

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



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

[Ulrich's Periodicals Directory](#), [ProQuest, U.S.A.](#), [EBSCO Publishing, U.S.A.](#), [Cabell's Directories of Publishing Opportunities, U.S.A.](#), [Google Scholar](#),

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

[Index Copernicus Publishers Panel, Poland](#) with [IC Value of 5.09](#) & number of libraries all around the world.

[Circulated all over the world & Google has verified that scholars of more than 5000 Cities in 187 countries/territories are visiting our journal on regular basis.](#)

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

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

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY OF OPERATIONAL PROCESS AT LEATHER TANNING INDUSTRY <i>KANAKA B & M. JEYARATHANAM</i>	1
2.	NEED FOR TEACHING WELL- BEING THROUGH POSITIVE PSYCHOLOGY IN EDUCATIONAL INSTITUTIONS <i>JAYASHREE SANGHANI, DR. SAROJ ARYA, SOWMYA MARE & BRIG. JAGJIT AHUJA</i>	2
3.	CORPORATE SOCIAL RESPONSIBILITY <i>SUMAIYA FATHIMA</i>	3
4.	ANALYSIS OF FINANCIAL STATEMENT OF ROURKELA STEEL PLANT BY USING THE TECHNIQUE OF RATIO ANALYSIS <i>DR. ASHOK KUMAR RATH</i>	4
5.	INTELLECTUAL CAPITAL AS A TALENT POOL CREATES ORGANISATIONAL EXCELLENCE <i>DR. UPPUGUNDURI PADMAVATHI</i>	5
6.	THE INFLUENCE OF CONSUMER MINDSET ON THE INTENTION TO PURCHASE FAIR TRADE GOODS IN ETHNIC CHINESE SOCIETY: THE MEDIATING ROLE OF MORAL IDENTITY <i>GHI-FENG YEN, RU-YU WANG & HSIN-TI YANG</i>	6
7.	CUSTOMERS' PERCEPTION OF SIDBI IN TAMIL NADU <i>DR. T. RENUHA & DR. P. AMIRTHA GOWRI</i>	7
8.	PSYCHOLOGICAL CONTRACT AND ITS CONTENTS: A STUDY WITH REFERENCE TO GOAN IT COMPANIES <i>DR. K G SANKARANARAYANAN & PARESH LINGADKAR</i>	8
9.	INTERMEDIARY LIABILITIES: COMPARATIVE STUDY OF VARIOUS JURISDICTIONS <i>ASTITWA BHARGAVA & DR. MANMEETA SAXENA</i>	9
10.	AWARENESS ON SUSTAINABILITY BASED EDUCATION FOR TEACHERS OF HIGHER EDUCATIONAL INSTITUTIONS: A CONCEPTUAL ANALYSIS <i>DR. A. SENTHILKUMAR</i>	10
11.	HIGHER EDUCATION IN INDIA: EMERGING ISSUES, CHALLENGES AND SUGGESTIONS <i>ASHA RANI.K</i>	11
12.	A STUDY ON FINANCIAL HEALTH OF DHAMPUR SUGAR MILLS LTD, UTTAR PRADESH <i>A. ROJAMMAL & DR. S. BABU</i>	12
13.	A STUDY ON QUALITY OF WORK LIFE OF THE EMPLOYEES OF SELECTED COMPANIES IN NANJANGUDU INDUSTRIAL AREA, MYSURU DISTRICT <i>NISHIRIYANARGEES & B. GURUDATT KAMATH</i>	13
14.	EFFECTIVENESS OF RTI ACT, 2005 IN PROVIDING INFORMATION: AN EMPIRICAL STUDY OF LUDHIANA CITY <i>DR. POOJA CHATLEY & MANNAT SABBHARWAL</i>	14
15.	MECHANISM OF SOCIAL MEDIA TO BOOST INTERNATIONAL ENTREPRENEURSHIP <i>MUSIBAU AKINTUNDE AJAGBE, NKAM MICHAEL CHO, MERCY ISIAVWE OGBARI & EKANEM EDEM UDO UDO</i>	15
16.	USAGE OF TECHNOLOGY ENABLED BANKING SERVICES IN INDIA: A STUDY AMONG SELECTED BANK CUSTOMERS IN MYSURU CITY, KARNATAKA <i>SUMA P & VIDYA D AVADHANI</i>	16
17.	PLANNING FOR TRIBAL DEVELOPMENT IN HIMACHAL PRADESH <i>ANJU SHARMA</i>	17
18.	HIGHER EDUCATION IN INDIA: CHALLENGES AND SUGGESTIONS <i>GOPAL SINGH</i>	18
19.	GLOBAL PERSPECTIVES OF CORPORATE SOCIAL RESPONSIBILITY <i>PUNEET KAUR</i>	19
20.	EMPLOYEE ATTITUDE TOWARDS PROFESSIONAL COMMUNICATIONS AT WORK FAMILY NEXUS: A STUDY IN SELECT IT ORGANIZATIONS IN HYDERABAD <i>SREEKANTH.YERRAMILLI & K. L. REVATHI</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

CHIEF PATRON**PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON**LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

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

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS**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 Engineering & Technology, 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 I.T., Amity School of Engineering & Technology, Amity University, Noida

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLWAT

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.

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

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

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

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

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

DEAR SIR/MADAM

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

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

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

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

NAME OF CORRESPONDING AUTHOR :

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

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

NOTES:

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

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

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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

A STUDY OF OPERATIONAL PROCESS AT LEATHER TANNING INDUSTRY

**KANAKA B
ASST. PROFESSOR
CHETANA'S INSTITUTE OF MANAGEMENT & RESEARCH
MUMBAI**

**M. JEYARATHANAM
EMERITUS PROFESSOR
BHARATHIAR UNIVERSITY
COIMBATORE**

ABSTRACT

The global demand for leather and leather products increase day by day, since the global population and the standard of living of people increase rapidly every year. The leather and leather products sector now represents one of the most important industrial sectors in India, significantly contributing to the national economy. Tanning is an integral part of the process of converting raw hides and skins into finished leather. The condition of leather tanneries is indicated by many operational aspects. The present study analyses different aspects of tanneries operations of the leather tanneries at Vellore district in Tamilnadu, India. To evaluate the variance and relativity between the prevailing condition in tanneries operations and the impact of the variable on the operations of tanneries relevant ratios and statistical tools like mean, standard deviation, t-test were used. The present study concludes that the important operational aspect of leather tanning industry at Vellore district are that the process and power outages are associated with existing condition of this industry.

NEED FOR TEACHING WELL- BEING THROUGH POSITIVE PSYCHOLOGY IN EDUCATIONAL INSTITUTIONS

JAYASHREE SANGHANI
RESEARCH SCHOLAR
MEWAR UNIVERSITY
CHITTORGARH

DR. SAROJ ARYA
RESEARCH SUPERVISOR
MEWAR UNIVERSITY
CHITTORGARH

SOWMYA MARE
RESEARCH ASST.
REACH BEYOND NGO
#16, P&T COLONY
SECUNDERABAD

BRIG. JAGJIT AHUJA
DIRECTOR
REACH BEYOND NGO
#16, P&T COLONY
SECUNDERABAD

ABSTRACT

The educational institutions- schools & colleges for more than a century paved the boulevard towards a successful adult work. In the present educational system, the students face a lot of pressure, stress and expectation from self and by others which leads to experiencing a lot of negative emotions. These factors hinder children's all round development and their scholastic achievements leading to low self-efficacy and belief in self. This becomes a concern for parents, teachers and the students themselves. Positive mood produces broader attention, more creative thinking, & more holistic thinking. When you are in a good mood, you are better at 'What's right here?' & when you are in a bad mood, you are better at 'what's wrong here?' Both positive & negative ways of thinking are important in the right situation, but all too often schools emphasize critical thinking and following orders rather than creative thinking and learning new stuff. For people to lead truly flourishing lives they need to feel they are personally satisfied and developing, as well as functioning positively in regard to society. Unfortunately, too many people are instead languishing – living unhappy, unfulfilled lives as well as lacking social and community engagement. Few good reasons that well-being should be taught in educational institutions are the Current flood of depression and the nominal increase in happiness & satisfaction over the last two generations. It would be an antidote to the runaway incidence of depression, a way to increase life satisfaction, and an aid to better learning and more creative thinking.

CORPORATE SOCIAL RESPONSIBILITY

**SUMAIYA FATHIMA
PRINCIPAL
BET SADATHUNNISA COLLEGE
BISMILLAHNAGAR, BENGALURU**

ABSTRACT

This paper aims to provide a better understanding of multistakeholder perceptions of corporate social responsibility (CSR). CSR is addressed in terms of social and environmental responsibilities. CSR can encompass a wide variety of tactics; from giving nonprofit organizations a portion of a company's proceeds, to giving away a product or service to a worthy recipient for every sale with the enactment of the Companies Act, 2013, India has become the forerunner to mandate spend on Corporate Social Responsibility (CSR) activities through a statutory provision. Companies that demonstrate their commitment to various causes are perceived as less selfish than companies whose corporate social responsibility endeavors are nonexistent. Undertaking socially responsible initiatives is truly a win-win situation. Not only will your company appeal to socially conscious consumers and employees, but you'll also make a real difference in the world. Keep in mind that in CSR, transparency and honesty about what you're doing are paramount to earning the public's trust

ANALYSIS OF FINANCIAL STATEMENT OF ROURKELA STEEL PLANT BY USING THE TECHNIQUE OF RATIO ANALYSIS

**DR. ASHOK KUMAR RATH
PROFESSOR
REGIONAL COLLEGE OF MANAGEMENT
BHUBANESWAR**

ABSTRACT

The present study is an attempt to find out soundness of the financial ratios from financial statement at Rourkela steel plant. The liquidity position has increased in the year 2013-14 and profitability and sales of the company have shown a rise. Higher turnovers of assets and working capital in the year 2014-15 give a good sign of firm's liquidity and profitability position.

INTELLECTUAL CAPITAL AS A TALENT POOL CREATES ORGANISATIONAL EXCELLENCE

DR. UPPUGUNDURI PADMAVATHI
PROFESSOR
SRI DEVI WOMEN'S ENGINEERING COLLEGE
VATTINAGULAPALLY

ABSTRACT

Social capital and structural capital is critical to talent development. Talent is all about an individual's knowledge and skills, but it ultimately depends upon the ability of individual. Several studies revealed that India would have more youth power as compared to other countries by 2020. The article emphasized on several models for the valuation of human capital and return on talent; corporates which are following valuation of their human capital and how it is valued and Problems associated for incorporation of Value of Human resources in Annual Reports. Talent in potential form is required to measure its return both in the macro and micro level of economy/ business. It measures the payback from investment in people. It indicates whether right people are hired and how effectively they are used to achieve organizational goals. The Economic model for value added can be revised by considering productivity, average cost per employee and number of employee in the organization, to find out value added by human resources to the organization/ stakeholders. Capitalisation super profits may be used for valuation of Human resources. It is observed that some PSUs in India have adopted Human resources accounting. It should make it mandatory for all the companies to show the value of human resources in their Annual Reports, to give the real state of affairs the company to their stakeholders.

THE INFLUENCE OF CONSUMER MINDSET ON THE INTENTION TO PURCHASE FAIR TRADE GOODS IN ETHNIC CHINESE SOCIETY: THE MEDIATING ROLE OF MORAL IDENTITY

GHI-FENG YEN

PROFESSOR

DEPARTMENT OF BUSINESS ADMINISTRATION

CHUNG YUAN CHRISTIAN UNIVERSITY

TAOYUAN CITY

RU-YU WANG

ASSOCIATE PROFESSOR

DEPARTMENT OF BUSINESS ADMINISTRATION

CHUNG YUAN CHRISTIAN UNIVERSITY

TAOYUAN CITY

HSIN-TI YANG

RESEARCH SCHOLAR

DEPARTMENT OF BUSINESS ADMINISTRATION

CHUNG YUAN CHRISTIAN UNIVERSITY

TAOYUAN CITY

ABSTRACT

This study investigates whether and how the individual mindset influences consumer response to fair trade goods. We applied structural equation modeling (SEM) to perform hypothesis testing and indirect effect verification. The results showed that collectivistic mindset positively influences the internalization and symbolization of moral identity. A further investigation on the mediating effect of moral identity showed that although a collectivistic mindset affects the purchase intention of fair trade goods indirectly through the internalization of moral identity. The results revealed the main influencing factors of ethical consumption in ethnic Chinese society in Taiwan. Implications for marketing decisions are considered.

CUSTOMERS' PERCEPTION OF SIDBI IN TAMIL NADU**DR. T. RENUHA****HEAD****DEPARTMENT OF BUSINESS ADMINISTRATION
GOVINDAMMAL ADITANAR COLLEGE FOR WOMEN
TIRUCHENDUR****DR. P. AMIRTHA GOWRI****ASSOCIATE PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES
DR. SIVANTHI ADITANAR COLLEGE OF ENGINEERING
TIRUCHENDUR****ABSTRACT**

Small Industries Development Bank of India (SIDBI) provides direct assistance to small industries and also through other financial institutions through various schemes of assistance tailored to meet the requirements of Micro Small and Medium Enterprises. 74 concerns accounting five per cent of the customers in Tamil Nadu were selected by simple random sampling by applying lottery method and considering the complacency the sample size was confined to 65 concerns only. The data were analysed with the help of simple percentage, mean, standard deviation, co-efficient of variation and 'F' test. The clients' perception was analysed and found that the respondents were much concerned with the physical attributes, communication facilities and psychological approach of the Bank. The results of the 'F' test showed that the relationship between the business profile of the respondents and their perception of services of Small Industries Development Bank of India were equally significant and insignificant.

PSYCHOLOGICAL CONTRACT AND ITS CONTENTS: A STUDY WITH REFERENCE TO GOAN IT COMPANIES

DR. K G SANKARANARAYANAN
DIRECTOR
ZANTYE COLLEGE RESEARCH CENTRE
BICHOLIM

PARESH LINGADKAR
ASST. PROFESSOR & RESEARCH SCHOLAR
ZANTYE COLLEGE RESEARCH CENTRE
BICHOLIM

ABSTRACT

Psychological contracts consist of the beliefs employees hold regarding the terms and conditions of the exchange agreement between themselves and their organizations. It is worth taking seriously because of the possible detrimental effects of breach on organizational as well as employee outcomes. It is more pertinent for the IT sector (where labour turnover is relatively very high) to understand the above PC contents to formulate appropriate strategies for developing conducive and congenial working environment and thereby reducing the detrimental effects to the organization.

INTERMEDIARY LIABILITIES: COMPARATIVE STUDY OF VARIOUS JURISDICTIONS

**ASTITWA BHARGAVA
RESEARCH SCHOLAR
NATIONAL LAW UNIVERSITY
JODHPUR**

**DR. MANMEETA SAXENA
ASSOCIATE PROFESSOR
NATIONAL LAW UNIVERSITY
JODHPUR**

ABSTRACT

Service providers have become an indispensable part of the society and an intermediary is one of them. The role of an intermediary is crucial, as they act as a connecting knob between the two entities for the exchange of information, services, etc. and this imposes a prodigious responsibility to protect the data transmitted through them. Various jurisdictions enforce a wide range of liabilities on the intermediaries depending on the type of services they deliver. This research paper focuses on the liabilities of the intermediaries in United States of America, United Kingdom and India. The paper also discusses the need for these restrictions to be imposed on the intermediaries with the help of the judicial development.

AWARENESS ON SUSTAINABILITY BASED EDUCATION FOR TEACHERS OF HIGHER EDUCATIONAL INSTITUTIONS: A CONCEPTUAL ANALYSIS

DR. A. SENTHILKUMAR
ASST. PROFESSOR
SCHOOL OF EXCELLENCE IN LAW
THE TAMILNADU DR. AMBEDKAR LAW UNIVERSITY
CHENNAI

ABSTRACT

Sustainable Development implies economic development reciprocally with the protection of environmental quality, each supporting the other. People round the world acknowledge that current economic development trends aren't sustainable which public awareness, education and coaching square measure a requirement to moving society toward sustainable. Sustainable Education may be a conception that's regionally relevant and culturally applicable in its programmes, addresses native surroundings conditions and native economic conditions and society ones. Even though India holds the pride of getting nice march in educational activity, they need not managed to handle desires of their folks sustainably. This paper emphasizes on the priority for sustainable development primarily based education as this needed is to supply quality education that addresses the wants of the immediate society. This paper concludes that lecturers obtaining qualified ought to be totally aware of sustainable development primarily based education.

HIGHER EDUCATION IN INDIA: EMERGING ISSUES, CHALLENGES AND SUGGESTIONS

ASHA RANI.K
ASST.PROFESSOR
DEPARTMENT OF MANAGEMENT
NEW HORIZON COLLEGE
KSATURINAGAR

ABSTRACT

Education is one of the significant factors instrumental to the development of a country. It should be transformed to the needs of the time and changing scenario of the world. It provides an opportunity to critically reflect upon the social, economic, cultural, moral and spiritual issues facing humanity. India needs more efficient and educated people to drive our economy forward. There are many Indian around the corner who known for their capabilities and skills. To develop India as an education hub or to become a prosperous partner in global economy, India has to qualitatively strengthen education in general and higher education with research and development in particular. This paper is mainly focused on the overall performance of higher education system in India. We try to find out the initiatives taken by the government to raise level of education system. This paper aims to identify emerging issues and challenges in the field of Higher Education in India. Finally, the paper concludes here is need of plans requires solutions that combine, employers and youth need of Expectations of from various stakeholders Students, Industry, Educational Institutions, Parents and Government.

A STUDY ON FINANCIAL HEALTH OF DHAMPUR SUGAR MILLS LTD, UTTAR PRADESH

A. ROJAMMAL
RESEARCH SCHOLAR
M. R. GOVERNMENT ARTS COLLEGE
MANNARGUDI

DR. S. BABU
ASST. PROFESSOR
M. R. GOVERNMENT ARTS COLLEGE
MANNARGUDI

ABSTRACT

Finance is more important to the business as the circulation of blood which is necessary for human body. Literally speaking, finance is the provision of adequate money when it is required. That is finance is needed for a business to promote, conduct and achieve the goal of organisation. For every company finance is much important right from the beginning that is conceiving an idea to obtain the organisational goals. Thus finance is very essential for the smooth running and survivability of the business. The main aim of financial analysis is better understanding of firm's position and performance. It refers to the process of determining financial strength and weakness of the firm by establishing strategic relationship between the items of balance sheet and profit and loss account. To evaluate the financial conditions and performance of a company, the financial analysis needs certain yardsticks. Ratio analysis is a widely used tool, which is relevant in assessing the performance of a firm in respect of liquidity position, long term, and solvency. In addition to this, it helps to predict the financial distress of the business. An attempt has been made in the present study to have an insight into the examination of financial health of the organization by using z score model.

A STUDY ON QUALITY OF WORK LIFE OF THE EMPLOYEES OF SELECTED COMPANIES IN NANJANGUDU INDUSTRIAL AREA, MYSURU DISTRICT

NISHIRIYANARGEES

STUDENT

DEPARTMENT OF MANAGEMENT & COMMERCE

AMRITA SCHOOL OF ARTS & SCIENCES

AMRITA VISHWA VIDYAPEETHAM

AMRITA UNIVERSITY

MYSURU CAMPUS

MYSURU

B. GURUDATT KAMATH

ASST. PROFESSOR

DEPARTMENT OF MANAGEMENT & COMMERCE

AMRITA SCHOOL OF ARTS & SCIENCES

AMRITA VISHWA VIDYAPEETHAM

AMRITA UNIVERSITY

MYSURU CAMPUS

MYSURU

ABSTRACT

Quality of work life is becoming a vital issue to achieve the goals of the organization in every sector. Attrition, employee's commitment, productivity etc. depend upon the dimensions of Quality of work life i.e. job satisfaction, organizational commitment, reward and recognition, participative management, work life balance, proper grievances handling, welfare facilities, work environment, etc. If organization provides a better QWL then it develops the healthy working environment as well as satisfied employee. High QWL can give a result in better organizational performance, effectiveness, innovativeness, etc. Consequently, to contribute better life for all those peoples who are organizational members serve and with whom they deal and interact. Today, quality of work life also affects the corporate social responsibility. Quality of work life is the documentation between the employees and their organization it improves the family life as well as work life of the individual. The term Quality of Work Life (QWL) aims at changing entire organizational climate by humanizing work, individualizing the organization and changing the structural and managerial system. Also it creates an opportunity for the organisations to understand the employees behaviour towards their work. As it gives a brief explanation about the perception of the employees, it helps the companies to improve their working condition and also can motivate the employees to increase the performance.

EFFECTIVENESS OF RTI ACT, 2005 IN PROVIDING INFORMATION: AN EMPIRICAL STUDY OF LUDHIANA CITY

**DR. POOJA CHATLEY
ASST. PROFESSOR
KHALSA COLLEGE FOR WOMEN
LUDHIANA**

**MANNAT SABBHARWAL
STUDENT
KHALSA COLLEGE FOR WOMEN
LUDHIANA**

ABSTRACT

It's been almost a decade that the Right to Information Act, 2005 has been implemented in the country with the objective of ensuring accountable, interactive and participatory democracy. During this span of ten years, the government has been trying its best to make this Act an effective tool to bring about transparency in operations, tapping corrupt practices and thus ensuring good governance to the masses. But has the Act seen the light of the day that it was envisioned for? The present paper is an attempt to gather the perception of the masses regarding the Act, the ease and hassles in getting information from various government and private bodies, the satisfaction level on the information received and how well it has been accepted as a tool of governance. Appropriate statistical tools have been used to draw inferences and make generalisations.

MECHANISM OF SOCIAL MEDIA TO BOOST INTERNATIONAL ENTREPRENEURSHIP

MUSIBAU AKINTUNDE AJAGBE

HEAD

DEPARTMENT OF MANAGEMENT

RITMAN UNIVERSITY

IKOT EKPENE

NKAM MICHAEL CHO

RESEARCH SCHOLAR

DEPARTMENT OF BUSINESS ADMINISTRATION & SUSTAINABILITY

ICT UNIVERSITY

YAOUNDE MESSASI CAMPUS

CAMEROON

MERCY ISIAVWE OGBARI

LECTURER

DEPARTMENT OF BUSINESS MANAGEMENT

COVENANT UNIVERSITY

OTA

EKANEM EDEM UDO UDO

SR. LECTURER

DEPARTMENT OF MANAGEMENT

RITMAN UNIVERSITY

IKOT EKPENE

ABSTRACT

Entrepreneurs all over seek ways of introducing their products to international markets, but international business environment pose a lot of opportunities and threats to foreign entrants. The cultural, political and technological environment has a lot to do in entrepreneurial success in global markets. The objective of the study is to critically determine the extent to which Social Media have contributed to the international venturing of entrepreneurs in Nigeria. One hundred questionnaires were administered to collect primary data that treated appropriate research questions inclusive of four hypotheses that were tested accordingly. Results indicates that technological advancement has significant impact on business transactions of international entrepreneurs. This is traceable to the fact that most small business entrepreneurs are becoming technologically inclined to transact day to day businesses. The study finds that so far the proper understanding of the usage of Social Media tools has offered more to the entrepreneurial venture decision making. Also the Social Media tool has been proven to enhance business dealings which also have to do with entrepreneurial success in the international markets. The study recommends that since technological products provide ample benefits for international entrepreneurs, organizations should endeavor to adopt technologies that supports international transactions.

USAGE OF TECHNOLOGY ENABLED BANKING SERVICES IN INDIA: A STUDY AMONG SELECTED BANK CUSTOMERS IN MYSURU CITY, KARNATAKA

SUMA P

M. COM. STUDENT

DEPARTMENT OF MANAGEMENT & COMMERCE

AMRITA SCHOOL OF ARTS & SCIENCE

AMRITA VISHWA VIDYAPEETHAM

MYSURU CAMPUS

MYSURU

VIDYA D AVADHANI

LECTURER

DEPARTMENT OF MANAGEMENT & COMMERCE

AMRITA SCHOOL OF ARTS & SCIENCE

AMRITA VISHWA VIDYAPEETHAM

MYSURU CAMPUS

MYSURU

ABSTRACT

Today the day starts and ends with technology, computers are used extensively for data storage, computation and communication. Internet offers, new opportunities to both consumers and producers of information in commerce transactions. In the five decades since liberty, banking in India has evolved through traditional phase, nationalization phase, post nationalization phase, reform phase. During reform phase, recommendations of the Narasimhan Committee (1991) covered the system for the transformation phase in the banking. Opening of new banks resulted in a paradigm swing in the ways of banking in India. The present study has adopted both descriptive and analytical methodologies. The descriptive methodology has been focused on review in the literary evidences that are available through external and internal sources. The primary aim of the study is to locate out the reasons and problems in availing the technology enabled services among the customers in Mysuru city. Based on the conversation, it is found that the wide publicity on technology enabled services usage and advantages, making sufficient and customer friendly technology enabled services at different points to avail with ease and access the same. This further gives ignition to financial services industry growth. The burning issue here is finance is closely associated with trust factor. By fixing a specific target strategy and reviewing on the issues from time to time can bring a lot of change in the usage patterns of the technology enabled services in banks in the years to come.

PLANNING FOR TRIBAL DEVELOPMENT IN HIMACHAL PRADESH

**ANJU SHARMA
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
HIMACHAL PRADESH UNIVERSITY
SHIMLA**

ABSTRACT

The tribal people of Himachal Pradesh constitute an integral part of the state. The total population of scheduled tribe in the state is about 5.2 percent of the total population. The present study is based on secondary information and provide overall picture of total funds allocated for tribal areas of Himachal Pradesh. The present study focus on the tribal region of Himachal Pradesh like Kinnaur, Lahul-Spiti, Pangi and Bharmour of Chamba district. The present study reveals that there is an increase in government fund in tribal areas, however the growth of all sector is not favourable.

HIGHER EDUCATION IN INDIA: CHALLENGES AND SUGGESTIONS

**GOPAL SINGH
RESEARCH SCHOLAR
INSTITUTE OF EDUCATION & RESEARCH
MANGALAYATAN UNIVERSITY
ALIGARH**

ABSTRACT

Education is a purposive, conscious or unconscious, psychological, sociological, scientific and philosophical process, which develops overall personality of an individual. Education is a process both in narrower as well as in wider sense. Ancient people used to collect facts and information about nature for survival. This is nothing but education. In wider sense, education is acquisition of experience throughout life. Experience brings changes in human life and behaviour. It is a primary function of formal education to accelerate and facilitate social progress. Social progress means social change. In India, education system divided in mainly primary education, secondary education, higher education and distance education. There is many Problems to provide quality in education.

GLOBAL PERSPECTIVES OF CORPORATE SOCIAL RESPONSIBILITY

PUNEET KAUR
RESEARCH SCHOLAR
I. K. GUJRAL PUNJAB TECHNICAL UNIVERSITY
JALANDHAR

ABSTRACT

We live in an age in which companies equivalent in wealth to countries call the shots and control much of the earth's resources. Because corporates intervene in so many areas of social life, they must be responsible towards society and the environment. In India as in the rest of the world there is a growing realisation that capital markets and corporations are, after all, created by society and must therefore serve it, not merely profit from it. And that consumers and citizens' campaign can make all the difference. In the age of globalisation, corporations and business enterprises are no longer confined to the traditional boundaries of the nation-state. One of the key characteristics of globalisation is the spread of the market and the change in the mode of production. Recently however the term has come to the forefront of public attention and this is probably because of the problems of governance which have been revealed at both a national level and in the economic sphere at the level of the corporation. One core value of doing business is obviously the economic one, that is, business is expected to be profitable and to make money for the owners, shareholders, and investors. However, business is further expected to achieve this economic value in conformity with the value of legality, but also, since the law may be non-existent, deficient, or not enforced, with the value of morality. That is, business must act in a profitable, legal, and moral manner. Today, moreover, business must deal with another value – the expectation that business, as it grows and especially once it attains a certain size, wealth, and prominence, be "socially responsible."

EMPLOYEE ATTITUDE TOWARDS PROFESSIONAL COMMUNICATIONS AT WORK FAMILY NEXUS: A STUDY IN SELECT IT ORGANIZATIONS IN HYDERABAD

SREEKANTH.YERRAMILLI
RESEARCH SCHOLAR
GITAM UNIVERSITY
HYDERABAD

K. L. REVATHI
ALUMNUS
JAWAHARLAL NEHRU TECHNOLOGICAL UNIVERSITY
KAKINADA

ABSTRACT

The Advancement of Internet & Communication technologies in new millennium transformed the Work & Life interfaces of the Urban Societies into a new dimension. It has the vast array of both advantages & disadvantages together. In the wake of such changing paradigm of Work & Family Microsystems, Humanities research through its various interdisciplinary studies during the past few decades tried to inquire more in these areas of Work Life research which has formed into a new discipline all together now. This study tries to focus more into some mediating aspects at Nexus points of Work Family domains & The subsequent spillover effects on Individuals during the vanishing boundaries by virtue of Technological advancements & virtual Work & Family Microsystems & their positive & negative influences on Employees is observed in this study. Hyderabad, India a bustling & thriving IT & ITes economic hub with more of MNC working community is taken as focus area for this study. The study followed the Spill Over theory models for its questioner framing & conducted over a mixed group of MNC employees across different IT & ITes organizations in Hyderabad, India.

REQUEST FOR FEEDBACK

Dear Readers

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

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

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

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

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

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

ABOUT THE JOURNAL

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

Our Other Journals

