INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT



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

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 2592 Cities in 161 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

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 SHADITACION. C. COMPARATIVE STUDY OF CAMP (USBUES CHITCH BANKS VS. PRIVATE SECTOR BANKS) IN DELHI REGION A. C. BINTANCAN, ROLLEY SHAMMA SHADITACION. B. BINTANCAN SHAMMA SHAMMA SHADITACION. B. BINTANCAN SHAMMA SHAMMA SHADITACION. D. VILVALIALASSHAM SHAMMA SHAMM		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 CANTACH AS ADMIT SECTOR BANKS VS. PRIVATE SECTOR BANKS VS. PRIVATE SECTOR SINGLENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS 8. FIRM, FINANCIAL SYSTEMS AND FINANCIAL DERECOLLATIONS: A SURVEY OF LITERATURE 8. MANIFICIAL SYSTEMS AND FINANCIAL DERECOLLATIONS: A SURVEY OF LITERATURE 8. PRIVATE SECTOR 9. PREFERENCES AND SIGNIFICANCE OF DEMOGRAPHICS ON THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS 4. PRIVATE SECTOR SAND SIGNIFICANCE OF SURVEY OF INVESTORS 4. PRIVATE SECTOR SAND SIGNIFICANCE OF SURVEY OF SU	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 ELYSTOMER SHATEMAN OF INFRASTRUCTURE FUNDS IN INDIA 18. C. ARIONAL 19. A STUDY ON ELYSTOMER SHATEMAN OF INFRASTRUCTURE FUNDS IN INDIA 19. C. ARIONAL 19. A STUDY ON ELYSTOMER STATEMS OF STATEMS OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL 19. A STUDY ON ELYSTOMER STATEMS IN SOFTWARE MAINTENANCE PROJECTS 19. A STUDY ON DEPERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORWING IN INDIA 20. A STUDY ON DEPERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORWING IN INDIA 21. SELFAMAGING COMPITIES 22. A STUDY ON DEPERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORWING IN INDIA 23. A STUDY ON DEPERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORWING IN INDIA 24. A STUDY ON DEPERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORWING IN INDIA 25. ELESTANDAM MUDIA SECENT FOR DISTRICT CONSUMER DISPU	•		
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 D. R. C. GOPI D. S. RADHAKRISHMA & D. R. T. GOPI D. S. RADHAKRISHMA & D. R. T. GOPI D. S. RADHAKRISHMA & D. R. T. GOPI D. R. S. RADHAKRISHMA & D. R. T. GOPI D. R. S. RADHAKRISHMA & D. R. T. GOPI D. R. S. RADHAKRISHMA & D. R. T. GOPI D. R. S. RADHAKRISHMA & D. R. T. GOPI D. S. SALOHAKRISHMA & D. R. T. GOPI D. S. SALOHAKRISHMA & D. R. T. GOPI D. R. S. RADHAKRISHMA & D. R. T. GOPI D. S. SALOHAKRISHMA & D. R.	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 MOCES 6. BIRHANU MODES 6. BIRHANU MOCES 7. BIRHANU MOCES 7. BIRHANU MOCES 7. BIRHANU MOCES 7. BIRHANU	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 ATTENTION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION MANIITY 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 GUHA 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. AS TUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH GURLEEN KAUR 29. A STUDY OF SPECETCED 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 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 MANUIT 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 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 HIMMCHAL PRADESH GURLECTED ENTREPRENEURIAL DIMENSIONS IN INDIA: AN EXP	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 ARIEST OF LABORATORY AND		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

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

AMITA

Faculty, Government M. S., Mohali

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. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

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

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

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

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

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

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

TECHNICAL ADVISOR

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	

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:

- 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 a) the covering letter, inside the manuscript.
- The sender is required to mentionthe 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)
- 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.
- The total size of the file containing the manuscript is required to be below 500 KB.
- Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance. e)
- The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgement 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.
- NUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- AUTHOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email 3. address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 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 <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. 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

A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH

GURLEEN KAUR ASST. PROFESSOR GURU NANAK KHALSA COLLEGE KARNAL

ABSTRACT

This paper attempts to study working and performance of Himachal Pradesh State Consumer Disputes Redressal Comission, Shimla and 4 whole time and 8 part time District Consumer Disputes Redressal Forums working in state. These 4 whole time District Consumer Disputes Redressal Forums are established by Himachal Pradesh Government in Kangra, Mandi, Shimla and Una Districts. Although disposal percentage of cases is satisfactory in both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of Himachal Pradesh but, if we talk about disposal of cases with in stipulated time then performance of both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of state is poor, which is a area of concern and necessary steps like starting evening shifts ,creation of additional benches and filling vacant post of presidents and members must be done at the earliest to ensure quick justice to consumers.

KEYWORDS

Consumer protection, CPA, CDRA.

INTRODUCTION

entral Government of India enacted Consumer Protection Act, 1986 which facilitated setting up Consumer Disputes Redressal Agencies at District, State and National level for providing simple, speedy and inexpensive redressal to aggrieved consumers and according to provisions of this Act, Himachal Pradesh Government has established Himachal Pradesh State Consumer Disputes Redressal Comission in state capital Shimla and four whole time District Consumer Disputes Redressal Forums in four different districts of Himachal Pradesh to ensure speedy justice to aggrieved consumers. Shimla District Consumer Disputes Redressal Forum have jurisdiction over Shimla, Solan, Sirmour and Kinnaur Districts of state. Mandi District Consumer Disputes Redressal Forum have jurisdiction over Mandi, Kullu and Lahaul Spiti Districts of state. Una District Consumer Disputes Redressal Forum have jurisdiction over Kangra and Chamba Districts of state.

TYPE OF RESEARCH

The present study is descriptive cum exploratory in nature.

OBJECTIVES OF STUDY

It attempts to elaborate the state of affair of the cases filed/disposed of at the Himachal Pradesh State Consumer Disputes Redressal Comission and District Consumer Disputes Redressal Forums working in state of Himachal Pradesh. The study points out various problems being faced by these Consumer Disputes Redressal Agencies and suggest their possible solutions.

RESULTS AND DISCUSSION

TABLE 1.1: STATEMENT OF CASES FILED/DISPOSED OF IN HIMACHAL PRADESH STATE CONSUMER DISPUTES REDRESSAL COMMISSION AND DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS OF HIMACHAL PRADESH (As on 31.12.2012)

Agency	No. of cases filed		Total No. of			
	since inception	Cases Disposed of	Cases Disposed of % Cases Disposed of Within		%	pending cases
		Within stipulated time	stipulated time out of Total cases	Disposed of		
			Disposed of			
State Commission	22576	14884	67.24	22134	98.04	442
District Forums	56918	30626	57.22	53523	94.03	3395

Source: Unpublished records of Himachal Pradesh State Consumer Disputes Redressal Commission (2013)

- Analysis of Table 1.1 shows that 22576 cases were filed since inception till 31.12.12 in Himachal Pradesh State Consumer Disputes Redressal Commission
 out of which 22134 cases (98.04%) were disposed of till 31.12.12. Statistics shows that only 14884 cases (67.24%) out of total disposed of cases were
 disposed off with in stipulated time.
- Analysis of Table 1.1 shows that 56918 cases were filed since inception till 31.12.12 in District Consumer Disputes Redressal Forums of Himachal Pradesh out of which 53523 cases (94.03%) were disposed of till 31.12.12. Statistics shows that only 30626 cases (27.70%) out of total cases disposed of cases were disposed off with in stipulated time.
- 3. Although disposal percentage is satisfactory in both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of Himachal Pradesh but, if we talk about disposal of cases with in stipulated time then performance of both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of Himachal Pradesh is poor which is a area of concern and necessary steps like starting evening shifts, creation of additional benches must be done at the earliest to ensure speedy justice to consumers.
- 4. Government of Himachal Pradesh must establish whole time District Forums in eight districts of state i.e. Solan, Sirmour, Kinnaur, Kullu, Lahaul Spiti, Hamirpur, Bilaspur and Chamba Districts of state.
- 5. **5.**Three post of member are vacant in District Consumer Disputes Redressal Forums of Himachal Pradesh. Himachal Pradesh Government must immediately fill these posts to ensure speedy justice to consumers.

CONCLUSION

This paper attempts to study working and performance of Himachal Pradesh State Consumer Disputes Redressal Comission and District Consumer Disputes Redressal Forums working in Himachal Pradesh. Although disposal percentage is satisfactory in both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of Himachal Pradesh but, if we talk about disposal of cases with in stipulated time then performance of both Himachal Pradesh State Consumer Disputes Redressal Commission and District Consumer Disputes Redressal Forums of Himachal Pradesh is poor which is a area of concern and necessary steps like starting evening shifts, establishment of whole time District Forums in eight districts of state i.e.

Solan, Sirmour, Kinnaur, Kullu, Lahaul Spiti, Hamirpur, Bilaspur and Chamba Districts of state and filling vacant post of members of District Forums must be done at the earliest to ensure quick justice to consumers.

REFERENCES

- Mehta, D.S. (1992), "Changing Faces of Indian Consumers", Hindustan Times, May 2, p. 20.
- Tangade, F. Shrimant and Basavaraj, C. S. (2004), "Awareness and Perception of Educated Consumer about Consumer Protection Laws", Indian Journal of Marketing, April, pp.3-6
- Unpublished records of Himachal Pradesh State Consumer Disputes Redressal Commission (2013)



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT and 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 i.e. 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

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 cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Fournals





