

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I
J
R
C
M



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

Indexed & Listed at:

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

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

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

Circulated all over the world & Google has verified that scholars of more than 5555 Cities in 190 countries/territories are visiting our journal on regular basis.

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

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

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	MANAGEMENT EDUCATION: CURRENT SCENARIO IN HARYANA <i>DR. MARKANDAY AHUJA, DR. ANJU AHUJA & JASPREET DAHIYA</i>	1
2.	ROLE OF NATIONAL SECURITIES DEPOSITORIES LIMITED (NSDL) IN THE GROWTH OF DEPOSITORY SERVICES IN INDIA <i>DR. DEVINDER SHARMA & BHUSHAN AZAD</i>	2
3.	HERFINDAHL-HIRSCHMAN INDEX (HHI), VALUE CO-CREATORS AND COMPETITIVENESS OF THE INDUSTRY IN INDIA <i>BALAJI GOPALAN & DR. REVATHI IYER</i>	3
4.	PERCEPTION, TOURIST SATISFACTION AND DESTINATION LOYALTY TOWARDS SALALAH, SULTANATE OF OMAN <i>MAYA MADHAVAN & DR. A.P. GEORGE</i>	4
5.	DETERMINATION OF DIVIDEND POLICY OF PUBLIC LISTED COMPANIES <i>DR. D. UMAMAHESWARI & T. VALLI</i>	5
6.	A STUDY ON EMPLOYEE ATTITUDE TOWARDS PERFORMANCE APPRAISAL IN MIRA ALLOYS STEELS PVT. LTD. KURUMBAPALYAM COIMBATORE <i>DR. M. PRAKASH, S. SUGANYA & K. SINDUJA</i>	6
7.	THE IMPACT OF CRUDE PALM OIL SUPPORTING FUND POLICY ON FARMER'S LEVEL PRICE FOR FFB <i>SUNGGU SITUMORANG, AMZUL RIFIN & BUNGARAN SARAGIH</i>	7
8.	CORPORATE AND SELF HELP GROUP COLLABORATION: A PANACEA FOR RURAL MARKET DEVELOPMENT: A FOREWORD <i>DR. RAVINDRA KUMAR B & VENKATESH. R</i>	8
9.	CORPORATE GOVERNANCE PRACTICES OF LISTED COMPANIES IN INDIA – SPECIAL REFERENCE TO S&P BSE SENSEX COMPANIES <i>SANTHOSH T R & DR. REJI M A</i>	9
10.	A STUDY ON SPENDING AND SAVING PATTERN OF YOUNG GENERATION USING BEHAVIOUR ANALYTICS <i>DR. PAPPU RAJAN.A & DR. FELICITA.J</i>	10
11.	IMPACT OF WORK LIFE BALANCE ON WORKING WOMEN JOB SATISFACTION <i>GUDDATI ARCHANA</i>	11
12.	TO STUDY THE INTERRELATIONSHIP BETWEEN GOLD, US DOLLAR AND S&P SENSEX <i>DR. SULOCHNA & RAHUL BERRY</i>	12
13.	CASE STUDY ON AWARENESS OF OMBUDSMAN SCHEME IN INDIA <i>SUBHRO SEN GUPTA, NIDHI SRIVASTAVA & ABHINAV KATARIA</i>	13
14.	AN EMPIRICAL ANALYSIS ON ASSET QUALITY OF PUBLIC SECTOR BANKS IN INDIA: NON- PERFORMING ASSETS TO ADVANCES <i>DR. C. PARAMASIVAN & G. SRIVIDHYA</i>	14
15.	EVALUATION OF FINANCIAL SOUNDNESS INDICATORS OF INDIAN LIFE INSURANCE INDUSTRY: LIC OF INDIA Vs. PRIVATE LIFE INSURANCE COMPANIES <i>DR. JAYANT D. CHANDRAPAL</i>	15
16.	TQM AND QUALITY PERFORMANCE AT WORKING IRON AND STEEL FIRMS OF HYDERABAD-KARNATAKA REGION <i>K C PRASHANTH</i>	16
17.	PRODUCT PLACEMENTS AS A MARKETING TOOL: FROM TRADITIONAL TO SOCIAL MEDIA <i>BIMALDEEP KAUR</i>	17
18.	RELATIONSHIP BETWEEN SERVICE QUALITY, CUSTOMER TRUST, SATISFACTION AND LOYALTY IN E-RETAILING <i>DR. ADIL RASOOL</i>	18
19.	TAX SPEND DEBATE: TIME SERIES EVIDENCE FROM INDIA <i>MASROOR AHMAD</i>	19
20.	SUCCESS STORY OF INDIGO: A LESSON TO INDIAN AIRLINES INDUSTRY <i>DR. SUMIT AGARWAL, DR. GARIMA BHARDWAJ & DR. SHALINI SRIVASTAVA</i>	20
21.	A REVIEW OF MAJOR TRAINING TRANSFER STUDIES OF THE PAST <i>ANA RIZVI & DR. SURENDRA KUMAR</i>	21
22.	A STUDY ON FINANCIAL PERFORMANCE ANALYSIS OF "KARASSERY SERVICE CO-OPERATIVE BANK LTD" <i>R. BUVANESWARI & RIYAS. K</i>	22
23.	A STUDY ON CONSUMPTION BEHAVIOUR OF FAIRNESS CREAM BETWEEN WORKING WIVES AND NON WORKING WIVES IN SINGANALLUR TALUK <i>DR. P. KANNAN & E. SAKTHI PRIYA</i>	23
24.	EMOTIONAL INTELLIGENCE: A STUDY OF THE CONCEPTUAL FRAMEWORK <i>VAISHALI JOSHI, HANSIKA KHURANA & JASLEEN KAUR ANEJA</i>	24
25.	PHYSICAL AND FINANCIAL PERFORMANCE OF APSRTC AND MSRTC <i>DR. T. MADHU SUDANA</i>	25
26.	DYNAMICS OF SIKKIM ECOTOURISM AND ITS GROWTH <i>TENZING DORJEE BHUTIA</i>	26
27.	FUTURE ASPECTS OF PLAIN PACKAGING OF TOBACCO PRODUCTS IN INDIA <i>ANKIT KUMAR KATIYAR</i>	27
28.	DEMONETIZATION AND ITS IMPACT ON INDIAN ECONOMY IN INDIA <i>DR. S. P. KIRAN & DR. YOGESH H. S.</i>	28
29.	PENSION SYSTEM IN INDIA: POLITICAL AND ECONOMIC ISSUES <i>TEAVASPREET KAUR</i>	29
30.	TO STUDY THE NATIONALIZE PLASTIC MONEY PAYMENT GATEWAY SYSTEM: RUPAY <i>DR. SHEETAL KHANDRE</i>	30
	REQUEST FOR FEEDBACK & DISCLAIMER	31

CHIEF PATRON**Prof. (Dr.) K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur

(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

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

Faculty, Shree Ram Institute of Business & Management, Urjani

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

Principal (Retd.), Maharaja Agrasen College, Jagadhri

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

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

CO-EDITOR**Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**Dr. CHRISTIAN EHIOBU CHE**

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

Dr. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

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

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. TEGUH WIDODO

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

Dr. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. KAUP MOHAMED

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

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

Dr. MIKE AMUHAYA IRAVO

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

Dr. M. S. SENAM RAJU

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

Dr. NEPOMUCENO TIU

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

Dr. PARVEEN KUMAR

Professor, Department of Computer Science, NIMS University, Jaipur

Dr. ANA ŠTAMBUK

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

Dr. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

Dr. SHIB SHANKAR ROY

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

Dr. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

Dr. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

Dr. NAWAB ALI KHAN

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

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

Dr. ABHAY BANSAL

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

Dr. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

Dr. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

Dr. BORIS MILOVIC

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

Dr. IQBAL THONSE HAWALDAR

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

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

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

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

YU-BING WANG

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

Dr. SHIVAKUMAR DEENE

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

Dr. MELAKE TEWOLDE TECLEGHIOGIS

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

Dr. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. ASHISH CHOPRA

Faculty, Department of Computer Applications, National Institute of Technology, Kurukshetra

SURAJ GAUDEL

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

Dr. SAMBHAVNA

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

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

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

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

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

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

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

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

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

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

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

NOTES:

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

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

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

MANAGEMENT EDUCATION: CURRENT SCENARIO IN HARYANA

DR. MARKANDAY AHUJA
VICE CHANCELLOR
BABA MASTNATH UNIVERSITY
ASTHAL BOHAR

DR. ANJU AHUJA
PRO-VICE CHANCELLOR
BABA MASTNATH UNIVERSITY
ASTHAL BOHAR

JASPREET DAHIYA
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT
BABA MASTNATH UNIVERSITY
ASTHAL BOHAR

ABSTRACT

Today's globalized era and growing economic conditions have given management education a centralized place in the growth of a corporation as well as of an individual. Globalization is playing a vital role in giving shape to the relationship growing between business firms and management education system. In India, business education was liberalized in 1990s which led to the growth of various programmes run at graduate and post graduate level by these management institutions.

ROLE OF NATIONAL SECURITIES DEPOSITORIES LIMITED (NSDL) IN THE GROWTH OF DEPOSITORY SERVICES IN INDIA

DR. DEVINDER SHARMA
CHAIRMAN
DEPARTMENT OF COMMERCE HIMACHAL PRADESH UNIVERSITY
SHIMLA

BHUSHAN AZAD
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
HIMACHAL PRADESH UNIVERSITY
SHIMLA

ABSTRACT

Depository is providing the facility of buying and selling of securities in the electronic mode. In Indian Capital Market, this facility has been introduced in the year 1996. In order to provide the facility of trading in electronic mode, Government of India set up two institutions in India i.e. NSDL and CDSL. Both these institutions provide the depository services in India through depository participant. If any organization wants to trade in stock market through electronic mode, it has to get registered with any of them. Only then they can provide the facility of trading in the stock market electronically to its clients through dmat account. The NSDL is the first institution which was set up to start the depository services in India and presently, majority of trading is being done through the NSDL. In this study, an effort has been made to study the role of NSDL in the growth of depository services in India. This study is based upon the secondary data which is collected from the various published sources of the NSDL and Mean, Standard deviation and simple growth methods have been used for the analysis.

HERFINDAHL-HIRSCHMAN INDEX (HHI), VALUE CO-CREATORS AND COMPETITIVENESS OF THE INDUSTRY IN INDIA

BALAJI GOPALAN

PROFESSOR

KIRLOSKAR INSTITUTE OF ADVANCED MANAGEMENT STUDIES

YANTRAPUR, HARIHAR, KARNATAKA

DR. REVATHI IYER

DEAN & PROFESSOR

KIRLOSKAR INSTITUTE OF ADVANCED MANAGEMENT STUDIES

YANTRAPUR, HARIHAR, KARNATAKA

ABSTRACT

The Herfindahl-Hirschman Index (HHI) measures the competitive intensity in an industry. Literature review of the HHI in the context of telecommunications demonstrates that greater the efficiency of markets, greater the opportunities for pricing and profitability (Sung 2014). These need to be associated with value co-creators (Gopalan 2017). Effectiveness of innovation for products and services across industry sectors for studying HHI requires empirical analysis. Time series data on these value co-creators from the International Telecommunications Union and World Bank Database across India are associated to Labour Force (Total), Business and Innovation Environment, Electricity Production, Mobile Cellular Subscriptions, Purchasing Power Parity, Secondary Enrollment Tertiary, Households with a Computer, Annual Investment in Telecommunications and Services - Value Added. Industries thrive on concept development, growth in small and medium businesses that create innovations by integrating disciplines. They are improved by regulating the industry and encouraging development in innovations, financing of research and development, investments, enabling product and service differentiations and ownership in patents.

**PERCEPTION, TOURIST SATISFACTION AND DESTINATION LOYALTY TOWARDS
SALALAH, SULTANATE OF OMAN**

**MAYA MADHAVAN
RESEARCH SCHOLAR
BHARATHIAR UNIVERSITY
COIMBATORE**

**DR. A.P. GEORGE
DIRECTOR
VIMAL JYOTHI INSTITUTE OF MANAGEMENT
KANNUR**

ABSTRACT

This study tested a model that examined the relationships among Travel Motivations, Destination Image, Tourist Satisfaction and Destination Loyalty. Structural Equation Modeling was used to test the conceptual model. The empirical results of this study revealed that travel motivations and Perceptions positively influenced Tourist Satisfaction towards Salalah which in turn influenced the loyalty towards Salalah. The findings of the study highlighted that Salalah is perceived by the tourists as offering serene natural beauty which is a perfect place to have an ideal vacation. However, it also revealed that the hygiene facilities are to be improved. Overall the results of the study highlighted Salalah has a positive image as perceived by the young domestic tourists.

DETERMINATION OF DIVIDEND POLICY OF PUBLIC LISTED COMPANIES

DR. D. UMAMAHESWARI
HEAD
DEPARTMENT OF COMMERCE
PERIYAR MANIAMMAI UNIVERSITY
VALLAM THANJAVUR

T. VALLI
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
PERIYAR MANIAMMAI UNIVERSITY
VALLAM THANJAVUR

ABSTRACT

Explaining why companies pay dividend and some do not pay dividends is still problematic to explain and therefore dividend policy remains controversial. The overall objective of a company's dividend policy is 'maximising shareholders' wealth' since it is the aim of every investor to get a return from his investment. A well regulated stock market is a devising force for overall economic development and should has a spin-off effect on the dividend policy of public sector undertakings. This article narrates Public sector undertakings (PSUs) dividends in financial year 2017.

**A STUDY ON EMPLOYEE ATTITUDE TOWARDS PERFORMANCE APPRAISAL IN
MIRA ALLOYS STEELS PVT. LTD. KURUMBAPALYAM COIMBATORE**

DR. M. PRAKASH

HEAD

DEPARTMENT OF COMMERCE WITH COMPUTER APPLICATIONS

DR. NGP ARTS & SCIENCE COLLEGE

COIMBATORE

S. SUGANYA

M.PHIL. RESEARCH SCHOLAR

DEPARTMENT OF COMMERCE WITH COMPUTER APPLICATIONS

DR. NGP ARTS AND SCIENCE COLLEGE.

COIMBATORE

K. SINDUJA

M. PHIL. RESEARCH SCHOLAR

DEPARTMENT OF COMMERCE WITH COMPUTER APPLICATIONS

DR. NGP ARTS AND SCIENCE COLLEGE

COIMBATORE

ABSTRACT

A performance appraisal (PA), also referred to as a performance review, performance evaluation, (career) development discussion, or employee appraisal is a method by which the job performance of an employee is documented and evaluated. Performance appraisals are a part of career development and consist of regular reviews of employee performance within organizations. Performance appraisals (PAs) are conducted at least annually, and annual employee performance reviews appear to be the standard in most American organizations. However, "it has been acknowledged that appraisals conducted more frequently (more than once a year) may have positive implications for both the organization and employee." There are three main methods used to collect performance appraisal (PA) data: objective production, personnel, and judgmental evaluation. This study provides appraisal feedback to employees and career development and allows the management to take effective decision against drawbacks for the wellbeing of the employee's development.

THE IMPACT OF CRUDE PALM OIL SUPPORTING FUND POLICY ON FARMER'S LEVEL PRICE FOR FFB

SUNGGU SITUMORANG
STUDENT
GRADUATE PROGRAM OF MANAGEMENT & BUSINESS
BOGOR AGRICULTURAL UNIVERSITY
BOGOR

AMZUL RIFIN
LECTURER
DEPARTMENT FACULTY OF ECONOMICS & MANAGEMENT
BOGOR AGRICULTURAL UNIVERSITY
BOGOR

BUNGARAN SARAGIH
PROFESSOR
DEPARTMENT OF MANAGEMENT & BUSINESS
BOGOR AGRICULTURAL UNIVERSITY
BOGOR

ABSTRACT

The Government policy to impose retribution to the export of CPO (export tariff and Crude Palm Oil Supporting Fund) in order to boost the downstream business activities, price stabilization and also to maintain domestic industry. This is because of CPO domestic price condition which is unstable and tend to decline. With such condition there is a need to open demand for new CPO domestic market by boosting the downstream industries so that acquiring the nation revenue increase and also improving the domestic demand. Besides the policy on imposing retribution for CPO export shall give impact to the FFB price in the level of farmers. The purpose of the study this is to look at the impact posed by the CPO price against the Fund of fresh fruit bunches (FFB) at the level of farmers using multiple linear regression analysis. The results showed that the levy to Fund CPO price reduction level of farmers, because the FFB the exporter or producer of the levy imposes some CPO to farmers.

CORPORATE AND SELF HELP GROUP COLLABORATION: A PANACEA FOR RURAL MARKET DEVELOPMENT: A FOREWORD

DR. RAVINDRA KUMAR B
PROFESSOR
DEPARTMENT OF STUDIES & RESEARCH IN ECONOMICS
TUMKUR UNIVERSITY
TUMKUR.

VENKATESH. R
RESEARCH SCHOLAR
DEPARTMENT OF STUDIES & RESEARCH IN ECONOMICS
TUMKUR UNIVERSITY
TUMKUR

ABSTRACT

As per Census of India, 2011, there are 6,40,867 villages in the country. Out of 1210.2 million populations in India, villages accommodate 833.1 million people which is 68.84% of the total population. During 2001-2011, the rural population increased by 90.4 million and the number of villages increased by 2,279. The huge rural population, which is yet to taste the fruits of modernity, fuelled by robust growth registered after 1990's, are appearing more greener than urban market. Adding to this, the improvements in agricultural productivity, application of science and technology in agriculture, using of high yield varieties of seeds, fertilizers, periodical increase in minimum support price by the government, various government funded rural development programmes, initiatives taken up by many NGO's and individuals, have contributed to the overall growth of the rural economy subsequently. Improving infrastructural facilities and growing number of consumers, who are earning more and buying discretionary goods and lifestyle products, are snapping up products and services which meet or supports their aspirations. As rural market opportunity becomes more attractive, many companies are trying out with different marketing strategies and stepping up efforts to gain a strong foothold in these markets. In view of this, Collaborations between corporates and self help groups functioning at village level will play a central role. Self help groups local presence and acquaintance will have far reaching impact on the marketing of a product and service in creating awareness. This paper evaluates the performance and effects of corporate and Self Help groups collaborations in developing rural market. It is an empirical study carried out in four taluks of Karnataka State; namely basavakalyana of Bidar District, Chintamani of Chikkaballapura District, Madhugiri of Tumkur District and Chennapatna of Ramanagara District.

**CORPORATE GOVERNANCE PRACTICES OF LISTED COMPANIES IN INDIA –
SPECIAL REFERENCE TO S&P BSE SENSEX COMPANIES**

SANTHOSH T R
SENIOR RESEARCH FELLOW
ST PETER'S COLLEGE
KOLENCHERY

DR. REJI M A
HEAD
P.G. AND RESEARCH DEPT. OF COMMERCE
ST PETER'S COLLEGE
KOLENCHERY

ABSTRACT

The idea of Corporate Governance picked up popularities during the beginning of the twenty-first century as an answer for the crumple of a few prominent corporations, both in U.S.A and somewhere else. In 1996 the Confederation of Indian Industry took a special initiative on Corporate Governance in India. Bombay Stock Exchange is the oldest exchange in Asia. It began its operation as on 1855. The BSE has built up the BSE SENSEX Index as on 1986, giving the BSE as a way to Measure the general Performance of the Exchange. The year 2016, BSE celebrates its 30th year of its Indexation Program. The present study is made an Endeavour to cross check the Corporate Governance Practices among the BSE Sensex Companies.

A STUDY ON SPENDING AND SAVING PATTERN OF YOUNG GENERATION USING BEHAVIOUR ANALYTICS

DR. PAPPU RAJAN.A
ASSOCIATE PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
ST. JOSEPH'S INSTITUTE OF MANAGEMENT
ST. JOSEPH'S COLLEGE (AUTONOMOUS)
TIRUCHIRAPPALLI

DR. FELICITA.J
ASSOCIATE PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
ST. JOSEPH'S INSTITUTE OF MANAGEMENT
ST. JOSEPH'S COLLEGE (AUTONOMOUS)
TIRUCHIRAPPALLI

ABSTRACT

In Business normally spending is defined as the money which users pay, usually in exchange for goods or services and savings is a portion of disposable income not spent on consumption of consumer goods but accumulated or invested directly in capital equipment. Also savings called the amount which users hold it for the future from excess of income over expenditure. This study provides insight on the spending, saving and investments patterns in reaching and matching the conception and investment need of Tiruchirappalli young generation and assist better understanding of saving, investments and risk profile of young generation so as to cultivate savings and investment culture as well as to increase financial literacy of the nation. These analytics is done by questionnaire method of data collection from various college students and in addition to that Google form is used for the same. The widely known analytical and statistical packages known as SPSS and MS Excel analysis tool pack are used to find out ratio, frequency, graphs for trend, testing of hypothesis, cross tabulation, and so on. Basically, this work is done by cohort analysis method which is splitting the respondents into smaller groups in demographically by gender, age, education, place of residence. This research covers the youth behaviour using the following spending variables like food, education, entertainment, transport, mobile, internet and saving alternatives and to identifying the saving patterns variables like bank saving, mutual funds and stock market are used.

IMPACT OF WORK LIFE BALANCE ON WORKING WOMEN JOB SATISFACTION

GUDDATI ARCHANA
ASSOCIATE PROFESSOR
MBA DEPARTMENT
SIDDHARTHA INSTITUTE OF ENGINEERING & TECHNOLOGY
VINOBHA NAGAR

ABSTRACT

The core purpose of this study is to analyze the impact of work life balance on working women job satisfaction. The data is collected keeping in consideration of demographic factors and factors affect for job satisfaction. Factors involved are job satisfaction and work life balance with respect to Working hours, Working conditions, work life balance programs, employee intention to the change in job and work pressure. Data is collected using both primary and secondary sources. Primary data is collected through questionnaires where secondary data is collected through past research, journals and online web-sites. In primary data collection a total of 150 questionnaires are distributed among the working women of different sectors. The data is analyzed using SPSS, tests applied is correlation and regression. The findings suggest that work life balance has a significant impact on working women job satisfaction. This research can be beneficial for organizations to improve their policies, benefit programs and work distribution and in making job changes inside the organisation. This research can be utilized as a light for organizations to pay attention to such factors, because their benefits are not only for working women but can benefit organizations in the long run especially to maintain work force of the institution.

TO STUDY THE INTERRELATIONSHIP BETWEEN GOLD, US DOLLAR AND S&P SENSEX

**DR. SULOCHNA
ASSOCIATE PROFESSOR
SCHOOL OF MANAGEMENT
BAHRA UNIVERSITY
WAKNAGHAT**

**RAHUL BERRY
RESEARCH SCHOLAR
SCHOOL OF MANAGEMENT
BAHRA UNIVERSITY
WAKNAGHAT**

ABSTRACT

Gold is increasingly considered as an investment whose value appreciates with the passage of time. Any surplus money with the individual can be invested in security market and gold, main purpose to make investment in gold and securities is to increase the wealth and to take tax concessions under IT Act 1961. In India demand for gold will increase during marriage & festive season. Main purpose of this study is to determine the interrelationship between gold USD & Sensex for a period ranges from 2000 to May 2017. Techniques like time series, correlation & regression has been used to find moment in prices of gold, Sensex and USD. With the help of analysis, we can say that there is a positive correlation between USD, gold prices & S&P Sensex in long run but there is a minimum interdependence between gold price a USD and S&P Sensex. Investor or Analyst can predict value of Gold & Sensex more accurately through US Dollar as interpreted by value of Multiple R.

CASE STUDY ON AWARENESS OF OMBUDSMAN SCHEME IN INDIA

SUBHRO SEN GUPTA
ASST. PROFESSOR
IMS GHAZIABAD UNIVERSITY
COURSES CAMPUS
GHAZIABAD

NIDHI SRIVASTAVA
ASST. PROFESSOR
IMS GHAZIABAD UNIVERSITY
COURSES CAMPUS
GHAZIABAD

ABHINAV KATARIA
ASST. PROFESSOR
AMITY GLOBAL BUSINESS SCHOOL
AMITY UNIVERSITY
NOIDA

ABSTRACT

Banking sector is a service industry where customer satisfaction is the most important support to sustain the rigid competition among the players. But there have been some studies where the customers of the banks were dissatisfied with the services provided (Colgate and Lang, 2001; Colgate and Norris, 2001; Gronhaug and Gilly, 1991; White and Yanamandram, 2004). (Haq and Muhammad, 2012) found that such instances of dissatisfaction among the customers was highest in the public sector banks. In the new business era, attracting the customer is the most vital thing because they are the one who decide the profit of the organization. Whichever the bank it is, the customer will have a complaint always. It's the duty of the banks to solve the issues related to their operations. This case study tries to analyze the Banking Ombudsman Scheme. The aims of study are to identify not only the effectiveness of Banking Ombudsman Scheme in but also to analyze the performance of Banking Ombudsman Scheme in Indian Banking sector. The data are collected from the various websites and journals. This study is based on the descriptive analysis.

AN EMPIRICAL ANALYSIS ON ASSET QUALITY OF PUBLIC SECTOR BANKS IN INDIA: NON- PERFORMING ASSETS TO ADVANCES

DR. C. PARAMASIVAN
ASST. PROFESSOR
PG & RESEARCH DEPARTMENT OF COMMERCE
PERIYAR E.V.R. COLLEGE (AUTONOMOUS)
TIRUCHIRAPPALLI

G. SRIVIDHYA
ASST. PROFESSOR
SHRI SHANKARLAL SUNDARBAI SHASUN JAIN COLLEGE FOR WOMEN
CHENNAI

ABSTRACT

The banking sector is the lifeline of any modern economy. It is one of the important financial pillars of the financial sector, which plays a vital role of functioning of an economy. Banks performance is reflected by its asset quality. Asset quality is one of the most critical factors in determining overall financial performance of a banks. Asset quality is related to the left-hand side of the bank balance sheet. The primary factors affecting overall asset quality is the quality of loan portfolio and credit administration process. The primary objective behind measuring assets quality is to ascertain the components of Non-Performing Assets. This study analyse the asset quality of public sector banks in India.

EVALUATION OF FINANCIAL SOUNDNESS INDICATORS OF INDIAN LIFE INSURANCE INDUSTRY: LIC OF INDIA Vs. PRIVATE LIFE INSURANCE COMPANIES

DR. JAYANT D. CHANDRAPAL
DEVELOPMENT OFFICER
LIC OF INDIA
AHMEDABAD

ABSTRACT

In the liberalized competitive landscape life insurers are exposed to the risk; this risk was classified in to the three categories namely (1) Technical Risk (2) Investment (Asset) Risk and Other Risk, these risks are considered to be a potential failure of financial system in the insurance sector. Therefore, financial stability is bearing a great concern in respect of financial soundness. Present study aims at the measuring financial soundness of the Indian life insurers (LIC of India and Private Life Insurance Companies (PLIC)) with the help of ratio analysis based on the CAMEL framework. Financial Soundness indicators indicate the magnificent growth of the Indian life insurance industry. Since LIC of India was found sounder than the PLIC in respect of CAMEL framework; however, there was a slower growth and some of the indicators such as Management Efficiency_1 shows decreasing trend in respect of financial soundness of LIC of India, on the other side PLIC have improved their position in area of cost effectiveness. It was also observed that PLIC shows improvement and increasing trend in the key areas of financial soundness such as Asset Quality and Cap_Ad_3 (Solvency Margin). This scenario alarms the future challenges to LIC of India and quote for the stiff competition from the PLIC in the coming days.

TQM AND QUALITY PERFORMANCE AT WORKING IRON AND STEEL FIRMS OF HYDERABAD-KARNATAKA REGION

K C PRASHANTH
RESEARCH SCHOLAR, RAYALASEEMA UNIVERSITY, KURNOOL; &
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT
VSK UNIVERSITY
BALLARI

ABSTRACT

Steel production is considered as the forefront indicator of the economy in the contemporary world. India has been fetching an impressive share in the steel market. However, techno-economic efficiency has been somewhere pro-castigating competitive advantage of Indian iron and steel sector over competitors like China. As proved by Japanese, the left option for enhancing competitive advantage is quality management through Total Quality Management. The present study focused on extent of TQM practices and their impact on quality performance at iron and steel firms in Hyderabad –Karnataka region. The general objective of this research is to portray the picture of TQM at Iron and steel firms of India and also to address the quality issues of the firms at the backward region like Hyderabad-Karnataka. In this regard, study emphasizes relationship between widely used TQM practices and quality performance indicators using correlation and regression analysis.

PRODUCT PLACEMENTS AS A MARKETING TOOL: FROM TRADITIONAL TO SOCIAL MEDIA

BIMALDEEP KAUR
ASST. PROFESSOR
SRI GURU GOBIND SINGH COLLEGE OF COMMERCE
UNIVERSITY OF DELHI
DELHI

ABSTRACT

Promotion, the fourth 'P' of marketing, holds the key to the success of a given marketing strategy as it involves communication with the prospective customers. The marketers need to select the most appropriate communication model to plan for promotional strategy for the success of the business. The range of options available to a marketer to plan the media for communication has widened with the advent of information technology and its all-pervasive applications. The options for traditional media selection have been: Print Media, Electronic Media (T.V, Radio, internet, cell phones, video games, electronic billboards, telephone, etc.), Celebrity Endorsements, using Storyline of the Film, Events, Direct Mail, and so on. The marketer needs to assess the effectiveness of a particular medium for communication before selecting the most appropriate and effective medium for planning the promotional strategy for the product(s) of the enterprise. Although product placements have emerged and being increasingly used along with traditional media, its popularity is growing with the growth of internet based promotion. The present study makes a modest attempt to assess the popularity of 'Product Placements' as a medium for advertising in the wake of growing digital space.

RELATIONSHIP BETWEEN SERVICE QUALITY, CUSTOMER TRUST, SATISFACTION AND LOYALTY IN E-RETAILING

DR. ADIL RASOOL
ASST. PROFESSOR
SPMR COLLEGE OF COMMERCE
JAMMU

ABSTRACT

In order to retain loyal consumer, E-service quality is an important tool to adopt and utilize while doing business online via Internet. Initially, present work verified validity and reliability of the instrument used through factorability procedures (exploratory and confirmatory factor analysis) along with model fit statistics. Through this procedure few items were eliminated from the instrument and were extracted while carrying further analysis. After that dependency effects were examined resulting significant positive effects between e-service quality, customer trust, customer satisfaction and customer loyalty. Further, from fifteen identified correlations, six were found to be correlated at higher level and remaining were found to be correlated either at medium or lower levels with each other. However, outcome quality and customer loyalty are not found to be correlated with each other. Limitations of the present study were also discussed in the conclusion portion with scope for future work.

TAX SPEND DEBATE: TIME SERIES EVIDENCE FROM INDIA

MASROOR AHMAD
ASST. PROFESSOR
DEPARTMENT OF ECONOMICS
CENTRAL UNIVERSITY OF KASHMIR
SRINAGAR

ABSTRACT

Governments cannot roll over the mounting debt for long. In order to satisfy inter-temporal budget, constrain, so as to avoid economic ills associated with higher deficits in the long run, some economists have advocated spending cuts while others support either tax increase or tax cuts. Which of the policy prescriptions could be successfully followed in a particular economy will largely depend upon causal nexus between revenues and expenditures. This study using cointegration tests, Error Correction Model (ECM) and Granger causality studies the dynamics of relationship between two variables for Indian economy using annual data. Both Engel Granger and Cointegration Regression Durbin Watson (CRDW) tests support existence of long run relationship between two variables. Furthermore, ECM and Granger causality tests support existence of unidirectional causality from revenues to expenditures in accordance with Spend and Tax as postulated by Buchanan and Wagner. Thus from the perspective of policy making and deficit solution debate, raising taxes in India is the better solution for current budget deficit Predicament.

SUCCESS STORY OF INDIGO: A LESSON TO INDIAN AIRLINES INDUSTRY

DR. SUMIT AGARWAL
ASST. PROFESSOR
AMITY BUSINESS SCHOOL
AMITY UNIVERSITY
NOIDA

DR. GARIMA BHARDWAJ
SR. LECTURER
AMITY BUSINESS SCHOOL
AMITY UNIVERSITY
NOIDA

DR. SHALINI SRIVASTAVA
ASST. PROFESSOR
AMITY BUSINESS SCHOOL
AMITY UNIVERSITY
NOIDA

ABSTRACT

The case discusses the success story of Indigo Airlines, Indian number one airline company. Early 2000, when aviation fuel prices soaring and the rupee dropping, these years were some of the most difficult years for the Indian airline industry and when major players of this industry like Kingfisher airlines, SpiceJet, Indian Airlines and Jet, were bleeding money; Rahul took a bold step to enter the market at such a time. Indigo started its operations on the 4th August 2006 and by the end of December 2010, Indigo replace Air India and became the third largest airline in India with a market share of 17.3%. Now competition was with Kingfisher and Jet Airways. In the next two years, Indigo became not only the most profitable airline in India but also became the number one airline in India in terms of market share. Today, Indigo accounts for a total of 109 Aircrafts operating 818 flights to 40 destinations globally (35 cities in India and 5 cities abroad) in a day, with a current market share of 36.8%, the company is most profitable and largest airline company of India. The objective of the case is to find out the reasons for the success of Indigo in adverse market conditions.

A REVIEW OF MAJOR TRAINING TRANSFER STUDIES OF THE PAST

ANA RIZVI
RESEARCH SCHOLAR
SCHOOL OF MANAGEMENT
BBD UNIVERSITY
LUCKNOW

DR. SURENDRA KUMAR
PROFESSOR
SCHOOL OF MANAGEMENT
BBD UNIVERSITY
LUCKNOW

ABSTRACT

This article studies some of the major investigations in the field of training transfer in the past. The study was undertaken to comprehend the conceptual framework of training transfer for a better perceptive of the construct. It also studies the social impact of trainings through various models of evaluation of training which help the organisations in calculation of return on investments, trainings being an investment of both money and human effort directed towards achievement of certain goals.

A STUDY ON FINANCIAL PERFORMANCE ANALYSIS OF “KARASSERY SERVICE CO-OPERATIVE BANK LTD”

R. BUVANESWARI
ASST. PROFESSOR
PG & RESEARCH DEPARTMENT OF COMMERCE
SRIMAD ANDAVAN ARTS & SCIENCE COLLEGE
T.V.KOVIL

RIYAS. K
RESEARCH SCHOLAR
PG & RESEARCH DEPARTMENT OF COMMERCE
SRIMAD ANDAVAN ARTS & SCIENCE COLLEGE
T.V.KOVIL

ABSTRACT

Bank is now not only a lending or deposit collection center but it is a service center. The meaning of banking has changed, now it includes various spheres of business, or all types of business have the relationship with banking. Therefore, the mission and vision of today's banking was replaced for new generation needs. The vision of Canara bank is "Serving for Growth, Growing for service", Federal Bank declares "A perfect Banking partner", City Bank offers "City never sleeps" and The Karassery Service Co-operative Bank declares "banking made simple". This is the first primary co-operative bank in Kerala to introduce demand draft and money transfer facility to various locations in the country. The performance highlights and growth rate of operational performance reveal that in many areas, the bank has to improve further and there is a scope for improvement through well deposit mobilization. Karassery service co-operative bank Limited is the first co-operative service bank in Kozhikode Taluk and this bank to get fully computerized, and also to introduce a working time of twenty four hours.

A STUDY ON CONSUMPTION BEHAVIOUR OF FAIRNESS CREAM BETWEEN WORKING WIVES AND NON WORKING WIVES IN SINGANALLUR TALUK

DR. P. KANNAN
ASST. PROFESSOR
PG & RESEARCH DEPARTMENT OF COMMERCE
SREE NARAYANA GURU ARTS & SCIENCE COLLEGE
K.K CHAVADI

E. SAKTHI PRIYA
RESEARCH SCHOLAR (M. PHIL.)
PG & RESEARCH DEPARTMENT OF COMMERCE
SREE NARAYANA GURU ARTS & SCIENCE COLLEGE
K.K CHAVADI

ABSTRACT

The concept of status consumption as a process of consuming goods and services by status conscious consumers has gained traction in recent years. Though status consumption was always a trend, the fact that the advent of the global village with its mass manufactured visions of happiness has meant that brands and products that they represent can have uses other than the basic need gratification for which they are made. This article looks at the concept of status consumption and how a marketer might be able to use status to market a product type or specific brand. Fairness creams constitute a consistent proportion of income for the FMCG companies in India. The fairness creams enjoy very good market growth rate when compared with other related product categories. here we are seeing about Fair & Lovely only. When they use this fairness cream people face many problems. The purpose of this study is to know the consumption behaviour of working & non-working wives in Singanallur taluk.

EMOTIONAL INTELLIGENCE: A STUDY OF THE CONCEPTUAL FRAMEWORK

VAISHALI JOSHI
INDEPENDENT SCHOLAR
2065, 2ND FLOOR, OUTRUM LANES
DELHI

HANSIKA KHURANA
ASST. PROFESSOR
GARGI COLLEGE
DELHI

JASLEEN KAUR ANEJA
INDEPENDENT SCHOLAR
CB-234, NARAINA RING ROAD
DELHI

ABSTRACT

The term 'Emotional Intelligence' has generated a lot of buzz in recent times, more so after publication of Daniel Goleman's best-selling book on the same topic. The popularity of the concept in corporates has overshadowed the classical psychological concepts like intelligence and personality. This paper attempts to summarize the concept of EI, its evolution over the years, major contributors in the field and various models developed to measure it.

PHYSICAL AND FINANCIAL PERFORMANCE OF APSRTC AND MSRTC

DR. T. MADHU SUDANA
LECTURER IN COMMERCE & ACADEMIC OFFICER
AP COMMISSIONERATE OF COLLEGIATE EDUCATION
VIJAYAWADA

ABSTRACT

Road transport is a critical structure for economic development of a country. It is the road transportation which is cheap and best mode of transportation for poor and middle class people in the country. The public sector bus based transport system provides an alternative mode of transportation. That is the reason why, public transportation systems have been developed by the different State Governments. These public transport organisations have to perform in a best way so as to satisfy both the public and the Governments. But, unfortunately most of the State Road Transport Undertakings are not working upto the expectations of the public and government. Therefore, it is important to assess the physical and financial performance of SRTUs properly from time to time and take measures to improve their performance. Therefore, the present study physical and financial performance of APSRTC and MSRTC during 2009-10 and 2013-14 has been done so as to identify the areas where the problem lies and suggest measures to improve their physical and financial performance. The present study has been undertaken to evaluate the physical performance of the APSRTC and MSRTC and to evaluate the financial performance of the APSRTC and MSRTC during the study period. This study is based on the data published in Annual Reports of ASRTU. It is concluded that though the physical performance of APSRTC is better than that of MSRTC, but financially it is lagging behind during the study period.

DYNAMICS OF SIKKIM ECOTOURISM AND ITS GROWTH

TENZING DORJEE BHUTIA
LECTURER
THE ICFAI UNIVERSITY
GANGTOK

ABSTRACT

Probably no other state in the Himalaya is more suited to ecotourism development as is Sikkim the land of the mystique. This article defines the concept of Ecotourism, and gives its evolution in Sikkim. Tourism as a whole is considered as the backbone of the Sikkim's economy. It has brought economic prosperity in Sikkim. With the beneficial climate, the natural beauty and the fine cultural heritage of Sikkim, the growth of ecotourism has immense possibilities. Ecotourism is a form of tourism which has gained lots of popularity in Sikkim tourism. In this context, the purpose of this paper is to study the sustainable development of ecotourism, type of ecotourism practiced in Sikkim and its benefits to state stakeholders in ecotourism industry. The research work was carried at various place of Sikkim. The source of data includes primary and secondary data. Travel agencies, NGO, local enterprise were the source of information for primary data. Tourism department, Eco tourism promotion agencies and the tourist were the source of information for secondary data.

FUTURE ASPECTS OF PLAIN PACKAGING OF TOBACCO PRODUCTS IN INDIA

ANKIT KUMAR KATIYAR
RESEARCH SCHOLAR (BUSINESS MANAGEMENT)
INSTITUTE OF BUSINESS MANAGEMENT
CHHATRAPATI SHAHU JI MAHARAJ UNIVERSITY
KANPUR

ABSTRACT

Here we discussed about the current and future aspects of plain packaging in India to reduce the attractiveness of tobacco product and also it is informed to consumers that tobacco is harmful for health. Tobacco packaging should not use a marketing promotional tool to lure customers for making purchase. There are some countries, they are successfully implemented plain packaging and they got encouraging results. Australia is the first country who successfully implemented plain packaging in 2012. Now Indian government is also planning to introduce plain packaging of tobacco products. Packaging colors also misguide to customers it is less harmful for health like. E.g. – light colors packaging information on constituent and emissions, including misleading information about tar and nicotine yields. Plain packaging is also helpful for Increasing the notice ability and effectiveness of health warning. Plain packaging is a tool that creates a resistance in selling of tobacco products. Tobacco is a killer product and it is misleading for it to be presented in glitzy packaging. Every day of delay allows the tobacco industry to tempt more young people into adopting a deadly addiction. The government is fast running out of parliamentary time. it must now act with speed and decisiveness to ensure this crucial public health measure is law before the election. 26 countries were reported to have ‘complete’ bans on tobacco marketing. However, these bans do not cover all marketing media, with branded packaging a notable exclusion. This has led to growing interest in the public health ramifications of packaging in many countries. Three aspects of packaging have attracted particular attention: health warnings, pack descriptors, and the concept of plain packaging.

DEMONETIZATION AND ITS IMPACT ON INDIAN ECONOMY IN INDIA

DR. S. P. KIRAN
POST-DOCTORAL FELLOW
DOS IN ECONOMICS & COOPERATION
UNIVERSITY OF MYSORE
MYSURU

DR. YOGESH H. S.
POST-DOCTORAL FELLOW
DOS IN ECONOMICS & COOPERATION
UNIVERSITY OF MYSORE
MYSURU

ABSTRACT

Demonetization is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency. The Government of India decided to demonetize the 500/- and 1000/- rupee notes of the country on November 8th 2016. The two biggest denominations in its currency system; these notes accounted for 86 per cent of the country's circulating cash. When liquidity shortage strikes, it is consumption that is going to be adversely affected first. When consumption declined automatically production of the state will be going to decline situation, this will lead to less employment opportunity of the nation. The demonetization policy will force people to pay income tax returns. Most of the people who have been hiding their income are now forced to come forward to declare their income and pay tax on the same. Even though deposits up to Rs 2.5 lakh will not come under Income tax scrutiny, individuals are required to submit PAN card for any deposit of above Rs 50,000 in cash. The government is finding it hard to implement this policy. It has to bear the cost of printing of the new currency notes. It is also finding it difficult to put new currency into circulation. The 2000 rupees' note is a burden on the people as no one likes to do transaction with such high value currency.

PENSION SYSTEM IN INDIA: POLITICAL AND ECONOMIC ISSUES

**TEAVASPREET KAUR
RESEARCH SCHOLAR
PUNJABI UNIVERSITY
PATIALA**

ABSTRACT

Pension schemes have a very positive impact on the poor people of the country for enhancing the poverty. The analysis reveals that the lack of awareness, problems of funds, inappropriate planning and policies, and corruption etc. are the main problems accord under national pension system in the whole country. Major political and economic issues exhausted the power of pension schemes. The study finds that, the aged group of people becomes helpless to sprint the daily household tasks after retirement, exclusive of supplementary family support. The Study suggests strong political will and administrative commitment for efficient implementation, greater monitoring and regular reforms can change the pension system. Important changes on the policy and narrow fronts, healthier promotion and better pricing of goods can give this sector a much-needed improvement.

**TO STUDY THE NATIONALIZE PLASTIC MONEY PAYMENT GATEWAY SYSTEM:
RUPAY**

**DR. SHEETAL KHANDRE
RESEARCHER
NANDANVAN COLONY, PLOT NO. 260, BHUSINGPURA ROAD
AURANGABAD**

ABSTRACT

India as the fastest growing economy in the developing nations and is one of the favorite destination for the investors. As result of the investment, trade more and more of transaction are taking. Most of the transactions that are done are mostly electronic in nature to fast up the transaction process, ensure more security, easy settlement, big volume, to simplify and to reduce the transaction cost. So to reduce the time of transaction, to make transparency in transactions, etc. We can use plastic money instead of Cash transaction, which will be easier not only to the common people but also it is very helpful to govt. to know the flow of the money. India introduced the RuPay payment gateway. This paper tries to give the overview of the Rupay card, and discusses its future scope supporting data analysis and its advantages.

REQUEST FOR FEEDBACK

Dear Readers

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

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

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

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

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

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

ABOUT THE JOURNAL

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

Our Other Journals

