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RESEARCH ISSUES ON PREDICTION OF NETWORK TRAFFIC VIA ASSOCIATION RULES MINING

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Abstract—Data mining is one of the core areas of research in the preceding years. There are many domains available in the field of data mining. Association Rule Mining (ARM) is a technique in the Data mining system. It attracts the user's perception due to its nature of wide applicability and accessibility. This paper depicts the research issues on prediction of network traffic via association rule mining. Concurrently, it also paves a way for budding researchers to overcome the issues in Association Rule Mining.

Keywords: Data Mining, Association Rule Mining, Data Accessibility, Data Availability and Network Traffic.

I. INTRODUCTION

Data Experters are suffocating in information, however craving for extracting the knowledge. Since the beginning of the Internet period in 1994, electronic business and e-information are developing [1]. With the internet development, several business users wished to move their data to the online and view their organization in better position. This technology innovation prompts to store huge amount of information through various information sources like data warehouses, XML repository and data warehouses. Researchers treat Data mining as the crucial procedure of Knowledge Discovery in Database (KDD) [7]. The KDD procedure is appeared in Fig. 1. It is otherwise called as extraction of data, information/pattern investigation, information antiquarianism, Data cleaning, Data Grouping and insights of an organization. The data mining is mainly divided into two types namely [2]:

- i) Descriptive Data Mining: Using the information repositories, the common attributes of the data are grouped and extracted to derive the knowledge.
- ii) Prescriptive Data Mining: This type of data is used for predicting the knowledge for future

actions from the past data. Examples of this system were the association rule mining, classification and clustering.

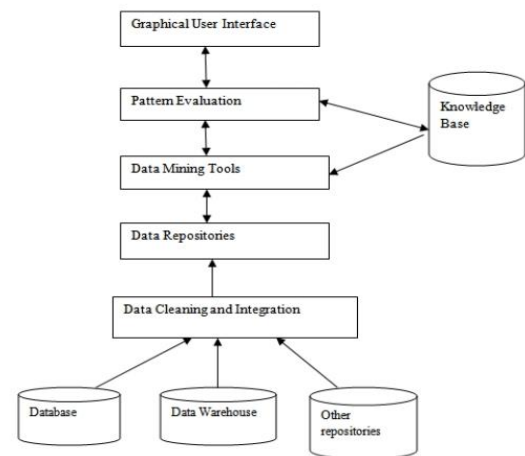


Fig. 1. Process of Knowledge Discovery in Database [2]

The data can be classified into a) Relation data b) Transactional data c) Spatial data d) Temporal and time series data e) World Wide Web data.

a) Relational data:

Most part of the information is put away in social database. Social database is one of the greatest assets of

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- Functional independency problems among the data in classes.

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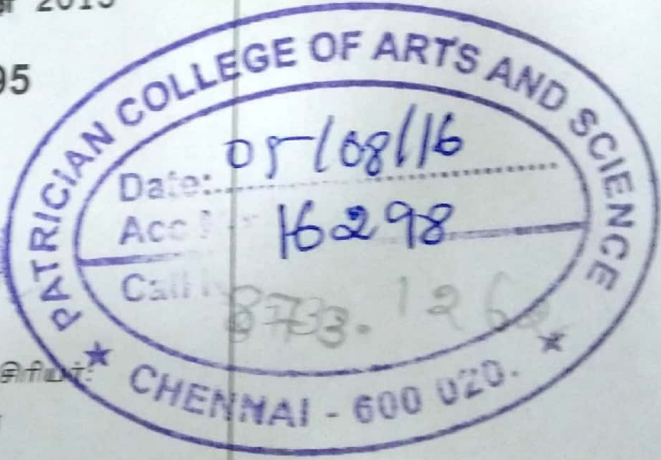
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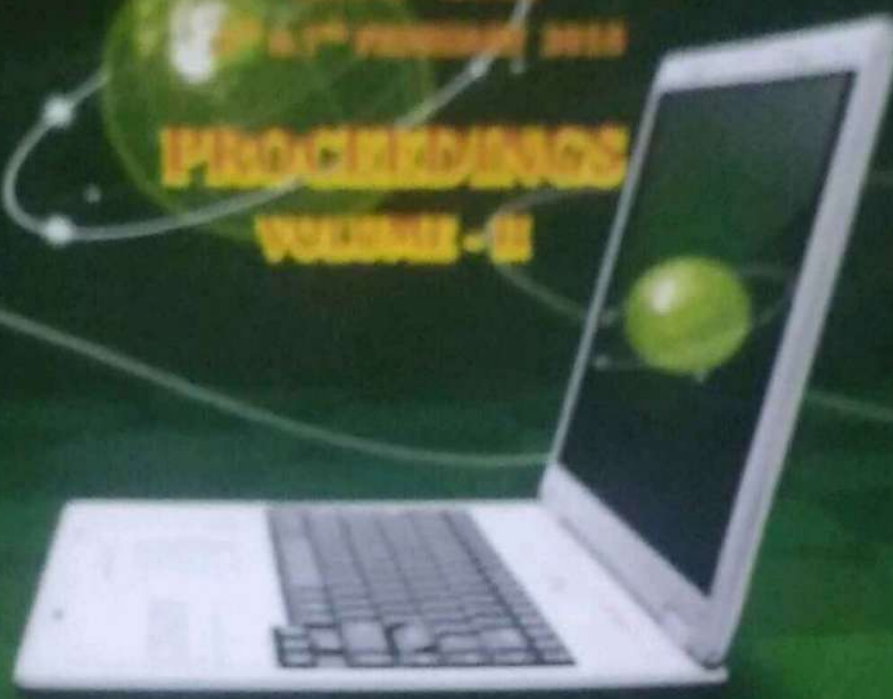


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Cryptography and Network Security Digital Signature

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Abstract - A digital signature is a mathematical scheme for demonstrating the authenticity of a digital message or document. A valid digital signature gives a recipient reason to believe that the message was created by a known sender, such that the sender cannot deny having sent the message (authentication and non-repudiation) and that the message was not altered in transit (integrity). Digital signatures are commonly used for software distribution, financial transactions, and in other cases where it is important to detect forgery or tampering.

Keywords: digital signatures, Key Pair Generator, Secure Electronic Transaction, Electronic Commerce.

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PUBLIC KEY/SIGNATURE CRYPTOSYSTEM WITH ENHANCED DIGITAL SIGNATURE

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Abstract

A public key cryptographic system is disclosed with enhanced digital signature certification which authenticates the identity of the public key holder. A hierarchy of nested certifications and signatures are employed which indicate the authority and responsibility levels of the individual whose signature is being certified. The present invention enhances the capabilities of public key cryptography so that it may be employed in a wider variety of business transactions, even those where two parties may be virtually unknown to each other. Counter-signature and joint-signature requirements are referenced in each digital certification to permit business transactions to take place electronically, which hereto often only would take place after at least one party physically winds his way through a corporate bureaucracy. The certifier in constructing a certificate generates a special message that includes fields identifying the public key which is being certified, and the name of the certifier. In addition, the certificate constructed by the certifier includes the authority which is being granted including information which reflects issues of concern to the certifier such as, for example, the monetary limit for the certifier and the level of trust which is granted to the certifier. The certificate may also specify cosignature requirements which are being imposed upon the certifier.

Keywords: Data Hiding, Data Integrity, Digital Signature, Key Pair Generator, Secure Electronic Transaction, Electronic Commerce.

Introduction

Digital signatures are often used to implement electronic signatures, a broader term that refers to any electronic data that carries the intent of a signature, but not all electronic signatures use digital signatures.

The process of digitally signing starts by taking a mathematical summary (called a hash code) of the check. This hash code is a uniquely-identifying digital fingerprint of the check. If even a single bit of the check changes, the hash code will dramatically change. The next step in creating a digital signature is to sign the hashcode with your private key. This signed hash code is then appended to the check.

Digital Signatures

Authentication

- Protects two parties from the third party
- But not protect against each other

Digital signature

- Verification of the message source
- Protects the authority from anyone

Definition

A digital signature scheme typically consists of three algorithms:



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VIRTUAL OFFICE – SECURITY ISSUES AND USAGE OF SECURED DIGITAL SIGNATURES

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ABSTRACT:

A virtual office or an 'Office-in-a-box' helps organizations handle the rise in number of devices in their network and helps employees connect to the network using their office PC and personal devices like home PC, iPad, android tablets, and more. This keeps the organization's intellectual property and other valuable data from leaving the network, while all managed by employees is done on the organization's network. With the BYOD (Bring Your Own Device) trend catching up fast with most organizations, companies are finding themselves having to support multiple devices accessing their network resources across a range of operating systems and geographies.

A virtual office allows them an easily scalable and rapid deployment scenario with minimal infrastructure costs involved. Users connecting to an 'Office-in-a-Box' network using multiple devices, specifically their personal devices that may lack security, increase the risk of security threat in the entire virtual network. User-based access controls become even more important in a virtual office set-up. For users connecting to the network while on the move or from home, a secure channel is important to ensure network and data security.

Virtual networks are also prone to attacks like hyperjacking; exploits attacking vulnerabilities in hypervisor management console, hypervisor & Guest OS; security risks arising out of loss of separation of duties between security/network security and operations and Zero Trust Networks. This paper aims to describe the practice, security issues surrounding virtual office and usage of digital signatures in virtual office.

Keywords: digital signatures, Key Pair Generator, Secure Electronic Transaction, Electronic Commerce.

INTRODUCTION TO VIRTUAL OFFICE:

A virtual office setup allows business owners and employees to work from any location by using technology such as laptop computers, cell phones and internet access. A virtual office can provide significant savings and flexibility compared to renting a traditional office space. The virtual office idea came from a combination of technological innovation and the information age. The virtual office concept is an evolution of the executive suite industry. However, the inflexibility of an executive suite lease doesn't work for many business models and helped spur the virtual office concept. The first commercial application of a virtual office occurred in 1994, when Ralph Gregory founded "The Virtual Security Challenges of Virtualization

SERVICES OF VIRTUAL OFFICE

Remote receptionist – A team of workers in an office environment working remotely, using high-tech Computer Telephone Integration software

Virtual assistant – A virtual assistant is often working from home, who rarely meets their clients face-to-face.

Answering services/call centers operate from a centralized location for the purpose of receiving and transmitting a large volume of requests by telephone.

Voicemail is a low-cost technology that stores voice messages electronically. Recent advances in technology allow for the conversion of Voicemail messages to email making message retrieval far more convenient for business.

FEATURES OF VIRTUAL OFFICE:

The true value of a virtual office solution lies in its ability to enable effective collaboration. In order to do so, it must provide certain essential applications, and it must support a complete set of usage scenarios.

- **Text Chat / Instant Messaging** – Allows for immediate text transmission to any co-worker. Can be used to pass private messages to a single individual or to broadcast a message to all working in the virtual office.
- **Application Sharing** – Allows for the presentation and shared control of any desktop application for all members of the collaborative session.
- **Audio Conferencing** – Allows for real time voice communication among the people working in the virtual office. Can be used for private conversations or multi-way discussions.
- **Videoconferencing** – Allows for uni-directional, bi-directional and multiway video connections among participants. Should also allow external video systems to participate.
- **Recording** – Allows recording and archival of the collaborative session for offline playback.
- **Multi-platform Support** – Server and client should operate across all major platforms (Windows, UNIX, Linux, and Macintosh) and should be LDAP-compatible for simple log-in.
- **Centralized / Distributed Configurations** – It should be possible to deploy the virtual office package as a single server in a

centralized location or multiple servers distributed throughout the enterprise (for redundancy, load balancing, and bandwidth usage optimization)

- **Network Optimization Support** – The solution should leverage available network optimization techniques, such as multi-cast distribution.

- **Security / Firewall Traversal** – The virtual office solution should be NAT compatible, firewall friendly, and support VPN connections between offices and even to home offices. Ideally, all information that is hosted by or that somehow traverses the virtual office environment would be encrypted to maintain the highest level of data security

SECURITY ISSUES OF VIRTUAL OFFICE:

Security may be a major issue for many people considering changing from the traditional office to a virtual one. There is the possibility of data from your business being accessed by wrong people and being used to your disadvantage. There is also the common fear of office mails and phone calls being used by crooks to derail the functionality of a business. Thus, there is the need to make sure that many precautions have been taken to safeguard your business from invasion. Here is a look at some of the security issues that you should put in place.

- If you are shifting to a virtual office setting, make sure that you don't give out personal contact information unless you know the person you are giving it to very well.
- It is also important to have your business calls answered by a professional receptionist. The receptionist should know how to conserve vital data
- Information regarding the business and should forward calls to the right people. It is also applies to your voice mail services. You should restrict the people who have access to your voice

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DIGITAL IMAGE PROCESSING – TYPES, ALGORITHMS AND ITS APPLICATIONS IN DIFFERENT INDUSTRIES

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ABSTRACT

Image processing had made a cataclysmic change in many fields. It is a method to convert an image into digital form and perform some operations on it, in order to get an enhanced image or to extract some useful information from it. It is a type of signal dispensation in which input is image, like video frame or photograph and output may be image or characteristics associated with that image. In this paper we will discuss the purpose of image processing and image processing algorithms. The image processing is now used in various fields, in this paper we will discuss its application in fields of defense, remote sensing and transportation and its applications

INTRODUCTION

Image Processing system includes treating images as two dimensional signals while applying already set signal processing methods to them. It is among rapidly growing technologies today, with its applications in various aspects of a business. Image Processing forms core research area within engineering and computer science disciplines too.

Image processing basically includes the following three steps.

- Importing the image with optical scanner or by digital photography.
- Analyzing and manipulating the image which includes data compression and image enhancement and spotting patterns that are not to human eyes like satellite photographs.
- Output is the last stage in which result can be altered image or report that is based on image analysis.

Purpose of Image processing

The purpose of image processing is divided into 5 groups. They are:

1. Visualization - Observe the objects that are not visible.
2. Image sharpening and restoration - To create a better image.
3. Image retrieval - Seek for the image of interest.

4. Measurement of pattern - Measures various objects in an image.

5. Image Recognition - Distinguish the objects in an image.

Types

The two types of methods used for Image Processing are Analog and Digital Image Processing. Analog or visual techniques of image processing can be used for the hard copies like printouts and photographs. Image analysts use various fundamentals of interpretation while using these visual techniques. The image processing is not just confined to area that has to be studied but on knowledge of analyst. Association is another important tool in image processing through visual techniques. So analysts apply a combination of personal knowledge and collateral data to image processing.

Digital Processing techniques help in manipulation of the digital images by using computers. As raw data from imaging sensors from satellite platform contains deficiencies. To get over such flaws and to get originality of information, it has to undergo various phases of processing. The three general phases that all types of data have to undergo while using digital technique are Pre-processing, enhancement and display, information extraction.

IMAGE PROCESSING ALGORITHMS

Image processing is a rapidly growing area of computer science. Its growth has been fueled by technological advances in digital imaging, computer processors and mass storage devices. Fields which traditionally used analog imaging are now switching to digital systems, for their exibility and affordability. Important examples are medicine, and video production, photography, remote sensing, and security monitoring. These and other sources produce huge volumes of digital image data every day, more than could ever be examined manually. Digital image processing is concerned primarily with extracting useful information from images. Ideally, this is done by computers, with little or no human intervention. Image processing algorithms may be placed at three

fabricated. Silhouettes are analyzed to recognize the non uniformity in the pitch of the wiring in the lamp. This system is being used by the General Electric Corporation.

Automatic surface inspection systems – In metal industries it is essential to detect the flaws on the surfaces. For instance, it is essential to detect any kind of aberration on the rolled metal surface in the hot or cold rolling mills in a steel plant. Image processing techniques such as texture identification, edge detection, fractal analysis etc are used for the detection.

Faulty component identification – This application identifies the faulty components in electronic or electromechanical systems. Higher amount of thermal energy is generated by these faulty components. The Infra-red images are produced from the distribution of thermal energies in the assembly. The faulty components can be identified by analyzing the Infra-red images.

Current Research

A wide research is being done in the Image processing technique.

1. **Cancer Imaging** – Different tools such as PET, MRI, and Computer aided Detection helps to diagnose and be aware of the tumour.

2. **Brain Imaging** – Focuses on the normal and abnormal development of brain, brain ageing and common disease states.

3. **Image processing** – This research incorporates structural and functional MRI in neurology, analysis of bone shape and structure, development of functional imaging tools in oncology, and PET image processing software development.

4. **Imaging Technology** – Development in image technology have formed the requirement to establish whether new technologies are effective and cost beneficial. This technology works under the following areas:

• Magnetic resonance imaging of the knee

• Computer aided detection in mammography

• Endoscopic ultrasound in staging the oesophageal cancer

• back pain

• **Magnetic resonance imaging** in Ophthalmic Imaging – This works under two categories:

5. **Development of automated software** – Analyzes the retinal images to show early signs of diabetic retinopathy

6. **Development of instrumentation** – Concentrates on development of scanning laser ophthalmoscope

Future

We all are in midst of revolution ignited by fast development in computer technology and imaging. Against common belief, computers are not able to match humans in calculation related to image processing and analysis. But with increasing sophistication and power of the modern computing, computation will go beyond conventional, Von Neumann sequential architecture and would contemplate the optical execution too. Parallel and distributed computing paradigms are anticipated to improve responses for the image processing results.

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A Study on Enhancing Security and Integrity of Data using Public Key Signature Cryptosystem for Digital Signature

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Abstract - A public key cryptographic system is disclosed with enhanced digital signature certification which authenticates the identity of the public key holder. A hierarchy of nested certifications and signatures are employed which indicate the authority and responsibility levels of the individual whose signature is being certified. The present invention enhances the capabilities of public key cryptography so that it may be employed in a wider variety of business transactions, even those where two parties may be virtually unknown to each other. Counter-signature and joint-signature requirements are referenced in each digital certification to permit business transactions to take place electronically, which therefore often only would take place after at least one party physically winds his way through a corporate bureaucracy. The certifier in constructing a certificate generates a special message that includes fields identifying the public key which is being certified, and the name of the certifier. In addition, the certificate constructed by the certifier includes the authority which is being granted including information which reflects issues of concern to the certifier such as, for example, the monetary limit for the certifier and the level of trust which is granted to the certifier. The certificate may also specify co signature requirements which are being imposed upon the certifier.

Keywords: Data Hiding, Data Integrity, Digital Signature, Key Pair Generator, Secure Electronic Transaction, Electronic Commerce.

Editor's Desk

Recent Intelligent Systems in the expanding discipline like Artificial Intelligence, Digital Image Processing, Big Data Analytics are rapidly evolving. This proceeding volume contains a selection of contributions which emphasizes a variety of areas highlighting new research directions on emerging trends in big data, machine learning techniques, cryptosystem of digital signature, brain tumor image segmentation, denoising magnetic resonance images, security techniques used in cloud computing, a survey on security issues for mobile and online social networking and automatic speech

It incorporates research papers on data collection in wireless sensor network, oil spill spot detection from SAR imagery, a secure scheme for online banking in cloud, optimizing green clouds through legacy network infrastructure management, graph based pattern discovery in web mining.



Dr. PL. Chithra

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ENHANCES SECURITY AND REDUCES TIME FOR DIGITAL SIGNATURE

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Abstract

A digital signature is a mathematical scheme for demonstrating the authenticity of a digital message or document. A valid digital signature gives a recipient reason to believe that the message was created by a known sender, such that the sender cannot deny having sent the message (authentication and non-repudiation) and that the message was not altered in transit (integrity). Digital signatures are commonly used for software distribution, financial transactions, and in other cases where it is important to detect forgery or tampering.

Keywords: digital signatures, Key Pair Generator, Secure Electronic Transaction, Electronic Commerce.

Introduction

A digital signature is a mathematical scheme for demonstrating the authenticity of a digital message or document. A valid digital signature gives a recipient reason to believe that the message was created by a known sender, such that the sender cannot deny having sent the message (authentication and non-repudiation) and that the message was not altered in transit (integrity). Digital signatures are commonly used for software distribution, financial transactions, and in other cases where it is important to detect forgery or tampering.

The process of digitally signing starts by taking a mathematical summary (called a hash code) of the check. This hash code is a uniquely identifying digital fingerprint of the check. If even a single bit of the check changes, the hash code will dramatically change. The next step in creating a digital signature is to sign the hash code with your private key. This signed hash code is then appended to the check.

Electronic Signature

The term "digital signature" is often confused with "electronic signature". In fact, a digital signature is one specific implementation of an electronic signature. A digital signature requires a signer to have a certificate-based digital ID, frequently contained in a token, smart

card, or other physical device. Digital certificates are a key component of the technology known as Public Key Infrastructure ("PKI") and are issued from a Certificate Authority (also known as a trusted authority) to be used in the digital signature process providing a high level of authentication, integrity and security with respect to the transaction and the identity of the parties signing.

The most relied upon definition of an electronic signature is "... an electronic sound, symbol, or process attached to or logically associated with a record ... adopted by a person with the intent to sign the record." The most popular method for gathering and managing electronic signatures uses people's email addresses to identify each participant and associate them with a sequence of events that demonstrates intent to sign.

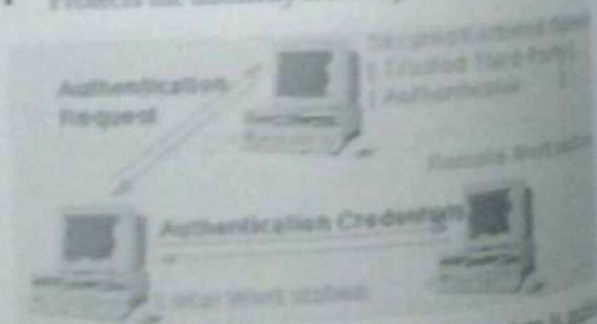
Digital Signatures

Authentication

- Protects two parties from the third party
- But not protect against each other

Digital signature

- Verification of the message source
- Protects the authority from anyone



A diagram showing how a digital signature is created and then verified.

Confidentiality and encryption

Once the electronic check is digitally signed, it is encrypted using a high-speed mathematical transformation with a key that will be used later to decrypt the document.



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A STUDY ON ETHICS AND VALUES IN BUSINESS FOR BUSINESS COMPETITIVENESS

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Introduction

Ethics and Values in Business is focused on ethics and accountability of organizations, as the foundation for sustainable business success. A shared commitment to ethical behaviour builds trust. When there is trust, people can give more, venture more and think more freely. Creativity is possible, and groups begin to aspire to adventurous goals and work collaboratively. Advertising is steadily on the increase in modern society. Advertising is the media of social communication themselves have enormous influence everywhere.

Objectives

1. To Study the Ethical Values for Sustainable Business Success.
2. To study Ethics in Advertisements

Ethical Values

Behind successful, honest businesses and will see a set of values that have stood the test of time. Values that need to be incorporated and communicated in organization are :

- ✓ **Honesty.** The old adage, "honesty is the best policy" is true today more than ever. Employee manuals from most scandalized corporations are likely to contain slogans touting its commitment to honesty. Claiming to be honest in an employee manual is obsolete.
- ✓ **Integrity.** Integrity connotes strength and stability. It means taking the high road by practicing the highest ethical standards. Demonstrating integrity shows completeness and soundness in your character and in your organization.
- ✓ **Responsibility.** Blaming others, claiming victimhood, or passing may solve short-term crises, but refusal to take responsibility erodes respect and cohesion in an organization. Ethical people take responsibility for their actions. Actions show the ability to be responsible both in the little and big things.
- ✓ **Quality.** Quality should be more than making the best product, but should extend to every aspect of work. A person who recognizes quality and strives for it daily has a profound sense of self-respect, pride in accomplishment, and attentiveness that affects everything. From memos to presentations, everything should communicate professionalism and quality.
- ✓ **Trust.** Trust is hard to earn and even harder to get back after it is lost. Everyone who comes in contact with the company must have trust and confidence in how the business is conducted.
- ✓ **Respect.** Respect is more than a feeling, but a demonstration of honor, value, and reverence for something. There is respect for the laws, the people, the work, the company and its assets.
- ✓ **Teamwork.** Two or more employees together make a team. It is a business necessity to work openly and supportively in teams whether formal or informal.



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A STUDY ON SUSTAINABLE CULTURE IN WORK PLACE

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Patrician College Of Arts And Science, Chennai.

INTRODUCTION:

Sustainable culture is needed for sustainable development. Long tradition can cultivate the culture. Sustainable culture may be a new trend setter. Its root is deep rooted in the ancient ideologies. In this modernised world is fully mechanised with machines. Developing a new culture in the working area may be useful for the next generation. They can reap the benefits from our sustainable culture. In this study we may take our work place as a platform for the sustainable development. Sustainable culture will insist the people to save the resource for the future use. From home to office we have to follow this sustainable culture.

MODERN WORK PLACES:

In modern workplaces we normally speak about the organizational culture. Here more concentration is on individual behaviour and team behaviour. These organizational behaviour may be useful for the development of organisation and for the achievement of its goals. "Ravasi and Schultz (2006) stated that organizational culture is a set of shared mental assumptions that guide interpretation and action in organizations by defining appropriate behaviour for various situations."¹ "Although a company may have its "own unique culture", in larger organizations there are sometimes conflicting cultures that co-exist owing to the characteristics of different management teams. Organizational culture may affect employees' identification with an organization".² modern work places are filled with greater human resource and organizational culture. Modern work places like offices and corporate offices are glittering with lights and new thoughts. New machineries like computers are playing a major role in the enriching culture of modernity. Organizational culture is mixed with super power machineries.

VIRTUAL OFFICE:

Virtual office is required to meet out the current challenges. Virtual offices help the society to overcome from the financial constraints. But its major role is for the development of sustainable culture. "The virtual office idea came from a combination of technological innovation and the Information Age."³ The concept has roots in the Industrial Revolution, where parallels to current work styles, specifically working from home, have been drawn. ⁴ The virtual office concept is an evolution of the executive suite industry. However, the inflexibility of an executive suite lease doesn't work for many business models and helped spur the virtual office concept.⁵ The first commercial application of a virtual office occurred in 1994, when Ralph Gregory founded "The Virtual Office, Inc", in Boulder, Colorado."⁶ Either serviced offices or virtual offices can help in conserving resources. They are cost-effective office solutions, regardless of whether they are used in tandem or as separate entities. A Virtual Office Space creates an opportunity to conduct business in a professional manner with their clients and develop a great impression while networking. Virtual office or business centre offers all the advantages of an office address and office communications without requiring the client to set up an actual office space. Virtual office concept can develop the sustainable culture.



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GREEN MARKETING :ITS HOPES & CHALLENGES—LITERATURE SURVEY

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INTRODUCTION

Green marketing refers to the process of selling products or services based on their environmental benefits. Such a product or service may be environmentally friendly in itself or produced and/or packaged in an environmentally friendly way. It is a very powerful marketing strategy.

While green marketing is growing greatly as increasing numbers of consumers are willing to back their environmental consciousnesses with their dollars, it can be dangerous. The public tends to be skeptical of green claims to begin with and companies can seriously damage their brands and their sales if a green claim is discovered to be false or contradicted by a company's other products or practices.

A company or organization spends more time and money claiming to be "green" through advertising and marketing than actually implementing business practices that minimize environmental impact known as Green Washing

Key to Successful Green Marketing

These three essential elements makes a successful green marketing campaign

Being genuine - that the rest of your business policies are consistent with whatever you are doing that's environmentally friendly. Both these conditions have to be met for your business to establish the kind of environmental credentials that will allow a green marketing campaign to succeed

Educating your customers - isn't just a matter of letting people know you're doing whatever you're doing to protect the environment, but also a matter of letting them know why it matters

Giving your customers an opportunity to participate

It lets the customer to participate in positive environmental action, by personalizing the benefits of environmental friendly actions.

Easy Ways Your Business Can Go Green

Whether you run a home-based business or a brick-and-mortar retail business an off-site enterprise, there are simple, easy things you can do to go green. And operating a green business is not only good for the environment but good for your business's bottom line because conserving resources and cutting down on waste saves money.



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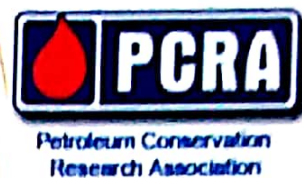
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CORPORATE SOCIAL RESPONSIBILITY - AN INITIATIVE TO SUSTAINABLE DEVELOPMENT

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INTRODUCTION

Nelson Mandela once said, "Without question, businesses must respond for its own good, and what is good for them is invariably good for the community. "When aligned with business objectives, companies are beginning to see that CSR can bring competitive differentiation, permission to enter new markets, and favorable positioning in the talent wars. Because of the positive financial impact of traditional philanthropy is often indirect, efforts aren't always sustained. But in order to have a lasting impact on society and on the business, they must be maintained and leveraged. So the closer you align philanthropy to the core strategy of the business the easier it is to consistently support the efforts.

Ever since the evolution of the company form of business, the shareholders were considered the only stakeholders. Business, after all, was supposed to be run on their behalf and for their benefit. Milton Friedman's celebrated statement 'Business of business is business' typically represented this thinking. While one might agree with him that a primary purpose of business is about making a profit without violation of laws and regulations, this argument is unlikely to remain valid in today's world. Businesses must consider not only on their profits but also the effects of their activities on society. The main reason is that business and society are deeply and dynamically interdependent. Business has the power to transform society and in the process, to make a profit. At the same time, business may cause society to suffer greatly from its poor conduct. Society is aware of this reality, thus many social groups have begun to closely monitor business operations and are ready to take action against any business they consider a "threat to society" in whatever aspect. As society also has the power to generate a positive or negative impact on business, society can punish businesses that cause harm to society. Businesses cannot afford to function and survive in the long run unless it behaves in a legitimate and socially responsible manner.

CSR

Corporate social responsibility is about the integration of social, environmental, and economic considerations into the decision-making structures and processes of business. It is about using innovation to find creative and value-added solutions to societal and environmental challenges. Though, CSR as a phrase is new, the concept is not. Various definitions of CSR are given by many entrepreneurs, organizations and authors, but exact definition of CSR could not be laid down, because it is an evolving notion. The meaning of CSR can be realized as a process with the aim to embrace responsibility for the company's actions and encourage a positive impact through its activities on the environment, consumers, employees, communities, stakeholders and all other members of the public sphere who may also be considered as stakeholders.



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GREEN BANKING

A STUDY ON CUSTOMER'S AWARENESS ON GREEN BANKING INITIATIVES TAKEN BY BANKS IN INDIA

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Introduction

Banking sector plays a crucial and decisive role in promoting environmentally sustainable and socially responsible investments. The Green initiatives taken by Banks or a concept of Green banking means using all of the banks resources with responsibility and care, avoiding waste and giving priority to choices that take sustainability into account. It also means promoting environmental-friendly practices and reducing your carbon footprint from your banking activities. Green banking is like a normal bank, which considers all the social and environmental/ecological factors with an aim to protect the environment and conserve natural resources. It is also called an ethical bank or a sustainable bank.

Objectives of the study:

1. To explain the concept Green Banking
2. To identify the steps necessary to adopt Green banking
3. To point out the usefulness of green banking
4. To study customers' awareness on green banking initiated by banks
5. To identify various initiatives of Green banking taken by banks

RESEARCH METHODOLOGY

1. The research methodology used in this study is based on primary as well as secondary data. The primary data was collected from the study conducted through questionnaire and personal interview. The study examines major aspects concerned with the Green Banking.
2. Nature of Study : empirical study
3. Sample Size: 50
4. Respondents: Customers
5. Method Of Sample Collection: Random sampling

BENEFITS OF GREEN BANKING:

- * Basically Green banking avoids as much as paper work, you may go green credit cards, go green mortgages and also all the transactions done through online.
- * Creating awareness to business people about environmental and social responsibility enabling them to do an environmental friendly business practice.
- * They follow environmental standards for lending, which is really a good idea and it will make business owners to change their business to environmental friendly which is good for our future generations.
- * It will ensure businessman to change their business to environment friendly which is good for our future generations.
- * It develops customers consciousness on environment by arranging awareness development program.



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MANAGING VIRTUAL OFFICES

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A Brief Virtualization Technology Review

Virtualization is one of the most rapidly growing and evolving fields in information technology today. At its heart, virtualization represents the abstraction of computing resources from the physical hardware layer. A Virtual Office includes one or combination of these technologies;

- *Server virtualization:* Server operating platforms, such as Microsoft Windows 2003 Server and Red Hat Enterprise Linux, are installed as virtual images on top of a "Hyper Visor" that imitates the underlying hardware layer. In this manner, multiple virtual servers can be simultaneously run on one physical platform.
- *Application virtualization:* Applications are virtualized and encapsulated from the underlying operating platform, as well as the hardware.
- *Desktop virtualization:* Similar to server virtualization, but focused on desktop operating environments such as Microsoft Windows XP
- *Storage virtualization:* Physical storage devices are abstracted to represent a virtual storage platform.

Overview

Still considered an 'emergent technology,' virtualization has been in use since the mid-1960s (CDW 2010), and is well established in the mainframe and minicomputer world as a common way of sharing resources (ISACA 2010). The adoption of virtualization and the way the industry is currently using it is making the term popular, much like Windows, which has become a household name today. Until recently, there was no software package available, much less a need for one, to establish true resource sharing on servers common to a data center. Now that virtualization has been proliferating throughout data centers, companies have been able to take advantage of the technology on Intel-based servers, virtualizing everything from in-house utility servers to enterprise content management systems. With advancements in virtualization technology moving to the workstation, disk, and CPU, virtualization has been revolutionizing data centers, allowing companies to realize major wins, such as cost savings and streamlined recovery plans.

Virtualization technology can encompass various technologies, doing amazing things with disk and network communications. Many virtualization concepts are emerging in the marketplace, namely, workstation and disk virtualization. While these exciting technologies can take virtualization to the next level, expanding on the concept to cover all the popular and emerging practices would fill a book. Because of the heightened exposure that this technology has gained over other virtualization technologies, as well as its widespread adoption, our focus will be on the issues surrounding server virtualization.

What exactly is virtualization? "Virtualization is simply the logical separation of the request for some service from the physical resources that actually provide that service" (von Hagen, 2008). Putting it another way, "you can think of virtualization as inserting another layer of encapsulation so that multiple operating systems can operate on a single piece of hardware" (Golden, 2008). If you are still confused, you are not alone. It is difficult to sum up the technology in one or two sentences, but it can be described as software or technology that allows multiple systems to use the same resources, such as computer processors or disks, while tricking the system into thinking that these resources are exclusively theirs, when in reality they are shared.



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GREEN BANKING: LITERATURE SURVEY

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Abstract

Across the globe there have been continuous endeavors to measure and mitigate the risk of climate change caused by human activity. Many countries the world over have made commitments necessary to mitigate climate change. India has committed to cut its domestic carbon intensity by 20-25 percent from 2005 levels, by the year 2010. As socially responsible corporate citizens (SRCC), Indian banks have a major role and responsibility in supplementing government efforts towards substantial reduction in carbon emission.

Although banks are considered environment friendly and do not impact the environment greatly through their own 'internal' operations, the 'external' impact on the environment through the customers activities is substantial. The banking sector is one of the major sources of financing industrial projects such as steel, paper, cement, chemicals, fertilizers, power, textiles, etc., which cause maximum carbon emission. Therefore, the banking sector can play an intermediary role between economic development and environmental protection, for promoting environmental sustainable and socially responsible investment. 'Green banking' refers to the banking business conducted in such areas and in such a manner that helps the overall reduction of external carbon emission and internal carbon footprint. To aid the reduction of external carbon emission, banks should finance green technology and pollution reducing projects. Although, banking is not considered a polluting industry, the present scale of banking operations have considerably increased the carbon footprint of banks due to their massive use of energy (e.g., lighting, air conditioning, electronic/electrical equipments, IT, etc), high paper wastage, lack of green buildings, etc. Therefore, banks should adopt technology, process and products which result in substantial reduction of their carbon footprint as well as develop a sustainable business.

Introduction

First Green Bank is a community bank headquartered in Mt. Dora, Florida, United States. The company is known for its focus on environmentally friendly banking practices. It is known for opening in 2009 as many US banks were failing and for being the last bank chartered in the state of Florida prior to all charters being halted. The company operates in 5 branch locations in Central Florida, and operates out of a Leadership in Energy and Environmental Design (LEED) Platinum Certified headquarters location in Mt. Dora.

Taking the environment and climate change into consideration in what we do is important. So is extending that sentiment to some of the more unlikely facets of our daily lives. Banking and finances is probably one of the areas you might not think you can do anything about, but there's a surprising amount that you can do to ensure that your money and finances are being managed in a green, ethical way.

Green banking as a term covers several different areas, but in general refers to how environmentally friendly your bank is, and how committed to green and ethical policies they are. In this article, we're taking a look at green banking in more detail, including how you can find out exactly how green your bank or building society is.



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SUSTAINABLE DEVELOPMENT THROUGH GREEN BANKING

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INTRODUCTION

Green banking means promoting environmental-friendly practices and reducing your carbon footprint from your banking activities. This comes in many forms. Using online banking instead of branch banking. Paying bills online instead of mailing them. Opening up CDs and money market accounts at online banks, instead of large multi-branch banks. "Green Banking", an effort by the banks to make the industries grow green and in the process restore the natural environment. This concept of "Green Banking" will be mutually beneficial to the banks, industries and the Economy. Not only "Green Banking" will ensure the greening of the industries but it will also facilitate in improving the asset quality of the banks in future.

To aid the reduction of external carbon emission, banks should finance green technology and pollution reducing projects. Although, banking is never considered a polluting industry, the present scale of banking operations have considerably increased the carbon footprint of banks due to their massive use of energy (e.g., lighting, air conditioning, electronic/electrical equipments, IT, etc), high paper wastage, lack of green buildings, etc. Therefore, banks should adopt technology, process and products which result in substantial reduction of their carbon footprint as well as develop a sustainable business.

IMPORTANCE OF GREEN BANKING

Traditionally, banking sector's concern for environmentally degrading activities of clients is like interfering or meddling in their business affairs. However, now it is being perceived that dealing with environment brings risks to their business. Although the banking and financial institutions are not directly affected by the environmental degradation, there are indirect costs to banks. Due to strict environmental disciplines imposed by the competent authorities across the countries, the industries would have to follow certain standards to run their business. In the case of failure, it would lead to closure of the industry's leading to a likelihood of default to the bank. For The importance of Green Banking is immense for both the banks and economy by avoiding the following risks involved in banking sector.

Credit risk: Due to climate change and global warming, there have been direct as well as indirect costs to banks. It has been observed that due to global warming, there have been extreme weather conditions which affect the economic assets financed by the banks, thus leading to high incidence of credit default. Credit risk can also arise indirectly when banks lead to companies whose businesses are adversely affected due to changes in environmental regulation.

Legal risk: Banks, like other business entities, face legal risk if they do not comply with relevant environmental regulation. They may also face risk of direct lender liability for cleanup costs or claims for damages in case they actually take possession of pollution causing assets.



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VIRTUAL OFFICE

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A business location that exists only in cyberspace. A virtual office setup allows business owners and employees to work from any location by using technology such as laptop computers, cell phones and internet access. A virtual office can provide significant savings and flexibility compared to renting a traditional office space. Meetings can be conducted via teleconferencing and video conferencing, and documents can be transmitted electronically. Some companies even provide virtual office services to give virtual offices the prestige associated with physical offices, such as an important-sounding address, a professional phone-answering service and even occasional rental of office space and conference rooms.

Understanding the Virtual Office

The work environment is changing continuously, influenced by people's perception of an effective work environment and technological developments. According to Genova, the 20th century office is dead. Organizations are intensively exploring new ways of working. "Location is becoming less important to organizations as work is becoming something you do, not someplace you go". There are generic degrees of virtualness described in the literature.

Categories : Fully virtual, Virtualness, Virtual office

Organizations in the first category are fully virtual; some web-based organizations only exist as a set of WebPages, while all other functions are outsourced. These types of organizations are highly responsive and possess the ability to adjust competencies as competition changes strategy.

Helms and Raiszadeh describe the second category of virtualness as less extreme. The hollow firm is an organization that exists not necessarily to offer products or services themselves, but to bring other organizations together. The formal organization is kept as small as possible, focusing primarily on essential and co-reactivates to create value of which it reaps the rewards. The balance between what is done inside the company and what is done outside the company is changed to achieve higher levels of competitiveness.

The final category is the virtual office. Traditionally the term virtual office has referred to shared office space and/or business services. This could include services as: business address, computers, telephones, receptionists, meeting rooms, legal and accounting. However, developments have changed the understating of the concept of virtual office. The virtual office is now defined as a work environment in which employees work cooperatively and remotely from different locations using a computer network. This allows employees to commute to work using telephones and other telecommunications equipment rather than utilizing traditional forms of transit. A more recent description is provided by bNet which defines a virtual office as "a workplace that is not based in one physical location but consists of employees working remotely by using information and communications technologies. A virtual office is characterized by the use of tele workers, tele centers, mobile workers, hot-desking and hoteling, and promotes the use of virtual teams".

Ferreira *et al* support this definition as they state that organizations that employ people that are enabled to work from a distance are referred to as virtual companies. In order to limit the extent of the research; the dissertation will use the definition provided in the third category when it refers to a virtual office.



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TOWARDS ZERO IMPACT GROWTH—A LITERATURE REVIEW ON THE STRATEGIES OF LEADING COMPANIES

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"Learn how to stop behaving sustainable but be sustainable in real life, while increasing your line"
-Kaplan

Sustainable development has become the "buzzword" of both the academic and the business world. "Sustainability" has been present for the last decades in academic papers, syllabuses of universities, boardrooms of local authorities and corporations and offices of public relations officers. Unfortunately, sustainability has become a "fashionable" concept in theory, but it is considered extremely expensive when put in practice by major corporations, firms and local or national governments. What people tend to do and forget is the evolution of the concept of sustainability. Although the history and evolution of a concept might seem unimportant, it could help us predict the future trends and flaws that will appear. And it could help us ensure that the 21st century will be "the Sustainability Century". The aim of sustainable development is to define viable schemes combining the economic, social, and environmental aspects of human activity. These three areas must therefore be taken into consideration by communities, companies and individuals. The ultimate goal of sustainable development is to find a coherent and long-lasting balance between these three aspects. In addition to these three main factors, there is a transverse consideration which is essential to the implementation of policies and actions with regard to sustainable development: good governance. Governance consists in the procedures of the decision-making process. In order to achieve sustainable development, the consensus of all the participants in society is required in order to define common objectives and implement them: private and public sector companies, associations, NGOs, unions and citizens.

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The Impact of Sustainable Development on Global Corporate Environment



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Chennai-20

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TOWARDS ZERO IMPACT GROWTH—A LITERATURE REVIEW ON THE STRATEGIES OF LEADING COMPANIES

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Head, Dept. Of Business Administration,

MR. DANIEL FELIX JOSEPH CHALKE,
Asst. Prof, Dept. Of Business Administration

MRS. MAHALAKSHMI, G.,
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Patrician College Of Arts And Science, Gandhi Nagar, Adyar, Chennai-20

"Learn how to stop behaving sustainable but be sustainable in real life, while increasing your line"
-Kaplan

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VIRTUAL CLASS ROOM – PROPAGATION TO DISTANCE EDUCATION

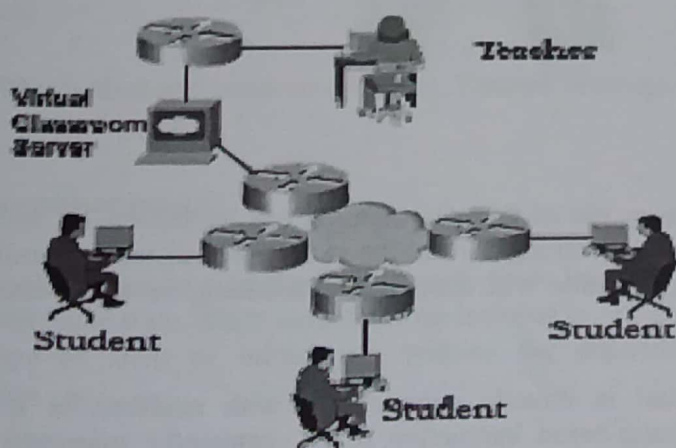
MRS.M.H.THASIN FOUZIA, Msc[IT],M.Phil.,M.C.A,
Asst Professor, Department Of Computer Applications,
Patrician College Of Arts And Science

VIRTUAL CLASS ROOM is a modern educational concept, which is purely virtual in nature. Virtual classroom makes use of the JAVA Internet technologies such as serviettes, AFC and swim. JavaScript; socket programming, and JDBC with ORACLE as back end. The Virtual class room concept binds together the Educational experts and the Students all over the world, who are online, into a classroom, which is purely virtual in nature.

The experts and the students who are learning from them may be living at different Geographical zones. But a feeling is sustained that everybody is together with in a hand reach. The figure given below illustrates this concept.

In the virtual classroom concept, students from all over the world can participate in the courses offered by registering themselves with the website. Anybody who satisfies [he prerequisites can join the courses offered, irrespective of the caste, creed, religion, age or skin colour. Everybody is at par in the virtual classroom. All these functionalities are made possible with the JAVA technologies.

A student can login by providing ids and password. After the successful login, he/she can watch the lessons that are taken by the experts online, can ask questions, or doubts online by using the multiclient chat provided. Students can chat with each other using the chat application. White board technology is used in the virtual classroom, so every user, who is online, will get a similar whiteboard on their computer screens. So the expert on makes whatever changes his whiteboard will reflect on the screens of the students who are online, so the student-teacher interaction retains the same feeling of a real world-class room.



Virtual Classroom Characteristics and Student Satisfaction with Internet-Based MBA Courses

The trend toward delivering management education via the Internet has accelerated in recent years. However, research on what constitutes effective Internet-based courses is somewhat limited. This study examined the impact of technological and pedagogical characteristics of the virtual classroom on student



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INTERNATIONAL CONFERENCE ON HUMAN COMPUTER INTERACTION - REDEFINING CORPORATE PARADIGMS

16th & 17th FEBRUARY 2015



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- M.Sc.** (Information Technology)

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HUMAN COMPUTER INTERACTION - AREAS OF APPLICATIONS

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Abstract

Humans interact with computers in many ways, the interface between humans and the computers they use is crucial to facilitating this interaction. Desktop applications, internet browsers, handheld computers, and computer kiosks make use of the prevalent graphical user interfaces (GUI) of today. Voice user interfaces (VUI) are used for speech recognition and synthesising systems, and the emerging multi-modal and gestalt User Interfaces (GUI) allow humans to engage with embodied character agents in a way that cannot be achieved with other interface paradigms. This paper will discuss on the main areas that focus on HCI.

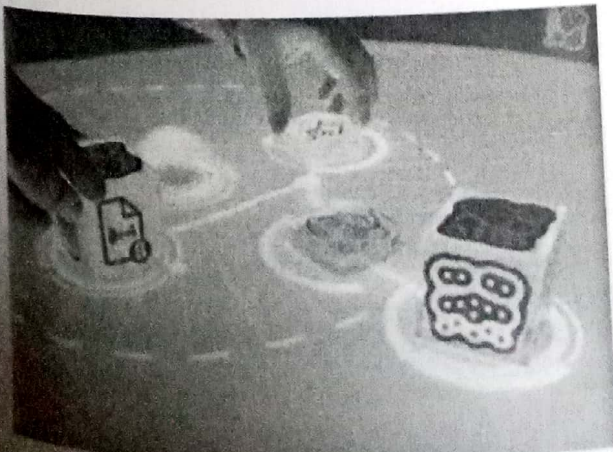
Keywords: Human Computer Interaction, Voice User Interfaces, Gestalt User Interface

Introduction

Human-Computer Interaction (HCI): Involves the study, planning, design and uses of the interfaces between people (users) and computers. It is often regarded as the intersection of computer science, behavioral sciences, design, media studies, and several other fields of study.

It is often regarded as the intersection of computer science, behavioral sciences, design, media studies, and several other fields of study.

The Association for Computing Machinery defines human-computer interaction as "a discipline concerned with the design, evaluation and implementation of interactive computing systems for human use and with the study of major phenomena surrounding them".



An important facet of HCI is the securing of user satisfaction (or simply End User Computing Satisfaction).

"Because human-computer interaction studies a human and a machine in communication, it draws from supporting knowledge on both the machine and the human side. On the machine side, techniques in computer graphics, operating systems, programming languages, and development environments are relevant.

On the human side, communication theory, graphic and industrial design disciplines, linguistics, social sciences, cognitive psychology, social psychology, and human factors such as computer user satisfaction are relevant. And, of course, engineering and design methods are relevant."

Due to the multidisciplinary nature of HCI, people with different backgrounds contribute to its success. HCI is also sometimes referred to as human-machine interaction (HMI), Man-Machine Interaction (MMI) or computer-human interaction (CHI).

A UCLA 2014 study of sixth graders and their use of screen-devices found a lack of face-to-face contact deprived the youngsters of emotional cues including facial expressions and body language. Poorly designed human-machine interfaces can lead to many unexpected problems. A classic example of this is the Three Mile Island accident, a nuclear meltdown accident, where investigations concluded that the design of the human-machine interface was at least partially responsible for the disaster. Similarly, accidents in aviation have resulted from manufacturers' decisions to use non-standard flight instrument or throttle quadrant layouts: even though the new designs were proposed to be superior in regards to basic human-machine interaction, pilots had already ingrained the "standard" layout and thus the conceptually good idea actually had undesirable results.

Research Areas available for HCI in connection with Image Processing:

- Facial Gesture Recognition
- Hand Gesture Recognition
- Action Recognition
- Event Recognition
- Scene Recognition



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VIRTUAL OFFICE – SECURITY ISSUES AND USAGE OF SECURED DIGITAL SIGNATURES

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Patrician college of arts and science

INTRODUCTION TO VIRTUAL OFFICE:

A virtual office setup allows business owners and employees to work from any location by technology such as laptop computers, cell phones and internet access. A virtual office can provide significant savings and flexibility compared to renting a traditional office space. The virtual office came from a combination of technological innovation and the information age. The virtual office is an evolution of the executive suite industry. However, the inflexibility of an executive suite lease did not work for many business models and helped spur the virtual office concept. The first commercial application of a virtual office occurred in 1994, when Ralph Gregory founded "The Virtual Security Challenge Virtualization

SERVICES OF VIRTUAL OFFICE

Remote receptionist – A team of workers in an office environment working remotely, using high Computer Telephone Integration software

Virtual assistant – A virtual assistant is often working from home, who rarely meets their clients face to face.

Answering services/call centers operate from a centralized location for the purpose of receiving and transmitting a large volume of requests by telephone.

Voicemail is a low-cost technology that stores voice messages electronically. Recent advances in technology allow for the conversion of Voicemail messages to email making message retrieval far more convenient for business.

FEATURES OF VIRTUAL OFFICE :

The true value of a virtual office solution lies in its ability to enable effective collaboration. In order to be successful, so, it must provide certain essential applications, and it must support a complete set of usage scenarios.

- **Text Chat / Instant Messaging** – Allows for immediate text transmission to any co-worker. Can be used to pass private messages to a single individual or to broadcast a message to all working in the virtual office.
- **Application Sharing** – Allows for the presentation and shared control of any desktop application for all members of the collaborative session.



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A STUDY ON VIRTUAL OFFICE AND SUSTAINABLE DEVELOPMENT

S. ARUNAN, Asst Professor, Patrician College of Arts and Science

Captain GANESAN VELAYUTHAM, Head of the Department, Nautical Science, International Maritime Academy, Chennai.

INTRODUCTION

Virtual Office is a new idea emerged in this modern world. Virtual office technique is more connected with sustainable development phenomenon. Now cities are busier than ever. Availability of the space is very hard to find. Even if we get the space also it is tough to afford the space. One way virtual office saves the money of an individual and on the other hand it saves the nature and natural resources. Sustainable living is a new concept within that we may coin the Virtual office.

MODERN VIRTUAL OFFICES:

"A virtual office provides communication and address services without providing dedicated office space".¹ Virtual offices provide communication services and space services. In communication services Remote Receptionist, Virtual assistant, Answering services, Voice mail, Virtual office space, Phone answering services are available. Remote receptionist may be a team or an individual working with the help of high tech Computer Telephone Integration. Virtual assistant is a person one who works directly from the home. Answering services may be obtained through call centres. Voice mail is cost effective and voice mail messages may be converted easily. Virtual office space can be easily obtained by buying or renting. Virtual office and phone answering service bridges the gap between owner and numerous clients. Space services are Professional address, Mailing address, Open envelope scanning, Reception courtesies, Business meeting space, Casual workspace, On-site amenities, Other services - Other services may include creation of a website, business cards, Professional address - A prestigious building to be used as the business address.² A professional address alleviates the privacy and personal security concerns of running a home-based business³. Virtual Office provides a next generation solution to technology and cost of ownership issues faced by companies small and large. In today's economy, companies must be able to adjust dynamically to customer needs in order to stay ahead of competitors. Virtual Office offers an integrated and hosted solution that not only provides organizations from 1 to 100,000 employee access to any data, any time, from any device; but does so in a manner and many others. By partnering with world leaders in technology solutions, we have potential to bridge the gaps and move everything from email, calendaring, tasks, contacts, email encryption, project management and integrated click-to-dial phones into a hosted environment that requires zero software installations.

MAJOR ROLE OF VIRTUAL OFFICE

John Boitnott shared three major points about virtual offices are **Web Collaboration Tools, Work From Anywhere, Share Ongoing Projects**. "The realities of the modern-day workplace, however, don't make it imperative for us to work in one place anymore. Hundreds of hundreds of people are working and collaborating closely with each other even though they are miles apart. As of 2011, about 34 million Americans worked from their residence occasionally, reports Forrester Research, a technology and market research company. The firm also predicts that the number of people who work remotely will nearly double, to approximately 63 million people, by the year 2016. I once worked at a company that was made up of six people; me in San Francisco, two people in Southern California, two in Canada and one gentleman in



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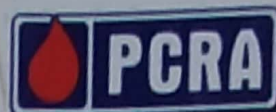
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Petroleum Conservation
Research Association

The Impact of Sustainable Development on Global Corporate Environment



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**P.BHUVANESWARI, ASST PROFESSOR
DEPT OF COMMERCE,
PATRICIAN COLLEGE OF ARTS AND SCIENCE, ADYAR**

Introduction

The disastrous impact of recent storms, floods, droughts, and excessive heat that many have experienced around the world, motivate us to think seriously about global warming and its impact. Governments, enterprises, and people, all have roles to play in combating global warming and building a sustainable environment. A good thing is that there is greater awareness and a growing commitment to address environmental problems we face. Inaction or arrest environmental degradation would significantly affect not only current but also future generations and our further progress. So, a proactive multipronged action is necessary by all the industry and sectors, regulatory agencies and the individuals.

Enterprises are now increasingly interested in establishing and implementing strategies that help them to address environmental issues and also pursue new opportunities. The reasons for going green are manifold, and the key among them are: increasing energy consumption and energy prices, growing consumer interest in environmentally-friendly goods and services, higher expectations by the public, enterprises' environmental responsibilities and emerging stricter regulatory and compliance requirements. Further, enterprise will increasingly feel the effects of environmental issues that impact their competitive landscape in ways not envisaged earlier. For instance, investors have started discounting the share prices of companies that poorly address the environmental problems they create. When making purchasing, leasing or outsourcing decisions, many customers now take into consideration the company's environmental records and initiatives. Investors are increasingly placing their money on initiatives that are green or develop and promote green products and services. Government agencies, investors and the public are demanding more disclosures from enterprises regarding their carbon footprint and their environmental initiatives and achievements.

As a result, enterprises with the technology and vision to provide products and services that address environmental issues will enjoy a competitive edge. Like any other enterprises, as consumers use natural resources, banks directly interact with the environment. For instance, banks contribute towards carbon emission directly in their day-to-day operations in terms of use of paper, electricity, lighting, conditioning, electronic equipment and other things, although this is moderate compared to other carbon sensitive industries like steel, oil and gas, etc. Banks affect the environment indirectly by financing intermediaries who are the major source of long term funding to various industries that pollute the environment heavily. Hence, it is imperative to understand the need for sustainable practices for banks. Currently, in India, the concept of green banking is catching up and banks are actively looking for ways to portray themselves as a Green Bank.

Greening Banking Processes, Products, Services, And Strategies

A bank is a financial institution and a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly or through capital markets. Banks offer different channels to access their different banking products and services through ATM, Branch, Mobile banking, Internet banking, etc. There are four major avenues for greening banks – processes, products and services, strategies and other activities are

Green Processes

A Green Bank requires each of its functional units and activities to be green – environmentally friendly and help to improve environmental sustainability. Several opportunities are available for banks to green their functional units and activities. Key among them is:



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RECENT DEVELOPMENTS IN SUSTAINABLE REPORTING

Dr Arokiamary Geetha Doss

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Vice Principal
Patrician College of Arts and Science

INTRODUCTION

A Sustainability report conveys Sustainability –related information which is comparable with financial reporting. Sustainability reporting can be considered as equal to other terms for non financial reporting, triple bottom line reporting, Corporate Social Responsibility (CSR) reporting, etc. It presents the organizations values and governance model. It also demonstrates the link between its strategy and its commitment to a sustainable global economy. Sustainability reporting can help organizations to measure, understand and communicate their economic, environmental, social and governance performance. The most recent development is the Sustainability reporting combines the analysis of financial and non-financial performance. Systematic Sustainability reporting helps organizations to measure the impacts they cause or experience. A Sustainability reporting is the key platform for communication performance and impacts. Organisations should set up a reporting cycle on regular basis for data collection, communication and responses. Sustainability performance is monitored on a continuous basis. Data is provided regularly to senior decision makers to shape the organizations policies and improve performance.

Sustainability reporting is therefore a vital resource for managing change towards a sustainable global economy that combines long term profitability with ethical behavior, social justice and environmental care.

Objective of the Study:

1. To analyse the major providers of Sustainability reporting.
2. To study the Trends in Sustainability Reporting in India..
3. To find the internal and external benefits of Sustainability reporting.

Major providers of sustainability reporting guidance include:

- The Global Reporting Initiative (GRI)
- The United Nations Global Impact
- The International Organization For Standardisation (ISO 26000 , international standard for social responsibility)



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A CONCEPTUAL STUDY ON CONSUMER PERCEPTIONS TOWARDS RETAIL STRATEGIES IN INDIA

G.Sivachander & JoicyLidwin

Research Scholar, Department of Commerce, Loyola College, Chennai.

Introduction

Retail sector in India is growing rapidly. As per Images F&R India Retail Report 2007 (Table shown below), retail sector is growing at the rate of 5.7% attracting the major retailers such as Walmart, Spencer from all over the world for expansion of their retail operations. Last decade has seen sea-change in the sector. But, still only 4.6% of the sector, worth Rupees 47,500 crores is still organized.

It is further supported by liberal government policies, FDI and increase in income level, buying power, and rise in lifestyle, shift in attitude, cheap labour, better employment opportunities, and availability of raw material, mass market and many more.

Population Characteristics: The Indian urban landscape comprises of 66 million households as per Indian Census 2001. Further analysis of the census data indicates that 29% of the urban households live in metros followed by towns with less than 1 lakh population.

Economic Profile: The average monthly income of households in urban India is Rs 8,682. However, an estimated 40% of urban households earn below Rs.5,000 per month. As per Socio economic classification (SEC), which takes education and occupation profile in account, a majority of the urban population are households with an average monthly income of Rs 5894. Most households across urban India are dependent on fixed monthly salary as the main source of income.

Living Standards: Majority of the urban households reside in self-owned homes. In the North, only 11% households reside in rented houses. Two third of the households in urban India reside in small houses with less than three rooms (including kitchen).

Buying Behaviour: The urban Indian households are spending 33% more than what they used to spend in 2005. Kirana/ Provision stores accounts for 43% of the total spends on groceries, FMCG and general merchandise followed by dairy and vegetable vendors. A majority of the households undertake shopping trips before 11.00 AM, followed by 5-7 pm slot when 30% of the households in North shop during weekdays. On an average, an urban household has 2.6 shopping trips for household shopping on a weekday as compared to 2.3 trips on a weekend. 64% of the households do their monthly bulk and planned shopping in the very first week of the month. Location of the store and thus convenience in visiting it is the biggest choice driver as almost all urban households prefer physical visit for monthly shopping.

To identify the underlying perceptions of the consumers and demographic correlates of consumer preferences towards different retail formats, it is essential to understand that a retail format is a store package that the retailer presents to the shopper. A retail format is defined as a type of retail mix used by a set of retailers. It is a place, physical or virtual where the vendor interacts with its customer".

As many new formats are emerging rapidly viz. supermarkets, hypermarkets, convenience stores, departmental stores, factory outlets, category killers and many more, retailers of today need to understand what customer, in actual, is seeking for? They need to segment, target and position their products, communicate pricing and place via effective promotional strategies to cultivate favourable retail outlet image via effective merchandise, service, clientele, physical facilities, convenience, promotion, store atmosphere, institutional factors, post-transaction satisfaction and enabling them choose and visit the store. Advertising and sales promotions are the most widely used forms of promotion. Effective sales promotional strategies include Point-of-purchase/ point of sale, contests, coupons, frequent shopper, prizes, demonstrations, referral gifts, two for the price of one, branded giveaways, samples, premiums and special events. The other main forms include public relations and personal selling. Retail promotion can be defined as any communication that informs influences and prompts the target market about any aspect of retail sponsor.



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SOCIAL ENTREPRENEURSHIP IN SUSTAINABLE DEVELOPMENT

SAKTHIVEL J, ASST PROFESSOR,
PATRICIAN COLLEGE OF ARTS AND SCIENCE

JOICY LIDWINA G, RESEARCH SCHOLAR,
LOYOLA COLLEGE, CHENNAI

Introduction

The word 'entrepreneur' once missing in economic literature has become a buzzword in the present times. In fact, few terms have been discussed and debated so much during the last two decades as much entrepreneur and entrepreneurship development. Some thinkers have appreciated its role in economic development as "an economy development is the effect for which entrepreneurship is the cause." Of late, a new term 'social entrepreneurship' referring to a new breed of entrepreneurs has emerged in the economic literature and has been receiving increasing attention in socio-economic context.

Meaning Of Social Entrepreneurship

I believe that the most useful and convincing way to define social entrepreneurship is to establish its congruence with entrepreneurship it has emanated from. Entrepreneurs are innovative, highly motivated, and critical thinkers. When these attributes are combined with the drive to solve social problems, a 'social entrepreneur' is born. Social entrepreneurs are individuals with innovative solutions to society's most pressing and daunting social problems. They are ambitious and persistent, tackling major social issues and offering new ideas for wide-scale change. Throughout history, such individuals have introduced solutions to seemingly intractable social problems, fundamentally improving the lives of countless individuals by changing the way critical systems operate.

Characteristics Of Social Entrepreneurs

Social Entrepreneurs Identify and Solve Problems on a Large Scale

Business entrepreneurs identify opportunities and exploit them for financial gain. Bill Gates recognized the future of the personal computer and wrote special software to make that future a reality. Similarly, social entrepreneurs identify opportunities to solve societal problems on a grand scale. Martin Luther King who led the American Civil Rights Movement and Gandhi who led his people to independence were examples of social entrepreneurs. Each one inspired movements in their respective countries that led to major shifts in thinking patterns and improved society as a whole.

Social Entrepreneurs Bring Value to Disadvantaged Communities

A business entrepreneur's ultimate desire is to add value to their business enterprise and to increase their personal self-worth. People like Bernie Madoff and Donald Trump engage business opportunities to expand their own empires. Social entrepreneurs do not exploit opportunities to bring value to their own bank accounts, but to add value to disadvantaged communities. Recently, Jean-Michel Tjjerina took a trip to Cambodia with a friend. His heart was touched by what he saw and he was moved to begin The Cambodia Project, an effort to build sustainable communities in Kampot, Cambodia through secondary education.



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GREEN MARKETING

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Dr. P.R. Rama Krishnan

Principal – TSN Narayana Swamy College

INTRODUCTION

Green marketing is the marketing of products that are presumed to be environmentally preferable to others. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, sustainable packaging, as well as modifying advertising.

Yet defining green marketing is not a simple task where several meanings intersect and contradict each other; an example of this will be the existence of varying social, environmental and retail definitions attached to this term.¹¹¹ Other similar terms used are **environmental marketing** and **ecological marketing**.

Green, environmental and eco-marketing are part of the new marketing approaches which do not just refocus, adjust or enhance existing marketing thinking and practice, but seek to challenge those approaches and provide a substantially different perspective.

In more detail green, environmental and eco-marketing belong to the group of approaches which seek to address the lack of fit between marketing as it is currently practiced and the ecological and social realities of the wider marketing environment.

HISTORY

The term Green Marketing came into prominence in the late 1980s and early 1990s. The American Marketing Association (AMA) held the first workshop on "Ecological Marketing" in 1975. The proceedings of this workshop resulted in one of the first books on green marketing entitled "Ecological Marketing".

POPULARITY AND EFFECTIVENESS

The popularity of such marketing approach and its effectiveness is hotly debated. Supporters claim that environmental appeals are actually growing in number—the Energy Star label, for example, now appears on 11,000 different companies' models in 38 product categories, from washing machines and light bulbs to skyscrapers and homes.

However, despite the growth in the number of green products, green marketing is on the decline as the primary sales pitch for products. Shel Horowitz, a green marketer for over 30 years and primary author of *Guerrilla Marketing Goes Green* states that to market effectively, green businesses need to market to three different audiences, "deep green," "lazy green," and "nongreen", and that each must be approached differently.

CHALLENGES

One challenge green marketers -- old and new -- are likely to face as green products and messages become more common are confusion in the marketplace. "Consumers do not really understand a lot about these issues, and there's a lot of confusion out there," says Jacquelyn Ottman (founder of J. Ottman Consulting and author of "Green Marketing: Opportunity for Innovation.") Marketers sometimes take



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on

The Impact of Sustainable Development on Global Corporate Environment



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A STUDY ON IMPACT OF CELEBRITY ENDORSEMENT TOWARDS GREEN BANKING PRODUCTS IN CHENNAI

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Introduction

In India, celebrities are not treated as mere mortals, they're Idolized, especially the ones from the fields of Cricket and Bollywood. Hence in India, brands go out of their way to associate themselves with such celebrities. No wonder nearly 50% of the ads in India feature a celebrity endorser. Through this technique, brands enjoy the benefits of celebrities endorsing their products without actually spending big bucks and associating with the celebrity. In other words, it's like 'endorsement by proxy'. For example, Axis bank benefited hugely when Amitabh Bachchan prominently displayed their cheques on 'Kaun Banega Crorepati', even without actually associating with Amitabh Bachchan. Innovation in Information technology has changed the financial transactions that were done in banking industry globally. ICICI bank has roped in Amitabh Bachchan for their ad on opening savings account. It is obvious that the ad is targeted towards gaining more customers for the bank especially for their core banking services which is savings accounts. Nowadays people are busy and they hardly have time to go to the bank and get in a line to open savings account. Thus ICICI bank brings you tab banking in which a personalized relationship officer will visit your home and open your savings account in minutes via the tab that they carry. Likewise South Indian Bank features actor Mamooty who says about the specialized services done to the customers like attending to specially challenged customers. AXIS Bank , India s third largest private sector bank associates them with actress Deepika Padukon, as its brand ambassador to take its brand philosophy ahead. The campaign was based on the insight "Progress has many meanings" which aimed at exploring a new dimension of progress which showcased the range of products which was not just material but also emotional and personal.

The banking industry believes that by adopting new technology, towards the awareness from celebrity ad the banks will be able to improve customer service level and associated with their customers very closely. The term Innovation in Banking (IB) refers to use of the internet as a remote delivery channel for banking services.

Background of the Study

Celebrity is shown as a normal door to door person and he can be anybody who enjoys the small things in life. Thus it is targeted towards people who have more important work than getting in a line for opening bank accounts. By opening bank account on their doorstep, and providing fantastic services online, Banking is ensuring that the customer does not have to enter the bank at all. some people who have not opened a bank account or want to open another bank account, then they are likely to call Banking as they would like to use this facility wherein the executive visits you to directly start your savings account without any hassle. The number of innovational services is increasing rapidly and these have really focused a new



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ENVIRONMENTAL SUSTAINABILITY THROUGH GREEN BANKING A STUDY ON ACCOUNT HOLDER'S AWARENESS AND PERCEPTION TOWARDS GREEN BANKING IN PUBLIC AND PRIVATE SECTOR BANKS WITH REFERENCE TO CHENNAI

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Introduction

Green banking is creating a buzz in the financial world. It is a form of banking taking in to account the social and environmental impacts and its main motive is to protect and preserve environment. Although a new phenomenon, some countries have adopted it successfully in their day to day financial activities. This paper has been made to study level of consumer satisfaction and awareness regarding "Green banking services" initiative taken by various Public and Private sector banks in India, Chennai. The study aims to identify the opinion and awareness of bank employees and customers as regards to green banking concept in public and private sector banks. It is necessary to identify various initiatives taken by bank on the concept of green banking in order influence customer and make them user friendly. Green banking is creating a buzz in the financial world. It is a form of banking taking in to account the social and environmental impacts and its main motive is to protect and preserve environment. Although a new phenomenon, some countries have adopted it successfully in their day to day financial activities.

Objectives Of The Study

- 1.To study the environment friendly practices adopted under green banking approach by various banks in India
- 2.To study the various initiatives taken by Indian banks
- 3.to create awareness about green banking among the general public and consumers and bank employees.
- 4.To find out the difficulties in availing green banking services
- 5.To suggest the ways to promote and adopt green banking in India.

METHODOLOGY

The primary and secondary method of data collection has been used in this study. The information and data regarding the green practices adopted by the various banks have been accessed from the sources such as company official website, annual reports, sustainability reports, article etc. The primary data was collected from the study conducted through personal interviews with employees, customers and general public.



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AN OVERVIEW OF ECO FRIENDLY FOOTWEAR

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Introduction

Eco-friendly footwear is made with sustainable or recycled materials and possibly manufactured in environmentally responsible ways like using water solvable glues or conserving resources in production. It refers to that which is ethically produced or even vegan and earth friendly.

With the increasing corporate competitiveness and higher consumers' demands as to product quality, fast delivery ability, more concern with environmental care and people's quality of life, changes, companies are searching for new initiatives to meet their customers' wishes in a better outcome is eco-friendly products, and footwear is not an exception to it. It is expected that in the come Green products would constitute a significant part of the total market. It is expected that in the

Objectives Of The Study

1. To study about the origin of Eco-friendly footwear and choice of eco-friendly footwear by marketers.
2. To study about corporate social responsibility of footwear manufacturers in production of Eco-friendly footwear.
3. To study about benefits and challenges of Eco-friendly footwear.

What Is Eco-Friendly Footwear?

Eco-friendly footwear is made with sustainable or recycled materials and possibly manufactured in environmentally responsible ways like using water solvable glues or conserving resources in production. It is something ethically produced or even vegan and earth friendly. Some of the materials being used are Organic Cotton, Hemp, Bamboo, Wool, Cork, Rubber, Recycled Fabrics, Recycled Plastics, Bio-degradable Synthetic Leather and Vegetable Tanned Leather. non-toxic water-based glues and safer fabric dyes.

Origin Of Eco-Friendly Footwear

One of the very first eco-conscious shoe manufacturers was the maker of the famous 1970s-era Earth Shoe. Developed in 1957, the negative-heel design by Scandinavian Anne Kalso was meant to mimic the position of the foot while walking in sand-a natural design-aimed at correcting spinal alignment, relieving other physical discomforts. The natural anti-fashion statement of the Earth Shoe became fashionable and many people then sported the boxy style with its earthy colors.

Choice Of Eco-Friendly Footwear By Marketers

Business success does not only come from pushing more sales. We live in a consumer's world. Creative and thoughtful solutions developed by the industry can lead to a good connection between consuming more and making the world a better place to live. One such solution is the Eco-friendly approach. A number of brands collect used shoes and other products for recycling. Timberland's Earth keeper program disassembles used shoes and recycles the materials based on the idea that 50-70% of the material in shoes can be recycled. Nike recycles used shoes into a material that's used in sports surfaces, playgrounds and new products.



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CHALLENGES AND OPPORTUNITIES OF GREEN MARKETING

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INTRODUCTION

Green marketing is the marketing of products that are presumed to be environmentally safe. Defining green marketing is not a simple task where several meanings intersect and contradict each other; an example of this will be the existence of varying social, environmental and retail definitions attached to this term. Other terms used are Environmental Marketing and Ecological Marketing. Thus "Green Marketing" refers to holistic marketing concept wherein the production, marketing consumption and disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc., both marketers and consumers are becoming increasingly sensitive to the need for switch in to green products and services.

OBJECTIVE OF THE STUDY

1. To study the Opportunities and challenges of green marketing in India.
2. To know the important of green marketing and Characteristics of green products.
3. To find out the reason for use of organizations are adopting a green marketing.

REVIEW OF LITERATURE

Motsara et al (1995)¹ highlighted that the Bio fertilisers are a very important component of integrated crop nutrition and are energy-conserving, low cost, eco-friendly and wide applicability. Bio fertilisers, based on renewable energy source are a cost effective supplement to chemical fertilisers and can help to economise on the high investment needed for fertilizer use as Nitrogen and Phosphorous are concerned.

Charles W Lamb et al (2004)² explained that —Green Marketing□ has also become an important way for companies to build awareness and loyalty by promoting a popular issue. By positioning their brands as ecologically sound, marketers can convey concern for the environment and society as a whole.

The study by Henry Assael (2006)³ observed that In U.S., Companies have taken actions to promote environmental controls towards green marketing; For example : Reynolds Wrap promotes recycling , while Crane Papers advertises the natural content of its products, McDonald's switched from plastic to paper wrapping and uses recyclable products to build its restaurants.

The research by Anup Sinha & Jamie Gilpin (2009)⁴ primarily focused on finding inefficiencies in the carbon value chain of energy production using renewable methods. By utilizing anaerobic digestion and gasification technology Aura could produce biogas from cattle, swine, and other farm animals.

Dileep Kumar (2010)⁵ analysed that how far the hotel business organizations in the tourism sector meet the customer's needs through green marketing effort and how they influence the consumer behaviour and their satisfaction by inducing environmentally responsible behaviour.



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INTRODUCTION

India has the world's second largest labor force of 516.3 million people and although hourly wages in India have more than doubled over the past decade, the latest World Bank report states that about 350 million people in India currently live below the poverty line. With an estimated population of 1 billion people, this means that every third Indian is bereft of even basic necessities like nutritious food and health care and many are still blighted by unemployment and illiteracy. Social entrepreneurs alleviate these issues by putting those less fortunate on a path towards a worthwhile life. Instead of leaving societal needs to the government or business sectors, they can solve the problem by creating a self-sustaining system. Millions of businesses in India are using innovative ideas to help the poor access services like clean water, education and healthcare, but bureaucracy, scarce capital and an absence of technical skills are making it hard for them to scale up their work.

Social entrepreneurship in India has seen exponential growth over the last decade, with an increasing number of skilled men and women starting up businesses which provide out-of-the-box ways of improving the lives of the country's poor. Despite their number, social entrepreneurs still remain under the government's radar and have no formal recognition as a sector in their own right, depriving them not only of investments, but also of incentives such as tax breaks.

There is no separate sector called social enterprise in India. No separate government policy for social entrepreneur, no policies to support businesses development. But more than any tax breaks or incentives, social entrepreneurs struggle with the basics of just getting their business up and running. Often the government bureaucracy is a major roadblock.

Social enterprises are revenue-generating businesses with a twist. Social enterprise has two goals: to achieve social, cultural, community economic or environmental outcomes; and, (ii) to generate revenue. Social enterprises are businesses whose primary purpose is the common good. They use the methods and disciplines of business and the power of the marketplace to advance their environmental and human justice agendas.

Even though social entrepreneurship, albeit under different headings, gained practical relevance during the 1970s and 1980s, it was not until the 1990s that the subject attracted attention from both government and academia.

Three characteristics which distinguish a social enterprise from other types of businesses, non-profit organizations and government agencies: are (i) It directly addresses an intractable social need and serves the common good; (ii) Its commercial activity is a strong revenue driver; (iii) The common good is its primary purpose.

Why social entrepreneurs?

Just as entrepreneurs change the face of business, social entrepreneurs act as the change agents for society by seizing opportunities others miss and improving systems, inventing new approaches, and creating solutions to change society for the better. While a business entrepreneur might create entirely new industries, a social entrepreneur comes up with new solutions to social problems and then implements them on a large scale. The relevance of Social Entrepreneurship is due to the following factors.

- ✓ Change Agent in Social Sector
- ✓ Creation of Social Values
- ✓ Reorganizing & Pursuing new opportunities
- ✓ Solution to Social Issues
- ✓ Innovative Products & Services
- ✓ Social Capital
- ✓ Equity Promotion



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A STUDY ON GREEN HOME AND SUSTAINABLE DEVELOPMENT

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INTRODUCTION

House is a basic unit of any society. House is one of the fundamental needs of a human being. Man's aspirations, imaginations and ideas starts from his house where he lives and enjoys freedom of his own. Cities are emerging with larger housing demand. So nearby sub-urbans are transforming into cities with the same facilities. Plants, Animals and all the living creatures also have the right to live. Human beings habitat should not disturb the nature. If he disturbs the nature in turn nature may disturb the living of human being. Deforestation is more common now- a- days. Cutting from a single tree to a garden has become a never mind scenario. The whole system is peaceful through the construction of new houses. Newly acclaimed principle is Green homes especially in major cities. Our olden traditional houses are Green homes only.

SUSTAINABLE LIVING AND GREEN HOME

"Sustainable living is fundamentally the application of sustainability to lifestyle choice and decisions. One conception of sustainable living expresses what it means in triple-bottom-line terms as meeting present ecological, societal, and economical needs without compromising these factors for future generations."¹ Sustainable living is a method of living in which human may be friendly to the nature. Sustainable living supports the concept of sustainable development. This is the art of living which is required and highly demanded for the present ecology concerned. Sustainable living encourages the people to build Green Homes. Sustainable homes are called as Green homes. "Sustainable homes are built using sustainable methods, materials, and facilitate green practices, enabling a more sustainable lifestyle. Their construction and maintenance have neutral impacts on the Earth. Often, if necessary, they are close in proximity to essential services such as grocery stores, schools, daycares, work, or public transit making it possible to commit to sustainable transportation choices.

Six R's are useful for the purpose of sustainable development Reduce, Reuse, Recycle, Refuse, Repair, Rethink. Green homes needs 6R's approach. Starting from the selection of material the Green thoughts will emerge. Wood occupies a major portion of sustainable material. Mainly used Green Home building materials are Adobe, Bamboo, Cellulose insulation, Cob, Composite wood (when made from reclaimed hardwood sawdust and reclaimed or recycled plastic), Compressed earth block, Cordwood, Cork, Hemp, Insulating concrete forms, Lime render, Linoleum, Lumber from Forest Stewardship Council approved sources, Natural Rubber, Natural fiber (coir, wool, jute, etc.), Organic cotton insulation, Papercrete, Rammed Earth, Reclaimed stone, Reclaimed brick, Recycled metal, Recycled concrete, Recycled paper, Soy-based adhesive, Soy insulation, Straw Bale, Structural insulated panel. Green homes are fully connected with solar energy. Green homes use either electricity or solar it depends upon the availability. If the Green Homes use either solar or wind energy this may be considered as the Zero energy Buildings or Zero Energy homes. Green home normally speaks about the efficient use of Energy, Water and Building material. "The original major modern turn to the green building movement began in the 1970s, after the price of oil began to increase sharply. In response, researchers began to look into more energy efficient processes, following in the wake of the earlier environmental movement. Many different organizations sprung up in the 1990s in order to promote green buildings and some were also dedicated to improving the knowledge of consumers so that they could have more green homes. The International Code Council and the National Association of Home Builders began the paperwork in 2006 in order to create a "voluntary green home building standard".



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FOREIGN DIRECT INVESTMENT (FDI)

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Introduction

FDI broadly means investment by an external country as per the regulators of the country in which FDI takes place. FDI can be made by setting up an associate company in the foreign country, forming a subsidiary, by acquiring shares of an overseas company or through a merger or joint venture.

Foreign direct investment (FDI) is a direct investment into production or business in a country by an individual or company of another country, either by buying a company in the target country or by expanding operations of an existing business in that country. Foreign direct investment is in contrast to portfolio investment which is a passive investment in the securities of another country such as stocks and bonds.

Broadly, foreign direct investment includes "mergers and acquisitions, building new facilities, reinvesting profits earned from overseas operations and intra company loans".^[1] In a narrow sense, foreign direct investment refers just to building new facilities. The numerical FDI figures based on varied definitions are not easily comparable.

Objectives:

1. To study FDI opportunities in India and China.
2. To find the major reasons for FDI in India and China

Types, Methods and Forms of FDI

1. Horizontal FDI arises when a firm duplicates its home country-based activities at the same value chain stage in a host country through FDI.
2. Platform FDI Foreign direct investment from a source country into a destination country for the purpose of exporting to a third country.
3. Vertical FDI takes place when a firm through FDI moves upstream or downstream in different value chains i.e., when firms perform value-adding activities stage by stage in a vertical fashion in a host country.

Methods

The foreign direct investor may acquire voting power of an enterprise in an economy through any of the following methods:

- By incorporating a wholly owned subsidiary or company anywhere.
- By acquiring shares in an associated enterprise.
- Through a merger or an acquisition of an unrelated enterprise.
- Participating in an equity joint venture with another investor or enterprise.

FDI opportunities in India and China

China attracted \$10.76 billion in foreign direct investment in January and increase of 16.1 percent from 2013 as per the Chinese Commerce Ministry. China's unprecedented growth in the economy moving from strength to strength since it is the second largest economy in the world. Most of the investments were made in the growing service sector. China's economic reforms are aiding FDI with investors gaining confidence economically and politically. China provides a stable political environment and huge market for products and services. The political establishments in China are focusing on FDI inflows in cutting edge technological companies, service sectors like IT and Banking, Non-renewable energy production and green field industries.



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ROLE OF NGO IN SUSTAINABLE DEVELOPMENT THROUGH MICROFINANCE

D. SREE PRIYA
RESEARCH SCHOLAR, BISHOP HEBER COLLEGE

Introduction

Microfinance is a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. Micro finance through Self Help Group (SHG) has been recognized internationally as the modern tool to combat poverty and for rural development. Micro finance and SHGs are effective in reducing poverty, empowering women and creating awareness which finally results in sustainable development of the nation. The main aim of microfinance is to empower women. In this paper the role played by Microfinance in women's empowerment are considered into three dimensions namely psychological, social and economical. The objectives of the study is:

- i) to understand the performance of SHG's
- ii) to analyze the freedom women members get in SHG's,
- iii) to study the problems women members face in SHG's,
- iv) to analyze the empowerment of the women psychologically, economically and socially and
- v) to offer suggestions for the betterment of women's empowerment in SHG's.

Development is a process of Empowerment. Microfinance through women Self-Help Groups (SHGs) is a significant medium of poverty alleviation and empowerment of women. SHGs formed by women in different places have proved that they could indeed bring about a change in the mindset of the very conservative and tradition-bound illiterate women in rural areas. The concept of group formation is the best strategy to enlighten women and provide necessary mental courage for self-employment.

This paper makes a strong case for SHGs as a new development paradigm for bringing about gender equity among rural women in India by creating self-employment opportunities through microcredit. The study is based on the premise that poor women can internalise production possibilities in groups only. They are better-equipped to overcome the negative social pressure and gender biases operating against them through group identity and activity. However, the relationship of credit access to self-employment is not automatic but depends on various factors.

In reality the Microfinance experiment faces many hurdles which have to be overcome if poverty has to be referred back to the museum. This article promotes Government, Banks and Non Governmental Organisations to promote entrepreneurship through adult literacy, training facilities and marketing facilities to SHGs.

This Paper is divided into three sections. Section 1 is an introduction explaining the concept of empowerment. The significance of Microfinance and Self-Help Groups is described in Section 2. Section 3 explains the role of catalysts like the Government, Banks, Non Government Organisations in overcoming the various hurdles faced by SHGs in order to make them sustainable.

Concept of Empowerment

Empowering means enabling people especially women to acquire and possess power resources in order for them to make decisions on their own or resist decisions that are made by others which affect them. Participation and control over resources are considered as the critical indicators in the process of empowerment. Disadvantaged women especially in rural areas possess least proportions of resources and as a result they are powerless and dependent on the powerful. Historically, credit access and terms have



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A STUDY ON ORGANIZATIONAL CULTURE AND SUSTAINABLE WORK METHODS IN BANKS WITH SPECIAL REFERENCES TO CHENNAI CITY.

Dr.R.SURESH BABU

Assistant Professor in Commerce,
Patrician College of Arts and Science, Chennai

Introduction

Every organization is different and has a unique feeling and character beyond its structural characteristics. Thus, each organization deals with its members in a distinct way through its policies on allocation of resources, communication pattern, reward and penalty, leadership and decision-making, style etc. An organization culture is an intentional creation. Once, established, it hardly fades away. Empowerment is the highest state of morale and motivation in an organization. This provides synergism. This, once again, focus our attention to the importance of human resources management. Acquiring, developing and maintaining a "critical mass" of competent and committed employees guarantee the survival and success of an organization. Employees are, therefore, the most important of all resources. Human resource becomes most important of all, because it has a dual role to play.. Thus we are justified in saying that human resource is most important of all other resources. This is perhaps the reason why Mary Parker Follet defined management as the "process of getting work done through other people" is the main reason for the success of Japanese management. Globalization and liberalization of economy have once again highlighted the importance of HRM. This is so, because the survival and success of organization depends on the "competitive advantage" of the organization. Competitive advantage is obtained and sustained through knowledge and skill of its people.

Scope Of The Study

- ❖ Managing the employees today is an increasingly difficult task. The involvement, sincerity, creativity and dedication to the job that the management expects do not seem to be the outcome of financial incentives as was believed earlier. Performance can be improved in two ways. Good employees can be attracted, who could perform the task in a defensible manner and also use their creativity in their job performance.
- ❖ It has been empirically proved in many Indian and western organizations that conducive work culture, employee-centered culture and achievement-oriented culture ultimately improve performance.

Objective

Primary Objective

The primary objective of the study is to examine the dimensions of organizational culture and sustainable work methods in public and private sector banks in Chennai.

Secondary Objective

- ❖ To study the Socio-Economic characteristics of the employees.
- ❖ To analyze various dimensions of Organizational Culture.
- ❖ To suggest suitable measures to enhance Organizational Culture and Work methods of the employees.

Sampling Design

- ❖ To fulfill this, collection of primary data from the customers of public and private sector banks became pertinent. For this purpose, a list of public and private sector banks operating within Chennai was prepared.
- ❖ To prepare this list, the unpublished records were referred, which were obtained from Indian Bank, the lead bank of Chennai city.
- ❖ To get representative samples, 50 per cent of the banks were selected at random.



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A STUDY ON GREEN MARKETING AND ITS IMPACT ON CONSUMER BUYING BEHAVIOUR WITH SPECIAL REFERENCE TO CHENNAI CITY

UNIKA.D - RESEARCH SCHOLAR, BHARATHIAR UNIVERSITY, COIMBATORE.
DR. A MOHAMED JAFFAR
PROFESSOR AND HEAD, SCHOOL OF SOCIAL SCIENCES, TNOU CHENNAI

Introduction

Consumer Behaviour

Consumer behaviour is the study of individuals, groups, or organizations and the processes they use to select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the **consumer** and society.

Green Marketing

The assumption of green marketing is that potential consumers will view a product or service's greenness as a benefit and base their buying decision accordingly. While green marketing is growing greatly, an increasing number of consumers are willing to back their environmental consciousness. The company can seriously damage their brands and their sales if a green claim is discovered to be false or contradicted by a company's other products or practices. "Green" is an umbrella term that refers to products and practices that are organic, sustainable and otherwise environmentally friendly.

A product may be considered green if it :

- Conserves water and energy
- Prevents contribution of air water and land pollution
- Protects indoor air quality
- Uses renewable, responsibly sourced materials
- Produces little environmental impact
- Is manufactured in an environmentally conscious way

For green marketing to be effective you have to do three things, be genuine, educate your customers and give them the opportunity to participate.

- 1) Being genuine means that
 - a) That you are actually doing what you claim to be doing in your green marketing campaign and
 - b) That the rest of your business policies are consistent with whatever you are doing that is environmentally friendly.Both these conditions have to be met for the business to establish the kind of environmental credentials that will allow a green marketing campaign to succeed.
- 2) Educating your customers isn't just a matter of letting people know you're doing whatever you're doing to protect the environment, but also a matter of letting them know why it matters. Otherwise, for a significant portion of your target market,
- 3) Giving your customers an opportunity to participate means personalizing the benefits of your environmentally friendly actions, normally through letting the customer take part in positive environmental action.



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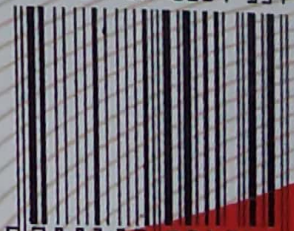
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முனைவர் ந. அறிவரசன்



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11. உலக இலக்கியங்கள்: பதிவும் பார்வையும்



இந்நூலாசிரியர் முனைவர் ந. அறிவரசன் திண்டுக்கல் மாவட்டம், ஆத்தூர் வட்டம், சித்தையன் கோட்டை எனும் ஊரைச் சேர்ந்தவர். திண்டுக்கல் காந்தி கிராம கிராமியப் பல்கலைக் கழகத்தில் இளங்கலை, முதுகலைப் பயின்றவர். இவர் இளங்கலை மற்றும் முதுகலைப் பட்டப் படிப்புகளில் முதல் தரம் பெற்று பரிசுத் தொகையைப் (Prize Money Award) பெற்றவர். மேலும், மொழியியலிலும் இதழியலிலும் முதுகலைப் பட்டமும் பெற்றவர். ஹிந்தி, மலையாளம் ஆகிய மொழிப் பயின்றவர்.

திருச்சி பாரதிதாசன் பல்கலைக்கழகம், தமிழியல் துறையில் ஆய்வியல் நிறைஞர் பட்டமும், முனைவர் பட்டமும் பெற்றவர். பல்கலைக்கழக நிதி நல்கைக் குழு வழங்கும் தேசிய இராஜீவ் காந்தி ஆய்வுத் தொகையைப் (Rajiv Gandhi National Fellowship) பெற்றவர். இதுவரை இலக்கியம், நாட்டுப்புறவியல், மொழியியல் ஆகிய துறைகளில் சமுதாயவியல், பெண்ணியம், அமைப்பியல், நடையியல் ஆகிய கோட்பாடுகளை உட்படுத்தி, பன்னாட்டு மற்றும் தேசியக் கருத்தரங்கில் பல்வேறு ஆய்வுக் கட்டுரைகளைச் சமர்ப்பித்தவர். இவர் 'புதுக்கவிதைப் பூங்கா' எனும் இலக்கியச் சிற்றிதழின் உதவி ஆசிரியராகப் பணியாற்றுகிறார்.

இவரின் கவிதை, கட்டுரை, சிறுகதை ஆகிய படைப்புகள் நாளேடுகளிலும் இதழ்களிலும் வெளிவந்துள்ளன. இதுவரை பதினொரு ஆய்வு நூல்களைத் தமிழுலகுக்கு அர்ப்பணித்துள்ளார். 'புறநானூறும் பழஞ்சீனப் புறத்தொகையும்' எனும் இந்நூல் இவரது பனிரெண்டாவது நூலாகும். தற்பொழுது சென்னை, செம்மொழித் தமிழாய்வு மத்திய நிறுவனத்தில் முனைவர் பட்ட மேலாய்வாளராக (PDF)ச் சங்க, பழஞ்சீனக் கவிதைகள் குறித்து ஒப்பாய்வினை மேற்கொண்டு வருகிறார்.



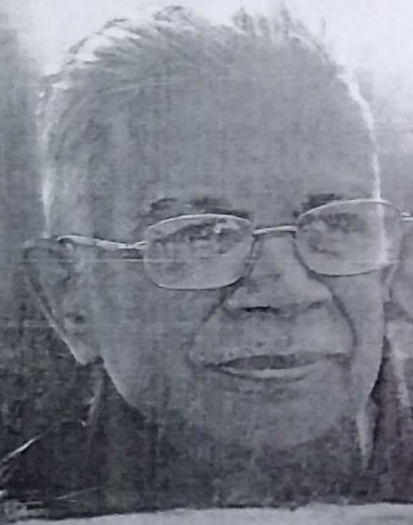
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போ.ஜான்சன்



இந்நூலாசிரியர் போ. ஜான்சன் புதுக்கோட்டை மாவட்டத்தில் உள்ள கிள்ளுக்கோட்டையில் அ. போஸ்கோ ஆக்கினைஸ்மேரி என்னும் இணையருக்கு 25.07.1988 அன்று பிறந்தார். பள்ளிக்கல்வியைக் கிள்ளுக்கோட்டையிலும், தஞ்சாவூரிலும் பயின்றார். இளங்கலைத் தமிழ் இலக்கியத்தை, திருச்சிராப்பள்ளியில் இருந்த தனிநாயக அடிகள் இதழியல் கல்லூரியிலும், முதுகலையைப் பெரியார் ஈ.வே.ரா. கல்லூரியிலும் பயின்றார். இளமுனைவர் பட்ட ஆய்வைப் புதுவைப் பல்கலைக்கழகத்தில் முடித்து, தற்போது முனைவர் பட்ட ஆராய்ச்சியாளராகச் சென்னைப் பல்கலைக்கழகத்தின் தொலைநிலைக் கல்வி நிறுவனத்தில் பேராசிரியர் முனைவர் ஒப்பிலா மதிவாணன் அவர்களின் மேற்பார்வையில் 'தற்காலத் தமிழில் சொற்பிரிப்பு நெறிமுறைகள்' என்னும் தலைப்பில் ஆராய்ச்சி செய்து வருகிறார். இவர், பன்னாட்டு மற்றும் தேசிய அளவிலான கருத்தரங்குகளில் கலந்துகொண்டு பத்துக்கும் மேற்பட்ட கட்டுரைகளை வழங்கியுள்ளார். பன்னாட்டு இதழ்களிலும் இவருடைய கட்டுரைகள் இடம்பெற்றுள்ளன. பல்வேறு ஆராய்ச்சிக் கட்டுரைப் போட்டிகளிலும் பங்கேற்றுப் பரிசும் பெற்றுள்ளார்.

முதுமுனைவர் ச.சு. இளங்கோ



1990ஆம் ஆண்டு முதுமுனைவர் பட்டம் பெற்றார். சென்னைப் பல்கலைக்கழக வரலாற்றில் முதன்முறையாகத் தமிழிலக்கியத்தில் முதுமுனைவர் பட்டம் பெற்ற சிறப்பிற்குரியவர்.

■ போ.ஜான்சன் ■



பதிப்பாசிரியர்கள் உரை

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நீண்ட பாரம்பரியமும், தொன்மையான மரபும் மிக்க மொழி தமிழ். இலக்கிய, இலக்கண வளமை பெற்ற அம்மொழியில் என்னுதற்கு அரிய சான்றோர் பெருமக்கள் சிறப்பான தொண்டாற்றியுள்ளனர். தமிழ் மொழியின் ஆழம் அறிந்து, தம் புலமையால் சிறப்பாகப் பணியாற்றியும், தம் புகழ் நிறுவியும் சென்றவர்கள் தமிழறிஞர்கள்.

அந்தப் புலமை மரபு மறைத்து விடவில்லை. தமிழறிஞர்களின் மரபு இன்னும் உயிர்ப்புடன் உலா வந்து கொண்டிருக்கிறது.

வாழ்த்த, வாழும் தமிழறிஞர்களின் சிறப்பமிக்க பணியினை ஒரு வரலாற்று ஆவணமாகப் பதிவு செய்தால், அதனை இன்றைய மாணவருலகம் அறிந்தகொள்ளும் என்ற நோக்கில், அப்படிப்பட்டோரின் வாழ்வும் பணியும் பற்றிய தகவல்களை நூல் வடிவமாகக் கொண்டிருக்கிறோம்.

தமிழறிஞர்களைக் கௌரவப்படுத்த வேண்டும் என்ற நோக்கிலும், இத்திட்டத்தை விரிவுபடுத்தி, தமிழ் படைப்பாளிகளையும் அவர்தம் படைப்புகளையும் சிறப்பிக்கும் வகையில் நூல்வடிவம் ஆக்கியுள்ளோம்.

தமிழுக்குத் தொண்டாற்றிய அன்னாமலைப் பல்கலைக்கழகமும், மூன்று முறை உலகத் தமிழ் மாநாடு நடத்திய மலாயாப் பல்கலைக்கழக இந்திய ஆய்விதழ் துறையும், அவை விழாக் காணும் சென்னை கலைஞன் பதிப்பகத்துடன் இணைந்து மீண்டும் செயல்படுவது மிகவும் மகிழ்ச்சிக்குரியது.

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மந்நுத்

செம்மொழித் தமிழாய்வு மத்திய நிறுவனம்

சென்னை-113.

பங்கேற்புச் சான்றிதழ்

பேராசிரியர் / முனைவர் / திரு / திருமதி. ந. சித்நாதன்

என்பவர் 21-01-2015 முதல் 23-01-2015-ஆம் தேதி வரை செம்மொழித் தமிழாய்வு மத்திய நிறுவனம், சென்னை நிதியுதவியுடன் பாரதிதாசன் பல்கலைக்கழகக் கல்லூரி தமிழ்த்துறையில் நடத்தப்பெற்ற தொல்காப்பிய சொற்பொருண்மைக் கொள்கை - கலைச்சொல்லாக்கக் கோட்பாடுகள் எனும் பொருண்மையிலான கருத்தரங்கில் 21.01.2015 நாளன்று கலந்து கொண்டு தொல்காப்பியமும் நாட்டுப்புறக் கலைச்சொற்களும் என்னும் தலைப்பில் உரையாற்றிச் சிறப்பித்தார் எனச் சான்றளிக்கப்படுகின்றது.

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Technology Integrated Teaching of Speaking Skill to Students of Engineering and Technology Using Literary Resources: An Experimental Study

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&

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Abstract:

Proficiency in English Communication skill has become an inseparable part of students, especially engineering students. Based on their proficiency in speaking skill, they are recruited by MNC as well as national companies. Integrating technology in language teaching has been accepted by linguists and also language experts since they fulfill the need of the hour. But, as far as, using literary resources in the English language teaching, still it is a debate among teachers and experts. The productive skill in other words speaking skill in oral mode has the vital importance in language learning. Majorly, there are three situations in speaking, viz. interactive, partial interactive and non-interactive. They depend upon the need or requirement of the speaker or listener or both. Even though the colleges are having good curriculum, practice, etc. for English Language Teaching and Learning and producing good results, many of the students are not successful in oral communication or speaking skill. We have not implemented or followed required practices, which leads to failure in producing students with good oral communication skills. The materials which are at present used or the practices/methods followed, are not enough or suitable to teach speaking skill at the advanced/college level. Apart from the regular materials provided, we have to adopt literary resources in all available modes in order to teach speaking skill to the students. In this way, some experiments in teaching speaking skill to the students of first year engineering students were conducted. This paper discusses on the same in detail.

Introduction

The objective of teaching English as a Specific Purpose to students of engineering and technology is to enable the learners to be efficient in communication in order to suit to their field of study. The teachers who teach speaking skill to the students in engineering colleges in Tamilnadu, find it very difficult to achieve the above goal. The reason behind the failure or difficulty is that the testing process or the end-semester question paper does not include speaking and listening skills for testing. Hence, the objective in EL teaching gets a little diversion from teaching the productive skills. Generally, the native speakers do not require any special training on speaking and listening skills unless there is a specific purpose. Because, they naturally learn these skills from childhood starting from his/her mother. But, as far as the learners of ESL are considered, English is a new language and their mother tongue is different from the second language and hence, importance for the productive skills as given to other skills such as reading and writing.



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AN EXPERIMENTAL METHOD IN TEACHING CONDITIONAL CLAUSES TO STUDENTS OF ENGINEERING AND TECHNOLOGY

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Introduction

Literature in English Language Teaching (ELT) at the tertiary level can make the classroom live and also involve the students in active learning. It acts as a bridge between the target language and its soul. It creates a real environment in learning a language with culture. The elements of literature such as authentic material, language in use and aesthetic representation of the spoken language, as well as language and cultural enrichment enriches ELT. Learning a second language depends upon the purpose of learning SL. For example, the science and engineering students may study ESL for communicative purpose alone. In Joan Collie and Stephen Slater words, literature is a source of authentic material in the sense that most works of literature are not fashioned for the specific purpose of teaching a language. In this sense, students are exposed to a language that is as genuine and undistorted as can be managed in the classroom context. The main part of grammar needs materials associated with experiences in life. This is fulfilled by literature exactly.

Grammar and literature

Literature is considered to be the perfect material for teaching English as a second language to students of engineering and technology, because in the technical institutions when all the subjects taught to the students are about technical things, English is the only subject which is enjoyed by students. For example, when songs, short stories, dialogues, monologues, novels, which are considered as pieces of literature, are used in the classroom in order to teach grammar, the students are very comfortable and getting ideas on comparison in applying grammar components in sentences. Since the engineering students' objective in learning English as a second language is to equip themselves to be competent in communicative English, literature is providing a comfortable room in learning English grammar.

If Conditionals Clause

Many researches have been conducted by scholars [(Hwang, 1979; Maule, 1988; Fulcher, 1991; Wang, 1991; Ferguson, 2001 cited in Gabriellatos 2006, 1) in If-conditionals. As per their remarks, ELT typology fails to account for a large number of attested if-

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2

பதிப்பாசிரியர்

தா.எ. ஐசக் சாமுவேல் நாயகம்
முகிலை இராச பான்டியன்
தா. நீலகண்ட பிள்ளை

2015

கல்லூரி ஆசிரியர் குமரித் தமிழ்ச் சங்கம்

நூல் விவரம்

தலைப்பு : பன்னோக்குப் பார்வையில் தமிழ்ச்செம்மொழி
கம்பராமாயணம் - பன்முகப் பார்வை

பொருள் : இலக்கிய ஆய்வுக்கட்டுரைகளின் தொகுப்பு. கல்லூரி
ஆசிரியர் குமரித் தமிழ்ச்சங்கம் நடத்திய பன்னாட்டுக்
கருத்தரங்கில் வெளியிடப்பட்டது.

நாள் : 27.03.2015

பதிப்பு : முதற் பதிப்பு, 2015

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வெளியீடு : **கல்லூரி ஆசிரியர்**
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57, சிதம்பர நகர், கோட்டார்,
நாகர்கோவில்-629 002.

அச்சாக்கம் : **டுடே பிரிண்டர்ஸ்**
192, பெல்ஸ் சாலை, சேப்பாக்கம்,
சென்னை-600 005.
தொலைபேசி: 98400 83738

ISBN - NO : 13-978-81-909074-7-7

46. அறத்தின் நாயகன் பரதன்

முனைவர். பேபி
தமிழ்த்துறை
மகளிர் கிறித்தவக் கல்லூரி
சென்னை

முன்னுரை.

ஆதிகாவியமாகப் போற்றப்படும் இராமாயணம் பாரத நாட்டின் பண்பாட்டின் பிரதிபலிக்கின்ற காவியம் ஆகும். இது குமரி முதல் இமயம் வரையுள்ள பாரத மக்களால் போற்றப்படுகிறது. ஆதிகாவியான வால்மீகியால் எழுதப்பெற்ற சிறப்பினை உடையது. மனிதன் வாழ்வில் பின்பற்ற வேண்டிய வாழ்வியல் நெறிகளை எடுத்துக் கூறுகிறது.

கம்பராமாயணம்

வடமொழியில் வால்மீகி பாடிய இராமாயணத்தைத் கம்பர் தமிழில் பாடினார். எனவே, கம்பராமாயணம் என்று அழைக்கப்படுகிறது. கம்பர் தாம் பாடிய இராமாயணத்திற்கு இராமாவதாரம் எனப் பெயரிட்டார். இது பாலகாண்டம், அயோத்யாகாண்டம், ஆரண்ய காண்டம், கிஷ்கிந்தா காண்டம், சுந்தர காண்டம், யுத்த காண்டம் என ஆறு காண்டங்களையும் 10500 விருத்தப் பார்க்ககளையும் உடையது. சத்தியத்தை, அன்பை, தியாகத்தை, கற்பை, தொண்டை, எளியோர் வலியோர் காக்க வேண்டும் என்ற கருத்தைப் போற்றுகிறது.

பரதன்

தசரதச் சக்கரவர்த்தியின் இரண்டாவது மகன். இவனுடைய தாய் கைகேயி. மனைவி மாண்டவி. எல்லா பாரததையும் தாங்கும் பொறுமையும் வலிமையும் உடையன் பரதன். இராமனிடம் பரதன் மிகுந்த அன்பும் பணிவும் கொண்டவன்.

இராமனிடம் கொண்ட பாசம்.

இராமன் காட்டிற்குச் செல்லும் வேளையில் பரதன் தன் மாமா வீட்டில் இருந்தான். தசரதனின் இறப்பையும், இராமன் காட்டிற்குச் சென்ற செய்தியையும் அறிந்த பரதன் தன் தாய் கைகேயினால் இந்நிகழ்வுகள் நடந்தன என்பதை அறிந்து தன் தாயைக் கொல்ல நினைத்தான். ஆனால் இச்செயலால் இராமன் சினம் கொள்வான்

கதைத் தமிழ் ஆக்கமும் ஆளுமையும்



தமிழ் ஐயா வெளியீட்டகம்

ஒளவைக்கோட்டம், திருவையாறு - 613 204

தஞ்சாவூர் மாவட்டம்.

நூல் தவிர அட்டவணை

தலைப்பு	:	கதைத்தமிழ் ஆக்கமும் ஆளுமையும்
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முதல்பதிப்பு	:	திருவள்ளுவராண்டு 2046 (சூலை, 2015)
பதிப்புரிமை	:	தமிழ் ஐயா வெளியீட்டகம், திருவையாறு
நூல் அளவு	:	டெம்மி 1x8
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எழுத்து அளவு	:	11
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கட்டுமானம்	:	சாதாரணம்
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கணினி அச்சு	:	செ.தீபா (கிரியேட்டர் கிராபிக்) சிவகாசி
அச்சாக்கம்	:	செல்வவிநாயகம் அச்சகம், சென்னை.

கோவை கொங்கு நாடு கலை அறிவியல் கல்லூரியுடன்
இணைந்து திருவையாறு தமிழ் ஐயா கல்விக் கழகம்
11-07-2015 அன்று நடத்திய அனைத்துலக அளவிலான
கதைத் தமிழ் 13- ஆவது ஆய்வு மாநாட்டுக் கருத்தரங்கில்
படித்தளிக்கப்பட்ட கட்டுரைகளின் தொகுப்பு.

57. முகிலை இராச பாண்டியனின் அம்மாவின் புலம்பல்கள் சிறுகதைகள் உணர்த்தும் வாழ்வியல் சிந்தனைகள்



முனைவர் மோ.பேபி

தமிழ்த்துறை

மகளிர் கிறித்துவக் கல்லூரி

சென்னை

முன்னுரை

முகிலை இராசபாண்டியன் அவர்கள் கன்னியாகுமரி மாவட்டத்தில் முகிலன் குடியிருப்பில் பிறந்தார். இவர் கன்னியாகுமரி மாவட்டத்திற்கே பெருமை சேர்க்கிறார். தனது எழுத்துப்பணியால், சிறு சிறு விசயங்களை மனதைத் தொடும் கதைக்கருவாக்கி கதைப் படைப்பதில் வல்லவராய் விளங்குகிறார். தெளிவான எளிய நடையில் கண்முன் காட்சிகளை வெட்ட வெளிச்சமாக்குகிறார். இவருக்குள் இருக்கும் படைப்பாற்றல் அற்புதமானது. படிப்போரையும் சிந்திக்கத் தூண்டுவது. இவரது சிறுகதைகள் என் மனதையும் சிந்திக்கத் தூண்டியது. எனவே தான் அவரது சிறுகதைகளை ஆய்வு செய்வதில் பெருமைப்படுகிறேன்.

அம்மாவின் புலம்பல்கள்

அம்மாவின் புலம்பல்கள் என்ற சிறுகதையில் இடம்பெறும் வீரையன் கண்தெரியாதவன். இவனது தாய் இலட்சுமி. இவள் தனது இறப்பிற்குப் பிறகு தனது மகன் தனியாகக் கசுடப்படக்கூடாது என்று நினைத்து ஜோதி என்ற பெண்ணுடன் திருமணம் செய்து வைக்கிறாள். திரும்ணமாகி தன் தாய் இருக்கும் வரையில் எந்தப் பிரச்சினையும் இல்லை. தாய் இறந்தவுடன் சோதி தனது தாய் தந்தையை உடன் வைத்துக்கொள்ள ஆசைப்படுகிறாள். ஆனால் வீரையனின் சம்பாத்தியத்தில் அத்தனை பேரையும் கவனிக்க முடியாது. எனவே பிரச்சினை ஆரம்பிக்கிறது. வீரையனுக்கு சோதிக்கும் வாக்குவாதம் முற்றிப்போய் சோதி தன்தாய் வீட்டிற்கு சென்று விடுகிறாள். அதனால் இரண்டுநாள் கோட்டலில் உணவுச்சாப்பிட்ட வீரையனுக்கு வயிற்றுப் பிரச்சனை ஏற்படுகிறது. இதனால் அவனே தனது தாய் உணவு சமைக்கும் போது சொல்லிச் சொல்லி சமைத்த முறையைக் கேட்டு உணவைச் சமைத்து சாப்பிடுகிறான் என்பதே கதை ஆகும்.

தமிழ் இலக்கியங்களில்
காலந்தோறும் மரபுட விழுமியங்களும்
காலக்கவனங்களும்

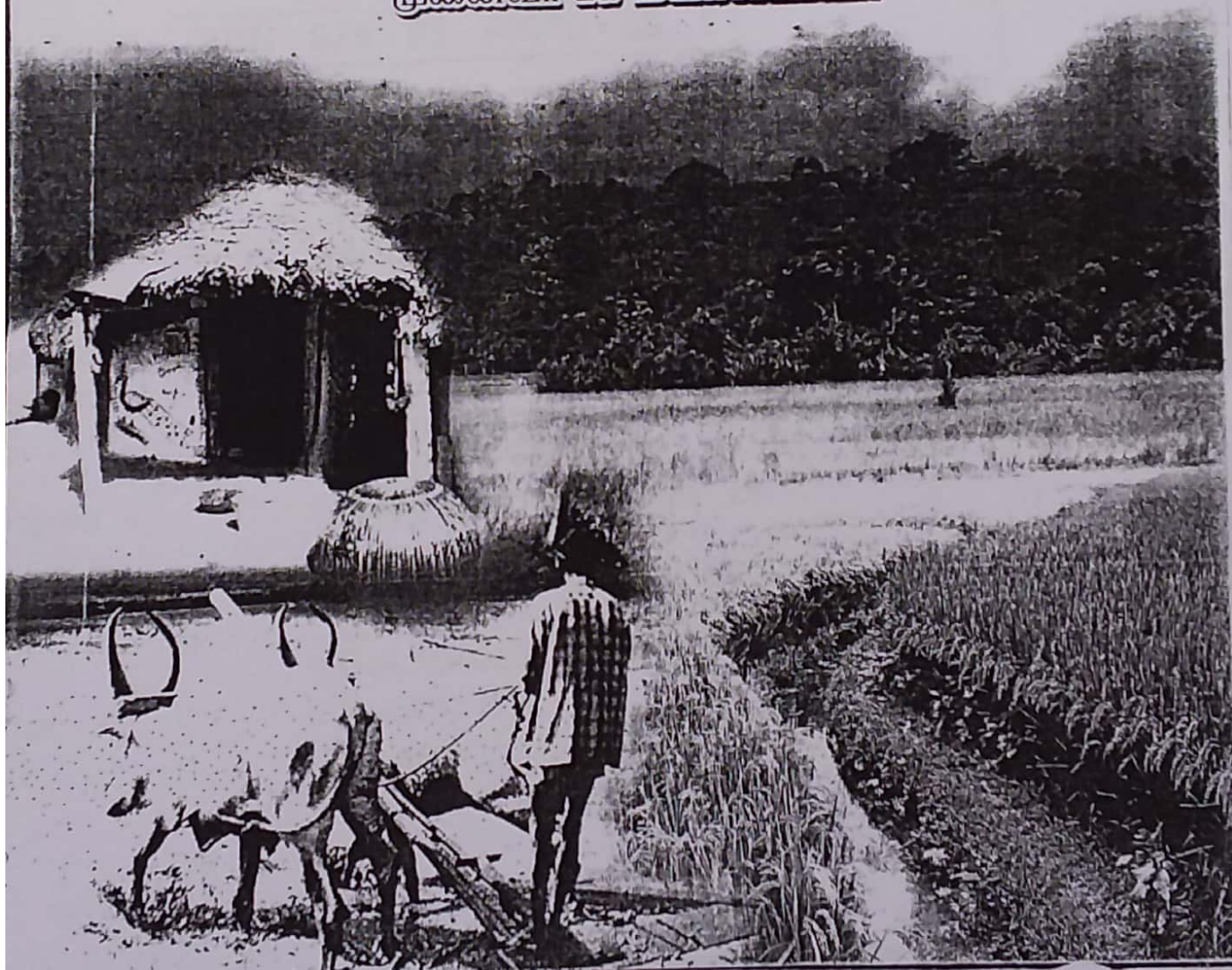
தொகுதி - II

பதிப்பாசிரியர்கள்

முனைவர் க. முருகேசன்

முனைவர் க. குமரன்

முனைவர் சி. மகாலட்சுமி



**தமிழ் இலக்கியங்களில் காலந்தோறும்
மாலுட விழுமியங்களும் கலைக்கூறுகளும்
(பன்னாட்டு ஆய்வுக் கருத்தரங்கம்)**

பதிப்பாசிரியர்கள்	: முனைவர் க. முருகேசன் முனைவர் சு. குமரன் முனைவர் சி. மகாலட்சுமி
பதிப்புரிமை	: பதிப்பாசிரியர்கள்
முதற்பதிப்பு	: டிசம்பர், 2015
வெளியீடு	: தமிழ்த்துறை கொங்குநாடு கலை அறிவியல் கல்லூரி கோயம்புத்தூர் - 641029.
கணினி	: பிரடாக் பிரிண்ட், கோயம்புத்தூர் - 29.
அச்சாக்கம்	: பிரடாக் பிரிண்ட், 476/1 பூமாதேவி கோவில் அருகில் கவுண்டர் மில்ஸ் (அஞ்சல்) கோயம்புத்தூர் - 29. அலைபேசி : 98432 73994, 91505 91017.
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188. ஊடகங்களில் விளம்பரத்தின் பயன்பாடு



முனைவர் மோ. பேபி
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மகளிர் கிறித்துவக் கல்லூரி
சென்னை - 6.

முன்னுரை

விளம்பரம் என்பது விளம்பரதாரர் ஒருவர் தமது உற்பத்திப் பொருள் பணி ஆகியவற்றின் விற்பனையைப் பெருக்கும் பொருட்டு அல்லது பொருள் பற்றிய கருத்தைப் பரப்பும் பொருட்டு பணம் செலுத்தி தாம் விரும்பும் விளம்பரச் சாதனங்களின் வாயிலாகப் பொது மக்களுக்கு எடுத்துரைத்தல் ஆகும். துண்டுப் பிரசுரங்கள் செய்தித்தாள்கள், சஞ்சிகைகள், சுவரொட்டிகள், கடிதங்கள், தொலைக்காட்சி, வானொலி, திரைப்படக்காட்சி, ஒலிப்பெருக்கி, கணினி, கைப்பேசி போன்ற சாதனங்களின் வழியாக விளம்பரங்கள் வெளியிடப்படுகின்றன.

விளம்பரத்தின் முக்கியத்துவமும் குறிக்கோளும்

விளம்பரம் சிறந்ததொருதகவல் கருவி. தம்மைச் சுற்றிலும் நிகழ்வது என்ன அடுத்ததாக நாட்டில் நிகழப்போவது என்ன, புதிய கண்டுபிடிப்புப் பொருட்களில் விற்பனைக்கு வந்துள்ளவை எவை வெளியாகியுள்ள புதிய நூல்கள் எவை போன்றவற்றை விளம்பரம் மூலம் மக்கள் தெரிந்து கொள்கிறார்கள். விளம்பரங்கள் வணிகத்திற்கு உதவுவது மட்டுமின்றி சமுதாய நலத்திற்கும் உதவுகிறது. மக்களுக்குச் செய்திகளை அறிவிக்கிறது. புதியவற்றை அறிமுகப்படுத்துகிறது. அறிவின் எல்லையை விரிவாக்குகிறது. சமுதாய மாற்றங்களுக்கு வழிவகுக்கிறது. விற்பனையைப் பெருக்குவதற்காகப் பண்டங்களை நுகர்வோரது கவனத்திற்குக் கொண்டு வருகிறது. பொருளின் தரத்தை மேம்படுத்துகிறது. நுகர்வோரிடம் வாங்கும் ஆற்றலை வளர்க்கிறது. தனக்கும் தன்னைச் சார்ந்தவருக்கும் சிறந்த உணவு, சீரான உடை வசதியான இல்லம், நிறைவான நுகர் பொருள்கள் ஆகியவற்றை பெறுவதற்கு விளம்பரம் உதவுகிறது. “சந்தையியலின் குரல் விளம்பரம்” எனப் புகழப்படுகிறது.

ஒரு நாட்டின் பொருளாதார வளர்ச்சிக்கு உற்பத்திப் பெருக வேண்டும். பொருளாதார வளர்ச்சியில் உற்பத்தி, விற்பனை, விளம்பரம் என்பவை சிறந்த இடம் பெறுகின்றன. “அவர்களுக்குச் சொல்லாவிடில் அவற்றை நீ விற்கமுடியாது” என்பது விளம்பரக் குறிக்கோள் வாசகம். விளம்பர வளர்ச்சிக்கு இதுதான் அடிப்படைக் காரணமாக அமைகிறது.

சமயமும் தமிழும்



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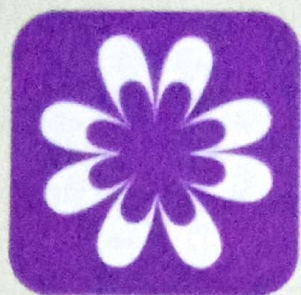
கன்னியாகுமரி மாவட்ட கிறித்தவ இலக்கியப் படைப்பாளர்கள்

முன்னுரை

“என்னை பெலப்படுத்துகிற சிறிஸ்துவினாலே எல்லாவற்றையும் செய்ய எனக்கு பெலன் உண்டு” - பைபிள். இறைவன் மனிதனுக்குள் எண்ணடங்கா ஆற்றல்களை ஹவத்துள்ளான். இறைவன் தந்த ஆற்றலால் இறைவனுக்குப் பணிவிடை செய்வோர் ஒரு சிலரே. மக்களுக்கு என்று பணிவிடை செய்பவர் ஒருசிலரே. சமுதாயத்தில் நடக்கும் அநீதிகளைப் பார்த்து இறை ஆவியின் உந்துதலால் தன்னுடைய உணர்ச்சிப்பூர்வமான சிந்தனைகளுடன் சமுதாயத்தைக் கட்டி எழுப்பும் மக்களும் ஒரு சிலரே. அந்த ஒரு சிலரில் முக்கிய இடம் பெறுபவர்கள் கன்னியாகுமரி மாவட்டத்தைச் சார்ந்த கிறித்தவப் படைப்பாளர்கள். அவர்களின் பணியை இவ்வாய்வுக் கட்டுரை எடுத்துரைக்கிறது.

தம்புரான் தோழர்பிள்ளை .எஸ்.

இவர் கன்னியாகுமரி மாவட்டத்தைச் சேர்ந்தவர். இவர் இயேசுபிரானை ஈன்றெடுத்த கன்னிமரியைக் குழந்தையாகப் பாவித்து கன்னிமரி பிள்ளைத்தமிழ் என்ற சிற்றிலக்கியத்தைப் படைத்துள்ளார். இவரது இப்படைப்பானது இனிமையும், எளிமையும் கொண்டு விளங்குவதாகும். இவர் மரியம் என்ற பெயருக்கு, ‘எழில்மங்கை’ என்ற பொருளைத் தருகிறார்.



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IMAGE PROCESSING – APPLICATIONS AND RESEARCH AREAS

M. H. Thasin Fouzia

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Abstract

Image processing is a method to convert an image into digital form and perform some operations on it, in order to get an enhanced image or to extract some useful information from it. It is a type of signal dispensation in which input is image, like video frame or photograph and output may be image or characteristics associated with that image. Usually Image Processing system includes treating images as two dimensional signals while applying already set signal processing methods to them.

It is among rapidly growing technologies today, with its applications in various aspects of a business. Image Processing forms core research area within engineering and computer science disciplines too.

Image processing basically includes the following three steps:

- Importing the image with optical scanner or by digital photography.
- Analyzing and manipulating the image which includes data compression and image enhancement and spotting patterns that are not to human eyes like satellite photographs.
- Output is the last stage in which result can be altered image or report that is based on image analysis.

Purpose of Image processing

The purpose of image processing is divided into 5 groups. They are:

1. Visualization - Observe the objects that are not visible.
2. Image sharpening and restoration - To create a better image.
3. Image retrieval - Seek for the image of interest.
4. Measurement of pattern – Measures various objects in an image.
5. Image Recognition – Distinguish the objects in an image.

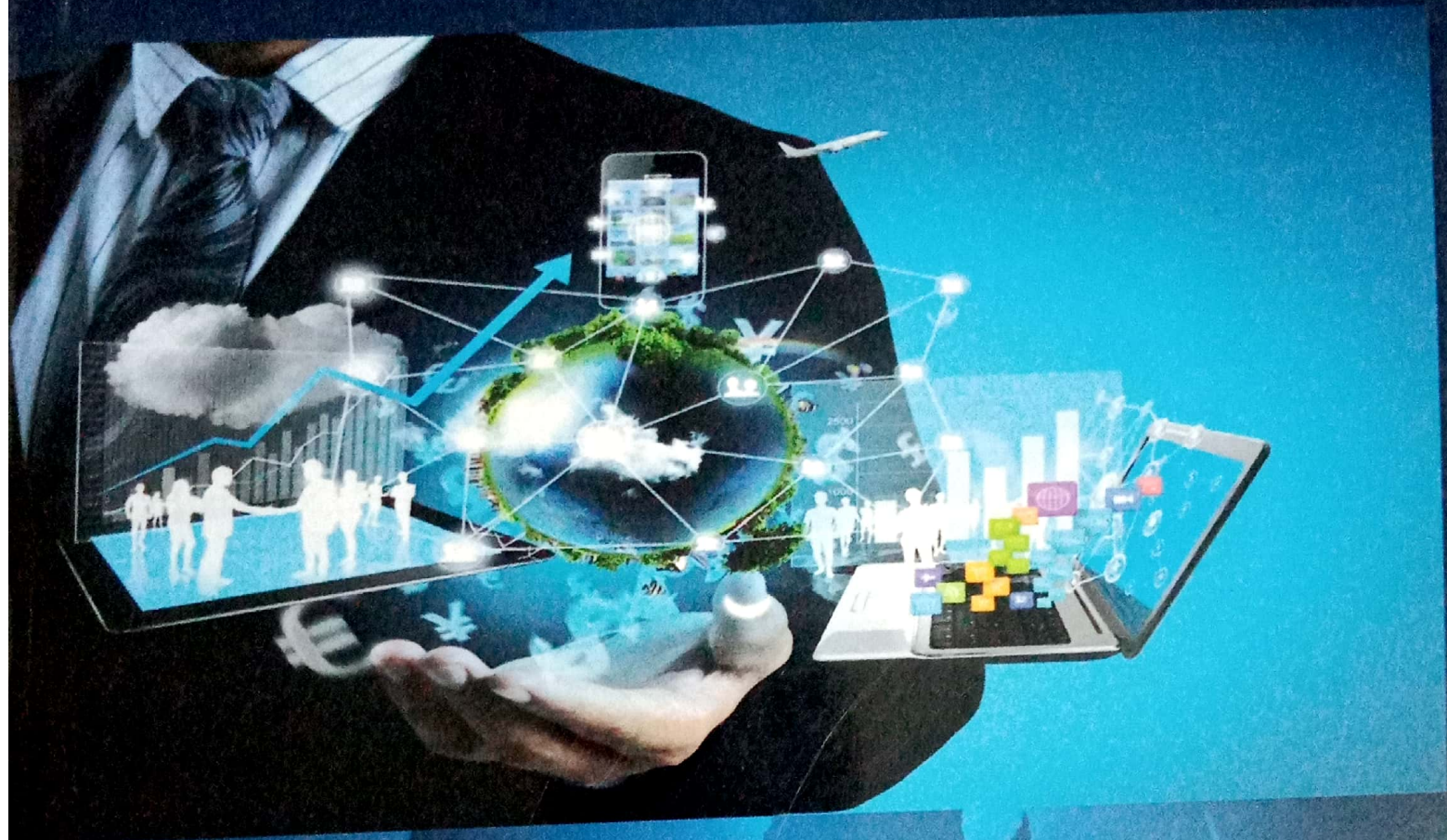
Digital Processing techniques help in manipulation of the digital images by using computers. As raw data from imaging sensors from satellite platform contains deficiencies. To get over such flaws and to get originality of information, it has to undergo various phases of processing. The three general phases that all types of data have to undergo while using digital technique are Pre- processing, enhancement and display, information extraction.

Some places where image processing is needed:

- Optical imaging (cameras, microscopes)
- Medical imaging (CT, MRI, ultrasound, diffuse optical, advanced microscopes)
- Astronomical Imaging (Telescopes)

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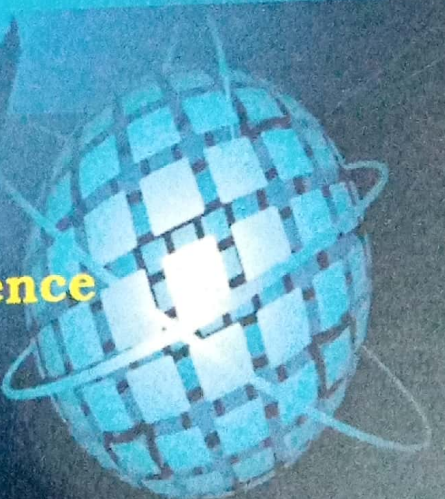
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DETECTION OF CORE DEFECTS IN RADIATORS USING IMAGE PROCESSING

M.H. Thasin Fouzia

Assistant Professor,
Patrician College of Arts and Science, Chennai

Abstract

Quality of products is needed to be inspected before they used in the industries. A radiator is a heat exchanger composed of layers of tubes and fins bonded together known as the core of the heat exchanger. Any damages to the fins of the radiator, reduces the heat dissipation capacity of the core. The traditional inspection system of the products classify defects only based on their gray value, which is far from satisfactory because of its low productivity, low reliability and poor economy. This paper proposes an efficient approach for the detection of defects by using image processing. From the pre-processed image, defect areas are located and segmented by enhancing the image. Edge detection filters are used to view the defects clearly.

Keywords—Preprocessing technique, Image enhancement, edge sharpening, edge detection filters

Introduction

Radiators are heat exchangers used for cooling internal combustion engines, mainly in automobiles but also in piston engine aircraft, railway locomotives, motorcycles, stationary generating plant or any similar use of such an engine. Internal combustion engines are often cooled by circulating a liquid called engine

coolant through the engine block, where it is heated, then through a radiator where it loses heat to the atmosphere, and then returned to the engine. Engine coolant is usually water-based, but may also be oil. It is common to employ a water pump to force the engine coolant to circulate, and also for an axial fan to force air through the radiator.

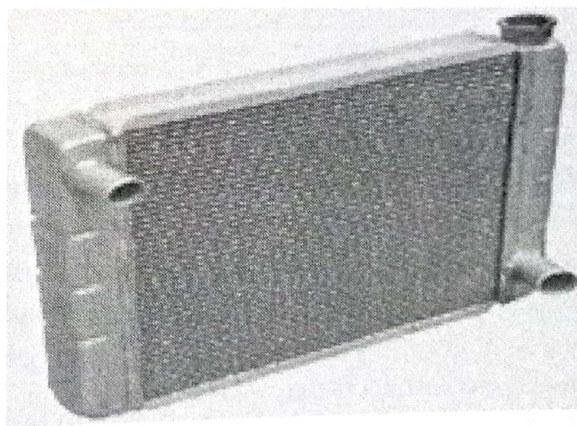


Figure: 1 Engine coolant radiator 1

The radiators have cores with special dimple tubes that enable superior heat transfer performance. They are made using super-long-life alloys that give them enhanced corrosion resistance, while our patented 'SRX' system offers enhanced structural durability. All of these factors have given our products the longest life expectancy in the industry. Our radiators cover

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सहायक प्रोफेसर एवं अध्यक्ष
पेटिसियन कॉलेज, चेन्नै

समाज के बहुरंगी चित्र आधुनिक हिन्दी साहित्य में खोजने के लिए गहरे जाने की आवश्यकता भी नहीं है। किसी भी विधा का कोई भी साहित्य उठाकर देखा जाए तो पहले-पहल समाज का ही चित्र उकेरा हुआ पाएँगे। समाज के गठन में जो घटक सहायक होते हैं, उस प्रत्येक घटक का साहित्य में कहीं न कहीं कोई न कोई रूप अवश्य मिलेगा।

कविता, कहानी, नाटक हो या व्यंग्य-हर विधा का साहित्य समाज-सापेक्ष होता है, क्योंकि समाज, संस्कृति तथा मानवीय भावनाओं इत्यादि विभिन्न सामाजिक स्वरूपों का जो साहित्य किंचित भी पक्षधर न हो, वह साहित्य इतिहास द्वारा दरकिनार कर दिया जाता है।

प्रस्तुत प्रपत्र में विषय को केन्द्र में रखते हुए हिन्दी साहित्य के निष्ठावान पुलिसकर्मी की भूमिका में तैनात युगदृष्टा हरिशंकर परसाई की कुछ व्यंग्य-रचनाओं में कलमांकित समाज और संस्कृति के पक्षों को विद्वजनों के समक्ष रखने का प्रयास है।

शिक्षा, संस्कृति, न्याय, धर्म, नारी-अस्मिता एवं वर्ग-व्यवस्था आदि समस्त सामाजिक पहलुओं पर परसाई ने विचारमंथन कर परसाई दृष्टि से साहित्य सृजन किया है।

समाज के पूरे ढाँचे को फिर से एक नए स्वरूप में ढालने की एक सर्वथा पृथक एवं नवीन ढाँचा खड़ा करने की चिन्ता ही परसाई की रचना प्रक्रिया है। आज के समाज की नैतिकता का एक चित्र - “विकलांग श्रद्धा का दौर” शीर्षक रचना में कुछ इस प्रकार खींचा गया है -

-“तस्कर तो रोटरी क्लब में नैतिकता पर भाषण दे रहे हैं। वे अपने ही लोगों के बीच हैं। मैंने तस्करों से बात की है। उनका स्तर उठ गया है। वे अब अन्तर्राष्ट्रीय नहीं, अन्तर्गृहीय तस्करी करना चाहते हैं।” समाज को सुचारु रूप



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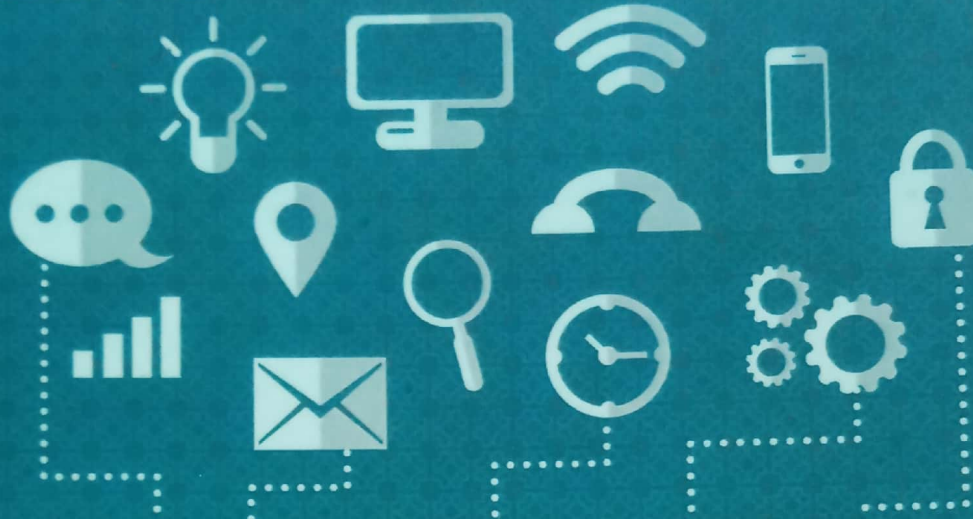
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7. A STUDY ON CONSUMER SATISFACTION OF ONLINE PORTALS (CYBER MALLS) AMONG COLLEGE STUDENTS IN CHENNAI CITY

Dr. J. Arul Suresh¹ & C. Kalaiarasan²

Introduction

In the last few years we have witnessed a substantial growth of internet-based services, both pure internet business and from traditional companies that are developing online services. The Information Technology provides consumers with new means of obtaining useful information and comprises all marketing and sales of products and services. Online shopping is currently attracting a great deal of interest. Not only it is growing rapidly, but also has a notable impact on the computer market and people's lifestyle. One of the leading internet technology company ComScore has found 75% of the internet audiences in India are aged 35 years and below, and it is believed that India will make it the youngest online population in the coming years. Unquestionably, the urban yuppies are more targeted people for E-commerce companies, as they are considered to be Opinion-leaders since they are more exposed to internet world. The delivery vehicles of online portals which are commonly found almost every day in front of the college hostels in Chennai witness the transition to modern retailing and the changing culture of buying pattern amongst college students. Hence, this research is meaningfully relevant to study consumer satisfaction of online portals among college students in Chennai city.

Review of literature

Basker D (2013) in his exploratory study on electronic retailing in India made a fair attempt to study the factors that promoted e-tailing and also the barriers that curb its growth in rural markets. In addition, his attempt to relate internet usage and e-tailing gives new portals for electronic based B2C transactions.

D S Rawat (2011) In India, traditionally people used internet to compare and evaluate options and went back to traditional approach for the actual purchase. But this trend is changing now. Several factors like the increasing internet awareness and availability, PC penetration etc have caused an increase in online shopping.

Churchill et. al (1982) studied a path model for customer satisfaction. Satisfaction is an outcome of purchase and use resulting from buyer's

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