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Self-Actualization Through Love: A Study of Paulo Coelho's *Brida*

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Abstract

Paulo Coelho de Souza is a Brazilian lyricist and novelist whose songs were critical of his country's military rule in the 1980s, he was imprisoned and tortured. With the publication of Hell Archives in 1982 Paulo Coelho launched his writing career, and is known for his novels of spiritual significance, with which he has become one of the successful authors worldwide. To date, he has written 30 books, including By the River Piedra I Sat Down and Wept, The Fifth Mountain, Veronika Decides to Die, The Devil and Miss Prym, The Valkyries, The Witch of Portobello, and Brida. The present paper attempts to highlight how Brida undertakes an odyssey to realize her gift which she has been carrying through different incarnations, and investigates how she realizes the purpose of her being through love in her personal engagements with Lorens.

Keywords: *Self, self-actualization, spirituality, soulmate. Self. odyssey, enlightenment.*

One of nature's greatest gifts and also a source of pleasure is man's addiction to the question of the meaning of life. Man never ceases in asking himself why and how he should live, and what is the point of all his hard work and sufferings. While tracing the question of importance of existence Paulo Coelho says that every one of us has one classical, common question i.e. What am I doing here? Answers to it may be varied. His narratives reflect the vision of life i.e. giving importance to the basic human values such as love, faith, religion, spirituality and forgiveness. He expresses his simple philosophy and concept of spirituality as 'generation of basic human values and nurturing them in behaviour' to develop an awareness of the self and seek transcendence. In his narratives he has


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INNOVATION IS A BOON TO THE AUTOMOBILE INDUSTRY (WITH SPECIAL REFERENCE TO TESLA)

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ABSTRACT

The Pollution causes damage to the environment. Air pollution affects the life span of the living beings. The Government has imposed restrictions through various acts to control the pollution. There is continuous innovation in the car industry around the globe. Electric car is free from pollution, Tesla is an excellent example.

The secondary data has been collected and analysed to find out production and sales trend. Case study method has been followed. It reveals that there is a good sales turnover and 98% of produced electric passenger cars are sold. People started recognizing slowly the importance of environmentally friendly electric passenger vehicles.

The various models with different comforts should be available to the various income groups of customers to match their emotional and rational buying motives. The availability of battery charging stations will facilitate efficient performance of the passenger vehicles.

Key words: Tesla, Battery car, Automobile, Pollution, Manufacturing, Production, Sales.

Introduction

There are continuous innovations in Models and Engineering in the Automobile Industry. The introduction of Electric Cars is the revolutionary step to overcome the polluted environment.

Tesla Motors is a Benchmark to other battery cars manufactured by other companies, introduced few models to cater to the needs of the various groups of customers. There is a slow and steady response from the prospective customers as the current scenario demand for pollution free vehicles. The Passenger car manufacturers have introduced innumerable models out of which this battery car is an excellent model providing transport with zero pollution.

Hypothesis:

The Electric cars are manufactured as Pollution free vehicles are friendly to the good environment.

Strict regulations to combat pollution made the Producers to innovate the production of Electric Passenger Cars.

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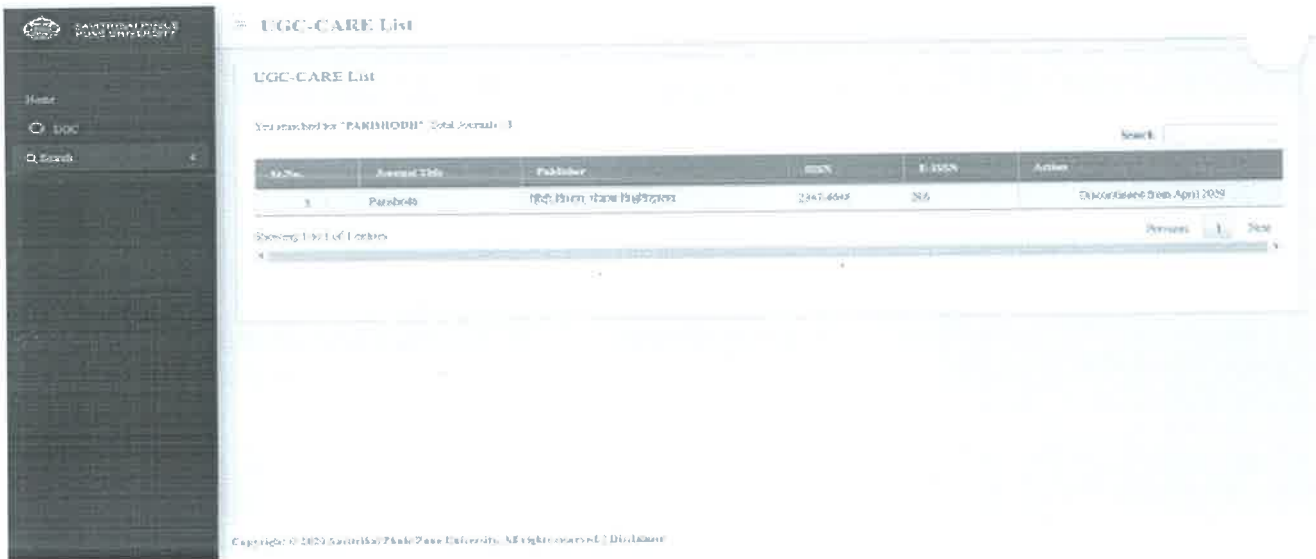
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A Study of Asset Liability Management in HDFC and Oriental Bank of Commerce

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ABSTRACT

Asset Liability Management (ALM) is one the most important instrument of Risk management in banks. The banks have to work properly with regard to the ALM so as to increase their performance. Moreover, the function of the ALM is not just protection form risk. The safety achieved through ALM also opens up opportunities for enhancing the net worth. To study the assets and liabilities in banks and evaluate the impact of ALM on profitability and liquidity, banks were using Ratio Analysis. The analysis of ALM in Indian banks will be carried out for the sample period from 2007 to 2016. It provides the necessary framework to define, measure, monitor, modify and manage these risks.

Keywords: Asset Liability, ALM, Ratio analysis

INTRODUCTION

Asset and liability management (often abbreviated ALM) is the practice of managing financial risks that arise due to mismatches between the assets and liabilities as part of an investment strategy in financial accounting. ALM sits between risk management and strategic planning. It is focused on a long-term perspective rather than mitigating immediate risks and is a process of maximising assets to meet complex liabilities that may increase profitability. ALM is one of the important tools of risk management in banking sector. Banking sector is exposed to so many and their net income is very sensitive to these risks. The banks have to work properly with regards to the ALM so as to increase their performance and reduce the risk. Safety achieved through ALM also opens up opportunities for maximising the net worth. To evaluate the impact of ALM on bank's profitability different Ratio analysis is used. As part of this study also Ratio analysis is carried out for study period of ten years from 2007 to 2016.



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LEADERSHIP AND CONSUMER BEHAVIOUR TOWARDS THE RESPONSIBILITY OF ENVIRONMENTALITY

Dr.N.Gnanapandithan,NAvinita:P. S. G. COLLEGE OF ARTS AND SCIENCE

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TO STUDY GAP ANALYSIS OF ASSET LIABILITY MANAGEMENT IN HDFC BANK

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ABSTRACT:

Asset Liability Management plays one of the most important roles in Banking Industry. To effectively manage assets and liabilities, their imbalance is thoroughly inspected using GAP analysis. A positive GAP specifies that bank has more assets while negative GAP specifies that bank has more liabilities. A study period of 10 years (2007-2016) has been taken into account for the study. GAP analysis of asset and liability data was managed to study effect of assets and liability GAP on Interest Sensitivity GAP ratio of the bank. As part of study it has been observed that HDFC bank has managed their Assets and Liabilities very competently.

Key Words: Asset-Liability Management, GAP analysis, Interest Sensitivity Ratio

Introduction

ALM is one of the crucial issues in modern banking industry. It contributes a critical role in strengthening Finance and risk management. From the day it has been introduced by RBI, various financial and non-financial institutions have adopted it progressively. It is necessarily required to study how banks have succeeded to carry out RBI guidelines. ALM is not just an administrative need to be incorporated by banks, instead it is essential for managing asset, liabilities and risk so as to increase profit of the bank. In order to successfully manage assets and liabilities, their imbalance is tested through GAP analysis. The GAP is determined as the difference between "Sensitive Asset" and "Sensitive Liability" of the bank for given period. GAP indicates the difference between "Rate Sensitive Asset" (RSA) and "Rate Sensitive Liability" (RSL).

$$\text{GAP} = \text{RSA} - \text{RSL}$$

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