

**ABSENTIA  
PAPERS**

**107** How Technology Can Help to Enhance the Non-profit Organization  
*Vennila Arumugam, Rathinam College of Arts & Science,  
vennila.mba@rathinamcollege.com*

People often think of innovation as futuristic, cutting-edge technology, but many researches found that it doesn't have to be—in fact, many non-profits successfully use existing technology to innovate in more subtle ways, implementing solutions that are often both low-cost and effective. A number of different examples of organizations using straightforward, inexpensive technology to provide higher quality services and create opportunities to do more with less. Nevertheless, in order for any organization to be efficient and effective, it is generally necessary to strive for the development of processes that track and document why organizational changes are necessary.

**112** Risk Management in International Banking  
*R C Bhatnagar, Amity University Noida, rcbhatnagar@amity.edu  
Narinder Kumar Bhasin, Amity University, nkbhasin@amity.edu*

International Trade, in terms of volumes and export value has increased exponentially during the last four decades. Globalization with lower trade barriers, supported by multilateral trade agreements have helped fuel this growth. Banks including NBFC's have been extending help to exporters and importers worldwide. These institutions have helped manage the default and exchange risks. This case study focuses on importance of having proper loan, credit monitoring and risk management policies with proper implementation, process improvements, while increasing business in international trade finance. An element of ethical and professional leadership can also be appreciated.

**114** Micro Finance – A Poverty Lens on Women's Financial Inclusion  
*Arun Kumar Mangalapalli, Andhra University, arunm1212@gmail.com*

Early independence era the Indian government has been formulated various acts for employment creation projects to strengthen the low income classes One of the major schemes which was introduced by the government of India was Micro Finance to provide less amount credit to the Self Help Groups It has been acquired the focus all over the country and famed as anti poverty program. Consequently still the poverty is emerging in rural population subsequently income of the head of the families is inadequate to meet the needs of the family as nutrition food and higher education of their children.

**118** Management of Compliance Risk in Letter of Credit Discounting  
*R C Bhatnagar, Amity University Noida, rcbhatnagar@amity.edu  
Narinder Kumar Bhasin, Amity University, nkbhasin@amity.edu*

Business under Letter of Credit (L/C), domestic and international is an established payment mechanism in Trade Finance . LC Business under UCPDC 600 , negotiations and discounting of bills is considered safe ,secured and self liquidating advance. Discounting of bills under Letters of Credit ( DA ) , where in duly accepted bills of exchange by the Importers Banks are discounted by commercial bank world over is a normal practice . Business is considered relatively risk free and profitable. Safety of business lies in strict adherence to the bill discounting guidelines . Case highlights risks in non compliance.

### **129 Persistence of Momentum and Contrarian Styles of Investors on Indian Bourse**

*Kiran Mehta, Chitkara Business School, Chitkara University,*

*ujjawalakiran@gmail.com*

*Renuka Sharma, Chitkara Business School, Chitkara University,*

*bhavyarenuka@gmail.com*

The subsistence of anomalous behavior of equity shares on the basis of assorted investment styles have motivated to conduct the present study and it has taken a sample of 700 stocks listed on National Stock Exchange of India. In order to uncover the persistence of momentum (contrarian) style of investors, different holding period returns are calculated under various market scenarios. The findings of the study will have relevance for all investors across the world that has an interest in Indian equity market.

### **130 Dynamic Interaction of FIIs/ FPIs and Indian Stock Market**

*Renuka Sharma, Chitkara Business School, Chitkara University,*

*bhavyarenuka@gmail.com*

*Kiran Mehta, Chitkara Business School, Chitkara University,*

*ujjawalakiran@gmail.com*

The high-growth rate forecast for Indian economy by all world level organizations and rating agencies has continued the interest of foreign institutional investors in Indian equity market. In the midst of the robust cues of economic recovery during 2015, Indian bourses have become an attractive destination for FIIs/FPIs. The present study has made an attempt to study the dynamic interaction of FIIs/FPIs and Indian equity market. A comprehension of the dynamic relationship between FIIs/FPIs will entrust innuendos to both domestic and international investors to strategies their investment in Indian equity market.

### **131 A Feasibility Study of the Implementation of Total Quality Management Base on Soft Factor**

*V. K. Susil Kumar, Rathinam Institute of Management,*

*susilkumar@rathinamtechzone.com*

A framework has been developed for the TQM soft factors based on literature review and respectively, questionnaires which are directly related to the addressed factors have been

designed and distributed to the employees of an engineering service company as the main enablers of improving the effectiveness of TQM. The findings imply that committed leadership, closer customer relationship, benchmarking and process improvement have the most correlations amongst the TQM soft factors. Training is the only factor which is not correlated to other soft factors. Leadership has also the highest value among the soft factors.

### **133 Asset Quality of Public Sector Banks in India - An Analysis**

*K. Alamelu, Professor, alakkn@gmail.com*

A significant rise in non-performing assets NPAs of the banking system especially public sector banks is a matter of concern and the Reserve Bank of India Central Government and commercial banks are trying to address the situation. The global slowdown and uncertain market conditions are generally blamed for the grim banking situation. However the trend in stressed assets reveals that the higher NPAs are spread-out across the economy including priority sector and major stressed sectors are infrastructure iron and steel textiles aviation and mining.

### **134 E-banking: A Study of Employees' Views on its Efficacy**

*Anita Singh, Institute of Management Studies Ghaziabad,  
anitasinghims@yahoo.com*

*Timira Shukla, Jagannath International Management School, New Delhi,  
timirashukla@gmail.com*

E –Banking is spreading rapidly in public and private sector banks of India. They are delivering their traditional products as well as designing and developing new products to encourage customer participation in e-commerce. However it poses challenges as well as opportunities. The basic purpose of the study is to understand the perception of the employees towards e-banking based services and its efficacy. The research is descriptive in nature. A structured questionnaire for collecting information was developed considering the parameters like, challenges in implementation and adoption of the technology, training, skill enhancement, performance, cost effectiveness, security and customer satisfaction.

### **137 A Study on Payment and Settlement System in Indian Banks**

*Parimalarani Ganesan, Alagappa University, vini\_parimal@yahoo.com*

A country is said to be in the correct path of direction when it has a well-developed financial system. For a well- developed financial system the country should have an efficient and secure payment and settlement systems. In India the RBI is focusing towards a less cash society by implementing effective payment system. With a view to ensuring seamless financial transaction, the RBI has been leveraging technology to upgrade the

payment and settlement system on a continuous basis. Over the period the electronic payment system registered high volume and registered higher growth of 27% in volume (2014-15).

**138 Knowledge Management in the Healthcare Sector: An Analysis**

*Srimati Nayak, Sambalpur University, sri1003@rediffmail.com*

Over the last decade, knowledge management (KM), as a concept and a set of practices, has penetrated into the fabric of organizational and managerial processes in the healthcare sector. As a result, scholars from various fields have begun to document how KM is conceived and practiced into healthcare sector for effective delivery of services. The paper is an attempt to critically review the literature on KM concepts, policies and practices in the healthcare sector for which it relies on secondary literatures. The study concludes with some challenges encountered through KM in healthcare sectors.

**139 Innovation and Entrepreneurship in the Global Economy**

*Sudha Balasubramanian, Alagappa University, sudha.pooja.78@gmail.com*

Entrepreneurs are the nation builders. According to NSSO report 254 out of every 1000 Indians are self-employed. The 1991 economic reforms have made massive changes in the business world. Entrepreneurs do not only bring prosperity to the nation and also bring innovation in various areas like Education, Information technology, Health care etc. Innovation in entrepreneurship is an essential vital force to survive in the globalized economy. Entrepreneurs must keep themselves abreast with the changing trends and demands. Companies and enterprises must continuously engage in innovating new product which is much better than their competitors with low price and qualitative.

**141 Paradigm Shift in Training & Development**

*Anuradha B. A., Bangalore University, anuradha\_aims@yahoo.com*

The paradigm shift being experienced by the business world to face global competition, has a tremendous effect on the way employees are trained and prepared to meet global competitive challenges. Training system has to be redesigned to attain world class standards. It no longer suffices to provide traditional skill upgradation, training or adhoc training. Training & Development budgets are increasing. Firms have to orient their employees to be on a continuous learning mode. Firms are providing cross cultural training to the expatriates. Training and Development is linked to the strategic direction of the organization.

**153 Strategy for Leveraging Competitiveness through Lean Six-Sigma Principles: A Case on Britannia**

*Monalisha Pattnaik, Sambalpur University, monalisha\_1977@yahoo.com*

*Padmabati Gahan, Sambalpur University, pgahan7@gmail.com*

*Namita Mall, Niis Group Of Institution, Namitamall3@gmail.com*

*Abhipsa Mohanty, Sambalpur University, Abhripsamohanty50@gmail.com*

This paper attempts to examine the impact of lean six-sigma principles in leveraging the market competitiveness of Britannia. A complete conceptual study with case analysis on lean six-sigma by implementing control charts and DMAIC model is made. An overall analysis is done to determine the quality characteristics and process improvement strategies. An extensive study is carried out to understand the role of kaizen, TQM, TPM and innovative paradigms are framed to enable Britannia sustain in the global competitive market. Along with this a value chain analysis has been carried out to formulate strategies for creating a robust supply chain.

#### **154 How Predictive Analytics is Changing the Retail Industry**

*Manoj Behera, CET,BBSR, manoj.bimit@gmail.com*

*Monalisha Pattnaik, Sambalpur University, monalisha1977@gmail.com*

Predictive analytics is a process of developing data mining techniques that use analytical models discovering hidden patterns and apply them to predict future trends and behaviors. Predictive analytics is applied at every stage of retail process-working out what the popular products will be by predicting trends, forecasting where the demand will be for these products, optimizing pricing for a competitive edge identifying the customers likely to be interested in them and working out the best way to approach them, taking their money and finally working out what to sell them next. Organizations like Amazon, Netflix, Tell, Macy's, Stitchfix, Turkcell, Wal-Mart, RedHat, Marriott hotel, Fourseasons, RitzCarlton, have successfully used predictive analytics.and empirical work on leadership effectiveness. The purpose of this paper was to reconcile and integrate the banking literature related effectiveness with various models of organisational effectiveness formulated within the field of organisational theory. This paper identifies the dimensions of effectiveness of co-operative bank of Davangere District. We have adopted the interaction through interview with a general manager of the bank. The entire process of interaction was developed into a descriptive study. The structured questionnaire has adopted to identify the dimension about effectiveness of the bank. The findings of this paper provide valued insights for further work. The analysis of the paper can be referred to empirical study towards co-operative bank.