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MANEGMA 2018
16th One Day National Conference in
MANEGMA series of conference on the theme

Impact of Ideas and Innovations on Management, IT, Education & Social Sciences

17/03/2018

BOOK OF ABSTRACTS
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BOOK OF ABSTRACTS
NOTE
All papers presented in the conference will be published in the Proceeding Book after review with ISBN No.:
Cordially invite you to the Inaugural function of

**MANEGMA - 2018**

*One day National Conference on*

“Impact of Ideas and Innovations on Management, IT, Education and Social Sciences”

**SRI V. V. RAO**
(Director, Mangalore International Airport, Bajpe, Mangalore )

*will be the Chief Guest & Inaugurator*

**Sri CA A. RAGHAVENDRA RAO**
(President, A. Shama Rao Foundation, Mangaluru)

*will preside over the function*

**Dr. A. SRINIVAS RAO**
(Vice-President, A. Shama Rao Foundation, Mangaluru)

**Smt. VIJAYALAKSHMI R. RAO**
(Director, Srinivas Group of Colleges, Mangaluru) &

**Smt. MITRA S. RAO**
(Secretary, A. Shama Rao Foundation, Mangaluru)

*will be the Guests of Honour*

**DR. UDAY KUMAR**
(Principal, University College, Mangaluru)

*will deliver the Key-note address*

**Date:** 17th March, 2018

**Time:** 10.00 a.m.

**Venue:** Srinivas Gallery Hall, Pandeshwar, Mangaluru - 1.
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IMPACT OF IDEAS AND INNOVATIONS ON MANAGEMENT, IT, EDUCATION AND SOCIAL SCIENCES

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Research scholar and Assistant professor of commerce,
Government first grade collage. Madikeri.

ABSTRACT

Introduction of goods and services tax (GST) is a significant step in the reform of indirect taxation in India. Amalgamating several central and state taxes into a single tax would mitigate cascading or double taxation, facilitating a common national market. The simplicity of the tax should lead to easier administration and enforcement. From the consumer point of view, the biggest advantage would be in terms of reduction in the overall tax burden on goods, which is currently estimated at 25%-30%, free movement of goods from one state to another without stopping at state border for hours for payments of state tax or entry tax and reduction in paperwork to large extent.
CLOUD COMPUTING: IS THE FUTURE NATURAL COMPUTING DOMAIN? AN INTERNATIONAL LOOK

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ABSTRACT

Cloud computing is actually mechanism used for virtualization IT resources software and hardware availability. Cloud computing is helps in using of less computer, hardware including IT Infrastructure delivery. Use of minimum software with utilization of applications is also important features of Cloud Computing and Applications. The development of research activities in Cloud and Higher Education results educational innovations around the world. Thus universities in developed countries are offering programs on Cloud Computing leading to MSc though few are offered BSc- Cloud Computing. However it is important to note that Cloud Computing programs are also offered by the corporate bodies and companies of international level. It is important to note that India is the largest educational system in the world with about 800 Universities and 40000+ institutes of higher education. Even around 5000 institutes are engineering colleges under AICTE. But it is difficult to find a large number of institutes offering Cloud as a Program. Hence we need to build Cloud Computing as a branch of Computing and Information Technology. Naturally in Faculty of Natural Sciences the program may be offered with assistance of other departments in Indian context to see other International Scenario. In this paper several affairs on Cloud Computing is illustrated briefly. Moreover the paper highlighted the emergence on education systems in the areas of Cloud Computing in India as well in the line of western countries.

Keywords: Cloud Computing, Indian Education, Higher Education, International Universities, Cloud Science, India.
STUDY ON VARIOUS ISSUES FACED BY THE RETAIL SHOWROOMS WITH SPECIAL REFERENCE TO MANGALURU CITY

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ABSTRACT

Retailing is useful for the satisfaction of human wants. There is a close relationship between retailer and his customers. The various processes, which help the customers to procure the desired merchandise from the retail stores for their end use, refer to retail management. Retail management includes all the steps required to bring the customers into the store and fulfil their buying needs. This paper deals with various type of various issues, which is faced by the retail management in currently scenario. The major problem in retail marketing management is to understand and work proactively to retain the customers. One of the important objective of this paper is to understand the major issues faced by the retail management and to give some suggestions to overcome from that problem. Online shopping sites been highly effecting the business so we have to try to convince the customer to shop with our showroom to get additional benefits like after sales service and extended warranty offer. With this survey, we can understand that major portion of the customers can be attracted by special promotions and offers. To manage the retail showroom effectively we have to make sure that the promoters from brand or company side should be monitored effectively so that any cross selling or giving wrong information to the customer can be controlled.

Keywords: Various Issues Faced by Retail Marketing, Customer Preferences, Problems of Online Shopping Sites, Steps for Retaining Customers.
A STUDY ON MULTIFACTOR AUTHENTICATION MODEL USING FINGERPRINT HASH CODE AND IRIS RECOGNITION

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ABSTRACT

By definition, Authentication is using one or multiple mechanisms to show that you are who you claim to be. As soon as the identity of the human or machine is demonstrated, then human or machine is authorized to grant some services. The modern research study reveals that fingerprint is not so secured like secured a password which consists of alphanumeric characters, number and special characters. This model proposes instead of password iris of the user, which is also one of the strongest physiological biometrics recognition systems. The iris is absolutely fashioned by way of eighth month of adults, and remains stable throughout the life span. Statistically extra accurate than even DNA matching since the opportunity of irises being same is 1 in $10^{78}$. Iris is specific and pleasant biometrics that is mainly used for the established order of instant personal identification or verification systems as compared with different biometric technology, together with face, speech and fingerprint image and iris verification can without any problems be considered as the most dependable form of physiological biometric technology. In recent years, the usage of iris for human identification has substantially grown due to the tremendous advantages with traditional or usual or normal authentication techniques based on private identity numbers (PINs) or passwords. In fact, given that iris is intrinsically and uniquely related to a character, they can't be forgotten, without difficulty stolen or reproduced. But, the use of iris may additionally have some drawbacks related to viable safety breaches. On the grounds that iris traits are limited and immutable, if an attacker has get access to the database where they are saved, the system security may be irreparably compromised. To deal with this hassle, an iris structure with template protection becomes very much essential. In this paper the different methods of iris recognition are studied with its features. This paper also discusses about multifactor authentication model.

Keywords: Fingerprint Recognition, Fingerprint Hash code, Iris Recognition, Multifactor Authentication Model, Template Protection.
BRIDGING THE INDUSTRY- ACADEMIA SKILL GAP
- A STUDY OF DAKSHINA KANNADA DISTRICT

Seema Prabhu S.
Assistant Professor, Department of Commerce, Canara College, Mangaluru, D.K. District, Karnataka.

ABSTRACT
It was observed that “the system of higher education was producing a prototype of manpower, where as developing economy required wider capabilities; hence for many jobs, suitable persons were not available. There was a mismatch between types of capabilities demanded and the types of capabilities developed among students by the education system”. The above statement holds good like other streams of university education also with commerce education in India. Commerce education is that area of education which develops the required knowledge, skills and attitudes for the successful handling of trade, commerce and industry. Enhancing employability skills of students in Commerce discipline is considered as an important task within higher education system. The main aim of this study is to investigate the perceptions of desirable graduate workplace skills for commerce graduates and to suggest an innovative solution to bridge the gap between the academia and industry i.e. Finishing School Programme. A cross-sectional research design was followed with data collected by means of surveys. A sample of 210 students of under graduate and 52 students of post graduate courses, 55 faculties in the field of commerce and 26 employers (who have previously employed our students)of Dakshina Kannada District of Karnataka participated in this study.

Keywords: Employability, Soft skills, Commerce graduates, Finishing School Programme.
Paper 6

**AUTONOMY FOR INNOVATIONS & PRIVATE UNIVERSITY SYSTEM IN INDIA – A CASE STUDY**

**Dr. P. S. Aithal**

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**ABSTRACT**

Innovation is the unique way of sustainability in higher education institutions. The universities which are authoritative institutions for cultivating higher education as research as a service are realizing this truth of sustainability. By adding innovative components to both their horizontal and vertical functions Universities can be competitive and contemporary in present international scenario. Private university systems are being popular world over due to their tremendous success in the USA. Many Countries in the globe have adopted private University system as a part of their higher education offering strategy. India, being second in the number of private universities in the World, has given exactly 50 % shares to privately governed Universities (Private & Deemed to be universities together) and remaining 50% are Govt. Funded universities (Central & State Govt. together). Presently in India, there are 264 private universities spread over 22 states. Due to non-availability of any financial support from the state and central governments, private universities are trying to sustain through their only strategy of service innovation and hence differentiation through 21st century curriculum and industry integrated programme design. In this paper, we have discussed how the autonomy given by the Govt. of India to the private universities are utilized to improve the quality of higher education through systematic innovations in all levels including, infrastructure, teaching – learning processes, Student and faculty research contribution, and industry integrated curriculum development so that the university responsibility of creating highly employable and innovative graduates to the society. The paper also deals with the systematic analysis of various private universities in India and comparing their innovations and best practices with other central and state funded universities in the process of creating innovators to the society.

**Keywords:** Autonomy to Higher Education systems, Innovations in HEI, Private University, Creating innovators, Industry-institute integration.
FACTORS EFFECTING THE EFFICIENCY OF SOLAR PANEL AND CHALLENGES TO IMPROVE THE SAME

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ABSTRACT

The power requirement in India is satisfied using the conventional and non conventional methods. Using conventional methods the country is not in a position to fulfill the requirement of the power demand. The conventional method of power production causes environmental pollution which is another challenge. This led to the invention of the power production using non conventional methods. Today the country is promoting more and more power production through such non conventional methods like solar energy plants, wind energy plants, tidal energy plants etc. These energy production plants are echo friendly and they do not contribute to the environmental pollutions. The major renewable energy plant in India providing energy requirements is the solar energy. The solar plants use Photo voltaic cells which convert sunlight into electricity. The major problem faced in such solar plant are the panel efficiency. The solar panel efficiency is found to be in between 18% to 20%. This paper contains the reason for the low solar panel efficiency and the methods to be implemented to improve the solar panel efficiency. This paper also contains the methods to be followed in improving the solar panel efficiency at the manufacturing end, the cost involved in improving the efficiency of the solar panel and easy methods in improving the efficiency of solar panel at the installation site with the available panels.

Keywords: Solar panel, Efficiency, Conventional, Non conventional, Renewable, energy, Solar plant
BIG DATA MANAGEMENT AND CLOUD COMPUTING WITH POTENTIALITIES IN ACADEMIA: AN INDIAN SCENARIO

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ABSTRACT

Development and progress are truly depends on knowledge dissemination and cultivation. Emerging technologies are the key pillar for complete industrial solutions and ultimately for the building of solid industrial society. And it is important step for reaching knowledge society development. Educational programs and courses play a greater role for such development. Social development is purely related economical progress and that is related with the educational delivery. In developing as well as under developed countries a true knowledge delivery system helps in promotion of all respects. Information Technologies is responsible for solid business solutions and improved business product thus depends on education. Several computing and information technology products were developed in our recent past. Cloud Computing, Green Computing, Data Science, Internet of Things (IoT), Business Analytics etc are important name in this regard. Countries like China, India, South Africa etc are doing well for solid infrastructure development. India is one of the largest educational hub in the world with about 40000+ HEIs (Higher Educational Institutes), but still there are lot of programs are missing in Indian academics. Though, India has huge potential to offer Bachelors, Masters and Doctoral Degrees in these areas with the use of proper and emerging educational policies and strategies. It is some extent true that India fails to offer such dynamic and up-to-date programs in some context. This paper is painted the running programs in India and also depicted possible nomenclature and program with industrial environment and context as per the international trends. Future potential of such program having SWOT are also depicted for making a true Digital India with smartest and effective way.

EMPLOYEE ENGAGEMENT AMONG WOMEN EMPLOYEES IN THE BANKING SECTOR IN THE CITY OF MANGALORE

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ABSTRACT
Employee engagement plays a vital role in the organization. It directly influences the organization in achieving high standards of productivity, sustaining business and retaining the best talent in the organization. Right talent is the greatest asset for any enterprise and one of the essential roles of HR is to make sure that the employees with the right skills stick with the company for long enough. The issue with many companies today is that their organizations put tremendous effort into attracting employees to their company, but spend little time into retaining and developing talent. It is observed that women play a significant role in the organization and constitute around fifty percent of the workforce especially in the banking sector in Mangalore. The banking work environment has undergone tremendous changes and the work environment has become more challenging. On the other side it is necessary to see that employees are motivated enough and do their work and have a feeling of oneness. This paper is an attempt to assess the engagement levels of the women workforce in the banking sector in the city of Mangalore. It also tries to find out the coping mechanisms of women both in personal and professional life. This study is based on primary research data collected from working women employees from the bank. A structured questionnaire is designed for the study and the answer is interpreted using statistical tools.

Keywords: Employee engagement, Women Employees, Banking sector, Primary Research, Structured questionnaire.
HOW THE WORLD’S LARGEST OPEN ACCESS REPOSITORY RE-DEFINES THE RESEARCH TARGET OF HIGHER EDUCATION INSTITUTIONS AND INDIVIDUALS – A CASE OF SSRN

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ABSTRACT
Higher education institutions have two responsibilities while fulfilling their objectives. The first one is imparting outcome based quality education through systematically planned teaching learning process and suitable pedagogy. The second one is generating new knowledge through active involvement in research and development process in the chosen area. Both the objectives are collective responsibilities if both students and teachers. The result of the globalization of education in 21st century has intensified the second responsibility of creating new knowledge by higher education institutions. This is also fuelled by advents of technology especially internet based new applications and services like open access of required information from worldwide through online books, online magazines, online journals as well as online free access of relevant documents. The open access model of documents gave rise to online open access library models which supported the involvement of many researchers from many higher education institutions from the base of the pyramid. This further opened a new concept of self publication and self promotion of published papers to the entire world in order to decrease huge the publication cost. Such developments in research publication further created an opportunity for starting online open access research papers repositories called social research networks. This paper discusses the contributions of the Social Science Research Network (SSRN) - a website devoted to the rapid dissemination of scholarly research in the social sciences and humanities as a case study. SSRN was founded in 1994 by Michael Jensen and Wayne Marr, both financial economists. In May 2016, SSRN was bought from Social Science Electronic Publishing Inc. by Elsevier. Academic papers in PDF format can be uploaded directly to the SSRN site by authors and are then available for worldwide free downloading. Publishers and institutions can upload papers and charge a fee for readers to download them. On SSRN, authors and papers are ranked by their number of downloads, number of open access papers published and uploaded to it in last 12 months respectively which has become an informal indicator of popularity of open access sites and papers. This paper discusses how the World’s largest Open Access Repository Re-define the Research Target of Higher Education Institutions and Individuals by providing an opportunity to upload open access papers and delivering them to the entire world and set targets to the researchers to publish many papers monthly through its strategy of monthly ranking.

Keywords: SSRN, Social Science research network, Open access research papers, SSRN author ranking, SSR download ranking.
A DYNAMIC PLATFORM TO CONNECT MANGALURU VIA EKUDLA.COM

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ABSTRACT
Mangaluru is considered to be one of the rapidly growing cities in India. Mangaluru is also named as a Smart city. There is a tremendous level of talent and skill existing in this city. Unfortunately at times they do not get the right guidance, exposure and platform to fully utilize their talent and skills. Ekudla.com will provide them the right platform with personalized guidance to take their talent and skills to another level by creating entrepreneurship amongst them. It will bring in and inculcate empowerment among everyone including youth and women. With the rise of technology and information system the gap is narrowing day by day. It is the right time for Mangalorean's to create their own unique identity. Ekudla.com will focus primarily on areas in and around Dakshina Kannada for time being with its sister concern projects to use similar models elsewhere in India. It is also trying to collaborate with the government to create a Public Private Partnership. It will encourage and promote tourism too and also create a lot of self help groups. EKudla.com will be Mangalore’s first full fledged portal and network which connects all major stakeholders including teachers, students, business houses, NGO’s, Govt. Employees etc.

Keywords: e-commerce, Marketing, Platform, Social Network, People’s Network
A STUDY ON ATTITUDE AND AWARENESS OF CAREGIVERS FOR SCHIZOPHRENIC PATIENTS

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ABSTRACT
Schizophrenia is one of the major mental health problems of people in India. Although Psychiatric treatment is available, medication alone will not give sufficient remedy to this multifaceted problem. There is significant association between the knowledge and attitude of the caregivers. Higher the knowledge on Schizophrenia and its treatment better the pro supportive attitude and better caregiving. Lack of proper scientific knowledge about the illness leads to magico religious practices and increases the caregivers’ burden. It also promotes stigma about mental illness. There is a need to prevent stigma through various methods of mental health information to the general public about the disease and the symptoms. The strategies like, Individual guidance, family education, group work and community awareness programmes can be used to reduce or eradicate stigma in the society. The study also highlights the need to promote support groups of the caregivers of persons with mental illness. The role of the caregiver particularly their attitude and awareness towards the affected family member is studied in this paper. The methodology used is quantitative with descriptive research design. The objective of the study is; (1) To assess the attitude of the caregiver about Schizophrenia. (2) To find out the awareness and association between the two variables attitude and awareness of the caregivers about Schizophrenia.

Keywords: Schizophrenia, caregiver, mental illness, awareness, attitude and support groups.
ONLINE OR E-CAMPUS RECRUITMENT PROCESS OF BERGER PAINTS INDIA LTD.

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ABSTRACT

Online or E-Campus Recruitment is the most widely accepted and most sought to be preferred mode of graduate selection from the campus in present scenarios. With ultra modern automated systems and super process excellence techniques applied in the corporate with renewed focus on quality, even people recruiting has also been structured as an online flow system for steady results. Berger Paints India has been Srinivas Institute of Management Studies’s esteemed recruiter for MBA Campus through years adopting an online electronic approach model in their recruitment process. Therefore through this research analysis, we have attempted to understand their flow and know the fact to understand what it means to our students, stakeholders, the online or e-recruitment domain and whole industry.

Keywords: Online Campus Recruitment, E-Campus Recruitment, E-Recruitment Process Analysis, Online Personnel Selection, E-Hiring Analysis
A STUDY ON IMPACT OF THE SOCIAL MEDIA ON THE PSYCHOLOGICAL HEALTH OF ADOLESCENCE

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ABSTRACT
Adolescence begins with the onset of physiologically normal puberty and ends when an adult identity and behaviour are accepted. This period of development corresponds roughly to the period between the ages of 13 to 19 years. It is also a time to develop knowledge and skills, learn to manage emotions and relationships and acquire attributes and abilities that will be important for enjoying the adolescent years and assuming adult roles. The period of adolescence is considered as crucial and significant period of an individual’s life. Psychologically, adolescence is the age when the individual becomes integration into the society has many aspects, more or less linked with puberty. It also includes profound intellectual changes. Social media seems to play an imperative part of people lives around the world. Accessibility that one has to the internet through smart phones, tablets, computers and other mobile devices has made accessing information and connecting with people. There is both positive and negative impact of media on adolescence. The aim of the study is study the impact of the social media on the psychological health of adolescents and the objectives are: to understand the positive and negative effects of social media, And also to assess the effect of social media on their psychological health. The universe of the study includes 50 respondents of age 13 to 19 years from Mangalore taluk. The sample was selected through random sample and quota sampling

Keywords: Social Media, Psychological health, adolescence, effects and behaviour.
CONTENT MARKETING - THE PERFECT MIX FOR THE INTERNET GENERATION

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ABSTRACT
Content marketing is a form of marketing that is focussed on creating, publishing and distributing content to a specific targeted content. It is widely used today by many companies to attract and transform prospects into customers by creating and sharing valuable free content. Companies use content marketing to create sustainable brand loyalty and provide information to consumers. This relatively new form of marketing that has emerged in this medium is that it does not involve direct sales and is a subtle attempt to build trust and rapport with the target audience. Most of the formats used for content marketing today tend to be on a digital platform. The phrase content marketing was used as early as 1996, by the late 2000s, with the advent of social networks such as Facebook, Twitter, You tube and the growth of data analytic systems online content marketing was accessible, shareable and on-demand anytime.

Today, it has become a very powerful model for marketers. The supply chain of digital content marketing mainly consists of content providers such as intermediaries or digital interface companies who can provide information on consumers needs, according to their search results through electronic channels, to potential marketers.

We have a large fast growing section of the population across the globe and specifically as we discuss, in India having access to the internet and are very prevalent on the net. Marketing has taken leaps and bounds in trying to reach out to this net savvy customer. Content marketing is “the only marketing left” for this generation of people. This paper studies the new facets in content marketing, develops a model to understand it further and the trends we can expect going forward.

Keywords: content, internet, marketing, model
A STUDY ON INNOVATION IN BRANDING OF ELECTRIC VEHICLES IN INDIAN AUTOMOBILE INDUSTRY WITH SPECIAL REFERENCE TO MAHINDRA LTD

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ABSTRACT

Global automakers and technology companies are pursuing and investing in the creation of electric vehicles. Traditional vehicle manufacturers too are already taking a slightly different track in their development processes, working independently and with leading suppliers to develop and begin implementing technologies that augment driver behaviour. OEMs across the world are doing this by adding incremental electronic functions as driving technology and infrastructure improve over time. India as we know is one of the developing car manufactures hub and demand for all the segments of cars are huge and highly potential compared to other developing nations. Electrical vehicles are expected to drive significant behavioural changes in the Indian market and its increasing adoption will lead to new business models in the automobile market. The countries electric vehicle market is considered to be one of the major robust growth, in anticipation with rising number of government initiatives such as incentive schemes to encourage adoption of environment-friendly electric vehicles, growing consumer inclination towards electric vehicles, concerns over harmful effects of air pollution, and huge investments by various OEMs for developing more affordable and premium electric vehicles in the coming years. One of the major companies operating in India electric vehicle market include Toyota Kirloskar Motor Pvt. Ltd., Mahindra Electric Mobility Limited, Tata Motors Limited, Volvo India Private Limited, BMW AG, Kinetic Green Energy & Power Solutions Ltd, Lohia Auto Industries, Avon Cycles Ltd., Okinawa Auto tech Pvt. Ltd., and Hero Electric Vehicles Pvt. Ltd. Mahindra Ltd a strong Indian automobile car maker which has grown significantly in last two decades. The company is now one of the first player in the Domestic car manufacturing industry to foresee the change in car manufacturing sector from traditional fuel technology to modern eco friendly green new generation vehicles, which are future of this industry. The company investment huge capital in research and development of electric vehicles with innovative production unit which works on high-end electric power train technology. The Research undertaken in this paper is conceptual and will analyse Brand Mahindra Ltd and its future plans into green car manufacturing business model and the challenges with it.

Keywords: Automobile market, electric vehicle, green marketing and Mahindra.
A STUDY ON THE SUSTENANCE OF QUALITY IN HIGHER EDUCATION WITH SPECIFIC REFERENCE TO MENTORING AND COACHING OF STUDENTS

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ABSTRACT
The modern student society is a prey to the social networks and media that has tremendous influence on their life as a student. This paper aims to unravel some of the aspects which are plausible causes, and among which lack of Mentoring of the students takes the prime seat. The study also makes an attempt to find if the intellectual and emotional quotients (IQ & EQ) of the students are coming down or impaired and if the faculty of thinking itself is not being put to use by the students. A population of 100 students of Post Graduate courses are chosen for this study and using a structured questionnaire, analysis of their response, which also includes Mentoring, is needed for their moral support apart from the academic support they receive at the institution. The Study concludes that scientific and effective mentoring does have a positive impact on the student behaviour, student absenteeism, and other problems posed by the students to the teachers and the institution.

Keywords: Mentoring; Emotional Quotient; Intelligent Quotient; academics
INNOVATIVE IDEA’S ON GOING GREEN – A CRITICAL STUDY

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ABSTRACT
Increasing awareness on the various environmental problems has led a shift in the way consumers go about their life. There has been a change in consumer attitude towards a green lifestyle. Thus 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. Green marketing is a phenomenon which has developed particular important in the modern market and has emerged as an important concept in India as in other parts of developing and developed world, and is seen as an important strategy of facilitating sustainable development. In this research paper, main emphasis has been made on the Innovative idea’s on going green like Green Technologies, Green Banking, Green Tourism, Organic farming, Green Entrepreneurship, Green products, Green Buildings, Green Marketing Strategies, Green HRM, Green Business, Bio Medical Waste Management, Green Accounting and legal Framework, Green Practices in supply Chain, Enterprise Strategies for green I.T. Data had been collected from multiple sources of evidence, in addition to books, journals, websites, and news papers.

Keywords: Green Marketing, sustainability, environment, supply chain , product modification.
A STUDY TO UNDERSTAND THE ABILITY OF PORTFOLIO CONSTRUCTED UNDER SHARPE’S SINGLE INDEX MODEL TO PREDICT THE SHORT TERM RETURNS OF PORTFOLIO

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ABSTRACT

There are different investment avenues for an individual to park his money. Many a time investors would prefer to invest in a group of securities which is known as a portfolio in order to diversify the risk as per his/her appetite and to secure decent returns. Stock markets are one such increasingly popular place of investments where investors take huge care and caution while taking any investment decision. There are many models, techniques and formulas attempted by various scholars in the field to overcome the challenge of uncertainty in share price movements both in short and long term investment decision context. One such widely used method is Sharpe’s single index model of portfolio construction. This particular research paper attempts to construct an optimum portfolio using Sharpe’s single index model with historical price of Sensex, large cap, mid cap and small cap companies with maximum capitalization and tries to understand the ability of such a portfolio to predict the short term future price movement.

KEYWORDS: Portfolio, Stock market, Sharpe’s single index model, prediction of Short term returns, Sensex, Portfolio construction, and investment decision.
A STUDY ON THE STRATEGIES ADOPTED IN THE AIR CONDITIONER MARKETS WITH REFERENCE TO VOLTAS LIMITED

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ABSTRACT
The market of air conditioners in India has been on a steady growth ever since due to several factors. India is one of the leading developing countries with huge middle class population as its base and rising per capita income. But when we compare to other growing countries, the market penetration of air conditioners is very low in India. This in turn offers a huge opportunity to leading and competing air conditioner players. Some of the major contributing factors leading to increasing demand for air conditioners in the country include hot climatic conditions prevailing through most part of the year, enlarging middle class, increasing construction sector and growing per capita income. The perception of people towards the category of this product has witnessed a paradigm shift over the years from a luxury product to becoming a necessity in hot humid weather conditions of India. Increasing demand by the residential sector owing to reduction in prices has instigated the manufacturers to aim for a higher market share in the highly potential market of air conditioners in India. The demand from the commercial segment is catching up fast with the increasing number of commercial offices, stores and business apartments being set up, as compared to the demand from the residential segment. Go Green has entered this segment as well. There is a need for implementation of minimum energy efficiency performance standards by BEE and the need for cost effective air conditioning solutions. This leads to increase in demand for energy efficient air conditioners in India through 2020. Many national and international players are operating in India air conditioners market which includes Voltas, LG, Daikin, Samsung, Blue Star and Hitachi, among others. This paper “A study on the strategies adopted in the air conditioner markets with reference to Voltas” makes an attempt to study the companies’ strategies and the outcome on account of it which is reflected in the sales figure. Secondary research has been included an exhaustive search of relevant publications like newspapers, websites, and proprietary databases. Qualitative approach of research was adopted to study this concept for better understanding and implications. The study also understands the emerging trends present in this segment in India.

Keywords: AC market scenario, marketing strategies, consumer sales
SCHOLARLY ANALYSIS OF OIL, PETROLEUM AND GAS SECTOR

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ABSTRACT
The Oil and Gas Industry comprises of the companies extracting and producing Oil, Petroleum and Gas. The petroleum industry, also known as the oil industry or the oil patch, includes the global processes of exploration, extraction, refining, transportation and marketing of petroleum products. The largest volume products of the industry are fuel, oil and gasoline. Petroleum is also the raw material for many chemical products, including pharmaceuticals, solvents, fertilizers, pesticides, synthetic fragrances, and plastics. This paper therefore attempts to understand the various divisions of the industry. Petroleum is vital to many industries, and is of importance to the maintenance of industrial civilization in its current configuration, and thus is a critical concern for many nations. Oil accounts for a large percentage of the world’s energy consumption, ranging from a low of 32% for Europe and Asia, to a high of 53% for the Middle East. Considered to be the biggest sector in the world in terms of dollar value, the oil and gas industry is also considered as a global powerhouse employing hundreds of thousands of workers worldwide as well as generating hundreds of billions of dollars globally each year. In regions which house the major National Oil Companies (NOC), these oil and gas companies are so vital they often contribute a significant amount towards national GDP. Therefore, in this paper, we have researched to understand where the industry is now today, major players and where it is headed in the future.

Keywords: Sectorial Analysis, Oil & Gas, Petroleum Industry, Energy, Industry Analysis.
TECHNOLOGY RELATED DEVELOPMENTS IN CHEQUE CLEARING SYSTEM

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ABSTRACT

Cheque clearing has been an important part of the banking system and will always remain a part of it for years to come. However the cheque clearing system has undergone lot of changes. The origin of cheque can be traced back to the first century AD, where banks in and around Persia used to issue letters of credit called “Sakks” wherein the banks used to pay the identified payees as per the instructions. This eliminated the cumbersome process of carrying money or gold which was very risky. In the beginning of the 17th century the printed cheques came into being, and in 1810 the personalised cheques were first introduced in England. In 1770, the daily clearing system of cheques started where the clerks of the various banks were meeting at a place to exchange cheques and hence clear the balances if any in cash. In this paper we would study the changes that have taken place in cheque clearing over the period of time. From the initial call out clearing, ordinary cheque clearing to MICR clearing and finally to the latest in clearing system ‘The Cheque Truncation System’.

Keywords: Cheque Truncation, MICR clearing,
EXPLORING THE INFLUENCE OF AUGMENTED REALITY TECHNOLOGY IN BUSINESS WORLD

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ABSTRACT

In 2020 both virtual reality technology (VRT) and augmented reality technology (ART) are estimated to be inseparable in this present business scenario. In the very near future, both virtual technologies isn’t determined yet and it might possibly come out completely different and in a more advanced way than how we’re imagining it at this present moment. But Still, one thing is undeniable that is both the technologies may have a great impact in a variety of business organization and industries and will potentially change the way the present industries do business, increase productivity internally as well as externally and reduce business expenses. Virtual reality separates people completely from their current and real life scenarios and recreates them in a whole new ‘digital’ environment through AR and VR technology. This technology is software-generated, which recreates a certain situation or environment in such way that one can feel like it’s their actual real life reality. If developed properly, such simulation can become even or same intense like emotions or involvement as in their real world. This technology will surely give more important tools for different types of business or industries which want to take their business to the next level. More and more future-oriented enterprises are looking for new and efficient ways to innovate and make their products and services to the customers as well as to the competitors. By adopting the upcoming technology can surely facilitate the business to improve more.

Keywords: Virtual Reality (VR), Augmented Reality (AR), Simulation.
BIG DATA AND THE BASE OF THE PYRAMID SEGMENT

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ABSTRACT

Big data is a term traditionally used to denote data sets that are so voluminous and complex that traditional data processing application software is inadequate to deal with them. Big data challenges include capturing data, storage, analysis, transfer, querying, updating, information privacy, data source and such aspects. As of recently, ‘big data’ also refers to predictive analytics, user behaviour analytics and other advanced analytic methods that churn value from data. Data sets are growing very rapidly because of the ability to gather cheap and enormous data from devices such as mobile phones, remote sensing, software logs, cameras, microphones, radio frequency identification readers, and wireless sensor networks. By 2025, IDC predicts that there will be 163 zettabytes of data. On the other hand, the base of the pyramid markets is the growing 4 billion population who are living on less than $2 a day. Management thinkers, Prahalad and Hart, in 1999, propounded their idea on how multinationals can help alleviate poverty and generate profits successfully by selling their products in these markets, many companies have been looking at strategies to serve the BOP segment in emerging markets. Many large corporations have invested a lot of money in these markets and have failed, but also some multinationals who have engaged with the BOP sector have created scalable businesses and generated large profits. Some successful companies have used mobile phone and other information gathering and dissemination technologies to generate valuable information and devise relevant strategies to sell successfully in these markets. While, the attraction of the BOP segment has been a topic of research for close to two decades, big data and its applicability to doing business better is prevalent only since 3-4 years.

Big data and analytics using big data available all around us is huge in terms of impact for the consumer and the marketer. It has become so imperative that there are in depth studies revolving around big data and how it can be utilized in specific and generic ways and to devise various business strategies of multinationals, companies, domestic players and the like. It has become a huge opportunity that has come about as a result of technological progress and big data can be used in myriad ways to tap and deepen the base of the pyramid markets. We add to this body of research on how the BOP markets can be served better and companies can get better insights to strategize to enter and serve these markets successfully.

KEYWORDS: Analytics, big data, BOP, opportunity, strategies
STUDY ON THE IMPLICATIONS OF SOCIAL SECURITY BENEFITS TO THE FISHER FOLKS WORKING AS UNORGANISED LABOURERS IN MANGALORU, KARNATAKA

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ABSTRACT

In India a vast majority of workforce is belonging to the Unorganised Sector. The work includes both physical and mental engagement of the people in the economically productive activity to meet the livelihood requirements. Fisheries is an important sector working as the source for income and employment of the people working in the Unorganised Sector. India is known to the second larger producer of the fish in the world with a contribution of 5.68 per cent towards global fish production. India is the second largest producer of fish through aquaculture just after China. Karnataka produces almost 5.8 per cent of the National Fish production securing 6th position in the marine fish production and 9th position in the inland fish production. The contribution of fisheries sector towards national development is increasing due to the adoption and usage of technology to increase the yield per area of water have facilitated earning more foreign exchange. Fishing is considered to be hazardous occupation which cause harm to the health of the fisher folks. There is a greater need for the social security protections to the fisher folks against contingencies of disability, sickness, employment injuries, occupational diseases and unemployment. Comprehensive Social Security policy should always link and coordinate the Social Assistance programmes and social security schemes to provide maximum welfare to the fisher folks. This study uses descriptive research design and analyse the implications of social security measures among the fisher folks in Thota Bengre fishing village belonging to Mangaluru taluk in Karnataka. The effort is made to review varied social security schemes, extent and coverage, suitable policy frameworks and level of awareness on the available schemes along with suggesting measure to the legislators and fisheries department to improve the benefit schemes and facilitate for the inclusive growth of the fisherfolks

KEYWORDS: Unorganised Sector, Fisherfolks, Fishing, Hazardous occupation, Social Security,
STUDY ON IMPACT OF TECHNOLOGY AND INNOVATION ON WOMEN ENTREPRENEURS

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ABSTRACT

Entrepreneurship and information technology is an iron grip for economic development of the nation. Entrepreneurship is a multi dimensional task will initiate social change, creating an innovative product or presenting a new life-changing solution and ultimately contributing to the economic development. The complex interaction of Information technology development led the changes in new form of opportunities and challenges for entrepreneurs. Wherein, women entrepreneurship is a recent phenomenon and they are risk takers. Female-owned businesses are one of the fastest growing entrepreneurial populations in a world of growth rates. Technology provides a wide range of tools for entrepreneurs to guide their enterprises but lack of access and awareness of Advancement in technology facade the process has to face various problems and challenges to sustain the business. Adoption of new technology and innovations by government programmes and other support services have not helped them surmount the inhibiting operational challenges. Hence this paper attempts to explore the problems and challenges of women entrepreneurs and study the impact of technology oriented innovation on women entrepreneurs activities. And also provides recommendations for effective practices to sustain the business for a long run.

Keywords: Entrepreneurship and information technology, problems and challenges and practices
A STUDY ON EMERGING ISSUES, AND CHALLENGES OF AVIATION SAFETY IN INDIA

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ABSTRACT

The aviation sector is one of the expeditious-growing sectors in the Indian economy. Aviation risks and threats are a component of the quotidian operations of the aviation industry. In civil aviation, providing security for the safety of the passenger is considered as a form of accommodation. A safety feeling with the passenger is one of the rudimentary requisites to be satiated. The expression ‘security’ concerns all unlawful acts connected with civil air convey. In comparison with the developed countries, the developing country has more issues and challenges on passenger safety. There are several spacecraft accidents are recording every year in the nation due to several reasons like shortage of maintenance facilities, congestion at airports, lack of qualified pilots and lack of technical manpower, terrorist attack, congested ramp, poor maintenance to the airport and runways, and so on. The civil aviation in India is facing the major challenges of acute shortage of manpower, especially in the technical cadre. There is a major emerging threat in the Indian aviation sector is safety and security concern. In this regard Regime of India and Airport Ascendancy of India need to review the safety issues and adopt the modern safety measures for the aegis and magnification of aviation sector in India. This paper intends to study the variants of issues and challenges faced with regards to the aviation safety as well as the opportunities available to invigorate the aviation safety in India.

KEYWORDS: quotidian, rudimentary, spacecraft, ramp, security, terrorist.
WORK LIFE BALANCE AN INNOVATIVE CONCEPT TO INCREASE EMPLOYEE PRODUCTIVITY

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ABSTRACT

Work life balance has become a concept to focus in the recent years. The idea of work life balance is focused on the proper balance between work and family. This is done with the intention of making life easier for working women and also to bring back women to work after giving birth. This concept holds good since women have come out of domestic thresholds to provide financial support to their families as well play dual role of catering to the needs of the family. This paper tries to explore and bring out the innovative strategies through which working women blend their organizational job demands with their family responsibilities. It also tries to analyze how these sustainable strategies have increased the productivity of the women employees.

KEYWORDS: Innovative work life balance, working women, sustainable strategies, dual role.
SECURITY ISSUES IN SOCIAL NETWORKING WEBSITES

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ABSTRACT

A social network is a social structure made up of individuals or organizations called nodes, which are connected by one or more specific types of interdependency, such as friendship, common interest, and exchange of finance, relationships of beliefs, knowledge or prestige. A cyber threat can be both unintentional and intentional, targeted or non targeted, and it can come from a variety of sources, including foreign nations engaged in espionage and information warfare, criminals, hackers, virus writers, disgruntled employees and contractors working within an organization. Social networking sites are not only to communicate or interact with other people globally, but also one effective way for business promotion. In this paper, we investigate and study the cyber threats in social networking websites. We go through the amassing history of online social websites, classify their types and also discuss the cyber threats, suggest the anti-threats strategies and visualize the future trends of such hoppy popular websites.

KEYWORDS: Social Networking Websites, Security, Privacy, Cyber threats
A STUDY ON EMERGING TECHNOLOGY IN THE AIRLINE INDUSTRY

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ABSTRACT

Aviation Industry is one of the most expeditious growing airline industries in the world. On December 17, 1903, a biplane glider trundled down a monorail track and into the air, staying aloft for 12 seconds and flying 120 feet above a wind-swept beach in North Carolina. This marked the first prosperous flight of a self-propelled aircraft in history, and the birth of the modern aviation age. In the modern days, every industry is engaged in identifying and implementing the emerging technologies that will streamline processes, ameliorate efficiencies, and exceed customer prospects. Today, we’re turning our attention to the firmaments to explore the key technologies transforming the air convey industry. The adoption of incipient technology avails the customer to stay au courant on their business aspects, convivial communication, personal communications, and even to operate their own regalement during peregrinate. According to Future Peregrinate Experience, passenger empowerment is a driving force abaft the trends in airline technology. Passengers want convenient, utilizer-amicable accommodation solutions. They operate to stay connected and au courant. To meet such prodigious injunctive authorization of the passenger, its pressurize the airline companies to adopt modern technologies and perpetually look forward to its development and innovations. The sustainable magnification and prosperity of the airline industry consummately depend upon the customer contentment and fulfilment of their injunctive authorizations. Emerging digital technologies make to fixate on the competition by the airline industries to place them in a prime position in the aviation industry. There are astounding technologies are already being utilized in the empyrean but still, there is a prodigious demand to update the technology according to the dynamic transmutation in the aviation environment. In this paper, we focus our study on the desideratum, pertinency, and utilization of incipient technologies as well as how the adoption of emerging technologies avails to the sustainable magnification of the airline industry in the aviation sector.

KEYWORDS: Aviation, ameliorate, convivial, au courant, empyrean, desideratum, pertinency.
SCHOLARLY ANALYSIS OF CHEMICAL INDUSTRY

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ABSTRACT

The chemical industry comprises of the companies producing industrial chemicals. These companies convert raw materials (oil, natural gas, air, water, metals, and minerals) into various chemicals. In 1736, pharmacist Joshua Ward developed a process for sulfuric acid production that involved heating saltpeter, allowing the sulfur to oxidize and combine with water. It was one of the first chemicals to be known as produced in large amounts through industrial process.

Therefore, in this paper we have made an effort to understand the beginnings of the world chemical industry. In this study, we have also tried to understand how Charles Tennant spurred the creation of the first great chemical industrial enterprise. Likewise, we have researched various literature to know where the industry is now today, major players and where it is poised in the future.

KEYWORDS: Industry Analysis, Chemicals, Chemical Industry Analysis, Industrial Chemicals and Production.
IMPACT OF RANSOMWARE ON CYBER SECURITY

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ABSTRACT:

This paper attempts to discover ransomware exposing the lack of cyber-security. It intends to elicit attention with regards to ransomware, a newly emerged cyber threat and to help organizations; IT practitioners understand the need for cyber security knowledge and awareness plus types of tools used. The paper also discusses methodologies trends and research recommendation on cyber-security threats and provides probative strategic strategy.

Keywords: Cyber Security, Ransomware, Malware, Vulnerabilities, hacker and Port Control.
PHARMACEUTICAL INDUSTRY IN INDIA

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ABSTRACT

The Indian pharmaceutical market is third largest in terms of volume thirteenth largest in terms of value, and it accounts for 20 percent in the volume terms and 1.4 percent in value terms of the Global Pharmaceutical Industry as per the report by Equity Master. India is the largest provider of generic drugs globally with the Indian generics accounting of 20 percent of global exports in terms of volume. Indian pharma industry, which is expected to grow over 15 percent per annum between 2015 to 2020, will outperform the global pharma industry, which is set to grow at an annual rate of 5 percent between the same period. The market is expected to grow to the US$ 55 billion by 2020, thereby emerging as the sixth largest pharmaceutical market to globally by absolute size, as started by Mr Arun Singh, Indian ambassador to the US. Branded generics dominate the pharmaceutical market, constituting nearly 80 per cent of the market share (in terms of revenue). The sector is affected to generate 58,000 additional job opportunities by the year 2025. India’s pharmaceutical export stood at US$ 20 billion by 2020, according to the Pharmaceuticals Export Promotion Council of India. Indian companies received 55 Abbreviated New Drug Application (ANDA) approvals and 16 tentative approvals from the US Food and Drug Administration (USFDA) in Q1 of 2017. The USFDA approvals are expected to cross 700 ANDA in 2017, there by recording a year-on-year growth of 17 percent. The country accounts for around 30 percent (by volume) and about 10 percent (value) in the US$70-80 billion US generics markets. The drugs and pharmaceuticals sector attracted cumulative FDI inflows worth US$14.71 billion between April 2000 and March 2017, according to the data released by the Department of Industrial Policy and Promotion (DIPP).

KEYWORDS: Growth of industry, Job opportunities and Market shares and Industry policies.
GREEN BUSINESS FOR SUSTAINABLE DEVELOPMENT AND COMPETITIVENESS: A CASE STUDY ON LOGISTICS INDUSTRY

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ABSTRACT

Competitiveness is a key issue for private companies. Logistics companies also operate under the pressure of competition. In order to deal with the challenging business atmosphere, private companies seek for new ways to provide a sustainable development strategy. Environmental concerns have an important place in the sustainable development strategies. Green business can be defined as business practices which are evaluated to be environmentally friendly. They can be evaluated within the corporate social responsibility concept which may have an impact on the competitiveness ability of private companies. Especially for logistics companies, environmental issues are highly important. Therefore green policies have become strategic for them. Competitive levels of private companies may be affected by green policies as a result of regulations regarding environmental protection. This paper deals with the relatively new worldwide trend of adding a “green” slant to business. It analyse the implications of green business initiated by several companies by integrating environmental sustainability into business practices. There found that profitability among leading business entities is associated with framing integrated environmental sustainability programmes. This paper attempts to illustrate on green companies and recommend the key steps required to transform and bring social change by the process of sustainable development in the global level.

Keywords: Green business, logistics, sustainable development, competitiveness.
CASE STUDY ON THE GROWTH OF RELIANCE JIO AND THE IMPACT OF TECHNOLOGY, BUSINESS STRATEGIES AMONG THE TELECOM SECTOR AND COMPETITORS

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ABSTRACT

Jio is an LTE mobile network operator in India which is also known as Reliance Jio Infocomm Limited. It is fully owned by Reliance Industries which is headquartered in Navi Mumbai, Maharashtra. It is one the greatest Indian company owned by Anil Dhirubhai Ambani. It is a company which provides wireless 4G LTE service network to their customer in India. Jio has made a huge drastic change in the telecom sector and it has shaken up the entire telecom sectors. the entire profit of the telecom sector has made out of the Jio. The paper focus on the different changes happened in the telecom sector and the business strategies used by Jio to improve its sales, marketing and promotions and to study how the competitors cope up with Jio in the market and what advantage the customer posses from these innovations and technologies of Jio.

Keywords: Reliance, telecom sector, Innovation, Technology, Competitors, Business strategy, Customers, 4G LTE service network.
A STUDY ON WORK LIFE BALANCE OF IT ENABLED BPO WORKERS AT MANGALORE CITY (KARNATAKA)

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ABSTRACT

Human beings in this earth have to work due to inevitable reasons. For the purpose of employment people even migrate to their nearest cities or even they may relocate themselves too far off places. Due to swiftly growing population across the country and also number of people getting qualified degrees have increased a lot. On the other hand scope for employment is considerably reducing day by day. This has made job markets completely employee driven. When job markets become employee driven, by all means employees will extract much work much employees. This will make them spend more and more time at the workplace and less time with their families. The result of this will lead to imbalance between work and family life. This study tries to cover many insights on work life balance especially covering major BPO employees working at Mangalore.

Keywords: Inevitable, Employment, Relocate, Swiftly and Considerably.
AN ALTERNATIVE APPROACH FOR FORMALIZATION: THE RELEVANCE OF SOCIAL CAPITAL IN STREET TRADE

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ABSTRACT

An effort has been made to identify prevailing theories of social capital and its relevance to street trade. Granovetter’s strength of ties, Burt’s structural hole theory and Lin’s social resource theory are explained in this article. The different sources such as Networks, Norms, beliefs and rules which gives strength to establish favorable linkages with different actors and creates a favorable condition for street trade. At the individual level different interpersonal and social skills, at the collective level community of street vendors brings desirable bargaining and lobbying abilities which are required to survive in a hostile climate of informality. Unable to get an entry into the formal sector due to various reasons and became part and parcel of the ever growing informal sector, street vendors embraced social capital as their collective asset for survival and growth.

Keywords: Trust, Norms, beliefs, social capital, informality, networks
OPEN SOURCE TOOLS FOR ACADEMIC AND RESEARCH EXCELLENCE IN NETWORKED ENVIRONMENT

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ABSTRACT

The present paper focuses on open source tools which can be used in research process like literature search, organizing, managing, collaborating scholarly information. In today’s digital era, there is an increase usage of digital gadgets like smart phones, android tablets which helps to download number of applications which are available free of charge that helps to access number of internet based educational resources for the diverse population which has been possible because of fourth generation network (4G).

Keywords: Open source Tools, Networks, Search Engines, Citation Tools , Academic Social Networking Sites.
INVESTMENT OPPORTUNITIES FOR WOMEN IN STOCK MARKET - A STUDY WITH REFERENCE TO DAKSHINA KANNADA

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ABSTRACT

To invest is to allocate money in the expectation of some benefit in the future. Investors generally expect higher returns from the riskier investments. Stock exchange is one important constituent of capital market. Stock Exchange is an organized market for the purchase and sale of industrial and financial security. It is convenient place where trading in securities is conducted in systematic manner i.e. as per certain rules and regulations.

In the present scenario, women are considered to be better investors than men. According to the research from fidelity investments, men save 7.9% of their salaries whereas women save 8.3%. Many surveys indicate that women do more research and are better matching their investments to their goals, trade less and remain calmer during market upheavals. Women have a different and valuable approach that can help almost anyone become a better investor; Women make roughly 70% of household purchases, putting them in a great position to benefit from the strategy. Women approach risk differently than men. Studies show that men are more inclined to behave like baseball sluggers, who swing for their fences; women by contrast, are more like contact hitters who are satisfied with string of singles.

Most of women have common fear of the stock market. Majority of them consider stock market investment a sort of gambling. There is no doubt that lack of knowledge about the stock market makes them think so. This is the reason that most open shun from the stock market investment. But the reality is that little patience, careful study of the market and even a little fund can see through the stock market. A person can always have some extra money by investing in stock market instead of keeping them low yielding bank accounts.

Objectives of the Research study

The main objectives of this study are
- To study the investment opportunities available for women in stock exchange.
- To study the investment pattern of female investors.
- To study the investment decision taken by the female investors in stock exchange.
- To find out the risk bearing capacity of the women section while making investment decision.
- To find out reasons for investment and sources from which women get information to investment in stock market.
**DEMONETIZATION: IMPACT ON MEDICAL STUDENT’S EDUCATION**

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**ABSTRACT**

In the changing era of developmental process especially in emerging economies like India, demonetization has changed the structural growth. When Government of India took a bold step to demonetize its legal tender currencies of Rs 1000 and Rs 500, the impact of it was seen on the various classes of people. With this background the impact of Demonetization particularly when we analyze the education sector (Medical) it had more of hurdles as the students come over from various parts of world for their medical education. Dakshina Kannada is regarded as the hub of education, were prominence is given to higher education. This idea has provided to take up this study on “Demonetization: Impact on medical student’s education” With this ideas the main objectives of the paper is as follows,

**Objectives**

1- To review the literature on demonetization, higher education impact.  
2- To examine the impact of demonetization, positive as well as negative

**Methodology**

Research work incorporates both the Primary and secondary data for analysis. As part of Primary Data 100 samples from Dakshina Kannada district will be collected by questionnaire method and Secondary Data will be collected from Various Journals, Text books, magazines and newspapers will be referred for review of literature.

**Keywords:** Demonetization, Development, Economic Changes
ADOPTION OF DIGITAL PAYMENT MODE BY CONSUMER- A STUDY IN BANTWAL AREA

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ABSTRACT

In today-world, smart phone has become essential part of daily life. Due to technology, mobile users can nowadays use their smart phone to make money transaction payment by using application installed in the phone. Electronic consumer transaction made at the point of scale (POS) for products and services either through internet banking or mobile banking using smart phone or card payment are called as digital payment. This paper mainly deals with the adoption of digital payment mode by consumer with reference to Bantwal area based on demographic factors such as gender, age, and profession. Apart from this, the study also attempt to find out the various risks and challenges faced by users of E-payment.
SECURITY CHALLENGES AND SECURITY ISSUES IN CLOUD COMPUTING

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ABSTRACT

Cloud Computing is an emerging paradigm which has become today’s hottest research area due to its ability to reduce the costs associated with computing. In today’s era, it is most interesting and enticing technology which is offering the services to its users on demand over the internet. Since Cloud computing stores the data and its disseminated resources in the environment. It provides lots of benefits such as simplicity almost unlimited storage, least maintenance, easy utilization, backup and recovery, continuous availability, quality of service, automated software integration, scalability, flexibility and reliability, easy access to information, elasticity, quick deployment and lower barrier to entry. While there is increasing use of cloud computing service in this new era, the security issues of the cloud computing become a challenges. Cloud computing must be safe and secure enough to ensure the privacy of the users. In This paper firstly I give the introduction about cloud computing then lists out the characteristics of cloud computing then discuss the most important point security challenges and security issues in cloud computing.

Keywords: Cloud Computing, security challenges, security issues, computing service, privacy
INVESTOR AWARENESS ON ALTERNATIVE INVESTMENT OPPORTUNITIES: STUDY ON STOCK MARKET INVESTOR

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ABSTRACT

Investment is the commitment of money or other resources in the expectation of reaping future benefits. It is very important for every individual to invest in one or the other investment avenues for future security. Investors have a lot of investment avenues to invest their savings, but it is very important to aware of different investment opportunities to get an adequate return. Stock market refers to the market place where investors can buy and sell stock. Investor’s awareness includes not only the knowledge of various financial products available in the market but also facilitates decision making, particularly among the less aware as well as of those committed to long-term financial decision.

The purpose of this study is to evaluate the awareness of alternative investment opportunities among stock market investors. In this research different statistical tools has been used and final effort has been made to find and conclude the awareness level of investment opportunities among stock market investors.

Keywords: Investment, Investment Awareness, Stock Market
MONSOON AND INDIAN STOCK MARKETS-A CASE STUDY

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ABSTRACT

The Indian economy and monsoon are interrelated and the impact of monsoon on Indian economy is most considerable factor. The agriculture sector is most effectible sector from monsoon fluctuation year by year. But what is the actually monsoons effect on the stock markets will be interesting to know the negative correlation between the two. In the last one decade, there is hardly enough correlation to suggest that monsoon can have much bearing on the market sentiments. In fact, as per the data, the BSE-Sensex returns were the highest in the year when rainfall was most deficient with regards to Long Period Average (LPA). However, it is part psychological and part actual. Monsoon seems to be the only respite that Indian companies can look forward to after two continuous bad monsoon years. Falling rupee, high fiscal deficit, flight of foreign funds and poor earnings, these have been the only themes in the India story for many quarters now. However, a good monsoon might bring good tidings, at least for some companies

Keywords: Monsoon, Risk and volatility, Stock Market.
SOCIO-ECONOMIC AND CULTURAL CONDITIONS OF LAMBANIS IN KARNATAKA
A Sociological Study with special reference to Hassan District

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ABSTRACT

Lambanis lead a gypsy life and mainly inhabit the western Indian states including Maharashtra and Andhra Pradesh. A part of this tribal community is also found in the northern region of Karnataka. The Lambani tribe of India speak a language which is believed to have been originated in the state of Rajasthan. Earlier, Lambanis used to supply grains to armies. In the olden days, the Lambani people carried grain, salt, bamboos and firewood. Banjaras speak Gor Boli; also called Lambadi, it belongs to the Indo-Aryan group of languages. Most Banjaras today are bilingual or multilingual adopting the predominant language of their surroundings.

Banjara art is rich and includes performance arts such as dance and music to folk and plastic arts such as rangoli, textile embroidery, tattooing and painting. The Banjara embroidery and tattooing are especially prized and also form a significant aspect of the Banjara identity. Lambani women specialize in lepo embroidery which involves stitching pieces of mirror, decorative beads and coins onto clothes. The Sandur Lambani Embroidery is a type of textile embroidery unique to the tribe in Sanduru, Bellary district, Karnataka. It has obtained a GI tag. Banjara people celebrate the festival of singers known as Dadhis or Gajugonia. They are Muslim Banjaras who traditionally traveled from village to village singing songs to the accompaniment of sarangi. Banjaras can be found all over India but their population is concentrated in the states of Rajasthan, Karnataka, Andhra Pradesh, Maharashtra and Telangana.

Keywords: banjara tribes, Origin, culture, language, art, Festivals, Religion, Society and Distribution, and Classification
JOB SATISFACTION AND QUALITY OF WORK LIFE
A CASE STUDY OF WOMEN TEACHERS IN HIGHER EDUCATION

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ABSTRACT

Currently employees are considered knowledge workers and what they bring to the world of work in terms of the knowledge and competency matters for the organizations in their desire to be more effective. It is important to keep the employees happy and satisfied and also to ensure the quality of work life at the work place. Job satisfaction and quality of work life needs to be addressed positively to keep them motivated to contribute to the organizational effectiveness and growth. With this background in mind, the present paper aims to study the aspects of job satisfaction and quality of work life among working women teachers in educational institutions coming under University of Mysore. For the purpose of data collection 289 women teachers have been selected using stratified random technique. The present study aims to understand the relationship between job satisfaction on quality of work life. The result of the study shows that there is positive impact of job satisfaction on quality of work life of women teachers.

Keywords: Quality of Work Life, Job Satisfaction, Women Teachers, Working Environment.
A STUDY ON HEALTH PROBLEMS AMONG HALAKKI TRIBAL COMMUNITY IN UTTARA KANNADA DISTRICT

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ABSTRACT
The Halakki Vokkaliga is a group of vokkaligas, predominantly in Uttara Kannada district of Karnataka, India. Halakki Vokkaligas living in the foot of Western Ghats are known as the "Aboriginals of Uttara Kannada". Their way of living is still ancient. The women adorn themselves with beads and necklaces, heavy nose rings and distinctive ornaments. Their total population is about 1309. Most people presently residing in Torke are agriculturists. Others indulge in salt production, government jobs, contracting etc. Apart from a sizeable "Halakki-Vokkaliga" community in "Devana", a moderate sized "Harikantra" or fishermen community is also found in Hoskatt. Four population groups, namely, Halakki, Siddis, Gonds and Havyak Brahmins of Uttara Kannada District of Karnataka state of South India. The term Halavakki is said to be derived from the Kannada term halu which means milk and akki means rice. Halakki Vakkals, also spelt as Halwakki Vakkel, are a major cultivating community and are confined to the coastal taluks of Uttara Kannada district of Karnataka. Having survived over the centuries carrying the hoary tradition of their ancestors, the aboriginal older generation, especially its womenfolk, is at their wits' end on how to perpetuate their rich legacy. A Halakki tribal Spread across scores of hamlets in Uttara Kannada district, about 470 km from Bangalore, the Halakki tribe is grappling with the challenge of preserving its rich culture, rituals, artifacts and rustic life in the face of resistance from generation next. Literacy and exposure to urban lifestyle in nearby towns alienated the tribal kin to abandon their colourful attire comprising distinct jewellery, colourful beads and bangles, long necklaces, heavy ear and nose rings and wearing a sari without a blouse. Halakki tribe is different from other tribes like Siddhis or Soligas. The researcher has made attempt to study the Halakki Vokkaliga tribes from Ankola, Uttara Kannada. The main aim is to study the health problems of Halakki Vokkaligas. And the objectives are the present practices and the life style of the people and find out the health conditions faced by the Halakki Vokkaligas. The study is exploratory in nature used primary and secondary data as case study.

Keywords: Halakki Tribe, Concept, Health Aspects, Findings & Suggestion.
SBI: RISK AND RETURN, BEFORE AND AFTER MERGING

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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, the effects of merger and the risk and return aspect of SBI after being a whole big SBI. The differences in the volatility of the SBI before merger and after merger are also analyzed. 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. 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. What if the Big Tree Falls? Was the main question for all their customers, other banks as well as government, to analyze the impact of pre and post merger on SBI the case study was conducted. All the decision has 2 sides the positive and the negatives as of now the positive impact has been outplayed the negative impact. The reduction of NPA, increased customer base can be claimed as the positive impact. From the study conducted beta value has increased from pre merger to post merger, which means to that extent fluctuation can be expected in the SBI scrip value. The benefits of merger weigh more than the challenges so SBI merger with associate banks benefits Indian banking industry as well as Indian Economy.

Keywords: Merge, BASEL 3 Norms, S&P BSE Sensex, Volatility
A STUDY ON “SOCIO-ECONOMIC CONDITION OF BAIGA TRIBAL COMMUNITY

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ABSTRACT

Baiga is a tribe found in Madhya Pradesh and population 250,000, Uttar Pradesh, Chhattisgarh and Jharkhand states of India. The largest number of Baigas is found in Baiga-chuk in Mandla district and Balaghat district of Madhya Pradesh. They have sub-castes – Bijnar, Narotia, Bharotiya, Nahar, RaiBhaina, and KadhBhaina. Their population as of Census 2001/2011 was 39. Baiga is a primitive Dravidian tribe whose initial homeland was in the north-east but now they have shifted from Bihar to Jharkhand. In 1911 their population was around 30000 but later their population dropped considerably when most of them got converted to Hinduism.

The Baiga tribes practice shifting cultivation in the forest areas. They say they never ploughed the Earth, because it would be a sin to scratch the breast of their Mother, and they could never ask their Mother to produce food from the same patch of earth time and time again – she would have become weakened. It is believed that the ancestors of the Baigas spoke an Austroasiatic language; however no trace of it is left now this section's tone or style may not reflect the encyclopedic tone used on Wikipedia. See Wikipedia's guide to writing better articles for Suggestions The Baiga take coarse food and show no extravagance in this aspect.

Keywords: Tribal, Austroasiatic language, Baiga tribes, primitive Dravidian tribe.
CASE STUDY ON LINK DE-ADDICTION REHABILITATION CENTRE

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ABSTRACT

Since the beginning and before the human history, people have found ways to modify their bodies and their mind by taking such substances like herbs, alcohol, and drugs. People who were founded difficult to control the limit of these substances and it became a dangerous habit. It is like a trap, who has fallen in to the trap, today it is known as addiction. They find enjoyment the use of substances in a recreational sort of way. Then it will change in to a habit. Over using of substance became an evil for our society. It destroys the whole body and mind of the addicted person. It is like a slow poison it kills the person who is addicted. Evil effect of addiction is not only affecting the user but it affects the whole society around him. Therefore to treat this fatal habit and bring their good life de-addiction Centre is formed. Link de addiction Centre, Mangalore is one of the de addictions Centre to treat addiction and make life better. The pre-eminent goal of Link De addiction Centre is “life line to live life”.

Keywords: Introduction, specialities, treatment methods, services, suggestions, conclusion.
A CASE STUDY ON THE IMPLEMENTATION OF CUSTOMER PROFITABILITY ANALYSIS

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ABSTRACT

By using customer profitability analysis (CPA), firms can determine the profit contribution of customer segments and/or individual customers. This article presents an approach for the implementation of CPA. The implementation process is illustrated using a case study of a firm producing and selling professional cleaning products. The case study highlights specific issues related to CPA in an industrial setting, and the results provide examples of the possible benefits of implementing a process of regular CPA.

Keywords: CPA, CRM, Customer profitability.
CASE STUDY ON THE MARKETING STRATEGY OF MAHINDRA’S IN COMPARISON TO ITS COMPETITORS

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ABSTRACT

Mahindra and Mahindra Limited is an Indian multinational car manufacturing corporation headquartered in Mumbai. It is one of the largest vehicle manufacturer by production in India and the largest manufacturer of tractor in the world. It was ranked 21st on the list of top companies in India by Fortune India 500 in 2011. Initially the company used to deal in steels with traders of England and U.S.A. earlier they got recognized for their manufacturing of jeeps, gradually they started producing light commercial vehicles and agricultural tractors. The company also held its stake in the two-wheeler market; it entered the Indian market with the name of Kinetic motors. The company is on progress since it established. The company has also entered into joint venture with Ford named Ford India Private Limited to built passenger cars. Mahindra and Mahindra also have a controlling stake in Mahindra Reva an electronic car. Mahindra has a widespread distribution channel that includes 500 service points, 500 authorised dealers, 600 stock points and 30 sales offices located across India and connected by latest and advance IT structure. The company conducts market research before setting its price so as to determine what a consumer is actually willing to shed on a particular vehicle. Mahindra have adopted a premium pricing policy for its high-quality products that cater to urban and upper-class people. It is connected directly with the customers on social networking platform like Google plus, YouTube, Linked In, Twitter and Facebook. Brand realises the power of celebrity endorsement and has roped in famous actors Kareena kapoor to act in its two-wheeler campaigns, Prabas for its Mahindra TUV 300 and Varun Dhawan for its Mahindra KUV 100.

Keywords: light commercial vehicles, Ford India Private Limited, the two-wheeler market.
EMPOWERING INDIAN BANKING INDUSTRY THROUGH NPA MANAGEMENT

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ABSTRACT

Banking system plays a vital role in the economic system of a country by mobilizing the nation’s savings, directing them into high investment priorities for better utilization of available resources. Banking in India originated in the last decade of the 18th century. Private and Public Sector banks occupy a major part of the banking in India.

Post reform era has changed the whole structure of banking sector of India. The emerging competition has resulted in new challenges for the Indian Banks. Hence parameters for evaluating the performance of banks have also changed with the slowdown of the Indian economy a number of companies/projects are under stress. As a result the Indian Banking system has seen increase in NPA’s and restructured accounts during recent years. The Public sector banks as a whole are sitting on time bomb of Non-Performing Assets that is ticking away fast. Therefore there is a need to ensure that the banking system recognizes financial distress early, takes prompt steps to solve it.

In this paper an effort has been made to analyze the current position of NPA of Indian Banking Industry and how efficiently the Public and Private sector banks can manage NPA. Here we are proposing the strategies that can be implemented in order to minimize the Non-Performing assets of Indian banks. The present scenario of the Indian banking sector has been analyzed and taken into consideration in order to develop this case study.

Keywords: Non-Performing Asset, Gross NPA, Net NPA, Profitability, Lending.
THE IMPACT OF CULTURAL DIVERSITY AT WORKPLACE

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ABSTRACT

Diversity and communication in the workplace is one of the most important factors in the successful operation of any organization. Diversity is any characteristic, perspective, or approach to work, that different individuals bring to the workplace. It includes visible and non-Visible characteristics such as Physical, Cultural, and Socio-economic. These characteristics contribute to “Cultural Identity” which shapes the values, attitudes, and behaviours shared by most people within a particular group. Cultural diversity has significant implications for the management. The managers will be required to shift their approach from treating each group of workers by recognizing difference among them to improve productivity, reduce labour turnover and avoid discrimination. Today’s organization need to recognize and manage cultural diversity effectively.

Cultural diversity has become a hot-button issue when applied to the workplace. Cultural diversity in the workplace has grown as a trend over the passage of time with the increase of globalization in the world. Management being a social discipline deals with the behavior of people and human insight. Hence, Cultural diversity is the biggest challenge and at the same time the biggest opportunity for the 21st century. Cultural diversity can benefit a workplace. People with different backgrounds have different interpretations of events. They contribute unique perspectives. That allows the group to look at problems from all angles and create innovative results. For diversity to bring strength, it must be valued and integrated into company practices and philosophy. This takes time and a commitment to celebrate diversity. It requires the willingness to be open-minded and non-judgmental about the value of differences.

Keywords: Cultural diversity, workplace, management, globalization.
EVOLUTION OF BANKING INDUSTRY IN INDIA

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ABSTRACT

The banking sector, being the barometer of the economy, is the reflective of the macro-economic variables. The paper provides an in-depth analysis of evolution of Indian banking industry. The Indian banking industry has its foundations in the 18th century and has had a varied evolutionary experience since then. The initial banks in India were primarily traders’ banks engaged only in financing activities. Banking industry in the pre-independence era developed with the Presidency Banks, which were transformed into the Imperial Bank of India. The initial days of the industry saw a majority private ownership and a highly volatile work environment. Major strides towards public ownership and accountability were made with nationalization in 1969 and 1980 which transformed the face of banking in India.

The role of banking industry is very important as one of the leading essential service sector. The significant role of banking industry is essential to speed up the social economic development. The industry in recent times has recognized the importance of private and foreign players in a competitive scenario and has moved towards greater liberalization. From traditional banking practices during the British Rule to reforms period, nationalization to privatization and to the present trend of increasing number of foreign banks, Indian banking sector has undergone significant transformation. It is essential for the Indian economy, striving for an accelerating sustainable and inclusive growth in the medium to long-term, to have a healthy and growing banking system.

The emerging competition has generated new expectations form the existing and the new customers. There is an urgent need to introduce new products. Existing products need to be delivered in an innovative and cost-effective way by taking full advantage of emerging technologies. This paper explains the changing banking scenario, the impact of economic reforms and analyses the challenges and opportunities of commercial banks.

Keywords: Banking industry, nationalization, inclusive growth, competition, economic reforms
RECENT TRENDS IN BANKING INDUSTRY

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ABSTRACT

Today, we are having a fairly well developed banking system with different classes of banks-public sector banks, foreign banks, private sector banks- both old and new generation, regional rural banks and co-operative banks with the Reserve bank of India as the foundation Head of the system. In the banking field, there has been an unprecedented growth of diversification of banking industry has been so stupendous that it has no parallel in the annals of banking anywhere in the world. The banking industry has experienced a series of significant transformations in the last few decades. Among the most important of them is the change in the type of organizations that dominate the landscape. Since in the eighties, banks have become very large institutions with a presence in multiple regions of the country.

The paper examines the new trends in banking industry. The banking sector has been immensely benefited from the implementation of superior technology during the recent past, almost in every nation in the world. Productivity enhancement, innovative products, speedy transactions seamless transfer of funds, real time information system, and efficient risk management are some of the advantage derived through the technology. Information technology has also improved the efficiency and robustness of business processes across banking sector. India’s banking sector has made rapid strides in reforming itself to the new competitive business environment. Indian banking industry is the midst of an IT revolution. Technology infrastructure has become an indispensable part of the reforms process in the banking system, with the gradual development of sophisticated instruments and innovations in market practices.

Keywords: Banking system, Technology, Trends in banking industry, Competitive business environment
FRAUDS IN THE BANKING INDUSTRY

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ABSTRACT

Fraud is the crime of gaining money or financial benefits by a trick or by lying. The Indian banking sector has experienced considerable growth and changes since liberalisation of economy in 1991. Though the banking industry is generally well regulated and supervised, the sector suffers from its own set of challenges when it comes to ethical practices, financial distress and corporate governance. This study endeavours to cover issues such as banking frauds and mounting credit card debt, with a detailed analysis using secondary data as well as an interview based approach, spanning across all players involved in reporting financial misconduct. The report touches upon the case of rising NPAs in the past few years across various scheduled commercial banks, especially public sector banks. The study finally proposes some recommendations to reduce future occurrence of frauds in Indian banking sector. The credibility of third parties such as auditing firms and credit rating agencies is also questioned in the study and is believed to be a significant contributor among other causes, such as oversight by banks and inadequate diligence.

Keywords: Non-performing assets, Stressed assets, Banking frauds
ANALYSIS OF MERGERS IN INDIAN BANKING INDUSTRY

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ABSTRACT

Globally mergers and acquisitions have become a major way of corporate restructuring and the financial services industry has also experienced merger waves leading to the emergence of very large banks and financial institutions. The key driving force for merger activity is severe competition among firms of the same industry which puts focus on economies of scale, cost efficiency, and profitability. A merger is expected to generate improved performance if the change in accounting-based performance is superior to the changes in the performance of comparable banks that were not involved in merger activity. An alternative approach is to analyze the merger gains in stock price performance of the bidder and the target firms around the announcement event. Here a merger is assumed to create value if the combined value of the bidder and target banks increases on the announcement of the merger and the consequent stock prices reflect potential net present value of acquiring banks.

The objective here is to present a panoramic view of merger trends in India, to ascertain the perceptions of two important stakeholders viz. shareholders and managers and to discuss dilemmas and other issues on this contemporary topic of Indian banking.

This paper analyzes some critical issues of consolidation in Indian banking with particular emphasis on the views of two important stakeholders viz. shareholders and managers. Firstly to review the trends in consolidation in global and Indian banking. Then to ascertain the shareholders’ views, we conduct an event study analysis of bank stock returns which reveals that in the case of forced mergers, neither the bidder nor the target banks’ shareholders have benefited.

**Keywords:** Corporate restructuring, Financial services industry, Cost efficiency,
HEALTHCARE INDUSTRY

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ABSTRACT
Simulation is a technique not a technology to replace or amplify real experiences with guided experiences that evoke or replicate substantial aspects of the real world in a fully interactive manner. The diverse applications of simulation in health care can be categorised by 11 dimensions: aims and purposes of the simulation activity; unit of participation; experience level of participants; health care domain; professional discipline of participants; type of knowledge, skill, attitudes, or behaviours addressed; the simulated patient’s age; technology applicable or required; site of simulation; extent of direct participation; and method of feedback used. Using simulation to improve safety will require full integration of its applications into the routine structures and practices of health care. The costs and benefits of simulation are difficult to determine, especially for the most challenging applications, where long term use may be required. Various driving forces and implementation mechanisms can be expected to propel simulation forward, including professional societies, liability insurers, health care payers, and ultimately the public. The future of simulation in health care depends on the commitment and ingenuity of the health care simulation community to see that improved patient safety using this tool becomes a reality. Careers in healthcare are very rewarding. Day in and day out, you will be working with patients and their families, helping them get through what’s probably the most difficult time in their entire lives. You will help and assist them with whatever they need. They will ask for help, for reassurance that their family member will be okay, and you have their trust simply because you’re there. You would contribute daily to the physical and emotional well-being of many people.

Keywords: organization, strategies, development, health care domain, participation
Indian market before independence was seen as a market for imported vehicles while assembling of cars manufactured by General motors and the other brands was the order of the day. Indian automobile industry namely focused on servicing, dealership, financing and maintenance of vehicles. Later only after a decade from independence manufacturing started. India’s transportation requirements were met by Indian Railways playing an important role till the 1950’s. Since independence the Indian automobile industry faced several challenges and road blocks like manufacturing capability was restricted by the rule of license and could not be increased but still it lead to growth and success it has achieved today. The Indian automobile industry includes two-wheelers, trucks, cars, buses, three wheelers which play a crucial role in growth of Indian economy. India has emerged as Asia’s fourth largest exporter of automobiles, behind Japan, South Korea and Thailand. The country is expected to top the world in car volumes with approximately 611 million vehicles on the nation’s roads by 2050 the economic progress of these industry is indicated by the amount of goods and services produced which give the capacity for transportation and boost the sales of vehicle. There is a huge increase in automobile production with a catalyst effect by indirectly increasing the demand for a number of raw materials like steel, rubber, plastics, glasses, paints, electronics and services. The Government of India encourages foreign investment in the automobile sector and allows 100 per cent FDI under the automatic route. The Government of India aims to make automobile manufacturing the main driver of "Make in India" initiative, as it expects the passenger vehicles market to triple to 9.4 million units by 2026, as highlighted in the Auto Mission Plan (AMP) 2016-26. In the Union budget of 2015-16, the Government has announced plans to provide credit of Rs 850,000 crore (US$127.5 billion) to farmers, which is expected to boost sales in the tractors segment. The government plans to promote eco-friendly cars in the country—i.e. CNG-based vehicles, hybrid vehicles, and electric vehicles—and also to make mandatory 5 per cent ethanol blending in petrol.

**Keywords:** Automobile market, manufacturers, marketing and Transmission.
A STUDY ON THE MAJOR THREAT TO HR - AUTOMATION ESPECIALLY IN INFORMATION TECHNOLOGY INDUSTRIES

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ABSTRACT

Information technology companies in India are in the midst of the industry’s largest retrenchment drive. Most of the Information Technology companies have laid-off most of their employees. As digitization and automation become the new normal. The automation in the industries has lead to layoff of most of the engineers. The newer technologies like artificial intelligence, robotic process and cloud computing help to complete the job with less manpower. In today’s world there is a huge demand for latest and innovative technologies like data science, artificial intelligence and digital domain specific skills. Over the past few years, automation has gathered pace and in the coming time it replaces many jobs in the companies. The competitive advantage in favor of automation has been increasing with technological advancement reducing cost and improving the performance. Most of the companies are in favor of technologies and that help to perform the jobs more efficiently and effectively compared to human beings. The automation also helps in reducing the cost of any activity and it also helps to improve the performance of the jobs. A company can get more competitive advantage over its competitors because of the automation in the industries. The Information Technology companies use various technological equipments so that the companies aim to reduce the number of employees in the companies. The Information Technology industries were providing more employment opportunities, but the automation has played havoc with the industry and low end jobs been wiped away.

Keywords: Information technology, Automation, Human resources, Employment opportunities
A CASE STUDY ON STRIKE AND ITS IMPACT WITH SPECIAL REFERENCE TO MARUTI SUZUKI INDIA LTD.

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ABSTRACT

In the current scenario employees plays a very important role in the success of the organization. Without employees the organization cannot achieve the profitability. Now a day it is very necessary to satisfy the employees, so that they can work enthusiastically. If the organization is unable to satisfy the employees, they use strike as a very powerful weapon to get their demands accepted. It generally involves quitting of work by a group of workers for the purpose of bringing the pressure on their employer so that their demands get accepted. When workers collectively cease to work in a particular industry, they are said to be on strike. But strike negatively affects the organization as well employees.

The undertaken case study is emphasizing on the effects of strike on the Maruti Suzuki and its different constituencies (employees, government etc.) and will give the suggestions that how to overcome from the strike.

Keywords: Employees; Strike; profitability
AUTOMOBILE INDUSTRY IN INDIA

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ABSTRACT

The Indian auto industry is one of the largest in the world. The industry accounts for 7.1 percent of the country’s gross domestic product (GDP). The two wheelers segment with 80 percent market share is the leader of the Indian automobile market owing to a growing middle class and a young population. Moreover, the growing interest of the companies in exploring the rural markets further aided the growth of the sector. The overall passenger vehicle (PV) segment has 14 percent market share. Automobile professionals are responsible for all stages of vehicle repair, ensuring that roadways are filled with safe and well-maintained cars, trucks, and buses. India has become one of the international players in the automobile market. The four wheelers include passenger cars, multi-utility vehicles, sports utility vehicles, light, medium, and heavy commercial vehicles, etc. The Automobile Industry is one of the fastest growing sectors in India. The increase in the demand for cars, and other vehicles, powered by the increase in the income is the primary growth driver of the automobile industry in India. The introduction of tailor-made finance schemes, easy repayment schemes has also helped the growth of the automobile sector. Automobile majors increase profitability by selling more units. As number of units sold increases, average cost of selling an incremental unit comes down. This is because the industry has a high fixed cost component. This is the key reason why operating efficiency through increased localization of components and maximizing output per employee is of significance.

Keywords: Automobile industry, Market, Interest, Custom duty, and Maximizing output.
TELECOM INDUSTRY IN INDIA

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ABSTRACT

The population of India although dense in the urban areas and metros Accounts for only 30% of the populous. The teledensity figures indicate that in 2012, the overall tele density in India has reached 76.86%. The Urban tele density was 167.46% where as the rural teledensity was still at 32.52%. Agriculture is the primary occupation for the majority of the 70% of the rural Indian population, but it contributes only 23% of the GDP thus need for improving productivity and efficiency. The sector is largely vulnerable to weather Uncertainties, market inefficiencies and investment related hurdles. The reach of telecom technologies to rural India can play a crucial role to improve the agricultural sector making this industry more fruitful. Inclusive growth is the need of the day, reducing the need to migrate to urban India for better monitory compensations, stemming the present growth model of economy which is largely urban dependent, pushing the outward growth of cities to allow accommodating an increasingly alarming density of populous and rendering the real estate values in urban areas to unsustainable inflated values, which are near to highest in the world. It is many decades now since the government has realised the importance of growth in telecom reaching all sections of society to prompt the overall growth in economy rather than the select urban areas. This paper is an attempt to identify the various players in the telecom sector and provide a critical analysis. The inclusive growth has today been well pronounced for select areas like minorities, women, backward classes and other such thrust areas, however the largest benefit will obviously be the penetration of the ability to communicate through the growth of telecom to the unexplored.

Keyword: Broad Band, Data, Investment, Network, Spectrum, TRAI
WORLD RETAIL SECTOR ANALYSIS

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ABSTRACT

Retailing refers to the sale of goods to the public in relatively consumable quantities or use rather than for resale. The Channels of distribution here is multiple with profit motive. Retailing is one of the most oldest market in human history. Retailers satisfy demand identified through a supply chain. Most modern retailers typically make a variety of strategic level decisions including the type of store, the market to be served, the optimal product assortment, customer service, supporting services and the store's overall market positioning. Currently, we are witnessing Online and Offline Retailing in the Market. However, current day retailing across the globe is witnessing more than ever about getting up to speed with the latest technologies to stay relevant. Economic Factors like GDP growth, population, greater disposable income, and increasing consumer spending are combining to drive the global retail market and opportunities for retail segment players. Therefore, in this study we have made an attempt to understand the major players, size of the industry and nature of environment the business operates across the borders. Post the identification of issues, we have applied appropriate analysis techniques to suggest our viewpoints and conclusions.

Keywords: Retail Sector, Shopping Industry, Retail Industry Analysis, Retailing, Selling
IMPACT ANALYSIS OF AI AND BIG DATA ANALYTICS ACROSS INDUSTRY SECTORS

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ABSTRACT

Information Technology Sector in India is one of the fastest growing sectors in India. According to ASSOCHAM industry body report, IT sector generated aggregated revenues of US $160 billion in 2017, export revenue of US $99 billion and domestic revenue of $48 billion. IT sector can broadly classify in two categories - the business process outsourcing (BPO) and the Service sector. The BPO sector is also popularly called the ITeS (Information Technology Enabled Service) sector. The market leader in India is TCS accounting for about 10.4% of India’s total IT & ITeS sector revenue in FY16. Indian IT companies are spread all over the world with nearly 1000 global delivery centres in over 200 cities. The Global outlook on the Indian IT industry has changed tremendously over time with Major IT bigwigs like Dell, Microsoft etc setting up offshore delivery and innovation centres in India. There has been a dramatic revolution in the IT sector with Automation, Big data and Artificial Intelligence stepping in. The level of specialized IT skill sets demand is on the rise. The present availability is only 5% of the required skill level. The current situation is grim leading to heavy job losses. This study is an analysis of the impact of such a trend of building up of automation and the current revolution in the world of artificial Intelligence (AI). The Primary aim of this study is to analyse the impact of the emerging trends in the IT Industry on different industry sectors with major focus on AI and Big Data. Use case analysis of AI and Big data across the industry verticals as well the job impact has been studied. The emerging trend growth has had both positive and negative effects with the negative effect of automation leading to job losses and lack of specialised skill set requirements.

Keywords: IT Industry, AI, Big Data, Data Analytics, Robotics, Cognitive Technology, Telecom, Banking, Energy, FMCG, Fraud analytics, Customer analytics, Social Media, IoT, Cloud computing, Data Science.