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CONTENTS

NO. STANDARDIZING GOVERNMENT HOSPITAL LIBRARIES WHERE ARE WE NOW? DR. MA. LINOIS C. MASSINITO. DE ESTRELLA ALMEDA SAN JUAN & DE. LAZAGO E AVELINO CHALLENGES HA POPULCATION DE STRELLA ALMEDA SAN JUAN & DE. LAZAGO E AVELINO CHALLENGES HA POPULCATION DE STRELLA ALMEDA SAN JUAN & DE. LAZAGO E AVELINO CHALLENGES HA POPULCATION DE STRELLA ALMEDA SAN JUAN & DE. LAZAGO E AVELINO CHALLENGES HA POPULCATION DE STRELLA ALMEDA SAN JUAN & DE. LAZAGO E AVELINO SAN JUAN DE STRELLA CONTROLLED SAN JUAN & DE. LAZAGO E AVELINO SAN JUAN DE STRELLA CONTROLLED SAN JUAN & DE. LAZAGO E AVELINO BARNOWER FLANNING IN HIGHER EDUCATION: A CASE STUDY IN DAKSHINA KANNADA DISTRICTIN KARNATAKA LAZAGO SAN JUAN DE SAN JUAN DE SAN JUAN DE STRELLA CONTROLLED SAN JUAN DE STRELLA CONTROLLED SAN JUAN JUAN DE STRELLA CONTROLLED SAN JUAN JUAN JUAN JUAN JUAN JUAN JUAN JU		CONTENTS	
D. M.A. LINDRIC D. MASSINITO, DR. ESTRELLA ALMEDA SAN JAM S. DR. LAZARD C. AVILINO ANAGARI SHANDY & DR. KALYANI RANGGARJAN 16 ANAGARI SHANDY & DR. KALYANI RANGGARJAN 17 COMPETITIVENS SIN INGERIAN TELECOMMUNICATION INDUSTRY: MARRETING STRATEGY FALAMO, TOULIOPE & POPOQUA F. CORNELUS ANAPPOWER PLANINING IN HIGHER PULCATION: A CASE STUDY IN DAMSHINA KANNADA DISTRICT IN KANNATAKA DR. WAJECDA BAND DR. WAJECDA BAND 18 BEHAVIOURA CON FOO DOS ATTACKS S. THILAGAVATHI. & DR. A. SARADHA 21 S. THILAGAVATHI. & DR. A. SARADHA BEHAVIOURA CONSEQUENCES OF FACEBOOK USAGE AMONGST GENERATION Y OF MUMBAI CITY DR. AMUSIS' SHAMMA, & RATITIVA SHIPLASTATION C. COMPARATIVE STUDY OF CAMP (USBUES CHITCH BANKS VS. PRIVATE SECTOR BANKS) IN DELHI REGION A. C. BINTANCAN, ROLLEY SHAMMA SHAPITATION A. C. BINTANCAN, ROLLEY SHAMMA SHAPITATION A. C. BINTANCAN, ROLLEY SHAMMA SHAPITATION A. C. BINTANCAN, ROLLEY SHAP AND SHAPITATION A. C. BINTANCAN, ROLLEY SHAP AND SHAPITATION A. C. BINTANCAN, ROLLEY SHAP AND SHAPITATION A. C. BINTANCAN, ROLLEY SHAPITATION B. BINTANCAN, ROLLEY SHAPITATION A. C. BINTANCAN, ROLLEY SHAPITATION A. C. BINTANCAN, ROLLEY SHAPITATION D. VILVALLAKSHAP SHAPITATION D. VILVALLAKSHAP SHAPITATION D. DITANINANNO FOR EVER SHAPITATION D. DITAN		TITLE & NAME OF THE AUTHOR (S)	Page No.
2 CONFIDENCE OF THE STATE OF TH	1.		1
MAGARAS STRINGY & DR. FALLYAM RANGARAJAM 2. COMPETTIVENSS IN INCERNAL PELECOMMUNICATION INDUSTRY: MARKETING STRATEGY FALAMO, TOLULOPE & POPODIA F. COMPULUS 3. MANDOWER PLANNING IN INFERER EDUCATION: A CASE STUDY IN DAKSHINA KANNADA DISTRICT IN KARNATAKA 3. DR. WAJEEDA BANO 3. PTAGE-CRANG OF DOS ATTACKS 3. THILAGAVATHI. & DR. A. SARADMI 4. DR. BEHAVIOURAL CONSEQUENCES OF FACEBOOK USAGE AMONGST GENERATION Y OF MUMBAI CITY 5. DR. AMULSIN SHARMAS & ROBINAS SHRIVASTAVA 7. COMPARATIVE STUDY OF CRIM PUBLIC SECTOR BANKS YS. PRIVATE SECTOR BANKS) IN DELHI REGION 8. C. BHATMAGAR, PALISTY VERMA & DOTI OF DELL' STANDAY OF LITERATURE 3. FIRM, FINANCIA SYSTEMS AND FRANCIAL DERSOLLATIONS: A SURVEY OF LITERATURE 3. FIRM, FINANCIA SYSTEMS AND FRANCIAL DERSOLLATIONS: A SURVEY OF LITERATURE 3. FIRM, FINANTIA SYSTEMS AND FRANCIAL DERSOLLATIONS: A SURVEY OF LITERATURE 3. FIRM, FINANTIA SYSTEMS AND FRANCIAL DERSOLLATIONS: A SURVEY OF LITERATURE 3. FIRM, FINANTIA SYSTEMS AND FRANCIAL DERSOLLATIONS: A SURVEY OF LITERATURE 3. FIRM, FINANTIA SYSTEMS AND FRANCIAL DERSOLLATIONS: A SURVEY OF LITERATURE 3. FIRM, FINANTIA SYSTEMS AND FRANCIAL DERSOLLATIONS: A SURVEY OF LITERATURE 3. FIRM, FINANTIA SYSTEMS AND FRANCIAL DERSOLLATIONS: A SURVEY OF LITERATURE 3. FIRM, FINANTIA SYSTEMS AND FRANCIAL DERSOLLATIONS: A SURVEY OF LITERATURE 3. FIRM, FINANTIA SYSTEMS AND FRANCIAL SYSTEMS AND FRANCISCOPIC SYSTEMS AND FRANC			
3 COMPETITIVENESS IN INCERNAN TELECOMMUNICATION INDUSTRY: MARKETING STRATEGY FALAND, TOLLOPE & ROPOZOLA F. CORNELUS 5. PETRACEBACK OF DOS ATTACKS 6. BEHAVIOURAL CONSEQUENCES OF FACEBOOK USAGE AMONGST GENERATION Y OF MUMBAL CITY 6. CHARACTOR STRAIN STRINGSTAVA 7. COMPRARTITE STUDY OF CRM (PUBBLIC SECTOR BANKS VS. PRIVATE SECTOR BANKS) IN DELHI REGION 7. C. SHATTACH STUDY OF CRM (PUBBLIC SECTOR BANKS VS. PRIVATE SECTOR BANKS) IN DELHI REGION 7. C. SHATTACH STUDY OF CRM (PUBBLIC SECTOR BANKS VS. PRIVATE SECTOR BANKS) IN DELHI REGION 7. C. SHATTACH STUDY OF CRM (PUBBLIC SECTOR BANKS VS. PRIVATE SECTOR BANKS) IN DELHI REGION 7. C. SHATTACH STUDY OF CRM (PUBBLIC SECTOR BANKS VS. PRIVATE SECTOR BANKS) IN DELHI REGION 7. C. BINTAMARA CHARTACH A SOFT SECTOR BANKS VS. PRIVATE SECTOR BANKS VS. PRIVATE SECTOR SINCHLORICAL SYSTEMS AND FINANCIAL AND ADMINISTRY SECTOR SINCHLORICAL SYSTEMS OF SECTOR SINCHLORICAL SYSTEMS AND FINANCIAL AND ADMINISTRY SECTOR SINCHLORICAL SYSTEMS OF SECTOR SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS 7. SANCESTRA SOFTWARE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS 7. SANCESTRA	2.	·	6
FALAMO, TOLLICIPE & POPOCIAE. COMPACTION: A CASE STUDY IN DAKSHINA KANNADA DISTRICT IN KARNATAKA D. D. R. MANFODE PLANNING IN INIGERE BOUCATION: A CASE STUDY IN DAKSHINA KANNADA DISTRICT IN KARNATAKA D. P. WIJEEDA BAMO	3.		9
DR. WARELDA BAND 12. S. THALGAVATHI, & DR. A. SARADHA 13. SERANOUSH CONSEQUENCE OF FACEBOOK USAGE AMONGST GENERATION Y OF MUMBAI CITY 14. DR. AMUCUSH SHARMAB & REATING SHRIVASTAVA 15. COMPARATIVE STUDY OF CRIM (PUBLIC SECTOR BANKS Y). PRIVATE SECTOR BANKS) IN DELHI REGION 16. R. C. BHATNAGAR, PARLESH VERMA & ADIT GOEL 17. RIPM, INDIANCAL SYSTEMS AND FRANCIAL DEREQUIATIONS: A SURVEY OF LITERATURE 18. RIPM, INDIANCAL SYSTEMS AND FRANCIAL DEREQUIATIONS: A SURVEY OF LITERATURE 19. PREFERENCES AND SIGNIFICANCE OF DEMOGRAPHICS ON THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS AND INDIANA SHARMAD AND PRANCIAL DERECULATIONS: A SURVEY OF LITERATURE 10. DETERMINANTS OF LEVERAGE: AN EMPIRICAL STUDY ON INDIAN TEXTILE SECTOR 10. JUNIA'SH GARMAR & DR. P. S. MISHOR 11. CUSTOMER SATISFACTION & AWARENESS REGARDING INSURANCE POLICIES 12. RISK-ROJUSTED PERFORMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA 13. EMPOWEEMENT OF FURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT 16. AND A. S. ALDINAR'SHAM & DR. P. GOP! 17. A STUDY ON THAT WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT 18. A STUDY ON LUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL 19. A STUDY ON LUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL 19. A STUDY ON DEPERDRANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 20. A STUDY ON DEPERDRANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 21. SELFAMALGING COMPITING 22. SAFELEN AND PROFITABLITY: A STUDY ON SELECTED CEMENT COMPANIES 23. A STUDY ON DEPERDRANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 24. CHARLES AND PROFITABLITY: A STUDY ON SELECTED CEMENT COMPANIES 25. AND PROBLEMS AND PROFITABLITY: A STUDY ON SELECTED CEMENT COMPANIES 26. A SINUAL STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 27. AND PROBLEMS AND PROFITABLITY: A S	•		
5. P. PRACEBACK OF DOS ATTACKS 5. TRIHLAGAVITH. B.D.R. A. SARADHA 6. BEHAVIOURAL CONSCIUENCES OF FACEBOOK USAGE AMONGST GENERATION Y OF MUMBAL CITY 7. COMPARATIVE STUDY OF CRIN (PUBLIC SECTOR BANKS VS. PRIVATE SECTOR BANKS) IN DELHI REGION 7. C. CHATATAG SHRWAS ALDIT GOD. 8. RISHA SHARMA B. RATE AND ALDIT CONTROL OF THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS 8. RIGH, FINANCIAL SYSTEMS AND FINANCIAL DEREGULATIONS: A SURVEY OF LITERATURE 8. RIGH, FINANCIAL SYSTEMS AND FINANCIAL DEREGULATIONS: A SURVEY OF LITERATURE 8. RIGHT, FINANCIAL SYSTEMS AND FINANCIAL DEREGULATIONS: A SURVEY OF LITERATURE 8. RIGHT, FINANCIAL SYSTEMS AND FINANCIAL DEREGULATIONS: A SURVEY OF LITERATURE 8. RIGHT, FINANCIAL SYSTEMS AND FINANCIAL DEREGULATIONS: A SURVEY OF LITERATURE 8. RIGHT, FINANCIAL SYSTEMS AND FINANCIAL DEREGULATIONS: A SURVEY OF LITERATURE 8. RIGHT, SARAHAR B. R. S. B. RISHOR 9. PREFERENCES AND SIGNIFICANCE OF DEMOCRAPHICS ON THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS 34 10. PREFERENCES AND SIGNIFICANCE OF DEMOCRAPHICS ON THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS 34 10. PREFERENCES AND SIGNIFICANCE OF DEMOCRAPHICS ON THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS 34 10. PREFERENCES AND SIGNIFICANCE OF DEMOCRAPHICS ON THE FACTOR SINCH PREFERENCES OF THE PROPERTY OF THE PROPE	4.		15
S. SHAMACHAIR CONSCIQUENCES OF FACEBOOK USAGE AMONGST GENERATION Y OF MUMBAL CITY D. R. ANKUSH SHARMA & RRATIKA SHRIVASTRIVA 1 R. C. GENATINAGAR, RAJESH VERMA & ADIT GOEL RIPM, INTRODUCTIVE STUDY OF CRUP (PUBLIC SECTOR BANKS VS. PRIVATE SECTOR BANKS) IN DELHI REGION R. C. GENATINAGAR, RAJESH VERMA & ADIT GOEL RIPM, INTRODUCA STATEM AND FINANCIAL DEREGULATIONS: A SURVEY OF LITERATURE RIPM, INTRODUCAS ADIS INSURFACIACO OF DEMOGRAPHICS ON THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS REMIRIALA JODINAPIA & D. R. Y. MAGI REDDY NEHMANA JODINAPIA & D. R. Y. MAGI REDDY NITHANE CITY, MAHARASHTRA, INDIA DINESH CARRIANE & D. R. S. A SISHOR D. LIPMANINTS OF LEVERAGE: AN EMPRICAL STUDY ON INDIAN TEXTILE SECTOR D. JULIVALASHMA & D. R. P. ANDIALA MANDHARAN L. CUSTOMER SATISFACTION & AWARENESS REGARDING INSURANCE POLICIES D. M. MICHAEL SHARMA & D. R. T. GOPI D. M. S. SALOHASHMA & D. R. P. CARLON OF INFRASTRUCTURE FUNDS IN INDIA G. ARIUMA S. ARIUMA L. RIPMANING OF REPORTMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA G. ARIUMA L. RIPMANING OF REPORTMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA G. ARIUMA L. RIPMANING OF REPORTMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA G. ARIUMA L. RIPMANING OF REPORTMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA G. ARIUMA L. RIPMANING OF REPORTMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA G. ARIUMA L. RIPMANING OF RURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT G. ARIUMA J. REPORTMENT OF SURVAY WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT G. ARIUMA COLUSTOMERS STATEFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL ARIUMA COLUSTOMERS STATEFACTOR TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL ARIUMAN STRAING ARIUMAN COLUSTOMER STATEFACTOR TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL C. SANGESTERA OR DR. CURAGRAM J. ASTUDY ON PERFORMANCE OF DISTRICT CONSUMER DISTRICT G. SANGESTE	5		21
6. BEHAVIOURAL CONSQUENCES OF FACEBOOK USAGE AMONGST GENERATION Y OF MUMBAI CITY 7. COMPARATIVE STUDY OF CRM (PUBLIC SECTOR BANKS VS. PRIVATE SECTOR BANKS) IN DELHI REGION 8. REM, FINANGAR, PALISH YEMPA & ADIT GOL 8. REM, FINANGAR, PALISH YEMPA & ADIT GOL 9. PREFERENCES AND SIGNIFICANCE OF DEBOGRAPHICS ON THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS AND MAINTAINED AND PRIVATE SECTOR BANKS VIA PROPERTY OF THE PROPERTY OF	J .		
7. COMPARATIVE STUDY OF CRM (PUBLIC SECTOR BANKS V-, PRIVATE SECTOR BANKS) IN DELHI REGION 31 8. R. C. BHATMAGAR, ANLESS VERRIAN & ADITIOGOBIL 39 8. RIRM, HINANCIAL SYSTEMS AND FINANCIAL DEREGULATIONS: A SURVEY OF LITERATURE 39 9. PEFERRENCES AND SIGNIFICANCE OF DEMOGRAPHICS ON THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS IN THAT STUDY OF INVESTORS IN THAT STUDY OF INVESTORS IN THAT STUDY OF INVESTORS IN THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS IN THAT STUDY OF INVESTORS IN THAT STUDY OF INVESTORS IN THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS IN THAT STUDY OF INVESTORS IN THAT STUDY ON INDIAN TEXTILE SECTOR 49 9. VIMIAYLAKSHMI & DR. PADMALM MANDCHARAN 53 11. CUSTOMER SATISFACTION & AWARENESS REGARDING INSURANCE POLICIES 53 12. RISK-ADJUSTED PERFORMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA 59 6. ARIDA 68 <	6.	BEHAVIOURAL CONSEQUENCES OF FACEBOOK USAGE AMONGST GENERATION Y OF MUMBAI CITY	24
8. RIRM, FINANCIAL SYSTEMS AND FINANCIAL DEREGULATIONS: A SURVEY OF LITERATURE ***PERMIRAL DAILYNAPPA & DR. V. MAGI REDU'S **PERMIRAL DAILYNAPPA & DR. V. MAGI REDU'S **PERFERENCES AND SIGNIFICANCE OF DEMOGRAPHICS ON THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS **44 **DIFFERMIRATION OF LEVERAGE: AN EMPIRICAL STUDY ON INDIAN TEXTILE SECTOR **DIFFERMIRATION OF LEVERAGE: AN EMPIRICAL STUDY ON INDIAN TEXTILE SECTOR **D. LINAVIALISMIN A DR. P. DOMAIN AMMOPHARIN **15. CUSTOMER SATISFACTION & AWARENESS REGARDING INSURANCE POLICIES **D. MIGHTAN SAFARMA** **16. CUSTOMER SATISFACTION & AWARENESS REGARDING INSURANCE POLICIES **D. M. MIGHTAN SAFARMA** **17. RISK ADJUSTED PERFORMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA **18. EMPOWERMENT OF RURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT **19. DR. S. RADDHARRISHMA & DR. T. GOPI **10. A. S. RADDHARRISHMA & DR. T. GOPI **10. A. S. RADDHARRISHMA & DR. T. GOPI **10. A. S. T. GOPI **10. A. S. RADDHARRISHMA & DR. T. GOPI **10. A. S. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S. S. RADHARRISHMA & DR. T. GOPI **10. A. S.	7.	COMPARATIVE STUDY OF CRM (PUBLIC SECTOR BANKS Vs. PRIVATE SECTOR BANKS) IN DELHI REGION	33
NEMINIANA ADDIVAPPA & DR. V. MAGI REDDY	8.		39
IN THANE CITY, MAHARASHTRA, INDIA DINESH GABHAME & DR. S. & ISHOR 10. DETERMINANTS OF LEVERAGE: AN EMPIRICAL STUDY ON INDIAN TEXTILE SECTOR DINESH GABHAME & DR. PADMAJA MANDHARAN 11. CUSTOMER SATISFACTION & AWARENESS REGROTING INSURANCE POLICIES DR. MECHA SHARMA 12. RISK-ADJUSTED PERFORMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA G. RARUMA 13. EMPOWERMENT OF RURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT GO A.P DR. S. RADHAKRISHMA & DR. T. GOPI 14. THE ETERNAL FIGHT: SMALL TRADITIONAL STORES VS. SUPERMARKETS DR. FANZA ZHAMDA NIKA & ARIF MASAN 15. A STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT G. SANGEETHA & DR. R. UMARANN 16. KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS SARFARZA JAMAZ 17. SELF-MANAGING COMPUTING 18. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 18. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 19. THE ANOUSTRY IN INDIA: STATE WISE ANALYSIS DR. R. M. PARTHBAM, M. UDHAYAMOORTH, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI 10. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A RUIEW OF LITERATURE DR. BRIJABALAL MAJA STATE WISE ANALYSIS DR. R. SUANESAN 10. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A RUIEW OF LITERATURE DR. BRIJABALAL MAJA STATE WISE ANALYSIS DR. BRIJABALAL MAJA	-		
1. CUSTOMER SATISFACTION & AWARENESS REGARDING INSURANCE POLICIES 2. RISK-ADJUSTED PERFORMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA 2. RISK-ADJUSTED PERFORMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA 3. EMPOWERMENT OF RURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT OF A.P. 3. PARTINEAR ISIGHT: SMALL TRADITIONAL STORES VS. SUPERMARKETS 3. PASTUDAY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT 4. STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT 5. SANCÉETHA & DR. R. LUMARANI 6. KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS 5. ARAFARAZ NAWAZ 5. SELF-MANAGING COMPUTING 6. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 6. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 6. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 6. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 6. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 6. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 6. BIRHANU MOGES 6. BIRHANU MOGES 6. BIRHANU MOGES 6. BIRHANU MOGES 7. BIRHANU MOGES 7. BORDANGSAN KUMARA VERMA 7. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA 7. BANKSWARA KUMARA VERMA 7. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA 7. BANKSWARA KUMARA VERMA 7. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA 7. BANKSWARA KUMARA VERMA 7. PROBLEMS OF RESTRATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITES: A REVUR OF LITERATURE 7. BODO OF CONTRACTION OF SELECTED OF THE STUDY ON SELECTED CEMENT COMPANIES 7. BODO OF SELECTED OF THE STUDY OF SECONDAY OF SELECTED COMPANIES 7. BODO OF SELEC	9.	IN THANE CITY, MAHARASHTRA, INDIA	44
11. CUSTOMER SATISFACTION & AWARENESS REGARDING INSURANCE POLICIES DR. MEGHA SHARMA 12. RISK-ADJUSTED PERFORMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA G. ARDUNA 13. EMPOWERMENT OF RURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT OF A.P DR. S. RADHAKRISHNA & DR. T. GOP! 14. THE ETERNAL FIGHT: SMALL TRADITIONAL STORES VS. SUPERMARKETS DR. F. RAYAZ AHMAD NIKA & ARIF HASAN 15. A STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT G. SANCEPTHA & DR. R. UMARANI 16. KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS SARFARZA AWAZ 17. SELF-MANAGING COMPUTING K. M. PARTHIBAN, M. UDHAYAMOORTH, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI 18. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA G. TEL ROLLE OF INFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA G. THE ROLE OF INFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA G. THE ROLE OF INFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA G. THE ROLE OF INFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA G. THE ROLE OF INFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA G. THE ROLE OF INFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA G. THE ROLE OF INFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA G. THE ROLE OF INFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA G. THE ROLE OF INFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA G. THE ROLE OF INFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA G. TEL ROLLED OF THE CONSUMER DISPUTES OF THE CONSUMER DISPUTES OF THE CONSUMER OF T	10.		49
DR. MEGHA SHARMA 12. RISK-ADJUSTED PERFORMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA G. ARJUNA 13. EMPOWREMENT OF RURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT OF A.P DR. S. RADHARRISHNA & DR. T. GOP! DR. S. RADHARRISHNA & DR. T. GOP! DR. S. RADHARRISHNA & DR. T. GOP! DR. S. RADHARRISHNA & DR. SA STILLY SANALL TRADITIONAL STORES VS. SUPERMARKETS G8 DR. FAYAZ AHMAD NIKA & ARIF HASAN S. ASTUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL S. ASTUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL S. ASTUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL S. ASTUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL S. RADRETHA & DR. R. LUMARANI S. KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS 79 SAFARRAZ NAWAZ 79 SELF-MANAGING COMPUTING 82 K. M. PARTHIBAN, M. JUDHAYAMOORTHI, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI 87 GURILEEN KAUR 87 SELF-MANAGING COMPUTING 87 GRIZLEEN KAUR 87 SELF-MANGING COMPUTING 87 GRIZLEEN KAUR 87 TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS 89 DR. R. SIVANESAN 87 TEA ROLL OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN 94 JUNIVERSITIES: A REVIEW OF LITERATURE 97 DR. R. SIVANESAN 97 DR. BERNAD MOCES 97 PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA 102 ANIANNORA KUMAR VERMA 105 DR. BRAJABALLAV PAL & SILPI GUHA 105	11		F 2
12. RISK-ADJUSTED PERFORMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA G. ARUNA 13. EMPOWEEMENT OF RURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT OF A.P. DR. S. RADHAKRISHMA & DR. T. GOP! 14. THE ETERNAL FIGHT: SMALL TRADITIONAL STORES Vs. SUPERMARKETS DR. FAYAZ AHMAD NIKA & ARIH HASAN 15. A STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL R. SANGETHA & DR. R. LUMARANI 16. KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS SARFARAZ NAWAZ 17. SELF-MANAGING COMPUTING K. M. PARTHBAN, M. UDHAYAMOORTHI, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI 18. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA GIFLERN KAUR 19. TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS DR. R. SIVANESAN 20. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN PUNIVERSITIES: A REVIEW OF LITERATURE DR. BIRHANU MOGES 21. PRODELENS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JUNIVERSITIES: A REVIEW OF LITERATURE DR. BIRHANU MOGES 22. CAPITAL HUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHANDAR KUMARY ERMA 23. MUTUAL EURON INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHANDAR KUMARY ERMA 24. CHALLENGE OF ATTRITTION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANITY KOUR 25. GOOD GOVERNANCE IN INDIA: RECENT TRENDS AND PROGRESS BHANGAL PAIL END INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHANGAL PAIL END INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHANGAM PAIL END INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHANGAM PAIL END INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHANGAM PAIL END INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHANGAM PAIL END INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHANGAM PAIL END INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHANGAM PAIL END INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHANGAM PAIL END INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHANGAM PAIL END INDUSTRY IN INDIA: RECENT TRENDS A	11.		53
G. ARUNA	12.		59
OF A.P DR. S. RADHAKRISHNA & DR. T. GOP! 14. THE ETERNAL FIGHT: SMALL TRADITIONAL STORES Vs. SUPERMARKETS DR. FAYAZ AHMAD NIKA & ARIF HASAN 15. A STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT G. SANGEETHA & DR. R. UMARAN! 16. KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS ASFARAZ NAWAZ 17. SELF-MANGING COMPUTING K. M. PARTHIBAN, M. UDHAYAMOORTHI, A. SANTHOSH KUMAR & KONSAM CHANU BARSAN! 18. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA GURLEEN KAUR 19. TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS DR. R. SYAMESAN 20. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE DR. BISHANU MOGES 21. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDAR KUMAR VERMA 22. CAPITAL STRUCTURE AND PROPITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BISHAND MOGES DR. BRAJABALLAV PAL & SLIPI GUHA 23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARGAV PANDVA 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANJIT KOUR 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 16. SALESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MANJIT KOUR 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MCHAMAD PERFEY WASIM 17. SALESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MCHAMAD PANDVA 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOVIN & OKE, MARGARET ADEBIPE 28. AN US 3 VALUE MODEL FOR ASSESSING S-COMMERCE PARTIVERSHIP PROFITABILITY TO SMES IN GHANA ANANOWA, BRIC & KEVOR MARK-CULVER 29. ASTUDY OF PERFORMAN			
DR. S. RADHAKRISHNA & DR. T. GOPI THE ETERNAL FIGHT: SMALL TRADITIONAL STORES VS. SUPERMARKETS 68 DR. FAYAZ AHMAD NIKA & ARIF HASAN 15. A STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT G. SANGEETHA & DR. R. UMARANI 79	13.	EMPOWERMENT OF RURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT	63
14. THE ETERNAL FIGHT: SMALL TRADITIONAL STORES VS. SUPERMARKETS DR. FAYAZ AHMAD NIKA & ARIF HASAN 15. A STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT G. SANGEETHA & DR. R. UMARANI 16. KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS SARFARAZ NAWAZ 17. SELF-MANAGING COMPUTING K. M. PARTHIBAN, M. UDHAYAMOORTHI, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI 18. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA GURLEEN KAUR 19. TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS DR. SIVANESAN 20. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE DR. BIRHANU MOGES 21. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDRA KUMAR VERMA 22. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAJABALLAV PAL & SILPI CUHA 23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARGAV PANDIYA 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANUIT KOUR 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 26. RESPONS OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 28. AN E-3 VALUE MODEL FOR ASSESSING &-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARCHAUHAN 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH JAINENDRA KUMAR VERMA		OF A.P	
DR. FAYAZ AHMAD NIKA & ARIF HASAN 15. A STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT G. SANGETHA & DR. R. UMARANI 16. KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS SARFARAZ NAWAZ 17. SELE-MANAGING COMPUTING K. M. PARTHIBAN, M. JOHAYAMOORTHI, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI K. M. PARTHIBAN, M. JOHAYAMOORTHI, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI B. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA GURLEEN KAUR 19. TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS DR. R. SINANESAN 10. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE DIA BIRHANU MOGES 21. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDRA KUMAR VERMA 22. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAJABALLAYPAL & SILPY GUHA 23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS DR. BRAJABALLAYPAL & SILPY GUHA 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MAINIT KOUR 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-CUVER 29. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA			
15. A STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT G. SANGEETHA & D.R. R. UMARANI G. SANGEETHA & D.R. R. UMARANI AS AND SANGEETHA & D.R. R. UMARANI SANGEETHA & D.R. R. WARTHIBAN, M. UDHAYAMOORTHI, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI SANGEETHA & D.R. SANTHOSH KUMAR & KONSAM CHANU BARSANI SANGEETHA & D.R. SANTHOSH KUMAR & KONSAM CHANU BARSANI SANGEETHA & D.R. SANTHOSH KUMAR & KONSAM CHANU BARSANI SANGEETHA & D.R. SANTHOSH KUMAR & KONSAM CHANU BARSANI SANGEETHA & D.R. SANTHOSH SANGEETHA & SANGEETHA & D.R. SANTHOSH SANTHOSH SANGEETHA & D.R. SANTHOSH SANGEETHA & D.R. SANTHOSH SANGEETHA & D.R. SANTHOSH SANTHOSH SANTHOSH SANGEETHA & SANTHOSH S	14.		68
BANKS WITH SPECIAL REFERNCE TO COIMBATORE DISTRICT 5. SANGEETHA & DR. R. UMARANI 16. KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS 5. SARGERAZ NAWAZ 17. SELF-MANAGING COMPUTING K. M. PARTHIBAN, M. UDHAYAMOGRTHI, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI 18. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA GURLEEN KAUR 19. TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS DR. R. SIVANESAN 20. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE DR. BIRHANU MOGES 21. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDRA KUMAR VERMA 22. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAJABALLAV PAL & SILPI GUHA 23. MUTUAL FUNDI INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARGAV PANDYA 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANJIT KOUR 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 27. EFFECTS OF INTEREST RATE REGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY 37. SAMUEL, KEHINDE OLUWATOTIN & OKE, MARGARET ADEBIPE 38. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMEs IN GHANA AMANKWA, ERIC & KEVOR MARK-OLUVER 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA	45		72
16. KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS SAFRARAZ NAWAZ 79. SAFRARAZ NAWAZ 18. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA GURLER NAUR 19. TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS DR. R. SIVANESAN 10. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN VINIVERSITIES: A REVIEW OF LITERATURE DR. BIRHANU MOGES 10. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDRA KUMAR VERMA 12. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAJBABLALY PAL & SLIP! GUHA 12. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARGAV PANDYA 12. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANJIT KOUR 12. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 12. EFSPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MCHAMMAD PERVEZ WASIM 12. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 12. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH JAINENDRA KUMAR VERMA 15. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH JAINENDRA KUMAR VERMA	15.	BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT	/2
SARFARAZ NAWAZ 17. SELF-MANAGING COMPUTING K. M. PARTHIBAN, M. UDHAYAMOORTHI, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI 18. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA GURLEEN KAUR 19. TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS DR. R. SIVANESAN 10. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE DR. BIRHANU MOGES 11. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDRA KUMAR VERMA 22. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAJABALLAV PAL & SILPI GUHA 23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARAGY PANDYA 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANJIT KOUR 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY 28. AN E-3 VALUE MODEL FOR ASSESSING E-COMMERCE PARTNERSHIP PROFITABILITY TO SMEs IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 30. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 31. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH JAINENDRA KUMAR VERMA	1.0		70
17. SELF-MANAGING COMPUTING K. M. PARTHIBAM, M. UDHAYAMOORTHI, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI 8. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA GURLEEN KAUR 19. TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS DR. R. SIVANESAN 20. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE DR. BIRHANU MOGES 21. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDRA KUMAR VERMA 22. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAJABALLAV PAL & SILPI GUHA 23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARGAV PANDYA 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANJIT KOUR 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 28. AN E-3 VALUE MODEL FOR ASSESSING @-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEYON MARK-COLIVER 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 30. A STUDY OF SELECTED ENTREPPENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA	16.		/9
18. A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA 87 GURLEEN KAUR 89 19. TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS 89 DR. R. SIVANESAN 89 20. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE DR. BIRHAPU MOGES 94 21. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDRA KUMAR VERMA 102 22. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAIABALLAV PAL & SILPI GUHA 105 23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARGAV PANDYA 114 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANUT KOUR 120 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 122 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 126 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMULE, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 137 28. AN 1-3 VALUE MODEL FOR ASSESSING E-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 147 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMMCHAL PRADESH GURLECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPL	17.		82
GURLEEN KAUR 19. TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS R. S.IVANESAN 20. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN VINIVERSITIES: A REVIEW OF LITERATURE DR. BIRHANU MOGES PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDRA KUMAR VERMA 102 JAINENDRA KUMAR VERMA 21. APITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAJABALLAV PAL & SILPI GUHA 23. MUTUAL FUNDI INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS 114 31. APITAL STRUCTURE AND PROFITABILITY: A STUDY OF BPO INDUSTRY IN CHANDIGARH REGION 120 MANJIT KOUR 122 CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION 120 MANJIT KOUR 122 APITAL STRUCTURE AND PROBLEMS 124 APITAL STRUCTURE AND PROBLEMS 125 GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAM 126 DR. MOHAMMAD PERVEZ WASIM 127 EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY 137 SAMUEL, KEHINDE OLUWATOVIN & OKE, MARGARET ADEBIPE SATUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH 154 GURLEEN KAUR 156 JAINENDRA KUMAR VERMA		K. M. PARTHIBAN, M. UDHAYAMOORTHI, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI	
19. TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS DR. R. SIVANESAN 89 20. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE DR. BIRHANU MOGES 94 21. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDRA KUMAR VERMA 102 22. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAJABALLAV PAL & SILPI GUHA 105 23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARGAV PANDYA 114 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANJIT KOUR 120 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 122 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 126 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 137 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 147 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 154 30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA 156	18.	A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA	87
DR. R. SIVANESAN 10. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE DR. BIRHANU MIGGES 21. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDRA KUMAR VERMA 22. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAJABALLAV PAL & SILPI GUHA 23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARGAV PANDYA 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANIIT KOUR 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN DE PROVENCE WAS MANION OF PROFITE OF PARDEEP KUMAR CHAUHAN DE PREVE WAS MANION OF PROFITE OF PARDEEP KUMAR CHAUHAN DE PREVE WAS MANION OF PERFORMANCE OF COMMENCE OF PARDEED RUMATOYIN & OKE, MARGARET ADEBIPE 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 30. A STUDY OF PELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA			
20. THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE DR. BIRHANU MOGES 94 21. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDRA KUMAR VERMA 102 22. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAJABALLAV PAL & SILPI GUHA 105 23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARGAV PANDYA 114 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANIIT KOUR 120 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 122 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 126 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 137 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 147 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 154 30. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 156 30. A STUDY O	19 .		89
21. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA 102 JAINENDRA KUMAR VERMA 105 22. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES 105 DR. BRAJABALLAV PAL & SILPI GUHA 114 23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS 114 BHARGAV PANDYA 120 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION 120 MANJIT KOUR 122 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES 122 PARDEEP KUMAR CHAUHAN 126 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN 126 DR. MOHAMMAD PERVEZ WASIM 126 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY 137 SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 137 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA 147 AMANKWA, ERIC & KEVOR MARK-OLIVER 154 30. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH 154 GURLIEEN KAUR 156	20.	THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN UNIVERSITIES: A REVIEW OF LITERATURE	94
22. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAJABALLAV PAL & SILPI GUHA 23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARGAV PANDYA 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANJIT KOUR 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA	24		402
22. CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES DR. BRAJABALLAV PAL & SILPI GUHA 23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARGAV PANDYA 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANJIT KOUR 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA	21.		102
23. MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS BHARGAV PANDYA 24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANJIT KOUR 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA	22.	CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES	105
24. CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANJIT KOUR 25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA	23.		114
25. GOOD GOVERNANCE IN INDIA: NEED FOR INNOVATIVE APPROACHES PARDEEP KUMAR CHAUHAN 26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA	24.		120
26. RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA	25.		122
DR. MOHAMMAD PERVEZ WASIM 27. EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA	•		
SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE 28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA	26.		126
28. AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA AMANKWA, ERIC & KEVOR MARK-OLIVER 147 29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH <i>GURLEEN KAUR</i> 154 30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY <i>JAINENDRA KUMAR VERMA</i> 156	27.		137
29. A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 154 30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA 156	28.	AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMEs IN GHANA	147
30. A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY JAINENDRA KUMAR VERMA 156	29.	A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH	154
	30.	A STUDY OF SELECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXPLORATORY STUDY	156
		REQUEST FOR FEEDBACK	159

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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

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APPENDIX/ANNEXURE

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MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS

BHARGAV PANDYA ASST. PROFESSOR FACULTY OF MANAGEMENT MARWADI EDUCATION FOUNDATION'S GROUP OF INSTITUTIONS RAJKOT

ABSTRACT

Indian mutual fund sector has gone a long way since the inception of Unit Trust of India, the first mutual fund of the country set up in 1963. The basic objective of this paper is to highlight the performance of mutual fund sector during the last decade. Data for the research pertains to the period 1999-00 to 2009-10. Descriptive analysis of data has been done using measures like mean, standard deviation and standard error. T- Statistics has been used to test the hypotheses. The study reveals that gross mobilization by mutual fund and redemption are statistically significant which implies that there has been a significant increase in gross mobilization and redemption over the years. Whereas it reveals that increase in net inflows and assets at the end of the year are not statistically significant. Study also finds that turnover of mutual funds (measured as net purchases/sales) in the debt and equity market is statistically not significant which implies that mutual funds were equally active in equity and debt segments. In nutshell, the study finds that mutual fund sector in India has grown significantly during the study period.

JEL CLASSIFICATION

E440, C120.

KEYWORDS

mutual fund, gross mobilization, net inflow, redemption.

1. INTRODUCTION

he Indian financial system based on four basic components like Financial Market, Financial Institutions, Financial Service, Financial Instruments. All are play important role for smooth activities for the transfer of the funds and allocation of the funds. The main aim of the Indian financial system is that providing the efficiently services to the capital market. The Indian capital market has been increasing tremendously during the second generation reforms. The first generation reforms started in 1991 the concept of LPG. (Liberalization, privatization, Globalization)

Then after 1997 second generation reforms was started, still the it's going on, its include reforms of industrial investment, reforms of fiscal policy, reforms of eximp policy, reforms of public sector, reforms of financial sector, reforms of foreign investment through the institutional investors, reforms banking sectors. The economic development model adopted by India in the post independence era has been characterized by mixed economy with the public sector playing a dominating role and the activities in private industrial sector control measures emaciated form time to time. The last two decades have been a phenomenal expansion in the geographical coverage and the financial spread of our financial system.

The spared of the banking system has been a major factor in promoting financial intermediation in the economy and in the growth of financial savings with progressive liberalization of economic policies, there has been a rapid growth of capital market, money market and financial services industry including merchant banking, leasing and venture capital, leasing, hire purchasing. Consistent with the growth of financial sector and second generation reforms its need to fruition of the financial sector. Its also need to providing the efficient service to the investor mostly if the investors are supply small amount, in that point of view the mutual fund play vital for better service to the small investors. The main vision for the analysis for this study is to scrutinize the performance of five star rated mutual funds, given the weight of risk, return, and assets under management, net assets value, book value and price earnings ratio.

2. CONCEPT OF MUTUAL FUND

A Mutual Fund is a trust that pools the savings of a number of investors who share a common financial goal. The money thus collected is then invested in capital market instruments such as shares, debentures and other securities. The income earned through these investments and the capital appreciation realized is shared by its unit holders in proportion to the number of units owned by them. Thus a Mutual Fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost. The flow chart below describes broadly the working of a mutual fund:

The Securities and Exchange Board of India (mutual Funds) Regulations, 1996, defines a mutual fund as 'a fund established in the form of a trust to raise money through the sale of units to the public or a section of the public under one or more schemes for investing in securities, including money market instruments'.

3. HISTORY OF MUTUAL FUNDS IN INDIA

The mutual fund industry in India started in 1963 with the formation of Unit Trust of India, at the initiative of the Government of India and Reserve Bank of India. The history of mutual funds in India can be broadly divided into four distinct phases

FIRST PHASE - 1964-87

Unit Trust of India (UTI) was established on 1963 by an Act of Parliament. It was set up by the Reserve Bank of India and functioned under the Regulatory and administrative control of the Reserve Bank of India. In 1978 UTI was de-linked from the RBI and the Industrial Development Bank of India (IDBI) took over the regulatory and administrative control in place of RBI. The first scheme launched by UTI was Unit Scheme 1964. At the end of 1988 UTI had Rs.6,700 crores of assets under management.

SECOND PHASE - 1987-1993 (ENTRY OF PUBLIC SECTOR FUNDS)

1987 marked the entry of non- UTI, public sector mutual funds set up by public sector banks and Life Insurance Corporation of India (LIC) and General Insurance Corporation of India (GIC). SBI Mutual Fund was the first non- UTI Mutual Fund established in June 1987 followed by Canbank Mutual Fund (Dec 87), Punjab National Bank Mutual Fund (Aug 89), Indian Bank Mutual Fund (Nov 89), Bank of India (Jun 90), Bank of Baroda Mutual Fund (Oct 92). LIC established its mutual fund in June 1989 while GIC had set up its mutual fund in December 1990.

At the end of 1993, the mutual fund industry had assets under management of Rs.47,004 crores.

THIRD PHASE - 1993-2003 (ENTRY OF PRIVATE SECTOR FUNDS)

With the entry of private sector funds in 1993, a new era started in the Indian mutual fund industry, giving the Indian investors a wider choice of fund families. Also, 1993 was the year in which the first Mutual Fund Regulations came into being, under which all mutual funds, except UTI were to be registered and governed. The erstwhile Kothari Pioneer (now merged with Franklin Templeton) was the first private sector mutual fund registered in July 1993.

The 1993 SEBI (Mutual Fund) Regulations were substituted by a more comprehensive and revised Mutual Fund Regulations in 1996. The industry now functions under the SEBI (Mutual Fund) Regulations 1996.

The number of mutual fund houses went on increasing, with many foreign mutual funds setting up funds in India and also the industry has witnessed several mergers and acquisitions. As at the end of January 2003, there were 33 mutual funds with total assets of Rs. 1,21,805 crores. The Unit Trust of India with Rs.44,541 crores of assets under management was way ahead of other mutual funds.

FOURTH PHASE - SINCE FEBRUARY 2003

In February 2003, following the repeal of the Unit Trust of India Act 1963 UTI was bifurcated into two separate entities. One is the Specified Undertaking of the Unit Trust of India with assets under management of Rs.29, 835 crores as at the end of January 2003, representing broadly, the assets of US 64 scheme, assured return and certain other schemes. The Specified Undertaking of Unit Trust of India, functioning under an administrator and under the rules framed by Government of India and does not come under the purview of the Mutual Fund Regulations.

The second is the UTI Mutual Fund, sponsored by SBI, PNB, BOB and LIC. It is registered with SEBI and functions under the Mutual Fund Regulations. With the bifurcation of the erstwhile UTI which had in March 2000 more than Rs.76,000 crores of assets under management and with the setting up of a UTI Mutual Fund, conforming to the SEBI Mutual Fund Regulations, and with recent mergers taking place among different private sector funds, the mutual fund industry has entered its current phase of consolidation and growth.

4. LITERATURE REVIEW

Deutsche Bank Research (2007) paper follows an analysis of supply (bonds, equities and derivatives) and demand conditions (household and institutional investors) in India's capital markets. Some stylized facts regarding India's capital market infrastructure and corporate governance are first presented, followed by an analysis of its fixed income, equity and derivatives markets. Later, the paper discusses the classes of investors in India's markets and the constraints they face in optimizing the risk/return objectives of their portfolios. Finally, some brief comments regarding the link between economic growth and capital markets reform conclude the paper.

Tetsuya Kamiyama (2007) carried out a study on India's mutual fund industry The assets managed by India's mutual funds have shown impressive growth, and had totaled 3.3 trillion rupees (Rs 3.3 trillion) as of the end of March 2007. India's middle class, who are prospective investors in mutual funds, has been growing, and we expect to see further growth in the mutual fund market moving forward. In this paper, the researcher first provides an overview of the assets managed within India's mutual fund market, both now and in the past, and of the legal framework for mutual funds, and then discuss the current situation and recent trends in financial products, distribution channels and asset management companies.

Narayan and Ravindra (2007) studied performance of mutual funds using monthly closing NAV for the period September 98-April 02 with a sample of 269 open ended schemes. The results of performance measures suggest that most of the mutual fund schemes in the sample of 58 were able to satisfy investor's expectations by giving excess returns over expected returns based on both premium for systematic risk and total risk.

Making Mutual Fund Work for You

(June 2008, AMFI in association with Price Waterhouse LLP/FIRE Project funded by USAID and Ogilvy & Mather, Financial & Business Communications)

This guide on the concept, operations and advantages of mutual funds and the rights of mutual fund unit holders was produced by AMFI to promote financial literacy among public regarding Indian Mutual fund Industry. This guide explains the concept of mutual fund, its advantages and risks associated with the mutual funds. The main aim of this guide was to spread awareness among investors regarding their rights as mutual fund unit holders.

Soumya Guha Deb & Ashok Banerjee (2009) attempt to highlight the importance of VaR as a measure of 'downside risk' for Indian equity mutual funds, an aspect which is completely ignored for performance reporting in Indian mutual fund industry. The study used three parametric models and one non parametric model and weekly returns of a sample of equity mutual fund schemes in India, to predict their weekly VaR on a 'rolling' basis and also tested the robustness and predictive ability of the models by employing two popular 'back testing' approaches. Overall the analysis shows that the Indian equity mutual funds have exhibited considerable downside risk in terms of VaR measures. Back testing of the models suggest that the 'random walk' and the 'moving average' models suffer from a downward bias and err by underestimating the VaR frequently. The EWMA and historical simulation models are free from that bias, but these two models, particularly the later, show tendency of providing too conservative estimates of VaR.

KPMG and CII report (2009) report highlighted the following findings. Low customer awareness levels and financial literacy pose the biggest challenge to channelizing household savings into mutual funds. Further, fund houses have shown limited focus on increasing retail penetration and building retail AUM.

Customer awareness is the pre-requisite for the achievement of the industry growth potential, there is a need for planning, financing and executing initiatives aimed at increasing financial literacy and enhancing investor education across the country through a sustained collaborative effort across all stakeholders, which is expected to result in a massive increase in mutual fund penetration.

Distributors and the mutual fund houses have exhibited limited interest in continuously engaging with customers post closure of sale as the commissions and incentives have been largely in the form of upfront fees from product sales.

The next phase in the industry is likely to be characterized by a stronger focus on customer centricity, cost management and robust governance and regulatory framework – all aimed at enabling the industry to achieve sustained, profitable growth, going forward.

Gayathri, S., Karthika, S. and Kumar, Gajendran Lenin (2010) made a study on emerging issues and challenges faced by mutual fund industry in India. They identified right mix of growth versus governance, investor education, diminishing talent pool as emerging challenges before the Indian mutual funds industry.

5. RESEARCH METHODOLOGY

This paper aims analyzing the progress of mutual funds industry during the last decade. Research would be thus descriptive and analytical in nature as it aims at analyzing the growth a pattern of mutual fund industry during the reference period. Data for the study were taken from SEBI annual report for the year 2009-10. The study covered the period beginning from 1999- 2010.

5 A. RESEARCH OBJECTIVES

This paper aims at achieving following research objectives.

- . To statistically analyze the trend in gross mobilization, redemption, net inflow and assets held at the end of year during the study period
- To compare and analyze equity and debt market transactions of mutual funds

5 B. HYPOTHESES

- H₁: There is no significant increase in gross mobilization over the years
- H₂: There is no significant increase in redemption mobilization over the years
- H₃: There is no significant increase in net inflow over the years
- H₄: There is no significant increase in assets held at the end of each year of study.
- H_s: There is a significant difference between net purchases/sales turnover of equity and debt market

6. DATA ANALYSIS AND HYPOTHESIS TESTING

This section discusses the growth pattern in gross mobilization, redemption, net inflows and assets at the end of the during the study period.

As shown in the chart-1 there has been a tremendous increase in the gross mobilization by mutual funds during the last decade. It has increased from Rs. 61241 core in 1999-00 to 10019022 crore in 2009-10

TABLE-I: MOBILIZATION	OF RESOURCES BY MUTUAL	FUNDS (Rs. crore)

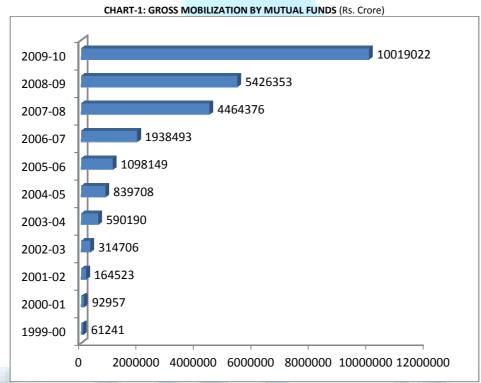
	TABLE 1: MODILIZATION OF RESOURCES BY MOTOALT ONDS (NS. Grore)							
Period	Gross mobilization	Redemption	Net Inflow	Assets at the End of Period				
1999-00	61,241	42,271	18,970	1,07,946				
2000-01	92,957	83,829	9,128	90,587				
2001-02	1,64,523	1,57,348	7,175	1,00,594				
2002-03	3,14,706	3,10,510	4,196	1,09,299				
2003-04	5,90,190	5,43,381	46,808	1,39,616				
2004-05	8,39,708	8,37,508	2,200	1,49,600				
2005-06	10,98,149	10,45,370	52,779	2,31,862				
2006-07	19,38,493	18,44,508	93,985	3,26,292				
2007-08	44,64,376	43,10,575	1,53,802	5,05,152				
2008-09	54,26,353	54,54,650	-28,296	4,17,300				
2009-10	1,00,19,022	99,35,942	83,080	6,13,978				

Source: SEBI Annual Report, 2009-10

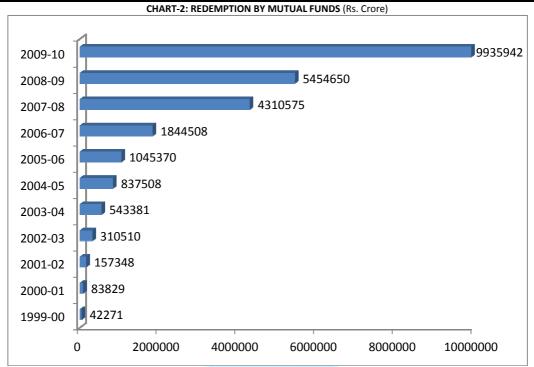
TABLE II: TRENDS IN TRANSACTIONS ON STOCK EXCHANGES BY MUTUAL FUNDS (Rs. Crore)

Year/Moth	Equity			Debt			Total		
	Gross	Gross	Net Pur- chase/	Gross	Gross	Net Pur- chase/	Gross	Gross	Net Pur- chase/
	purchase	sales	Sales	purchase	sales	Sales	purchase	sales	Sales
2004-05	45,045	44,597	448	62,186	45,199	16,987	1,07,232	89,796	17,435
2005-06	1,00,436	86,134	14,302	1,09,805	73,004	36,801	2,10,241	1,59,137	51,103
2006-07	1,35,948	1,26,886	9,062	1,53,733	1,01,190	52,543	2,89,681	2,28,075	61,606
2007-08	2,17,578	2,01,274	16,306	2,98,605	2,24,816	73,790	5,16,183	4,26,090	90,095
2008-09	1,44,069	1,37,085	6,984	3,27,744	2,45,942	81,803	4,71,815	3,83,026	88,787
2009-10	1,95,662	2,06,173	-10,512	6,24,314	4,43,728	1,80,588	8,19,976	6,49,901	1,70,076

Source: SEBI Annual Report, 2009-10



As evident from chart-2, redemption by mutual funds has increased considerably during the period 1999-00 to 2009-10 showing quantum jump in the turnover of mutual funds.



It is clearly depicted ion chart-3 that net inflow of mutual funds has jumped from only 18970 crore in 1999-00 to 83080 crores in 2009-10. However net inflow has been quite volatile as it reduced to all time low level of 2200 crores in the year 2004-05

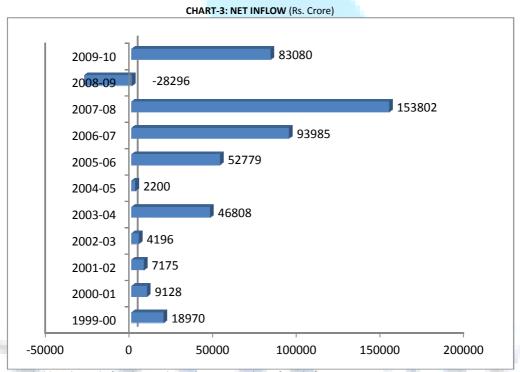


Chart-4 depicts that assets held at the end of each year during has increased significantly from Rs. 107946 crore in 199-00 to Rs.613978 in the year 2009-10 witnessing almost a jump of six fold during this period.

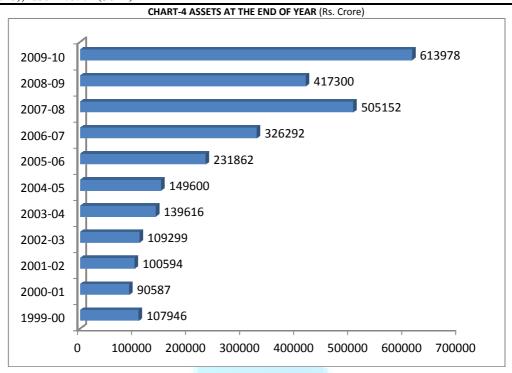


TABLE-III: DESCRIPTIVE STATISTICS

TABLE IIII DESCRIT THE STATISTICS						
	Gross Mobilization	Redemption	Net Inflow	Assets at the end of year		
Mean	2273610.727	2233262.909	40347.90909	253838.7273		
Standard Error	948922.9201	942997.1137	15890.93911	55721.28164		
Standard Deviation	3147221.281	3127567.604	52704.28258	184806.584		
Sum	25009718	24565892	443827	2792226		
t-distribution (Calculated value)	3.33	3.99	1.07	1.11		
d.f.=n-1	11-1=10	11-1=10	11-1=10	11-1=10		
t critical value t (0.05, 10)	2.23	2.23	2.23	2.23		

TABLE-IV: T-TEST: PAIRED TWO SAMPLE FOR MEANS (NET PURCHASES/SALES)

	Equity	Debt	
	Variable 1	Variable 2	
Mean	6098.333333	73752	
Variance	97778754.27	3303242850	
Observations	6	6	
Hypothesized Mean Difference	0		
df	5		
t Stat	-2.579913656		
t Critical one-tail	2.015048372		
t Critical two-tail	2.570581835		

7. RESULTS AND DISCUSSION

Gross mobilization by mutual funds averaged Rs 2273610.727 crore for the peiod 1990-00 to 2009-10 with the standard deviation of 3147221.281. It thus indicates that mutual fund have witnessed quantum jump in the mobilization of funds during the study period. Calculation of t statistics proves that gross mobilization by mutual fund is statistically significant and hence it can be concluded that gross mobilization has increased over period of time.

Redemption by mutual funds averaged Rs. 2233262.909 crore with a standard deviation of Rs.3127567.604. Statistical calculations prove that in increase redemptions is also statistically significant leading to a conclusion that redemptions by mutual funds have increased significantly over the years.

Mutual fund witnessed an average net inflow of Rs. 40347.90909 crores with a standard deviation of Rs. 52704.28258 crores. Statistical calculation proves that in case of net inflow difference is not statistically significant meaning that there has not been a significant increase in the net flows during the period.

Assets at the end of the year averaged Rs. 253838.7273 crore with a standard deviation of Rs. 184806.584 crores. Statistical analysis proves that increase in assets at the end of the year is statistically not significant which implies that they have not grown over the period.

As shown in table-IV, turnover of mutual funds (measured as net purchases/sales) in the debt and equity market is statistically not significant which implies that mutual funds were equally active in equity and debt segments.

8. FUTURE OUTLOOK

According to KPMG study (2009) industry AUM is likely to continue to grow in the range of 15 per cent from the period 2010 to 2015 based on the pace of economic growth. Industry profitability may reduce further as revenues shrink and operating costs escalate. Product innovation is expected to be limited. Market deepening and widening is expected with the objective of increased retail penetration and participation in mutual funds. The regulatory and compliance framework for mutual funds is likely to get aligned with the other framework across the financial service sector.

9. CONCLUSION, LIMITATIONS OF THE STUDY AND SCOPE FOR FUTURE RESEARCH

This paper reveals that mutual funds in India have grown significantly in term of their gross mobilization and redemptions. During the last ten years the growth in mutual fund has been quite impressive. Despite having witnessed significant increase on year on year basis in gross mobilization and redemption, there has been a great volatility in the net inflows of the mutual fund which is worrying factor for the industry. A further study can thus be undertaken to identify the

reason behind the fluctuations in net inflow. Mutual funds showed equal turnover as measured in terms of net purchases/sales in equity and debt market which can also be probed further to get more insights into the turnover pattern of mutual funds in these markets.

This study analyzed the progress of mutual fund industry based on five to six parameters. It would be thus quite difficult to analyze the progress of the entire industry based on the few parameters. More parameters could be used to get further insights into the growth pattern of the sector. Moreover, the study did not reveal the segment wise performance i.e. performance of private mutual funds and public mutual funds which could be an area of further research.

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