







NATIONAL CONFERENCE ON **EMERGING TRENDS IN MULTI- DISCIPLINARY RESEARCH**



Organized by



Greenfields, Vaddeswaram, Guntur District, Andhra Pradesh-522 502

About Department of BBA, KLBS, KLEF

Established in the year 2006, K L Business School is one of the premier management schools in India that Blends management with technology and offers flexible learning opportunities at the undergraduate, postgraduate, and doctoral levels. With attractive features like 'credit transfer and multiple entries and exit options, we made lateral entry possible for certain eligible programs. Our curriculum is enriched with features like choice- based specialization, semester abroad sessions, and integrated 'International Certification programs'. We revise our curriculum as and when there are developments in the industry, and add features like business analytics. Our global academic and industry partners enable our students to grab the best opportunities globally. KLBS University offers 3 years Bachelor's degree and two years Master's degree in Business Administration and management. Our courses are designed in Lecture-Tutorial-Practice-Skill (L-T-P-S) model to provide a comprehensive theoretical, practical, technical and skill- based learning experience. When a student joins KLBS, we promise to take them beyond the sheer curricular framework to promote their personality development s skilled and matured professionals. They participate in seminars, workshops, industry interface programs, exhibitions and tradeshows to interact, learn, and exchange knowledge and expertise. For the past one- decade KLBS has been successful in placing all the eligible students in high positions attractive with attractive packages. Our students are placed in the prestigious MNCs and could grab the national and overseas paid internships.

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Dr. P. Vijay Kumar Reddy *Head of the Department, MBA*

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- Dr. N. Durga Prasad
- Dr. K.Soujanya, Assistant Professor
- Dr. S. Durga, Assistant Professor





Er.KoneruSathyanarayana *President, K L E F*



Message

Warm and Happy greetings to all.

I am immensely happy that Department of BBA, KL Business School of our K L University is organizing a National Conference on Emerging Trends in Multi - Disciplinary Research on 19th and 20thMarch, 2020. Academically our progress is par excellence. But still, we have a long way to go. Multidisciplinary approach has become the need of hour to solve the current problems. Multidisciplinary research encourages the study of phenomena in unified fashion and avoids the defect of an isolated approach. It gives way to comparative study and at the same time helps in maintaining objectivity. It creates the feeling of understanding and sympathy among the experts of different fields.

I congratulate HOD, staff members, students of Department of BBA, Delegates and Participants from different parts of the country for their efforts in participating in this conference and wish the conference all thesuccess.

Department of BBA, K L University continues to march on the way of success with confidence. On this occasion, I wish all the very best.

K. Sathyanarayana





Sri Koneru Raja Hareen *Vice-President*



Message

I am glad to learn that Department of BBA, K L University is organizing a **National Conference on Emerging Trends in Multi -Disciplinary Research** on 19th and 20thMarch, 2020

Apart from scientific developments and inventions, the concept of globalization and liberalization, have given rise to many problems and challenges. All these problems are peculiar and enormous in nature. They are the subject matter of various disciplines. Evidently, a solution to these problems cannot be reached at with the help of research in only one discipline. Rather, they need concerted effort of one and all disciplines. The present conference provides a platform for the meeting of several disciplines under one heading to explore the need and importance of multidisciplinary research.

I wish the conference all success.

K. Raja Hareen





Dr.L.S.S.Reddy *Vice-Chancellor*



I am delighted to know that the Department of BBA, KLBS of our K L University is organizing a **National Conference on Emerging Trends in Multi - Disciplinary Research** on 19th and 20thMarch, 2020. It gives me an immense pleasure that a souvenir is also being broughtout.

I am sure that it will provide a platform to discuss the research in various disciplines happening throughout the world. I hope that the participants from all over the country would interact on the subject for upgrading their knowledge and skills.

My best wishes for the success of the conference.

L.S.S. Reddy





Dr. M. Kishore BabuDirector
International
relations
KL University



I am happy to know that Department of BBA, KL Business School of our K L University is organizing a National Conference on Emerging Trends in Multi - Disciplinary Research on 19th and 20thMarch, 2020. Research at present has become the most viable and efficacious way to solve the problem. In this era of fast moving society, numerous types of socio – economic problems, having relation to other disciplines like politics, anthropology, psychology, have arisen which demand comprehensive approach to get their solution. This has resulted in adoption of multidisciplinary research which is in practice not only in developed countries but all over the globe. The present conference provides different approaches and perspectives on multi – disciplinary research

I am sure the deliberations held at the Conference will immensely help the various researchers and professionals who will participate in it.

I wish the organizers of the Conference and the participants a grandsuccess.

Dr. M. Kishore Babu





Dr. P. VenkateswaraRao *HoD – BBA KL Business School KL University*



I, on behalf of the Faculty of Department of BBA, KL Business Schoolfeel proud in organizing a National Conference on Emerging Trends in Multi -Disciplinary Research on 19th and 20thMarch, 2020.

Multidisciplinary research offers the opportunity to open new areas of research, tackle complex problems and cover investment in research by opening the use of knowledge, tools, methodology and solutions generated in one discipline to other disciplines.

During the conference, participation of people from different disciplines is expected to take place on common platform and hence there would be sharing of views with eminent speakers from all over the nation. Iamsure the Conference will be a platform for the participants from various disciplines and the souvenir brought out on this occasion will be useful and informative for all.

I convey my best wishes for successful conduct of the Conference and the publication of Souvenir.

Dr. P. Venkateswara Rao





Dr. P. Vijay Kumar Reddy *HoD – MBA KL Business School KL University*



I am glad to know that the Department of BBA, KL Business School of our K L University is organizing a National Conference on Emerging Trends in Multi - Disciplinary Research on 19th and 20thMarch, 2020. multidisciplinary research really pays off as it produces new scientists with unique skill sets which are of vital importance in future R&D careers in industry and academia. I am sure this conference will be a milestone in ensuring the highest standards in research and innovation.

I wish the organizers the very best in their endeavours.

Dr. P. Vijay Kumar Reddy



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PROFITABILITY TRENDS IN A CEMENT ENGINEERING COMPANY

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ABSTRACT

Business Managers and owners of any company generally show interest in financial soundness of the company. Operating efficiency of the company indicates financial soundness. Ability to get good profits for the businessmen or owners indicates operating efficiency. An analysis of profitability trends indicates operating efficiency as well as financial soundness. Profitability Ratios will be useful in analysing Profitability Trends. This Research paper makes an attempt to analyse Profitability Trends in an Indian Engineering Company namely The Ramco Cements Limited. The Ramco Cements Limited is an important company owned by Ramco Group. It is a most popular group in South India as well as in entire India. This company's important product is Portland cement. In this Paper, Profit Margins including Gross Profit Margin (GPM), Operating Profit Margin (OPM) and Net Profit Margin (NPM) are calculated. Profitability Ratios including Return on Assets (ROA), Return on Capital Employed (ROCE), Return on Share holder's Equity (ROSE), Cost of Goods Sold Ratio (CGSR), Operating Expenses Ratio (OER), Administrative Expenses Ratio (AER), Selling Expenses Ratio (SER) and Financial Expense Ratio (FER) are also calculated. Formed Hypotheses are tested by using Chi-Square Test.

Index Terms – CGSR, OER, FER, ROA, ROCE, ROSE



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IMPACT OF LAND POOLING SCHEME ON BASIC INFRASTRUCTURE IN THE CAPITAL CITY AREA (AMARAVATI) OF ANDHRA PRADESH

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ABSTRACT

Andhra Pradesh Government has found a solution to the troubles of land acquisition in building a new capital city (Amaravati) on 34,690 acres of farm land by using land pooling scheme. Amaravati is the India's first planned capital of a state to build up from scratch in the recent decades. The Government strategy was to make all farmers stakeholders in the new capital, so that they voluntarily "pooled" their land with the city development agency known as Andhra Pradesh Capital Region Development Authority shortly known as APCRDA. The land parcels owned by individuals or group of owners are legally consolidated by transfer of ownership rights to the authority, which later transfers the ownership of a part of the developed land back to the landowners. Land owners were also given some social and economic benefits for a certain period for participating in Land Pooling scheme along with the return of part of the developed land. As the land owners contribute their land voluntarily, the whole land pooling process was very smooth. The pooling process mostly did not disrupt the current inhabitants. In this context, an attempt is made in this paper to examine the impact of Land Pooling Scheme on Basic infrastructure in the capital city area (Amaravati) of Andhra Pradesh.

Index Terms – Drinking water, Education facilities, Electricity, Housing facilities, Medical facilities, Roads and Transport



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AN EMPIRICAL EVALUATION OF SELECT INVESTMENT STYLES THROUGH RELATIVE PERFORMANCE INDEX

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ABSTRACT

A developed financial market is critical to overall economic development, and mutual funds play an active role in promoting a healthy capital market. Mutual funds are the fastest growing institutions in savings sector. Growing complications and risks in the stock market, rising tax rates and increasing inflation have pushed investors towards investments in mutual funds. A variety of mutual funds have witnessed the Indian market where an investor can form a highly diversified portfolio. So, an attempt is made to evaluate different investment styles through relative performance index which helps the investors to minimize their risk and maximize their return.

Index Terms - Mutual Funds, Performance Evaluation, Risk-Return Analysis



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EXAMINING THE VALIDITY OF FAMA FRENCH 3 FACTOR MODEL IN INDIAN STOCK MARKETS – AN EMPIRICAL ANALYSIS

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ABSTRACT

Finance is that part of economics where the capital markets can be better understood. Initially, the focus was on explaining the market analysis and valuing independent securities. Later on much attention was given beyond the valuation of assets. The major milestone in the historyof capital markets was the contribution of Eugene Fama with his colleague Kenneth French formulated the three-factor model which covers a comprehensive theories of asset pricing. Asset pricing theory helps the investors to understand the risk and return realised for any investment. It also tries to explain how two different stocks give varied expected returns and also explain how these returns change over time. Emerging markets like India always gives a challenge to current asset pricing theory. Because these markets are much volatile and doesn't follow these theories due incomplete market integration. The present paper tries to check the validity of Fama French 3 Factor model in Indian Stock Markets.

Index Terms – Asset Pricing Theories, Expected Returns, Emerging Markets, Fama French 3 Factor Model



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A STUDY ON THE PROBLEMS OF NON-CONTRACT BROILER FARMERS IN VISAKHAPATNAM DISTRICT

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ABSTRACT

The present study is undertaken to identify the problems and profitability of non-contract poultry farmers in Visakhapatnam district of Andhra Pradesh. Data is collected from 40 non-contract farmers in Visakhapatnam district using snow ball sampling technique and is a descriptive research. Prim ary data is collected for the study using a pretested questionnaire and interview technique is used to elicit information required. The questionnaire consists of open ended and closed ended questions. Likert scale is used for quantifying most of the qualitative variables and detailed costing information is collected through open ended questions in the form of cost sheet. The data collected is tabulated and analyzed statistically by using Likert scale mean value analysis, One way ANOVA, Friedman rank test, Correlation, Multiple regression and Structural Equation Modeling techniques. Among the constraints identified, unavailability of chicks was the major constraint followed by lack of insurance, cost of labor and labor problems, lack of government support, high price of raw materials, inadequate financial support due to high risk d with the business and delay in payment by retailers/wholesalers. The profitability of the farmers is analyzed by using multiple regression analysis.

Index Terms: Non-contract broiler farmers, Profitability of poultry farming, marketing constraints in poultry.



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A STUDY ON PROBLEMS FACED BY CONTRACT BROILER POULTRY FARMERS

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ABSTRACT

Broiler poultry meat production and consumption pattern in India is increasing from year to year due to certain reasons such as increase in demand, purchasing power of customers, regular and fast returns, implementation of various technologies and changing food habits. Vertical integration system is emerged in most parts of the world in broiler poultry farming, which is also termed as contract farming. Contract farming is an agreement between the farmer and integrator where the integrator provides inputs to the farmer and takes back the final produce. Through this process the risk element is reduced for farmers. Even though the risk is reduced farmer faces certain difficulties in this system.

Index Terms: Broiler production and consumption, Contract farming, Challenges, Growing charges.



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A STUDY ON FINANCIAL INSOLVENCY POSITION OF SELECTED PHARMA COMPANIES IN INDIA WITH ALTMAN'S Z SCORE

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ABSTRACT

Perfect financial health of the company is required to survive in the globalized competitive world. If it is not succeed to maintain it has to face many consequences. Shareholders, Prospective investors, government, creditors, financial institutions, creditors are more focused on the financial position of the companies to with which they deal. Financial statements may not reveal complete financial health of the company. Various tools like comparative statements, common size statements, trend analysis, funds flow statements, cash flow statements, decision tree analysis are helpful to analyze the financial health but absolute result can be provided by the 'Z Score Model". It was developed by Edward I Altman to predict solvency position of the company. This model is helpful for early prediction of Industrial sickness. The present paper is an attempt for comparative study on predicts the corporate failure in selected pharma companies Ankur Drug and Pharma Ltd. and Maneesh Pharma Ltd.

Index Terms: Financial Health, Industrial Sickness, Prediction Model, Discriminant Equation.



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A STUDY ON IMPACT OF STRESS AND BURNOUT ON SKILLED EMPLOYEES

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ABSTRACT

The success of an organization is determined by the employees. Job stress is the major among the employees of different hierarchy of any organization. Job stress has been d with duties overloaded and poor mental health. However, no intervention programs have developed addressing the issues of job stress. The specific objectives of the study were to identify the factors causing stress in employees, factors that lead to burnout and improving coping strategies and disseminate guidelines for coping with stress for the employees. The present study explores the dimensions of stress, burnout and coping with stress in the organizational context. Coping with these stressors requires access to a variety of resources, varying from personal strengths to social support. The aim of this project is to identify the impact of job stress and burnout on employees, stressors, and reduction measures taken by them. The present study focuses on the perception of stress and burnout on them. Through this study, we have proposed a contextualized research approach that facilitates understanding of different levels of stress, stress and burnout coping management.

Index Terms: Burnout, Employees, coping strategies, Job Stress, Organization.



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ROLE OF SOCIAL MARKETING IN PUBLIC HEALTH

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ABSTRACT

Marketing is rapidly becoming as major function in the field of public health. Among the four P's of marketing communication now a day's playing a crucial role in public health. The article mainly focuses on how marketing and communication should be used to advance public health objectives. A framework has been identified in which the factors of social networks, individuals, communities and places influence the change in health behavior of a particular person. As we know that communication is the process of transforming information which can be used in many ways to promote change among the people such as taking the support from social activities for stopping of smoking among peers and convincing city higher officials to ban smoking at public places. In the same way marketing is been a development, promotion and distribution of products and services which can bring a beneficial change among the people such as by making replacement of nicotine therapy more affordable and accessible. When coming to places it can be through providing city higher officials a model which includes antitobacco legislation which can be further adopted by their jurisdiction. In India the communication and marketing of public health is minimum and this area should be considered for the development of public health.

Index Terms: Marketing, communication, Social marketing, Public health and Communities



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CULTURAL INTELLIGENCE AND ITS IMPLICATIONS

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ABSTRACT

Cultural intelligence (CQ), is an individual's capability to function and manage effectively in culturally diverse situations and settings, has become the focus of a vibrant scholarly conversation and a flourishing area of multidisciplinary research. Since from the introduction of the concept in 2002, substantial research has been conducted concerning its definition, the validation of its measurement, and the examination of its development and predictive capabilities. Factor analysis and a multiple regression is used to analyze the data and find out the factors that are effecting cultural intelligence on student satisfaction. The study reveals that organizing motivational and interactive sessions uplift the capability of students in order to increase their cultural quotient.

Index Terms: Cultural intelligence, Student Satisfaction, Demographics, Education level.



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Effectiveness of training and capacity building methodologies with references to supporting staffs of Health care Industries in Tamil Nadu, India

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ABSTRACT

Training is an experience of learning in that it seeks a relatively changes in an individual that will improve their activity to perform on the job. It involves the changing of skills, knowledge, attitudes and/orbehaviour. It may mean changing what employees know, how they work, their attitudes toward their work, or their interaction with their co-workers or supervisor. Training and capacity building programmes help to increase the knowledge and skills of employees for performing better in a particular job. The major output of training and capacity building programmes are learning and application into the current job and assigned work. The effective training and capacity building programmes offerthe new habits, refined skills and useful knowledge during the training period that will help him/her to improve the performance. Learning experience of a training and capacity building programme that is properly planned and carried out by the organization to enable more skilled task based behaviour by the trainee. Training and capacity building programme provide ability to detect and correct error. Training provides skilland ability that may lie called on the current and future to satisfy the needs of human resources of the organization.

Index Terms: Capacity Building, Training Effectiveness



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A Qualitative Analysis on Environmental Protection and Its Feasibility with Special Reference to a Selected Locality

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ABSTRACT

It is our prime importance to protect our environment in which we live. Our ancestors left with good environment and now pollution comes in with air, water, noise, soil and so on. The paper suggests a possible way to protect our society especially for the people of Chennai from air, water and radiation by protecting the environment. If same is followed in other cities it can save many, it is only a small means of a bigger initiative of saving our people

Index Terms: Air pollution, Water pollution, Plastics, cancer, respiratory problem, recycling, green environment



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Technological Relationship Between Capital Structure and Financial Efficiency in ACC Ltd

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ABSTRACT

Capital structure is extreme noticeable adjustment of organization's processes. The relations between capital structure and profitability of an organization have been received substantial thought in the financial management. Capital structure is very important part in the financial decision, as it directly related to the risk and return of an organization. Whether the capital structure of an organization has impact on the financial performance is a matter of investigation for important decision making. Therefore, this study purposes is to find out the interrelationship between Capital Structure and Financial Efficiency of ACC for a period of ten years from 2005-06 to 2014-15. The collected data has examined through the correlation and regression analysis for finding out the interrelationship between capital structure and financial efficiency of ACC. Correlation analysis has used for finding out the connection between capital structure and financial efficiency. The study has considered the secondary data for the period. The different financial ratios (capital structure ratios and profitability ratios) have been used for the investigation.

Index Terms: Capital Structure, Financial Performance, Debt Equity Ratios and Profitability Ratios



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E-Shopping Buying Behavior of Engineering Students' (With Special Reference to Vijayawada)

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ABSTRACT

E-shopping has drastically changed the ritual way of doing business. E-shopping has become new category of retail Shopping. E-shopping strengthening their sale bases financial resources by mounting their own e-product and service to ensemble changing needs of the engineering students. The prime objective of this research is to examine buying behavior of engineering students, Vijayawada towards E-Shopping and to examine the influence of demographical factors like age, gender, income of engineering students while doing with E-Shopping. Materials and methods: A study has been conducted at select engineering colleges at Vijayawada of Andhra Pradesh. A -structured questionnaire was used to interview 100 engineering students. The data collected was analyzed using Microsoft Excel software and using SPSS. Results: As per the srudy42% of the respondents felt cheap quality of product is the problem, 24% feel that product damage as problem, 22% regard delay in delivery as the problem and 12% regard that non-delivery is the problem. It is interpreted that 28% of the respondents felt very good experience through e-shopping, 48% feel good, 21% felt average and 3% feel poor experience through e-shopping

Index Terms: E-shopping, engineering students, demographic factors, buying behavior



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IMPACT OF PERSONAL FACTORS ON CONSUMERS ONLINE SHOPPING BEHAVIOR – A STUDY

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ABSTRACT

E-Marketing is one of the latest and emerging tools in the marketing world. There are so many factors that contribute to the consumers changing paradigm from physical shopping to online shopping. In the present-day marketing environment, online marketing has become an integral part of people's lives particularly those living in urban areas. With the rapid growth of internet usage by people more and more companies realized that they had a global audience at their disposal. Companies began to place advertisements on their websites to promote their products. Online shopping the process where the consumer directly buys the goods or services from the seller in real time without an intermediatory service over the internet. Online shopping is gaining popularity among younger generation. Majority consumers usually feel that shopping online is easier, convenient and time saving. However, people have certain doubts about online shopping of products and services mainly because of security relating to the privacy of the personal information. Companies involved in online should focus on building brand awareness and trust worthy relationship. The factors i.e., age, gender, education and income have greatly influencing the online buying behavior of the consumers. Online shopping has huge potential to tap as India is the third largest county in the world in using Internet. The company shall evolve all the measures to create confidence among the consumers and make them accessible to online services.

Index Terms: E-Marketing, Online Shopping, Consumer Perception, Physical Shopping, Trustworthy Relationship.



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ONLINE BUYING: EVOLUTION, GROWTH, TRENDS AND CHALLENGES

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ABSTRACT

Revolution in media, communication and connectivity with change in economic thoughts has entirely transformed the way business is being conducted today and marketing being the lynch pin has been touched the most. E-Marketing has made it possible to communicate directly to consumer and marketing is reaching out to those corners of the world which are yet far off from modern civilized system. Technologies facilitating more production at less cost and marketers are looking for untapped markets. E-Commerce has significantly changed the way businesses and customers transact products and services. Over the last few years, India has shown remarkable growth in e-commerce especially amongst demographically youthful population. Companies are spending lot of time and money in building new internet business models and finding new channels for their revenues. With the benefits recognized by companies and consumers, E-Commerce has been realized more and more important. The latest expansion of internet is driven by marketing initiatives as it provides product information to the potential users. Buyers today are only a click away from comparing competitor's product and attributes. The market of leading e-commerce companies Amazon, Flipkart, Snapdeal, Quikr, eBay has expanded rapidly.

Index Terms: Media revolution, e-commerce, internet business models, youthful population



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GHOSTING BEHAVIOR OF JOB APPLICANTS: AN ANALYSIS OF FACTORS DRIVING THE BEHAVIOR

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ABSTRACT

Today's job field is witnessing a new development called Ghosting' by job applicants that has become a menace to the recruiters. Job- Applicant Ghosting can be attributed to the practice of applying for a job but not getting in touch with the recruiters thereafter and not turning up for the recruitment process and thus disappearing from the process without any communication. World across, companies in various sectors are observing this phenomenon in an increasing level. Now, this trend is observed in India too. An attempt is made here to explore the nature of Ghosting Behavior among the job applicants, to investigate the commonly affected job-levels and functional areas of business and to examine the factors driving this behavior among the job applicants. The study was conducted in Bengaluru city covering the five regions of the city, the central Bengaluru, and East, West, South and North of the city that covering various business sectors like IT, retail, health, education, manufacturing, consultancy and financial services etc. A structured questionnaire is prepared for the purpose of gathering the required data and was sent to the email ids of various corporate offices extracted from a local job consultancy firm. The survey was conducted on 150 respondents who are part of recruiting panel in their respective firms. Various questions were asked to understand the trends of job-applicant ghosting across various functional-areas of business, education background and job-positions and find out the level of preparedness of the firms to tackle the affects of ghosting. The results of the study may be helpful to the recruiting officers in understanding the ghosting trends by job-applicants and strategizing to tackle the affects of ghosting. Future studies can aim for examining the role of job description, image of the company and socialmedia reviews on ghosting behavior.

Index Terms: Behavior, Ghosting, Job-Applicants, Job-seekers, Recruitment and Work-place



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STRATEGIC RESEARCH ON AUTOMATED NETWORK FOR HRM USING KNOWLEDGE MANAGEMENT

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ABSTRACT

In this paper the strategic research on automated network for human resource management using knowledge management. The main intent of HRM is to manage the people in the organizations. The proposed system gives effective and efficient outputs by ensuring the human talent based on the goals of organization. Here the main intent of KM is to compensate, trained and recruited by using human resources. RMA is used in the proposed system to improve the performance assessments in effective way. The HRM based KM provides the contribution between the people to share the knowledge. Hence the proposed system ensures the knowledge focus and reinforces the management goals in effective way.

Index Terms: Human Resource Management (HRM), Knowledge Management (KM), RMA (Resource Management Agencies), Data Acquisition, Adaptation and Perfection.



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EMINENCE OF URBAN CO-OPERATIVE BANKS IN INDIA

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ABSTRACT

The Indian banking system had undergone several changes over the years and the Urban Cooperative Banks have significant place. The concept of cooperation was acquired from the European countries in the late 18th century with the motive of serving those segments of the society which are not covered by the financial institutions. The UCBs had undergone several changes due to the recommendations of various committees which are aimed at simplification and enhancement of the operations undertaken by these banks. These banks come under the supervision of both the Reserve Bank of India and the Registrar of Cooperative Societies of both the state and the central. The paper highlights the functions and significance of UCBs along with the evaluation of the financial position for a period of five years starting from 2015 to 2019. It is observed that the few states in the country have no presence of these banks and the NPAs are on the increasing side which is a warning to the banks. The return on assets, equity etc is on the lower side and the banks need to strive to improve their functioning. Few suggestions were embedded in the paper for enhancing the functioning of the UCBs and gain the confidence of the customers.

Index Terms: Cooperative Banks, Reserve Bank



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SATISFACTION LEVELS ON BANKING OPERATIONS - A STUDY IN THALLAREVU MANDAL

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ABSTRACT

It is evident that the banking sector plays a vital role in the economic development of any country across the globe. Indian Banking sector was crucial for the Indian economy over the years which had a stable and improved performance. Any service sector, especially the banking sector has to retain the confidence of the customers and at the same time the level of satisfaction should be high which has numerous dimensions differing among the customers along with the place of operation. Banking sector is one of the customer driven sectors where the customer service is distinguished and influenced by incessant technological updation, swiftly changing market conditions, rigorous competition, rapidly changing demands of the customers along with the economic uncertainties pose challenges to the financial institutions in providing services to the customers. Customer satisfaction is important for the growth of the banks which will also impact the economic progress of the country. The present study aims at identifying the level of satisfaction of the customers on various services rendered by the bank such as the Basic Banking Services, Deposit Facilities, Credit Facilities, E-Services and Other Facilities. The study has 302 respondents which is five percent of the total households from five villages of Thallarevu mandal of East Godavari district in the state of Andhra Pradesh. In the study, it is observed that significant relationship exists between the satisfaction levels on the various services and products offered by the bank and the villages where they are residing.

Index Terms: Banking Sector, Customer Satisfaction



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LOW JUSTICE PERCEPTIONS IN FACULTY AND FALLING TECHNICAL EDUCATION QUALITY

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ABSTRACT

Organizational justice is concerned with fairness evaluations of managerial decisions and practices by employees. Fairness perceptions are potential of shaping workplace attitudes and behavior. This study examines the role of demographics in perceived organizational justice of faculty members working with three private engineering colleges graded by National Assessment and Accreditation Council, India. Colquitt's (2001) Organizational Justice Scale was used to gather primary data from a sample of 225 participants. Student Independent Samples T-test, One-Way Analysis of Variance, Pearson's Product Moment Correlation, and Linear Multiple Regression were used in data analysis. The findings ultimately showed that designation of the respondents has meaningful positive impact on faculty members' perceived organizational justice. s perceived lower justice than s, and s perceived higher level of justice. Age has shown negative influence on perceived fairness. Excluding s, a decline in justice perceptions was identified along with increase in respondents' age. The results manifest some inequity in managerial decisions and practices towards faculty members in lower designation. Implications of the findings are discussed.

Index Terms: Organizational Justice, Demographics, Faculty Members, Private Engineering Colleges, Technical Education Quality



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PERCEIVED IMPLEMENTATION OF ANTI-DOWRY LAW UNDER SECTION 498A IPC, 1860

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ABSTRACT

Marriage in India as a social institution had transformed from its Vedic sacrosanct *samskar* level to a socio-legal contractual issue currently. Dowry, what was previously given as a gift or *varadakshin* to bridegroom at the time of marriage, got devolved into a compulsion now, which in turn led to enormous amount of matrimonial cruelty, harassment, and torture against married women apart from its social implications. In the wake of widespread violence and cruelty inflicted upon married women, Sec.498A was inserted in Indian Penal Code, 1860 to protect women from this menace. However, instances of abusing this pro-women protective law to reverse-harass the husband are also not less. At this juncture, the present study is an exploratory one with a blend of both doctrinal and empirical research aiming to tap and consolidate the study respondents' perceptions on anti-dowry law enforcement revolving around Section 498A, IPC, 1860. In this regard, field survey data was gathered from 167 respondents representing multiple groups by using snowball non-random sampling. To enrich the survey data, 64 in-depth interviews were conducted. Z and χ^2 tests were utilized for treating quantitative data. Thematic analysis was done for qualitative data. Results are discussed.

Index Terms: Section 498A-IPC, Dowry, Theory, Law Implementation, Cruelty



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IMPACT OF SOCIAL MEDIA ON STUDENTS – A STUDY WITH SPECIAL REFERENCE TO ANDHRA PRADESH, INDIA

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In today's world, it is quite evident that social media is playing an indispensable role in the life of students. The world turned to be a global village and technology usage has made it a smaller world through social media. These day sthe impact of Social Net Working Sites (SNS) on students is so widely discussed. But the studies conducted regarding the usage of Social Net Working Sites and the impact of social networking sites among the students is negligible in India. At this outset a study was conducted with the basic objective of determining the effect of Social Networking Sites on students. Descriptive research design was followed to conduct the study. A semi structured questionnaire was designed and distributed among the students forrealizing the objectives of the study. Questionnaires were distributed among 200 targeted sample students out of which 180 complete/valid responses are collected. Findings of the study indicated that students are highly influenced by the social networking sites which exhibited a significant impact on academics. Though the findings of the study are as such the results obtained may not be generalized to the whole student community when findings are specific to the particular respondents only.

Index Terms: Social media –Gender, Social networking -What's app, Face book, Instagram; Academics



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EMPLOYEE ENGAGEMENT AND PRODUCTIVITY DURING THE PANDEMIC INDUCED WORK-FROM-HOME STATE OF AFFAIRS A STUDY OF DIVERSE WORKFORCE WITH SPECIAL REFERENCE TO COVID-19

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ABSTRACT

Well engaged employees who are committed to their organizations play a crucial role in ensuringthat an organization achieves its competitive advantage, resulting in low employee turnover and high productivity. Surprisingly these days organizations of all sizes and types have started making substantialinvestments in policies and practices which foster employee engagement and commitment in their employees. The pandemic, COVID 19, has put an unusual strain on organisations to keep their 'Work-From-Home' employees fully engaged during this trying situation. At the outset, this paper discusses the factors influencing job engagement during the anxiety laden 'Work-From-Home' employees during the pandemic of Novel Coronavirus and also tries to establish a relationship between employee engagement and productivity during the pandemic.

Index Terms: Employee engagement, Pandemic - COVID 19, Productivity



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PERCEPTION OF THE ENTREPRENEURS ON FINANCIAL INCLUSION – A STUDY IN VIZIANAGARAM DISTRICT OF ANDHRA PRADESH

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ABSTRACT

The purpose of the paper is to evaluate the perceptions of the entrepreneurs on Financial Inclusion initiatives in Vizianagaram District. The study identifies the viable finance gap between the demand side and supply side of financial inclusion. It has been found that entrepreneurs are risk averse with lower risk propensity in career and finance domains. The results provide evidence that MSMEs in India largely rely on informal sources for equity which includes own saved funds and funding from family and friends. Debt has been the most chosen mode of borrowing for entrepreneurial activity in India through different products. The study has identified the viable finance gap in Vizianagaram District of Andhra Pradesh. Random data sampling technique was used during the period of the study. Micro, Small and Medium enterprises and 25 specialized MSME branches of 7 major banks operating in Vizianagaram District. Cross relationships between variables have been examined at several places. In some places Chi – square test and ANNOVA has been conducted to test the association between variables. Financial Inclusion of MSMEs for lending services by banks and considering the factors identified in the study can reduce the perception gap and enhance credit flow to this sector in future.

Index Terms: Financial Inclusion, Perception gap, Annova, Entrepreneurial activity.



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SOCIAL MEDIA CONSUMPTION IN THE AGE OF COVID - 19

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ABSTRACT

In the first few months of 2020, information and news reports about the coronavirus disease (COVID-19) were rapidly published and shared on social media and social networking sites. People and organizations all over the world have had to adjust to new ways of work and life. We explore possible scenarios of the digital surge and the research issues that arise. An increase in digitalization is leading firms and educational institutions to shift to work-from-home (WFH). Blockchain technology will become important and will entail research on design and regulations. Gig workers and the gig economy is likely to increase in scale, raising questions of work allocation, collaboration, motivation, and aspects of work overload and presenteeism. Workplace monitoring and technostress issues will become prominent with an increase in digital presence. Online fraud is likely to grow, along with research on managing security. The regulation of the internet, a key resource, will be crucial post-pandemic. Research may address the consequences and causes of the digital divide. Further, the issues of net neutrality and zero-rating plans will merit scrutiny. A key research issue will also be the impact and consequences of internet shutdowns, frequently resorted to by countries. Digital money, too, assumes importance in crisis situations and research will address their adoption, consequences, and mode. Aspects of surveillance and privacy gain importance with increase digital usage.

Index Terms: COVID -19, Gig economy, Blockchain Technology



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EMPLOYEE EMPOWERMENT AND ORGANISATIONAL EFFECTIVENESS: AN EMPIRICAL STUDY

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ABSTRACT

The study mainly seeks to investigate the relationship between employee empowerment and organisational effectiveness in some selected public sector enterprises in India. The four dimensions of psychological empowerment, e.g. meaning, competence, self-determination and impact and the seven dimensions of structural empowerment e.g. locus of control, self-esteem, role clarity, autonomy, information and communication, reward system and skills and knowledge were identified as independent variables with organisational effectiveness and its four system variables as the dependent variable. The study is based on a conceptual model which was linked through empowerment outcome which tends to affect organisational effectiveness. A survey instrument in the form of structured questionnaire comprising four constructs was administered on a sample size of 358 (N=358) employees representing the two Central Public Sector Enterprises in India (CPSEs) e.g. NTPC and NALCO situated in the State of Odisha. The results indicated that employee empowerment was strongly related to organisational effectiveness. Hence the results supported the proposed research model.

Index Terms: employee empowerment, organisational effectiveness, public sector enterprises, psychological empowerment, structural empowerment



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PERCEIVED TEACHER EMPOWERMENT AND JOB SATISFACTION: THE MEDIATING ROLE OF ORGANIZATIONAL CLIMATE

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ABSTRACT

This study seeks to examine the relationships between perceived teacher empowerment, job satisfaction, and organizational climate among 256 high schools in the state of Andhra Pradesh, India. An Empowerment Scale, Teacher job Satisfaction Survey, and the Organizational Climate Scale were administered. Statistically significant relationships were found between high school teacher empowerment, job satisfaction, and organizational climate. The results of the study indicated that teacher empowerment and job satisfaction predicted organizational climate and teacher empowerment predicted teacher job satisfaction. At the end of the paper, theoretical and managerial implications of the study were discussed.

Index Terms: Perceived teacher empowerment, job satisfaction, organizational climate



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HUMAN TRAFFICKING- AN INEXCUSABLE VIOLATION OF HUMAN RIGHTS

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ABSTRACT

Human rights have always been discussed and debated across wherein the measures taken to safeguard them are always diluted in their intensity of execution. The intellectual strength and the strength of the teeth of many eminent speakers and theorists about human rights have been more unattached to the objective to be accomplished. The efforts of few social activists have partly safeguarded all those humans whose rights are being ignored and exploited in the form of human trafficking. Human trafficking can be understood as a process through which individuals are exposed to some exploitative situations for some economic gain. Poverty, violence and discrimination are some of the factors that increase the vulnerability to trafficking. The article conceptually addresses the peril of human trafficking with an alignment towards woman and child trafficking exploring the reasons for the same, possible measures that can be taken to control human trafficking quoting few instances and individual experiences on the same.

Index Terms - Trafficking, Rights, Safeguard, Human, Exploitation, Woman, Child



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THE ENTREPRENEURIAL HEXAGON- A THEORETICAL FRAMEWORK

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ABSTRACT

The success of any business organization depends on the way it is being managed. There are several factors that make an entrepreneur to be perceived as successful that includes a list of personality or individual traits that can influence the entrepreneurship behaviour. There can be a possible difference of opinions regards the perceived significance of these attributes from person to person. The article aims at exploring six such dimensions of entrepreneurship that can be instrumental in running a business with least possible confusions and uncertainties coming across with an emphasis on the behavioral and administrative dynamics of the entrepreneur.

Research on dynamics of entrepreneurial personality across decades has revealed that every successful entrepreneur possess a set of personality traits that are unique and are instrumental in differentiating self from others. Six such dimensions as explored and stated by Howard Stevenson, A Emeritus at Harvard University, from one of is his article for Cambridge are discussed in the article.

Index Terms - Business, Behavior, Dimension, Entrepreneur, Performance, Success.



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IMPACT OF SOCIAL MEDIA ON POVERTY SOCIAL MEDIA AND POVERTY: POVERTY ISSUES ON FACEBOOK

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ABSTRACT

Social media is a means to improve collaborative public governance between government, society, and business sector, to ensure effective management of public issues. On the other hand, there are pre requirements for the effective use of media social; in the context of addressing poverty issues, these requirements have potential to generate certain issues. This article aimed to the question "Is the use of social media effective to the poverty alleviation?" This study was conducted in one of the cities that won Smart City Award in India; using content analysis on the "Kaps Rocks" Facebook group combined with the mapping of Vizag City and poor people group's perception on the use of social media for poverty issue through focus group discussion.. The data then was analyzed using Institutional Theory approaches to identify the paradoxes that emerge from the using of social media in process of communication addressing poverty issues. The result shows that poverty issues were marginalized in the discussion using Facebook group, because of the culture of the bureaucracy in the local government and the culture of the society. The paradoxes arising were, i) democratic-elitist; ii) functional-artificial ones. The emerging paradoxes resulted from the inconsistency of the Local Government in implementing e-government for addressing poverty issues and the elitism in using the social media as a tool for power control by society. Social Media "Kaps Rocks" has not functioned intensively as the means of expressing voice and communicating between people and government for poverty issue, but it had functioned intensively for non-poverty issues, so that non-poor group enjoy its usefulness more. It indicated that the group with excess power had a higher ability of using social media. This paper recommends further research focusing on building social media readiness model, particularly for developing an inclusive regulation for poverty alleviation.

Index Terms: Social Media, Povertyalleviation



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A STUDY ON CUSTOMERS' PURCHASE INTENTION TOWARDS STORE-BRANDS IN MODERN RETAILING ORGANIZATIONS

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ABSTRACT

Retail sector is an emerging sector in growing country like India. It has a successful track record in western countries like U.S. There are sufficient studies had done in western countries. But still there is a huge scope in India, due to diversified cultural issues. In the present study the investigators focused on to identify the customers' purchase intention on store brands in present retailing organizations.

Index Terms: Emerging, purchase intention



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THE ROLE OF GOVERNMENT AND EMPLOYER IN INTEGRATION OF CSR INTO EMPLOYEE ENGAGEMENT- A STUDY IN INDIAN SENARIO

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ABSTRACT

Corporate social responsibility is the method where the business integrates itself with the society and tries to balance them both. Employee engagement is where employees are involved and integrated with the objectives and vision statements of the organization. Even though all the scholars universally accept that a business's first and foremost motive is profits and wealth maximization, all agree that an organization cannot use the resources of the society & employees and neglect them both. In 1970s CSR is focused on social betterment, now, it has moved to social responsiveness. We are in generation III CSR where companies are trying to address significant issues big and small which, make a difference. In spite of several arguments against CSR it is still the most accepted way to show the society we care. To make all this possible the main resource is Human resource which is the life blood of the organization, which is sometimes susceptible to change and sometimes stubborn to change. That is why both the concepts have become a popular Research theme to modern day researchers. In this paper the main focus is on the role of government and employer to integrate CSR with employee engagement. So, this paper discusses both the concepts in detail and tries to show a path in which they can be merged to find a common goal. As said before, many authors detailed the concept of CSR and Employee engagement, so, here in this paper it is only conceptualized and presented for a deep literature review to future researchers.

Index Terms: Corporate social responsibility, corporate philanthropy, corporate social action, employee engagement, worker engagement, employee attitude, managerial perception



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A STUDY ON IMPACT OF ORGANIZATIONAL CUTURE ON ORGANIZATIONAL DEVELOPMENT WITH SPECIFIC REFERENCE TO FORTUNE MURALI PARK HOTEL IN VIJAYAWADA

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ABSTRACT

The corporate sector in India has been experiencing a sea change due to liberalization of Indian Economy in a globalized context. The Indian Industry is facing keen competition from global allies and is under unforeseen pressure to perform and produce quality goods and services. The need for organizations to grow, sustain and develop in cost effective and efficient environs is all the more imminent. The external environmental factors such as improved technologies, enlarged competition and unpredictable global markets impact the Indian organizations with compulsions to develop strategies that give them the needed resilience to cope up with current realities. In order to reach organizational effectiveness and development at the end, and to face the challenges that they confront with, organizations therefore have to upgrade their ethics, methods, technological and managerial skills and finally the organizational Culture. While there has been a great deal of concern on how to usher the environmental changes for organizational effectiveness, by putting systems in place that foster work culture, skills, capabilities and behavioral aspects to meet the challenges, arriving at the same is well within the realm of HRD that forms the crux of organizational culture, which is the core focus of this research study. The current study focuses on the various aspects of the organizational culture in terms of openness, confrontation, trust, autonomy, proactivity, authenticity, collaboration and experimentation.

Index Terms: OCTAPACE Dimensions; HRD, Organizational Development



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COTTONSEED OIL AS HEALTH OIL

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ABSTRACT

There are varieties of cooking oil and fat available today and the claims made by them are, at best, confusing. On one side are the traditional ghee, mustard oil, coconut oil, and gingelly oil. Then, there are the used-for-decades vanaspati and groundnut oil, as well as the relatively newer kinds of vegetable oil ranging from cottonseed, sunflower, safflower, corn, canola, soybean, and palm to various blends. In particular, cottonseed oil performs better than other oil as it lasts a long time and stores well by withstanding higher temperature for food items due to its high antioxidant content. For instance, chips and snacks fried in cottonseed oil may maintain a longer shelf life. It is a good option for preparing healthier foods. The purpose of this paper is to highlight the value of addition cottonseed oil in the food industry and presents an insight into other contemporary edible oil. It is important to note that buying the right oil for health has become a big deal.

Index Terms - Cottonseed oil, edible oil, fatty acids, gossypol, health oil, trans fat, vegetable oil



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USAGE AND RECALL OF FMCG BRANDS BY RURAL CONSUMERS AND RELEVANT FACTS

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ABSTRACT

India is a country of villages. It has mammoth rural population of 833 million spread over 640,867 villages. Rural markets are small in size, distantly scattered and heterogeneous. They provide awesome opportunities for fast moving consumer goods (FMCG) companies. Rural consumers aspire to use brands rather than just commodities. At this juncture, understand rural consumer usage of FMCG brands and awareness is perceived appropriate. The objective of this research paper is to study the usage and recall of FMCG brands by rural consumers in Prakasam district of Andhra Pradesh in India. Thus, a modest attempt is made in this paper to divulge relevant facts of the topic with empirical data. This article is quite useful to the stakeholders of rural marketing.

Index Terms - Brand recall, FMCG brands, rural consumer, rural marketing, usage



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A STUDY ON INTERACTION EFFECT OF DEMOGRAPHIC VARIABLES ON CUSTOMER SATISFACTION TOWARDS ORGANIZED RETAILING

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ABSTRACT

The Indian organized retailing is a growing phenomenon. Many factors such as increasing number of aspiring middle class, favourable demographics, increasing urbanization, increasing number of nuclear families, rising affluence amid consumers, growing preferences for branded products are contributing to this growth. On the flip side the competition is also increasing among the retailers to capture the potential. The famous adage that "the customer is always right" is very true in the present day's business scenario. This implies that the customer satisfaction is the very key to the success of any business organization. It is important to note that not only the factors of organized retailing affect customer satisfaction but also the demographic variables also exert a significant impact on the customer satisfaction. The present paper is an attempt to examine the interaction effect of various demographic variables on customer satisfaction towards various attributes of organized retailing.

Index Terms: Organised Retailing, Customer satisfaction, Demographic Variables



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A STUDY ON IMPACT OF BEHAVIOUR OF SALES PERSONNEL ON CUSTOMER SATISFACTION

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ABSTRACT

Customer satisfaction is a prerequisite for long term success and survival of any organisation. In organised retailing various factors such as product quality, store characteristics, service quality, sales promotion etc will play an important role in influencing the satisfaction of the customers. Along with all these factors there is another factor which influence customer satisfaction. i.e; sales personnel. The personnel play a pivot role in attracting and persuading the customers to purchase the products. The skills, attitude of the personnel, their knowledge about the organised retail store policies, knowledge about the product are crucial in influencing the shopping experience of the customers. The present paper is an attempt to study the impact of sales personnel on organised retail customer satisfaction.

Index Terms: Customer Satisfaction, Sales Personnel, Organised Retailing etc.



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EMERGING TENDENCIES IN FINTECH

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ABSTRACT

With word of moving towards digitization and latest technological trends India doesn't lie be hand any more in fact, India is emerging as a country that would give neck ton neck. Competition to the financial giants in terms of fintech establishment. Fintech might subsist a financial technology that describe a budding financial services sector within the 21st century originally the term applied to technology applied to the back-end of recognized consumer and trade financial institutions. Fintech companies are essentially those Business organizations that situate technology to use within the context of finance put finance and technology together they generate optimized business results and supply better quality product service out come to the consumers.

Index Terms: Initiatives such as Jan Dhan Yojana, Aadhar and emergence of UPI, Banking Technology Solutions including B2B Products



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A DESCRIPTIVE ANALYSIS ON CYBER CRIMES: TYPES & PREVENTIONS IN FINANCIAL TRANSACTIONS

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ABSTRACT

In today's volatile economic environment, the chance and incentive to commit frauds have both increased. Instances of asset misappropriation, concealment, cybercrime, and accounting fraud are only increasing by the day. With changes in technology, frauds have taken the form and modalities of gangland, deploying increasingly sophisticated methods of perpetration. As financial transactions turn into more and more technology-driven, they appear to have become the weapon of choice when it comes to fraudsters. Information, intelligence, and knowledge are requisite in corporation to notice and prevent white-collar crime. The call for expansion has given this unit immense opportunities and as a result, the proliferation in online transactions mounting on technologies like NEFT (National Electronic Fund Transfer), RTGS (Real-Time Gross-Settlements), ECS (Electronic Clearing Service) and mobile transactions are a glimpse of the deep-rooted technology in banking and financial matters. But like two sides to a coin, opportunities come with threats and success comes with its equivalent challenges Thus with the swift expansion of computers, and internet technology, new forms of worldwide crimes known as 'Cybercrime's has evolved in the scene. In struggle cyber-crime, financial institutions should assure that their staff and clients are frequently conversant about the risks, such as phishing attacks and social engineering

Index Terms: Cyber-Crime, Financial Fraud, Fraud Detection, Information Management, Knowledge Management.



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ENGINEERING INSTITUTIONS PERCEPTION OF FACULTY MEMBERS TOWARDS' KNOWLEDGE MANAGEMENT PRACTICES PREVAILING IN HIGHER EDUCATIONAL INSTITUTIONS – A STUDY WITH REFERENCE TO ENGINEERING INSTITUTIONS

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ABSTRACT

Knowledge Management is the process of enhancing organizational knowledge through sound practices of information management and organizational learning with advanced information and communication technologies. Knowledge Management is a five step process of acquiring, organising, sharing, accessing and applying the organizational knowledge. The aim of this research work is to study the perception of faculty members towards knowledge management practices in engineering colleges. This study also presents directions for future research. The study result revealed that the majority of the faculty members have given a positive response for the factors connected with perception of faculty members regarding the knowledge management practices adopted in their institutions.

Index Terms: Knowledge Management; information management; organizational learning;

Attitude; Perception



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INCULCATING ENTREPRENEURIAL SKILLS IN MANAGEMENT GRADUATES THROUGH ENTREPRENEURIAL EDUCATION

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ABSTRACT

"Entrepreneurship can be not only a place to build a livelihood, but a space for empowerment" Entrepreneurship is a global phenomenon. The future, of every individual is determined by innovation and entrepreneurship. In particular, mutually entrepreneurship and education have been recognised as the major key instruments to boost the economic growth. Despite the fact that the things happening across the globe may differ drastically, but the entrepreneurship education, in its diverse forms, will surely equip people to confidently grab those opportunities available to them and make them a successful entrepreneur based on their environments. This study attempts to study the skills to be possessed by Management graduates towards entrepreneurship and the ways to improve the skills to become an entrepreneur. The results of the empirical study were brought, to evaluate and assess the skill set of management programme students from various colleges of Erode District, towards finding the skills possessed by them and the initiatives taken to improve their skills towards entrepreneurship.

Index Terms: Entrepreneurship; Innovation; economic growth; management programme



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CAPITAL STRUCTURE ANALYSIS OF A MICRO AND PROPRIETARY ENTERPRISE – A CASE STUDY OF NAGAS ELASTOMER WORKS

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ABSTRACT

The financial manger has to strike a balance between various sources of funds so as to maximise return of an Enterprise without affecting risk composition in the business. An optimal capital structure is very much essential to maximise the owner's wealth of any Enterprise. In this paper, an attempt is made to analyse the capital structure in Nagas Elastomer Works. Nagas Elastomer Works is a Micro and Proprietary Enterprise in Andhra Pradesh state of India. Nagas Elastomer Works was started in 2002. This Micro and Proprietary Enterprise is manufacturing Retread Rubber. It has a man power of eight. It procures raw materials from Kerala, Tamil Nadu and Telangana. The total assets of the enterprise are Rs. 129.9 lakhs and total liabilities are Rs. 129.9 lakhs as per 2015-16 annual accounts. The turnover of this Company is 68.12 lakhs. In this paper composition of capital structure in the enterprise for a period of ten years is analysed. Leverage analysis was also done. Debt- Equity ratio, Proprietary Ratio, Solvency Ratio, Fixed Assets to Net worth Ratio, Fixed Assets Ratio, Current Assets to Proprietary Ratio and Interest Coverage Ratio are calculated for the study period. Chisquare test is used for testing Hypotheses.

Index Terms: Capital structure, Degree of Financial Leverage, Degree of Operating Leverage, Fixed Assets to Net worth Ratio, Solvency Ratio



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A STUDY ON COMPLIANCE TO PROCEDURAL FORMALITIES OF LAND POOLING SCHEME IN CAPITAL CITY AREA (AMARAVATI) OF ANDHRA PRADESH

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ABSTRACT

After bifurcation of the erstwhile state of Andhra Pradesh, present Andhra Pradesh state has to build its new capital. Andhra Pradesh Government has found a solution to the troubles of land acquisition in building a new capital city (Amaravati) on 34,690 acres of farm land by using land pooling scheme. Amaravati is the India's first planned capital of the state to build up from scratch in the recent decades. The Government strategy was to make all farmers stakeholders in the new capital, so that they voluntarily "pooled" their land with the city development agency known as Andhra Pradesh Capital Region Development Authority shortly known as APCRDA. The land parcels owned by individuals or group of owners are legally consolidated by transfer of ownership rights to the authority, which later transfers the ownership of a part of the developed land back to the landowners. Land owners were also given some social and economic benefits for a certain period for participating in Land Pooling scheme along with the return of part of the developed land. In this context, an attempt is made in this paper to examine the compliance to procedural formalities of land pooling scheme in capital city area (Amaravati) of Andhra Pradesh

Index Terms: Authority, Capital City, Compliance, Land Pooling Schemes, Procedures



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CAPITAL STRUCTURE ANALYSIS OF A MICRO AND PROPRIETARY ENTERPRISE – A CASE STUDY OF SRI SRINIVASA SPUN PIPES COMPANY

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ABSTRACT

Capital structure refers to the combination of debt and equity. The financial manger has to strike a balance between various sources of funds so as to maximise return of an Enterprise without affecting risk composition in the business. An optimal capital structure is very much essential to maximise the owner's wealth of any Enterprise. In this paper, an attempt is made to analyse the capital structure in Sri Srinivasa Spun Pipes Company. Sri Srinivasa Spun Pipes Company is a Micro and Proprietary Enterprise belongs to Andhra Pradesh state of India. This enterprise is located in Renigunta of Chittoor district. Sri Srinivasa Spun Pipes Company is manufacturing RCC spun pipes and Pre – Stressed Cement Concrete (PSCC) Poles. The annual turnover of this Micro and Proprietary Enterprise is 120.70 lakhs as per 2015-16 Accounts. In this paper composition of capital structure in the enterprise for a period of ten years is analysed. Leverage analysis was also done. Debt- Equity ratio, Proprietary Ratio, Solvency Ratio, Fixed Assets to Net worth Ratio, Fixed Assets Ratio, Current Assets to Proprietary Ratio and Interest Coverage Ratio are calculated for the study period. Chi-square test is used for testing Hypotheses.

Index Terms: Capital Structure, Degree of Financial Leverage, Degree of Operating Leverage Fixed Assets ratio, Interest Coverage ratio



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WORKING CAPITAL MANAGEMENT IN KRISTNA ENGINEERING WORKS – A CASE STUDY OF ANDHRA PRADESH

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ABSTRACT

Kristna Engineering Works is one of the leading manufacturers and exporters from India engaged in the manufacturing of Sugar Mill Rollers, Blank Shells, Mill Spares, Crane Preparatory Devices and spares for sugar and for other allied industries. It is located at Vijayawada of Krishna district in the state of Andhra Pradesh. Kristna Engineering Works was established in the year 1969. This company is catering the needs of more than Two hundred and fifty sugar mills located in India and overseas. This Enterprise has an annual turnover of Rupees 3401.95 lakhs. The total current assets of the company are Rupees 3169.83 lakhs and current liabilities are Rupees 931 lakhs. In this paper an attempt is made to examine and analyse working capital Management of Kristna Engineering Works. In this paper structure and composition of working capital in the enterprise for a period of ten years is analysed. Current ratio, quick ratio, super quick ratio, gross working capital turnover ratio, net working capital turnover ratio, cash turnover ratio, inventory turnover ratio, debtors turnover ratio and average collection period are calculated for the study period. Hypotheses are tested using chi square test.

Index Terms: Quick Ratio, Working Capital, Debtors Turnover, Inventory Turnover, Average Collection Period



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PUBLIC PERCEPTION ON CASHLESS TRANSACTIONS IN INDIA

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ABSTRACT

After demonetization initiatives, most of the people in India started electronic payments for their transactions. Everyone from the small merchant to neighboring vegetable vendor is embracing digital payment solutions. Slowly India is moving from cash to cashless economy. A cashless economy is one in which all the transactions are done using cards or digital means. The circulation of physical currency is minimal in cashless economy. The benefits of Cashless economy are many. The increased use of credit cards will definitely reduce the amount of cash that people have to carry which reduces the risk and the cost d with that. In this paper an attempt is made to examine the Public perception in India towards cashless transactions and the attempt is also made to identify the challenges faced by them during their transactions.

Index Terms: Cashless Transactions, Perception, Digital Payments, Convenience, Incentives.



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IMPACT OF LAND POOLING SCHEME ON ECONOMIC CONDITIONS IN THE CAPITAL CITY AREA (AMARAVATI) OF ANDHRA PRADESH

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ABSTRACT

Andhra Pradesh Government has found a solution to the troubles of land acquisition in building a new capital city (Amaravati) on 34,690 acres of farm land by using land pooling scheme. Amaravati is the India's first planned capital of a state to build up from scratch in the recent decades. The Government strategy was to make all farmers stakeholders in the new capital, so that they voluntarily "pooled" their land with the city development agency known as Andhra Pradesh Capital Region Development Authority shortly known as APCRDA. The land parcels owned by individuals or group of owners are legally consolidated by transfer of ownership rights to the authority, which later transfers the ownership of a part of the developed land back to the landowners. Land owners were also given some social and economic benefits for a certain period for participating in Land Pooling scheme along with the return of part of the developed land. As the land owners contribute their land voluntarily, the whole land pooling process was very smooth. The pooling process mostly did not disrupt the current inhabitants. In this context, an attempt is made in this paper to examine the impact of Land Pooling Scheme on Economic conditions in the capital city area (Amaravati) of Andhra Pradesh.

Index Terms: Employment, Factor Productivity, Health Expenditure, Percapita Income, Poverty Rate



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ANDHRA PRADESH FARMERS' DEBT WAIVER SCHEME - A PARAGON FOR OTHER STATES IN INDIA

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ABSTRACT

The role played by the agriculture sector in the economy of Andhra Pradesh, remains crucial, despite its volatility. Further, huge dependency of the population living in rural areas on agriculture and the rural non-farm sector for livelihoods, employment and income, makes it vulnerable. Reviving the agriculture sector and helping the farming community had become the most important priority for the state of Andhra Pradesh. Following the committee report on loan waiver scheme and its modalities, headed by Sri P.Kotaiah former NABARD chairman, The Government of Andhra Pradesh had announced the Debt relief/waiver/Redemption scheme 2014 to its farmers. Even Telangana state Government also implemented loan waiver scheme to its farmers. The loan waiver schemes of the two state governments attracted intense scrutiny from the Reserve Bank of India, which was concerned that a blanket waiver of crop loans would set a bad precedent. As expected by RBI, Uttar Pradesh government recently decided to waive farm loans worth Rs36, 369 crore. The Madras high court directed the Tamil Nadu government to waive crop loans to all farmers. Pressure has risen on the Maharashtra government to provide a similar waiver. Punjab and Madhya Pradesh are working on loan waiver scheme. The farmer loan waiver is becoming an important element in the manifestos of Gujarat political parties and also of other states. In this context present study is proposed to examine the Andhra Pradesh farmers' debt waiver scheme.

Index Words: Debt Waiver, Agricultural Crop Loan, Borrower, Lending Institution, Settlement.



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ANDHRA PRADESH NEW INDUSTRIAL DEVELOPMENT POLICY – A TESTIMONY FOR COMMITMENT

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ABSTRACT

The new state of Andhra Pradesh in India was formed on June 2nd 2014 by the Andhra Pradesh Reorganization Act. Andhra Pradesh has strong base in Cement industry, Paper industry, Food processing industry, Aqua culture, Steel industry, Fertilizer industry, chemicals and Petrochemical industry, textile industry, automobile industry and in ship building. Andhra Pradesh Government gave top priority to the development of industrial sector. The prime objectives of the Government are to make state, a centre for innovation and technology and also to make it a progressive and highly industrialised state. The Government had introduced its new Industrial Development Policy to make Andhra Pradesh most preferred destination for investors. The new policy aims at creating favourable business climate, excellent infrastructure, good law and order and peaceful industrial relations. The new policy aims to create a productive ecosystem thereby helping industries of Andhra Pradesh to become innovative and globally competitive. In this paper an attempt is made to explain incentives offered under the new Industrial development policy to Large Enterprises, MSMEs, Women Entrepreneurs and Incentives to Backward Class, SC and ST entrepreneurs

Index Terms: Incentives, Large Enterprises, MSMEs, Women Entrepeneurs, Industrial Development



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ASSESSMENT OF EMPLOYER BRANDING OVER SOCIAL MEDIA: A SELECTIVE STUDY OF TWITTER DATA USING TEXT MINING

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ABSTRACT

Employer Branding over Social Media is gaining a large attention and identified as the best medium for building the organization image. The major objective of the study is to know the impact of employer branding on organizational attractiveness, employee retention and productivity, to compare the perceptions of existing employees of IT companies and potential employees towards employer branding and organizational attractiveness. Many Reviews are available for rating the employer branding such as Linkedin and Twitter. The major objective of the study is to analyze the posting's of employees during the job and after their exit from the Organization. Initially, to analyze an organization status, the study needs a proper collection of LinkedIn and Twitter data which has posted by the present and prospective employees of the Organization. In order to obtain the proper analysis Text mining is used to find the absolute results of the study. This study can be used to analyze the Reviews of an Organization during the job and after their exit which further results to organizational attractiveness, employee retention and productivity Analysis. The same kind of analysis can be applied for the Non-IT Sector Firms. As the study is confined to IT Industry but it can be extended to other industries also.

Index Terms: Employer Branding, Employees, Organization, Attractiveness.



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LABOUR LEGISLATION AND EMPLOYEE WORK LIFE BALANCE - AN EXPLORATORY STUDY ON TEXTILE INDUSTRY

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ABSTRACT

The concept "Work life balance" is gaining momentum day by day. Quality work life balance reduces fatigue in employees and improves efficiency. Striking balance with personal and family life is also important as a healthy and happy employee contributes for organization's productivity. Labour laws and labour legislations impact the quality of work life. This study revolves around the influence of various Indian labour legislations on work life balance of the employees working in textile industry as it provides a great number of jobs compared to other industries.

Index Terms: Work life balance, textile industry, labour laws & legislation, working environment, levels of experience



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ASSESSMENT OF EMPLOYER BRANDING OVER SOCIAL MEDIA: A SELECTIVE STUDY OF TWITTER DATA USING TEXT MINING

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ABSTRACT

Employer Branding Over Social Media is gaining a large attention and identified as the best medium for building the organization image. The major objective of the study is to know the impact of employer branding on organizational attractiveness, employee retention and productivity, to compare the perceptions of existing employees of IT companies and potential employees towards employer branding and organizational attractiveness. Many Reviews are available for rating the employer branding such as Linkedin and Twitter. The major objective of the study is to analyze the posting's of employees during the job and after their exit from the Organization. Initially, to analyze an organization status, the study needs a proper collection of LinkedIn and Twitter data which has posted by the present and prospective employees of the Organization. In order to obtain the proper analysis Text mining is used to find the absolute results of the study. This study can be used to analyze the Reviews of an Organization during the job and after their exit which further results to organizational attractiveness, employee retention and productivity Analysis. The same kind of analysis can be applied for the Non-IT Sector Firms. As the study is confined to IT Industry but it can be extended to other industries also.

Index Terms: Employer Branding, Employees, Organization, Attractiveness.



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HIGH PERFORMANCE HUMAN RESOURCE MANAGEMENT PRACTICES AND ORGANIZATIONAL PERFORMANCE: STUDY OF PRIVATE UNIVERSITIES OF INDIA

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ABSTRACT

Recently, significant attention has been given to high performing universities — those Universities that consistently out-perform their competitors — in an attempt to determine what factors contribute to their success. The challenges of market saturation, changing mindset of students, and the economic downturn of India may require Universities to adopt human resource management practices capable of improving the Effectiveness of Universities. Adopting the validated scale of Sun et al., (2007) and an adapted scale of Chand and Katau, (2007), a sample of 100 employee from a state of India were surveyed to ascertain the best HR practices capable of high performance of the university. The result of the survey suggested that clear and transparent job description, incentive based reward, promoting internal mobility, encouraging team work, and assuring employment security can enhance effectiveness of the university. However, the bureaucratic organizational culture along with the expected role of a 'model employer' for both faculties and students will make the journey of the universities towards designing a HPHRP more difficult and challenging.

Index Terms: High Performing Human Resource Practices; Organizational Effectiveness;

Higher Education Industry; Clear Job Description; Incentive Based Reward



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EXPLORING THE DETERMINANTS OF EMPOWERMENT CLIMATE IN INDIAN HIGHER EDUCATION

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ABSTRACT

The majority of research on empowerment has focused on the individual's psychological experience of empowerment and linking this with various job-related outcomes. Job context capable of promoting empowerment has been neglected by researchers. Extensive literature survey explored Information sharing, autonomy through boundaries, team responsibility, reward system, workplace independence and flexibility and skill acquisition and development as Job context (managerial structures and practices) and conceptualized as empowerment climate construct. Regression analysis indicated autonomy through boundaries has the greatest influence on empowerment, followed by team accountability, workplace independence and flexibility, Reward system, information sharing and then skill acquisition and development.

Keyword: Psychological Empowerment, Empowerment Climate



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ASSESSMENT ON PATIENT SATISFACTION TOWARDS PRECAUTIONARY MEASURES, QUALITY OF SERVICES AT PRIVATE HOSPITALS IN VIEW OF COVID -19 PANDEMIC USING SERVQUAL MODEL

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ABSTRACT

At the present time Healthcare industry is one of the prevalent service sectors in India. The prime purpose of Healthcare sector is to endow with proficient services to its patients. In healthcare sector hospitals will play major role. As the world continues to suffer from the COVID-19 pandemic and India's numbers also rapidly rising, the Private hospitals has taken numerous steps to check its swell. Private hospitals are giving utmost priority to safeguard its patients as well as its employees. Private hospitals are revised timings and started rotation of employees and offering free sanitizers, N-95 masks at premises, sanitizing premises with required disinfectants frequently, allowing patients in queue system, hanging banners and posters about covid-19 pandemic inside and outside Private hospitals. At the entry level, both staff and patients attending OPD are checked for fever and cough. Travel history and aadhaar details are taken of persons. Casualty staff has been given PPE kits, In the current scenario, Private hospitals functioning in a vibrant confront concerning both patient base and concert so as to offer proficient services to its patients. Private hospitals are tiresome firm to win patient satisfaction by offering improved quality services. A survey has been conducted to know the patient satisfaction on services quality using SERVQUAL model in the pandemic days with sample size of 188 at different Private hospitals at Vijayawada. Among all the factors, the patient satisfaction was highly depending on Assurance and least depends on the reliability.84% of the patients are satisfied with precautionary measures adopted at Private hospitals.

Index Terms: Private hospitals, Patients, Satisfaction, Covid-19, Service quality



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A STUDY ON PASSINGERS PERCEPTION TOWARDS SERVICE QUALITY USING SERVQUAL MODEL AT VIJAYAWADA RAILWAY JUNCTION IN VIEW OF COVID -19 PANDEMIC

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ABSTRACT

As the digit of corona virus cases in India is steadily mounting, the Indian Railways has taken numerous steps to check its swell. The measures include increasing platform ticket rates, abandoning non-essential trains and educating passengers on public address systems about ways to evade the viral infection. Railways have started a immense awareness crusade. Information, Education, & Communication (IEC) material (posters and pamphlets) concerning corona virus (COVID-19) are being outstandingly displayed for awareness of the general public in regional languages at railway stations. This research is to conducted to know perception as well as on the satisfaction of railway passengers at present situation. This study conducted by convenient sampling. Passengerswere pleased with the cleanliness at platforms and washrooms, precautionary measures like thermal screening, sanitizing, and insisting passengers' to wear masks. at platforms. Passengers are satisfied with the efforts taken by the railways to safeguard the passengers from Covid-19 at railway station

Index Terms: Railway, Passengers, Perception, Satisfaction, Covid-19, preventive measures



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PATIENT SATISFACTION TOWARDS MULTI SPECIALITY HOSPITAL - A CASE STUDY OF RAMESH HOSPITALS, VIJAYAWADA

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ABSTRACT

Healthcare service scenario is evolving day by day, more focus and emphasis has been given to the patient satisfaction and it is considered as an important yardstick to measure the quality of services provided by the hospital. Hospitals are always faced with the challenge of providing the quality of care that meets the expectation of its clients. As a service industry, hospitals are expected to provide its customers with quality of care they need. Satisfaction is a function of the discrepancy between what is expected and what is perceived to be actually occurring. Therefore, it is imperative for hospital managers and administrators to identify patient's perceptions and expectations of the quality of care, from time to time and to assess the extent to which these ideals are met by their institutions. The study was carried out in Ramesh Hospitals to measure the quality of healthcare delivery and its impact on patient. According to patient's opinion, the study revealed that the degree of satisfaction was mild to moderate with respect to facilities and availability of multi specialist hospital, which need to be further explored and corrected.

Index Terms: Patient Satisfaction, Healthcare services, Medical services, Quality care, Facilities.



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A STUDY ON CONSUMER PERCEPTION TOWARDS E-SHOPPING

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ABSTRACT

Recent research has shown an interest in investigating consumer motivations that affect the online shopping behaviour. It is yet to understand what factors influence online shopping decision process. The objective of this study is to provide an overview of online shopping decision process by comparing the offline and online decision making and identifying the factors that motivate online customers to decide or not to decide to buy online. It is found that marketing communication process differs between offline and online consumer decision. Managerial implications are developed for online stores to improve their website. A quantitative method is used in this research in order to investigate the impact of consumer perception in E-shopping on buying behaviour. The data of 111 respondents is collected through questionnaire and results were analysed through the SPSS. The students of different universities as respondents has been taken to know their perception regarding the E-shopping and its attributes and the impact of online on their buying behaviour. It is concluded that consumer of online are more attractive than there retail outlets. Moreover, the tested attributes of online show positive.

Index Terms: Online Shopping, Perception, decision making process



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IMPACT OF ACQUISITIONS ON FINANCIAL PERFORMANCE OF SELECTED SOFTWARE COMPANIES IN INDIA: AN EMPIRICAL STUDY

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ABSTRACT

To examine the impact of Acquisitions on financial status of selected software companies in India. This study is based on Infosys, Panaya, CMC and TCS companies. It also estimates the pre and post-acquisition financial position of companies using financial parameters like Earning per share, Dividend per share, Return on Assets and Net Profit Margin. The period of study is for 6 years which is divided into 3 years for pre-acquisition and 3 years for post-acquisition performance. The data of Acquisitions has collected based on the financial parameters, Paired T-test has used for finding the statistical significance effect and to estimate their performance on merged companies. As the critical value is greater than the calculated value i.e. -2.919>-6.679, Rejected the Null hypothesis, i.e. there is a major difference between performance of pre and post-merger as per earning per share. As the calculated value is greater than critical value i.e. 3.64 >2.919, Accepted the Null hypothesis, i.e. there is no major difference in the Earning per Share. The terminal goal behind acquisition is to achieve growth in business. A well-analysed and the authentic plan will dramatically improve the chances of getting new implements to be in a competitive world. The strategic partnership of TCS-CMC and INFOSYS- PANAYA will provide little guidance for traditional players.

Index Terms: Acquisitions, Financial Performance, Strategic Partnership



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A STUDY ON ROLE OF BIT COIN IN GLOBAL ASSET CLASS PORTFOLIO

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ABSTRACT

Bit coin is dispersed basic cash that adopts a peer-to-peer accord arrangement to affirm and authenticate contracts. Bit coin works just like currency. It can be acquired or disposed of in currency swaps, and being the most frequently recycled one. The objectives of the study are to measure the performance of Bit coin along with the selected currencies movement, to study the select economic factors influence on Bit coin and to comparison of Bit coin volatility with other selected asset class volatility. The analysis has be explained from the period of January 2009 to December 2015 consider macro level economic variables were consider to measure the impact on global asset Bit coin. It includes Doller index, Crude oil price, Baltic dry index etc., Study is to understand the role Bit coin monopoly in electronic currency system and influence on the gold rate and Currency fluctuations. It also helps us in comparing the performance with the other portfolios and to find the impact of few global economic factors. Granger causality test, Calmar Ratio, Volatility are used for to analyse the data. The various economic variables of macro levels are successfully influencing Bit coin. The traders of Bit coin are taking positions by considering various economic factors fluctuations. In this study secondary data has been used, and this secondary data has been collected from economic variables. Descriptive statistical tools were used for the data analysis.

Index Terms: Bit coin, Currency fluctuations, currency swaps



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IMPACT OF COVID-19 ON INDIAN STOCK MARKET

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ABSTRACT

From United States to Japan, over 180 geographies have reported a confirmed case of coronavirus and almost everyone on this planet is adversely affected by this virus. An event of this scale would bring along many catastrophic consequences- social and economic. Many pundits have already declared COVID-19 as the "Black Swan" of 2020 with global economies starring at one of their worst recessions ever. There is something strange happening in the stock markets across the globe, especially India. It states that the markets are either not paying adequate seriousness to the pandemic or anticipating the discovery of a vaccine more optimistically when compared to the rest of the world. The bounce back to pre-COVID levels has left many investors in ambiguity. This piece is not about predicting what will happen to the markets going forward rather it talks about what could be a possible explanation to the path markets followed since the announcement of lockdown in India.In this context, the paper tries to examine the impact of covid 19 on Indian stock market.

Index Terms – Indian market, Covid, lockdown, impact



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IMPACT OF COVID-19 ON INDIAN ECONOMY

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ABSTRACT

Covid-19 has impacted all the sections of society, which is a matter of serious concern. The economies of more than a hundred countries have been deeply affected, which will take years to recover; thus, many countries have asked for monetary help from the international monetary fund. Businesses across the world, like entertainment, aviation, hospitality, etc., have seen a significant negative impact. Various sports events, such as the olympics, cricket 20-20 worldcup, have been postponed. It has also impacted the functioning of various online giants such as amazon, flipkart, etc. Countries like the usa, india, brazil, italy, and spain suffer the most since their death toll is very high. There is a significant change in the world economy. Restaurants, pubs, markets, universities, and colleges, etc. Were closed. The fear has limited the movement of individuals. People were not buying the daily use products, all these are impacting the economy of the world. The organization for economic co-operation and development has reported that the expectation for global growth has been cut to 2.4% from 2.9%, and it could fall as low as 1.5%. India faces a massive decline in government revenues and growth of the income for at least two quarters as the coronavirus hits the country's economic activity. The fall in investor's sentiments impacts the privatization plans, industry, government. The lockdown in india has impacted the economy, mainly consumption, which is the most significant gdp component. This paper focuses on analysing the impact of covid on various sectors of indian economy.

Index Terms - Indian, economy, Covid, lockdown, impact, sectors,



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CUSTOMER PREFERENCES TOWARDS GREEN PRODUCTS

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ABSTRACT

The demand for green products is growing swiftly and customers are gradually becoming more conscious about these products. Green products are good for health and customers have started to recognize the significance of these products. This paper aims to tackle the customers' understanding and mindset in the direction of green products. The Paper tries to analyze the range of responsible factors which impact in making purchase decisions of the green products and these eco-friendly products have been capable to attract the customers in the current past. In a world where climate change, resource consumption, pollution, and waste are turning into greater and greater critical issues, both society and organizations are required to take action. Within this context, green product innovation can play a crucial role in assisting society to reach the goal of environmental sustainability.

Index Terms: Green products, Attitude, Environment, Customer.



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ADVERTISING IMPACT IN STUDENTS CHOOSING A PRIVATE DEEMED UNIVERSITIES IN A.P

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ABSTRACT

Publicizing is a type of advertising correspondence utilized by organizations to advance or sell items and administrations. Generally, promoting is one of the parts or subsets of showcasing. The essential objective of publicizing is to impact the purchasing conduct by advancing an item, administration or organization. Advertisements are important for students to enroll/enrolled in AP private deemed universities. Most of the students are influenced by recommendation by family/friends/campus visits. Advertisements are playing a crucial role to enroll the students in private deemed universities.

Index Terms: Advertising, Private Deemed Universities in A.P, Primary survey.



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FACTORS EFFECTING VOLATILITY IN INDIAN STOCK MARKET WITH REFERENCE TO NSE NIFTY

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ABSTRACT

Stock Market is one of the most versatile sectors in the financial system, and it plays an important role in economic development. Stock Market is a platform for trading various securities without any barriers. In stock market various companies are listed to their business venture through public issues. In the current scenario, long term investors are investing in the companies through Stock Market to attain profit. The study confines to selected securities in National Stock Exchange (NSE), this largest turnover in Indian capital market. Volatility is a statistical measure of the dispersion of returns for a given security or Market Index. Commonly, the higher the volatility greater the risk iated with the security. Volatility estimation is important for several reasons iated with different people in the market. Developed markets continue to provide over long period of time with higher returns constituting low volatility. The study covers factors and cause impact of volatility in selected stocks in NSE using statistical measures. The study would facilitate to understand the past, current and future aspects of Indian Stock Market.

Index Terms: Stock markets, NSE, Volatility



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AN EVALUATION OF RISK MANAGEMENT PRACTICES IN NBFCs IN ANDHRA PRADESH

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ABSTRACT

Non-banking financial companies (NBFCs) form an integral part of the financial system. The history of the NBFC Industry in India is a story of under-regulation followed by over-regulation. Policy makers have swung from one extreme position to another in their attempt to set controls and then restrain them so that they do not curb the growth of the industry. This report covers the industry. Most of this NBFCs' are operating with high risk of lending and more often NBFCs' lend credit to MSMEs, which are categorized as high risk class of Assets. To assess such high risk assets we need to have a comprehensive model. This paper aim is to build Risk Assessment Model for NBFCs' based on both qualitative and quantitative aspects of the client.

Index Terms: NBFC, MSME, regulations, risk and assets



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A STUDY ON CONSTRUCTION OF OPTIMAL PORTFOLIO USING SHARPE'S INDEX MODEL

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Kandi.vsp@kluniversity.in ABSTRACT Abstract

The main aim of this study is to construct an optimal portfolio using Sharpe's Single Index model. For this purpose monthly closing prices of 10 companies from banking sector IT sector, Pharma sector, FMCG and Automobile sector listed in the Bombay stock exchange (BSE) were selected. Share prices for the period of January 2015 to December 2019 had been considered. Using all the collected data a "cut-off "rate had been calculated and that rate had been considered for the construction of optimal portfolio. The finding of the study is very useful for investors, policy makers, corporations and their financial market participants

Index Terms: cut-off rate, beta, market return, Sharpe's single index model.



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IMPACT OF FINANCIAL TECHNOLOGY IN EFFECTIVE IMPLEMENTATION OF FINANCIAL INCLUSION WITH REFERENCE TO KRISHNA DISTRICT

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ABSTRACT

This study helps to understand about the fintech in effective implementation of financial Inclusion. Financial Inclusion a tool which helps in economic growth where as fintech a technological advancement that makes financial products made available to users through technology. Financial Inclusion is possible with the help of fintech and here we are learning what is the role of fintech in Implementation of Financial Inclusion, How it is being beneficial for Inclusive growth and what are the opportunities for the fintech companies to look in.

Index Terms: financial inclusion, economic growth, fintech and Technological



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A CRITICAL ANALYSIS ON THE CHALLENGES IN DIGITAL BANKING: IN COMPETITIVE ERA

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The banking sector has been the backbone of every economy. It plans and implements the economic reforms. Any change in this sector through the adoption of technology will have an extensive impact on an economy's growth. Nowadays, banks are seeking unconventional ways to provide and differentiate amongst their diverse services. Both corporate as well as retail customers are no longer willing to queue in banks, or wait on the phone, for the basic banking services. They require and expect a facility to conduct their banking activities at any time and place. Plastic money (Credit Cards, Debit Cards and Smart Cards); internet banking including electronic payment services, online investments, online trading accounts, electronic fund transfer and clearing services, branch networking; telephone banking; mobile applications and wallet are some of the recent products and services acting as the drivers to the growth of banking sector. Towards this, the paper aims to examine the recent digital banking trends in India along with identifying the challenges faced by banks in incorporating these digital banking trends. The study is analytical and based on primary and secondary data. The concept of digital banking is still evolving in the Indian banking sector and is likely to bring numerous opportunities as well as unprecedented risks to the fundamental nature of banking in India. Thus, this paper also aims to present the opportunities and challenges of going digital in the Indian banking sector in contemporary era along with some recommendations to overcome these challenges. The paper concludes that in future, digital banking will not only be acceptable but the most demanded mode of conducting transactions. It will be useful to the academicians, banking and insurance personnel, financial advisors, professionals, students and researchers.

Keywords: Digital Banking, Electronic Banking, Internet Banking, Financial Innovation, Technology

RISK AND RETURN ANALYSIS OF SELECTED CURRENCIES WITH REFERENCE TO INR

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ABSTRACT

Foreign exchange market is a financial market place where the exchange of currencies takes place. This is essential for carrying out most important aspects like foreign trading of commodities, exports and imports. The free floating of currencies started in 1971. The major participants in the forex market are central banks, major commercial banks, investment banks, corporations for international business transactions, speculators, insurance companies and forex brokers. In emerging economies, the foreign exchange market is carried out in two major ways. They are Interbank foreign exchange market and Autonomous foreign exchange market. The global markets are integrated and interdependent and exchange rates influenced by various factors which are originated one country may impact on other currencies values. With the above backdrop the current study with the following objectives. Firstly, understand Forex currencies and their determinants for pricing. Secondly, analyze selected emerging markets currencies and their risk and return during the study period. Thirdly, examines the state of Indian Rupee's Return and risk in relation to selected emerging markets forex currencies during the study period finally find out suitable observations and identify valid reasons to under and over perform than selected currencies

Key words: Forex, INR, free float, financial market, Risk, Return, undervalue, overvalue,



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A STUDY ON FINANCING PATTERN OF CORPORATE INDIA

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ABSTRACT

Corporate India and its healthiness depend upon the way in which the projects are working and further their expansion to create wealth. The key foundations of success of any entity based on Financing, Investment, working capital and Dividend decisions. The present study explores with the following objectives. To study financing pattern of corporate India with reference to primary market and also examine the trends in Indian primary market in terms of number and types of issue and analyse the composition of amount mobilise through Equity and Debt capital in Indian corporate sector. The study also concentrates on a comparison between mobilisation of debt and equity funds during the study period and draw the insights based on findings and interpret the results to take suitable decisions to stakeholders. The study used secondary data from CMIE database, Prowess to extract required corporate India data and using statistical tools the study conducted. The study reveals different variants of IPO like primary issue, private placements, secondary issue and their paradigm shift during the study period.

Index Terms: Capital, Primary market, Financing decision, Investment decision, IPO, private placement. Prowess



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A COMPARATIVE STUDY ON PERFORMANCE EVALUATION BETWEEN PUBLIC AND PRIVATE SECTOR BANKS IN INDIA

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ABSTRACT

One of the key constituents of the financial sector in India is the banking system, which has been playing a significant role in the national economic development by providing intermediation services, enabling capital formation process and enhancing resources for achieving national objectives and priorities. The Banking sector is an integral part of an economy. The Banking sector is becoming more and more complex due to globalization. The Indian banking sector is one of the fastest growing sectors and after liberalization it has been working in more open and globalized environment. The Indian banking sector has been working in a more open and globalize environment for two decades since liberalization. The liberalization process of Indian Economy has made the entry of new private sector banks possible and allowed the foreign sector banks to increase their branches in the banking sector. The restructuring of public sector banks and the emergence of new banks in the private sector as well as the increased competition from foreign banks, have improved the professionalism in the banking sector. These developments are expected to have important implications for operating performance and profitability in the Indian public sector banks and private sector banks. Banking sector is one of the fastest growing sectors in India. Today's banking sector becoming more complex. Evaluating Indian banking sector is not an easy task. Sound financial health of a bank is the guarantee not only to its depositors but is equally significant for the shareholders, employees and whole economy as well. There has been some improvement in the Indian banking sector after the reforms, and CAMEL framework is a natural framework to analyze this improvement. The present study compares the performance of public sector banks with private banks under the CAMEL framework. CAMEL approach has been used over a period of six years (2009-2013). The data used for the study were the audited financial statements of respective banks. The results of the study show that private banks fared better than public sector banks on most of the CAMEL factors in the study period. The contributing factors for the better performance of private banks were Asset quality, Management Soundness and Earnings and Profitability.

Index Terms: CAMEL, Public & Private Sector, Globalization, Performance, Evaluation



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A STUDY ON PERFORMANCE OF MICROFINANCE INSTITUTIONS IN ANDHRA PRADESH

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ABSTRACT

This study explains the history of Indian banking reforms and the reason of reforms. This study helps to understand the impact that shown by banking reforms in Indian banks performance. It makes clear the changes that took place in several aspects of Indian economy. To review the performance of the Indian banks in the post reforms period and thus can understand the efficiency of banking reforms. Banking Reforms that took place in India after Globalization are studied in order to study the Impact of Banking sector reforms on the performance of Indian banks during the post globalization period. A sample of respondents working in four nationalized banks will be drawn using simple random sampling method. Implications of this research are if it is true that performance indicators of the nationalized banks are deposits, net profits EPS and Dividend pay-out ratio and the respondents has their own opinion of reforms of banking that I have taken place in 1991. This research has proved that nationalized banks have impact of banking reforms that have taken place in terms of performance and in general. This research is only for nationalized banks but not for all banks. Top five banks in nationalized sector have taken as sample and 100 respondents working in nationalized banks are taken as sample. This is more helpful to policymaker to take various types of decisions for the development of banking sector in India.

Index Terms: Micro Financial Institutions, Banking Sector, Banking sector reforms, Globalization



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IMPACT OF COVID ON INDIAN ECONOMY

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ABSTRACT

Covid 19 pandemic causes economic shock and health shock in the entire world Though governments have initiated several policy actions such as, social distancing, closure of all commercial and non-commercial organizations, Home Quarantines, restrictions on mobility from one place to another place etc and even declared lockdown for many months to curb the spread of this contagious disease. All these actions became hurdle for normal functioning of economy in the entire world and every nation is experiencing economic fallout. Same is the case with India also. Every sector of Indian economy faced hard times to mobilize revenue and fell in losses due to non-operation of its economic activities. Hence an attempt pt is made in this article to analyses the impact of Covid on various sectors in the economy. This paper analyses the Indian economy in the pre Covid-19 period and assess the potential impact of the shock on various segments of the economy.

Keywords: Banking, Economy, GDP, Recession, Trade



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A STUDY ON FINANCIAL SOUNDNESS OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA: A CAMELS MODEL APPROACH

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ABSTRACT

The banking sector has undergone so many reforms since 1991 as they are playing a crucial role in the progress of the Indian economy (Jyotirmoy Koley 2019). Banking services rose greatly on one side and on the other side, problems in the banks also increased with the changing regulations, economic conditions, default rate in repayment of loans, changes in interest rates etc. Hence there is a need to evaluate the banking sector performance to assess the financial accuracy and profitability. The specific objectives are to assess the impact of asset liability management on financial performance in selected banks and also to know the relationship between them in the selected banks. CAMEL Analysis is useful to evaluate the impact of Asset Liability Management on profitability of banks, because it gives the required tools to identify and manage the risks (Dr K Prince Paul, 2018). In this present study, CAMEL model has been applied to know the financial soundness and Canonical Correlation also used to find the degree of relationship between the assets and liabilities in the selected banks. It is found that, the selected banks have a good asset liability management policy to manage their assets and liabilities in a proper manner. It is recommended that banks should hold the sources of income diversification keep in view managing them properly to yield success.

KEYWORDS: Assets, Capital Adequacy, Correlation, Liabilities, Management



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A STUDY ON CHANNEL STRUCTURE AND SATISFACTION OF VIJAYA DIARY DISTRIBUTORS IN VIJAYAWADA

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ABSTRACT

Vijaya diary is one of the most premium milk products in Andhra Pradesh It has complete wide range of milk products from milk to sweets. Which has a sophisticated distribution channel networks all over Andhra Pradesh. The main aim of this research is to study the channel structure and satisfaction of the Vijaya diary distributors in Vijayawada. Distributors are agents of a manufacturers who supply products to other businesses that sell to end users or delivers product straight to end users. Distributors play a significant role as a link between the manufacturer and its consumers. A Company Success or failure predominantly depends on its distributor's performance. Therefore, an important responsibility of a manufacturer is strongly support to its distributors in Vijaya Diary firm of Andhra Pradesh. Data was collected via structured questionnaire and analysed using Statistical Package for the Social Sciences, version 16.0. distributor trust, distributor attitude, distributor Commitment, Cooperative norms and distributor loyalty are considered as independent variables or predictors and distributor satisfaction selected as dependent variable, relationships among the constructs was examined

The results provide evidence to support the hypothesized relationship and provide useful information for firms in formulating strategies to satisfy its distributors there by developing long-lasting and profitable relationships

Index Terms: Channel structure, Distributors satisfaction, Profitable, Relationship.



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A STUDY ON CUSTOMER SATISFACTION TOWARDS REVERSE LOGISTICS AT FIRSTCRY.COM

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ABSTRACT

Firstery.com is one of the most premium online shopping apps in India. It has a complete range of products with all branded items for the kids. The main aim of this research is to study the customer satisfaction in return reverse logistics of FirstCry.com Return Reverse logistics has become the bottleneck of logistics management, so both businesses and consumers have to establish a sense of return. On the one hand effective return management can improve the business's reputation and image, on the other hand it is an effective way to reduce costs. This paper mainly expounds the concept of reverse logistics, analyzes the reasons for return reverse logistics in FirstCry.com counts and obtains the main reasons for return with questionnaire, and gives a useful return management strategy. During the discussions with the customers of the survey it was found that many of the reverse logistics strategies are in its place, it's just that some portion of the customers are not satisfied with the return policies of the company. It can be seen that reverse logistics does play an important role for the e-commerce companies to stay competitive. Also, that having a good reverse logistics process in place leads to reduction in cost, optimal use of resources, better customer satisfaction and improved customer loyalty, reduction in returns process time, and creating a green image

Index Terms: Reverse logistics, Customer satisfaction, Returns, Firstcry.com



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A STUDY OF COINTEGRATION AND FORECASTING OF RETURNS ON INDIAN STOCK MARKET

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ABSTRACT

Stock Market is the place where the equities of public listed companies are traded. It is a meeting place of buyers and sellers of equities. In India the premier stock exchanges are the Bombay Stock Exchange and the National Stock Exchange and their Indices are Sensex and Nifty. As there are 2 indices exhibit a speculative nature, the investors and researchers may get confused in investing their money due to their inherent relationship for short run and long run, which has become research question to be answered. Hereby, the major objective of the study is to examine the short term and long term relationship effect of SENSEX and NIFTY on each other to guide the investors properly. The study moved with a stationarity test named Augmented Dickey–Fuller test to test the stationary of time series in NIFTY and SENSEX. Further, the study verified causality with the help of Granger causality test. After meeting the criteria, the study examined the effect of one on the other i.e., SENSEX and NIFTY as well as NIFTY on SENSEX using ARIMA model. Overall, the result of the study states that NIFTY effects SENSEX but not in the other way. The study can be further extended to analyse the effect of NIFTY and SENSEX on other stock indices too.

Index Trems: Investor, Researcher, Granger Causality Test, SESNSEX, NIFTY, Augmented Dickey-Fuller test



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HUMAN COMPETENCIES FOR DISASTER RELIEF

MANAGEMENT: A STUDY

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ABSTRACT

Effectiveness of humanitarian assistance often depends on the effectiveness of the resources utilized such as predictive logic, relief partners, logistics technology and relief personnel. Analysis of the most recent yet more vulnerable disasters have pointed out that the relief workers often created a difference. Lack of appropriate access to standardized models to train the relief workers has created a need to develop a competency model which can further be validated with the relief organizations to create a standard. The current study aims to develop and test a hypothetical model that proposes a relationship between the competencies of the emergency relief workers, job performance and job satisfaction through empirical analysis of primary data. The study reveals a good relationship between the competencies, job performance and job satisfaction and shows a significant impact of the three variables on each other. The study culminates into recommending the key findings of the personnel to be able to improve the efficiency of the relief operation.

Index Terms: Humanitarian assistance, Human Competencies, relief management



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A STUDY ON PERFROMANCE OF PAYMNENTS BANK

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ABSTRACT

In 2014, RBI introduced two new categories of banks into the Indian financial System are Payment Banks and Small Banks. The objective of introducing these new things is to reduce financial inclusion drive in economy. Payment banks is a new kind of bank which is potential with the express purpose of extending the reach of banking to vast majority of the unbanked and under banked. These banks can accept restricted deposit which is currently limited to INR 1 lakh per customer and may be increased in further. This paper presents about the framework of the payment banks, and the expected benefits from the payment banks. It also attempts to identify major bottlenecks in the development of such banks. Payment banks has been announced by RBI as a possible of digital transaction only one kind. On 19 August 2015, The RBI of India gave "in-principle" licenses to11 entities to launch payment banks. This paper also focuses study on performance of payment bank, and study the factors influence on payment banks. The present paper provides an awareness about the factors on payment banks. A standard methodology has been adopted, statistical tool ANOVA, been used to extract the output.

Index Words: Payment banks, factors, challenges of payment bank.



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MUTUAL FUND PERFORMANCE: A STUDY ON PUBLIC AND PRIVATE SECTORS

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ABSTRACT

In this study, an attempt has been made to analyses the performance of equity mutual funds industry against risk free rate and benchmarks return over one year before and after the implementation of GST. The samples consists 10 growths oriented- open ended- equity mutual fund schemes belong to 5 public and 5 private mutual fund companies. Results are tested through risk-return analysis, Coefficient of Variation (Beta), Treynor's ratio, Sharp's ratio, Jensen's measure. The data used is monthly closing NAVs and benchmark market index closing for the study period of October 2016 to October 2017. The risk return analysis revealed that out of 10 schemes Baroda Pioneer Mutual Fund and Canara Robeco Mutual Fund in Public sector Reliance and Aditya Birla Mutual Fund in Private sector resulted in good returns. The Treynor ratio of all the mutual funds scheme are under perform the benchmark market index and Sharpe ratio of all mutual funds scheme underperform the benchmark market index

Index Terms: Mutual Funds, Equity, Risk-Return Analysis, Public and Private Sector



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A STUDY ON CONSUMERS PREFERENCE TOWARDS AUTOMATIC TRANSMISSION TECHNOLOGY IN CARS AT VIJAYAWADA

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ABSTRACT

Transmission in automobiles is a unit which supplies the power from the clutch to the differential. The simplest transmissions are manual transmissions which consist of a set of gears which are in mesh when transmitting power. Manual transmission requires frequent shift between gears especially while driving in cities. Each time it requires engaging and disengaging clutch while shifting gears. This is a tiresome task. To make this task easier, automatic transmissions are evolved. The automatic transmission no more consists of a clutch unit. Thus, there are two big differences between a manual transmission and an automatic transmission. They are 1. There is no clutch pedal in automatic transmission car and 2. There is no gear shift in automatic transmission car. Once you put the transmission in the drive, everything else is automatic. Both the automatic and manual transmissions accomplish exactly the same thing, but they do it in totally different ways. Further, learning in a vehicle fitted with an automatic transmission is very easy. But even now the vehicles with automatic transmissions are not very popular in India. This is because the cost of such vehicles is comparatively high and low fuel economy. When automatic transmissions were introduced in India it was mainly used by persons having some kind of disability. Now that mindset has been changing rapidly because of many technological advancements making such vehicles more powerful and more economical ones.

Index Terms: Transmission, Engaging, Disengaging, Tiresome, Disability



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A STUDY ON IMPACT OF SOCIAL MEDIA ON CONSUMER PURCHASE INTENTION

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ABSTRACT

Studying the factors responsible for social media contributing towards consumer's purchase decision on e-commerce websites. Nowadays, consumers use social media to interact to each other but also to connect with brands. During the last decade a new shape of social media has raised, which due to its social aspects seem to have an excessive power of impact on consumer behaviour during product purchase decision making process. The goal of this paper is to research the role of social media in consumers' decision-making process for purchases. The model uses the information search, alternative evaluation, and purchase decision stages from the classical EBM model. The research will be done among internet-savvy consumers in Guntur and Vijayawada, and only considered purchases that were actually made by consumers, not including searches that were abandoned.

Index Terms: Social media, buying behaviour, decision making process, Social Media impact.



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IMPACT OF QUALITY OF WORK LIFE ON EMPLOYEE TURNOVER ON JUTE INDUSTRY IN ANDHRA PRADESH AND WEST BENGAL, INDIA.

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ABSTRACT

A current attention on understanding quality of work life in organizations has resulted in increase and its impacts with employee turnover. The purpose of this paper was to decide whether an impact of quality of work life on employee turnover in working jute industries, Andhra Pradesh and West Bengal states in India. This study aims to fulfill this gap; by hypothesizing that employee turnover depends on quality of working life. This study also desired to observe if there is an impact of quality of work life on employee turnover. Based on the results an inverse relationship was found between employees QWL and employee turnover.

Index Terms: Quality of work life, Employee turnover, Employees, jute industry, India



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ENGINEERING STUDENTS PERCEPTION TOWARDS MARKETING STRATEGIES OF ZOMOTO AND SWIGGY, VIJAYAWADA, A.P, INDIA

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ABSTRACT

Since engineering students these days, are running like anything with the busy lives that doesn't even have time to cook and serve themselves. The online food delivery system is the need of hour because of the recent changes in the industry and the increasing use of the internet. Online food ordering system that enables relieves for the students. It overwhelms the shortcoming of the conventional queuing system. These Online food delivery service companies namely Zomoto & Swiggy have been coming up with many marketing strategies which have been influencing to attract the customers and to retain the customers. So to understand the 'marketing strategies of both the companies' and 'how well they are competing with each other' this study is very much required. Quantitative research was chosen the methodology, with questionnaires distributed to gain the primary data. The questionnaires were distributed to 326 respondents. The questionnaires distribution was done in Guntur in selected engineering colleges. Based on the survey result, it is proven that, marketing strategies like price, delivery time, and offers influence the respondents' selection of online food delivery companies.

Index Words: online food delivery, marketing strategies, perception, engineering students, Consumer Preference



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A COMPARITIVE STUDY ON ASSET LIABILITY MANAGEMENT BY USING CRAMEL ANALYSIS FOR PUBLIC AND PRIVATE SECTOR BANKS

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ABSTRACT

Banks are now-a-days playing a vital role in the economic growth and development. Banks become medium to implement government welfare schemes. Banking services increased greatly on one side on the other problems of the banks also increased Non Performing Assets and changing in government policies may be some of the reasons behind it. Asset Liability Management is a dynamic process of planning, organising, directing and controlling the assets and liabilities their mixes, volumes, maturities, yields and costs in order to achieve a specified Net Interest Income. ALM is an attempt to match the assets and liabilities in terms of their maturities and interest rate sensitivities so that risk arising from such mismatches mainly Interest rate risk and liquidity risk can be contained with the desired limit. The Net Income of the bank is very sensitive to these factors or risk. This paper examines the management of Asset Liability in SBI. The main objective is to understand the problems involved in maintaining and managing assets and liabilities. To test the hypothesis study uses correlation with the help of SPSS software.

Index Terms: Assets, Banks, Correlation, Liabilities, Non - Performing Assests



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CONSUMER BEHAVIOUR AND DEMAND RESPONSE OF TOURISTS TO CLIMATE CHANGE

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ABSTRACT

The influence of climate change on tourism demand patterns will be shaped by the response of tourists to the complexity of mitigation policy and its impacts on transportation systems, the wide range of climate change impacts on destinations, as well as broader impacts on society and economic development. Tourists have the largest adaptive capacity of elements within the tourism system because of their flexibility to substitute the place, timing and type of holiday, even at very short notice. Consequently, understanding tourist perceptions and reactions to the impacts of climate change is essential to anticipating the potential geographic and seasonal shifts in tourism demand, as well as the decline or increase of specific tourism markets. Yet, despite a wide range of publications assessing reactions of tourists to various environmental and climate-related changes, little is actually known about the complexity of demand responses. The paper reviews and discusses existing studies, and provides a framework for a better understanding of perceptions of change, as well as identifying major current uncertainties and research needs. This paper reviews the literature on consumer behaviour and demand responses to climate change. Findings highlight that there are considerable knowledge gaps. knowledge gaps are discussed, and a framework for a better understanding of perceptions of change is provided.

Index Terms: Behaviour, climate change, demand responses, Perceptions, travel motivation



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CONSUMER HEALTH CONSCIOUSNESS AND ITS IMPACT ON PURCHASE BEHAVIOUR OF FOOD PRODUCTS

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ABSTRACT

In this current era, the people suffer from various diseases because of changing Indian lifestyles, culture and with the growing disturbance to the nature. The growing urbanization and its changing consumption patterns have created a noticeable change in its environment and giving more illness to human beings. Keeping these changes as the main theme of the study, research focuses on knowing the consumer health consciousness and its impact on purchase behaviour of food products. Most of the health issues that the people face today will continue to have impact on their lives indefinitely, many with an increasing sense of urgency. In light of these disturbing developments in our behaviour, many individuals and family have begun to make changes in their consumption pattern. The main objective of the study is to analyse the consumer health consciousness and its impact on purchase behaviour of food products.

Index Terms: Consumption pattern; urbanization; consumer awareness; purchase intention; health issues



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A STUDY ON IMPACT OF E-PAYMENT TECHNOLOGY ON SELECTED BANKS PERFORMANCE IN INDIA

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ABSTRACT

An Electronic payment in short, can be simply defined as paying for good or services on the internet. It includes all financial operations using electronic devices, such as computers, smart phones or tablets. E-Payments come with various methods like credit or debit card payments or bank transfers. The main objectives of the study is to focus on the impact of E-Payment technology in selected banks in India, to know the reasons for the problems and to find a solution to the problems and to know how banks are using E-Payment technology and how they are overcoming their problems.

Index Terms: E-Payment technology, bank performance, financial operations and payment methods



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A STUDY ON FOOD WASTAGE UTILIZATION IN VIJAYAWADA

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ABSTRACT

The amount of food waste generated in the country continually increasing, the misuse of food along each stage of the food lifecycle has become a serious environmental, social, and financial issue. Huge quantity of food is wasted every day in hotels and restaurants. The waste at marriage halls, a party hall etc. is also gigantic. In a country, a huge society is deprived of basic amenities and don't get meal for one time, such wastage is intolerable. It is an irony that there are hundreds of NGOs working towards helping the people belonging to under-privileged society and want to at least provide them with bare minimum requirements such as food and shelter. The proposed method says that if we can connect these two, in such a way that these NGOs can get the "food to be wasted" without hassle, and the hotels/restaurants/party-halls find these food seekers without any extra effort then it will serve a greater cause and will be a big service to humanity. Using the cutting edge technologies, we can bridge the gap. Now a day, Smartphone's are available at a highly affordable price and are the best way to keep people and agencies connected.

Index Terms: Food waste, NGO, hotels/restaurants



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IMPACT OF INDUCTION TRAINING IN THE ORGANIZATIONS

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ABSTRACT

The purpose of the study is to show the impact of the induction training in the organizations. It is necessary for any organization to build their employees strong and to fit their in the roles they perform. Usually induction programs, including mentoring, are seen to alleviate the problem of early career of employee attrition. Mentoring/induction programs as a solution to what is defined as the problem of early career attrition and retention is the focus for this literature review to determine the current research base that supports such programs and initiatives. In the todays competitive world the induction training is very helpful to the employees to understand the role and gave their better performance for the organisation.

Index Terms: Induction, training, Mentoring, organisation



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A STUDY ON STUDENTS PERCEPTION AND FACTORS INFLUENCING THE SELECTION Dr.B.KISHORE BABU

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ABSTRACT

Education is the main indicator of social, cultural and economic growth of any nation. It is among the major drivers behind the strong foundation of a society. Education has always been an important source for helping the community out for their financial misery and ensuring candidate's employability. The contribution of higher education in facilitating the overall development of county is well appreciated by all countries Management is a branch of knowledge that is a unique combination of theory and application and being a professional degree it is accepted all around the world. This research aimed at understanding the latest trend in management education with respect to student's preference. It also aimed at studying the different factors affecting the selection of MBA. The main objective is to identify how far the factors such as strategic management, career development, external influence activities contribute to the students selection

Index Terms: Strategic management, career development, employability



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AWARENESS AND PERCEPTION OF CONSUMERS TOWARDS ONLINE PHARMACY SERVICES, VIJAYAWADA:AN EMPIRICAL STUDY

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ABSTRACT

Online pharmacies providing an easy opportunity to purchase large variety of medicines. These offer various advantages like lower costs, easy accessibility, doorstep delivery etc. Online pharmacies also carry with them disadvantages like lack of interaction with physician, dispensing of drugs without prescriptions, selling of substandard medicines etc. There is lack of study about consumer's awareness regarding online pharmacy in India. Hence study was planned to assess consumer's awareness and Perception towards the use of online pharmacy services in the Vijayawada, India. Material and methods: Cross sectional, questionnaire based study was conducted to assess consumer's awareness and behaviour towards the use of online pharmacy services. Results: In this study although 80.1% of respondents were aware about online pharmacy but only 15.4% of them purchased medicine through it. Uncertainty about timely delivery of medicines and supply of counterfeit medicines were the major apprehensions regarding online pharmacies among 55% and 45% of participants respectively. Factors likes Non-Availabilty of community pharmacy shops (46%) and illegal website (43%) were marked as a characteristic of doubtful online pharmacies. Features like doorstep delivery and better price discounts were claimed as desirable features of online pharmacies by 69% and 76.7% of participants respectively. Conclusion: Purchasing medicines from online pharmacies was not a common practice among the respondents. Consumers need to be educated about the risks and benefits iated with buying drugs on the internet. Educational measures should be coupled with adequate monitoring of online pharmacies from regulatory authorities.

Index terms: Online Pharmacy, Consumers, Awareness, Behaviour.



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A STUDY ON CUSTOMER PERCEPTION OF LOYALTY CARDS IN VIJAYAWADA

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ABSTRACT

In the environment of cut-throat competition marketers are showing interest in customer loyalty programs. Loyalty programs have become one of the most critical means by which companies manage their customer relationships. Customer loyalty is one of the major objective of the marketing efforts. In the present competitive scenario making customers loyal is a tough nut to crack. Indian retailers are using loyalty card programs to win customers. Loyalty programs are not panacea to ensure the profitability, consumer perception towards loyalty program plays a crucial role in the success of the program. This research would attempt to find out the consumers perception towards Loyalty card programs and apply the empirical analysis to test the difference in perception of male and female customer

Index Terms: loyalty program, perception, retailing



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MEDIATING OF ORGANIZATION CULTURE IN ENFORCING DISCIPLINE FOR EFFECTIVE EMPLOYEE PERFORMANCE IN SBI

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The main reason of this study is to examine the effect of discipline management and it's procedures on the performance of the employee in State Bank of India situated in the location of Guntur. Indiscipline results in distraction of each and every organization. The consequences may be includes property distraction, working hours loss, unable to meet the performance targets and losing the competitive advantage. Hence mission and vision may not be achieved. High motivation of the employees which results in high performance will be achieved through proper disciplinary procedures. The target population in this study is 215 employees of SBI across Guntur. The employees were taken randomly from few of the departments like HR and Development, Finance and Research Department. The study found that most of the SBI employees are aware about the existence of the code of regulations and disciplinary procedures that will be taken on the undesired performance like absenteeism, negligence and lateness. The study also found that the factors which threatens the employees for his undesired behaviorThis study also found that how much of employees are giving their best to finish their targets. It was found that how the progressive discipline procedures like verbal warnings, written warnings, suspension and positive discipline procedures like counseling will have impact on the change of the employee discipline. This study also provides us to know whether there is impact of disciplinary procedures on employee performance. This study also found that how the relationship is being maintained by a manager with his staff. It is because of that without knowing about his employees, the managers will be unable to fill the questionnaire and tries to pick neutral option for most of the questions. But luckily the information we got clearly says that the relationship between manager and employee is very appreciable.

Index Terms: management, motivation, Finance and Research Department



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A STUDY ON CREDIT RISK MODELLING

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ABSTRACT

Credit risk analysis is the practice of Mitigating losses by understanding bank's capital capability and loan loss reserves at any point in time. The major goal is to maximize risk adjusted rate of return by maintaining credit risk exposure within acceptable parameters. The credit analysis seeks to identify the appropriate level of default risk iated with investing in that particular entity. The outcome of the credit Management will determine what risk rating to assign the debt issuer or borrower. The main Objective of Credit risk Analysis is to Reduce NPA's (Non-Performing assets)

Index Terms: Credit risk, rate of return, Non-Performing assets



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PREDICTIVE ANALYTICS IN TALENT ACQUISITION IN IT SECTOR

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The main of the study is to know the benefits of predictive analytics in talent acquisition and what is the impact of talent acquisition due to analytics in the organization. Predictive analytics can be used throughout the entire recruitment process to drive efficiencies in an employer's recruitment funnel. Recruitment data will give you an understanding of what recruitment funnel looks like now, and from there, predictive analytics technology can make the process more efficient, which means you would need fewer applicants to hire the right candidate. Identify the primary reasons for attrition—and identify—high-value employees for leaving. Recognize—the—factors—which—turn—the employee satisfaction and productivity. To—determine—the—individuals—KPIs—on the business. This study indicates the extent of utility. They believe that organizations new to talent analytics should focus primarily on building their reporting capability and HR data infrastructures. Clearly defined metrics and dashboards are indicators of strong talent analytics metrics and dashboards are indicators of strong talent analytics metrics and dashboards are indicators of strong talent analytics metrics and dashboards are indicators of strong talent analytics metrics and dashboards are indicators of strong talent analytics metrics and dashboards are indicators of strong talent analytics metrics and dashboards are indicators of strong talent analytics metrics and dashboards are indicators of strong talent analytics metrics and dashboards are indicators of strong talent analytics are useful in talent analytics.

Index Terms: Recruitment funnel; data metrics; dashboard; talent analytics; predictive analytics.



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A STUDY ON COMMUTERS' PERCEPTION TOWARDS SERVICE QUALITY IN INDIAN RAILWAYS WITH SPECIAL REFERENCE TO VIJAYAWADA JUNCTION Dr.B.KISHORE BABU

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ABSTRACT

This research is to identify the determinants of perception as well as on the satisfaction of railway transport commuters. The research display the relationship between perception and customer satisfaction in a Railway transport service taking into account Off-board(outside of the train (platform)). The study explores satisfaction and their determinants. This study conducted by convenient sampling. These studies only taken 7 services are based on the giving passenger's satisfaction towards trains. We conclude that speed and punctuality are quality dimensions of greater importance for the railway transport services.

Keywords: Railway, Passengers, Perception, Satisfaction, Services



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A STUDY ON FAMERS' AWARENESS TOWARDS PRADHAN MANTRI KISAN SAMMAN NIDHI YOJANA SCHEME Dr. B. KISHORE BABU

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ABSTRACT

This research is to identify the determinants of perception as well as on the awareness of farmers. The study explores awareness of farmers. This study conducted by convenient sampling. We conclude that promotions and providing help centers to the people.

Index Termss: PM kisan scheme, farmers, awareness, perception



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A STUDY ON CHALLENGES FACED BY THE ORGANIC FARMERS IN MARKETING OF ORGANIC PRODUCTS IN KRISHNA DISTRICT

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ABSTRACT

In this research paper we are going to study the problems or challenges faced by the organic farmers in marketing their organic products and suggesting a suitable solution to how to improve their marketing strategies and also we will find what are the factors which helps in improving their marketing strategies and also suggest them a model framework which helps with their marketing strategies to get developed. Here the analysis is conducted in SPSS tool which intake of both dependent and independent variables through which the future path for the marketing of organic products can be obtained.

Index Terms: price, customer satisfaction, uniqueness, quality, organic products, knowledge etc



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A STUDY ON CONSUMER PERCEPTION TOWARDS ZOMATO, SWIGGY AND UBER EATS – A COMPARITIVE ANALYSIS

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ABSTRACT

The purpose of this study is to investigate the factors that influence the attitude of internet users towards online food ordering among university students. It uses the The Unified Theory of Acceptance and Use of Technology (UTAUT). Data was collected from 200 individuals. Over the years, Online Food Delivery (OFD) Services has become an integral part of the Food Tech industry. It has matured from food processing and technology in manufacturing to online food ordering and delivery services market. The first type largely comprises of fast food chains such as McDonald's, Pizza Hut, Dominoes, Subway etc. The second type comprises of multiple restaurant aggregators. Some of the eminent OFD aggregators are Zomato, Uber-Eats, Food-Panda, Swiggy, etc.

Index Terms: UTAUT1; information quality; continuous intention; food service consumer, Online food delivery, Mobile application Zomato, Swiggy, Uber eats, Restaurant, Online food ordering, current customer feedback, Expectations of consumers, e-commerce



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A STUDY ON IMPACT OF COVID – 19 ON INDIAN RETAIL BUSINESSES

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ABSTRACT

Coronavirus, one of the deadly known viruses has already taken the lives of many in our country. This means that the country's economic growth has lowered down. It has almost shaken up all types of business including the retail business on a massive scale. Major retailers have temporarily shuttered their stores. Apart from that, the medium and small-sized retailers are combating with the situation due to low footfalls. The key purpose of this research is to determine the impact of coronavirus (COVID-19) on the retail businesses in India.

Index Terms: Consumer Behaviour, Coronavirus (COVID -19), Retail Business, E-Businesses



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STUDY OF INVESTORS PERCEPTION TOWARDS DERIVATIVE MARKET IN VIJAYAWADA

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ABSTRACT

The history of derivatives may be new for developing countries but it is old for developed countries. The first derivatives as "futures" contracts were introduced in the Yodoya rice market in Osaka, Japan around 1960. The commodity derivatives market has been functioning in India since nineteenth century with organized trading in cotton. Exchange traded financial derivatives were introduced in India in 2000 at two major stock exchanges NSE and BSE. There are various derivative instruments like index futures. Stock futures, index option, stock options, interest rate futures, currency option, currently traded in these exchanges. This paper investigates the perception of the investors in NSE and BSE derivatives markets. The study focuses on investor's perception. The data were collected from 120 respondents via a questionnaire survey.

Index Terms: DS - Derivatives status, DM- Derivative market, II- Institutional investors, IP-Investor perception



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CONSTRUCTION OF OPTIMAL PORTFOLIO CONSTRUCTION USING SHARPE'S SINGLE INDEX MODEL Dr. V.N.Sailaja

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ABSTRACT

Investing in share market is a risky business. While some of the risks can be controlled, others can only be guarded against. To reduce the risk of an investment, many portfolio selection methods have been proposed. To generate an optimal stock portfolio, one has to select stocks and decide the proportion of the capital to be invested on each stock. In this article, we constructed an optimal portfolio. This portfolio diversification gives an opportunity to diversify the risk. The Optimal portfolio concept falls under the modern theory. The theory assumes (among other things) that investors try to minimize risk while striving for the highest return possible. The theory states that investor will act rationally, always making decisions aimed at maximizing their return for acceptable rate of risk. Each investor must decide how much risk they can handle and then allocate (or diversify) their portfolio according to this decision. This article uses the proposed model which generates good results when experimented on stocks of National Stock Exchange.

Index Terms: share market, optimal portfolio, diversification, National Stock Exchange.



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A STUDY ON CHANNEL STRUCTURE AND SATISFACTION OF VIJAYA DIARY DISTRIBUTORS IN VIJAYAWADA

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ABSTRACT

Vijaya diary is one of the most premium milk products in Andhra Pradesh It has complete wide range of milk products from milk to sweets. Which has a sophisticated distribution channel networks all over Andhra Pradesh. The main aim of this research is to study the channel structure and satisfaction of the Vijaya diary distributors in Vijayawada. Distributors are agents of a manufacturers who supply products to other businesses that sell to end users or delivers product straight to end users. Distributors play a significant role as a link between the manufacturer and its consumers. A Company Success or failure predominantly depends on its distributor's performance. Therefore, an important responsibility of a manufacturer is strongly support to its distributors in Vijaya Diary firm of Andhra Pradesh. Data was collected via structured questionnaire and analysed using Statistical Package for the Social Sciences, version 16.0. distributor trust, distributor attitude, distributor Commitment, Co-operative norms and distributor loyalty are considered as independent variables or predictors and distributor satisfaction selected as dependent variable, relationships among the constructs was examined The results provide evidence to support the hypothesized relationship and provide useful information for firms in formulating strategies to satisfy its distributors there by developing long-lasting and profitable relationships

Index Terms: Channel structure, Distributors satisfaction, Vijaya Diary firm and Vijayawada.



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A STUDY ON FOREX RISK MANAGEMENT OF EXCHANGE RATES IN INDIA

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ABSTRACT

With the introduction of liberalization of the Indian economy and many other economies, the matter of survival of economies in isolation is out of question and could prove to be a suicidal thought, now with increased industrialization and opening up of economies for trade and commerce, political boundaries of nation have been transgresses by businesses. However this opportunity of making money abroad may also bring some inconvenience to the parent company as it might suffer losses or receive eroded profits when the foreign currency is converted to the local currency at prevailing rates. There may be several other examples like this in real and hypothetical scenarios, and those needs to be addressed with prudence. This topic does the same at is calls for an attention towards these risks and precautions/ remedies available for the same. Apart from MNC's there are people who enter into currency market for speculative gains. These traders do not actually require these foreign currencies but buy/sell them for making profits from the existing market situation. The proportion of these traders is much longer than those who need foreign currency to make payments, give wages etc. with these above mentioned facts, we proceed forward with this paper.

Index Terms: liberalization, Indian economy, currency, industrialization, exchange rates



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VIRTUAL REALITY IN INDIAN CINEMA

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ABSTRACT

For a long time virtual reality was a popular subject in fiction. Even now the concept of VR tickles the imagination. Just look at the recent Spielberg Movie "Ready Player One" to see how Hollywood depicts virtual reality technology. But the most exciting things concerning VR in Hollywood isn't what's on the screen, it's how professionals use it to create movie magic. This is how the movie industry uses virtual reality. The concept of virtual reality has been used for decades in Hollywood. The mostly forgotten 1983 movie "Brainstorm" featured a weird-looking helmed used to sync VR headsets in order to view the thoughts of people wearing the device. The most (in) famous example is probably "The Lawnmower Man" which took a short Stephen King story to create a virtual environment that was colorful, baffling and by 2020 standards extremely dated.

Index Terms: Indian Cinema, Virtual Reality, Computer, Animation



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MOTION-CAPTURE IN ANIMATION FILMS S. HARI KRISHNA

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ABSTRACT

In technical terms "Motion capture (Mocap) is sampling and recording motion of humans, animals, and inanimate objects as 3D data", but in simple terms "Recording of motion and playback" OR "One way of acting out an animation" is Motion Capture. So in this paper we are going to present technical as well a simple aspects of Motion Capture like from simple history of Mocap to technical process of Mocap, simple applications of mocap to technical aspects of Mocap. In this paper first thing that would be cleared is that Mocap is not new technology it is used since 1872 when Edward Muybridge performs Flying Horse experiment to know that if a horse ever had all four feet off the ground while trotting? So Muybridge placed cameras to capture movements of running horse and takes multiple pictures of horse and proved that statement true. After that Etienne-Jules Marey became the First person to analyze human and animal motion with video. After all these main-frame motion capture started when in 1915 Rotoscoping which is described in this paper later comes in animation techniques and it changed whole meaning of animation.

Index Terms: Mocap, Animation, Rotoscoping, Films



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MOTION CAPTURING – TECHNICAL ADVANCEMENTS

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ABSTRACT

Animation is a uniquely expressive art form: it provides the creator with control over both the appearance and the movement of characters and objects. This gives artists tremendous freedom, which when well used, can create works with tremendous impact. This freedom, however, also becomes a curse: while everything can be controlled, everything must be controlled. Control over the movement of objects is a difficult task, requiring skill and labor.? Since the earliest days of the art form, animators have observed the movement of real creatures in order to create animated motion. Sometimes, this simply take the form of an artist carefully observing nature for Inspiration. Another process IS to transfer the movement from a recording of the movement to the animated objects. The earliest mechanism for doing this was the Rotoscope, a device that projected frames of film onto the animator's workspace, providing the animator with a guide for their drawings.

Index Terms: Motion Capture, Computer, Animation



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CHERIYAL SCROLLS: THE STYLISED PAINTED SAGA

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ABSTRACT

Cheriyal is a small village in Warangal district of Telangana state. Cheriyal paintings are stylized form of nakashi art that are believed to be brought from Mughal emperors to south along with them. The earliest known painted scroll can be dated back to 1625 in the Telangana region which was then ruled by the Qutub Shahis of Golconda. Conventionally used as a tool for educating the unlettered villagers, these painted scrolls were also used by the village bards as visual aid to go with his stories and ballads. These paintings generally depict the scenes from Indian mythological epics such as Ramayana, Mahabharata, Garuda purana, Krishna leela, Markandeya purana etc. and also stories that were meant to educate the village folks. The artisans belong to Chitrakara community. Interestingly in this old age form of storytelling method, the painter, the narrator and the listeners are from different community and are strictly bound to their professions. This paper will explore the nuances of the Cheriyal scrolls, its method, material and the contemporary scenario.

Index Terms: Cheriyal, Scrolls, Nakashi, Chitrakara, Visual Aid.



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DRAWING FOR ANIMATORS – THE CONCEPTS THAT BUILD THE FOUNDATION OF FUTURE ANIMATORS

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ABSTRACT

Drawing for animation is a specialized branch of drawing in general. We really need to study and understand how people, creatures and all sort of things move. How weight, thrust and impact affect the shape of things .How do the joints work in a living body. Even if your character is some wacky imaginary creature, you still need to consider basic rules. It is true that some people started animating directly with a computer software and became good animators, with no academic education. What happened to them was that they learned to draw - on the computer. If you have an eye for detail, can create great compositions, know how to articulate the weight and mass of your character – then you are drawing, no matter what you call it. In the early days of animation everything was 2D, so everything had to be hand drawn. Times have changed, and the majority of animated films are now created using 3D animation. However, the questions, "Do I need to know how to draw to be an animator?" and "Does 3D animation require drawing skills?"

Index Terms: Art, Animation, Education, Animators



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DEVELOPING EXPERTISE: BENEFITS OF GENERALISING LEARNING FROM THE GRAPHIC DESIGN PROJECT

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ABSTRACT

The ability to transfer knowledge between design projects has been linked to developing expertise and, as such, is an important skill for designers. However, externalising and analysing the knowledge from the design project in ways that support transfer can be a challenge. This article explores how reflective practice can foster the conditions for knowledge transfer and links these outcomes with design expertise characteristics. A structured and critical approach to reflection was introduced alongside a graphic design project with the aim to foster the conditions for transfer to other projects. A case study strategy of inquiry was employed, drawing on a qualitative research approach, and framed by theories of reflective practice and cognitive psychology. The research demonstrates that graphic design students readily reach an ability to describe, analyse and make judgements from their design experience. However, the types of reflection that supports knowledge transfer from one design experience to another – generalisation and abstraction – are not as apparent. This outcome aligns with the behaviours d with the expertise characteristics of a novice designer

Index Terms: Graphic Design, Learning, Rotoscoping, Films



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COMPUTER ANIMATION AND IT ROLE IN ADVERTISING

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ABSTRACT

This research paper COMPUTER ANIMATION AND IT ROLE IN ADVERTISING (looks deeply at the computer animation and most importantly the role these two places in advertising. One can never know the value or importance of one's power of imagination unless its being to existence that moving images have the potentials to convey a lot much more information although images still convey a lot information because the human visual system is a sophisticated information processor. Animated being recorded or produce for viewing is typically presented in film or video format and it cuts across advertising by recording a series of still images. This research project also looks in the vital role animation and computer animation plays in advertising as mentioned in the first paragraph. Animation got a big bit when it delved into television and television been one means which advertising can achieved effectively.

Index Terms: Computer, Animation, Advertising, Analysis



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CHAYA SOMESHWARA TEMPLE THE MAGNIFICENT ARCHITECTURAL ENGINEERING AND ART GRANDEUR

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ABSTRACT

Panagal of Nalgonda was an important religious place during Kakatiya period. An inscription mentioning the name of Kakatiya's greatest king Pratap Rudra on Pachala Someswara temple supports the claim that these temples were erected for the greater glory of the Kakatiya ruler's favorite god, Shiva. There are two famous Shiva temples, Chaya Someswara Swamy temple and Pachala Someswara temple. The Chaya Someswara is a trikuta shrine with a common hall formed by plain wall and a nominal adhisthana for its vimana with Phamsana superstructures crowned with a square shikara. The Shiva lingam of Chaya Someswara (chaya means "shadow" in Telugu) is, when daylight is present, straddled by a permanent shadow of a pillar. The pillars of the temple are decorated in great detail with relief sculpture of episodes from the two great Epics of India, the Ramayana and the Mahabharata. Our research paper is a study of the Art and Architecture of the Chaya Someshwara and the shadow that falls inside the garbhagriha. The paper is based on field work and survey conducted as part of documenting the temples for applying for a Project.

Index Terms: Chaya Someshwara, Architecture, Shadow, Andhra Pradesh



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ANIMATION IN GAME ART – WITH REFERENCE TO CGI MOVIES

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ABSTRACT

Animation is a process where multiple snapshots are taken and manipulated by showing them in rapid succession, which creates the illusion that they are moving. This can be done using drawings, models, puppets, computer images, and more. Originally, the method of choice for animation was drawings, which were applied to transparent sheets and then photographed. However, it is now more common for animation to be created using computer-generated imagery, also known as CGI. Animation uses a combination of images and optical illusion to create the appearance of movement. The human brain will naturally retain an image for a little longer than it actually exists in front of the eyes. When this scientific principle is combined with the animation process - a rapid succession of images - our brains interpret these images as continuous motion. For example, a clay model may be moved a fraction of an inch in each image, and when combined, they make the model appear to be moving.

Index Terms: Game Art. Game Design, Animation, Cinema