowry, family planning etc. These societies encourage women to save money regularly and form Self Help Group's and include them as members. The present study is focused on analysing the role of co-operative society in empowering the rural women. This study is designed using descriptive methodology. The study attempts to explore the success of women co operatives, Benefits and Opportunities, Challenges and problems faced by the women co operatives and also suggest various measures to improve the functions of women co operative societies.

Keywords: Women Co-operative Society, empowerment, self employment, Self help Groups,

Paper 71

CORPORATE SOCIAL RESPONSIBILITY DISCLOSURES: A CONTENT ANALYSES

Chandrashekhar R.

Asst. Professor, Mangalore University

ABSTRACT

Corporate social responsibility has reached new level in the current years after the India`s new Companies Act 2013. Companies require to spend at least 2% of its average net profit for the immediately preceding 3 financial years on CSR activities. They should engage in CSR projects or programs relating to activities enlisted under the Companies Act. It is also permitted to the companies by permitting them to choose their preferred CSR programs as per the CSR policy. This study analyses the content in the CSR disclosures in the web sites of BSE 500 companies. The results of the study shows that 304 companies undertake more than four CSR activities and 153 companies perform 7 to 10 CSR activities. 94.65 percent of the companies perform education related programs.

Keywords: CSR, Disclosures Companies Act, Net Profit, Activities.

Paper 72

PERCEIVED STRESS ON STUDENTS- A STUDY ON STUDENTS OF POST-GRADUATE LEVEL PROFESSIONAL COURSES

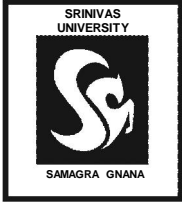
Subrhmonya G. S.

Associate Professor, Srinivas Institute of Management Studies, Srinivas University,
Mukka, Mangalore-574146, Karnataka, S. India

ABSTRACT

This study is an attempt to understand the stressors on students at post-graduate level and doing a professional program like MBA or MCA in the full time programs in reputed institutions. Earlier researchers have identified various stressors and have come out with several micro issues that act as stressors on these students. A person's response towards stress depends on whether an event is appraised as a challenge or a threat (Lazarus & Folkman, 1984). This study is focussed on one specific micro issue of a particular group of students who were relocated from one campus to another owing to expediency and strategic issues of the management. The relocation of the students from the present campus to the new one has come with an additional of travel distance and an hour of extra time also with an additional fare for each student. Several micro issues have been acting as stressors on the particular batch of students. Prominent among these stressors were identified and awareness was created among the target students. Collection of data was done using a simple unstructured questionnaire given to all the students who constituted the population for the subject under study.

Keywords: stress; distance; strain; comfort-levels; environment



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Campus Office :Srinivas Campus, Srinivas Nagar, Mukka,
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