



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT

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**RESPONSIBILITY ACCOUNTING IN SMALL AND MEDIUM SCALE INDUSTRIES MANUFACTURING AUTO COMPONENTS****ANIRUDDHA THUSE****RESEARCH SCHOLAR, UNIVERSITY OF PUNE, PUNE****ASST. PROFESSOR****ADITYA INSTITUTE OF MANAGEMENT****NARHE, PUNE****DR. NEETA BAPORIKAR****HOD-SRD****COLLEGE OF APPLIED SCIENCES****SALALAH****SULTANATE OF OMAN****ABSTRACT**

*Responsibility Accounting refers to the management control system of accounting and reporting at divisional level of the organization. This research paper focuses on the concept of Responsibility Accounting and its applications in the Small and Medium Scale Auto Component Manufacturers. The ever increasing demands for all types of vehicles puts extra increasing pressure on the Auto Components manufacturers, as these organizations manage the entire raw materials inputs for the large scale auto manufactures.. So it has become quite essential to measure and to control the performance of Production and other supporting divisions in the SME Auto Components. The performance is to be evaluated on the basis of divisional Profitability and for this; the Profit Center would be the strategic tool to be applied for the performance measurement.*

**LIBERALIZED FINANCIAL SYSTEM AND ECONOMIC DEVELOPMENT IN NIGERIA****OLWE, OLUSEGUN****LECTURER****DEPARTMENT OF BANKING & FINANCE****COLLEGE OF DEVELOPMENT STUDIES****COVENANT UNIVERSITY****OTA****ABSTRACT**

*For the past twenty years, an enhanced financial sectoral deregulation has been a major economic tool in the agenda of most less developed economies and Nigeria is no exception. The discouraging level of growth with reference to the savings and investment culture of the people and government involvement in these economies has call to question whether financial sector liberalization have an impact on savings and investment in the economy and by extension on the level of growth and development of such economies. This study attempted to take a cursory look at the issue by examining the impact of financial system liberalization on savings and investment and by extension growth and development in Nigeria between 1997 and 2008. Some of the policy recommendations centred on the government creating an enabling environment for private investment to thrive. This will go a long way in helping to promote private investment with significant benefits in the long run for growth and development to the advantage of the citizenry and the economy at large.*

**AN INVESTIGATION ON HIGHER LEARNING STUDENTS SATISFACTION ON FOOD SERVICES AT UNIVERSITY CAFETERIA****SARAVANAN RAMAN****HEAD****MARKETING PROGRAMME****FACULTY OF BUSINESS AND MANAGEMENT****AIMST UNIVERSITY****SEMELING, 08100 BEDONG****KEDAH DARUL AMAN****SUBHASENI CHINNIAH****FACULTY****FACULTY OF BUSINESS AND MANAGEMENT****UNIVERSITY UTARA MALAYSIA****MALAYSIA****ABSTRACT**

*Food service becomes one of the service that need to be considered in order to satisfy students. The primary purpose of this paper is to investigate University student satisfaction with the universities' food service in which they study and to establish the benefits of that satisfaction to the institution especially the willingness and likelihood of recommending the institution to prospective students.. 200 questionnaires were distributed and only 83 students returned the questionnaires to the researcher. All proposed independent variables are significant and positively correlated to dependent variable. The significant factor that has the highest impact on a students' satisfaction on cafeteria service is food quality. Student's genders do not significantly differently on their satisfaction. However, there are significant different for hosteller and non hosteller students on ambiance of the cafeteria when determining their satisfaction on cafeteria service. The result of this study could help university cafeteria to improve their services.*





**IDENTIFYING AND PRIORITIZING THE MAIN BARRIERS TO KNOWLEDGE MANAGEMENT****DR. S. ALI AKBAR AHMADI****ASSOCIATE PROFESSOR & HEAD OF HUMAN RESOURCE DEVELOPMENT AFFAIRS  
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PAYAME NOOR UNIVERSITY  
TAFT, YAZD  
I. R. OF IRAN****ABSTRACT**

Knowledge has been recognized as an important source of competitive advantage and value creation, as an indispensable ingredient for the development of dynamic core competencies and, more generally, as a determinant factor for firms with global ambitions. Thus, successful knowledge management can be the chief determinant for the survival of an enterprise in a knowledge-based economy. Nevertheless, hurdles to efficient and effective knowledge management are many. In this paper we first, identify the barriers of knowledge management according to literature review and experts' points of view. In fact, for extracting the barriers, we have used qualitative method called focused group. In second step, we used ANP (quantitative method) to propose a model to prioritize the most critical barriers which have effect on knowledge management. The output of research indicates that 12 criteria are identified as barriers. The most important barrier is Managers constraints for motivating employees. Finally we have offered some recommendations for overcoming the identified barriers.

**PERFORMANCE EVALUATION OF PRIVATE AND PUBLIC SPONSORED MUTUAL FUNDS IN INDIA****NOONEY LENIN KUMAR****LECTURER****DEPARTMENT OF BUSINESS STUDIES****NIZWA COLLEGE OF TECHNOLOGY****NIZWA****OMAN****DR. VANGAPANDU RAMA DEVI****PROFESSOR****SCHOOL OF MANAGEMENT****K. L. UNIVERSITY****VADDESWAREM, GUNTUR (DT.)****ABSTRACT**

*In the current complex financial scenario, mutual funds are an ideal investment vehicle to the small investors. Mutual funds which have been operating for greater than five years and performing during the period of study (i.e. 2003 – 2007) are selected for the present research. The sample for the study consists of 340 mutual funds belonging to four categories - Money market category funds, Debt Category Funds, Equity category funds and Balanced category funds. These are further classified into private and public mutual funds. The performance of selected funds is evaluated using average rate of return of fund, standard deviation, Risk/Return, Sharpe Ratio, Treynor ratio and Jensen ratio. Benchmark comparison is also made as it indicates to what extent the fund managers were able to produce better performance of managed portfolio compared to the market or index portfolios.*

**TALENT MANAGEMENT PRACTICES IN IT SECTOR****DR. K. JANARDHANAM****PROFESSOR, DEAN & DIRECTOR****CANARA BANK SCHOOL OF MANAGEMENT STUDIES****CENTRAL COLLEGE CAMPUS****BANGALORE UNIVERSITY****BANGALORE - 560 056****DR. NIRMALA M.****ASST. PROFESSOR****CANARA BANK SCHOOL OF MANAGEMENT STUDIES****CENTRAL COLLEGE CAMPUS****BANGALORE UNIVERSITY****BANGALORE - 560 056****PRATIMA PANDEY****RESEARCH SCHOLAR****CANARA BANK SCHOOL OF MANAGEMENT STUDIES****CENTRAL COLLEGE CAMPUS****BANGALORE UNIVERSITY****BANGALORE - 560 056****ABSTRACT**

*The aim of this article is to discover how talent management is currently being used by a diverse range of organizations and to discover the practices of an effective talent management program. In this competitive environment it is very important for the companies to manage their talent well, and then only they will be at a competitive edge in comparison to their rivalries. Talent management provides an overview to all management areas and principles. It has become a top priority for the organizations. The objective of the article is firstly, to find out the various challenges and trends of talent management & secondly, to identify the different ways of attracting, developing and retaining talent. The companies covered are Hewlett Packard, Infosys and Wipro.*

**FREQUENT PATTERN MINING USING DYNAMIC PROGRAMMING****V. G. RAJALEKSHMI****ASST. PROFESSOR****DEPARTMENT OF MATHEMATICS****S.D. COLLEGE****ALAPPUZHA****KERALA****DR. M. S. SAMUEL****DIRECTOR****DEPARTMENT OF COMPUTER APPLICATIONS****MAR ATHANASIOS COLLEGE FOR ADVANCED STUDIES****TIRUVALLA****KERALA****ABSTRACT**

*Data mining methodologies have been developed for exploration and analysis of large quantities of data to discover meaningful patterns and rules. Frequent pattern mining is an important model in data mining. In this pattern mining given a data base of customer transactions, the task is to unearth all patterns in the form of sets of items appearing in a sizable number of transactions. Here the attempt is to discover frequent pattern using the Dynamic programming methods in operation research. Here we can calculate the frequent pattern item set by stages of operations.*

## PRICE AND LIQUIDITY CHANGES AFTER STOCK SPLITS - EMPIRICAL EVIDENCE FROM INDIAN STOCK MARKET

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### ABSTRACT

*Stock splits are a relatively new phenomenon in the Indian context. This paper examines the market effect of stock splits on stock price, return, volatility, and trading volume around the split ex-dates for a sample of stock splits undertaken in the Indian stock market over the period 2000 to 2010. The traditional view of stock splits as cosmetic transactions that simply divide the same pie into more slices is inconsistent with the significant wealth effect associated with the announcement of a stock split. The empirical evidence suggests that there is no clear evidence about positive wealth effect associated with stock split available from Indian markets, particularly S&P Nifty. However there is a clear evidence of significant improvement in traded volume (turnover) associated with stock split surrounding announcement day. Though this is inconsistent with the theory that suggests if any liquidity gains are associated with stock split it should be reflected on announcement date itself, it supports other studies conducted on Indian markets.*

**THE IMPACT OF REVERSE CULTURAL SHOCK AMONG REPATRIATES****N. PADMAVATHY****ASSOCIATE PROFESSOR & RESEARCH SCHOLAR  
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JEPPIAAR NAGAR, RAJIV GANDHI SALAI  
CHENNAI – 600 119****ABSTRACT**

*With the pressure of globalization, international job mobility is becoming a more common experience for a growing number of employees. It is critical for Multinational organizations to remain competitive in the area of international human resource development and management. Of all the Phases in IHRM, the last phase of repatriation is considered to be the most difficult one. If repatriates are not dealt with properly during the re-entry process, companies may have to incur huge losses, despite the fact that huge investment are made in various resources like money, time, training & development etc. in sending the employees on International Assignments. This paper focuses on the issues to be dealt after repatriation. In reviewing international human management studies, much attention is given to the process of expatriation; whereas less attention is given to repatriation. The Multinational organizations always assume that the re-entry to the parent country is non-problematic. However, research indicates that repatriation can be more difficult adjustment than expatriation. Thus, the main aim of this paper is to explore the impact of reverse cultural shock among repatriates after International Assignment. The study collected data from 50 respondents through questionnaire which had questions on a five point scale. Six hypotheses were framed and tested using ANOVA and Chi-square. Percentage Analysis was done for demographic factors like age, income, education, marital status, experience in the organization, duration of the international assignment etc. The study concluded that the MNC's have to identify right strategies to retain repatriates after international assignments.*

**BRAND LOYALTY'S INFLUENCE ON WOMEN'S BUYING BEHAVIOR WITH SPECIAL REFERENCE TO PERSONAL CARE PRODUCTS****R. SUNDARI****LECTURER****DEPARTMENT OF MANAGEMENT STUDIES****ST. JOSEPH'S COLLEGE OF ENGINEERING****CHENNAI – 600 119****DR. M. SAKTHIVEL MURUGAN****PROFESSOR AND HEAD****DEPARTMENT OF CORPORATE SECRETARYSHIP AND BUSINESS ADMINISTRATION****D B JAIN COLLEGE****CHENNAI – 600 096****ABSTRACT**

People buy products, but which products they buy and how they make a buying decision have a lot to do with how they feel about the brand. Products are what the company makes, what the customer buys is a brand. Brands are strongly linked by consumer's emotion. Billions of dollars have been spent trying to impress consumers while aiming to increase brand loyalty and recognition. Brand Loyalty is something that every brand and company strives for and believes they can attain. The eternal search for companies has been to identify brand loyal customers who in long run prove to be a valuable asset. The study has been conducted to analyze brand loyalty and its effect on purchase decision among 350 women towards personal care products in Chennai city. Findings suggest that Meera and Sunsilk shampoo, Spinz talc, Liril and Mysore Sandal soap and Pepsodent toothpaste has high brand loyalty among women consumers. It is also evident that women with high and medium brand loyalty are driven by secondary benefits such as ingredients of the product, Product should serve the purpose, innovative features, manufacturer's reputation, and the product should be medically tested, while purchasing personal care products.

**ANALYSIS OF COTTON TEXTILE INDUSTRY IN KARUR DISTRICT, TAMILNADU****DR. N. RAJASEKAR****PROFESSOR AND HEAD****DEPARTMENT OF BUSINESS ADMINISTRATION****THIAGARAJAR COLLEGE****MADURAI - 625 009****M. GURUSAMY****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****PAAVAI COLLEGE OF ENGINEERING****NAMAKKAL – 637 018****ABSTRACT**

Karur is famous for its home textiles. Karur has a niche in five major product groups – bed linens, kitchen linens, toilet linens, table linens and wall hangings. Overall Karur generates around Rs.6000 crores (\$300 million dollars a year) in foreign exchange through direct and indirect exports. Allied industries like ginning and spinning mills, dyeing factories, weaving etc employ around 300,000 in and around Karur. The study aims at analyzing the problems of exporters that would be very much useful to make preventive measures. Identifying the own production problems, helps the textile authority to provide valuable suggestions to the exporter's and manufacturer's too. The study analyse problems related to the company for raising its standard. It helps the company to earn more profit and less waste. The specific objectives of the study are to analyse the structure of Textile Industry in India, to analyse the organizational pattern of exporters, to analyse the motivational factor of exporters To discuss the problems of exporters. The sample size taken around 80 textiles in Karur, it was selected through systematic Sampling Method. Primary data was collected using the interview schedule. Statistical tools are to obtain finding and average information in logical sequence from the data collected. After tabulation of data the researcher used following quantitative techniques such as Percentage, and Kendall's Coefficient of Concordance. Yarn prices to be reduced to meet their client requirements. The recommendations are to maintain a good raw material supply, Government should band raw material export. Our government have to fix raw materials cost annual or as per the availability. The cotton industry is to be taken to reduce the cost of transport and provide proper training to their employees; Proper stitching to be done by the trainers in proper time; Steps to be taken to reduce the waste and make use of wastage in producing useful products; Infrastructure play and essential part in production process; Shortage of Labour is to be prevented in the current scenario; Commerce ministry is to be highly supportive in protecting all export problems.

WORLD



## ANALYSING THE TRADING ACTIVITIES OF MUTUAL FUNDS TO IDENTIFY THE TREND OF THE INDIAN STOCK MARKET

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### ABSTRACT

Mutual funds are money managing institutions set up to professionally invest the money pooled in from the public. These schemes are managed by Asset Management Companies (AMC), which are sponsored by different financial institutions or Companies. Looking into the Indian economy the GDP is growing at the rate of 7 – 9 percent in last few years. These indication shows that there is a growth in Indian Stock Market. Taking into picture from 2001 – 2010, the Indian stock market has risen by almost by 6 times. The Indian Mutual fund industry is dominated by the Unit Trust of India, which has a total corpus of Rs.700bn collected from more than 20 million investors. This growth has attracted investors to invest in the Indian stock market through FII's and DIIs. The Stock Market is influenced by many factors like production, monsoon, climate, Forex, political situation, demand, supply, GDP, etc... It is very much important for the traders and the investors to indentify the trend of the market before taking any investment decisions, even though Fundamental and Technical Analysis are the major tools for any investors and the traders to make decision before investing money in the stock market. Here in this paper the researcher tries to identify the major market trend by analyzing the net buying and net selling activities of the mutual funds in India. The researcher used the historical data of mutual funds activities of Indian stock market which was collected from January 2006 to March 2011. With this data, the researcher tries to analyze whether one can find any prior indication of trend for short, middle and long term or whether one can get any trend reversal indication.



**VIABILITY OF ORGANIC PRODUCTS' BUSINESS AMONG THE NON-ORGANIC PRODUCT CONSUMERS – A DESCRIPTIVE STUDY**

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**ABSTRACT**

Green revolution technologies such as greater use of synthetic agrochemicals like fertilizers and pesticides, adoption of nutrient-responsive, high-yielding varieties of crops, greater exploitation of irrigation potentials etc., has boosted the production output in most cases. However, continuous use of these high energy inputs indiscriminately now leads to decline in production and productivity of various crops as well as deterioration of soil health and environments. Therefore, for sustaining the productivity of the crop, maintaining the soil health and healthy ecosystem, there is need for adoption of an alternative farming system, may be the Organic Farming. The organic products available in the domestic market are rice, wheat, tea, coffee, pulses and vegetables. On the other hand, products available for export market, besides these, include cashew nuts, cotton, oilseeds, various fruits and medicinal herbs. Whereas wholesalers and traders, super markets and own shops are the major channels in the domestic market which is mainly in metropolitan cities and accounts for only 7.5 per cent of the total organic production, the market channel for export of organic products is export companies with the exception of tea which is produced and exported by tea estates. However, in the study area of Coimbatore City, the markets and shops for organic products are slowly coming due to the fact that many of the consumers are realizing the need and importance for using the organic products rather than non-organic products. Hence, it is of crucial importance to study the viability of organic products and its growth and development in terms of market share.

**EMPLOYEES PERCEPTION TOWARDS ENVIRONMENTAL CHALLENGES: AN EMPIRICAL STUDY ON VEDANTA LTD. IN ODISHA****DR. B. CHANDRA MOHAN PATNAIK****ASSOCIATE PROFESSOR  
SCHOOL OF MANAGEMENT  
KIIT UNIVERSITY  
BHUBANESWAR****DR. IPSEETA SATPATHY, D.LITT.****ASSOCIATE PROFESSOR  
SCHOOL OF MANAGEMENT  
KIIT UNIVERSITY  
BHUBANESWAR****DEEPAK KUMAR SINGH****RESEARCH SCHOLAR  
SCHOOL OF MANAGEMENT  
KIIT UNIVERSITY  
BHUBANESWAR****ABSTRACT**

*The present paper makes an attempt to understand the perception level of various levels of employees in Vedanta Ltd. specially, considering the environmental clearance problem faced by the Vedanta in Odisha in recent times. In this regard 180 questionnaires distributed to various levels of employees and out of this 84 response received. For this purpose 14 various attributes considered and survey conducted. The study finds that the almost all the employees aware of environmental problem and also its impact is felt at the organisation level. In this direction the damage control initiatives have been taken keeping the image in mind. However, we felt that for the industrial development, the environment ministry should find an alternative solution. For the purpose of confidentiality, we are not mentioning the units covered for survey; under the special request of the participants. Of course this was the pre-condition for the participation in our survey.*

## CASH CONVERSION CYCLE AND CORPORATE PROFITABILITY – AN EMPIRICAL ENQUIRY IN INDIAN AUTOMOBILE FIRMS

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### **ABSTRACT**

*The object of the research presented in this paper is to provide empirical evidence on the effect of Cash Conversion Cycle (CCC) on the profitability of a sample of 20 firms in Indian Automobile Industry for the period 1996-2009. The author tested the effects of CCC on corporate profitability together with other control variables like size, growth, leverage and GDP growth using multiple regression model. The results of the study demonstrate that managers can create value by reducing their accounts are outstanding. Moreover, shortening the CCC also improves the firms' profitability. The study also found that size, growth and GDP growth variables have positive relationship with profitability, whereas leverage have negative relationship with firms' profitability. The study contributes to the literature on the relationship between the cash conversion cycle and corporate profitability*

**A STUDY ON BEST PRACTICES IN FINANCIAL SERVICES AT A PUBLIC SECTOR COMPANY AT BHOPAL**

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**ABSTRACT**

*Best practices in financial services are concerned with the application of those management practices by financial services companies which benefit both the customers as well as the company. The following study is to find out what practices the said public sector company is applying in order to satisfy its customers and also create a name for itself in the financial services industry. This study is limited only to Kisan credit card (KCC). It encompasses studying the nature of operation of kisan credit card, finding out the policies which a Bank and the public sector company are following respect to kisan credit card, analyzing whether the practices followed by them are best practices or not. If not, suggest the company the best practices it should follow to improve the product.*

## AN EMPIRICAL STUDY OF FIRM STRUCTURE AND PROFITABILITY RELATIONSHIP: THE CASE OF INDIAN AUTOMOBILE FIRMS

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### ABSTRACT

*The research paper focuses on the relationship between firm structure and profitability of Indian Automobile Companies. The analysis is concerned with the extent to which firm. Structure factors determining profitability. The study employed regression modal and the results demonstrated that firm size and growth are important determinants of profitability with positive impact whereas liquidity and leverage had a negative impact on profitability. Further, this study had found empirical evidence that past profitability, capital – output ratio and market share are also important determinants of profitability in the Indian Automobile Industry.*

**PERCEPTION OF BANK EMPLOYEES TOWARDS ADOPTION OF INFORMATION TECHNOLOGY IN PRIVATE SECTOR BANKS OF INDIA****BINDIYA TATER****RESEARCH SCHOLAR****SURESH GYAN VIHAR UNIVERSITY****JAIPUR****DR. MANISH TANWAR****ASST. PROFESSOR****IMS RAMPURIA JAIN COLLEGE****BIKANER****NAVRATAN BOTHRA****RESEARCH SCHOLAR****MADHYA PRADESH BHOJ OPEN UNIVERSITY****BHOPAL****ABSTRACT**

Rapid strides made by the technology sector and their swift adoption by the competitors since the middle of the past decade have forced banks to get into the act by beginning to offer IT-facilitated products and services. The new private sector banks aggressively started pursuing technology-based service offering. Technology has resulted in improved quality of service, any time/any where banking, focused product delivery, cross selling opportunities, multi-channel touch points for consumption of services, etc. While development in technology have thrown-up an array of opportunities for the banks, they have also brought along a whole set of challenges to deal with. This study is design to explore bank employees' perception toward adoption of Information Technology to satisfy both sophisticated customers (who demand flexibility of interactions with no time and location constraint, security of information, privacy and convenience) as well as the organization's own needs (including more sophisticated services with more profit, security of networks, hardware and bank application, cost containment or reduction and customer loyalty) when implementing e-banking technologies. The study was conducted in four private sector banks of India from Bikaner to Jaipur regions of Rajasthan. Descriptive research methodology was used to accomplish the study using random convenience sampling technique. A questionnaire was developed based on five parameters Relative advantage, Complexity, Potential risk, Strategic advantage by decision-making process and Innovation and development to ascertain the perception of the employees. The data was collected from 180 bank employees (Executive, Manager, Officer) through structured questionnaire method out of which 129 employees replied to the questionnaire. Simple frequency percentage was adopted as the statistical measure and hypothesis testing was analyzed using chi-square. The result reveals that all the banks are using Information technology as a strategic weapon to remain competitive against other. In conclusion, the study revealed that Information Technology has tremendously improved growth and performance of the banks. Information Technology has lead to increase customer satisfaction, improved operational efficiency, reduced transaction time, gives the bank a competitive edge reduced the running cost and ushered in swift response in service delivery.



**KEY SKILLS IDENTIFICATION AND TRAINING NEED ANALYSIS @ SMALL AND MEDIUM RETAILERS IN DELHI AND NCR****POOJA MISRA****ASST. PROFESSOR****BIRLA INSTITUTE OF MANAGEMENT TECHNOLOGY  
GREATER NOIDA – 201 306****NEHA JOSHI****STUDENT****BIRLA INSTITUTE OF MANAGEMENT TECHNOLOGY  
GREATER NOIDA – 201 306****RAHUL GOYAL****STUDENT****BIRLA INSTITUTE OF MANAGEMENT TECHNOLOGY  
GREATER NOIDA – 201 306****ABSTRACT**

*In today's date, the retail industry in India is in its booming phase and is expected to grow at a rate of 14% by 2013. With 100% FDI allowed in wholesale cash and carry trade and 51% in single brand retail, there is ample competition being provided to the unorganised retail formats by the organised retailers. With competition constantly knocking at their doorstep, retailers need to be able to withstand the competition and sustain in the long run. Identification of the relevant skill sets and attributes which positively impact the topline and bottomline and training on these skill sets can act as a key differentiator and empower the retailers and his employee force in providing efficient customer service, effectively managing supply chain, minimizing costs and being technologically proficient. The research study attempts to identify the skill sets and attributes imperative for efficient functioning of Small and Medium retailers and assess the training need analysis which can strengthen their operations and help them flourish. Being not so large in size, Small and Medium retailers cannot afford the luxury of spending gigantic amount of money and time on market research and training of their staff. At the same time, due to lack of proper training, they might not be able to withstand and might crumble in the face of the competition prevailing from big retail formats. The study also focuses on identifying training gaps and assessing the training requirement with regards to the attributes identified for small and medium enterprises in the organised and unorganised retail sector of Delhi and the National Capital Region. Primary data was collected from organised and unorganised small and medium retailers in Delhi and National Capital Region using a questionnaire. The sample size consisted of 158 respondents. The data was first analysed with the help of a reliability test using cronbach alpha to determine the validity of attributes related to each skill set. Subsequently, factor analysis was used to determine the attributes and skill sets considered important by the Retailers for profitable functioning and thereby training gaps were studied. With a KMO value of 0.824 and chi square value of 865.632 factor analysis was considered appropriate. The attributes identified were successfully loaded on the six identified components – Customer skills, work and communication skills, managerial skills which is a combination of leader and business skills, analytical skills and people skills. The retailers identified the following skill sets as crucial to their business functioning: customer handling both internal and external ie employees and consumers; work (including technical skills) and communication skills; managerial skills; analytical skills and people skills. On further analysis, it was observed that attributes such as : finding alternate solutions to problems and challenges, consideration of customers viewpoint, importance of effectively satisfying customer needs, motivate colleagues in achieving of organizational goals, actively exchanging and deliberating on ideas, recognizing and rewarding of employees, aligning resources to meet business needs and, interpreting and analyzing financial data are laid more emphasis on from the perspective of the retailer and the retailer needs to constantly train and develop their employees in these areas.*



**STRATEGIES FOR MERGERS AND ACQUISITIONS – CASE STUDIES OF SELECTED BUSINESS HOUSES****DR. PREETI YADAV****ASST. PROFESSOR****FACULTY OF MANAGEMENT STUDIES****INSTITUTE OF RURAL MANAGEMENT****JAIPUR – 302 018****DR. JEET SINGH****ASST. PROFESSOR****FACULTY OF MANAGEMENT****MORADABAD INSTITUTE OF TECHNOLOGY****MORADABAD – 244 001****ABSTRACT**

Due to globalization, liberalization, technological developments and the resultant intensely competitive business environment, cross border mergers and acquisitions have become very popular throughout the world in the recent times. M&As have historically been the favourite tool used by companies for restructuring of their business. The present study highlights the top foreign mergers and acquisitions in the year 2008 and 2009. Mergers and acquisitions are a significant activity for many organizations. Yet most mergers are not successful, primarily because the merger of two organizations is actually a merger of individuals and groups. Companies initiate M&As for numerous business objectives, ranging from achieving market entry to gaining proprietary technology. Companies that want to expand strive to acquire businesses that enhance their product portfolio and secure additional employees with specialized skills. But too many enter into M&A activity without recognizing the impact on the organization and the overall impact on the human element within the two merging companies. M&A activities that are improperly managed can result in lost revenue, customer dissatisfaction, and employee attrition. The present paper examines the issues and challenges confronted the mergers and acquisitions in recent times. The paper tries to present various strategies for mergers and acquisitions. It assesses the mergers and acquisitions undertaken by Indian companies in recent times.



**MANAGEMENT OF NPAs IN DCCBs IN INDIA – AN EMPIRICAL ASSESSMENT****DR. A. DHARMENDRAN****ASST. PROFESSOR****CAUSSANEL COLLEGE OF ARTS AND SCIENCE****MUTHUPETTAI - 623 523****ABSTRACT**

*In the present paper, an attempt has been made to analyse the NPAs position and growth of District Central Cooperative Banks (DCCBs) in India. Gross NPAs of DCCBs in India stood at Rs.18,728 crores (20.50) per cent of total Gross Advances) and Net NPAs at Rs.6,653 crores as on March 31,2008(8.39 per cent of total Net Advances).These figures pose a severe threat to the profitability of these banks. The NPAs hit banks in several ways. Not only banks lose income on these assets, but they are bad for the economy.*

**IMPACT OF MOBILE MARKETING ON THE PURCHASE DECISION OF CONSUMERS: A STUDY OF JALANDHAR REGION****HARENDRA SINGH****ASST. PROFESSOR****SCHOOL OF MANAGEMENT  
LOVELY PROFESSIONAL UNIVERSITY  
PHAGWARA – 144 402****SALEEM ANWAR****M.B.A. STUDENT****SCHOOL OF MANAGEMENT  
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PHAGWARA – 144 402****SHUJA QAMMER SHAH****M.B.A. STUDENT****SCHOOL OF MANAGEMENT  
LOVELY PROFESSIONAL UNIVERSITY  
PHAGWARA – 144 402****ABSTRACT**

*Innovation creates marketing opportunities and challenges. Mobile advertising, an area of mobile commerce, is a form of advertising that targets users of handheld wireless devices such as mobile phones and PDAs. It can reach the target customers anywhere anytime. The primary objective of this study is to gain an insight into the perception of mobile users, towards mobile marketing/advertising and their utility value in terms of impact on the purchase decision. Hence we are attempting to explore consumers' responsiveness to mobile marketing and their perception, taking into cognizance the impact of demographic factors. The study also aims to concretize some features enhancing the acceptability/ utility of mobile marketing/advertising and suggests an appropriate strategic initiative for the same. The major findings reveal that the perception of consumers towards mobile marketing is that they find it time consuming, always relayed at wrong time, too many ads creating a clutter and not suitable to their personal needs etc. Further results indicate that mobile marketing/ advertising (in its current format) does not have a significant impact on the purchase/brand decision of consumers. Mobile marketing is relatively at a nascent stage in India. Distinct preferences were expressed by customers regarding the desirable content of such messages.*

WORLD

**A STUDY ON LEADERSHIP STYLE AND THEIR IMPACT IN PUBLIC SECTOR – TAMIL NADU****N. PRABHA****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****VSB ENGINEERING COLLEGE****KARUR – 639 111****ABSTRACT**

*As many authors narrated about the leaders and leadership “that leader are born” and each of them have different styles. Even if don’t feel like leaders were born with a particular propensity to lead, leaders can still develop an effective leadership style through dedication and determination. This Study used to examine the impact of leadership style in public sector, whether the leaders are using Authoritarian Style or Participative Style or Delegative Style. And also to know how highly the executives are concerned either the people or task. Questionnaires have been used to collect the data. Questionnaires consist of 35 questions with 5 point scale. The final destination of the result indulge that most of the leaders are using the authoritarian style to bestow a high productivity. The foremost conclusion of this research brought that leaders and their style are meant for individual concern it has been not forced by anyone to used only authoritarian or participative but everything is depends on person an situation.*

**PARAMETERS OF RATING OF INDIAN COMMERCIAL BANKS – A CRITICAL ANALYSIS****DR. MUKTA MANI****SR. LECTURER****PROFESSIONAL DEVELOPMENT DEPARTMENT  
JAYPEE INSTITUTE OF INFORMATION TECHNOLOGY  
NOIDA****ABSTRACT**

*Ranking is a universally accepted benchmark of performance, given by an independent third party after objective analysis of commercial banks. There are many national and international rating agencies that give rankings to commercial banks. However the parameters used for ranking differ from one rating agency to the other. In this paper a comparative analysis has been carried out among the parameters used by various rating agencies. The comparative analysis has revealed that the parameters are based on the broad categories of CAMEL framework. However, there are differences in the use of parameters within these broad categories. The most commonly used parameters have been highlighted.*

## IMPACT OF INTERNET BANKING ON CUSTOMER SATISFACTION: A COMPARATIVE STUDY OF PUBLIC SECTOR BANKS, PRIVATE SECTOR BANKS AND FOREIGN SECTOR BANKS

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### ABSTRACT

Customer satisfaction is very essential in the age of globalization and cutthroat competition when the technology is developing with high pace and customers' expectations are rising. The purpose of this study is to identify the customers' preferences towards Internet banking and to analyze their satisfaction level due to Internet banking. It has also been tried to find the relationship between various demographic variables and satisfaction level of customers. The paper presents the analysis of 225 Internet banking customers of three sectors of banks i.e. public sector, private sector and foreign sector banks of Jalandhar City. In case of public sector bank, State Bank of India (SBI), for private sector bank, Industrial Credit and Investment Corporation of India (ICICI) bank and for foreign sector bank, Standard Chartered banks (SCB) have been taken for study. The Percentages, frequencies and chi-square test has been applied for analysis to explore the results of the survey. The cross tabulations have also been done. Charts have also been prepared to depict data. It has been found that the choice of bank is independent of age and occupation. In all the three categories of banks, 72% to 80% respondents are satisfied with the Internet banking service of their respective banks.

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With sincere regards

Thanking you profoundly

**Academically yours**

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