



Thiruthangal Nadar College
Knowledge is Power

NAAC CYCLE III – AQAR

3.3. Research Publication and Awards

3.3.2. Journal Publications

Year:2022-2023



राष्ट्रहिताय संस्कृतम्

Journal of Fundamental & Comparative Research

This is to certify that the article entitled

**A STUDY ON CUSTOMER SATISFACTION TOWARDS
HOUSING FINANCE INDIAN OVERSEAS BANK**

Authored By

R. Sharmila

*Assistant Professor & Head, Department of Accounting and Finance,
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A STUDY ON CUSTOMER SATISFACTION TOWARDS HOUSING FINANCE INDIAN OVERSEAS BANK

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“If there is one banking product that has changed the Lives of many people it is indisputably the home loan.”

ABSTRACT:

One of the significant aspects of budding housing finance business in India has been the increasing participation of the commercial banks. Housing loans have been the product of choice for banks because of their attractive profitability, low risk weight, low delinquency history, and the ease of processing loans. All banks have recorded explosive growth in their mortgages; this has vastly expanded the market. The fiscal incentives given in budgets on housing loans have also provided further incentive to go for increased housing activity

Keywords- Housing Finance-Product-Profitability-Incentives

INTRODUCTION

Customer service is the support you offer your customers by both before and after they buy and use your products or services that help them have an easy and enjoyable experience with you. Offering amazing customer service is important if you want to retain the existing customers and grow your business. Today customer service goes far beyond the traditional telephone support agent. It's available via email, web sites, text messages, and social media. Many companies also provide self-service support, so customers can find their own answers at any time. Customer support is more than just providing answers it is an important part of the promise your brand makes to its customers.

IMPORTANCE CUSTOMER SERVICE

Customer service is critically to competing effective one. The people chose which companies they did business with based on price, or goods or service offered, but today the overall experience is often the driver. A Good customer support drives an amazing customer experience, especially when your support team moves beyond just reacting to problems and toward anticipating customers problems. When support agents are empowered to go above and beyond with customers can create winning experiences that help you stand out from the competition.

OBJECTIVES OF THE STUDY

PRIMARY OBJECTIVE

The primary objective is the Study of Housing Finance in Indian Overseas Bank and a general comparison of schemes across banks.

SECONDARY OBJECTIVE

- To study the overall comparison of housing finance with other banks.
- To know the fixed and floating rate of interest.
- To know the fore closure charges.
- To know the overall feedback of the customers.



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DESECRATION OF THE FEMALE GENDER IN THE WORLD SCENARIO

Dr.K.C.Lalithambika

Abstract

Gender based Violence is nothing less than violating human rights. Violence against women is now well recognized as a public unhealthiness and human rights violation of worldwide significance. It's a vital risk factor for women's unhealthiness, with far reaching consequences for both their physical and psychological state. This glossary aims to explain various kinds of interpersonal violence that are directed towards women and girls that are caused due to disadvantaged condition of women and gender stereotypes. All kinds of psychological and physical violence can be mitigated by improved laws and its timely enforcement. The Gender norms and the mind-set that women are men's possessions and many other cultural factors lead to the subjugation of women. Economic independence will provide equal status to women, to a great extent and will contribute to the elimination of violence against women of all kinds and will indirectly help women to combat violence against them. Gender equality in educational policies can also provide possible remedies to this Global pandemic. Terms and basic concepts utilized in research and policy on this public unhealthiness will be explained.

Keywords: Violence against women, form of violence, domestic violence, marital rape, honor killings, reproductive coercion.

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A STUDY ON CORPORATE GOVERNANCE PRACTICES AND INVESTORS PERCEPTION

Authored By

Dr. R. Ramarajan

*Assistant Professor, Department of Corporate Secretaryship,
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A STUDY ON CORPORATE GOVERNANCE PRACTICES AND INVESTORS PERCEPTION

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ABSTRACT:

A company's direction and control are governed by a set of rules, procedures, and processes known as corporate governance. Corporate governance is balancing the interests of a company's various stakeholders, including shareholders, top management executives, consumers, suppliers, financiers, the government, and the general public. Corporate governance involves nearly every aspect of management, from action plans and internal controls to performance assessment and corporate transparency, because it offers the foundation for achieving a company's objectives. The focus of this study is on investor perceptions of corporate governance practises used by a few publicly traded corporations.

Keywords: Corporate governance-stakeholders-performance-disclosure

INTRODUCTION:

The system of rules, regulations, policies, and resolutions put in place to determine company behaviour is referred to as governance. Shareholders and proxy advisors are essential stakeholders that have an indirect impact on governance, but they are not instances of governance. The board of directors plays a critical role in governance, and its decisions can have a significant impact on share valuation. Community and investor relations require a firm's corporate governance to be communicated. Apple Inc., for example, describes its corporate leadership—its executive team and board of directors—as well as its corporate governance, which includes committee charters and governance documents like bylaws, stock ownership requirements, and articles of incorporation.

OBJECTIVES:

1. To draw attention to the corporate governance practises used by listed firms in Chennai.
2. To investigate how investors feel about corporate governance processes in publicly traded corporations.
3. To investigate the varied influences on corporate governance procedures.
4. To assess the influence of the makeup of the Board of Directors.
5. Make recommendations for how to improve current processes.

Need for the study:

The purpose of this study is to learn about the corporate governance procedures used by companies. Investors are given greater weight in this study since they may discover how effective CG can pressurise a company's market value and performance.

RESEARCH METHODOLOGY

The study is to investigate the various factors that influence (or) affects the workers participation in management. The study focuses its attention towards the bringing up of the participation on managerial decision- making. As the feelings cannot be measured the researcher chooses the descriptive research design to place the fact as such.



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A STUDY ON THE EFFECTIVENESS ON THE CAUSE RELATED MARKETING

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ABSTRACT

Cause marketing or cause-related marketing refers to a type of marketing involving the cooperative efforts of a “for profit” business and a non-profit organization for mutual benefit. The term is sometimes used more broadly and generally to refer to any type of marketing effort for social and other charitable causes, including in-house marketing efforts by non-profit organizations. **Cause marketing** differs from corporate giving (philanthropy) as the latter generally involves a specific donation that is tax deductible, while cause marketing is a marketing relationship generally not based on a donation.

Keywords-Cause-Marketing-Non-Profit Organization-Social-Charitable

INTRODUCTION

One of the first “**cause marketing**” campaigns occurred in 1976 through a partnership between Marriott Corporation and the March of Dimes. Marriott’s objective was to generate highly cost-effective public relations and media coverage for the opening of their 200-acre (0.81 km²) family entertainment center, Marriott’s Great America in Santa Clara, CA. The March of Dimes’ objective was to greatly increase fundraising, while motivating the collection of pledges by the program’s deadline. The promotion was conducted simultaneously in 67 cities throughout the Western United States. It exceeded all goals to become the most successful promotion in the history of Chapters West of the March of Dimes, while providing hundreds of thousands of dollars in free publicity and stimulating the record-breaking opening of the Marriott entertainment complex.

OBJECTIVES OF THE STUDY

Primary Objective:

- To evaluate the effectiveness on the cause related marketing.

Secondary Objective: -

- To evaluate the customer satisfaction towards cause related marketing.
- To identify the influencing factors which lead cause related marketing
- To find out the effective of cause related marketing
- To analyse the customer attitudes towards cause related marketing
- To identify how the customer service personnel is handling the problem.

SCOPE OF THE STUDY

- This Study was done using structured questionnaire and personal interview focus to the study of factors which influence the consumers to purchase, to Study their problems which they face during purchase and to study their post – purchase experience about Sony Television.
- The Study Covers (Chennai region) only. This Study reveals the Consumer Experience, their expectations regarding the Television product, the facilities available for after sales service and the advertisements regarding the Television, based on the consumer views. This Study also suggests that the company should try to formulate their future course of action.



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This is to certify that the article entitled

**A STUDY ON THE EFFECTIVENESS OF THE CUSTOMER RELATIONSHIP MANAGEMENT
TO INCREASE THE PRODUCTIVITY OF AN ORGANIZATION**

Authored By

Dr. B. Jagadeeswaran

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A STUDY ON THE EFFECTIVENESS OF THE CUSTOMER RELATIONSHIP MANAGEMENT TO INCREASE THE PRODUCTIVITY OF AN ORGANIZATION

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ABSTRACT

Customer relationship management (CRM) is increasingly gaining importance among both academics and business practitioners. As technologies and customers expectations rapidly change, business realizes the value of having long-term relationship with individual customers and other business partners. They are developing effective and efficient processes of customer's relationship management and are focused on enhancing shareholders value by shifting from a 'Market Share' mindset to obtaining higher 'share of individual customer's businesses. The emphasis is on enhancing lifetime value of customers and developing partnering relationship with profitable customers. To be successful in the new millennium, firms will need to extend this practice of developing long-term relationships with all their other stakeholders including suppliers, intermediaries, partners, and employees. CRM is a comprehensive strategy and process of acquiring, retaining and partnering with selective customers to create superior value for the company and the customers.

Keywords-Customer-Expectation-Strategy-Technologies-Relationship

INTRODUCTION

Customer Relationship Management (CRM) is one of those magnificent concepts that swept the business world in the 1990's with the promise of forever changing the way businesses small and large interacted with their customer bases. In the short term, however, it proved to be an unwieldy process that was better in theory than in practice for a variety of reasons. First among these was that it was simply so difficult and expensive to track and keep the high volume of records needed accurately and constantly update them.

In the last several years, however, newer software systems and advanced tracking features have vastly improved CRM capabilities and the real promise of CRM is becoming a reality. As the price of newer, more customizable Internet solutions have hit the marketplace; competition has driven the prices down so that even relatively small businesses are reaping the benefits of some custom CRM programs.

The financial services industry in particular tracks the level of client satisfaction and what customers are looking for in terms of changes and personalized features. They also track changes in investment habits and spending patterns as the economy shifts. Software specific to the industry can give financial service providers truly impressive feedback in these areas.

NEED FOR THE STUDY

Relationship marketing has emerged as a new approach enabling marketers with brand new tools and techniques to reach, acquire, retain and expand their customer base. This approach of CRM has great significance from the organizations' point of view due to following:



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A STUDY ON OVERVIEW OF INVESTOR'S OUTLOOK TOWARDS MUTUAL FUND INVESTMENTS

Dr. P. Balusamy, *Assistant Professor & Head, Department of Corporate Secretaryship – Shift-II*
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ABSTRACT

Indian mutual fund has better-quality than before a lot of acknowledgment from the history not more than a few years. The present research investigation the mutual fund investments in next of relations to investor's responsiveness. This study will discuss the past presentation of the Indian mutual fund industry and the quickness of growth it achieved after being yield to regulatory changes by SEBI, international factors and its non presentation that affected the industry and its attitudes. Some suggestions were also made to increase the awareness towards mutual funds and procedures to decide on suitable mutual funds to get a good number out of the returns.

Keywords: Mutual fund, investors' awareness, investors' challenges, SEBI, Mutual Fund.

INTRODUCTION

There are a lot of savings avenues accessible today in the financial market for an investor with an investable superfluous. The mutual fund industry in India established in 1963 with the formation of Unit Trust of India, at the line up of the Government of India and Reserve Bank of India.

Mutual fund industry has been a lot of changes in past few years with multi-national companies coming into the country, bringing in their professional expertise in managing funds worldwide. Mutual fund is an investment company that collections cash from shareholders and invests in a multiplicity of securities, such as stocks, bonds and money market instruments (Pradeep R, April 2019). A good number open-end Mutual fund stand all set to buy back (redeem) its shares at their current net asset value, which depends on the overall market value of the fund's investment portfolio at the occasion of redemption. Most open-end Mutual funds always offer new-fangled shares to investors. In addition well-known as, an open-end investment company, to differentiate it from a closed-end investment company. Mutual funds put in pooled cash of many investors to meet the fund's acknowledged investment objective. Mutual funds set ready to sell and redeem their shares at all time at the fund's current net asset value: total fund assets divided by shares outstanding.

OBJECTIVES OF THE STUDY

The Indian mutual fund conscientiousness is an extremely outsized industry consisting of number of investors. As the human behavior is spontaneous, this revise helps in finding out the necessary essentials on the area under argument of investors' outlook and opinion regarding mutual fund investment.

The main objectives of the study are:

- To discover the investors familiarity and awareness regarding investing in mutual funds.
- To revise investor's fulfillment regarding mutual funds.
- To present an idea of the types of schemes obtainable and to analysis an enlarge of mutual fund industry in India.

METHODOLOGY

a. Sample Details

To achieve the objective of studying the stock market data has been collected. The sample size for the study is limited to 60 respondents. A convenient sampling method was used to select to make the sample representative of the population.



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A STUDY ON CAPITAL STRUCTURE AND LEVERAGE ANALYSIS IN N.M.COMPUSYS LTD

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(General), Thiruthangal Nadar College, Selavayal, Chennai-51

Abstract

The firm's session structure, the proportions of debt and equity used to finance the firm's assets, has implications for stockholder value. Additionally, capital structure affects leverage, which, in turn, affects the expected return and risk facing owners and creditors of the firm. This session analyzes the co-dependent leverage/capital structure phenomenon when the corporation has both fixed operating and fixed financial expenses in its cost structure. There are some valuable benefits from financing a firm with debt in capital structure. One reason is financial distress risk. This could be induced by the requirement to pay interest regardless of the cash flow of the business. If the firm hits a rough patch in its business activities it may have trouble paying its bondholders, bankers and other creditors their entitlement. Relationship between Expected return (Earnings per share) and the level of gearing can be represented below.

Keywords- Capital Structure- Leverage - fixed operating- Financial Cost- Expected Earnings

INTRODUCTION

Capital structure is the mixture of sources of funds a firm uses (debt, preferred stock, common stock). The amount of debt that a firm uses to finance its assets is called *leverage*. A firm with a lot of debt in its capital structure is said to be highly levered. A firm with no debt is said to be unleveled.

Capital structure can be viewed as the permanent financing the firm represented primarily by long-term debt, preferred stock, and common equity but excluding all short-term credit.

Debt Vs Equity Financing

Financing a business through borrowing is cheaper than using equity. This is because:

- Lenders require a lower rate of return than ordinary shareholders. Debt financial securities present a lower risk than shares for the finance providers because they have prior claims on annual income and liquidation. In addition security is often provided and covenants imposed.
- A profitable business effectively pays less for debt capital than equity for another reason: the debt interest can be offset against pre-tax profits before the calculation of the corporation tax bill, thus reducing the tax paid.



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**AN EMPIRICAL STUDY ON RETAILERS' PERCEPTION OF
MASALA PRODUCTS IN CHENNAI**

Authored by

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AN EMPIRICAL STUDY ON RETAILERS' PERCEPTION OF MASALA PRODUCTS IN CHENNAI

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S.Samson, Assistant Professor, Department of Management Studies, JHA Agarsen Arts and Science College, Chennai.

ABSTRACT: The distribution sector connects the producer to the consumer, which is a vital link. The availability of qualified workers, quick modernization, and more retail space are all excellent outcomes of liberalization that have led to corresponding societal changes. Indian customers these days have a good grasp of what it means to buy goods and services are high in quality and safe for their use. The effects of these pressures on the retail industry are apparent to see. Masala items, including kuzhambu chili powder, sambar, Rasam, Turmeric, chili, lemon, and idly power, were the focus of this research, which was conducted by surveying retailers about their consumers' buying habits, preferences, and motivations.

Keywords: Consumer Preference, Purchase Decision, Customer Attitude, and Retailer's Perception.

INTRODUCTION:

The retail industry in India is a fast-growing one. They win over consumers, and businesses are increasingly experimenting with new retail formats in cities and towns around the nation. Image, qualities, product range, variety, services, staff behavior, décor, music, and marketing methods all significantly attract and retain customers. Selling products or services to individual customers rather than other businesses is what we mean when we talk about retail. Any commercial organization with a retail sales revenue stream is a retailer or retail shop. Retailers include manufacturers, wholesalers, and anyone who sells directly to customers. No matter the location of the sale (shop, street, or house) or the method of purchase (in-person, mail, telephone, vending machine, or online), the same rules apply. For this reason, the study's primary goal is to identify the variables that most significantly affect how retailers view masala products. In an Indian cooking context, the term "masala" appears rather often. Without Masala, Indian cuisine would be tasteless. That's an undeniably accurate assertion. Masala plays a crucial role in Indian cooking, and every home in India has its unique manner of making and using masala from various spices. Masala combines dry or pastes from aromatic Indian herbs to flavor numerous traditional cuisines and drinks in India and the Indian diaspora. There are several distinct formulations of the blend, each with its combination of spices and intended purpose. When it comes to Indian cuisine, the absence of masala renders dishes bland and unsatisfying. Many restaurants, both in the East and the West, have masala on their menus. Meals with this name may be found on the menus of almost every Indian restaurant, and you could even find certain variations of these dishes at non-Indian restaurants. You may also use these spice mixes when making meals at home as seasonings. While pre-made blends and pastes may find at certain grocery stores and culinary supply shops, many cooks choose to make their own from scratch using fresh ingredients. Some people even roast their herbs to bring out a deeper flavor.

RETAILING

Businesses that sell products or provide services directly to individuals for noncommercial use fall under the broader retailing category. As the last link in the distribution chain, retail is the channel's previous stop. Any business that deals directly with the end customer is doing retail tasks. In his book "The New Rules of Marketing and Advertising," Philip Kotler writes, "Retailing comprises all the actions involved in selling products or services to the ultimate consumers for personal, non-company usage." After agriculture, the retail sector is India's most significant employment, placing it in the top five of the country's most lucrative industries. The marketing strategies of retailers are rapidly evolving. A few short years ago, we shopped at local mom-and-pop stores and farmer's markets for most of our household necessities. Shop

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A.J.Rajeswari Joe et al / Feasibility field tests to predict fidelity in agriculture with the application of IOT Devices and communication protocols



Feasibility Field Tests to Predict Fidelity in Agriculture with The Application of IOT Devices and Communication Protocols

A.J.Rajeswari Joe¹, Karmuhil^{2*}

Abstract

The accurate prediction in the field of agriculture is essential for the challenges like shortage for food, deterioration of soil properties and water scarcity. The developments in modern communication protocols and wireless communication standards help to build up accuracy in the smart agriculture. Internet of things technology has brought greater revolution to the common farmer's life by making everything intelligent and advanced. The IOT self-configuring network enhances agriculture production and crop yields by reducing the wastages and cost. The proposed technology is integrated with arduino technology breadboard mixed with various sensors. This paper is prepared with the help of live data feed obtained from thingspeak.com. This paper attempts to experiment various field tests to find the precision in farming and agriculture. It is tested on live agriculture fields giving high precision over 98% in data fields.

Key Words: IOT Based smart farming architecture, Sensors, Methodology and Experimentation results, Implementation challenges, Advantages of 5g on smart farming

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1551

Introduction

From the studies of food and agriculture organization of the United Nations (FAO), the world's population estimation will reach 9.2 billion by 2050. Due to this there will be scarcity in water resources, fertile lands and farming. Moreover, there will be decrease in agricultural labour force, various technologies such as sensor technology, Environment friendly farming through flexible fertilization technology, ICT information and communications technology, Geographic information systems are shaken their hands to increase the productivity even with a small labour force. The innovative ideas behind these technologies help to promote optimum production in the agriculture sector. By reducing the fertilizer usages and environmental impacts the productivity is increased to achieve maximum profits. Sensors are used to observe ambient temperature,

atmospheric humidity, soil electric conductivity, Soil moisture level, Soil status, soil temperature, PH level and Luminance.

The intelligent perception system, intelligent process and control system allow farmers to obtain detailed data on real time as variables for the above measures. Wireless sensor networks are used for communicating these data with the help of Artificial Intelligence system. There are various wireless sensor network technologies such as Narrow band Internet of things (NB-IOT), long range (LoRa), Zigbee wireless communication, LTE-M are used to measure and monitor the field agriculture scenarios [1]. There are many smart devices which help the farmers to monitor their crops, atmospheric humidity, and soil conditions to make reasonable decisions. Also these AI systems help to minimize the wastage of pesticides to control the pests, diseases and weeds effectively, thereby leading to a green farming.

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Advanced Feature Extraction and speech recognition from Voice Encoded Signals

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Abstract:

Speech recognition identifies the capability of software or hardware to receive a voice signal, Manipulates the speaker's features in the speech signal, and recognize the speaker thereafter. In general, the process of speech recognition involves three main criteria: acoustic processing, feature extraction, and classification/recognition. The main aim of feature extraction is to illustrate a speech signal using a predetermined number of systems needs a high computation speed. Processing speed plays a vital role in speech recognition in real-time systems. It requires the use of current technologies and wild algorithms that stimulate the acceleration in extracting the feature parameters from speech signals. The experimental results show that the proposed method successfully extracts the signal features. It also achieves unified classification presentation compared to other conventional speech recognition algorithms.

Keywords: Speech Recognition, Neural Networks, Deep Learning, Machine Learning, Speech-to-text.

I. Introduction

Over the last few years, Voice Supporters with the reputation of Google Home, Amazon Echo, Siri, Cortana, have become ubiquitous. These are the examples of Automatic Speech Recognition (ASR) algorithms. This application start with a pin of spoken audio in some language. It can able to extract the words that were spoken as text. For this reason, they are also called as Speech-to-Text algorithms.



Figure 1: Audio waves and corresponding Transcript

In the above figure, Automatic Speech Recognition uses audio waves as input value and the text transcript as target labels.

The communication approaches between humans and computer technology is a critical task in modern artificial intelligence. One of the easiest methods for users to implement it is entering information through speech signals. Therefore, speech signal processing technology and its tools have become popular and necessary part of the information society. Speech signals contain semantic, personal, and environmental information [1].

The general approach to speech signal processing is to use short-term analysis, in which the signal is divided into time windows of a fixed size, assuming that the signal parameters do not change. An overlap is placed between windows to obtain a more accurate signal representation. Feature extraction algorithms such as spectral analysis and linear prediction are applied to each window. However, these processes should also consider speed and time.

One of the parameters that is especially important in machine learning algorithms is the training time. In this work, we found that the process of extracting features is important for the identification of speech

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A collaborative IDS for Vehicular Ad-Hoc Networks C-VIDS using Data Mining Technique

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Abstract:

Vehicular ad hoc network (VANET) is a subclass of MANETs are vulnerable to various kinds of threats due to their dynamic nature and lack of central point of control. Vehicles (nodes) in VANETs share real-time information about their movements, traffic and road conditions. Existing cooperative IDS are vulnerable that share misleading and manipulated information and disrupts the IDS normal condition. Hence, in this paper proposed an intelligent collaborative model based on data mining for intrusion traffic detection system that can detect the attacks. As such, find friendly vehicle nodes in the network that continuously monitor the behavior of other vehicle nodes to find the anomalous behavior. For the performance of the proposed system NS-2 simulations were carried out. To evaluate the performance of proposed collaborative IDS scheme the various existing IDS models are used. The results clearly states that the proposed IDS considerably reduces the false positive rate, thereby proving that the proposed technique is capable of identifying anomalies in network better than other existing system.

Keywords: VANET, Anomaly detection, Data mining, IDS, Collaborative IDS

I. Introduction:

Ever increasing demand of the digital era has forced the researchers to continuously develop new emerging trends, particularly the wireless communication services. However security threats in the VANET present considerable challenges. Vanets being an Adhoc-network are at risk of misbehaviors because of lack of centralized administration [1]. The malicious vehicular nodes can join the network and launch various types of attacks due to the lack of central point of control [2]. The Vanet environment is highly dynamic with rapid dynamic topology in which the vehicle nodes are varying in speeds and density [3]. The high mobility, varying density and network size introduce new vulnerabilities and challenges when applying IDS in vanet [4].

Many solutions have been proposed to protect vehicles from being a target of cyber-attacks. Prevention techniques digital signature, authentication, and encryption have been widely used as a first line of defense to prevent many types of external attacks. However, these preventive measures are inadequate for protection against the insider attacks. Due to the cooperative nature of VANET, malicious nodes or intruders can still perform malicious Denial of services [5-8]. An attack can be launched by a single node or multiple nodes in a cooperative manner. In internal and external attackers the internal attackers is the most dangerous and difficult to detect. In some attacks, multiple attackers synchronize their actions to disrupt a target network.

However, due to the cooperativenature of VANET, many of the recent proposed IDSs rely on the collaboration between vehicles to detect the intruders [9]. In the cooperative IDS (CIDS), vehicles share knowledge related to their detection experiences to help vehicles in the vicinity to detect the intruders more accurately. Motivated by this, collaborative IDS have been developed, with the purpose of strengthening a single IDS by collecting knowledge and learning experience from other vehicle IDS nodes. According to [10], collaborative IDS is expected to enhance the overall detection accuracy of intrusion vehicle assessment and will also improve the possibility of identifying novel attacks.

The main objective of this paper is to design a robust collaborative vehicular IDS that can effectively evaluate the trustworthiness of each vehicle node within the network and identify the intrusions in the network.

The collaborative Vanet IDS proposed in this paper uses data mining techniques for detecting attacks. Here we select the friendly vehicle nodes based on their trust that continuously monitor the behavior of other vehicle nodes in the network for any intrusions. The proposed Vanet IDS was evaluated by NS-2 simulation which showed that the proposed system considerably reduced the false positive rate compared to other existing IDS, thereby proving that it is better than other existing systems.

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Article

Smart Contract-Enabled Secure Sharing of Health Data for a Mobile Cloud-Based E-Health System

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Abstract: Healthcare comprises the largest revenue and data boom markets. Sharing knowledge about healthcare is crucial for research that can help healthcare providers and patients. Several cloud-based applications have been suggested for data sharing in healthcare. However, the trustworthiness of third-party cloud providers remains unclear. The third-party dependency problem was resolved using blockchain technology. The primary objective of this growth was to replace the distributed system with a centralized one. Therefore, security is a critical requirement for protecting health records. Efforts have been made to implement blockchain technology to improve the security of this sensitive material. However, existing methods depend primarily on information obtained from medical examinations. Furthermore, they are ineffective for sharing continuously produced data streams from sensors and other monitoring devices. We propose a trustworthy access control system that uses smart contracts to achieve greater security while sharing electronic health records among various patients and healthcare providers. Our concept offers an active resolution for secure data sharing in mobility computing while protecting personal health information from potential risks. In assessing existing data sharing models, the framework valuation and protection approach recognizes increases in the practicality of lightweight access control architecture, low network expectancy, and significant levels of security and data concealment.

Keywords: Health Data Sharing; IoT cloud; blockchain technology; smart contracts; proof-of work; confidentiality; integrity



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1. Introduction

Currently, there is a resurgence of interest in using blockchain technology to build therapeutic and e-health facilities. With its distributed and reliable structure, blockchains have tremendous potential in several e-health sectors, such as the safe distribution of electronic health records (EHRs) and access control management among multiple therapeutic societies. Blockchains offer innovative ways to accelerate healthcare delivery, thus reinvigorating the healthcare sector [1–3].

With the proliferation of emerging technologies, especially mobile cloud computing and the Internet of Medical Things [4], the medical field has experienced substantial changes in e-health services. Patients can already access their personal information from home through smartphones and wearable devices, and then exchange information utilizing the cloud, where clinicians can access patient data and offer suitable health support. This



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Antimicrobial and anticancer potential of soil bacterial metabolites - a comprehensive and updated review

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ABSTRACT

The majority of natural products currently used in the medical field are derived from microbial or plant sources. The bioactive compounds derived from natural sources exhibit tremendous structural and chemical diversity. According to previous research, only a small percentage of the world's plant and microbial diversity has been examined for bioactivities. The compounds originating from secondary metabolites of microorganisms are more useful for the development of novel drugs due to their biological friendliness and drug-likeness than any other compounds. Thus, recent research suggests that microorganisms obtained from diverse habitats and natural resources offer various bioactive secondary metabolites with incredibly wider chemical entities, hopefully, an alternative remedy for many diseases. Soil bacteria are capable of producing a variety of natural bioactive compounds for the treatment of various diseases. The three genera *Bacillus* spp., *Streptomyces* spp., and *Pseudomonas* spp. have been the prime focus to produce different types of antibiotics. However, to date, there are no reviews that evaluated the antimicrobial and anticancer properties of soil bacterial metabolites. Hence, the current review aimed to assess the antimicrobial and anticancer potential of soil bacterial metabolites.

1. INTRODUCTION

Man is dependent on natural products to maintain good health and protect against various diseases from time immemorial. Natural products are the richest source for drug discovery and currently, 65% of the approved drugs in medical fields are obtained from them [1,2]. The database of natural products contains more than 210,000 biologically active compounds with abundant chemical diversity [3]. In the year 2013, 1453 new compounds had been approved by the United States Food and Drug Administration of which approximately 40% were derived from natural products and their derivatives [4]. Scientific communities have given more importance to natural products as drugs derived from them provide better treatment compared to synthetic products [5]. Besides, the compounds derived from natural sources contain abundant structural diversity compared to synthetic compounds and play an important role in new drug discoveries [6]. Especially, compounds derived from microorganisms play a significant role in treating infectious diseases and cancer [2,7]. Among microorganisms, bacteria and fungi are the main candidates focused on the production of bioactive compounds [8,9], as they

have existed on earth for billions of years and have evolved many biosynthetic pathways by novel mechanisms to synthesize secondary metabolites. The various applications of microbial natural products are demonstrated in Figure 1. The discovery of bioactive compounds from microbes involves various steps, including isolation, structural elucidation, and establishing the biosynthetic pathway leading to the formation of secondary metabolites [7,9].

According to an estimate, 0.1% of bacterial species and 5% of fungal species of the world are known to man, which only a small fraction has been screened for bioactivity [10,11]. Antimicrobial agents isolated from actinomycetes include streptomycin, gentamycin and rifamycin, whereas anti-cancer agents comprise mitomycin, aclarubicin, neocarzinostatin, doxorubicin, mithramycin, and carzinophilin [12]. Previously, there are no reviews that evaluated the antimicrobial and anticancer properties of soil bacterial metabolites. Therefore, the current review aimed to assess the antimicrobial and anticancer potential of soil bacterial metabolites.

2. CANCER-A DEADLY DISEASE

In recent years, the incidence of cancer is increasing at a phenomenal rate. According to a World Health Organization (WHO) estimate, cancer affects approximately 10 million people by 2020, or nearly one in six deaths. Breast, lung, colon, rectum, and prostate cancers are the most frequent cancers. Tobacco use, a high body mass index, alcohol consumption, and a lack of physical activity account for almost one-third of cancer fatalities. In low- and lower-middle-income

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33. PRIORITIZING THE FACTORS THAT INFLUENCE HOW SATISFIED CUSTOMERS ARE WITH COOPERATIVE BANK SERVICES IN TAMILNADU

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ABSTRACT

PURPOSE – To prioritize the factors of customer satisfaction towards the services of cooperative banks by ranking the factors using grey analysis.

DESIGN/METHODOLOGY/APPROACH – Descriptive methodology was used for the study. Benefits of customer satisfaction were reviewed from previous literature. Means of the items of customer satisfaction were obtained and ranks were provided to those items using GREY analysis.

FINDINGS – The review analyzed the need of customer satisfaction to enhance the performance and productivity of cooperative banks. Bank Managers need to observe the rankings provided by the various factors of customer satisfaction and derive the policies or make amendments as and where needed, according to the priority of the factors. This will enhance the overall performance of the banks as suggested in the study.

ORIGINALITY/VALUE –The uniqueness of this study is, prioritizing the items of customer satisfaction towards the services of cooperative banks by using GREY analysis. Hence, banks can concentrate and give utmost importance for those factors to maximize their efficiency and customer satisfaction.

KEYWORDS: Customer satisfaction, Co-operative banks, Quality of service, Prioritizing, GREY approach

INTRODUCTION

Banking is the backbone of economic development of a country. The banking industry has taken a leading role in mobilising resources for the country's defence and socioeconomic growth. "Banks, which are such a need and a huge source of money for our country, must be kept highly holy," it is asserted. Good banks are essential for the country's economy and trade, just as water is for irrigation." Since the commencement of planning in India, the banking industry has increased not only in size but also in complexity, resulting in a large complex. Banks have become an integral part of our daily lives.

Banks now provide access to even the average man, and their activities extend to previous untapped areas. Following India's liberalisation and globalisation policies, numerous foreign banks have entered the Indian market with a variety of services and innovative technologies. They have

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