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**BUSINESS CORRESPONDENT MODEL AND ITS CONTRIBUTION IN PROMOTING  
FINANCIAL INCLUSION IN INDIA**

**H. N. SHYLAJA**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF MBA**  
**REVA INSTITUTE OF TECHNOLOGY AND MANAGEMENT**  
**KATTIGENAHALLI**

**DR. H. N. SHIVAPRASAD**  
**DIRECTOR**  
**DR. D. VEERENDRA HEGGADE INSTITUTE OF MANAGEMENT STUDIES AND RESEARCH**  
**DHARWAD**

**GAVISIDDANAGOUDA**  
**BUSINESS ANALYST**  
**TATA CONSULTANCY SERVICES**  
**BANGALORE**

**ABSTRACT**

*For the development of a country to happen, development should flow to all sections of the society and not just in a certain section. Financial Inclusion is considered to be a surefire strategy to ensure inclusive growth for which lot of efforts has been made starting from nationalisation of banks to the very recent PMJDY. An attempt is made in the present study to comprehend the progress of financial inclusion so far in the country in terms of availability of financial services and the usage of the same. The Spearman's correlation coefficient test is run to test the correlation between the variables to check the accessibility and availability of financial services. The focus of the paper is more on studying the progress of financial inclusion in rural geographical location. Further, an attempt is made through this paper to assess the role of Business Correspondent Model in promoting financial inclusion. It is being concluded that while there is significant progress with reference to the availability and usage of the financial services, there is still more to be achieved.*



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**A STUDY ON PERFORMANCE OF INDIAN MUTUAL FUND SCHEMES INVESTING  
IN OVERSEAS SECURITIES AND INVESTOR AWARENESS OF SUCH SCHEMES**

**DR. SMITA SHUKLA  
PROFESSOR & I/C DIRECTOR  
ALKESH DINESH MODY INSTITUTE FOR FINANCIAL AND MANAGEMENT STUDIES  
MUMBAI**

**ABSTRACT**

*This paper categorizes mutual fund schemes on the basis of their investment portfolio and focus on comparing the returns on Overseas Mutual Fund Schemes in comparison to similar portfolio schemes and return on them generated in India, US and China. This paper also includes primary study to understand investment preferences of individuals and reasons for Overseas Mutual Fund schemes not gaining popularity in India.*

**FINANCIAL INCLUSION - OPPORTUNITIES AND CHALLENGES**

**T R BISHNOI**  
**RBI CHAIR PROFESSOR**  
**RBI ENDOWMENT UNIT**  
**FACULTY OF COMMERCE**  
**THE M S UNIVERSITY OF BARODA**  
**VADODARA**

**SOFIA DEVI**  
**RESEARCH ASST.**  
**RBI ENDOWMENT UNIT**  
**FACULTY OF COMMERCE**  
**THE M S UNIVERSITY OF BARODA**  
**VADODARA**

**ABSTRACT**

*Financial inclusion is an important indicator of how evenly the resources in the economy are allocated and distributed across different sections of the society. The Reserve Bank of India has increased its focus on financial inclusion as policy perspectives over the period so as to bring equitable distribution of wealth and also for bringing inclusive growth. Therefore, over the period banks and financial institutions are expanding its coverage of providing services to the so far unbanked villages and marginalized sections of the society. Even steps are taken up to promote financial inclusion, the progress lags behind its requirements in terms of accessibility, literacy, credit, etc. To say, when we look at the ratio of credit to Gross Domestic Product (GDP), it is around 70 percent of GDP, but in actual scenario there is a wide disparity at regional and district level in terms of access to and use of financial services across the country. It is pertinent to measure the extent of financial inclusion at the ground level and what are the underlying factors that brought a gap and disparity in the access to and use of finance. The present study an attempt to evaluate the progress of financial inclusion plan undertaken as economic policy by the government authorities so as to bring equal financial opportunities to different social group. An analysis of region-wise credit-deposit ratio of the banks is also examined to discover the state of financial inclusion. Wide regional disparities are found in terms of penetration ratio. States and regions with the highest credit-deposit ratio have a penetration ratio of just in par with the state with lowest credit-deposit ratio.*

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## MAKE IN INDIA – OPPORTUNITIES AND CHALLENGES ON CONSUMPTION OF POWER SAVING DEVICES

**DR. ASHOK SHRIPADRAO KURTKOTI**  
**PROFESSOR**  
**MIT SCHOOL OF BUSINESS**  
**PUNE**

### ABSTRACT

*Over the last few years there was awareness created by the Indian government in using Light Emitting Diode (LED) lamps and solar cookers and heaters. Majority of consumers were aware that there are definite advantages of using power saving electrical products. However, these consumers are reluctant to use LED lamps and solar heaters and cookers due to higher prices. Indian government had given a boost to consumption of LED lamps by distributing these LED lamps very nominal prices. The major advantage of these electrical products is that they save power and power shortage will be curtailed. The major challenge for power saving manufacturers' is in reducing the prices down and making them available at present prices of conventional electrical products. Make in India campaign can boost the foreign direct investment and also create employment to Indian work force. The cost of power savings electrical products can substantially come down due to economics of scale and there are big opportunities in boosting the consumption of power saving devices. There will also opportunity for power saving devices manufacturers' in boosting exports. In order to understand whether consumers will shift to electrical products after make in India takes off in full swing, a market survey was carried out in Pune city. The survey results indicate that majority consumers are willing to shift to power savings electrical if they are available at even about 10% higher prices than other present non power saving products subject to conditions that these products are tested for quality.*

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## STUDY TO UNDERSTAND LINKAGE BETWEEN STORE IMAGE AND STORE LOYALTY FOR APPAREL RETAILERS IN INDIA

**DR. ARADHANA GANDHI**  
**ASSOCIATE PROFESSOR**

**SYMBIOSIS CENTRE FOR MANAGEMENT AND HUMAN RESOURCE DEVELOPMENT**  
**SYMBIOSIS INTERNATIONAL UNIVERSITY**  
**PUNE**

### ABSTRACT

*Organized retail is an upcoming sector which has shown considerable growth in recent years and it is expected for much faster growth in the near future. Favorable store image is essential for attracting and retaining customers and plays an important role in deciding the success of a store. It would therefore be of great interest to understand the linkage between store image and the store loyalty that it commands. The data source was a survey among customers of the Indian apparel retailers. The respondents were asked to fill up the survey immediately after they had finished their shopping, so that the store related recall is better. A total of 315 customers responded to all the questions in the questionnaire. For the purpose of the study four attributes of store image, namely store ambience, discounts and incentives, advertisement and promotion, and merchandise and assortment, have been selected. A regression analysis was conducted to understand the relationship between various attributes of store image and store loyalty. The study revealed that Store ambience significantly impacted store loyalty as compared to the other factors. Thus, retailers should pay more attention to the store ambience in terms of cleanliness, visual merchandising, aesthetics, music, store employees behavior, to make it attractive for the consumers to make repeated purchases.*

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**“MAKE IN INDIA” IN THE DEFENCE SECTOR: ROLE OF FDI****SHAILESH BHOITE****STUDENT****SYMBIOSIS INSTITUTE OF MANAGEMENT STUDIES****KHADKI****DR. ASHA NAGENDRA****PROFESSOR****SYMBIOSIS INSTITUTE OF MANAGEMENT STUDIES****KHADKI****ABSTRACT**

**Purpose:** The main purpose of this report is to highlight and analyse the current scenario of the defence manufacturing industry of India pre and post the inception of Make in India. Make in India has created a lot of interest both within India and outside of India in the national defence manufacturing industry. Policies have been changed from time to time and after Make in India FDI have been allowed 100% in India. Private and public firms have joined hands with foreign manufacturers to bring latest technology into India. These changes and developments have been our motivation to write this report. Increase in FDI inflows, joint venture contracts, acquisitions are some of the major highlights. Major deals have been signed after 2014. Through this report we have shown and explained some the trends in the defence sector.

**Design/methodology/approach:** A descriptive approach has been utilised to compile this report. Various articles have been published regarding the defence sector. The necessary data has been taken from various publications and the information released by the Department of Policy and Procurement. Also information published by Ministry of Defence. Data has retrieved from various secondary sources such as articles published, journals of PWC and McKinsey and the data available on government website. The graph trends and GDP growth rates have been retrieved from World Development Indicators site. Thereby secondary sources have been referred to compile this report.

**Findings:** It was analysed that since the birth of Make in India there has been 9.86% increase in the deal values that have been signed. This indicates that Make in India has been successful in attracting both foreign and private players in the sector. The vision of Mr. Narendra Modi is to make India self-reliant in defence manufacturing. Countries, apart from USSR and USA which are our major suppliers, such as Israel and France have shown their interest in India. As GDP has increased in the years and our growth rate is well over 7.5%, a very strong positive correlation has been observed signifying that as our GDP rises our defence expenditure (as a percentage of GDP) has also increased.

**Research limitations/implications:** A major limitation of the report is that data has been collected from secondary sources and the relevant illustrations have been taken from journal publication and information published by Department of Policy and Promotion and Ministry of Defence. The time frame of study is from 2007 till present date.

**Originality/value:** We have increased our defence expenditure but we still have a long way to go before we can become self-reliant. We have taken most of the data from the publications and information as disclosed by the ministry departments. And have analysed the data to obtain our findings.

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# CUSTOMERS' PERCEPTION TOWARDS SELECT NON-GEAR VEHICLES IN NORTH GOA: A COMPARATIVE STUDY

**DR. GAJANAN MADIWAL**  
**HEAD**  
**DEPARTMENT OF COMMERCE**  
**SSA GOVERNMENT COLLEGE OF ARTS & COMMERCE**  
**VIRNODA**

## ABSTRACT

*Goa is a small and beautiful state on the Western Coast of India. The state has population of about 1.45 million and area of 3702 sq. kms. It was given statehood on 30th May 1987 under the Goa, Daman and Diu Reorganization Act 1987. Tourism and mining are the major avenues of revenue. The State of Goa was ruled by Portuguese for nearly 450 years till it was liberated in 1961. Prior to the formation of the state, Goa was a major district of the former Union Territory of Goa, Daman and Diu. There are two districts viz., North Goa and South Goa and twelve talukas in the state. The present study is conducted in North Goa. A large number of non-gear bike riders are there in Goa and majority of them are young women. The perceptions of these modern young women are different from others. The present study revealed that every branded non-gear vehicle in the market has its own pros and cons, need to be studied, modified and introduced as per the needs of the land and people. The young women customers give priority to design, style, look and colour of the non-gear vehicles rather than the speed, the value and the mileage of the non-gear vehicles available in the market. These parameters observed to have dominated their buying decisions.*

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# MAKE IN INDIA – OPPORTUNITY FOR MANUFACTURING INDUSTRY IN NAVAL SHIPBUILDING

**CDR. ALOK BHAGWAT  
JOINT GENERAL MANAGER  
L&T EAIC MARINE BUSINESS  
NAVI MUMBAI**

**DR. PRADNYA CHITRAO  
ASSOCIATE PROFESSOR  
SYMBIOSIS INSTITUTE OF MANAGEMENT STUDIES  
KHADKI**

## ABSTRACT

*The Make in India initiative has generated a lot of enthusiasm in areas of manufacturing in Indian Defence sector. The Ministry of Defence (MoD) has promulgated new Defence Procurement Policy (DPP) early this year. The DPP has effected a number of policy changes, aiming to provide a level playing field to the Indian Private Sector. The authors are undertaking a detailed research study on the impact of 'Make in India' in areas of Naval Warshipbuilding. The aim of the study is to suggest a roadmap for indigenous manufacturing of critical technology equipment that are presently being imported. The research study will be primarily be based upon secondary research data as the information is very sensitive in nature. The authors have explained how Indian Navy moved from 'Buyers' Navy to 'Builders' Navy a long time ago. The frontline warships built in Indian Defence Shipyards in 1990s have earned accolades in International Maritime Exhibitions, participated by global Navies. The Indigenously built ships are reckoned at par with those built by shipyards of advanced countries. However, a large number of warship equipment and systems are still imported. There is a need to manufacture this equipment in India for self-reliance. The authors have touched upon a decade long journey of a business unit of L&T that has been involved in indigenisation of equipment for Indian Navy. The authors have suggested pilot projects in areas promulgated by Indian Navy as target systems for indigenisation. The authors have briefly described the steps required for adaptation of an equipment for naval applications. The authors intend to undertake detailed research study and come up with a concrete roadmap for creating Life Cycle Support capacity within the country for critical technology areas in naval shipbuilding.*

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## APPROACHES AND VIEWS TOWARDS CORPORATE SOCIAL RESPONSIBILITY: A CONCEPTUAL STUDY

**DR. DHANANJAY AWASARIKAR**  
**ASSOCIATE PROFESSOR**  
**SURYADATTA INSTITUTE**  
**BAVDHAN**

### ABSTRACT

*Almost in all the workshops, seminars and conferences, very loud comments are passed, quite often, on the topic of 'Corporate Social Responsibility'. The word 'Corporate Social Responsibility' can roughly be defined as an obligation of a Corporate Organization to protect and enhance the society within which it operates. It can also be defined as the Ethical Behavior of a Company towards the Society, at large. The broad areas of Corporate Social Responsibility include Ecology and Environmental Quality, Consumerism, Community Requirements, Relationship with the government, Minorities and Disadvantageous Persons, Relationships with Labors, Relationships with Share Holders. The approaches towards Corporate Social Responsibility include Social Opposition, Social Obligation, Social Responsibility and Social Contribution. Moreover, arguments for Corporate Social Responsibility include Public Expectations and resultant Image, Dominance of the Competitors, Favorable Environment leading to Corporate Success, Overcoming Government Rules and Regulations, Maintenance and Development of Goodwill, Appropriate Utility of Corporate Resources, Courteous Social Behavior Augmenting Profits, Assured Survival and Stability. Arguments against Corporate Social Responsibility cover Loss of Profit Maximization, Dominance of the Competitors, Favorable Environment leading to Corporate Success, Overcoming Government Rules and Regulations, Maintenance and Development of Goodwill, Appropriate Utility of Corporate Resources, Courteous Social Behavior Augmenting Profits. This Research Paper studies the conceptual understanding of corporate Social Responsibility and tests various views and approaches towards the same.*



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**MAKE IN INDIA – OPPORTUNITIES AND CHALLENGES**

**DEEPA NATHWANI**  
**ASST. PROFESSOR**  
**MANGHANMAL UDHARAM COLLEGE OF COMMERCE**  
**PIMPRI**

**ABSTRACT**

*In today's day and age when the growth of economy is so very important the concept of Make in India promoted and brought forward by Narendra Modi is of great importance and should be discussed with utter importance. Opportunities that come with the Make in India concept are many, Ease of doing business, Employment generation, Technological enhancement, Increment in revenue by taxes paid by the existing companies. Along with the challenges that India faces today, of being ranked at 130th position in Ease of doing business, conditions in which the labourers work, Proper laws for development of business ambience all these have to be taken into consideration for forming a road map for Make in India. Companies all over the world are aimed at to make investments in factories in India and also make use of the highly intelligent manpower to create products with their technology to enable minimum wastage of resources with accuracy and zero-defect product. The vision for this campaign is also to amplify the share of input the manufacturing sector has towards the GDP of India. Recognizing the natural, cultural along with economic diversity which will include inherent advantages of specific geographic regions, Make in India campaign has set out with a goal to yoke the a two-fold benefit for the states and Indian Economy as a whole. This paper studies the various opportunities and challenges in key sectors in Make in India project.*

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**BUILDING AN AYURVEDA THERAPY DATA WAREHOUSE FOR CANCER  
TREATMENT**

**DEEPA NYAYADHISH  
ASST. PROFESSOR  
V. K. K. MENON COLLEGE  
MUMBAI**

**DR. PRAMOD DEO  
ASST. PROFESSOR  
S.B.E.S. COLLEGE  
AURANGABAD**

**DR. GAJANAN PURANIK  
DOCTOR  
S. P. PUNE UNIVERSITY  
PUNE**

**ABSTRACT**

*This research paper presents architecture for health care data warehouse for cancer treatment which could be used by Ayurveda practioners to support the healthcare process of the cancer patients. The line of treatment (data) of Ayurveda practioners exist in multi sources with different formats make it necessary to have some techniques for data integration. Ayurveda practioners need access to previous information so that they can decide the further line of treatment. Timely and accurate information (various test reports of the patient) is one of the most important factors to a health care organization. A health care data warehouse for cancer treatment is therefore necessary to integrate the different data sources into a central data repository and analysis this data. The objective of this paper is to show the contribution of a cancer data warehouse in solving cancer care management problems. The ability to research various conditions, evaluating medical procedures and protocols to define statistically optimal outcomes is an incredibly powerful tool to improve the efficiency and quality in an Ayurvedic cancer treatment.*

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## INVESTMENT AVENUES AND FACTORS AFFECTING INVESTORS DECISION IN INDIA

**ARUNA R. SHET**  
**ASST. PROFESSOR**  
**NEW HORIZON COLLEGE**  
**KASTURINAGAR**

### ABSTRACT

*The investment behaviour of investors has drastically changed over the years with the diversification of the financial services sector that has provided wide range of opportunities to invest. Savings form an important part of the economy of any nation. An investor is a person who sacrifices the present in order to reap the benefits for the future. The benefits may be in the form of bonus, dividends, capital appreciation, retirement benefits and many other benefits. Usually, one invest to ensure liquidity, to hedge against inflation, minimize the risk, to maximize the returns, one needs to invest and earn returns on their investment to make a provision for an uncertain future. Invest early, invest regularly and invest for long term is golden rule for all the investors.*

## LUCKNOW CYCLE TRACKS: A PROJECT THAT WENT LIKE A BOMB OR SIMPLY BOMBED?

**ABHA R DIXIT**  
**ASST. PROFESSOR**  
**JAIPURIA INSTITUTE OF MANAGEMENT**  
**GOMTI NAGAR**

### ABSTRACT

*As a lead participant in India Smart City Challenge -a competition inspiring innovation in cities to improve the lives of citizens, Lucknow (Uttar Pradesh) certainly has an edge over the other participants. One important reason for Lucknow being in the list of smart cities is its 102 kms long cycle tracks constructed in different parts of the city. Inspired by the Netherland, Mr. Akhilesh Yadav, who himself is an environmental engineer, conceptualized this plan to battle the ever increasing traffic, deadly accidents and increasing pollution and subsequently protect the environment, nurture health, prevent accidents, reduce pollution, provide safe mode of transportation to citizens and make Lucknow a Cycle Friendly city. The prime purpose behind conducting this study was to find out and understand people's perception towards cycle paths and ascertain the level of congruity between government's initiative of constructing cycle tracks in the city and people's receptivity in terms of its apt usage. A random survey was conducted among 100 people of Lucknow to find out their opinion about the separate cycle paths and the issues involved with it. The study highlighted that nearly 97 % people are aware about cycle paths and almost 77% people consider it as a great initiative. However, one striking fact revealed from this study was that only 24% people use cycle path everyday/ regularly which hints towards unidentified issues and hurdles present on these tracks. The study also focused upon identifying those issues and suggesting feasible solutions. The study concluded that the initiative is certainly great and one of its kind but the government needs to chalk out effective strategies to battle the bottlenecks and promote cycling to make Lucknow as one great cycling friendly city. Due to financial and time constraints, this research is rather limited and the results of this context may not be applied to other.*

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## DETERMINANTS OF TAX COMPLIANCE BEHAVIOR: AMONG CATEGORY “A” AND “B” TAXPAYERS IN HOSANNA TOWN

**DEREJE LEMMA LALISHO**  
**LECTURER**  
**FACULTY OF BUSINESS & ECONOMICS**  
**WACHEMO UNIVERSITY**  
**ETHIOPIA**

### ABSTRACT

*Tax compliance issue is a major problem in revenue generation by government in African countries, Ethiopia especially. Our country tax mobilization was also the lowest among sub-Saharan African countries and thus, this study was conducted with the aim of identify and analyze factors of tax compliance behavior of taxpayers and identify the major factor that face Hosanna town tax administration. The survey research design was used in conducting investigation. Survey data for this study were collected based on structure questionnaires from a sample of Hosanna Town business income taxpayers by distributing the total sample Stratified sampling based on settlements area to three sub cities namely Addis ketem, Gofare mada and Sechi duna using proportional sampling techniques and then simple random sampling was used. The primary source of data was used and two hundred and seven six (276) copies of self-administered question were distributed. The number of questionnaires completed and returned was two hundred and twenty-eight (228), constituting 83% response rate. Four explanatory variables were used in the multiple regression model. The p-value was used to test the significance of the study variables. The results showed that perception on government spending; perception on equity and fairness of the tax system; and business tax rates are factor that positively significantly affect tax compliance. However, a referral group (friends, relatives) was negatively significantly affect tax compliance. Therefore, researcher recommended the efforts made to improve taxpayer' perception on government spending, so as to improve voluntary tax compliance and consequences improve government revenue generation.*

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# THE EFFECT OF FACEBOOK ADVERTISING ON NIGERIAN STUDENTS' PURCHASING BEHAVIOUR

**QARIBU YAHAYA NASIDI**  
**TUTOR**  
**DISTANCE LEARNING CENTER**  
**AHMADU BELLO UNIVERSITY**  
**ZARIA**

## ABSTRACT

*Social Media functions as a valuable source of a wide range of information on variety of subjects and encourages mass dissemination of information. This enables advertisers, companies and marketers to strike on social media in order to get access to their target customers. Facebook is the leading social network nowadays with over 1 billion users worldwide. Advertisers use Facebook as a tool for introducing various products and services to the public. The aim of this study is to examine the effect of Facebook advertising on Nigerian students' purchasing behaviour. The research analyses the influence of Facebook advertising in purchasing behaviour and decision process focussing on how Facebook advertising creates awareness about brands or products as well as how friend recommendation and celebrity endorsement determines purchasing behaviour. Survey method has been used for this research using questionnaire to collect data from 389 respondents by random sampling using Likert - scale. Findings from the study revealed that Facebook advertising influences Nigerian students' purchasing behaviour as well as their decision process. Furthermore, the study figures out that using celebrities for product promotion or aiming at reaching target consumers for marketers is not an appropriate for Nigerian market, because the findings indicate respondents are not giving value to advertising endorses by celebrities.*

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**INFRASTRUCTURE AND TALENT MANAGEMENT IN TECHNOPARK,  
TRIVANDRUM**

**R. JOLLY ROSALIND SILVA  
RESEARCH SCHOLAR  
ALAGAPPA UNIVERSITY  
KARAIKUDI**

**ABSTRACT**

*The success of any industry depends on its Employees contribution and commitment. The growth and success of an organisation cannot be measured alone on the profits which it earns, but the talent which an organisation possess in the form of its employee's effectiveness and competencies decides its success. Good working condition, refreshment & recreation facility, health & safety facility, fun at workplace increase the degree of job satisfaction. Infrastructure would undoubtedly contribute to raise the ability and job satisfaction of the Employees. The presence of talented and committed people with will power and the team spirit will, in turn, motivate other employees and positively impact the performance and growth of the organisation. When Talent and infrastructure is effectively managed there would be always a positive impact on Employees performance and organisational efficiency and this paper analyses the strategy adopted in Technopark.*

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**INVENTORY MANAGEMENT AT POINTS OF SALE: EXPLORING AND ANALYZING  
THE TRENDS IN INDIAN PAINT INDUSTRY**

**RAHUL GANDHI BURRA  
RESEARCH SCHOLAR  
FACULTY OF COMMERCE  
RTM NAGPUR UNIVERSITY  
NAGPUR**

**DR. BHARAT MEGHE  
DEAN & ASSOCIATE PROFESSOR  
FACULTY OF COMMERCE  
RTM NAGPUR UNIVERSITY  
NAGPUR**

**ABSTRACT**

*Managing inventory is an important task of a supply chain manager. Though there are considerable academically discussed models in use, they come with their own set of assumptions. Then how is inventory managed in real-time environment is the question, as these models cannot accommodate all realistic conditions. This study aims to understand and analyze this gap by taking Indian paint industry as an example. The other objective of this paper is to highlight the inventory management trends at points of sale/retailer in Indian paint industry. Because, most of the research studies focused on inventory management practices at manufacturer or distributor level, the author feels the necessity of in-depth study of inventory management trends at retail level, as the impact at retail level is direct on manufacturer/distributor. The study is going to be exploratory in nature and limits its analysis in qualitative perspective only.*



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## POTENTIAL OF JAMMU AND KASHMIR TOURISM: SPECIAL REFERENCE TO MUGHAL ROAD AREA

**JAHANGIR AHMAD MALIK**  
**RESEARCH SCHOLAR**  
**SCHOOL OF STUDIES IN TOURISM & TRAVEL MANAGEMENT**  
**JIWAJI UNIVERSITY**  
**GWALIOR**

### ABSTRACT

*The tourism industry in Jammu and Kashmir has colossal potential from tourism point of view for regional, national and international tourists. There are number of locations which are untapped and can be developed as a major tourist destination, having all the natural as well as the cultural resources and historical importance for attracting tourists. During the ancient times, the Mughal Road was abuzz with traffic of the caravans of Mughal Emperors and their armies to keep control of Kashmir. It was used for travel to the Kashmir valley for administration and hence named – (Mughal Road). The Mughal road area has a rich cultural heritage and geographical diversity to attract tourists in the state, like other tourist destinations i.e. Phalgam, Gulmarg, Sunnamarg, Dal Lake etc. which attracts a large number of tourists both domestic and international. Keeping in view the chronic public demand the construction of the Mughal Road will boost commercial avenues in the backward districts of Shopian, Poonch and Rajouri, exploit the tourism potential of the study area and improve the economic conditions and life style of the people. This research paper is mainly based on the secondary data to draw attention towards this new explored potential tourist area. In this research paper an attempt has been made to highlight the tourism potential of Mugal Road followed with some suitable suggestions based on the research findings for the sustainable development of tourist potential area of Mugal Road.*

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# GENERAL ASSESSMENT OF MGNREGA IN HIMACHAL PRADESH: A STUDY OF MANDI DISTRICT

**KHEM RAJ**  
**PH.D. RESEARCH SCHOLAR**  
**DEPARTMENT OF POLITICAL SCIENCE**  
**HIMACHAL PRADESH UNIVERSITY**  
**SHIMLA**

## ABSTRACT

*There are certainly numerous harms in adopting the biological norms come within reach of the study of the problem of poverty. At the outset, nutritional requirements vary according to levels and patterns of living and dietary habits. Besides variations at individual level, these also vary due to geographic and climatic seasons. Once more, within each region and climatic zone, energy prerequisites differ due to age, sex and type of employment, secondly, the translation of minimum nutritional needs into minimum food requirements depend on the choice of food items and thirdly, it is very complicated to satisfy minimum requirements for non-food items. In view of these problems, one may agree with martin assertion that almost every procedure in the subsistence level definition of poverty can be reasonably challenged.*

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**A COMPREHENSIVE SURVEY ON THE EXPORT OF BOVINE MEAT IN INDIA****C. SAI SRUJAN****STUDENT****SCHOOL OF COMPUTING SCIENCE & ENGINEERING****VIT UNIVERSITY****VELLORE****A.L.P MRIDULA****STUDENT****SCHOOL OF COMPUTING SCIENCE & ENGINEERING****VIT UNIVERSITY****VELLORE****ABSTRACT**

*The ban on cow slaughter in India has created lots of controversy in the recent past. In this paper, we focus on the effect of these political and social disturbances on the export of bovine meat from India. The aftermath of the decline and the subsequent downfall of the bovine meat industry is also discussed and explored in depth. A major misconception is the notion that beef only refers to cows. A majority of the beef that is produced in India is the meat of the animal called Water Buffalo. According to the U.S. Department of Agriculture, buffalo meat is also categorised as beef. We have performed a comprehensive survey on the production, exportation and the challenges faced by the bovine meat export industry in India.*

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