

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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- 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.

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- 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.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

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

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**FACTORS INFLUENCING TEACHERS' MOTIVATION AND JOB SATISFACTION**

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**ABSTRACT**

*The general objective of this study was to identify factors influencing teachers' motivation and job performance in schools Hyderabad, India. Specifically, the study sought to identify factors of motivation that can lead to teacher's job satisfaction and dissatisfaction, assess factors of motivation. The study employed some descriptive survey research design & research techniques employed were mini questionnaires. The sample consisted 200 teachers randomly selected from schools. Data were analysed descriptive statistics such as tables, and percentages while the qualitative responses were coded, categorized and analysed into themes. The findings of the study show that motivation of teachers was affected by factors such as poor working conditions, low salary/pay, unfavourable policies of school management, delays in promotions and in general a negative perception towards teaching. Based on the findings, the study recommends various development measures to be undertaken by school managements to improve job satisfaction as well teacher retentivity.*

**DETERMINANTS OF FINANCIAL PERFORMANCE - A STUDY OF NBFC**

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**ABSTRACT**

*The study aims to find out the determinants significantly affecting the firm's financial performance in NBFC (NSIC), for the period of 2011 -2012 to 2015-2016. The researchers used regression results. The dependent variable was Return on Investment (ROI) as a measure of firm's financial performance while the independent variables were leverage, growth, firm's size, risk, tax, tangibility, liquidity and non-debt tax shield. The firm's performance in non-banking financial sector is significantly affected by short-term leverage, size, risk, tax and non-debt tax shield while taking long term leverage as first independent variable, the leverage becomes significant along with tax factor. The financial sector should consider the above said factors because these factors significantly increasing or decreasing firm's financial performance. The findings of the current research are limited and applicable to only NBFC-National Small Industries Corporations Ltd. In addition, the researcher used ROI as measure of firm's financial performance while the future research can have ROA, ROE, EPS etc. as firm's financial performance.*

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**STRATEGIC CORPORATE SOCIAL RESPONSIBILITY: COMPANIES' PERSPECTIVE**

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**ABSTRACT**

*CSR, the new vertical in the management function has emerged as strong measure of business ethics and practice. It is paramount on all the corporate houses to intertwine their CSR activities with the vision of the company and identify the outcomes of such activities for effective CSR practices. Strategic CSR is nothing short of mystery in the wake of fragmented CSR efforts, good governance excellence and absence of standardized method to assess the effectiveness of CSR policies and practices. However, companies are aware of its impact on branding, competitive advantage, employees 'attitude, general perception, stakeholders' betterment & business innovations by leveraging its resources and capabilities to address socio-economic issues effectively. This review paper investigates into the dimensions of strategic CSR for bringing up a general framework with linkages of all possible key variables within the system. This is exhaustive study of theories and practices of CSR. Management in the organizations must include all these dimensions to bring strategic aspect in company's CSR as against the ever-evolving society and business process.*

# INFLUENCING FACTORS OF TEA PRODUCTION IN ASSAM: AN ANALYTICAL STUDY

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## ABSTRACT

*Assam is the largest tea producing state in India, which occupied its unique position, by producing more than fifty percent of national tea production. In the year 2015-16, Assam produces 653 Million kg of tea, which is fifty-three percent of national production. Tea Plantation area of Assam is about 3.22 Lakh hectares which is also more than half of the country's total area under tea. Tea industry extended largest support by generating highest employment opportunities in Assam by providing average daily employment to more than six lakh persons in the State, which is around fifty percent of the total average daily waged employee in the country. Assam teas are popular in the foreign countries due to their strong, brisk and full bodied liquor. The industry plays a vital role in the state economy by earning foreign currency as well as through direct and indirect taxes. The growth rate of production of tea in India in general and Assam in particular is not satisfactory in compare to the other tea producing countries like China, Sri Lanka, Kenya etc. Attention to be given for substantial growth of tea production of Tea Industry of Assam, which is the one of the major backbone of economy of the state as well, the country. This paper aims to analyze the total productivity tea production in Tea Industry of Assam. The paper also highlights the partial productivity of tea production of tea Industry of Assam. Data collected through field survey were analyzed using different statistical tools to find the relationship amongst different variables.*

# AN INVESTIGATION ON IMPACT OF GST AND DEMONETIZATION ON BUYING BEHAVIOUR OF COMMON PEOPLE IN UDAIPUR CITY

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**UDAIPUR**

## ABSTRACT

*Consumer buying behaviour is the total sum of consumer's attitudes, preference intentions and decision regarding the consumer's behaviour in the market place while purchasing the product or service. With the change in the government lot of changes are undergoing in the economy, which has drastically affected the lifestyle of common people. Recently two important remarkable events took place in our country has severe impacted consumer behaviour. This study is done to gain the insight about the awareness level and knowledge level among the common people. It will also examine the impact of demonetization and GST on buying behaviour of consumers, particularly in Udaipur City of Rajasthan. This is simply a descriptive research in which data will be collected through primary source (Questionnaire) and secondary sources from sample comprises of 150 respondents. It is concluded that psychologically consumers are more worried with the implementation of demonetization and GST, which has imposed a serious impact on buying frequency, purchasing power as well as on the modes of payment. By and large the demonetization and GST had initially created a farrago among the common people due to which common man get exasperated. But with the passage of time and dissemination of knowledge, people will understand the importance and will accept these two important revolutionary steps took by the government are really for good sake of common people. Surpassing all the operational problems government is continuously putting efforts in pushing the economy directly or indirectly towards clean and cashless economy –Clean India Digital India.*

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## CUSTOMERS PERCEPTION TOWARDS LOYALTY CARDS WITH REFERENCE TO COIMBATORE CITY

**Dr. B. ABIRAMI**  
**ASST. PROFESSOR IN COMMERCE**  
**PSG COLLEGE OF ARTS AND SCIENCE**  
**COIMBATORE**

### ABSTRACT

*Shopping for daily essential can be rewarding! With the availability loyalty cards, shopping for daily essentials can bring in reward points. Through loyalty cards, the customer gets wide range of discounts, coupons and reward points. These reward points can be redeemed in future. It keeps increasing on every purchase. All updates about the seasonal discount are sent as messages by collecting the personal details of the customers. The main purpose of issuing loyalty cards is to make the customer revisit the store. Many showrooms have tie ups with various banks and hence when the debit/credit cards are used on purchase, more reward points are added to the customer loyalty card. Therefore more awareness should be created on the uses of loyalty cards and hence the study.*

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# EVALUATING THE PERFORMANCE OF SELECTED BANKS: A CAMEL MODEL ANALYSIS

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## ABSTRACT

*The advancement of an economy is significantly dependent upon deployment as well as optimum utilization of resources and most importantly operational efficiency of the various sectors, of which banking sector plays a very vital role. Banking sector helps in stimulation of capital formation, innovation and monetization in addition to facilitation of monetary policy. Monitoring and supervision of banks has become very important due to significant Non-performing Assets and bank failures from the 1980s till now. Therefore, it is imperative to evaluate and analyze the financial health of banks so as to ensure a healthy financial system and efficient economy. In this paper, an effort has been made to evaluate the financial performance and soundness of six Public Sector banks in India using CAMEL approach for a five year period 2012-2017.*

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**DEMAND DRIVER OF HOTEL INDUSTRY - A STUDY WITH REFERENCE TO  
DIMAPUR DISTRICT OF NAGALAND**

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**ABSTRACT**

*The Indian hospitality industry has emerged as one of the key industries driving growth of the service sector. The fortunes of the hospitality industry have always been linked to the prospects of the tourism industry and tourism is the foremost demand driver of the hospitality industry. The growth of any hotel or hotel industry depends on two pillars such as growth driver and the performance. A number of factors have acted together to produce a great demand for hotel or hotel's product. The present study intended to identify the demand driver of hotel industry, which contributes to the growth of hotels industry with reference to Dimapur district of Nagaland. A descriptive and exploratory survey will be used to ascertain the characteristics of variables based on quantitative data both from primary and secondary sources. The study revealed that Inflow of Tourist, Economic growth, Standard of living, Infrastructure Facilities, Urbanisation and Profitability are the leading demand driver for the growth of hotel industry.*



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**STEERING THE PHARMACEUTICAL INDUSTRY THROUGH QUALITY DASHBOARD**

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**ABSTRACT**

*This paper describes and demonstrates pharmaceutical quality dashboard, is a visual display of the pharmaceutical industry critical quality metrics information to steer industry to meet quality vision and overall performance of your firm, set objectives, consolidated and arranged in a single frame so that the quality metrics can be monitored effectively by senior management at a glance and promoting transparency throughout the organization. All cross-functional departments quality metrics are integrated into the pharmaceutical quality dashboard and all critical quality metrics are visualize which may provide insights of quality risk and a further area of improvements. This is paramount as high-quality data has become a strategic resource to make well-informed decisions and steer the pharmaceutical industry smoothly and achieve its quality mission i.e. connect-communicate-collaborate the world to provide 7+ billion people (1) with access to high-quality medicine. Despite the availability of robust quality systems in-place and in-use, it does not mitigate quality risk and non-compliances. Therefore, this study proposes a research model that support management monitor and steer their quality metrics throughout the continuous improvement cycles. The exploratory method has been used for study through data available on regulatory websites, interview with pharma industrial personnel and secondary data in articles of other researchers for developing a quality dashboard to be included in a measurement framework for systems strengthening. More than 83 participants, who represented 05 different organizations working to design and roll-out of the quality dashboard. The quality dashboard framework and indicators will help guide pharmaceutical industry in ways that will have lasting results.*

# INVESTMENT PATTERN OF LIC: AN EMPIRICAL STUDY OF BHUBANESWAR DIVISION

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## ABSTRACT

*In the broad and customary sense of the term, an investment is an asset or property rights acquired or held for wealth acquisition or income generation. From the point of view of investors or suppliers of capital, investment is the placement of present funds and resources for acquiring future incomes in the form of interest, dividends, rent or retirement benefits, or in the form of an appreciation in the value of the principal. The financial and economic meanings of 'investment' though distinguished from economic meaning are related to each other because investment is a part of the savings of individuals which flow into the capital market either directly or through institutions. Investors as 'suppliers' and investors as 'user' of long-term funds find a meeting place in the market. As such, investment depends on the capacity of individuals to save. The savings and investments, therefore, become two important aspects of any socioeconomic development. Investment is both important and useful in the context of present day conditions. Some factors that have made investment decision increasingly important are larger life expectancy, high rate of inflation, increasing rates of taxation, high interest rates, larger income and availability of a complex number of investment outlets. After having discussed the concept of investment, it is essential to point out the factors, which are favourable for the growth of investments. The investment market should have a favourable environment to be able to function effectively. In India where all business activities are marked by social, economic and political considerations, it is important that the political and economic institutions are congenial for economic investments. Generally, there are three basic considerations, which foster growth and bring opportunities for investment. These are legal safeguards, existence of financial institutions to aid savings and form of business organization.*

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