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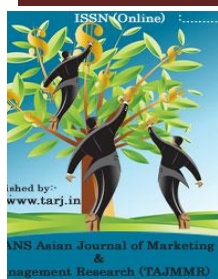
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FINANCIAL INCLUSION FOR FINANCIAL RISK MANAGEMENT

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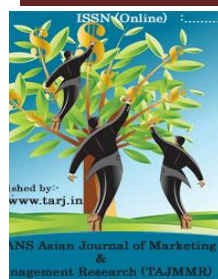
ABSTRACT

Human beings always prefer and strive for happy situations in life and want to avoid the adverse ones. The economic climate and markets can be affected very quickly by changes in exchange rates, interest rates, and commodity prices. Counterparties can rapidly become problematic. People express risk in different ways. What is risk? Risk provides the basis for opportunity. According to the Dictionary, risk refers to the possibility that something unpleasant or dangerous might happen. Personal risks are risks that directly affect an individual and they involve the possibility of the complete loss or reduction of earned income. Financial risk is the risk arising from the changes in the values of measurable financial values. Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost. Financial inclusion broadens the resource base of the financial system by developing a culture of savings among large segment of rural population and plays its own role in the process of economic development. Further, by bringing low income groups within the perimeter of formal banking sector; financial inclusion protects their financial wealth and other resources in exigent circumstances. Life is full of uncertainties, risks and perils. And it is here that financial inclusion plays a significant role. As risk can be classified into several categories, my focus in this article is financial risk and its management through financial inclusion. Since it is not always possible to eliminate risk, understanding it is an important step in determining how to manage it.

KEYWORDS: *Financial Risks, Financial Inclusion, Loss, Uncertainty, Financial innovation and Financial Risk Management.*

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THE NEW ROLE OF INDIAN SEAPORTS AS INTEGRAL PARTS OF GLOBAL SUPPLY CHAINS WITH SPECIAL REFERENCE TO ANDHRA PRADESH SEA PORTS

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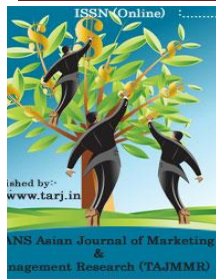
ABSTRACT

In the contemporary environment of globalization, it is important for ports to be considered as integral parts of supply chains that have an important role to play in supply chain integration by serving and facilitating multi-modal transport intersection, operating as a logistics centre, adding value, linking flows, and creating supply chain patterns and processes of their own. (Bichou and Gray, 2005) This paper provides a theoretical analysis of the new strategic role of seaports in maritime logistics and supply chain management. The importance of the supply chain orientation for seaports and the consequent maximization of maritime logistics value are examined by means of a literature review. A conceptual framework highlighting the different stages of integration of seaports in the supply chain is discussed and finally the implications thereof for maritime logistics are inferred.

KEYWORDS: Global Supply Chains, Maritime Logistics, Seaports, Supply Chain Management.

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SERVICE MARKETING STRATEGIES IN INDIA

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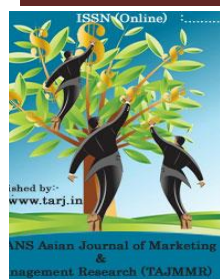
ABSTRACT

Service marketing is a sub-field of marketing which refers to promotion of economic activities by a business to its clients. Services marketing includes both business to consumer (B2C) and business to business (B2B) services, and this process may involve marketing of telecommunications, health treatment, financial, hospitality, car rental, air travel, and professional services. Services being intangible product are different from physical goods; therefore marketing for services requires different approach. Service marketing is marketing based on relationship and value. With the increasing prominence of services in the global economy, service marketing has become a subject that needs to be studied separately. Marketing services is different from marketing goods because of the unique characteristics of services namely, intangibility, heterogeneity, perishability and inseparability. In most countries, services add more economic value than agriculture, raw materials and manufacturing combined. In developed economies, employment is dominated by service jobs and most new job growth comes from services. Unlike goods there is no ownership transfer in service selling, rather it includes time based access to services in exchange of money. The services marketing being more individualized become to that extent more difficult to accomplish. Success factors in service excellence thus need a different set of marketing tools and strategy.

KEYWORDS: *Services, Marketing, Economic Value, Employment, Exchange*

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HOW HIGHER EDUCATIONAL INSTITUTES HELP IN DEVELOPING EMOTIONAL STABILITY AMONG STUDENTS

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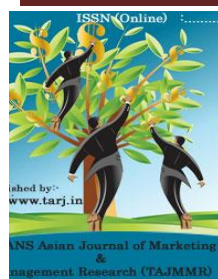
ABSTRACT

As opposed to generations of the past, high school graduates today are unable to obtain the number of high-paying jobs that were once available. When students experience a post secondary education, they have the opportunity to read books and listen to the lectures of top experts in their fields. This stimulation encourages students to think, ask questions, and explore new ideas, which allows for additional growth and development and provides college graduates with an edge in the job market over those who have not experienced a higher education.

KEYWORDS: *Generations, Graduates, Stimulation, Higher Education*

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ROLE OF A GOOD COLLEGE IN GARNISHING THE PERSONALITY OF A STUDENT

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ABSTRACT

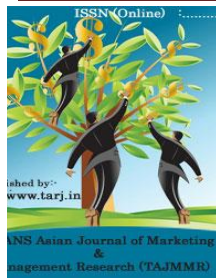
Colleges and Universities play an important role for the development of students, as being sensitive, articulate, and knowledgeable communicators. During college years, students confront new ideas and experiences that may challenge what they already know and believe. One of the most dynamic periods of psychological growth occurs during the college years. This paper discusses the psychological, moral and social development of traditional-aged college students i.e. those between the ages of 18 and 24. The focus is on “normal” development during these years. Normal means the average behavioral changes in the age the majority of college students’ experience. Each person moves through development at his or her own pace. Maturation is influenced by individual differences that may change with the process of development. Social, biological, and environmental factors all play roles in the pace at which one matures. This paper focuses on psychosocial, moral and social development of students during college years and explores that how college and its environment impact on these development processes of the students. Further it also suggests the ways to promote student development in college.

KEYWORDS: *Colleges, Universities, Social Development, Behavioural Changes, Communicators*

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EFFECT OF FACEBOOK ON OUR SOCIETY

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ABSTRACT:

This paper briefly introduces about facebook and also examines how the facebook can help in our society. The availability of new social networking sites is an opportunity for users . In Today's time every person wants to talk with other person within short time and minimum cost. This paper will include the study of facebook how they are helpful for users. The objective of study is: to understand the role of facebook in social networking sites and To study the growth and performance of facebook. In this paper some suggestions are given and cope up with existing challenge of using facebook. The finding of the study suggests that using of facebook is unavoidable event. The purpose of this paper is to provide a framework for commonly used and misused terminology.

KEYWORD: Hackers, Facebook, website

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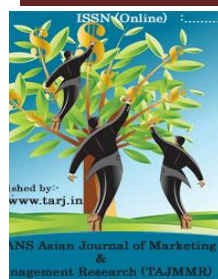
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MAKE IN INDIA- LESSONS FOR INDIA

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ABSTRACT

The global economy is still weak, despite a strengthening recovery in the United States. The Euro area is veering close to recession, Japan has already experienced two quarters of negative growth after a tax hike, and many emerging markets are rethinking their export-led growth models as the industrial world stagnates. In the last couple of years, the IMF has repeatedly reduced its growth forecasts. After 6 years of a tepid post-crisis recovery, the IMF titled its most recent World Economic Outlook “Legacies, Clouds, Uncertainties”. For instance, regulations that have the appearance of shoring up safety and soundness of the industrial country financial system may have the collateral effect of discouraging investment in emerging market assets. We have to recognize that slow growth may direct industrial economy policymakers’ attention inwards, even while politics turns protectionist. Any signs of growth can attract foreign capital, and if not properly managed, these flows can precipitate a credit and asset price boom and exchange rate overvaluation. When industrial country monetary policies are eventually tightened, some of the capital is likely to depart emerging market shores. Emerging markets have to take extreme care to ensure they are not vulnerable at that point. The petty bureaucrat, empowered by these regulations, can become a tyrant. It is appropriate that the government intends to make him help business rather than hinder it. As regulators, we too have to continuously examine the costs and benefits of the regulations we impose.

KEYWORDS: Recession, Emerging, Overvaluation

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