

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & 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.,

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

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

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

Circulated all over the world & Google has verified that scholars of more than 3480 Cities in 174 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.	PERCEPTUAL MAPPING OF STUDENTS FOR ENGAGEMENT IN CLASS: AN EMPIRICAL STUDY OF STUDENT APATHY TOWARDS HIGHER EDUCATION <i>DR. D. S. CHAUBEY & K. R SUBRAMANIAN.</i>	1
2.	EFFECTIVE FOOD PACKAGE DESIGN AND CONSUMER ATTRACTION <i>DR. R.RAJESWARI & T.RAMYA</i>	2
3.	DO ASIAN STOCK MARKETS INTERACT? <i>PRASHANT JOSHI</i>	3
4.	A STUDY ON CUSTOMER MOBILE APPLICATIONS USAGE PATTERN AND THEIR SATISFACTION <i>ABDULKHADAR J. MAKANDAR, SANJAY HANJI, BRIJMOHAN VYAS & DR. M. M. MUNSHI</i>	4
5.	EVALUATION OF RAJIV AAROGYASRI SCHEME IN ANDHRA PRADESH AND SURVEY OF PATIENTS OPINION <i>DR. D. SHREEDEVI</i>	5
6.	STUDY ON THE TIME DURATION OF INTERNSHIP IN HOTEL MANAGEMENT COURSE CURRICULUM <i>DR. ANIL CHANDHOK & DR. BHAVET</i>	6
7.	HUMAN RESOURCE MANAGEMENT MODEL FOR NEW GLOBAL ECONOMY: OVERVIEW <i>DR. GEETANJALI V. PATIL, DR. V. S. PURANIK & RAMESH S. NAIK</i>	7
8.	CUSTOMER EXPECTATIONS AND PERCEPTIONS ON SERVICE QUALITY IN BANKING SECTOR: WITH SPECIAL REFERENCE TO PUBLIC SECTOR BANKS IN RAJASTHAN REGION <i>DR. POONAM MADAN & PREETI SHARMA</i>	8
9.	DETERMINANTS OF FOREIGN DIRECT INVESTMENT INFLOWS IN THE TRANSITION ECONOMIES OF EUROPEAN UNION <i>YILMAZ BAYAR & HASAN ALP OZEL</i>	9
10.	INCIDENCE OF POVERTY AMONG THE RURAL LABOUR HOUSEHOLDS: A STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH <i>DR. TRIPURANENI JAGGAIAH & DR. TRIPURANENI BALAJI</i>	10
11.	FINANCIAL BEHAVIOUR Vs. PERSONALITY TYPES: A MECHANISM TO IMPROVE CUSTOMER RELATIONSHIP MANAGEMENT <i>NATARAJ B & MADHUMITHA T</i>	11
12.	FINANCIAL INCLUSION: AN INSTRUMENT THAT PULLS MILLIONS OF RURAL INDIANS OUT OF THE CLUTCHES OF POVERTY - A REVIEW <i>ANSHA JASMIN S.N</i>	12
13.	POVERTY ERADICATION THROUGH INTEREST FREE FINANCE: A CASE STUDY <i>AHSANATH.MK</i>	13
14.	EMPLOYEE RETENTION STRATEGIES: AN OVERVIEW <i>RUHANI SOHAL</i>	14
15.	A STUDY ON EMPLOYEES' INVOLVEMENT TOWARDS EFFECTIVENESS OF TEAM WORK IN GLOBAL SCENARIO <i>K. KALAIVANI & P. SASIKALA</i>	15
16.	COMPARATIVE STUDY OF UNORGANISED AND ORGANISED RETAIL: THE CASE OF INDIAN GROCERY MARKET AT NCR <i>SHASHANK MEHRA & MOONIS SHAKEEL</i>	16
17.	HAPPINESS MAKES GOOD BUSINESS SENSE <i>PRAKRITI CHAWLA & SHILPI ARORA</i>	17
18.	RISK MANAGEMENT PRACTICES IN YES BANK <i>DR. N. FATHIMA THABASSUM</i>	18
19.	THE EFFECT OF THE CHANGE IN SHORT-RUN FOREIGN DEBT STOCK IN TURKEY ON THE OUTPUT VOLATILITY <i>DR. OZGE UYSAL SAHIN & DR. SEVDA AKAR</i>	19
20.	A CASE STUDY ON SELF-HELP GROUPS: MARKETING PERSPECTIVES & LEARNING <i>SOUVIK ROY & CHAITALI DATTA</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

CHIEF PATRON

PROF. 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

CO-ORDINATOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

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

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

CO-EDITOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

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

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

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

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

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

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

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

SUNIL KUMAR KARWASRA

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

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN 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 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/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

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

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of 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 required to be below **500 KB**.
- e) Abstract alone 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 and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **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 stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **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.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **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 are supposed to follow **Harvard Style of Referencing**. 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 italics. 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 parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

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, 19-22 June.

UNPUBLISHED DISSERTATIONS AND THESES

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

PERCEPTUAL MAPPING OF STUDENTS FOR ENGAGEMENT IN CLASS: AN EMPIRICAL STUDY OF STUDENT APATHY TOWARDS HIGHER EDUCATION

DR. D. S. CHAUBEY

DEAN

DEPARTMENT OF RESEARCH & STUDIES

UTTARANCHAL UNIVERSITY

DEHRADUN

K. R SUBRAMANIAN.

RESEARCH SCHOLAR

UTTARAKHAND TECHNICAL UNIVERSITY

DEHRADUN

ABSTRACT

The concern for shrinking attendance in class rooms in institutions of higher learning has been engaging the attention of academicians and administrators of education for a long time. A lot of published literature has created a national and international awareness of this critical issue. Hence it is the subject matter of the present research study. The area selected for the study is Dehradun and nearby areas of Uttarakhand because of the proximity and convenience of the researchers, who have knowledge of the institutions of higher learning in this part of the country. This area is fast becoming a major hub in the country for higher education. The research has brought out significant conclusions and suitable recommendations have been made for the benefit of academicians, administrators and policy makers. The authors sincerely hope this work would benefit the student and teaching community for creating a joint awareness and a problem solving attitude. Conclusions and recommendations are self explanatory.

EFFECTIVE FOOD PACKAGE DESIGN AND CONSUMER ATTRACTION

DR. R.RAJESWARI
PRINCIPAL
SRI SARADA COLLEGE FOR WOMEN
SALEM

T.RAMYA
RESEARCH SCHOLAR
SRI SARADA COLLEGE FOR WOMEN
SALEM

ABSTRACT

Marketers nowadays face the complex task of making their product identifiable among the other competitive ones. The only product exposure a consumer contacts prior to purchase of a product is the package. So marketers utilise this package as a face of the product to attract consumers' attention and also use it as a tool to establish their brand. Package is essential for any product however its essentiality is very high for food products. A food product becomes presentable and saleable only with the package. So designing a package for a product is thus a challenging job for a manufacturer. A package design does more than just making the package appealing. It reflects the creativity and personality of the company. The impact of an effective package design in attracting a consumer is to be identified by a marketer to aid them in designing their packages.

DO ASIAN STOCK MARKETS INTERACT?

PRASHANT JOSHI
PROFESSOR & HEAD
DEPARTMENT OF MANAGEMENT
UKA TARSADIA UNIVERSITY
BARDOLI

ABSTRACT

The paper attempts to analyze long-term relationships among major stock markets of Asia namely India, China, Hong Kong and Japan using the Johansen and Juselius multivariate cointegration approach during Jan 2010 to June 2014. Short-run dynamics are captured through vector error correction models. The analysis reveals that there is an evidence of cointegration among the markets demonstrating that stock prices in the countries studied here share a common trend. The results reveal that the speed of adjustment of Indian stock market is higher than other stock markets of Asia.

A STUDY ON CUSTOMER MOBILE APPLICATIONS USAGE PATTERN AND THEIR SATISFACTION

ABDULKHADAR J. MAKANDAR

STUDENT

**DEPARTMENT OF MANAGEMENT STUDIES
BASAVESHWAR ENGINEERING COLLEGE (AUTONOMOUS)
VIDYAGIRI**

SANJAY HANJI

ASSOCIATE PROFESSOR

**DEPARTMENT OF MANAGEMENT STUDIES
BASAVESHWAR ENGINEERING COLLEGE (AUTONOMOUS)
VIDYAGIRI**

BRIJMOHAN VYAS

ASST. PROFESSOR

**DEPARTMENT OF MANAGEMENT STUDIES
BASAVESHWAR ENGINEERING COLLEGE (AUTONOMOUS)
VIDYAGIRI**

DR. M. M. MUNSHI

ASSOCIATE PROFESSOR

**DEPARTMENT OF PG STUDIES IN BUSINESS ADMINISTRATION & RESEARCH
VISVESVARAYA TECHNOLOGICAL UNIVERSITY
MACHE**

ABSTRACT

A Mobile application (or mobile app) is a software application designed to run on Smartphone, tablet computers and other mobile devices. They are usually available through application distribution platforms, which are typically operated by the owner of the mobile operating system, such as the Apple App Store, Google Play, Windows Phone Store, and BlackBerry App World. Some apps are free, while others must be bought. Usually, they are downloaded from the platform to a target devices i.e. mobiles, such as i-phones, android phones or windows phones, but sometimes they can be downloaded to laptops or desktops. Advances in Smartphone technology have enabled the prevalence of mobile applications. Such a variety of mobile applications make the Smartphone more interesting and more humanized, and running these applications has become the major function of Smartphones. The popularity of mobile applications has continued to rise, as their usage has become increasingly prevalent across mobile phone users. However, the most challenging task for companies and researchers is to know and predict mobile user's application usage patterns and tastes which is very important for improving Smartphone performance. Hence this research is undertaken to know the customer usage patterns and preferences of mobile apps. The results are discussed and conclusion is drawn.

EVALUATION OF RAJIV AAROgyASRI SCHEME IN ANDHRA PRADESH AND SURVEY OF PATIENTS OPINION

DR. D. SHREEDEVI
PROFESSOR
APOLLO INSTITUTE OF HOSPITAL ADMINISTRATION
HYDERABAD

ABSTRACT

Poverty is undoubtedly one of the greatest challenges facing India. Given the large proportion of its underprivileged population, the delivery of basic universal services seems almost unattainable. This issue is exemplified in public health service delivery. It is very common for poor Indians to use their life savings to access quality treatment for themselves and their loved ones. To address this problem of indebtedness of the poor due to overwhelming health costs, the Government of Andhra Pradesh launched the Rajiv Aarogyasri Healthcare Insurance Scheme in 2007 under which free tertiary healthcare services are provided to holders of below poverty line (BPL) ration cards. BPL families can avail benefits of this healthcare insurance policy without having to pay any premium. This study captures the objective, functioning, achievements and impact of Aarogyasri. The study was conducted for the period April 2007 to December 2013 based on patient data. Simple tools such as frequency counts, percentages, ratios, averages, and so on were used to understand efficiency of insurance mode, and measure the performance of the scheme. A brief analysis of the scheme based on officially available data and media reports from a public health perspective revealed that 87% of population of AP was covered under the scheme. From the sample study, it was found that males had 40% higher utilization than females under the scheme. The cost benefit ratio of insurance mode was 81% when compared to 91% for Trust mode. Implementation of the scheme through the insurance mode is highly inefficient in terms of cost. Patients' opinion regarding the scheme revealed that majority of them were happy with the scheme, none of them had a poor opinion about the flagship project of Government of Andhra Pradesh. The scheme has already contributed to its successful replication throughout the state. It aims to support the replication of such a scheme elsewhere in order to achieve 'Health for All', ensuring that the most underprivileged sections of society are able to claim their 'right to live'.

STUDY ON THE TIME DURATION OF INTERNSHIP IN HOTEL MANAGEMENT COURSE CURRICULUM

DR. ANIL CHANDHOK
PROFESSOR
M. M. INSTITUTE OF MANAGEMENT
M. M. UNIVERSITY
MULLANA

DR. BHAVET
FACULTY
SHREE RAM INSTITUTE OF BUSINESS & MANAGEMENT
URJANI

ABSTRACT

The changes in the hotel industry are fast and the course curriculum needs to be in accordance with the needs of the industry. Unfortunately, syllabus of hotel management is not uniform throughout the country. There are differences in the internship training from academic program to academic program. The training in the course curriculum of Hotel management course is widely recognized and must be beneficial to all the stakeholders concerned. Students must be benefited by working in the real life situation which cannot be created in the classrooms where as industry professional could identify potential employers by evaluating the performances of the trainee's. This paper is an attempt to find the right time and duration of internship component in the course curriculum of hotel management course. The research instruments used in the study was questionnaires focused on student's training component. Four different survey versions were created for each of the four groups surveyed for the study: Hotel management students pre-training, Hotel management students post-training, hotel management faculty members and hotel industry professionals. Statistical test was performed on all stakeholder opinions regarding right duration of training in terms of weeks. Significant differences were found between stakeholder opinions in terms of right duration of training for both the times. Significant differences were found between stakeholder's opinions in terms of right time for training for first time however there is no statistical difference in right time for training for the second time. Universities offering hotel courses and other affiliated institutions needs to review prevailing training component in their course curriculum to make it as effective as possible by adapting a uniform practice which would be beneficial to all stakeholders concerned

HUMAN RESOURCE MANAGEMENT MODEL FOR NEW GLOBAL ECONOMY: OVERVIEW

DR. GEETANJALI V. PATIL

PROFESSOR

DEPARTMENT OF MECHANICAL ENGINEERING

**B.L.D.E.A'S V.P DR.P.G. HALAKATTI COLLEGE OF ENGINEERING & TECHNOLOGY
BIJAPUR**

DR. V. S. PURANIK

PROFESSOR

DEPARTMENT OF INDUSTRIAL & PRODUCTION ENGINEERING

**BASAVESHWAR ENGINEERING COLLEGE (AUTONOMOUS)
BAGALKOT**

RAMESH S. NAIK

ASST. PROFESSOR

DEPARTMENT OF MECHANICAL ENGINEERING

**BASAVESHWAR ENGINEERING COLLEGE (AUTONOMOUS)
BAGALKOT**

ABSTRACT

In this paper an overview of the relevant literature pertaining to role of Human Resource Management (HRM) System for new Global Economy has been done. Here analysis is being done about Human Resource Management, listing and analysis of various existing human resource model, what developments are to be done in improving the Human Resource Management. Some of the Human Resource Management activities and Policies are considered to develop the proposed model. The outcome of these activities is Cordial relation with management, Cordial relation with employee, Employee Motivation, Organizational satisfaction. These Human Resource Management output or outcomes are linked to the organizational performance. In this paper the models for Human Resource Management, Knowledge management and Intellectual Capital are proposed.

CUSTOMER EXPECTATIONS AND PERCEPTIONS ON SERVICE QUALITY IN BANKING SECTOR: WITH SPECIAL REFERENCE TO PUBLIC SECTOR BANKS IN RAJASTHAN REGION

DR. POONAM MADAN

HEAD

DEPARTMENT OF MANAGEMENT STUDIES

THE IIS UNIVERSITY

JAIPUR

PREETI SHARMA

ASST. PROFESSOR & RESEARCH SCHOLAR

DEPARTMENT OF MANAGEMENT STUDIES

THE IIS UNIVERSITY

JAIPUR

ABSTRACT

Service quality is a competitive mace in the banking industry. As competition becomes more rigorous and environmental factors become more argumentative, the concern for service quality grows. Retention of customer is the ultimate successful performance of any banking sector. The study has been carried out at both aggregate and disaggregates levels in order to explore and map the differences. The study also traces the factors affecting customer expectations and perceptions in regard to the service quality of public sector banks in Rajasthan region. The primary data were collected with the help of a standardized questionnaire of service quality of Parasuraman which was administered to a convenience sample of 200 respondents accessing public sector banking services in Jaipur, a city in Rajasthan, and the banks identified of the public undertaking were UCO bank and corporation bank. The data collected were analyzed with the statistical tools of Wilcoxon test i.e 'z'-test. And P value was identified for all the five dimensions of service quality under study i.e. Tangibles, Reliability, Responsiveness, Assurance and Empathy. The study interoperates according to statistics from the Wilcoxon test, and p statistic obtained smaller than the significance level of 0.05, so the assumption H_0 is rejected and therefore H_1 is accepted. i.e H_0 which states that there is no significant difference between customer expectations and perceptions of quality of services in banking sector is solely rejected and H_1 which states that there is a significant difference between customer expectations and perceptions of quality of services in banking sector is accepted. Thus it had been accepted that public sector banks are not able to meet their customers' expectations in the five areas of SERVQUAL. In other words, the service has been received from customers less than their expectations.

DETERMINANTS OF FOREIGN DIRECT INVESTMENT INFLOWS IN THE TRANSITION ECONOMIES OF EUROPEAN UNION

YILMAZ BAYAR
ASST. PROFESSOR
FACULTY OF BUSINESS
KARABUK UNIVERSITY
KARABUK

HASAN ALP OZEL
ASST. PROFESSOR
FACULTY OF BUSINESS
KARABUK UNIVERSITY
KARABUK

ABSTRACT

Foreign direct investment flows have increased together with the economic globalization and technological advances in the fields of information, communication and transportation since 1980s and foreign direct investment flows played a key role in rapid growth of some countries. This study examines the major determinants of foreign direct investment inflows in seven transition economies of European Union by using panel data regression model during the period 1997-2011. We found that there was a positive relationship between foreign direct investment inflows and economic growth, trade openness, infrastructure and financial development, while there was a negative relationship between foreign direct investment inflows and inflation, taxes.

INCIDENCE OF POVERTY AMONG THE RURAL LABOUR HOUSEHOLDS: A STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH

DR. TRIPURANENI JAGGAIAH
ASST. PROFESSOR
KOSHYS INSTITUTE OF MANAGEMENT STUDIES
BANGALORE

DR. TRIPURANENI BALAJI
COUNSELLOR
CAREER COUNSELLING CELL
R S VIDYAPEETHA
TIRUPATI

ABSTRACT

The world development report (1990) defines the poverty as the inability to attain a minimal standard of living. Poverty is normally defined by a critical level of money income or expenditure. This is just one of the multiple dimensions of poverty, which ranges from the basic economic needs of individuals to their social, political and cultural rights. UNDP (2000) addresses poverty as a denial of human rights. According to it, good health, adequate nutrition, literacy and employment are not favours or acts of charity bestowed upon the poor by governments and international agencies. They are basic human right, as valid today as they were 50 years ago when the universal declaration of human rights was adopted. Poverty, therefore, needs to be explained from a perspective of sustainable human development. Poverty is a multi-dimensional concept. The new method The Human Development Report 2003 of UNDP has provided the details of Human Poverty Index (HPI) and the method of calculating HPI. Keeping in view the methodology for the estimation of Human Poverty Index (HPI), the formula has been adopted in calculating HPI for the study. In constructing HPI, 6 deprivations have been taken into consideration.

FINANCIAL BEHAVIOUR Vs. PERSONALITY TYPES: A MECHANISM TO IMPROVE CUSTOMER RELATIONSHIP MANAGEMENT

NATARAJ B
ASST. PROFESSOR
DEPARTMENT OF MBA
EASWARI ENGINEERING COLLEGE
CHENNAI

MADHUMITHA T
ASST. PROFESSOR
DEPARTMENT OF MBA
EASWARI ENGINEERING COLLEGE
CHENNAI

ABSTRACT

From the recent past financial institutions are orienting towards the financial behaviour pattern of their customers. The financial behaviour differs from one customer to the other and understanding financial behaviour of the customers can provide a competitive advantage for any financial institution Hence the behavioural finance becomes an eye widening topic of importance. Does Personality of an individual affect their financial decision making? is the one line question of the article and for differentiating the personality types Myer Briggs Type Indicator(MBTI) is used. This article tries to find out the relationship between personality types and financial behaviour of the customers. Descriptive research is being carried out in this study. Two hundred and thirty sample respondents were chosen for the study and primary data was collected using questionnaire. The collected data was then analysed using non parametric tests and the hypothesis testing was done. The findings of the study can be used for financial institutions like banks, investment brokers, and insurance companies for understanding their customers and their characteristics which in turn leads to a better customer relationship management.

FINANCIAL INCLUSION: AN INSTRUMENT THAT PULLS MILLIONS OF RURAL INDIANS OUT OF THE CLUTCHES OF POVERTY - A REVIEW

ANSHA JASMIN S.N
ASST. PROFESSOR
ALLAMA IQBAL INSTITUTE OF MANAGEMENT
PERINGAMMALA

ABSTRACT

This article provides a review of Financial Inclusion Programme - an initiative to provide financial services to the rural Indians. How Financial Inclusion pulls millions of rural Indians out of the clutches of poverty is also explained in detail. RBI has taken several initiatives such as providing No-Frills Account, started Financial Literacy Centre's, simplified KYC norms and branch authorization policy, deployed Business Correspondents, issued Kisan Credit Cards and General Credit Cards etc. How far India reached in achieving the financial Inclusion path is analysed through CRISIL Inclusix, RBI Working Paper Study And World Bank Access Survey. Most of the South Indian states achieved high Financial Inclusion but still its proper and speedy implementation is required in other states in India.

POVERTY ERADICATION THROUGH INTEREST FREE FINANCE: A CASE STUDY

AHSANATH.MK
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
SULLAMUSSALAM SCIENCE COLLEGE
AREAKODE, KERALA

ABSTRACT

Poverty is the main burden of any society or any country. The economic imbalance is common world wide. It can be minimized by various activities and methods. Interest free institutions are one among the methods of poverty eradication. The paper focuses the need and importance of interest free micro financing institutions instead of interest based micro financing institutions. This paper analyzes the services of the Al-Ameen Welfare Society, Perimbalam; an interest free micro financing firm established in 1991. Author concludes the paper by suggesting establishing such type of interest free micro financing firms throughout the country; it will be a great relief to the poor society.

EMPLOYEE RETENTION STRATEGIES: AN OVERVIEW

RUHANI SOHAL
ASST. PROFESSOR
RIMT ACADEMIC COLLEGE
MANDI GOBINDGARH

ABSTRACT

In today's market, employees have control. They say: "You're lucky to have me working for you." If you don't believe that and treat them accordingly, they will quickly find another employer. The shift from employer-driven market to a candidate-driven market has created a war on talent that requires employers to compete more heavily for good candidates than ever before. They also need to be more alert to signs of dissatisfaction or restlessness on the job. What is Employee Retention? Retention is all about keeping good people and how you manage them. Employee retention is a process in which the employees are encouraged to remain with the organization for the maximum period of time or until the completion of the project. The first step in it is to understand why employees leave. The second is to implement employee retention strategies to get them to stay. This article emphasises on employee retention as relating to the efforts by which employers attempt to retain employees in workforce. The objective behind the current study is to explore and analyze the various employee retention strategies that aim at retaining highly skilled personnel and at the same time building up under-performers. The Study Concludes that "Recognition, flexible work arrangements, work-life balance, employee engagement, health and safety, communication, workplace diversity, formal wellness programs, inclusion and employee development are some examples of approaches that can become a part of the mix when developing retention strategies.

A STUDY ON EMPLOYEES' INVOLVEMENT TOWARDS EFFECTIVENESS OF TEAM WORK IN GLOBAL SCENARIO

K. KALAIVANI
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
SRI MANAKULA VINAYAGAR INSTITUTE OF TECHNOLOGY
PUDUCHERRY

P. SASIKALA
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
SRI MANAKULA VINAYAGAR INSTITUTE OF TECHNOLOGY
PUDUCHERRY

ABSTRACT

The word TEAM refers to Together Everybody Achieve More. A good team does not have an I. Effective Teamwork depends a lot on the team leader. But the team members are also crucial to this process. After all, without its members a team will not be a team. Sometimes it is challenging to make a team work. A number of factors can spoil it and it can become quite a challenge to handle unruly and difficult people. Yet, it is still one of the most powerful ways of organizing work to be done in the organization. The main focus of the study is to understand about team work practices and their involvement in achieve effective team work. The study reveals that the employees are satisfied with the present team, working hours, work environment, communication with the team leader and his guidance. This can be further improved for enhancing better quality of work life. The employees of the organization are very dynamic even when assigned a different role in the team. This shows a positive sign of flourishing of the teams. Moreover, the consistent motivation and inspiration by the team leader will certainly enhance the level of participation of team members. The research is descriptive and the sample method used is Convenience sampling method. Nearly 116 samples are taken to study the Team Work at M/s LUCAS TVS LIMITED, PUDUCHERRY.

COMPARATIVE STUDY OF UNORGANISED AND ORGANISED RETAIL: THE CASE OF INDIAN GROCERY MARKET AT NCR

SHASHANK MEHRA
RESEARCH SCHOLAR, JAYPEE BUSINESS SCHOOL, IIIT-UNIVERSITY, NOIDA; &
ASST. PROFESSOR
SBS SHARDA UNIVERSITY
GREATER NOIDA

MOONIS SHAKEEL
ASST. PROFESSOR
JAYPEE BUSINESS SCHOOL
IIIT UNIVERSITY
NOIDA

ABSTRACT

Consumer Store choice has been subject of frequent research in the developed market, however the Indian retail sector is highly fragmented and unorganised till last decade. Many international retailers along with Indian retailers entered in the Indian market and opening the stores across the country. The competition is intensified between unorganised and organised retailing especially in Food and Grocery (F & G) sector. Competition in the retail market is of intertype, intratype and intercategory. Researcher's traces inter-category competition in the paper, which signifies the two different retail formats are competing for share of wallet of consumers selling similar type of merchandise. Both the organised and unorganised formats are trying to lure customers with various retail dimensions i.e. merchandise offerings, variety of services they offered, value for money, problem solving attitude, visual merchandising of the store, proximity and overall feel. All these dimensions have sub-items and have relatively important role for having patronage behavior of the customer towards their store. The researchers identified above seven dimensions and each dimension is having sub-items. In this study we found that there is a significant difference between unorganised and organised retail in the Indian grocery retail market on all the seven dimensions.

HAPPINESS MAKES GOOD BUSINESS SENSE

PRAKRITI CHAWLA
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
DELHI SCHOOL OF ECONOMICS
UNIVERSITY OF DELHI
DELHI

SHILPI ARORA
ASST. PROFESSOR
MOTILAL NEHRU COLLEGE (D)
UNIVERSITY OF DELHI
DELHI

ABSTRACT

Although there is a lot of emphasis on happiness in our lives but somehow we haven't considered it important in our professional lives, given the fact that one-third of our waking life is spent at workplace. Considering this, the present paper attempts to establish the inevitable role of individual happiness in organisation's prosperity and also present a roadmap for contemporary HR professionals on how they can work to map happiness quotient of employees.

RISK MANAGEMENT PRACTICES IN YES BANK

**DR. N. FATHIMA THABASSUM
POST DOCTORAL RESEARCH SCHOLAR
THE NEW COLLEGE (AUTONOMOUS)
CHENNAI**

ABSTRACT

Risk management is a part of the growth strategy of any organization. The banks have to comply with Basel II and Basel III accord as per RBI guidelines. They have to achieve a minimum Capital Adequacy Ratio of 9% for existing banks and 10% for new private Sector banks under Basel II. New generation banks are more profit intensive and strictly comply to risk management practices to survive in the long run. The main aim of this paper is to measure the prevailing risk in Yes Bank, a new Private sector bank from Nov 21, 2004 - March 31, 2005 to April 1, 2013- March 31, 2014. The paper also emphasizes on the risk management practices followed by Yes Bank. An empirical model is constructed with Ratio analysis, Cluster analysis and Altman model. It was concluded that the bank had comprehensive risk management policy, rich clientele and low level of Non Performing Assets. Low Net Interest Margin was a matter of concern throughout the period.

THE EFFECT OF THE CHANGE IN SHORT-RUN FOREIGN DEBT STOCK IN TURKEY ON THE OUTPUT VOLATILITY

DR. OZGE UYSAL SAHIN
RESEARCH ASSISTANT
DEPARTMENT OF PUBLIC FINANCE
CANAKKALE ONSEKIZ MART UNIVERSITY
CANAKKALE

DR. SEVDA AKAR
RESEARCH ASSISTANT
DEPARTMENT OF PUBLIC FINANCE
BALIKESIR UNIVERSITY
BALIKESIR

ABSTRACT

In this study, the effect of the change in short-run foreign debt stock in Turkey on the output volatility is analyzed. In the analysis, the monthly data related to total short-run foreign debt stock and industrial production index following a similar course with Gross Domestic Product (GDP) were used between January 2005 and December 2013. The effect of the change in short-run foreign debt stock on the output volatility was analyzed with the GARCH Model. As the result of the analysis, an avoidant relevance was found between the short-run foreign debt stock and output volatility.

A CASE STUDY ON SELF-HELP GROUPS: MARKETING PERSPECTIVES & LEARNING

SOUVIK ROY

RESEARCH SCHOLAR

DEPARTMENT OF MARKETING AND STRATEGY

IBS

A CONSTITUENT OF IFHE (ICFAI UNIVERSITY FOR HIGHER EDUCATION)

(DEEMED TO BE UNIVERSITY)

HYDERABAD

CHAITALI DATTA

RESEARCH SCHOLAR

DEPARTMENT OF FINANCE

IBS

A CONSTITUENT OF IFHE (ICFAI UNIVERSITY FOR HIGHER EDUCATION)

(DEEMED TO BE UNIVERSITY)

HYDERABAD

ABSTRACT

Mr. Rohan, the chief coordinator of SARAS exhibition held at Hyderabad was facing a problem of lack of public response during the first four days of the 11 day long fair of the shelf help groups. Throughout the year this exhibition of the shelf help groups is held at all the all major metropolitan cities of India. This year at October the venue of the exhibition was fixed at Hyderabad .Though unlike last year the venue ground of the exhibition was changed from Necklace Road to Nampally Exhibition Ground in Hyderabad but considering the sales and the consumer participation in the exhibition the result was not so good. For this reason the coordination between the shelf help group participants and the exhibition coordinators was not looking very good and both of them were having their own reasons of failure for not having enough sales and consumers in the fast few days of the exhibition. Sensing the issue being the lack of marketing mix application Mr. Rohan hired some business analysts to analyze the problem and suggest some measures from marketing point of view.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & 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 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, nor 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 is 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

