

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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**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.

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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, 19-22 June.

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## **AN INSIGHT ON CONSUMER CHOICE AND MARKETING OPPORTUNITIES FOR BREAKFAST- CEREALS**

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### **ABSTRACT**

*This study aims to explore the changing meal patterns of contemporary consumers to Breakfast-Cereals in the global market scenario. Paper attempts to determine the consumer choice and hence forth the future market opportunities for Breakfast-Cereal companies. The study reviewed many international publications and records as well as large amount of secondary sources of data on Breakfast-Cereals. The finding shows Breakfast - Cereal as an accepted consumer product with immense opportunities for the marketers to get hold of a permanent place in the Breakfast market. The study also derived at some commendations to Breakfast-Cereal Marketers for improving the existing system.*

# RECOGNITION OF THE INCOME TAX DEPARTMENT OF THE DISCLOSED PROFITS LISTED ACCORDING TO THE LEGISLATIONS OF THE COMMISSION OF REGULATING THE BUSINESS OF THE JORDANIAN INSURANCE COMPANIES

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**JORDAN**

## ABSTRACT

*This study involved the Jordanian insurance companies. It targeted in particular The Holy land Insurance Co. as a sample to apply and implement the scientific method. Its financial tables were analyzed for the fiscal year 2008 qualitatively with the necessary comparisons to reveal the difference resulted from the works of the company and its financial position according to the legislations of the Commission of Regulating the Business of the Insurance sector and comparing that with results consistent with the legislations of the Income Tax Department. The study concluded that the requirements of the Commission of Regulating the Business of the Insurance sector impose a set of actions on the insurance companies when preparing the financial tables revealing it, and implementing the international criteria used in preparing the financial reports. The legislations of the Income Tax Department recognizes only some acts related to the revenues and expenses according to the principles and basics accepted internationally, where this affected the allotted value of the bad debts. (debtors' receivables, reinsurance companies receivables, notes receivable). So we can notice the difference between the accountable income and the taxable income. So the study advised a collection of recommendations the most important one is to create a unified committee appointed by the commission of regulating the insurance sector and the income tax dept. so as to agree upon the allotments specified for bad debts., agreeable with the international criteria, principles and basics, and not contradicting with the goals of the Income Tax Dept. and the commission of Regulating the business of the insurance companies. Following that will result in great positive impact on the outcomes of the operating the insurance companies and their financial position.*



# A CRITICAL ASSESSMENT OF THE CONTRIBUTION OF MARINE INSURANCE TO THE DEVELOPMENT OF NIGERIAN ECONOMY

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**SR. LECTURER**  
**DEPARTMENT OF MARITIME MANAGEMENT TECHNOLOGY**  
**FEDERAL UNIVERSITY OF TECHNOLOGY**  
**OWERRI**

## **ABSTRACT**

*This paper examines the contribution of marine insurance to the development of Nigerian economy in the period 1984 to 2006. It is not intended to extend the study to other countries of the world, but mainly to Nigeria where the public opinion has been that insurance is of no benefit to the economic well being of the people. Research was conducted in the Nigerian Insurance Market, Central Bank of Nigeria, National Bureau for Statistics, Insurance Department of Finance and Economic Development and Research and Development Department of Nigeria Reinsurance Corporation, Lagos. Premiums accruing to Marine Departments of insurance companies were collected analyzed and it was confirmed that marine insurance has significant impact on the level of economic development of Nigeria, but had no significant contribution.*

# APPLICATION OF 'BALANCED SCORECARD', IN PERFORMANCE MEASUREMENT OF NATIONAL OIL-RICH SOUTH COMPANY

**ESMAIL HAMID  
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DEPARTMENT OF ACCOUNTING  
SHADEGAN BRANCH  
ISLAMIC AZAD UNIVERSITY  
SHADEGAN**

## **ABSTRACT**

*This study aims at investigating the feasibility of the application of "Balanced Scorecard", in performance measurement of National oil-rich south Company. Balanced Scorecard is one of the management accounting techniques. This technique organized in four distinct prospective: financial, customer, internal processes, and learning and growth. This technique changes the organization vision and strategy to goals and criteria which are organized in four prospective: financial, customer, internal processes and learning and growth. Four prospective related to balanced scorecard were analyzed based on one main hypothesis and four subsidiaries. The gained results of Statistical analysis showed that indicating in all prospective of Balanced Scorecard in Petroleum is possible, but yet pre-required and needed thought to implementing this technique in Petroleum Company is not done well. I found out through more surveys that customer prospective was the most noticeable prospective and internal processes, financial and learning and growth prospective were ranked respectively.*

# **FIRMS' CHARACTERISTICS AND CAPITAL STRUCTURE: A PANEL DATA ANALYSIS FROM ETHIOPIAN INSURANCE INDUSTRY**

**SOLOMON MOLLA ABATE**  
**LECTURER**  
**WOLLO UNIVERSITY**  
**DESSIE**

## **ABSTRACT**

*The study examines the impact of firms' characteristics (size, profitability, growth, tangibility, liquidity, business risk, non-debt tax shields, dividend payout and age) on the capital structure of Ethiopian insurance industry during the period 2003-2010 using panel data. The data set is mainly composed of balance sheet, cash flow statements and profit and loss statements of 9 insurance companies. The study uses one of the panel data techniques specifically random effect Generalized Least Square (GLS) regressions. Based on the regression result the study finds size, growth, business risk and non-debt tax shield to have significant positive impact on the capital structure choice of insurance companies. However, profitability, tangibility, liquidity, dividend payout and age have no significant impact on the capital structure choice. Thus, the study reveals that the capital structure decisions of Ethiopian insurance industry depend on their size, growth opportunity, business risk and non-debt tax shield.*

# **IMPACT OF CELEBRITY ENDORSEMENT ON BRAND EQUITY WITH MEDIATING ROLE OF BRAND TRUST**

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## **ABSTRACT**

*The objective of this study is to examine that how the brand trust will affect the consumer based brand equity in Pakistan and when in ads there is a use of celebrities then how it will develop the brand trust and will affect consumer based brand equity. The data were collected through the questionnaires with 5 points Likert scale given to respondents to fill the information, two shopping malls and universities of Islamabad were selected using the convenience sampling technique. Mostly young generation filled the questionnaires. 200 questionnaires were distributed from which 170 were used for further results. Results were obtained by applying correlation and regression analysis. The results clearly indicated that there is no significant relationship between the celebrity endorsement and brand equity and no mediation is found in the form of brand trust. This paper aims to provide the information about the importance of celebrity endorsement in the creation of brand equity with the use of brand trust.*

# PERCEPTION OF EXPORT DIFFICULTY IN SMEs AND EXPORT PERFORMANCE: A STUDY OF NIGERIAN SMEs IN THE LEATHER INDUSTRY

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## **ABSTRACT**

*Antecedents of export performance have received a lot of focus in international business research, however little or no attention has been given to the effect of psychological barriers on export performance. This paper thus present a study of perception of export difficulty (PED) and its effect on affect export performance of SMEs in the Nigerian leather industry. In so doing, this study evaluates the relationship between perception of export difficulty and export performance wherein, PED is hypothesized to be negatively related to export performance. Data for the study was collected in Nigeria and the target sample was drawn from (1) Manufacturers Association of Nigeria (MAN), (2) the Nigerian Industrial Directory and (3) the Nigerian Exporters directory. Descriptive statistics was used to analyse the data and simple regression analysis was used for hypothesis testing. Findings from the data analysis provided support for the hypothesized relationship thus suggesting support for the theoretical model of the study.*

**INVESTORS PERCEPTIONS ON PUBLIC AND PRIVATE LIFE INSURANCE  
COMPANIES IN INDIA - WITH SPECIAL REFERENCE TO LIFE INSURANCE  
INVESTORS IN KARNATAKA**

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SHIVAMOGGA**

**ABSTRACT**

*In the Indian context, the insurance habits among the general public during the independence decade was rare but there was a remarkable improvement in the Indian insurance industry soon after the economic reform era due to healthy competition from many national as well as international private insurance players. In this paper attempt has been made to analyze the investors' perceptions towards public and private life insurance companies in India with special reference to Karnataka.*



**MICROFINANCE IN INDIA: CHALLENGES AND OPPORTUNITIES**

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**ABSTRACT**

*In India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self management and development for the women who are SHG members through microfinance. SHGs are formed and supported usually by Non Government Organisations (NGOs) by Government agencies. Linked not only to banks but also to wider development programmes, SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues. Microfinance has evolved over the past quarter century across India into various operating forms and to a varying degree of success. One such form of microfinance has been the development of the self-help movement. Based on the concept of "self-help," small groups of women have formed into groups of ten to twenty and operate a savings-first business model whereby the member's savings are used to fund loans. The results from these self-help groups (SHGs) are promising and have become a focus of intense examination as it is proving to be an effective method of poverty eradication. With a more enabling environment and surge in economic growth, the next few years promise to be exciting for the delivery of financial services to poor people in India. The supply side of microfinance in India is still presently grossly inadequate to fill the gap between demand and supply but it holds the promise to act as a great opportunity for the financial sector and the economy as a whole. The paper aims to analyse the challenges and opportunities of micro finance in India.*

## **DIFFERENCES IN ORGANIZATIONAL COMMITMENT IN PRIVATE AND PUBLIC SECTOR BANK EMPLOYEES**

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### **ABSTRACT**

*This study was carried out with an objective to assess the difference in organizational commitment in bank employees. Data was collected from 70 government and 70 private bank employees. Simple random sampling technique was employed for data collection. Organizational Commitment scale by Allen and Meyer was used. Data was analyzed using SPSS 17. Independent sample t test revealed difference in over all organizational commitment in bank employees from two different set ups. There was significant difference in continuance and normative commitment as well. The overall results revealed that the bank employees in government sector were higher on organizational commitment. Further gender differences were explored and significant differences were obtained on the sub component affective commitment. Female employees were higher on affective commitment.*

# FINANCIAL INCLUSION AND WOMEN EMPOWERMENT: A STUDY ON WOMEN'S PERCEPTION OF EAST GODAVARI DISTRICT, ANDHRA PRADESH

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## **ABSTRACT**

*Empowerment means moving from a position of enforced powerlessness to one of power. The authentic connotation of empowerment becomes apparent when the social status of women is raised in everyday life – in their interaction with the society and family. The study concentrates in finding the correlation between women's financial inclusion as a contributing factor towards the decision making power in the family. Women constitute half of the population, contribute more than half of the duties and responsibilities of the family but are hardly empowered to participate in decision making. They were not given any rights, they are supposed to do domestic work and look after the children.*

# **A STUDY ON UNDERSTANDING THE LEVELS OF JOB SATISFACTION, JOB MOTIVATION, ORGANIZATIONAL COMMITMENT, PERCEIVED ORGANIZATION SUPPORT AMONG FRESHER'S AND EXPERIENCED ACADEMICIANS**

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## **ABSTRACT**

*In recent years we see there is a tremendous change in the academic field and in the past decade there is a boom / upsurge in this field. As a result there are a lot of professional degree colleges which has flourished and established, thus giving a wide opportunity of employment and in itself had become a strong industry. In this spectrum, it becomes necessary to understand the workforce as it would enhance in attending to their development. One of the main dimensions to be analyzed which will help the education industry is in reducing the gap in the performance by both the experienced and fresh academicians. This study focuses on understanding the differences in the levels of job satisfaction, job motivation, organizational commitment, perceived organization support, among Fresher's and experienced academicians. Thus the knowledge might help us to facilitate both these groups. To examine this, a simple survey method was conducted with a sample of 60 academicians (30= experienced academicians and 30=fresh academicians) the sample was randomly selected in one of the leading professional college. With the consent of the participant the questionnaire measuring job satisfaction, job motivation, organizational commitment, perceived organization support, was administered. The data thus collected was analyzed using independent sample t-test (Independent variable=years of experience, Dependent variable= job satisfaction, job motivation, organizational commitment, perceived organization support). The result obtained was further discussed and presented in detail.*

**IMPACT OF FII'S INVESTMENT ON THE INDIAN CAPITAL MARKET**

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**ABSTRACT**

*The Indian economy has witnessed paradigm shift post liberalization, since 1991. Opening of many sectors necessitated policy measures to encourage the foreign institutional investment (FII) in India. FIIs have been allowed to invest in all securities traded on the primary and secondary markets, including shares, debentures and warrants issued by companies which were listed or were to be listed on the Stock Exchanges in India. The number of FIIs registered with SEBI was 3 in 1992-93 and since then it has increased to 1713 in 2009-2010. The FIIs have been playing a significant role in the Indian capital market in capital formation and economic development of the country. The present work is an attempt to assess how the FIIs have contributed to the Indian capital market since 1993. S&P CNX NIFTY has been taken as a proxy for the Indian capital market. Data of FII investment was obtained from the website of SEBI and annual report of RBI. Further data was also obtained from the website of NSE. On the basis of empirical work carried out for a period 1991-93 to 2010-11 the study tries to find the correlation between net FII flows and NIFTY. The study also tries to assess the impact of FIIs investment on the market capitalization and on the basis of empirical data. In order to test the hypothesis -correlation, OLS regression technique and independent sample t-Test is carried out. The study concludes that FIIs are aiding in the promotion of Indian Capital market the market become more efficient with the growing presence of institutional investors. Further, the study also traces upon the regulatory measures adopted to smoothen the flow of investment by FIIs in India.*

**RETAIL BANKING: EFFECT OF FACTORS ON CUSTOMER SWITCHING BEHAVIOUR**

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**ABSTRACT**

*In order to have profitability and growth, it is very important for banks to retain customers. When customers close their accounts or move their main accounts from a bank to another one, they carry away with them the revenue generating potential of the bank. It therefore becomes important for retail banks to understand the effect of various factors on customer switching behavior. An understanding of the effect of various factors can help banks to devise strategies to reduce customer switching and retain their customers. This research studies the effect of core service failure, service encounter failure, pricing and inconvenience on customer switching behavior in the retail banking industry. The results of the study reveal that core service failure and inconvenience have a significant impact on customer switching while service encounter failure and pricing do not have a significant impact.*



## **PATTERN OF CAPITAL STRUCTURE IN AMARA RAJA BATTERIES LIMITED, TIRUPATI - AN ANALYSIS**

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### **ABSTRACT**

*In this paper, an attempt has been made to study the "Pattern of Capital Structure in Amara Raja Batteries Limited", Tirupati. An analysis of long-term solvency, assessment of debt-equity, debt to total fund and justification for the use of debt in ARBL through the application of ratio analysis and statistical test has been undertaken. The time period considered for evaluating the study is six years i.e. from 2004 to 2009. It is found that long term funds had contributed more on an average 74.08 percent of total funds when compared to short term funds (25.92 percent) in ARBL. Long term funds had apportioned nearly two-third of total funds. Shareholders' funds had occupied on an average 48.35 percent major chunk of the total funds when compared to the borrowed funds (25.73 percent). The ARBL had shown an inclination in strengthening long term funds consisting of both shareholders funds as well as long term borrowed funds in order to finance its assets requirement. ARBL mostly depended on equity financing. So, the financial risk of the company is low, but it could fail to enjoy the advantages of financial gearing. ARBL should raise the debt funds to bring the optimum capital structure for improving the financial performance of the company. A higher interest coverage ratio is desirable, but too high ratio is some of the years of the study indicate that the ARBL is very conservative in using debt, and it is not using debt to the best advantage of the shareholders.*

# PROSPECTS OF MEDICAL TOURISM - A STUDY ON THE MANAGEMENT TRENDS AND PRACTICES OF THE PROMINENT PARTICIPANTS OF HOSPITAL SECTOR IN SOUTH INDIA

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## **ABSTRACT**

India today has copious opportunities to compete with other developed nations & building a quality health care system of its own. This paper addresses the prospects of Medical Tourism as a 'cost effective' private medical care in collaboration with the tourism industry for patients needing surgical and other forms of specialized treatment. The progression is being facilitated by the corporate sector involved in medical care as well as the tourism industry. There is also a constant effort taken up by the corporate hospitals to support medical tourism with its fullest potential. Primitively there is also a enormous need for quality assurance and standardization norms for the hospital administration which is in fact, the need of the hour. Lack of an effective administration practices in the hospital and hospitality sector necessitates the need for a Total quality management approach in Healthcare Sector. Application of quality control systems is a vital aspect that hospitals in South India cannot disregard. It would lead the South to a new road map in ensuring quality and enhancing on customer satisfaction. Hence the paper makes an attempt to understand the management practices in South India effectively.

## IMPACT OF LEADERSHIP STYLES ON ORGANIZATIONAL EFFECTIVENESS IN HANDLOOM SECTOR

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### ABSTRACT

Leadership can be defined as pattern of behavior designed to integrate organizational and personnel interests in pursuit of some objective. There are various frameworks or schemes that depict the types of leadership styles from which an entrepreneur may select the one, the most appropriate to personal, subordinate and organizational needs. A perfect leadership style of the entrepreneurs brings a congenial organisational climate and helps to bring effectiveness. It gives importance to the human factor in order to get full dedication employee from the core of employee's heart to attain his full commitment. So leadership style plays an important role in organization. Among the traditional industries of Kerala, Handloom sector stands second to the coir industry in providing employment. The industry in the state is highly concentrated in Trivandrum and Kannur districts. Calicut, Ernakulam, Kollam, Palakkad, Trissur and Kasargode districts also have some concentration of the industry. This study looks at the entrepreneur as a leader. The purpose of this work is to analyse the relationship between leadership styles and effectiveness of Handloom units. The study is intended to cover major Handloom units in the small-scale sector in Trivandrum, Ernakulam and Kozhikode districts to represent Kerala. The research covered 30 Handloom units and a sample of 30 entrepreneurs and 90 employees. Ten units are taken from each sector in each district. Two sets of schedules were administered to collect primary data from entrepreneurs and three employees each, from the selected units. Broadly three leadership styles are considered for categorizing the entrepreneurs. They are: Authoritarian (autocratic), Participative (democratic) and Delegative (free reign). There may exist these three styles together or in isolation with an entrepreneur. Each respondent was asked thirty questions based on action tendencies and they were directed to give their responses in the 0 -10 scale. An entrepreneur may get three different scores for three different leadership styles. Score for each style is derived out of 10 questions set separately for 3 different styles. It is known that most leaders do not possess a single style, but a combination. An effective leader should, therefore, develop capacity to have flexibility in adopting all these styles depending on the specific situation. Flexibility, rather than rigidity, should be the hall mark of an effective leader. The relationship between the base variables of the respondent entrepreneurs and leadership styles is highly essential to determine their performance in enterprises. The included base variables are region, nature of management, gender, age, experience, support based classification, age of the firm and size of the firm (turn over). Averages, percentages and ratios were worked out initially to study association between variables. Chi-square test, likelihood ratio etc. were also used. Difference between mean value of responses and hypothesized value was examined with t-test. ANOVA (F-test) and t-test were used to examine the difference in mean values. The organization variables included for this purpose are size of the firm by turnover, growth rate of the firm, rating categories of the entrepreneur and job satisfaction of the employees. Analyzing the common problems faced by the Handloom units, it is found that the major problems are related to the challenges involved in adopting and adapting to rapid change, and the need for innovation and improvement. To survive the severe competition and to move ahead as a successful organisation the Handloom units should be led by effective leaders. Hence the top management should focus on building leaders within organisation. The study will help to reveal the relationship between leadership and organizational performance and how leadership style could be applied to Handloom industries bearing in mind the environmental influences and differences. The study intends to give some insight to the entrepreneurs of Handloom sector to identify their leadership styles and how they affect the performance of the organization. Importantly, it is expected that when suggestions of the study are implemented they would encourage cooperation between leaders and workers in the organization, and thereby improve their performance, and interpersonal relationship. Other organizational issues such as stress, aggression, regression fixation and friction among workers and leaders could also be reduced.

## STRATEGIC IMPLICATIONS IN AGRO-TOURISM WITH SPECIAL REFERENCE TO PUNJAB

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### ABSTRACT

*Tourism is now well recognised as an engine of growth in the various economies in the world. Agro-tourism is an innovative agricultural activity related to tourism and agriculture both. It has a great capacity to create additional source of income and employment opportunities to the farmers. Punjab is one of the major tourist centres in the India and there is large scope and great potential to develop agro-tourism. The paper aims to examine the importance of agro-tourism development in Punjab and to define a suitable framework for the of agro- tourism centres in the view of marginal and small farmers. Further, an attempt has been made to identify the challenges of the agro-tourism in Punjab. Efforts have also been made to suggest and rank effective measures to establish and promote the operations of agro-tourism in Punjab.*

**LIQUIDITY ANALYSIS OF INDIAN HOTEL INDUSTRY**

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**ABSTRACT**

*The present study describe that it is one of the important measurements of the financial position of the business organization. The concept and nature of working capital or current assets denotes that "Investment in current assets is turned over many times in a year. Investment in current assets such as inventories and book debts (accounts receivable) is realized during the firm's operating cycle which is usually less than year." Therefore measurement of liquidity has its own importance. Importance of liquidity describes that it's lifeblood and controlling nerve centre of the business. Without circulation of blood no one can live, just like without circulation of liquidity business can't maintain. The performance of liquidity can be judged by investment in current assets and short-term creditors. In the present study, three types of ratios were calculated, that is, current ratio, liquid ratio and cash ratio. Thus above analysis describe that the need for liquidity to rub day-to-day business activities can't be over emphasized.*

## **SATISFACTION LEVEL OF ADVERTISING AWARENESS AMONG COLLEGE STUDENTS – A FACTOR ANALYSIS**

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### **ABSTRACT**

*This study examines the factors influencing awareness of college students with regard to advertisements. It aims to create awareness among the college students. The data collected from 500 respondents who are studying in Manonmaniam Sundaranar University and its affiliated colleges. Descriptive statistical analysis, reliability test and exploratory factor analysis are used for arriving conclusion.*



**FACET OF GLOBAL RISKS****SURANJAN BHATTACHERYAY****SR. ASST. PROFESSOR****XAVIER INSTITUTE OF MANAGEMENT & ENTREPRENEURSHIP  
BANGALORE****ABSTRACT**

*The financial crisis has reduced global economic flexibility, while increasing geopolitical tension and sensitive social concerns establishes that both governments and societies are less able than ever to cope with global challenges. The crisis has established sufficient reasons to rethink many of our ideas as the crisis has strengthened the claim that there is no free lunch or that it is not possible to beat the market in risk adjusted terms like all those apparently low risk, high return investments turned out to be high risk. Further global financial crisis has weakened the claim that many prices were clearly not right. Industries, with the changes in technology, market vis-a-vis growing demands etc, risk profile also gets change with the pace of evolution. Major industries have gone through heterogeneous experiences range from an all-out collapse and radical restructuring. Accordingly, there is a need now to about turn some of the key areas where severe unexpected or underappreciated consequences may happen like maintaining Cyber-security, to face demographic challenges& economic nationalism, long term effects on Chinese interests in purchasing struggling manufacturing companies, recurrence of the similar acts by the Group of surviving suppliers, effects of Global Value Chain and Government bailouts in the form of protectionist, risks of the increased internationalization trends, currency markets volatility, tax implication due to growing acceptance of International Financial Reporting Standards (IFRS) around the world, threats from oil resources countries etc. The purpose of the paper is to indicate the above key concern areas and suggested ways to insulate them for the overall benefit of the global economy.*

## **A CASE STUDY ON THE GAPS BETWEEN EXPECTATIONS AND EXPERIENCES OF THE EMPLOYEES IN APHDC LTD ON 'PERFORMANCE APPRAISAL'**

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**ELURU**

### **ABSTRACT**

*The efforts of employees can determine the success and survival of an organization, and appraisal is potentially one way in which those efforts can be aligned with the aims of an organization, employees can be motivated and their performance managed. Performance appraisal is among the most important human resource (HR) practices. Performance appraisal has increasingly become part of a more strategic approach to integrating HR activities and business policies and may now be seen as a generic term covering a variety of activities through which organizations seek to assess employees and develop their competence, enhance performance and distribute rewards. The objective of the study is to assess the gap between expectations and experiences of the employees of APHDC Ltd on "Performance Appraisal System". Research designs are purely and simply frame works of plans for a study that guides the collection and analysis of data. There are 2 types of data. They are primary and secondary data. Primary data is collected by means of questionnaire. The sampling size for the survey was 100 samples. Sampling location is Hyderabad. In the research, it is found that the employees are not fully satisfied with the present appraisal system. They proposed for certain changes like consideration of seniority and merit rating scale.*

# DO PEOPLE PLAN? WHY ARE THEY SO NEGLIGENT ABOUT THEIR OWN FINANCES

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## **ABSTRACT**

*Increased disposable income, lack of social security system and increased exposure to different asset classes emphasize the growing need of proper financial planning. Though most people are aware of the fact that a sound financial plan is absolutely needed most of them have either no time or lack the required expertise in financial planning. This study aims to find out the myths about financial planning and in particular the behavioral issues regarding planning. Especially in country like India which is supposed to be a knowledge destination the lack of financial awareness and negligent about their own finances. The study undertook focus group interviews with financial planners and especially among post graduate students and faculty members considered to be among the top of social strata. Several reasons such as lack of time, I know it all approaches were found to be underlying reasons for the negligence and careless attitude.*

## STRATEGIC ANALYSIS AND IMPLEMENTATION OF SELF EMPLOYMENT GENERATION SCHEMES IN JAMMU AND KASHMIR STATE

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### **ABSTRACT**

*Unemployment problem especially for educated youth has acquired alarming dimensions now a day. With a regular increase, millions of unemployed educated youth are entering in the list of unemployed. Along with rest of the world India is also facing a major problem of unemployment. The govt. of India has been devising and implementing various schemes to cope up with unemployment. The problem of unemployment could only be resolved to a greater extent by providing jobs to unemployed educated youth outside Govt. ventures and also by promoting them to start their self employment ventures. Present study seeks to interpret various govt. schemes that have been implemented by J&K govt. which directly or indirectly modifies the economic condition of educated unemployed youth. The study also investigates the role played by various govt. schemes in promoting self employment among educated youth. The study further documents to access the proactive role played by these schemes to reach at a maximum employment potential.*

## ENTREPRENEURSHIP IN NORTH EASTERN REGION OF INDIA-THE MSME PERSPECTIVE

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### ABSTRACT

*The Micro, small and Medium Enterprises are playing a very important role in the socio-economic development of our country for the last many years. This sector has contributed the overall growth in terms of Gross Domestic Product (GDP), Employment Creation and exports. This paper mainly focuses on Ministry of Micro, Small and Medium Enterprises (MSME), Govt. of India, in terms of working Micro, Small and Medium Enterprises (MSMEs) in India with their employment, fixed capital investment and production during the FY 2006-07 to 2010-11. It also tries to evaluate the percentage on the above parameters of North Eastern Region (NER) of India to All India for drawing meaningful result. Some recommendations are also drawn based on the findings of the study.*

**CONTEMPLATION OF ISLAMIC BANKING IN LUCKNOW: A CRITICAL ANALYSIS****IMRAN SIDDIQUEI****ASST. PROFESSOR****ALIGARH COLLEGE OF ENGINEERING & TECHNOLOGY  
ALIGARH****TUSHAR SINGH****ASST. PROFESSOR****ALIGARH COLLEGE OF ENGINEERING & TECHNOLOGY  
ALIGARH****SAIF REHMAN****SR. LECTURER****ALIGARH COLLEGE OF ENGINEERING & TECHNOLOGY  
ALIGARH****ABSTRACT**

*India is the home of the 2<sup>nd</sup> largest Muslim population in the world. Through this paper our effort is to understand the response of the Indian customer towards the Islamic banking. It is impossible to approach the population of the entire nation. So our effort is on the limited basis confined to the city of Lucknow, which holds substantial Muslim population. Through this paper we also get the opportunity to examine new business opportunities that may exist. This paper also addresses the problems faced by Muslim clients in monetary dealings owing to the faith related issues. In total, this paper is an effort to understand the merits & demerits of Islamic Banking as per the Lucknow customer's psyche.*

## FDI IN ORGANIZED RETAIL IN INDIA: LOOK TO THE MULTIBRAND OPPORTUNITIES

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### **ABSTRACT**

*Compared to power sector reforms, an infrastructure push or restructuring labour laws, the change in rules to allow 51% FDI in multi brand retail may seem a relatively minor economic policy measure. However, the debate surrounding the retail decision – the government notified the new FDI rules on September 20 – is telling. It has regurgitated many of the shibboleths of Indian economic orthodoxy. The retail sector in India is witnessing a huge revamping exercise as traditional markets make way for new formats such as departmental stores, hypermarket, supermarkets and specialty stores. Western-style malls have begun appearing in metros and second-rung cities are too introducing the Indian consumer to a shopping experience like never before. India's vast middle class and its almost untapped retail industry are key attractions for global retail giants wanting to enter new markets. But in the absence of the adequate funds and a model for the sector we are not able to capitalize on the organized retail sector. Multi brand is the option in the Indian retail sector through foreign direct investment if the government allows FDI in Indian retail market that to with multibrand then it's really a boom for Indian retail market.*

## **NON PERFORMING ASSETS MANAGEMENT IN KARNATAK CENTRAL CO-OPERATIVE BANK LTD. DHARAWAD**

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### **ABSTRACT**

*Non Performing Assets surfaced suddenly in the Indian banking scenario around the eighties. In the midst of turbulent structured changes overtaking the international banking institutions and where the global financial markets were undergoing sweeping changes. Management of Non Performing Assets nowadays is a critical performing area for banks. It is better for Indian banks to try for the international standard in terms of efficiency, productivity, profitability, assets recognition norms, and provisioning and capital adequacy to compete in the competitive new economy. Non Performing Assets (NPA's) are one of the major areas of concern for the Indian banking industry. The strength of a Bank and its health are determined by the quality of assets it possesses. Non-Performing Assets are like a double edged sword. They do not generate any income, whereas, the bank is required to make provisions such as assets. Thus Non-Performing Assets are the assets which show how healthy the bank is, so most of the banks are still in the process of decreasing the NPA's. And they still don't find the reasons behind the assets turning into NPA's*



# **A CRITICAL EVALUATION OF FINANCIAL PERFORMANCE OF RAJASTHAN TOURISM: A CASE STUDY OF RAJASTHAN TOURISM DEVELOPMENT CORPORATION**

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## **ABSTRACT**

*The financial analysis is a powerful technique to analyze a Corporation's performance and financial strength. Financial statements communicate its users how business has prospered under the leadership of the management. Financial ratios' are widely used technique to evaluate the financial performance of organizations in terms of its liquidity, solvency, efficiency and profitability. Rajasthan Tourism Development Corporation has enjoyed financial backup with largest infrastructure network and facilities provided by state government. Rajasthan Tourism Development Corporation Ltd (RTDC) could not commercialize its touristic product to the maximum extent in the state. Despite of large network of hotels, motels and midways, it could not generate substantial return on investment. Many RTDC owned properties are either given on lease or some are even on the verge of sale. It has made innovative attempts to supplement source of income by introducing Rajasthan Royal on Wheels. Therefore, the present research attempts to examine the financial performance of RTDC by using popularly used tool of analysis –Ratio Analysis and Karl Pearson Correlation. This study attempts to analyze the financial statements of RTDC for the period of 10 years (2001 to 2010). Financial Ratio Analysis has been used to assess profitability and risk, current and future, from the viewpoint of lenders, investors, and other transactions with the Corporation. The presence of sever competition with private sector has created survival challenge in front of RTDC.*

**GREEN INVESTMENT BANKS: A NEW PHASE OF CORPORATE INVESTMENT**

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**ABSTRACT**

*Since the industrialisation era started in this world, which took its first birth in the England in 1880s which further progressed ingrowth which reached the height destroying the environment and bringing the pollution scenario to the top of the limit which polluted the River Thames. This industrial revolution later on spread to other parts of the world which further threatened the future existence of the humans with the concept of end of the world. Even several theories have been suggested by Jean-Claude Koven (End of World Theories). Hence the time has come to protect the world with new revolution which can sustain the world with the previous greenery and healthy environment. Hence several developed countries have come forward to put an end for the threats of the end of the world. Hence under United Nation Organisation and International Union of Conservation of Nature and Natural resource, an effective plan have been implemented to go green production and business activities and also to cut down the carbon in the business environment. Hence the establishment of many international and national bodies have been undertaken by many countries government. Under this Green Investment banks which was undertaken by the England for the purpose of effective and non-pollution scheme of investment in the corporate sector is an astounding concept which was presently successful in the business scenario. Hence this paper emphasise on the process of green investment and its effectiveness and challenges in the present world which is better for the corporate business.*

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With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

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