INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT



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., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar

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 6575 Cities in 197 countries/territories are visiting our journal on regular basis.

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

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY ON CONSUMER PREFERENCES IN POPULAR BRANDED MOBILES THROUGH ONLINE AND OFFLINE MOBILE RETAILING B. ZIAVUDDEEN & Dr. A. ABBAS MANTHIRI	1
2.	STUDY OF THE FACTORS INFLUENCING PARENTAL PREFERENCES FOR THE CHOICE OF MANAGEMENT EDUCATION OF CHILDREN: RESULTS FROM A FOCUS GROUP DISCUSSION MANISH KOTHARI, Dr. K. S. LAKSHMI & Dr. D. N. MURTHY	2
3.	ROLE OF ORGANISED RETAIL SECTOR IN INDIAN ECONOMY: A CASE STUDY OF JHARKHAND Dr. S. K. GHOSH & LALIT SHARMA	3
4.	A STUDY ON THE IMPACT OF CORE BANKING IN THE KOZHIKODE DISTRICT CO- OPERATIVE BANK, KERALA PRASOON PARAMBIL & Dr. T. C. SIMON	4
5.	A STUDY OF COMPARATIVE ANALYSIS OF TAXATION SYSTEM IN PRE & POST GST SCENARIO AT TEXTILE INDUSTRY IN BADDI (HIMACHAL PRADESH) VIVEK TAILOR & Dr. NARENDER SINGH CHAUHAN	5
	REQUEST FOR FEEDBACK & DISCLAIMER	6

FOUNDER PATRON

Late Sh. RAM BHAJAN AGGARWAL

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

CO-ORDINATOR

Dr. BHAVFT

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR

Prof. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

Dr. NAWAB ALI KHAN

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

CO-EDITOR

Dr. G. BRINDHA

Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai

EDITORIAL ADVISORY BOARD

Dr. SIKANDER KUMAR

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. CHRISTIAN EHIOBUCHE

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

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

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

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. KAUP MOHAMED

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

Dr. D. S. CHAUBEY

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

Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. MIKE AMUHAYA IRAVO

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

Dr. NEPOMUCENO TIU

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

Dr. BOYINA RUPINI

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

Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

Dr. SANJIV MITTAL

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

Dr. SHIB SHANKAR ROY

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

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

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

Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. BORIS MILOVIC

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

Dr. N. SUNDARAM

Associate Professor, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

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

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

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

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

Dr. SHIKHA GUPTA

Associate Professor, Lingaya's Lalita Devi Institute of Management & Sciences, New Delhi

Dr. KIARASH JAHANPOUR

Dean of Technology Management Faculty, Farabi Institute of Higher Education, Karaj, Alborz, I.R. Iran

Dr. SAMBHAVNA

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

YU-BING WANG

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

Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

Dr. SHIVAKUMAR DEENE

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. JASVEEN KAUR

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar **SURAJ GAUDEL**

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

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

FORMER TECHNICAL ADVISOR

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

1.

Nationality

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			
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		
<mark>specify</mark>)			
DEAR SIR/MADAM			
Please find my submission of manuscript titled 'your journals.			
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor it is under review for publication elsewhere.	e, it has neither been published anywhere in any language		
I affirm that all the co-authors of this manuscript have seen the submitted v their names as co-authors.	ersion of the manuscript and have agreed to inclusion of		
Also, if my/our manuscript is accepted, I agree to comply with the formalitie discretion to publish our contribution in any of its journals.	es as given on the website of the journal. The Journal has		
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	:		

^{*} 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. <u>pdf.</u> <u>version</u> 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 <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. **HEADINGS**: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 10. **SUB-HEADINGS**: All the sub-headings must be bold-faced, aligned left and fully capitalised.
- 11. **MAIN TEXT**:

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

The manuscript should preferably be in **2000** to **5000 WORDS**, But the limits can vary depending on the nature of the manuscript.

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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

A STUDY ON CONSUMER PREFERENCES IN POPULAR BRANDED MOBILES THROUGH ONLINE AND OFFLINE MOBILE RETAILING

B. ZIAVUDDEEN
PART TIME Ph.D. RESEARCH SCHOLAR
ALAGAPPA UNIVERSITY
KARAIKUDI

Dr. A. ABBAS MANTHIRI
PRINCIPAL
Dr. ZAKIR HUSAIN COLLEGE
ILAYANGUDI

ABSTRACT

In Current trend there were so many changes in retail sector particularly mobile sector. Customers expected in different versions and more storage capacity popular branded mobiles like Xiaomi, Samsung, Oppo, and I phone particularly to prefer more in online companies then offline due to more offers, lesser prices, and expected quality as well. Online retailers attract more customers for providing expected offers and normal prices are majorly affect offline retailers. The Primary data has been collected through Survey of consumers in Chennai areas like Vadapalani, Virugambakkam, and Kodambakkam and secondary data has been collected already available data like Books, Journals etc.

STUDY OF THE FACTORS INFLUENCING PARENTAL PREFERENCES FOR THE CHOICE OF MANAGEMENT EDUCATION OF CHILDREN: RESULTS FROM A FOCUS GROUP DISCUSSION

MANISH KOTHARI RESEARCH SCHOLAR ISBR RESEARCH CENTRE BANGALORE

Dr. K. S. LAKSHMI ASSOCIATE PROFESSOR ISBR BUSINESS SCHOOL BANGALORE

Dr. D. N. MURTHY
DEAN
MARKETING & RESEARCH
WE SCHOOL (WELINGKAR EDUCATION)
BANGALORE

ABSTRACT

The purpose of the study is to know the preferences of parents towards management education and the choice of a management institution. The study also purports the factors and antecedents that go into selection of a B-School for their child. A focus group study was taken as a qualitative approach amongst the parents (both male and female) of children studying in a B- School in Bangalore. The students were mostly from various parts of India. The study showed that parents seek good faculty, good placements and social support for their wards and the infrastructure is secondary criterion. Parents seek good social support and want their children manage the diversity that is seen in the B-School. Study indicates a high collectivistic approach of the Hofstede framework, though on a long term, parents want their wards to take decisions individually and decide for themselves about their future. The implications of the study is that results are applied to the higher education with respect to management education, given that the focus group was limited to seven parents who had their wards studying in the B-School in Bangalore. The parent as a stakeholder can be delved into, assessments and reviews can be done from the parent's perspective too. This paper throws light on the underlying factors for parents that form the basis for choice of a B-School.

ROLE OF ORGANISED RETAIL SECTOR IN INDIAN ECONOMY: A CASE STUDY OF IHARKHAND

Dr. S. K. GHOSH

HEAD

DEPARTMENT OF COMMERCE

ST. XAVIER'S COLLEGE

RANCHI

LALIT SHARMA

ASST. PROFESSOR

DEPARTMENT OF COMMERCE

ST. XAVIER'S COLLEGE

RANCHI

ABSTRACT

The Indian retail industry has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players. Total consumption expenditure is expected to reach nearly US\$ 3,600 billion by 2020 from US\$ 1,824 billion in 2017. It accounts for over 10 per cent of the country's Gross Domestic Product (GDP) and around 8 per cent of the employment. India is the world's fifth-largest global destination in the retail space. The Indian retail industry is divided into organized and unorganized sectors. The organized retail however is at a very nascent stage, though attempts are being made to increase its proportion bringing in a huge opportunity for prospective new players. According to the 8th annual Global Retail Development Index (GRDI) of A.T. Kearney, Indian retail industry is the most promising emerging market for investment. In 2007, the retail trade in India had a share of 8-10% in the GDP (Gross Domestic Product) of the country. In 2009, it rose to 12%. It is also expected to reach 22% by 2010. With over 1,000 hypermarkets and 3,000 supermarkets projected to come up by 2021, India will need additional retail space of 700,000,000 sq ft. (65,000,000 m²) as compared to previous year. India has been ranked as the third most attractive nation for retail investment among 30 emerging markets by the US-based global management consulting firm, A.T. Kearney in its 9th annual Global Retail Development Index (GRDI) 2012. The state of Jharkhand has witnessed a paradigm shift from unorganized retailing to organized retailing over past few years. This has been possible due to digital revolution, increase in awareness, improvement in infrastructural facilities and increase in disposable income. Organised retail sector is likely to become one of the most prominent sectors that generate gainful employment opportunities for the Indian masses.

A STUDY ON THE IMPACT OF CORE BANKING IN THE KOZHIKODE DISTRICT CO-OPERATIVE BANK, KERALA

PRASOON PARAMBIL
Ph. D. RESEARCH SCHOLAR
BHARATHIAR UNIVERSITY
COIMBATORE

Dr. T. C. SIMON
ASSOCIATE PROFESSOR
M.A.M.O. COLLEGE
MUKKOM

ABSTRACT

The purpose of this study was to investigate and analyze the impact of the core banking system in district co operative banks in Kerala. The researcher has tested the hypotheses by using the method of applied research, using qualitative and quantitative methods and using the standard questionnaire. The questions from 100 people have been questioned. In this research, the core banking systems impact was identified. The main influential variables are selected from the research literature and their impact on the operations of the core banking system has been analyzed. Kozhikode district co operative bank have used core banking system for their day to day routing work. Bank managers and customers were happy with good performance of core banking facilities of banks. Banks have to face various challenges while adopting banking technology. Banks are adopting new technology and implementing it. In that, they have adopted core banking system like Automated teller machine, internet Banking, Mobile banking etc. it appears that banks are using electronic banking, online banking, internet banking, Automated teller machine, mobile banking etc. technologies in bank is not only beneficial for bank employees but also to customer, tradesmen, traders, investors and various companies functionally to all the institutions. Because of core banking system, banks have increased its efficiency and full made development. The customers could transact anywhere at any branch, at any place in time. Core banking system, banks could do all functions in banking sector development and increased it efficiency and could available to everyone at everywhere. This study shows that Core Banking System has delivered better customer services. Core Banking Systems in district co operative banks have been transformed as a customer service channels. The results of the research indicate have had found a positive impact on customer satisfaction by implementation of Core Banking Systems in district co operative banks in Kerala.

A STUDY OF COMPARATIVE ANALYSIS OF TAXATION SYSTEM IN PRE & POST GST SCENARIO AT TEXTILE INDUSTRY IN BADDI (HIMACHAL PRADESH)

VIVEK TAILOR
RESEARCH SCHOLAR
HIMACHAL PRADESH UNIVERSITY BUSINESS SCHOOL
HIMACHAL PRADESH UNIVERSITY
SHIMLA

Dr. NARENDER SINGH CHAUHAN

ASST. PROFESSOR

HIMACHAL PRADESH UNIVERSITY BUSINESS SCHOOL

HIMACHAL PRADESH UNIVERSITY

SHIMLA

ABSTRACT

The concept of Goods & Service Tax is a "Dual Taxation system" in consideration of India as a Nation & it is popularly known by the name of GST. Firstly, in India the idea of GST was developed in the regime of Atal Bihari Vajpayee Government in 2003 & then afterwards it got implemented in 1 July 2017. Dual taxation system means it has two components i.e. Central GST & State GST. Total 160 countries in world has implemented the GST. France was the first country to implement the GST in 1954. The introduction of goods and services tax has abolished the taxes such as octroi, Central sales tax, State level sales tax, entry tax, stamp duty, telecom license fees, turnover tax, tax on consumption or sale of electricity, taxes on transportation of goods and services. This paper highlights of the comparative analysis of taxation system in Pre and post GST scenario at Textile Industry in Baddi Himachal Pradesh. Henceforth it gives idea about the effect of it on various Textile Industry around the Nation (India). At a consumer level, GST would reduce the overall tax burden & allow them to claim Input Tax Credit. Though Various GST Returns have implemented in practices by government it has mixed response in general as well as in industrial sectors.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & 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, 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 cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.







