

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 Inlibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5709 Cities in 192 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.	POSITIVE MENTAL ATTITUDE: LEARNING FROM THE LIFE OF SWAMI VIVEKANAND: A DESCRIPTIVE STUDY <i>JASPREET BAJAJ, Dr. ANJU AHUJA & Dr. MARKANDAY AHUJA</i>	1
2.	REVIVAL OF INDIAN ECONOMY THROUGH RECONSTITUTION OF INFRASTRUCTURE DEVELOPMENT IN INDIA <i>Dr. RAJA ROY CHOUDHURY, MRUNAL ARUN MULE & Dr. VIJETA CHAUDHARY</i>	2
3.	MANAGING CAREER ASPIRATIONS – A CONCEPTUAL INSIGHT <i>SOUMYA PRAKASH B S & Dr. MANASA NAGABHUSHANAM</i>	3
4.	ECONOMIC IMPACT OF FINANCIAL INCLUSION ON FARMERS IN SOUTH GUJARAT REGION <i>DHARMESH U THAKOR & Dr. RAMAKANTA PRUSTY</i>	4
5.	PROSPECTS OF SPECIAL ECONOMIC ZONES IN INDIAN ECONOMY: A COMPARATIVE STUDY <i>VIVEK SHUKLA & Dr. SOMESH KUMAR SHUKLA</i>	5
6.	EXAMINING MEDIATING EFFECT OF TRUST BETWEEN STORE IMAGE AND LOYALTY IN GROCERY SPECIALTY STORES IN HYDERABAD <i>ISHFAQ HUSSAIN BHAT & Dr. SAPNA SINGH</i>	6
7.	ENSURING QUALITY AND EXCELLENCE IN INSTITUTIONS OF HIGHER LEARNING WITH SPECIAL REFERENCE TO THE STATE OF ODISHA <i>Dr. RASHMI MISHRA</i>	7
8.	HUMAN RESOURCE INFORMATION SYSTEM, HUMAN RESOURCE PERFORMANCE AND MODERATING EFFECT OF NATIONAL AND INTERNATIONAL BANKS OF BANK EMPLOYEES IN QATAR <i>Dr. RENJU MATHAI & Dr. A. THANGARAJA</i>	8
9.	AN ASSESSMENT OF PRODUCTIVE EFFICIENCY OF THE SELECT PRIVATE SECTOR NON-BANKING FINANCE COMPANIES IN INDIA <i>Dr. N. DEEPA & Dr. V. THILAGAVATHI</i>	9
10.	IMPACT OF CAPITAL STRUCTURE ON PROFITABILITY OF PHARMACEUTICAL SECTOR IN INDIA - AN EMPIRICAL STUDY <i>Dr. GURMEET SINGH & KOMAL B SIDHNANI</i>	10
11.	AN ANALYSIS OF DEVELOPMENT EXPENDITURE DURING THE PRE REFORM AND POST REFORM PERIOD IN INDIA <i>Dr. P. NATARAJAN & S. RAJARAJESWARI</i>	11
12.	IMPACT OF ADVERTISEMENT AMONG CONSUMERS ON GOLD JEWELLERY PURCHASE IN COIMBATORE CITY <i>V. VIDHYA & Dr. S. P. VIJAYAKUMAR</i>	12
13.	TRUST IN FINANCIAL MOBILE APPS – A PARTIAL LEAST SQUARE REGRESSION APPROACH <i>Dr. K. UMA DEVI</i>	13
14.	RELEVANCE OF E-COMMERCE IN MODERN BUSINESS SCENARIO: A STUDY <i>Dr. ANIRUDDHA SARKAR</i>	14
15.	EFFECTS OF TECHNOLOGICAL CHANGES IN THE PERFORMANCE OF HR DEVELOPMENT <i>Dr. A. VENNILA</i>	15
16.	AN INQUIRY INTO IMPACT OF TQM IMPLEMENTATION ON EMPLOYEE PERFORMANCE AT WORKING IRON AND STEEL FIRMS OF KARNATAKA <i>K C PRASHANTH</i>	16
17.	JOB SATISFACTION OF BANK EMPLOYEES – AN INVESTIGATION INTO THE RELATIONSHIP WITH THEIR ATTITUDE TOWARDS CHANGE <i>KAMAL RAJ MOHAN</i>	17
18.	THE IMPACTS OF NPA ON INDIAN ECONOMY <i>GHEESA LAL & Dr. MANISH BADLANI</i>	18
19.	UNDERSTANDING GST THROUGH COMPARISON WITH PREVIOUS INDIRECT TAXATION SYSTEM <i>GUNEEV BRAR</i>	19
20.	PRODUCT PERFORMANCE OF LIFE INSURANCE COMPANIES IN INDIA: A LITERATURE REVIEW AFTER 2000 <i>Dr. SASMITA SAHOO</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

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

Chairman, Malaviya National Institute of Technology, Jaipur

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

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

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

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

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

Former State Minister for Home & Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

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

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

Faculty, Shree Ram Institute of Business & Management, Urjani

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

Principal (Retd.), Maharaja Agrasen College, Jagadhri

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

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

CO-EDITOR**Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**Dr. S. P. TIWARI**

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

Dr. CHRISTIAN EHIOBUCHÉ

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

Dr. SIKANDER KUMAR

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

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

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

Dr. M. N. SHARMA

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

Dr. TEGUH WIDODO

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

Dr. M. S. SENAM RAJU

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

Dr. D. S. CHAUBEY

Professor & Dean, Research & Studies, Uttaranchal University, Dehradun

Dr. CLIFFORD OBIYO OFURUM

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

Dr. KAUP MOHAMED

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

Dr. VIRENDRA KUMAR SHRIVASTAVA

Director, Asia Pacific Institute of Information Technology, Panipat

SUNIL KUMAR KARWASRA

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

Dr. MIKE AMUHAYA IRAVO

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

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. NEPOMUCENO TIU

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

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. ANA ŠTAMBUK

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

Dr. RAJENDER GUPTA

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

Dr. SHIB SHANKAR ROY

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

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. NAWAB ALI KHAN

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

MUDENDA COLLINS

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

Dr. EGWAKHE A. JOHNSON

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

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

P. SARVAHARANA

Asst. Registrar, Indian Institute of Technology (IIT), Madras

Dr. MURAT DARÇIN

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

Dr. ABHAY BANSAL

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

Dr. YOUNOS VAKIL ALROAIA

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

WILLIAM NKOMO

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

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

SHASHI KHURANA

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

Dr. SEOW TA WEEA

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

Dr. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BORIS MILOVIC

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

Dr. LALIT KUMAR

Faculty, Haryana Institute of Public Administration, Gurugram

Dr. MOHAMMAD TALHA

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

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

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

Dr. PARDEEP AHLAWAT

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

Dr. ALEXANDER MOSESOV

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

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

YU-BING WANG

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

SURJEET SINGH

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

Dr. MELAKE TEWOLDE TECLEGHIORGIS

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

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. SAMBHAVNA

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. SHIVAKUMAR DEENE

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

SURAJ GAUDEL

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

FORMER TECHNICAL ADVISOR**AMITA****FINANCIAL ADVISORS****DICKEN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

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

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

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

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

DEAR SIR/MADAM

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

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

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

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

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

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

NOTES:

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

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

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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

**POSITIVE MENTAL ATTITUDE: LEARNING FROM THE LIFE OF SWAMI
VIVEKANAND: A DESCRIPTIVE STUDY**

JASPREET BAJAJ
ASTT. PROFESSOR
DEPARTMENT OF MANAGEMENT
BABA MASTNATH UNIVERSITY
ROHTAK

Dr. ANJU AHUJA
PRO-VICE CHANCELLOR
BABA MASTNATH UNIVERSITY
ROHTAK

Dr. MARKANDAY AHUJA
VICE CHANCELLOR
BABA MASTNATH UNIVERSITY
ROHTAK

ABSTRACT

Time and again we speculate the bearing of the significance of a vicar today, who took birth years ago and led the life of a mendicant and at the age of 39 he left for blissful dwelling. This manuscript will be focusing on the relevance of Swami Vivekananda's philosophy of positive mental attitude in the working of today's era. The concept of TQP (Total quality people) given by Swami Vivekananda who wanted hundred "atmavaan"/TQPs for changing the course of this country. Swami Ji's teachings encompassed all the broad and deep aspects of Religious Conviction, Edification, Spiritualism, Personality building, fortitude of social service. Various movements were started all over India by his innumerable followers who got inspired because of his contemporary teachings which were full of positivity. Swami Ji is the symbol of ceaseless, effort blazing eagerness, valor and energetic personality. People get prejudiced with his personality as his words used to shake the natives and help them to come out of there shell of flaw's, laziness, submissiveness, apathy and agony. The views of swami Ji have already been read and seen by many eyes but this manuscript will try to enlighten His positive mental attitude through various incidences, anecdotes stories etc. in his journey on this mother earth.

REVIVAL OF INDIAN ECONOMY THROUGH RECONSTITUTION OF INFRASTRUCTURE DEVELOPMENT IN INDIA

Dr. RAJA ROY CHOUDHURY
DIRECTOR
N L DALMIA INSTITUTE OF MANAGEMENT STUDIES & RESEARCH
MUMBAI

MRUNAL ARUN MULE
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
DR. RAM MANOHAR LOHIA AVADH UNIVERSITY
FAIZABAD

Dr. VIJETA CHAUDHARY
RESEARCH ASSOCIATE
N. L. DALMIA INSTITUTE OF MANAGEMENT STUDIES & RESEARCH
MUMBAI

ABSTRACT

Infrastructure is a major sector which plays a key role for propelling India's overall development. A country's development is strongly linked to its infrastructure strength and its ability to expand trade, cope with population growth, reduce poverty and produce inclusive growth. The Indian economy is still expanding significantly, and substantial investment in infrastructure continues to be required in order to sustain India's economic progress. The country's capacity to absorb and benefit from new technology and industries depends on the availability, quality and efficiency of more basic forms of infrastructure. The infrastructure sector primarily comprises of electricity, roads, telecommunications, railways, irrigation, hospitals, schools, colleges, water supply and sanitation, ports and airports, storing facilities, and oil and gas pipelines. India's infrastructure facilities, including transport, sanitation and electricity, are still estimated to be inadequate for its population; thereby expansion of infrastructure sector is a necessary prerequisite to further economic growth. The primary objective of this paper see the status of Indian economy through reconstitution infrastructure development.

MANAGING CAREER ASPIRATIONS – A CONCEPTUAL INSIGHT

SOUMYA PRAKASH B S
RESEARCH SCHOLAR
ISBR BUSINESS SCHOOL
BANGALORE

Dr. MANASA NAGABHUSHANAM
PROFESSOR
ISBR BUSINESS SCHOOL
BANGALORE

ABSTRACT

The study finds out that none of us have an infinite number of choices when it comes to career management. But all of us have some choices. We need to figure out areas of our choice and become active in managing them. As the world gets more complex, more and more of a burden will fall on each person to manage his or her own career because employers will have a harder time figuring out what is best for everyone. Thus, the most important bit of advice is not to become a victim.

ECONOMIC IMPACT OF FINANCIAL INCLUSION ON FARMERS IN SOUTH GUJARAT REGION

DHARMESH U THAKOR
ASST. PROFESSOR
NARAN LALA COLLEGE OF COMMERCE & MANAGEMENT
NAVSARI

Dr. RAMAKANTA PRUSTY
PRINCIPAL
B. P. COLLEGE OF BUSINESS ADMINISTRATION
KADI SARVA VISHWAVIDYALAYA
GANDHINAGAR

ABSTRACT

Financial inclusion has received a major focus by the governments across the world. In the present times financial inclusion has a direct relationship with the economic growth and development of any nation. The main objective of financial inclusions is to provide banking and financial services to weaker section of the society in a fair, transparent and equitable manner at affordable cost. It helps in bringing equality among the citizens of the country. In the past two decades, India introduced various changes in the banking and financial system to offer various financial benefits to the citizens of the country. A big support towards financial inclusion in India has emerged from the Pradhan Mantri Jan DhanYojana (PMJDY) introduced in August 2014. For this, the present study is analyzing the impact of financial inclusion on farmers of the south Gujarat region from economic angle. From the study it is concluded that there is a positive impact of the efforts of financial inclusion made mainly by banking sector in the region on savings habits as well as farm productivity of the respondents but still more efforts are needed to make financial inclusion more effective in the region.

PROSPECTS OF SPECIAL ECONOMIC ZONES IN INDIAN ECONOMY: A COMPARATIVE STUDY

VIVEK SHUKLA
RESEARCH SCHOLAR
UNIVERSITY OF LUCKNOW
LUCKNOW

Dr. SOMESH KUMAR SHUKLA
PROFESSOR & HEAD
COMMERCE DEPARTMENT
UNIVERSITY OF LUCKNOW
LUCKNOW

ABSTRACT

India was one of the first countries in Asia to recognize the effectiveness of the Export Processing Zone (EPZ) model in promoting exports, with Asia's first EPZ set up in Kandla in 1965. With a view to overcome the shortcomings experienced on account of the multiplicity of controls and clearances, absence of world-class infrastructure, and an unstable fiscal regime and with a view to attract larger foreign investments in India, the Special Economic Zones (SEZs) Policy was announced in April 2000.¹ The main aim of establishing Special Economic Zones in India was to inject confidence in investors globally so that greater economic activity and employment could be garnered. SEZs in India functioned from 1st November 2000 to 9th February 2006 under the provisions of Foreign Trade Policy till the passing of the SEZ Act 2005 which came in to effect on 10th February 2006. The main objectives for developing SEZs are to Generate additional economic activity, to Promote exports of goods and services, to Promote investment from domestic and foreign sources, to Create employment opportunities and to Develop infrastructure facilities. The present study looks into the avenues created by SEZs for the development and growth of manufacturing sector in India. Also a comparative analysis with growing economies towards the Asian continent is done. The paper discusses in detail the impact of operating SEZs in Asian countries on the manufacturing sector and thereafter suggests ways and means of how these zones can prove to be more effective in the development of the manufacturing sector of such countries with special reference to India.

¹ Retrieved from <http://www.sezindia.nic.in/about-introduction.asp> last visited on 23.05.2017, at 09:30 hrs IST.

EXAMINING MEDIATING EFFECT OF TRUST BETWEEN STORE IMAGE AND LOYALTY IN GROCERY SPECIALTY STORES IN HYDERABAD

ISHFAQ HUSSAIN BHAT
RESEARCH SCHOLAR
SCHOOL OF MANAGEMENT STUDIES
UNIVERSITY OF HYDERABAD
HYDERABAD

Dr. SAPNA SINGH
ASSOCIATE PROFESSOR
SCHOOL OF MANAGEMENT STUDIES
UNIVERSITY OF HYDERABAD
HYDERABAD

ABSTRACT

The food and grocery sector is the largest category with in the retail segment India. India is ranked 6th largest country with regard to food and grocery. for the sake of surviving inside the competition, having truthful patrons can be beneficial to companies. So retailers look at different aspects to keep customers intact. Store Image has become an influential factor for the survival and development of stores. The paper examines the structural relationship model among the different constructs of store image, trust and commitment to the retail store is formed and the relationship is tested through a sample proportions of 200 customers in three stores in the metropolis city of Hyderabad. The paper manifests that there exists various associations among store image, trust and store commitment. The result revealed that Store Image indirectly influences Store Loyalty by Trust. The results also manifested a significant gender contrast in the approach of store image. These results contribute to several important insights for managing supermarkets and are also important for future research.

**ENSURING QUALITY AND EXCELLENCE IN INSTITUTIONS OF HIGHER LEARNING
WITH SPECIAL REFERENCE TO THE STATE OF ODISHA**

**Dr. RASHMI MISHRA
READER IN SOCIOLOGY
NKC CENTRE FOR DEVELOPMENT STUDIES
BHUBANESWAR**

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. Higher education in India is undergoing rapid changes. 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 higher education system in India with special reference to the state of Odisha. This paper aims to identify emerging issues and challenges in the field of Higher Education.

HUMAN RESOURCE INFORMATION SYSTEM, HUMAN RESOURCE PERFORMANCE AND MODERATING EFFECT OF NATIONAL AND INTERNATIONAL BANKS OF BANK EMPLOYEES IN QATAR

Dr. RENJU MATHAI
ASST. PROFESSOR & PROGRAMME LEADER
INTERNATIONAL BUSINESS & MANAGEMENT STUDIES
STENDEN UNIVERSITY
DOHA QATAR

Dr. A. THANGARAJA
ASST. PROFESSOR
LEAD COLLEGE OF MANAGEMENT
DHONI, PALAKKAD

ABSTRACT

Technology has become full circle in the effectiveness of today's world and industries. It has crossed boundaries to make itself known and also have people relied upon it to a huge extent. Particularly databases and software to enrol data for the company, such software is generally used by departments. It is not only time consuming but also a huge setback for the employees. Technology, these days has made life easier for many organizations; just a click of a button and everything is in front of you. The aim of this research is to find a solution for banking industry to overcome the problems they face in adapting to the Human resource information systems built for them. The study has been initiated with a view to understand the implementations of HRIS in banks of Qatar and also the comparison of international banks and national banks in terms of HRIS adoption. The estimates of type of banks are significant. This signifies that partial moderation exists the path between HRIS on HR Performance. The national banks effect of HRIS on HR performances is strongly positive. This study enriches the knowledge on HRIS in banking sector in Qatar.

**AN ASSESSMENT OF PRODUCTIVE EFFICIENCY OF THE SELECT PRIVATE SECTOR
NON-BANKING FINANCE COMPANIES IN INDIA**

Dr. N. DEEPA
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
SRI VASAVI COLLEGE
ERODE

Dr. V. THILAGAVATHI
ASST. PROFESSOR
DEPARTMENT OF COMMERCE (CA)
VELLALAR COLLEGE FOR WOMEN (AUTONOMOUS)
ERODE

ABSTRACT

Non Banking Financial Companies (NBFCs) play a crucial role in broadening access to financial services, enhancing competition and diversification of the financial sector. They are increasingly being recognised as complementary to the banking system, capable of absorbing shocks and spreading risks at times of financial distress. This paper explains the process of measuring and analyzing NBFC's Total Factor Productivity (TFP) using Data Envelopment Analysis and Malmquist Productivity Index (MPI) of Non-Banking Finance Companies in India for the period of 2001-2015. In this study the nature and extent of efficiency and productivity growth of select private sector NBFCs in India is investigated using non parametric frontier techniques. Employing Malmquist indices, productivity growth is decomposed into technical efficiency change and technological change for a sample of NBFCs. The results show that excepting MFL, all the select NBFCs have high efficiency score from the past 15 years, 2001-2015. The Tobit regression analysis revealed that the two factors size and management quality are the main factors determining productive efficiency of the select NBFCs. Moreover, the results show an average improvement in the productivity of NBFCs in period 2001 and 2015, respectively.

IMPACT OF CAPITAL STRUCTURE ON PROFITABILITY OF PHARMACEUTICAL SECTOR IN INDIA - AN EMPIRICAL STUDY

Dr. GURMEET SINGH
ASST. PROFESSOR
FACULTY OF MANAGEMENT
GLS UNIVERSITY
AHMEDABAD

KOMAL B SIDHNANI
ASST. PROFESSOR
FACULTY OF MANAGEMENT
GLS UNIVERSITY
AHMEDABAD

ABSTRACT

Pharmaceutical sector is considered as one of the largest and fastest growing sectors in India and it ranks fourth in the world. The changes happening in the pharmaceutical sector have had a significant impact on Indian Economy. Capital structure decision is considered as one of the most complicated areas of financial decision which directly affects the changes in profitability of Pharmaceutical sector in India. The main objective of the study is to investigate interrelationship between capital structure and profitability of Pharmaceutical Sector over a period of time. Apart from that, the study also identifies the major factors which affect the changes in profitability of Pharmaceutical sector and the changes in capital structure of Pharmaceutical sector through theoretical investigation. The paper has opted for both analytical and descriptive research designs as it examines the pattern of capital structure and profitability. For the study, secondary data has been used and it is taken from the various sources like Reports of Centre for Monitoring Indian Economy (CMIE) and Capital Line. At the time of data collection, there were total 233 Pharmaceutical companies listed on BSE out of which 45 companies are selected for the purpose of analysis. The data for the period of 10 years from 2007 to 2016 is considered. The paper provides that capital structure has a strong impact on profitability of pharmaceutical companies. The debt proportion has negative impact while the equity proportion has positive impact on profitability. Further, capital structure and profitability are influenced by common factors like: Inflation, liquidity, tax policies and dividend policy. The sample size of the research is 20 percent of the total population which leaves the further scope of research open for other researchers. Moreover, similar research can be conducted on other sectors.

AN ANALYSIS OF DEVELOPMENT EXPENDITURE DURING THE PRE REFORM AND POST REFORM PERIOD IN INDIA

Dr. P. NATARAJAN
ASST. PROFESSOR
DEPARTMENT OF ECONOMICS
RAJAH SERFOJI GOVERNMENT COLLEGE
THANJAVUR

S. RAJARAJESWARI
ASST. PROFESSOR OF ECONOMICS (FIP)
RAJAH SERFOJI GOVERNMENT COLLEGE
THANJAVUR

ABSTRACT

Economic planning in India is different from that of the socialist countries in its approach as well as coverage. India has opted for a mixed economy, implying the co-existence of the public and the private sectors. The initiative of the state in such a social system is restricted to sectors, which fail to develop, either due to the inabilities or due to the indifference on the part of the private sector. Thus the State was accorded a very high important place in India for the development of the infrastructure under the plans. The development of the roads and the railways, the construction of the canals, the production and distribution of energy and the like have created a conducive environment for rapid economic development in India. The multi-dimensional development of the social overhead capital by the State had induced the incentive of the private sector also to increase production and to raise the output. This strategy had worked well in respect of the consumer goods industries. The state, however, could not rely for the development of the basic industries on the response of the private sector alone for the growth of the social overhead capital. Massive allocation of funds to these industries had resulted in their rapid and speedy development, which had considerably strengthened the country's basic industrial structure. The public revenue should be increased to meet the growing public expenditure. It has been suggested that the subsidies should also be reduced to meet the growing public expenditure of the country. The public revenue should be mobilized to a greater extent to meet the continuously increasing public expenditure.

IMPACT OF ADVERTISEMENT AMONG CONSUMERS ON GOLD JEWELLERY PURCHASE IN COIMBATORE CITY

V.VIDHYA

Ph. D. RESEARCH SCHOLAR, DEPARTMENT OF COMMERCE, GOVERNMENT ARTS COLLEGE, COIMBATORE; &

ASST. PROFESSOR

**DEPARTMENT OF COMMERCE
SREE NARAYANA GURU COLLEGE
COIMBATORE**

Dr. S. P. VIJAYAKUMAR

ASST. PROFESSOR

**DEPARTMENT OF COMMERCE
GOVERNMENT ARTS COLLEGE
COIMBATORE**

ABSTRACT

The Gems and Jewellery sector plays a significant role in the Indian economy. Gold is fashioned into jewellery and used to manage risk in financial portfolios and protect the wealth of nations. This study reveals about the media of advertisement and its factors which has a strong impact on jewellery purchase. Advertisement informs the consumers about launching new store or product, raising awareness, promoting a brand image, brand identity, offers or discounts and strong presence in a market. Advertisement creates an everlasting relationship in-between jewellery shops and the consumers. It is easier for the jewellery shops to draw more number of consumer's attention through advertisement. The middle income groups are highly targeted through television advertisements. Advertisement helps to retain the existing loyal consumers. Visual appeal, Jewellery designs, colour and style, Product information, Message provided in the advertisement are the high influencing factors of advertisement in jewellery purchase. Advertisements given by Sree Kumaran Thangamaligai have influenced a lot in purchase decision.

TRUST IN FINANCIAL MOBILE APPS – A PARTIAL LEAST SQUARE REGRESSION APPROACH

Dr. K.UMA DEVI
ASST. PROFESSOR
PG & RESEARCH DEPARTMENT OF COMMERCE
GURU NANAK COLLEGE
VELACHERY

ABSTRACT

After demonetisation, Government of India and private companies are trying to encourage cashless transactions through financial mobile apps. The major financial mobile apps include BHIM promoted by National Payments Corporation of India, PhonePe promoted by Flipkart & Yes Bank and Paytm promoted by One97 Communications Ltd & Alibaba Group Holdings Ltd. One of the key aspects of financial transaction through a mobile app is trust. Without trust, the consumer will not transact through his mobile. This research paper uses Partial Least Square method to understand the variables that form the basis of trust in financial mobile apps. The responses from 100 users of BHIM, PhonePe and Paytm are analysed. The moderator variables and indirect variables that encourage trust in financial mobile apps are studied. The research will help in identifying variables which should be strengthened by the companies to improve trust in their mobile apps and will help in creating targeted promotions and marketing of their financial mobile apps.

RELEVANCE OF E-COMMERCE IN MODERN BUSINESS SCENARIO: A STUDY

Dr. ANIRUDDHA SARKAR
ASST. PROFESSOR IN COMMERCE
VIVEKANANDA MAHAVIDYALAYA
HARIPAL

ABSTRACT

It has been the long standing practice that business is performed its activities in a traditional mode where there is a face to face relationship between parties involve in business. In modern era the practice has almost been changed and it diverging to e-business. Thus e-commerce is a modern business methodology that addresses the needs of Organization, Merchants and consumers in order to reduce time and cost, improve the quality of goods and services, higher margins and provide information in support of human and corporate decision making through internet and other computer networks. The financial institutions like Banks, Post Offices, Insurance Companies, etc. are acting like financial intermediaries to provide financial support in e-business to reduce span of transactions and cost of goods as a result the e-business has challenged the traditional business in order to survive and sustain in the competitive and changing global business environment. Without internet facility the e-business activity is totally futile. Different ISP's are working in different areas within the globe in order to provide high speed internet services like 3G, 4G, broadband, etc. It is too much essential of data security in e-business transactions where the parties are basically use the debit and credit cards to fulfill the transactions because so many cyber hackers are always trying to breach the security of the transactions and hack the passwords of debit and credit card numbers so that they can theft money from accounts. So, it is very much essential of data encryption as well as data decryption in order to perform the e-business transactions safely and securely. In this paper, attempts have been undertaken to analyze the opportunities as well as threats of e-commerce in today's competitive and changing global scenario.

EFFECTS OF TECHNOLOGICAL CHANGES IN THE PERFORMANCE OF HR DEVELOPMENT

Dr. A. VENNILA
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT
CMS INSTITUTE OF MANAGEMENT STUDIES
COIMBATORE

ABSTRACT

Our world has become a global village. The improved means of communication, technological advancements, computer and internet have brought the horizons closer and changed the functioning of the business world in a great way. Many business functions can be performed speedily and with much more accuracy with the aid of computers and the Internet. The impact of technology has been observed in all areas of business including HR practices. Human Resource Management (HRM) is no longer limited to recruitment and training. It has become an indispensable part of every organization. Technology and HRM both are closely associated to each other. IT has significant impact on increasing the efficiency of recruitment, maintenance, development and decision-making functions. The present paper is an attempt to study the impact of information technology (IT) on HR practices.

AN INQUIRY INTO IMPACT OF TQM IMPLEMENTATION ON EMPLOYEE PERFORMANCE AT WORKING IRON AND STEEL FIRMS OF KARNATAKA

K C PRASHANTH
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT
VSK UNIVERSITY
BALLARI

ABSTRACT

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

JOB SATISFACTION OF BANK EMPLOYEES – AN INVESTIGATION INTO THE RELATIONSHIP WITH THEIR ATTITUDE TOWARDS CHANGE

KAMAL RAJ MOHAN
ASST. PROFESSOR
SREEKRISHNAPURAM VTB COLLEGE
MANNAMPATTA

ABSTRACT

Banking field is the lifeblood of the economy. It plays the major role in the financial system of the country. Since independence, banking field has been undergone tremendous changes like, nationalization, entry of private banks, computerization, net banking, core banking, and demonetization. All these changes enhance the workload of bank employees, especially in the case of latest demonetization. Bank employees are now working overtime to finish their work. Are they really satisfied with the present condition of banks? This study makes an investigation into this question. Since banking field is dynamic and ever changing, the satisfaction level of the employees largely depends upon their attitude towards the change. In this study Attitude of the employees towards change and their satisfaction level are measured in order to find out whether there exists any significant relationship between these two variables. The study conducted on 128 bank employees of State Bank of India and 101 bank employees of HDFC bank at Thrissur district and it is found out that there exists significant positive relationship between Attitude towards Change and Satisfaction level of the Bank Employees. It says that those who have positive attitude towards Change will have a better satisfaction level in their job.

THE IMPACTS OF NPA ON INDIAN ECONOMY

GHEESA LAL
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT STUDIES
RAJASTHAN TECHNICAL UNIVERSITY
KOTA

Dr. MANISH BADLANI
ASST. PROFESSOR
GOVERNMENT ENGINEERING COLLEGE
AJMER

ABSTRACT

NPA means those assets do not generate income. Broadly this research paper is focus on how non-performing assets are impact the Indian economy and banking sector. And clearly defined about the major area, sector role for NPA rising. Like: agriculture, real estate, power, manufacture, and micro, small and medium sector (MSME). And also explain how to recover of NPA through various channels like: SARFESAI act, 2002, DRT etc. and in this articles also explain what are the negative impact of NPA on Indian economy like: effect on GDP level, consumer income level, interest rate, fiscal policy, monetary policy and others.

UNDERSTANDING GST THROUGH COMPARISON WITH PREVIOUS INDIRECT TAXATION SYSTEM

GUNEEV BRAR
JUNIOR RESEARCH FELLOW
PUNJABI UNIVERSITY
PATIALA

ABSTRACT

The Indirect taxation structure of India has undergone a major reform in its functionality. The different indirect taxes which were earlier levied by the Central Government and State Governments have been replaced by a single indirect tax known as Goods and Services Tax (GST). All indirect taxes have been consolidated into one bucket. Hence one nation with one market has one tax. GST is a symbol of harmonization of laws, procedures and rates of tax across the country. This will remove all the limitations of the earlier indirect taxation system such as unnecessary statutory compliances, non-provision of Input Tax Credit (ITC) for various inputs, cascading effect of taxes and complexity caused due to non-harmonization of tax rates between the states. Due to the federal structure of our country GST will be a dual tax which will be charged both by Central Government as CGST and State Governments as SGST. GST tax reform is the mother of all tax reforms. GST represents an unbiased tax structure which is neutral towards all types of organisation structures, business models, business processes and geographical locations. This paper is focused on understanding the basic concept of GST by comparing it with the previous indirect taxation system.

PRODUCT PERFORMANCE OF LIFE INSURANCE COMPANIES IN INDIA: A LITERATURE REVIEW AFTER 2000

Dr. SASMITA SAHOO
ALUMNA
RAVENSHAW UNIVERSITY
CUTTACK

ABSTRACT

This Literature review looks at the concept of product performance of life insurance companies of India both in public and private sector. It focuses on the development of available literature in this field and related to the, research area selected. However, the researcher found a very limited amount of research in the area of insurance. It has been universally acknowledged that no work can be meaningfully conceived and soundly accomplished without critically studying – what already exists in relation to it, in the form general literature. It is the study of already established knowledge pertaining to the area that enables us to perceive clearly what is already lighted up in that area and what still remains enveloped in darkness. The planning and execution of any research study should be preceded by thorough review of literature in the related field since it helps the research worker to get better insight into the work done in the related field. Apart from the above consideration, the review of literature goes way in building up and accumulating knowledge over a period of time through the reflection of primarily empirical studies. Whatever may be the mode of building up knowledge, it is invariably realized that no one can embark upon a new venture in any area without critically acquainting himself with-what already exists in the form of knowledge in that area. The study of related literature goes a long way in equipping the research with these understandings and knowledge which is necessarily needed to put one's own problem in a proper perspective and which are essential for a valid interpretation of the findings of one's own research efforts.

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

