

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.,

Open J-Gate, India [link of the same is duly available at Infilbnet of University Grants Commission (U.G.C.)],

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 3480 Cities in 174 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	AN EXPLORATORY STUDY ON WHAT MOTIVATES PEOPLE TO CHOOSE TEACHING CAREER IN ENGINEERING INSTITUTIONS <i>S.MURALI & DR. S. MOHAN</i>	1
2.	TIMELINESS: AN ESSENCE OF CORPORATE REPORTING PRACTICES <i>RAMANJIT KAUR</i>	2
3.	A STUDY ON CONSUMERS PREFERENCE ON BRAND LOYALTY <i>DR. N. SRINIVAS KUMAR</i>	3
4.	STUDY ON THE IMPACT OF AGE PROFILE ON MARKET SEGMENTATION <i>DR. ANIL CHANDHOK & DR. BHAVET</i>	4
5.	GLOBAL BRANDS' LOCAL ACTIONS: COLLECTION CENTERS FOR RECYCLING AND REVERSE LOGISTICS <i>PRASHANT KUMAR & BHIMRAO GHODESWAR</i>	5
6.	ANTECEDENTS AND CONSEQUENCES OF CUSTOMER RELATIONSHIP MANAGEMENT IN HOTEL INDUSTRY <i>V. KRISHNAMOORTHY & DR. R. SRINIVASAN</i>	6
7.	A STUDY ON MANAGEMENT OF NPAS AND IMPACT OF SECURITIZATION ACT, 2002 ON REDUCTION OF NPAS IN BANKS <i>DR. Y NAGARAJU & KARUNA M</i>	7
8.	A STUDY ON IMPACT OF CULTURAL CORRELATION BETWEEN ORGANIZATIONAL CHANGE AND PRODUCTIVITY IN RURAL BANKS <i>DR. MAHESHA KEMPEGOWDA & NALINA.R</i>	8
9.	OUTCOMES OF STRESS: A STUDY OF CAUSE & REMEDIAL ACTIONS FOR REDUCING STRESS <i>HARTESH PANNU & PRERNA TIKKU</i>	9
10.	GROWTH AND NECESSITIES OF FDI IN RETAILING IN INDIA <i>MANOJ KUMAR SINGH</i>	10
11.	CULTIVATION OF SHARED MINDSETS: AN IMPERATIVE TO HAVE WORK VALUE CONGRUENCE IN MERGERS & ACQUISITIONS <i>RASHI THAREJA</i>	11
12.	A STUDY ON THE WORKING CAPITAL RATIO OF THE DISTRICT CENTRAL COOPERATIVE BANKS IN TIRUNELVELI REGION, TAMILNADU <i>DR. A.MAHENDRAN & R.AMBIKA</i>	12
13.	GREEN PRODUCTS VERSUS CONVENTIONAL PRODUCTS: A SELECT STUDY <i>P. KISHORE KUMAR & DR. BYRAM ANAND</i>	13
14.	SOCIO-ECONOMIC CONDITIONS OF TAMIL MIGRANTS IN MALAPPURAM DISTRICTS OF KERALA <i>FASALURAHMAN.P.K.PATTERKADAVAN & MUHAMMED MUSTHAFA M.</i>	14
15.	GREENING OF SUPPLY CHAIN: BENEFITS AND CHALLENGES <i>ABRAR AHMED, ANURAG REDDY RAMIREDDY, SOURYA SRI HARSHA & PUSHKALA MURALIDHARAN</i>	15
16.	MANAGING DIVERSITY AND MULTICULTURALISM FOR ORGANIZATIONAL TRANSFORMATION <i>SRAVAN KUMAR REDDY & ELIAS GIZACHEW</i>	16
17.	INFLUENCE OF JOB SATISFACTION ON THE QUALITY OF TEACHING <i>BENY PAUL E</i>	17
18.	OPTIMAL PETROLEUM FISCAL REGIME IN JOINT DEVELOPMENT ZONES: A COMPARATIVE ANALYSIS OF NIGERIA-SAO TOME AND PRINCIPE JDZ AND MALAYSIA-THAILAND JDA <i>DR. SANI SAIDU & SHAMSUDEEN MUSA AUJARA</i>	18
19.	ANALYSIS OF GREEN MARKETING AS ENVIRONMENT PROTECTION TOOL: A STUDY OF CONSUMER OF DEHRADUN <i>SHALINI THAPA & SHIKHA VERMA</i>	19
20.	A STUDY ON WORKING CAPITAL MANAGEMENT THROUGH RATIO ANALYSIS WITH SPECIAL REFERENCE TO RAJASTHAN DRUGS & PHARMACEUTICALS LTD. <i>YOGESH KUMAWAT</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), GuruGobindSinghI. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VITUniversity, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

<http://ijrcm.org.in/>

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

AN EXPLORATORY STUDY ON WHAT MOTIVATES PEOPLE TO CHOOSE TEACHING CAREER IN ENGINEERING INSTITUTIONS

S.MURALI
RESEARCH SCHOLAR
NATIONAL INSTITUTE OF TECHNICAL TEACHER TRAINING & RESEARCH
CHENNAI

DR. S. MOHAN
DIRECTOR
NATIONAL INSTITUTE OF TECHNICAL TEACHER TRAINING & RESEARCH
CHENNAI

ABSTRACT

The main purpose of this paper is to explore the reasons advocated by faculty members of engineering institutions for choosing the teaching profession. The study is vital in to order to evolve the important factors that decide the faculty to be within an institution and take active part in the development of technical education and also the institution. The study is significant at the time when institutions of higher learning are struggling to recruit and retain talented teaching faculty to run their regular courses. The current study was undertaken among 324 teaching faculty from various engineering institutions in Tamilnadu, India. Faculty were administered a modified version of Factors Influencing Teaching Choice(FIT) scale (Watt & Richardson, 2007) to rate the importance of various factors in influencing their career choice. The findings of the study would contribute to the body of knowledge on motivating factors to choose teaching career. The study also helps academic administrators, higher education leaders to identify and enhance the factors that drive young graduates towards academic career. The findings of the study revealed that, majority of the faculty choose the teaching career because of their self belief about their teaching ability, importance they attach to teaching career and the commitment to teaching for younger generation.

TIMELINESS: AN ESSENCE OF CORPORATE REPORTING PRACTICES

RAMANJIT KAUR
PRINCIPAL
GURU HARGOBIND SAHIB KHALSA GIRLS COLLEGE
KARHALI SAHIB

ABSTRACT

The paper examines empirically the timing behaviour of the selected Indian companies because timeliness in the corporate reporting influences the decisions of the stakeholders. The delay in reporting reduces the relevance of the information given in the financial reports. The present study covers the period of seven years from 2002-2003 to 2008-2009. Three basic aspects of timeliness in corporate reporting are considered in the paper i.e., variation in date of end of the accounting year, reporting period gap and time lag. The results of the study show that there is less variation in reporting period gap and date of end of accounting year but lag between balance sheet dates to Annual General Meeting could not depict a definite trend. The study suggested that all the companies should balance their accounts on same date and reporting period gap should be of twelve months because large variations in these two aspects may make inter-company and inter-period comparison complicated. The shorter the time between balance sheet dates and Annual General Meeting, the greater the benefits that can be derived from the financial statements.

A STUDY ON CONSUMERS PREFERENCE ON BRAND LOYALTY

DR. N. SRINIVAS KUMAR

PROFESSOR

SWAMI RAMANANDA TIRTHA INSTITUTE OF SCIENCE & TECHNOLOGY

NALGONDA

ABSTRACT

The aim of this paper is to analyze and explore factors that influence consumers trust in the global brands. Summarizing relevant scientific articles and academic literature on brand trust, it was found that there is a need to conduct research which will be dedicated to the consumer trust in the global brands. Until now there is lack of study in this field of trust in the context of global brands and this will be research based in the scientifically way which will shed light in the existing discipline but new way of treatment of case. To be much scientifically we use hypotheses in order to have relevant results from the consumers' perspective. However, in this study survey methodology has been adopted, factors that have impact in the global brand trust were considered. The results will have positive impact in the field of branding, respectively in the field of global brand trust. A total of 50 questionnaire responses were used to empirically test the consumer trust for global brands. This study found that the brand trust has a significant influence in the customer loyalty. In addition, Brand trust has a positive impact on the consumer preference. As well as, the reliability scale for all variables that has been used in this study were .802 (Cronbach's Alpha = .802)

STUDY ON THE IMPACT OF AGE PROFILE ON MARKET SEGMENTATION

DR. ANIL CHANDHOK
PROFESSOR
M M INSTITUTE OF MANAGEMENT
M M UNIVERSITY
MULLANA

DR. BHAVET
FACULTY
SHREE RAM INSTITUTE OF BUSINESS & MANAGEMENT
URJANI

ABSTRACT

Every company wants to cater the needs of maximum customers, but it can not satisfy all the customers with a single product. However, to increase the demand of the product, it divides the whole market into various segments based on certain common characteristics. Dividing the whole market on the basis of age and other related demographic factors is one the most widely used method in the market segmentation. But with the changing scenario in the markets and changing habits of the customers, the needs and requirements of the individuals of different age groups show no consistency. This research paper tends to verify the impact of the purchase behavior of the individuals representing different age profile of the customers.

GLOBAL BRANDS' LOCAL ACTIONS: COLLECTION CENTERS FOR RECYCLING AND REVERSE LOGISTICS

PRASHANT KUMAR
FELLOW (DOCTORAL) PROGRAM
NATIONAL INSTITUTE OF INDUSTRIAL ENGINEERING
MUMBAI

BHIMRAO GHODESWAR
PROFESSOR
NATIONAL INSTITUTE OF INDUSTRIAL ENGINEERING
MUMBAI

ABSTRACT

In reverse logistics, 'Recycling' has become a term of great importance for the firms who want to communicate their environmentally friendly image to their consumers and stakeholders. Considered as a noticeable action on the waste generated, it enables them recovery of useable parts from used/ waste products; thus managing with resource constraints as well as satisfying demands of environmentally conscious consumers and stakeholders. Since firms with electronic product portfolio have been facing criticism for their waste generated at consumers' end, many of them have initiated multi-aimed actions for elimination/ reduction of waste. This study reviews the literature related to reverse logistics and aims to explore the reputed firms' actions related to collection and recycling of used electronic products. An interview-based study was conducted in collection centers in Mumbai (India) to develop a framework for the collection, recycling and reuse -related activities being undertaken by firms in the Indian market. The analysis reveals that reuse is identified as the main aim of such actions. It further explores the facts related to the arrangements made at collection centers for recycling activities, staff knowledge about the recycling process, incentive-related aspects, marketing and promotion, and customers' involvement in recycling activities.

ANTECEDENTS AND CONSEQUENCES OF CUSTOMER RELATIONSHIP MANAGEMENT IN HOTEL INDUSTRY

V. KRISHNAMOORTHY
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
KONGU ENGINEERING COLLEGE
PERUNDURAI

DR. R. SRINIVASAN
ASSOCIATE PROFESSOR
PG & RESEARCH DEPARTMENT OF CORPORATE SECRETARY SHIP
BHARATHIDASAN GOVERNMENT COLLEGE FOR WOMEN
PONDICHERRY

ABSTRACT

The aim of the study is to identify the antecedents of Customer Relationship Management (CRM) in Hotel and also to examine Linkage between the antecedents of CRM and Guest Satisfaction and Guest Loyalty. This study was conducted in five major cities in TamilNadu. The researcher used questionnaire method for collecting data from guests and purposive sampling method has been adopted by the researcher. This study was undertaken during the period of October 2013 to March 2014. This study identified six important antecedents of CRM, namely Convenience, Responsiveness, Reliability, Commitment, Empathy and Trust. This study shows that there is a relationship between Responsiveness, Commitment, empathy dimensions of CRM and Guest satisfaction, Furthermore, this study also reveals that there is a significant relationship between Responsiveness, Commitment, and Empathy with Guest Loyalty. This study would help the policy makers to monitor and improve the CRM practices at Hotel Industry in the world class standard.

A STUDY ON MANAGEMENT OF NPAS AND IMPACT OF SECURITIZATION ACT, 2002 ON REDUCTION OF NPAS IN BANKS

DR. Y NAGARAJU
ASSOCIATE PROFESSOR
CANARA BANK SCHOOL OF MANAGEMENT STUDIES
BANGALORE UNIVERSITY
BANGALORE

KARUNA M
RESEARCH SCHOLAR
CANARA BANK SCHOOL OF MANAGEMENT STUDIES
BANGALORE UNIVERSITY
BANGALORE

ABSTRACT

Banking sector plays an indispensable role in economic development of a country through mobilization of savings and deployment of funds to the productive sectors. During the past decade, a burning issue in the financial arena of the Indian economy has been the accumulation of Non-Performing assets (NPAs) in the banking sector. The profits of the bank came under pressure due to rise in Non-Performing assets. The Securitization Act is a fine, comprehensive piece of legislation which has been a panacea to the entire problem of NPAs. The Legal framework for Securitization in India was enforced with the enactment of "The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Ordinance 2002(SRFAESI Act). Its purpose is to promote the setting up of asset reconstruction/Securitization companies to take over NPAs accumulated with banks and public financial institutions. This paper makes an attempt to find out the opinion of bankers on the impact of Securitization Act in reduction of NPAs in Public Sector banks.

A STUDY ON IMPACT OF CULTURAL CORRELATION BETWEEN ORGANIZATIONAL CHANGE AND PRODUCTIVITY IN RURAL BANKS

DR. MAHESHA KEMPEGOWDA
ASST. PROFESSOR
BANGALORE INSTITUTE OF TECHNOLOGY- MBA
BANGALORE

NALINA.R
ASST. PROFESSOR
BANGALORE INSTITUTE OF TECHNOLOGY-MBA
BANGALORE

ABSTRACT

The study is aimed at analyzing the Organizational Culture and its impact on organizational change and productivity in rural banks in Karnataka. Also examines the utilization, purpose, difficulties and satisfaction level of users about Internet based survey and statistical tools administered to the study. Explores the impact analysis of Organisational change can benefit the banking industry to accept the new culture to facilitate the users and benefit by expanding the market share. Further the study suggests that need to provide training on the use of Organisational Culture on productivity, so that the banking industry use the appropriate facilitation tools and techniques to obtain required productivity and output. The study aims at cultural correlation between organizational change and productivity especially in the Rural Banks in Chikkaballapur district. Researchers has administered SPSS statistical tool to evaluate the relationship between the change initiative and the amount of productivity derives on each initiatives pondered on each occasion.

OUTCOMES OF STRESS: A STUDY OF CAUSE & REMEDIAL ACTIONS FOR REDUCING STRESS

**HARTESH PANNU
ASST. PROFESSOR
CHANDIGARH BUSINESS SCHOOL
MOHALI**

**PRERNA TIKKU
ASST. PROFESSOR
CHANDIGARH BUSINESS SCHOOL
MOHALI**

ABSTRACT

Workplace stress is to be expected. Stress is a natural human response to its environment. In fact, moderate levels of stress are considered essential motivators. However, high levels of stress have the capacity to greatly impact physical and emotional health. As leaders, it is our responsibility to assess and manage levels of stress in the workplace to ensure a safe and productive work environment. Stress is a major hygiene factor that must be managed. The aim of this paper is to provide insight that will help the reader further improve his/her management competencies in managing stress in the workplace.

GROWTH AND NECESSITIES OF FDI IN RETAILING IN INDIA**MANOJ KUMAR SINGH****ASST. PROFESSOR****L. N. MISHRA COLLEGE OF BUSINESS MANAGEMENT****MUZAFFARPUR****ABSTRACT**

Today each and every nation is trying to liberalize its economic policies in order to attract FDI to enhance a substantial level of economic and social development. Indian retail sector is in a boom period and attracting global retail giants due to its market opportunities. It can be observed from the above analysis that an entry of the global players in retailing leads to inflow of latest technical know how, establishment of well integrated supply chains, availability of quality products at cheaper prices to consumers, development of SSIs and SMEs, creation of more jobs, interest free capital, benefits to farmers, controls inflation and contributes for capital formation to increase nation's GDP. Taking into consideration, above necessities, FDI in retailing cannot be avoided in India.

CULTIVATION OF SHARED MINDSETS: AN IMPERATIVE TO HAVE WORK VALUE CONGRUENCE IN MERGERS & ACQUISITIONS

**RASHI THAREJA
ASST. PROFESSOR
UNIVERSITY OF DELHI
DELHI**

ABSTRACT

In the current regime of global trade it is witnessed that more and more corporate entities are going global. Cross border mergers and acquisitions are taking place where companies go global. Such steps are carried out by the companies, as it has become obligatory to grow in order to be able to participate in the world of globalized business. This form of external expansion strategy supports the globalization of businesses. In this light, this conceptual paper discusses the need and importance for cultivating a healthy organizational culture in such global companies that can guide the employees of the company to attain work-value congruence with utmost efficiency and satisfaction.

A STUDY ON THE WORKING CAPITAL RATIO OF THE DISTRICT CENTRAL COOPERATIVE BANKS IN TIRUNELVELI REGION, TAMILNADU

**DR. A.MAHENDRAN
ASST. PROFESSOR
DEPARTMENT OF COOPERATIVES
AMBO UNIVERSITY
AMBO, ETHIOPIA**

**R.AMBIKA
FACULTY MEMBER
CADD CAEE COMPUTER CENTRE
AUNDIPATTY**

ABSTRACT

Banking is the life line of the nation and its people. In today's economy banking sector need to stand out in crowded and highly competitive markets. The pace of business is relentless, where today's innovation becomes tomorrow's status quo. DCCBs occupy a place of significance in the cooperative credit delivery system. They act as a spokesperson of the cooperative movement at district level. Inefficient functioning of cooperatives is due to bad debts, excessive overdue or otherwise investment. Therefore, the financial management occupies an importance place as the functions of these institutions. Hence, the analytical study on the Working Capital Ratio of District Central Cooperative Banks in Tirunelveli Region has been undertaken. The results of the study will help in identifying the lacuna if any in the financial performance of the DCCBs and to frame financial policies and programme to the benefit of the banks and the community.

GREEN PRODUCTS VERSUS CONVENTIONAL PRODUCTS: A SELECT STUDY

P. KISHORE KUMAR
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT
PONDICHERRY UNIVERSITY
KARAIKAL CAMPUS
KARAIKAL

DR. BYRAM ANAND
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT
PONDICHERRY UNIVERSITY
KARAIKAL CAMPUS
KARAIKAL

ABSTRACT

The purpose of this paper is to compare green and conventional products. Consumers need information to make effective decision making. This paper also helps the marketers to develop advertising strategies for communicating the advantages of green products. Four consumer products: jute bags, CFL bulbs, eco-friendly paper and organic food are briefed in this paper by comparing them with their respective counter conventional products. This paper was written based on secondary sources for discussing the advantages of green products over conventional products. From this research it is found that green products are having positive impact on the environment but at the same time there is need for effective green supply chain strategies. Marketers should develop strategies for minimizing the price of green products which is a major barrier for consumers to adopt green products.

SOCIO-ECONOMIC CONDITIONS OF TAMIL MIGRANTS IN MALAPPURAM DISTRICTS OF KERALA

FASALURAHMAN.P.K.PATTERKADAVAN
ASST. PROFESSOR
DEPARTMENT OF ECONOMICS
CENTRAL UNIVERSITY OF KASHMIR
SRINAGAR

MUHAMMED MUSTHAFA M.
RESEARCH SCHOLAR
GANDHIGRAM RURAL INSTITUTE-DEEMED UNIVERSITY
GANDHIGRAM

ABSTRACT

This article is an attempt to study about socio – economic conditions of Tamil migrants in Malappuram district of Kerala. The study is based on primary data. The researcher with well prepared schedule went to the field and collected relevant information regarding socio-economic conditions of the workers. A sample of 300 Tamil workers from different regions of the said district, say Perinthalmanna (50), Nilambur (50), Malappuram (50), Kottakkal (50), Manjeri (50) and Arcode (50) were selected for the study. And the study mainly used 2001 census data. The main objectives of the study are: i) To know about the socio- economic conditions of Tamil migrant workers in Malappuram, Kerala. ii) To understand the education level of Tamil migrants in Malappuram. iii) To find out occupation and wages of Tamil migrant workers. iv) To know the native places and marital status of Tamil migrants in Malappuram, v) To Know religion and caste of Tamil migrants in Malappuram, Kerala. The study found that the distribution of Tamil migrants in the migrated villages mainly from those districts in Tamil Nadu which had close relation with Kerala boundary. In the case of educational status of migrants, more than ninety percent of them were not completed even formal education. The data on marital status of the migrants shows that seventy percent of the migrants were married while most of them did not bring their spouses to migrated places. Among female migrants most of them were coming with their husband to help them. The study found that about 85 percent of the migrants were belonging to Hindu religion while representatives of other religions were very low. Among Hindu, forty percent of the migrants were SC, others belong to OBC and general category. It also found that before migration and after migration, Most of the migrants were being un-skilled workers and engaged in less skill required works. While labours belong to skilled category were very low. Finding on wage indicate that there was high inequality or discrimination in giving wage between male and female migrants and between malayalee workers and migrant workers also. 57% of the migrant workers are getting less than 400 rupees per day for their work. It is also noteworthy that migrant workers are getting much more remuneration in migrated places than in their native villages.

GREENING OF SUPPLY CHAIN: BENEFITS AND CHALLENGES**ABRAR AHMED****STUDENT****DEPARTMENT OF ELECTRICAL ENGINEERING****BITS PILANI, DUBAI CAMPUS****UNITED ARAB EMIRATES****ANURAG REDDY RAMIREDDY****STUDENT****DEPARTMENT OF ELECTRICAL ENGINEERING****BITS PILANI, DUBAI CAMPUS****UNITED ARAB EMIRATES****SOURYA SRI HARSHA****STUDENT****DEPARTMENT OF ELECTRICAL ENGINEERING****BITS PILANI, DUBAI CAMPUS****UNITED ARAB EMIRATES****PUSHKALA MURALIDHARAN****SR. LECTURER****DEPARTMENT OF HUMANITIES & SOCIAL SCIENCES****BITS PILANI, DUBAI CAMPUS****UNITED ARAB EMIRATES****ABSTRACT**

Supply chains have been developing over time since the inception of commercial trade and barter. Green supply chain management (GSCM) is a powerful way to differentiate a company from its competitors and it can greatly influence the plan success. With increased awareness to corporate responsibility and the requirement to meet the terms with environmental policy, green supply chain management (GSCM) is becoming increasingly important for companies. This paper explains the concept of green supply chain management, the difference between conventional supply chain management and green supply chain management and how GSCM benefits organizations while at the same time supporting a sustainable environment system. An effort has also been made to analyze research already done in this field while exploring the challenges and barriers that organizations face in implementing GSCM practices in their existing systems.

MANAGING DIVERSITY AND MULTICULTURALISM FOR ORGANIZATIONAL TRANSFORMATION

SRAVAN KUMAR REDDY

LECTURER

DEPARTMENT OF MANAGEMENT

WOLLEGA UNIVERSITY

ETHIOPIA

ELIAS GIZACHEW

LECTURER

WOLLEGA UNIVERSITY

ETHIOPIA

ABSTRACT

The concept of multiculturalism and diversity embodies a new orientation towards the management of human resources. It is a multifaceted concept and has become a demographical reality across the globe due to expansion of domestic firms into global organizations. Firms that are moving in the direction of creating diversity at workplace can break upon a wide range of skills together with perhaps those which it may never have to use, but are likely to security it out when its highest probability assumption about future fail to deliver results. This paper explains the concept of multiculturalism, diversity and total quality diversity model. The aims of the paper are to give details of multiculturalism and diversity with the help of structural change and its implication for business and managers to understand how to manage multiculturalism and diversity issue at workplace. The paper conclude by bringing the light on the guidelines of the diversity management that tracks the various areas of diversity issues that need to be taken care in organizations.

INFLUENCE OF JOB SATISFACTION ON THE QUALITY OF TEACHING

BENY PAUL E
GUEST LECTURER
DEPARTMENT OF COMMERCE
VIMALA COLLEGE
THRISSUR

ABSTRACT

Teacher job satisfaction is of very high importance as it is the reason for educational growth. The longer a teacher remains the more comfortable and devote they become. It should be noted that teacher job satisfaction and education quality are not necessarily complementary objectives. Especially those measures ensuring control and incentive related working conditions for teachers, significantly increase student achievement while reducing teacher job satisfaction.

OPTIMAL PETROLEUM FISCAL REGIME IN JOINT DEVELOPMENT ZONES: A COMPARATIVE ANALYSIS OF NIGERIA-SAO TOME AND PRINCIPE JDZ AND MALAYSIA-THAILAND JDA

**DR. SANI SAIDU
RESEARCH FELLOW
ABERDEEN BUSINESS SCHOOL
ROBERT GORDON UNIVERSITY
UNITED KINGDOM**

**SHAMSUDDEEN MUSA AUJARA
RESEARCH SCHOLAR
ABUJA ELECTRICITY DISTRIBUTION COMPANY
NIGERIA**

ABSTRACT

This study investigates and compares the petroleum fiscal regime of two joint development zones (JDZs). The study adopted descriptive comparative analysis method to determine the optimal fiscal system among the Nigeria-Sao Tome and Principe JDZ and Malaysia-Thailand JDA. This involves the use of cross-national comparative analysis to identify differences in the fiscal regimes of the two JDZs. The results of variation on the variables studied suggest that Nigeria-Sao Tome JDZ fiscal regime is more optimal, and hence offers a favourable condition for oil and gas projects, with less effect on Net Present Value (NPV) than Malaysia-Thailand JDA. The results provide some important findings that could assist policy formulation aimed at encouraging the viability of oil and gas projects, and attractiveness of optimal petroleum fiscal regime to both oil companies as well as joint authorities.

ANALYSIS OF GREEN MARKETING AS ENVIRONMENT PROTECTION TOOL: A STUDY OF CONSUMER OF DEHRADUN

SHALINI THAPA
RESEARCH SCHOLAR
UTTARANCHAL UNIVERSITY
DEHRADUN

SHIKHA VERMA
RESEARCH SCHOLAR
UTTARANCHAL UNIVERSITY
DEHRADUN

ABSTRACT

Green marketing refers to the process of selling products or services based on their environmental benefits such as the contribution to reducing environmental pollution and prevention of degradation. Such products are manufactured, packaged and marketed in an environmental friendly manner and process. Green marketing has emerged as one of the most important marketing techniques in the present global business environment. Consumers now have worries about the future environment of the world and as a result of this mostly prefer environment friendly products. In recognition of these concerns of consumers, companies have started to make their marketing strategies more appealing by offering environment-friendly products and promotions. Combination of appropriate marketing tools along with products and packaging can have a multiplier and accelerating effect in the conservation efforts. Today most of the companies adapt green marketing as environment protection tool. Present paper aims to analyze green marketing as Environment Protection Tools: Questionnaire was designed and piloted on predetermined sample of consumers of Dehradun with the motives of analyzing consumer behavior and their green consciousness in their purchase pattern. Study reveals that Green marketing is a materialization of a new market. The customers are becoming more eco-responsible and customers are concerned about environmental issues in new market. Different suggestions have been drawn out for consideration and implementation by green product marketing companies. It has been established through the present research that green marketing can have a profound influence in Green marketing efforts.

A STUDY ON WORKING CAPITAL MANAGEMENT THROUGH RATIO ANALYSIS WITH SPECIAL REFERENCE TO RAJASTHAN DRUGS & PHARMACEUTICALS LTD.

**YOGESH KUMAWAT
RESEARCH SCHOLAR
JAGANATH UNIVERSITY
JAIPUR**

ABSTRACT

Working capital is an important metric for all businesses, regardless of their size. Working Capital is a signal of a company's operating liquidity. Having enough Working Capital means that the company should be able to pay for all of its short-term expenses and liabilities. Large companies pay attention to Working Capital for the same reason as small ones do: Working Capital is a measure of liquidity, and thus is a measure of their future credit-worthiness. On the other hand, too much working capital means that some assets are not being invested for the long-term, so they are not being put to good use in helping the company grow as much as possible. Commercial paper (a market of large, short-term loans for big companies) will find it more expensive if they do not have enough Working Capital. If they are a public company, their stock price may fall if the market doesn't believe they have adequate Working Capital. So in this perspective present study is undertaken to study working capital management through ratio analysis at Rajasthan Drugs & Pharmaceuticals limited, Jaipur. From the present study it is found that company financial position was seeing to be sound because the company tries to increase its production and also net profit.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

