FINANCIAL SERVICES

About the Book

This book "Financial Services" provides comprehensive coverage and an in-depth knowledge of the basic and core concepts of financial services.it covers all topics encompassing the curriculum of the financial services course, structure of the industry, regulatory issues and the contemporary developments providing insights into various aspects of financial markets. The book discusses the financial institutions, instruments, markets regulations and various other financial services offered in the financial system.

The dynamic growth of the financial markets and the fast, paced reforms have opened up the need for financial intermediation, insurance, payment and settlement and a host of other financial services

With up-to-date coverage including the illustrations and examples, this book introduces the students with the key concepts of financial services at the same time, it also helps them to anticipate today's market behaviour. the language used in the book is very simple and easy to understand the examples and illustrations will help the students in integrating and simplifying the complicated topics.

Key features:

- Covers all important topics about financial services and its financial markets\
- Covers topics like factoring, forfeiting and hire purchasing
- Examples and illustrations for easy understanding.

About the Author

Dr. P.V.S Jyothi is an academician and a mentor for more than 12 years with an expertise in finance. She is working as a Assistant Professor in Department of Management Studies, Dr. Lankapalli Bullayya College, Visakhapatnam. She believes in overall development of the students by integrating personality and skill development along with the regular classmode. To her credit there are number of national and international publications in reputed journal.she qualified APSET. Her academic qualifications are Ph.D, MBA, PGDFM, PGDIM, DIM. She is a CORDINATROR in NATIONAL DIGITAL LIBRARY OF INDIA

FINANCIAL SERVICES

Dr. P.V.S. Jyothi Reddy

STOCK MARKET ANALYSIS

Dr. P.V.S. Jyothi Reddy

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STOCK MARKET

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PREFACE

Managing human resources is a challenging task. Today, people and organizations are ambitious in achieving their goals. HR dynamics has changed completely. HRM practices and strategies in the 21 st century have to focus on better individual interaction in realizing the business goals.

This book is exclusively meant for all those dealing with HR practices in the large scale organization. Research students and students of MBA, M.Com, BBA and other post graduate Diploma courses of different universities can extensively use this as a textbook.

This book is written in a lucid and simple style. The chapters have been arranged in a systematic way in order to help the researchers and students to prepare for their research reports. This book consists of 5 chapters and covers the entire gamut of HRM practices, its impact of technology on these practices and the perceptions of employee's on this issue were also addressed.

I am confident enough that this book will be useful for the student community for developing the knowledge of research. Any suggestions for further improvements of this book are always welcome. I thank the publisher for bringing out this book in an attractive format.
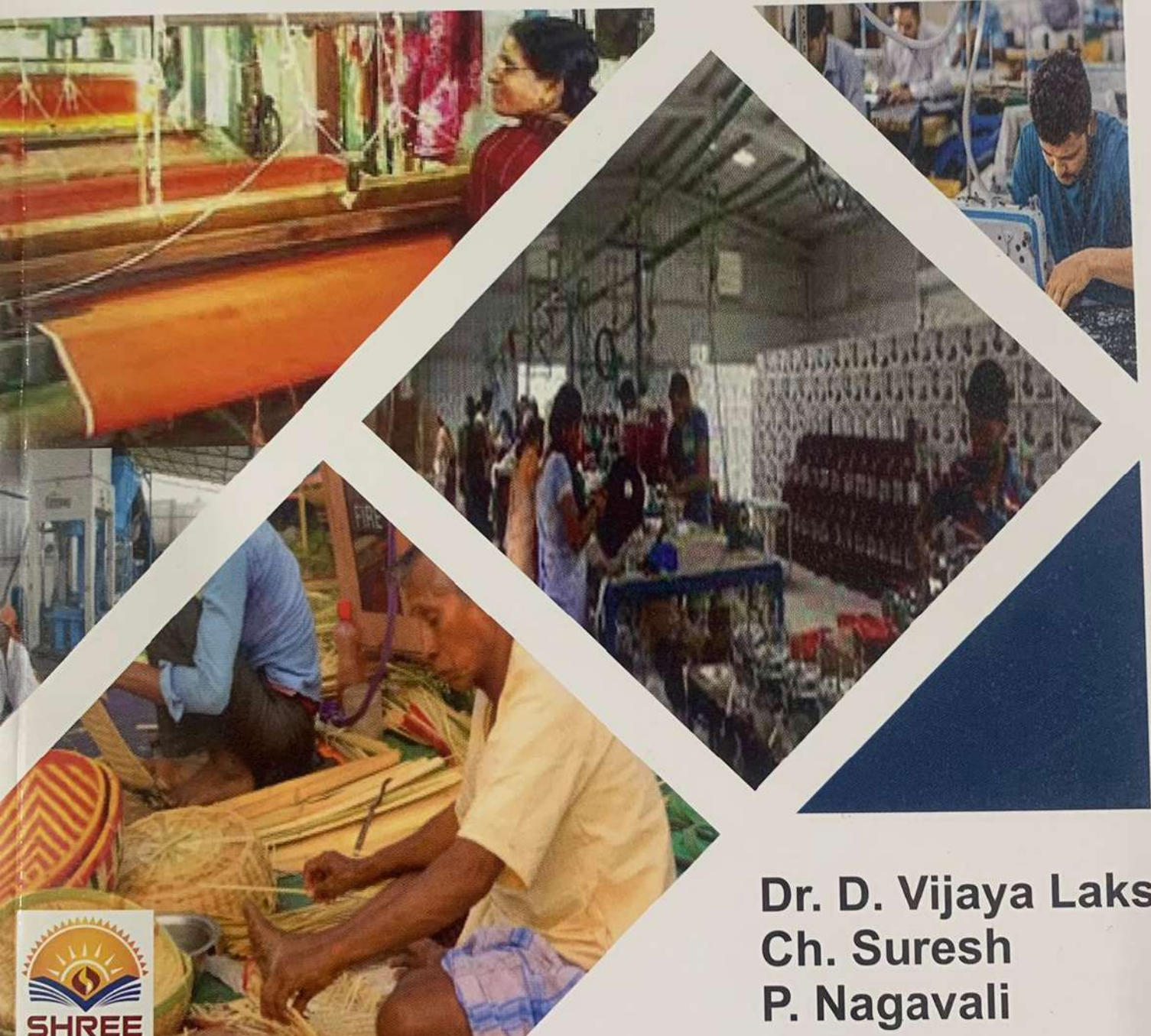
Dr. D.VijayaLakshmi

Human Resource Management Practices in Different Working Technological Areas
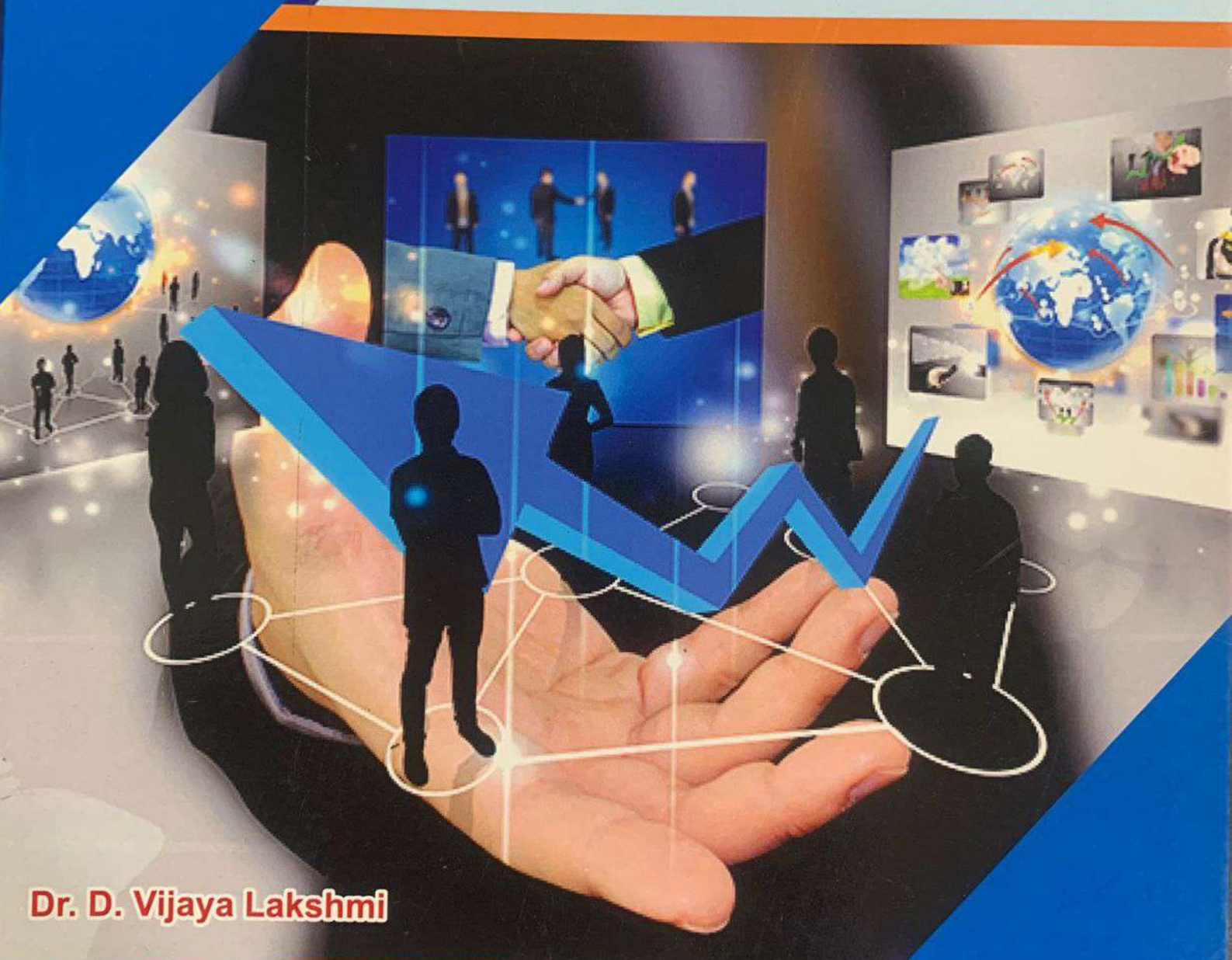
Dr. D. Vijaya Lakshmi

MICRO, SMALL & MEDIUM ENTERPRISES MANAGEMENT

Dr. D. Vijaya Lakshm
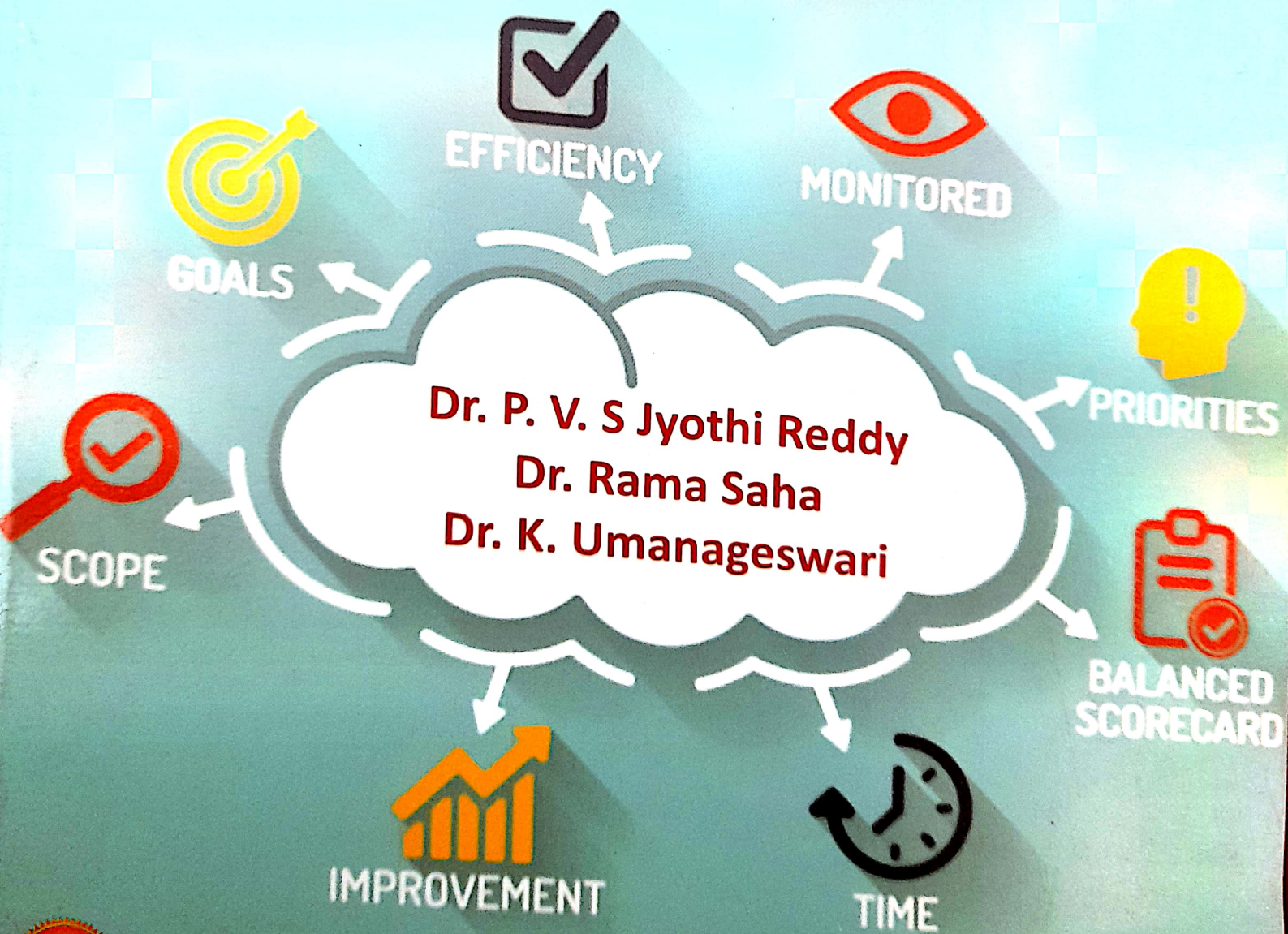
Ch. Suresh

P. Nagavali

SHREE

PREFACE

The Micro, Small and Medium Enterprises (MSME) sector has emerged as a vibrant and dynamic sector of the Indian economy. MSMEs play crucial role in providing large employment opportunities at comparatively lower cost than large industries. The major advantage of the sector is its pivotal role through its contribution in Industrial output, Exports, and majorly in Employment generation at low capital cost. It is also able to minimize the gap between urban and rural developments. The Sector consisting of 36 million units, as of today, provides employment to over 80 million persons. The Sector through more than 6,000 products contributes about 8% to GDP besides 45% to the total manufacturing output and 40% to the exports from the country. The MSME sector has the potential to spread industrial growth across the country and can be a major partner in the process of inclusive growth. Hence government of India is also keen in bringing out several initiatives to boost up the MSME sector. MSMEs have the inherent characteristics of being innovative and quickly responsive to changing market conditions, and it is because of these qualities, MSMEs contribute substantially to the economy and are widely acknowledged as the engine of economic growth. Though, MSMEs contribution is phenomenal in the growth of Indian economy, Simultaneously, MSMEs are facing intense pressure and constraints to sustain their competitiveness in globalized world. The major problems for the MSMEs relate to the availability and cost of credit, marketing support, improving productivity, technology, skill up gradation, infrastructure and the institutional framework for them. Although the tax cut and credit support initiatives introduced by the Government in the Union Budget, there are a few more schemes were initiated for the MSME sector like 'Atmanirbhar Bharat' to safeguard MSMEs from economic hardships. Green industrial clusters and parks are set up to ensure smooth operation and provide infrastructure. The addition of segments with an efficient implementation plan for sustainability-related efforts is required.

To promote sustainable growth, MSMEs should be encouraged to measure and minimize emissions. These value chains would have to be incentivized by their suppliers to reduce their carbon footprint. For development of India the MSME sector's inclusion is necessary.

- Authors

PERFORMANCE MANAGEMENT

GOALS

EFFICIENCY

MONITORED

PRIORITIES

SCOPE

Dr. P. V. S Jyothi Reddy
Dr. Rama Saha
Dr. K. Umanageswari

BALANCED SCORECARD

IMPROVEMENT

TIME

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PREFACE

Among all human resource management functions, today, performance management is considered the most crucial, as only through this developmental function, an organization can sustain in the long run. Moreover, performance management systems provide essential inputs to organizations to take crucial HR decisions, and also help organizations to align their business goals with the performance of the people. Understanding performance management systems and strategies, therefore, has now become important for management students (specializing in HR) and HR professionals. Against this backdrop, the objective of this book is to develop skills and competencies of HR students and professionals to understand the nitty-gritty of performance management ...

Performance management is a continual process that identifies, measures, manages, and develops the performance of people in the organization. It is designed to improve worker performance over time. Performance appraisal is the part of the performance management process that identifies, measures, and evaluates the employee's performance and then discusses that performance with the individual. This should also be on an ongoing basis. Communication is the first purpose. Appraisals need to provide an opportunity for formal two-way communication between management and the employee concerning how the organization feels the employee is performing. The second purpose is to gain information for evaluative decisions. We need good information on how employees are performing so that we can take fair and equitable actions with our workforce to improve organizational productivity. Providing motivation for development is the last major purpose. Used correctly, appraisals can motivate by providing opportunities for the employees to improve their performance over time. Our three primary options for what to evaluate are traits, behaviors, and results.

There is some evidence that particular types of traits are valuable in jobs that require management and leadership skills, but many traits have been shown to have very little bearing on job performance, meaning they are not valid measures of performance. We can also use behaviors to evaluate our workers. Measuring behaviors is usually a much better appraisal option because physical actions or behaviors can be directly observed, and as a result, they are more likely to be a valid assessment of the individual's performance. Finally, we can evaluate performance based on results. Results are a concrete measure of what has happened in the organization. However, results may be skewed based on factors that are outside the control of the individual who is being evaluated. The critical incidents method utilizes records of major employee actions over the course of the appraisal period to complete

the employee evaluation. MBO uses objectives jointly set by the manager and employee to gauge employee performance during the evaluation period. In the narrative method, the manager writes either a structured or unstructured paragraph about the employee's performance. Graphic rating scales provide a numerical scale so that the manager can check off where an employee falls on the continuum.

Finally, ranking creates a hierarchy of employees, from best to worst. It is logical to choose supervisors as evaluators when they have ongoing contact with the subordinate and know the subordinate's job. When the supervisor may not spend lots of time with the individual employee, peers may make better evaluators because they may know the job of the individual employee better than the supervisor does and may be more directly affected by the employee's actions. Subordinate evaluations can give us good insight into the managers who control employees in our organization. We may want to use customers as evaluators when the individual being evaluated has frequent contact with those customers, because we need to know how customers feel about their interactions with our employees. Self-evaluation is valuable in a number of management processes, from training and development to counseling and disciplinary measures, among others.

Personal biases and stereotyping are two of the most significant appraisal problems. Other problems include halo error, distributional errors (either the grading is too harsh or too lenient, or everyone is judged to be average), similarity error, proximity error, recency error, and contrast error.

There are several ways to avoid these problems. The first option would be to develop accurate performance measures. . Next, we should train the evaluators, because as soon as they know some of the common errors, those errors will become less pronounced. We can also use multiple raters to mitigate any potentially biased evaluations and minimize other errors such as similarity, contrast, and attribution errors.

The interview is a review of the individual employee's performance over a certain period. The evaluation needs to be fair and equitable, not based on bias. The employee must be given the opportunity to talk as well as listen to the critique of their performance. The interview, on the other hand, focuses on areas for improvement over time. You should have employees come up with their own objectives and strategies for improvement, and you should develop your own objectives for them.

-*Authors*

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Office: Flat No. 23, Block No. 2,
LIG-II, APHB Colony, Kommadi,
Madhurawada, Visakhapatnam - 530 048
Andhra Pradesh
Ph.: 9948250752, 9398778826
E-mail: shreepublishinghouse@gmail.com

Web Applications Development Using PHP & MYSQL

Ms. Ganta Rojamani
Ms. Perla Madhavi

Web Application Development using PHP & MSQL

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PREFACE

This book is for people who wish to learn how to create effective and dynamic websites. This may include webmasters or graphic designers who are already creating static websites but wish to take their skills to the next level, as well as high school and college students, recent graduates, and self-taught individuals.

This book assumes that you have a basic understanding of HTML and can at least put together a simple, static website, but does not assume that you have any prior knowledge of PHP, MySQL, JavaScript, CSS, or HTML5-although if you do, your progress through the book will be even quicker.

The chapters in this book are written in a specific order, first introducing all of the core technologies it covers and then walking you through their installation on a web development server so that you will be ready to work through the examples.

In the first section, you will gain a grounding in the PHP programming language, covering the basics of syntax, arrays, functions, and object-oriented programming.

Then, with PHP under your belt, you will move on to an introduction to the MySQL database system, where you will learn everything from how MySQL database are structured to how to generate complex queries.

After that, you will learn how you can combine PHP and MySQL to start creating your own dynamic web pages by integrating forms and other HTML features.

Finally we express our sincere thank to "SHREE PUBLISING HOUSE" providing opportunity to bring forward the first edition of this book.

We humbly acknowledge that there is always some scope for further improvement and to that end, sincerely invite valuable suggestions which would be thankfully incorporated in the edition to come.

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TRAINING & DEVELOPMENT

DR. D. VIJAYA LAKSHMI
K. I. PRIYADARSHINI
P. NAGAVALI

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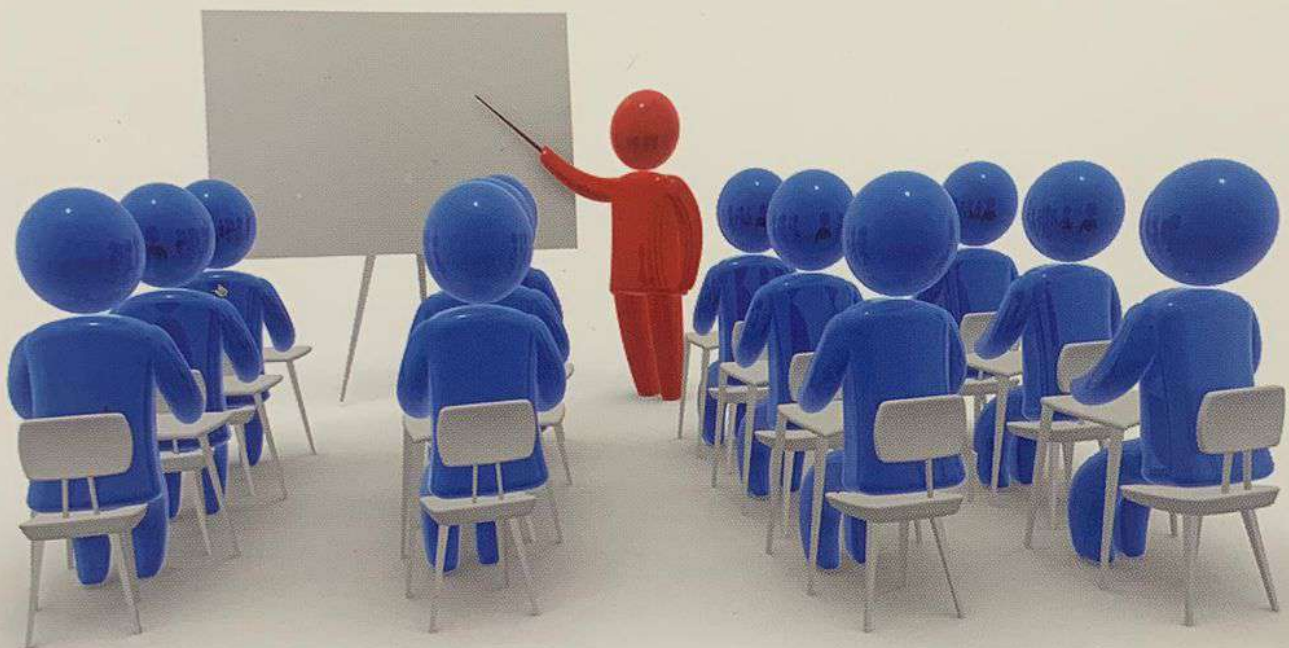
PREFACE

The demand for professionally-qualified managers and employees in India is increasing day-by-day because of rapid industrialisation and growing competition. To achieve professional competence, managers and employees, both present and prospective, are required to be fully equipped with proper training and development practices. A comprehensive understanding of training and development practices will increase their level of efficiency and effectiveness.

This requires the availability of integrated reading materials for all those dealing training and development practices in the small, medium and large organizations, Research students, students of MBA, M.Com., MHRM, BBA and other post graduate Diploma Courses of different universities can extensively use this as a textbook.

The efforts in this book have been aimed at articulating and systematising the definite conceptual core of Training and Development practices. The Book is written in a lucid and simple style. The five chapters have been arranged in a systematic way in order to help the researchers and students to prepare for their research reports. We sincerely believe that students should acquire balanced knowledge of theory as well as practical aspects of the subject.

We have tried to remain faithful in two aspects: Making the text easy to understand, and keeping the material according to syllabus and relevant.

We are confident enough that this book will be useful for the student community for developing the knowledge of research . Any suggestions for further improvements of this book are always welcome. I thank the publisher for bringing out this book in an attractive format.

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