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- 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.

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- 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

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

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



**CONSUMERISTIC CULTURE AMONG CONSUMERS IN THOOTHUKUDI DISTRICT****Dr. T. RENUHA****HEAD****DEPARTMENT OF BUSINESS ADMINISTRATION  
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GOVINDAMMAL ADITANAR COLLEGE FOR WOMEN  
TIRUCHENDUR****ABSTRACT**

*The study seeks to assess the consumeristic behaviour of consumers and perception of complainants towards consumer forum in Thoothukudi district. Descriptive research design was adopted for the study. The unit of sample was individual complainants who filed complaints at District Consumer Forums and Non-Complainants. The sample consisted of 160 respondents as non-complainants and 160 respondents as complainants. Purposive sampling technique was adopted for selecting the respondents. Questionnaire was used for collecting the primary data. Various statistical tools and techniques viz. average, the Pearson Chi-Square test, and 'Z' Test were used to analyze the data. The study revealed that maximum number of consumers has medium level of awareness on consumer rights and there is significant relationship between level of awareness and response to inferior goods received. Overall perception of the consumers with respect to consumer forum are studied under 4 heads namely 'Time and Cost', 'Fairness', 'Procedures' and 'Awareness' and the result is favourable. The study has implications for policymakers to enhance the effectiveness of amended Consumer Protection Act to improve the quality of justice to consumers.*

**STUDENT'S LEVEL OF SATISFACTION TOWARDS EDUCATION LOAN  
(WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT)**

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**ABSTRACT**

*The study finds out that Education is the backbone of a cultured society, but it has become more commercial or money-making and in order to ensure the best possible education, it is an expensive affair, because the Aided, the Government and the Self-financing colleges follow different fee level from their students. At the same time all the students are not supportive of this fee structure. So, there is a need of educational loan for their studies. The banks should have to encourage more schemes of educational loans for the growth of education developments and the banks should have to encourage more education loans for the growth of the banks as well as for the cause of education.*

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With sincere regards

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