

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., Google Scholar, Indian Citation Index (ICI), Open J-Gate, India [link of the same is duly available at Inlibnet 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 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5771 Cities in 192 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.	CHANGES IN EDUCATIONAL POLICIES: AFFECT ON STUDENTS <i>ANJALI TRIVEDI</i>	1
2.	DEMONETIZATION: A GAME CHANGER FROM BLACK ECONOMY TO DIGITAL ECONOMY <i>POOJA MAKEN & Dr. SHASHI SHEKHAR</i>	2
3.	CARROLL'S PYRAMID AND THE IMPLEMENTATION OF CORPORATE SOCIAL RESPONSIBILITY IN "PT PUPUK KALIMANTAN TIMUR" <i>ADILLAH LAURA AYU NASTITI, Dr. EKO GANIS SUKOHARSONO & Dr. NURKHOLIS</i>	3
4.	IMPACT OF ADOPTING HRIS ON THREE TRIES OF HRM EVIDENCE FROM DEVELOPING ECONOMY <i>Dr. C. M. JAIN & SUBHASH CHANDRA SONI</i>	4
5.	PERCEPTION OF RURAL CUSTOMERS ON THE FACTOR DETERMINANTS OF CRM PRACTICES OF PUBLIC BANKS: A STUDY WITH REFERENCE TO THENI DISTRICT, TAMILNADU <i>S. THOWFEEK KHAN & Dr. I. MOHAMED SHAW ALEM</i>	5
6.	STUDENT ENGAGEMENT AND EMPOWERMENT THROUGH PEDAGOGICAL APPROACH – A CASE OF INTEGRATING CURRICULUM WITH COMMUNITY SERVICE <i>SMITA KAVATEKAR & Dr. G. S. VIJAYA</i>	6
7.	A STUDY ON CRM ACTIVITIES AND ITS IMPACT ON CUSTOMER SATISFACTION IN BIG BAZAAR, VIJAYAWADA <i>Dr. D. PRASANNA KUMAR & KHAJA MOHIDIN SHAIK</i>	7
8.	EFFECTS OF KNOWLEDGE MANAGEMENT FACILITATORS AND MECHANISMS ON ORGANIZATIONAL PERFORMANCE IN THE HOSPITALITY INDUSTRY <i>JOSEPH MUSYOKI, THOMAS BOR & Dr. TIRONG ARAP TANUI</i>	8
9.	SOCIO-ECONOMIC DEVELOPMENT OF WOMEN'S SELF-HELP GROUPS (SHG) IN RURAL AREA <i>Dr. R. THIRUMOORTHY & S. SIVAKAMI</i>	9
10.	THE EFFECTS OF CORPORATE GOVERNANCE PRACTICES ON FIRM PERFORMANCE: EMPIRICAL EVIDENCE FROM TURKEY <i>GULHAN SUADIYE</i>	10
11.	FDI IMPACT UPON INDIA'S ECONOMIC DEVELOPMENT - WITH SPECIAL REFERENCE TO RETAIL SECTOR <i>Dr. DHIRENDRA OJHA</i>	11
12.	A STUDY ON WASTE MANAGEMENT PRACTICES IN PRIVATE HOSPITALS IN KHAMMAM DISTRICT <i>LAGADAPATI LAKSHMANA PRASAD & P V VIJAY KUMAR REDDY</i>	12
13.	COUNTERFEIT PRODUCTS: A SERIOUS PROBLEM OF RURAL MARKET <i>Dr. APAR SINGH & RANU KUMAR</i>	13
14.	A STUDY ON INDIAN START-UPS AND HR CHALLENGES <i>V. HEMA ABHINAYA & JIKKU SUSAN KURIAN</i>	14
15.	IMPACT OF GOODS AND SERVICE TAX (GST) ON DIFFERENT SECTORS <i>RISHU KHERA</i>	15
16.	A COMPARATIVE STUDY OF HUMAN RESOURCE DISCLOSURE AND REPORTING PRACTICES OF SELECTED PUBLIC AND PRIVATE SECTOR BANKS IN INDIA <i>Dr. JAI PRAKASH GARG</i>	16
17.	A STUDY ON THE IMPACT OF CUSTOMER RELATIONSHIP MANAGEMENT IN HEALTH SECTOR: AN EMPIRICAL APPROACH <i>GARIMA SHAH</i>	17
18.	A STUDY ON SUSTAINABILITY OF SHGs THROUGH FINANCIAL INCLUSION IN TELANGANA STATE <i>M. NAGALAKSHMI</i>	18
19.	THE IMPACT OF BRAND PERSONALITY ON CONSUMER BUYING BEHAVIOR <i>UTPAL CHAKRABORTY</i>	19
20.	COLLEGE STUDENTS' PERCEPTION ON LIFESTYLE PRODUCTS PURCHASED THROUGH E-COMMERCE PLATFORMS <i>TANISHQ AGARWAL & ADITYA JHA</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

CHIEF PATRON**Prof. (Dr.) 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

FORMER CO-ORDINATOR**Dr. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. R. K. SHARMA**

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

CO-EDITOR**Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**Dr. CHRISTIAN EHIOBUCHÉ**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. M. N. SHARMA

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

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. ANA ŠTAMBUK

Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. N. SUNDARAM

Associate Professor, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. PARDEEP AHLWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

Dr. KIARASH JAHANPOUR

Research Adviser, Farabi Institute of Higher Education, Mehrshahr, Karaj, Alborz Province, Iran

Dr. SAMBHAVNA

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

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. MELAKE TEWOLDE TECLEGHIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

Dr. SHIVAKUMAR DEENE

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. JASVEEN KAUR

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN 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 the 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/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

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

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR	:
Designation/Post*	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
Landline Number (s) with country ISD code	:
E-mail Address	:
Alternate E-mail Address	:
Nationality	:

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc.** The qualification of author is not acceptable for the purpose.

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the 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 expected to be below **1000 KB**.
 - e) Only the **Abstract 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 within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised.**
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
 6. **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 stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **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.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **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 may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** 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 italic printing. 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 parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

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, 19–23

UNPUBLISHED DISSERTATIONS

- 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 Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

CHANGES IN EDUCATIONAL POLICIES: AFFECT ON STUDENTS

ANJALI TRIVEDI
CHAIRPERSON
KARL HUBER SCHOOL
NOIDA

ABSTRACT

One of the major functions of government in any country is to provide a good education system. The Indian constitution in its fundamental rights guarantees all children free and compulsory education till the age of 14. The government plays crucial role in formulating policies both for educational growth for the students as well as training for the teachers. The government formulates the format of the state & central education boards. Most of the changes introduced by the government in power is to bring about improvement in the existing system. The very recent changes brought about in the education system at the school level is the Elimination of class X Board, The new grading system & a compulsory third language in the school. Though not much research has been done in this field but this paper would try to find out from the perspective of the teachers & parents as to how are they affected from this frequently changing government policies & do they think that the performance of students is affected by the frequently changing government policies.

DEMONETIZATION: A GAME CHANGER FROM BLACK ECONOMY TO DIGITAL ECONOMY

POOJA MAKEN
ASST. PROFESSOR
ITFT COLLEGE
NEW CHANDIGARH

Dr. SHASHI SHEKHAR
PROFESSOR
QUEST GROUP OF INSTITUTIONS
JHANJERI

ABSTRACT

Demonetization refers to Withdrawal of a particular form of currency from circulation. It is a cleansing action for economic prosperity. On the midnight of 8th November 2016, the Government decided to eliminate the existing Rs 500 and Rs 1000 notes from circulation and gradually introduce a new set of notes. The government of Narendra Modi completely surprised his citizens by suddenly announcing withdrawal of larger denomination currency notes from circulation, forcing Indians to put their cash into banks. That would bring all the money into taxable account. Demonetisation is not the first time in India, but introducing Rs. 2000/- currency note is first time in India. Demonetization is one of the big steps initiated by Government in addressing the various issues like black money, counterfeit currency, corruption, terrorism etc. This Research paper evaluates the Indian economy, to study the positive and negative aspects of demonetization and to assess the sectoral impact of demonetization on the economy.

CARROLL'S PYRAMID AND THE IMPLEMENTATION OF CORPORATE SOCIAL RESPONSIBILITY IN "PT PUPUK KALIMANTAN TIMUR"

ADILLAH LAURA AYU NASTITI
POST GRADUATE STUDENT (MAGISTER OF ACCOUNTING)
UNIVERSITY OF BRAWIJAYA
INDONESIA

Dr. EKO GANIS SUKOHARSONO
PROFESSOR
UNIVERSITY OF BRAWIJAYA
INDONESIA

Dr. NURKHOLIS
Sr. LECTURER
UNIVERSITY OF BRAWIJAYA
INDONESIA

ABSTRACT

This study aims to analyze, evaluate and formulate the implementation model of Corporate Social Responsibility based Carroll's Pyramid in PT Pupuk Kalimantan Timur. The research was conducted at PT Pupuk Kalimantan Timur during 2012-2015 with data analysis using Carroll's pyramid. The results show that the implementation of Corporate Social Responsibility in PT Pupuk Kalimantan Timur has fulfilled the top stage of the pyramid, which is philanthropic responsibility and as the foundation in conducting its Corporate Social Responsibility activities, the company fulfills economic responsibility. The Company has also fulfilled legal responsibility and ethical responsibility in its Corporate Social Responsibility implementation.

IMPACT OF ADOPTING HRIS ON THREE TRIES OF HRM EVIDENCE FROM DEVELOPING ECONOMY

Dr. C. M. JAIN
PROFESSOR
DEPARTMENT OF ABST
UNIVERSITY COLLEGE OF COMMERCE AND MANAGEMENT
MOHANLAL SUKHADIA UNIVERSITY
UDAIPUR

SUBHASH CHANDRA SONI
RESEARCH SCHOLAR
DEPARTMENT OF ABST
UNIVERSITY COLLEGE OF COMMERCE AND MANAGEMENT
MOHANLAL SUKHADIA UNIVERSITY
UDAIPUR

ABSTRACT

Cross-sectional studies are needed to uncover missing linkage between Human Resource Management and Information Technology. Consequently, Human Resource researchers and practitioners need to rethink about achieving organizational objectives through adoption of modernized technology. Objective of this study is to investigate the contribution of Human Resource Information System (HRIS) for Operational, Functional and Strategic Human Resource Management (HRM) processes. Results depict that adopting HRIS facilitates Operational and Functional HRM Processes, while HRIS does not supportive for Strategic HRM Processes. It is therefore recommended that HRIS usage for operational and functional HRM is beneficial for organization.

PERCEPTION OF RURAL CUSTOMERS ON THE FACTOR DETERMINANTS OF CRM PRACTICES OF PUBLIC BANKS: A STUDY WITH REFERENCE TO THENI DISTRICT, TAMILNADU

S. THOWFEEK KHAN

**Ph. D. RESEARCH SCHOLAR (PART-TIME), MADURAI KAMARAJ UNIVERSITY, MADURAI; &
ASST. PROFESSOR IN COMMERCE
CPA COLLEGE
BODI**

**Dr. I. MOHAMED SHAW ALEM
ASSOCIATE PROFESSOR
DEPARTMENT OF COMMERCE
THE MADURA COLLEGE (AUTONOMOUS)
MADURAI**

ABSTRACT

Majority of rural customers did not have access to the banking service even to-day. Rural customers were, therefore, deprived of most of the modern banking services. Banking inclusion will not be possible without having a focused approach towards rural masses of the country. In the area under study, though the private sector bank branches are catering to the needs of the customers, their reach is limited in branches and customers. The public sector banks with considerable rural branches have been serving these customers, but still they did not fully utilise the services offered by these public banks. In the changing banking scenario of to-day, it has to be investigated as to why majority of rural customers keep off from utilising the services of public banks. The social inclusion can be achieved in banking sector by making its services more access able to the underprivileged people especially rural masses. It is here the perception and opinion of rural customers on the ever-changing service quality of banks play a significant role as it helps to understand the current mood of rural customers. In the present study an attempt has been made to identify the determinants influencing the service quality of banks, mostly offered in the form of CRM practices. It is followed by an analysis which indicated how the rural customers perceive the new determinants of CRM practices of banks. The result on the changes if any on the perception of rural customers may signify a change in the approach of banks operating in the rural areas. Analysis has provided Five factor solution, they are 1. Product and Service Factor 2. Responsiveness Factor 3. Physical Facilities Factor 4. Employees Attitude Factor 5. Promotion Factor. It is elaborated in this paper. The perception changes of rural customers are analysed on the identified factors, using one-way ANOVA.

STUDENT ENGAGEMENT AND EMPOWERMENT THROUGH PEDAGOGICAL APPROACH – A CASE OF INTEGRATING CURRICULUM WITH COMMUNITY SERVICE

SMITA KAVATEKAR
RESEARCH SCHOLAR & ASST. PROFESSOR
DEPARTMENT OF COMMERCE (PG STUDIES)
JAIN UNIVERSITY
BENGALURU

Dr. G. S. VIJAYA
ASSOCIATE PROFESSOR
COLLEGE OF BUSINESS ADMINISTRATION
AL YAMAMAH UNIVERSITY
RIYADH

ABSTRACT

Students' power and immense energy needs to be harnessed. At the same time faculty's potential and creativity need to be harnessed. There are gaps between students' expectations and what educational institutions are providing. Also there is a wide gap between what the business world demands and how students turn out during their studies in educational institutions. All over the world educational institutions are facing this challenge of bridging these gaps and also to enhance the quality of education. When a balance is struck between harnessing the potential of faculty and students, teaching- learning process will be effective. Experiential learning is one of the teaching methodologies where learning is imbibed through experiences. Experiences result in powerful learning which will last for a long time throughout the life. This paper is a case study of an initiative taken up by students and uncovers the learnings of students through experiences. The major finding of the study is that experiential learning and community service should be included in the teaching methodology and curriculum which positively transforms the personalities of the students and brings about attitudinal and behavioral change. Incorporating experiential learning methodology and community service in the existing subjects can bridge many gaps in the educational institutions.

A STUDY ON CRM ACTIVITIES AND ITS IMPACT ON CUSTOMER SATISFACTION IN BIG BAZAAR, VIJAYAWADA

Dr. D. PRASANNA KUMAR
ASSOCIATE PROFESSOR
DEPARTMENT OF MANAGEMENT
K L UNIVERSITY
VADESWAREM

KHAJA MOHIDIN SHAIK
MBA STUDENT
DEPARTMENT OF MANAGEMENT
K L UNIVERSITY
VADESWAREM

ABSTRACT

The Indian retail industry has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players. It accounts for over 10 per cent of the country's Gross Domestic Product (GDP) and around 8 per cent of the employment. India is the world's fifth-largest global destination in the retail space. Customer relationship management is an emerging tool that enables marketers to maintain their presence in the dynamic marketing environment. In the city like Vijayawada, these organized retail store and firms are concentrating and targeting the consumer from the different segments like rural, urban, low, middle and high income segments etc. This research paper gives clear cut information that to evaluate the CRM practices of the Big Bazaar in Vijayawada city. CRM is highly exercised in the industry like hospitality, services industry etc. but it is having equal importance in the retail industry also. The results of this research paper shows that the customers don't take a single second when it comes to change the preference and break the loyalty for an organization, in such a situation it the CRM of the organization which will compel the customers to visit the retail outlet again and again.

EFFECTS OF KNOWLEDGE MANAGEMENT FACILITATORS AND MECHANISMS ON ORGANIZATIONAL PERFORMANCE IN THE HOSPITALITY INDUSTRY

JOSEPH MUSYOKI

Ph. D. RESEARCH SCHOLAR

**DEPARTMENT OF HOTEL & HOSPITALITY MANAGEMENT
SCHOOL OF TOURISM, HOSPITALITY & EVENTS MANAGEMENT
MOI UNIVERSITY
ELDORET**

THOMAS BOR

Sr. LECTURER

**DEPARTMENT OF HOTEL & HOSPITALITY MANAGEMENT
SCHOOL OF TOURISM & HOSPITALITY
MOI UNIVERSITY
ELDORET**

Dr. TIRONG ARAP TANUI

LIBRARIAN

**MOI UNIVERSITY
ELDORET**

ABSTRACT

Knowledge management facilitators and mechanisms play a very important role in helping personnel within the hospitality organizations. Knowledge management facilitators provide 'lubricants' to reduce friction that works against organizations goals while mechanisms are the functional elements that organizations control, for example, procedures that workers follow to produce actions aiming at achievement of the goals and objectives of the hospitality venture. The objectives for the study were; to determine the extent to which knowledge management mechanisms affect organizational performance and to find out the extent to which knowledge management facilitators affect organizational performance. Systems thinking and social capital theories formed the foundations under which the study was conducted. Descriptive and explanatory research designs were used in conducting the research study and analysis. The target population for the study was 756 employees from three selected hotels, where a sample of 254 was obtained for the study. Purposive, proportionate, stratified and systematic random sampling methods were used for the study to realize the objective of the study. Questionnaires were the key tool for data collection. The content validity of the instrument was tested using a pilot testing. Data was obtained from primary and secondary sources for the study. The reliability of the tool was at Cronbach's alpha level of 0.934. Multiple regression analysis results showed that knowledge management facilitators and mechanisms meaningfully affect the performance of hotels at 43.1% and 22.1%, respectively. The conclusions drawn from the study were; knowledge management mechanisms and knowledge management facilitators are the major components that affect performance or organizations. The recommendation from the study was that hotel organizations should heavily invest in their knowledge management facilitators and mechanisms to ensure that the personnel is well equipped to cope with the challenges of performance in their organizations.

SOCIO-ECONOMIC DEVELOPMENT OF WOMEN'S SELF-HELP GROUPS (SHG) IN RURAL AREA

Dr. R. THIRUMOORTHY
ASST. PROFESSOR
PARK'S COLLEGE
CHINNAKARAI

S. SIVAKAMI
ASST. PROFESSOR OF COMMERCE
BHARATHIAR UNIVERSITY ARTS & SCIENCE COLLEGE
SIVAGIRI

ABSTRACT

Women constitute half of the population and contributing for the socio-economic development of the families and the nation as a whole. This study is formation and nurturing of SHGS target population. The SHG has thus become an effective platform for the women to find their innate strength, unleash their potential, weave hope and turn their dreams into realities. At this juncture the women are the victims of hegemonic tendencies of men and are subjected to unfair treatment in every sphere of life-social-economical political which culminates in a life of obliged dependence, unjust and indignity that does not made a true sense of life, based on this back drop the review paper stipulates that Self Help Groups-SHG'S an indispensable and incredible association of women that surely achieves the most anticipated aim of women called women empowerment. Apart from the aforesaid the practice of SHG'S also achieves Inclusive growth, financial inclusion, deterring gender discrimination, sustainable development above all it will materialize the concept of qualitative life, the paper reviews about the basic issues of self-help groups it's working, POOCHARAM WOMEN SHG, FEDERATION as an effective role model of SHG and deterrence to the uplifting of SHG'S. The paper extends its reviews on prudent strategic measures for the holistic development of women leading to socio -economic development that the present globalized world is awaiting for.

THE EFFECTS OF CORPORATE GOVERNANCE PRACTICES ON FIRM PERFORMANCE: EMPIRICAL EVIDENCE FROM TURKEY

GULHAN SUADIYE
ASST. PROFESSOR
DEPARTMENT OF ACCOUNTING & FINANCE
FACULTY OF ECONOMICS & BUSINESS ADMINISTRATIVE SCIENCES
MUSATAFA KEMAL UNIVERSITY
HATAY

ABSTRACT

The aim of this study is to examine the effects of corporate governance practices on financial performance for listed Turkish companies in BIST star market over the period of 2010 to 2015. This study also investigates whether there is a relationship between corporate governance index (CG Index) and firm performance. In this study, five attributes of corporate governance (board size, board composition, ownership concentration, managerial ownership and CEO duality) have been used to determine their influence on firm performance. Tobin's Q, ROA and ROE are selected as firm performance measures. The empirical results show that not all attributes of corporate governance significantly consistent for all three financial performance measures (Tobin's Q, ROA and ROE) excepting board size and CG Index. Board composition, ownership concentration, managerial ownership and CEO duality have mix and statistically inconsistent relationship with all three financial performance measures.

FDI IMPACT UPON INDIA'S ECONOMIC DEVELOPMENT - WITH SPECIAL REFERENCE TO RETAIL SECTOR

Dr. DHIRENDRA OJHA
ASST. PROFESSOR (COMMERCE)
AKS UNIVERSITY
SATNA

ABSTRACT

The unorganised retail sector of India is one of the largest growing sector in the world with the only problem that the activities of this sector are not properly organised and are within the hands of few retailers. The foreign investors in India are not very much interested in investing in India because they are not very much sure about their future investment in India. The industrial policy of 1991 provided a new way to attract foreign investment in India. The research paper aims to study the impact of FDI in the economic development of India with special reference to the retail sector.

A STUDY ON WASTE MANAGEMENT PRACTICES IN PRIVATE HOSPITALS IN KHAMMAM DISTRICT

**LAGADAPATI LAKSHMANA PRASAD
MANAGEMENT STUDENT
K L UNIVERSITY BUSINESS SCHOOL
K L UNIVERSITY
GREEN FIELDS**

**P V VIJAY KUMAR REDDY
ASST. PROFESSOR
K L UNIVERSITY BUSINESS SCHOOL
K L UNIVERSITY
GREEN FIELDS**

ABSTRACT

Hospital waste management is an imperative environmental and public safety issue, due to the waste's infectious and hazardous character. This paper examines the existing waste strategy of hospital in with a bed capacity. The segregation, collection, packaging, storage, transportation and disposal of waste were monitored and the observed problematic areas documented. The wastewater's toxicity was also investigated. During the study, omissions and negligence were observed at every stage of the waste management system, particularly with regard to the treatment of infectious waste. Inappropriate collection and transportation procedures for infectious waste, which jeopardized the safety of staff and patients, were recorded. However, inappropriate segregation practices were the dominant problem, which led to increased quantities of generated infectious waste and hence higher costs for their disposal. Infectious waste production was estimated using two different methods: one by weighing the incinerated waste. Furthermore, measurements of the parameter in wastewater samples revealed an increased toxicity in all samples. Proposals recommending the application of a comprehensive hospital waste management system are presented that will ensure that any potential risks hospital wastes pose to public health and to the environment are minimized.

COUNTERFEIT PRODUCTS: A SERIOUS PROBLEM OF RURAL MARKET

Dr. APAR SINGH
ASST. PROFESSOR
SCHOOL OF MANAGEMENT STUDIES
PUNJABI UNIVERSITY
PATIALA

RANU KUMAR
SENIOR RESEARCH FELLOW
SCHOOL OF MANAGEMENT STUDIES
PUNJABI UNIVERSITY
PATIALA

ABSTRACT

Buying of counterfeits is growing very fast. Product counterfeiting is emerging as threat though, counterfeiting has been with us for very long time. Recently companies attention is being focused on fighting the problem. It would seem the first logical step would be to determine the size of the counterfeit market. Product counterfeiting is growing in scope, scale, and threat. This includes awareness of deceptive and non-deceptive counterfeiting types. India has large part of world population. Generally, people are less educated and poor in rural India. They can't afford sky-scraping cost branded products and services. Some local agencies take advantage of this condition. They provide counterfeit product in rural market. Counterfeit products cover large market share of world trade. According to (BASCAP) report 2012 to counterfeit market estimated to be as large as \$600 billion a year. This problem is not new in a developing country like India but presently it has invaded every aspect of our lives. From products such as radios, geysers, computer software & phones to food items, beverages, cosmetics and medicines all have been illegally duplicated, copied and counterfeited. The major victims of these products are customers and companies. The paper is an attempt to understand the business of fake products and The goal of this research is to help brand owners and agencies efficiently select appropriate countermeasures including overt, covert and forensic packaging features, as well as functions of market, monitoring, modifying supply chains, enforcement, prosecution and legislation.

A STUDY ON INDIAN START-UPS AND HR CHALLENGES

V. HEMA ABHINAYA
MBA STUDENT
KL UNIVERSITY BUSINESS SCHOOL
K L UNIVERSITY
VADDESWARAM

JIKKU SUSAN KURIAN
ASST. PROFESSOR
KL UNIVERSITY BUSINESS SCHOOL
K L UNIVERSITY
VADDESWARAM

ABSTRACT

This paper signifies the issues that are faced by start-ups. Today's managers are having many challenges in this competitive world. It attracts best talent and retain it. The start-up should invest a lot of time in building strategy in minds of its people. The start-up should recruit the right persons and train them well. The newly emerging companies should not compete with the already established companies. This paper focuses on common challenges that are faced by HR Personnel to find best solutions. In this paper, the methodology followed is secondary data, collected from journals, text books, articles etc., start-up should adopt the change in work environment and culture of the organization. The main HR Challenges are technology expansion, talent management.

IMPACT OF GOODS AND SERVICE TAX (GST) ON DIFFERENT SECTORS

RISHU KHERA
FORMER ASST. PROFESSOR
GOVERNMENT POST GRADUATE COLLEGE FOR WOMEN
PANCHKULA

ABSTRACT

A significant reform in the history of Indian taxation conceptualized under “one nation, one tax” philosophy known as Goods and Service tax (GST) rolled out on July 1, 2017. The Constitution Amendment bill has been implemented post its approval by The President of India and passage in the Parliament (Rajya Sabha and Lok Sabha) and ratification by more than 50% of state legislature. The tax structure aims to subsume all indirect taxes and introduce a unified tax regime in the country. It carries the flagship to remove the previous cascading tax structure, ensure easy compliances, create uniform tax rates and structure, and help in reducing additional tax burdens on consumers. The purpose of the study is to discuss how far the new tax laws implemented will achieve the objectives. A detailed study of the Goods and Service tax laws has been done. The paper discusses the impact of goods and service tax on the different business sectors. It concludes that Goods and Service tax will lead to an organized tax structure and a better Economy provided the challenges are well taken care of.

A COMPARATIVE STUDY OF HUMAN RESOURCE DISCLOSURE AND REPORTING PRACTICES OF SELECTED PUBLIC AND PRIVATE SECTOR BANKS IN INDIA

Dr. JAI PRAKASH GARG
LECTURER (COMMERCE)
GOVERNMENT S.S.S.
BABAI

ABSTRACT

Human Resources (HR) are the energies, skills, talents and knowledge of people which are, or which potentially can be applied to the production of goods or rendering useful services. HRA is the process of identifying and measuring data about human resources and communicating this information to interested parties. Human Resource disclosure is the process of identifying and reporting the Investments made in the Human Resources of an Organization that are presently not accounted for in the conventional accounting practices. For the purpose of the study ten banks had been selected, out of which five banks were from the public sector and five banks were from the private sector. Banks were selected on the basis of judgment sampling approach. All ten banks were listed in Bombay Stock Exchange or National Stock Exchange. Human resource disclosure practices were adopted in all the selected banks and banks was aware to the HR practices. Results reveals that public sector banks were disclosed more information related to the human resource practices than the private sector banks. Public sector banks were also disclosed some quality information of human capital related information.

A STUDY ON THE IMPACT OF CUSTOMER RELATIONSHIP MANAGEMENT IN HEALTH SECTOR: AN EMPIRICAL APPROACH

GARIMA SHAH
RESEARCH SCHOLAR & ASST. PROFESSOR
MATS UNIVERSITY
RAIPUR

ABSTRACT

This paper is an attempt to find out inter-relationships between customer's perception and customer satisfaction. The purpose of this paper is to find out the patient's satisfaction in private healthcare. A total of 100 participants were selected randomly those visit private hospitals in Raipur city for healthcare facility. This paper reviews and identifies essential service quality that is related with the customer satisfaction in the private hospitals of Raipur city. Customer satisfaction is supposed to imitate the need of healthcare quality demand by the customers, as straight and not direct associations exist between personnel support and customer satisfaction and concentration on customers and hospital amenities and between hospital amenities and customer satisfaction. The most important involvement of this study is that, it proposes a way to evaluate excellent services in the private hospitals.

A STUDY ON SUSTAINABILITY OF SHGs THROUGH FINANCIAL INCLUSION IN TELANGANA STATE

**M. NAGALAKSHMI
RESEARCH SCHOLAR
OSMANIA UNIVERSITY
AMBERPET**

ABSTRACT

The study conducted in districts of Telangana state and data was collected from a statistically selected sample of 1035 Self help group (SHG) members. The study is aimed to finding the facts of members who sustained in the SHGs from a long time. The study was to find the factors responsible for their sustenance and the role of financial inclusion those who are socially, economically and financially excluded. The study is conducted in districts of Telangana state.

THE IMPACT OF BRAND PERSONALITY ON CONSUMER BUYING BEHAVIOR

UTPAL CHAKRABORTY
RESEARCH SCHOLAR
RAVENSHAW UNIVERSITY
CUTTACK

ABSTRACT

The research paper is about the impact of Brand personality on consumer buying behavior. If the consumer is more aware of the brand and has all the knowledge about its price, quality etc., the more he will be attracted towards that brand. It is proven that brand personality plays a significant role in ensuring brand loyalty, forming favorable attitudes towards the brand and enlarging brand equity. The loyalty level increases with the age. Family is the most influential reference group. Therefore, the aim of this paper is to fill the existing gap in the literature by providing a better understanding about what factors form the perception of brand personality and motivate consumers to buy.

COLLEGE STUDENTS' PERCEPTION ON LIFESTYLE PRODUCTS PURCHASED THROUGH E-COMMERCE PLATFORMS

TANISHQ AGARWAL
STUDENT
CHRIST UNIVERSITY
HULIMAVU

ADITYA JHA
STUDENT
CHRIST UNIVERSITY
HULIMAVU

ABSTRACT

An often discussed topic today is college students' perception of buying lifestyle products through e-commerce websites. The purpose with the present dissertation in hand is to get a good understanding of how the perception of a college student gets affected when it comes to buying lifestyle products via e-commerce websites. We wanted to find the main factors affecting the perception of this particular target group. The discussed factors guided our empirical research, in which our purpose is to investigate how these factors create a psychological impact or how well they are able to convince the customers of the targeted age group. We chose to use a survey as a strategy for our research and the primary data was collected through questionnaire. We found that there are many factors such as the offers which an e-commerce company provides as compared to that offered by an ordinary retail store, convenience of getting the required product delivered at the doorstep rather than going to a store to buy it, getting an option of gifting the present to a person without having to be physically present, convenience of buying them at any point of time as per the convenience of a customer, etc. which have been discussed in detail in the article below. Precisely, convenience and recreational introductions were decidedly identified with inclination for shopping on the web. And also, we have discussed about the future scope of these companies which answer various queries such as will there be growth for them in the coming future, are these companies going to carry on their business in the same manner as they are conducting in the present scenario or are there any chances for their potential discontinue in the market resulting because of lack of scope. In the wake of gathering the data, they were processed, analysed and examined using descriptive and inferential statistics.

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 to 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, neither 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 are 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

