

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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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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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

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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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A FACTOR ANALYSIS ON PRODUCT ATTRIBUTES FOR CONSUMER BUYING BEHAVIOR OF MALE COSMETICS IN NAGPUR CITY

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ABSTRACT

This study is needed to consider when designing and implementing marketing programs. Failure to understand the dynamic buyer behavior and improper allocation and coordination of resources will lead the organization to great losses. The better marketers are at understanding consumer behaviour, the more successful they will be at influencing consumers' purchase behavior (Kurti Shah 2009). There are three sections of consumer behavior that need to be addressed carefully: psychological influences, socio-cultural influences and situational influences. The marketers have to go through a number of challenges in selling products like cosmetics, as they have to be applied directly on human skins, body and other parts. There is a perceived risk of dissatisfaction in the consumers as far as its benefits are concerned. It is necessary to study the consumer buying decision process in this regard. The study provides evidence and an insight on various variables used for analysis and reveals that texture of product, promised effects, previous usage experience and suitability to skin types have given more significance by Nagpur men for purchasing male cosmetics products.

CROSS BORDER MERGERS & ACQUISITIONS AND ITS EFFECT ON SHAREHOLDERS WEALTH IN INDIA

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ABSTRACT

The business environment at national and International level is fast changing and to cope with this change corporates have adopted different growth strategies. These growth strategies adopted includes both organic and inorganic routes. Mergers and Acquisitions are one of the popular inorganic growth route adopted by companies, more so in case of developing countries like India. This study looks at the effect of such a strategic decision on the shareholders wealth. The study, done from the acquiring firm shareholders perspective, adopts a standard event study method to know the short term effect of an acquisition announcement on the shareholders wealth. The study is for the announcements made during the period from 2000 to 2010. The study reveals that the shareholders of the acquiring companies gain small positive abnormal returns in and around the announcement period.

CONSUMER BEHAVIOR TOWARDS CELEBRITY ENDORSEMENT OF PRODUCTS AND SERVICES

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ABSTRACT

The goal of most marketing campaigns is to convince a target group of people to buy a product or service. With political and social issues, marketing campaigns might focus on promoting a candidate or helping an organization effect social change. Many marketing techniques exist, and advertisers mix and match them to target different demographics. For example, a political campaign might use direct-mail advertisements, television and radio commercials, and door-to-door volunteers to promote a candidate. Customers are social creatures and are influenced by social changes and the change agents. Celebrities occupy a position of importance and influence many social groups as the members of the group try to identify themselves with the ideals of the celebrity endorsing an opinion or a service or product. Many factors including ego satisfaction of being the celebrity for that moment of using the service or product influence them— like using a cricket bat endorsed by Sachin Tendulkar by a young cricketer! The present research paper aims to find out the impact of consumer behavior towards such celebrity endorsements for products and in particular intangible products like Insurance products and services.

ASSESSMENT OF CONSUMER BUYING BEHAVIOUR TOWARDS ELECTRIC SCOOTERS IN PUNJAB

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ABSTRACT

With fast depleting fossil fuel and thrust on green energy has paved the way for electric scooter, and it is poised to create a new landscape of competition after the invention of internal combustion engine. These scooters are known for absence of pollution, economy, low maintenance, etc. In spite of all these advantages they have not become popular as per expectation. Leading two wheeler manufacturers has now entered into this segment and weighing different strategies to make it popular. This present study is an effort towards understanding the Consumer's buying behaviour towards these kinds of two wheelers. Factor analysis has been performed to understand important factors which affect consumer buying behaviour towards electric scooters. With the help of ANOVA it has been tried to understand that based on demographic factors like Income, Age, Qualification etc., does consumer buying intension towards electric scooters differ?

CRITICAL STUDIES OF RISK AND RETURN ON MUTUAL FUNDS

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ABSTRACT

Mutual fund industry in India has emerged as the most dynamic segment of the Indian financial system. The industry grew by leaps and bounds during the last five years. With the plethora of schemes available for the investors to choose, it become essential for a retail investor to know the performance of the mutual funds in order to make informed decision. In this paper, we have carried out the performance evaluation of open-ended equity sector mutual funds using three approaches of performance measures viz. Sharpe ratio, Treynor ratio, jensen's measure. The Mutual funds scheme are selected for the purpose of the study are UTI mutual fund, SBI mutual funds, ICICI mutual funds, Reliance mutual funds, Franklin Templeton mutual funds, HDFC mutual funds. All the schemes are selected were existing during the period of the study. The period for the study is from 1st April.2007 to 31 march 2012

FACTOR ANALYSIS OF JOB STRESSORS IN BANKS

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ABSTRACT

The employees in the banking sector are experiencing a tremendous amount of pressure at work place. Workload beyond ones capacity, ambiguity in defining duties & responsibilities, lack of support from superiors, lack of authority to control resources, absence of autonomy in taking decisions, work life imbalance etc. are some of the sources of stress in organizations which in turn affect the mental and physical wellbeing of employees. Banks are pressurized to increase the business volume and offer customized services to its customers. The intense competition in introducing innovative products and services to satisfy the divergent customer needs has forced the employees to be always on their toes. The present study was undertaken with an objective to identify the various causes of stress in public and private sector banks. Factor analysis technique was used and factors such as job conditions, physical environment and repressive union activities, work life imbalance, inadequate planning of work, job ambiguity, demands of the family adaptability to change, absence of employee involvement, undue expectations from job, job rigidity, lack of efficient manpower, unforeseen contingencies, performance pressure caused stress in banks.

CONSUMER PERCEPTION OF RETAIL OUTLETS IN LUCKNOW: A CASE STUDY

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ABSTRACT

Indian retail sector has both organized and unorganized sector. It is one of the most important and growing sectors in India accounting for more than 35% of GDP. The retail sector has both organized and unorganized sectors. Organized retailing refers to trading activities undertaken by licensed retailers who are registered for sales tax, income tax, etc. These include the corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses. While unorganized retailing refers to the traditional formats of low-cost retailing, for example, the local kirana shops, owner manned general stores, paan/beedi shops, convenience stores, hand cart and pavement vendors, etc. During last three decades, there has been substantial change in the perception and behavior of Indian consumer. But today, due to increase in income, easy access to credit, exposure to new shopping culture of west, desire to show status and to improved standard of living, the Indian consumer is spending a lot, influencing substantially the growth of organized retail in India. This research paper is a study of changing consumer perception towards this growing sector. For studying this topic three retail stores have been selected namely, Shoppers Stop, Globus and Pantaloons. The study examines consumer response of factors affecting the buying behavior of consumer in choosing a retail outlet. Does advertising plays a key role? if yes then what form of advertising is most effective? It studies consumer spending behavior and their frequency of visit to retail outlets.

NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES

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ABSTRACT

Though there are too many researches has been conducted on the topic working capital management and its impact on profitability, but there is no major research has been done for the negative working capital and its impact on profitability. All the studies on working capital generally states that for the improvement in profitability we should manage our working capital effectively and most of the studies recommended to have good amount of working capital in the organization. All the researches on this topic conclude that the companies should avoid under-investment in working capital if they want higher profit margins. With this paper we made an attempt to study the profitability of organizations which generally operates with low or in the negative working capital zone and tried to find out whether it has any negative impact on the profitability or not. With negative working capital there can be a danger of insolvency but it is not true forever. If the company is having a good image in the market and good relation with their creditors it can get the benefit from the negative working capital also. The present study is an analysis of five top Indian cement companies' working capital and their profitability structure over a period of ten years. The result shows that though there is a positive relationship between working capital and profitability, yet it does not hold good for all the cases and that too always. We have seen companies generating good profit with a negative working capital as well as companies not able to generate good profit even with having good amount of positive working capital. However, it can be said that negative working capital indicates non-liquidity or less liquidity within the firm which is not desirable at each and every stages of business.

A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS

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ABSTRACT

The banks are struggling to maintain a good customer relationship due to their inability to cross sell, long queues, poor service attitude, lack of information and poor service quality. The customers in the service sector are becoming more educated and they expect the services and service quality at par with the foreign banks. They are expecting not only core and valued added services from the banks but also personalized services. Those banks that are offering such personalized services and maintaining their customer relationship are performing better than others. Since the cost of acquiring new customers is greater than the cost of retaining their existing customers, the banks are competing with each other to retain their existing customers and attract new customers if possible. The search for new strategies began to meet not only the high expectations of customers but the need to retain them. The competitive world witnessed many banks participating in the race to optimize their profits. It increased the pressure to perform leading to adoption of advanced technology and better skilled work force. Therefore, business model changed from bank-centric approach to customer-centric approach. The implementation of the CRM is essential to establish a better performance of the commercial banks. The implementation of the CRM practices at the new private sector banks is higher than old private sector banks.

**IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE
AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATES OF BSCIC
INDUSTRIAL ESTATES OF SYLHET DIVISION**

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ABSTRACT

The common facilities provided by the authority of industrial clusters are an important factor of attraction to that cluster. Providing such facilities by authority of any cluster like industrial estates, EPZ, or industrial area is more economical. This paper examined the impact of those facilities on entrepreneurship in the industrial estates of Sylhet division. From the research, it is revealed that the satisfaction level of entrepreneurs of the estates of more common facilities is higher. So, the authority should emphasize on increasing the facilities in the industrial estates to increase the attraction that result in entrepreneurial development.

ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAWANG, ARUNACHAL PRADESH

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ABSTRACT

Bleething- the last village of Tawang District bordering Bhutan. Infact, it is a strategic trade point where the local people of both Bhutan and Tawang carry out cross border trade since time immemorial. Having felt its socio-economic significance, an agreement was signed in between the Royal Kingdom of Bhutan and the Government of Republic of India on 28th February, 1995 with identification of 12 more trade routes being declared as Free Trade Routes. Fascinatingly, most of the local people of Tawang district who inhabit along border line prefer to go into Bhutan for shopping than coming to Tawang town due to locational advantages. Perhaps, it has simply increases greater proximity of trading along the people of international boundary sharing Bhutan. Again, the cross border trade cherished between Bhutan and India is seen as an effective catalyst of socio-economic development in the rural areas of Bleething. With this background, this paper shall make a modest attempt to discuss role of cross border trade in socio-economic development in rural patches of Bleething areas covering different aspects like- income, employment, trading items, development in health & education so on and so forth.

MAKING PERFORMANCE MANAGEMENT WORK**R. G. RATNAWAT****ASST. PROFESSOR****SINHGAD INSTITUTE OF BUSINESS ADMINISTRATION & COMPUTER APPLICATION****LONAVALA****DR. P. C. JHA****ASST. PROFESSOR****BIRLA INSTITUTE OF TECHNOLOGY****MESRA****ABSTRACT**

Performance management is one of the most researched area in the domain of human resource management .It is critical in terms of affecting the organizational performance on one side and employees' motivation on the other. Present conceptual article aims at discussing the factors which can make the performance management work for the organization and produce the intended results. The factors discussed are based on literature review and experts opinion and may be subjected to validation in further research.

MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA

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ABSTRACT

In the present era of globalization, liberalization and privatization, management of working capital is of utmost importance. Shifting from conservative approach to aggressive approach is both the need and necessity of modern business. It has been seen that company reduces its working capital to take a greater risk for bigger profits and losses conversely if it is interested in improving its liquidity; it increases the level of its working capital. In order to get an adequate working capital a company should maintain an equilibrium balance between liquidity and profitability. In this paper an effort has been made to analyse the working capital of public and private sector banks of India for the period of 2006-07 to 2010-11. The working capital of banks under study are analyze through certain ratios and the inter comparison of working capital policies has been examined by applying the ANOVA test.

FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED

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ABSTRACT

Foreign Direct Investment (FDI) is an important source of private capital for developing countries. Foreign capital mobilization plays a very significant role in resource mobilization, needed for achieving higher growth and earning potential. It's been felt that FDI in the retail sector can expand markets by reducing transaction and transformation costs of business through adoption of advanced supply chain and benefit consumers, and suppliers (farmers). This also can result in net gains in employment at the aggregate level. But an issue of current interest is whether FDI can contribute to the objective of reducing poverty? Also the issue is being highly debated by opposition party stating that –“India will become a country of sales girls and boys where shops run by American and British companies will sell mostly Chinese goods”. Considering all the facts this paper bring forth a few conceptual issues that may be overlooked.

IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVATE AND COOPERATIVE SECTOR BANKS

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ABSTRACT

Measuring customer satisfaction is critical in the process of serving the customer. Banks have already realized that the growth of their business hugely depends on the quality of the consumer service provided and overall satisfaction of the customer. Today, customers expect higher quality of services from banks which, if fulfilled, could result in significantly improved customer satisfaction and higher customer retention levels. An in depth analysis of the service quality perceptions of their customers is essential to achieve sustainable growth for the sector. The perceived quality is normally assessed based on service quality dimensions such as tangibles, reliability, responsiveness, assurance and empathy. This study focuses on exploring these service quality dimensions that lead to customer satisfaction in retail banks in Maharashtra. In order to have firsthand information questionnaire survey was undertaken. The selected respondents represented a balanced mix of various demographic factors (age, gender, marital status, education levels, employment status and income groups). In all 150 customers selected from different banks; 50 customers from public sectors banks, 50 customers from private sector banks and 50 customers from cooperative sectors banks and surveyed using questionnaire and personal interview method. Convenience sampling method was used. It is hoped that this research paper would help the bank management not only in improving the overall level of customer satisfaction but also strengthening the bond between the banks and their customers.

DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS

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ABSTRACT

Drip marketing is a communication strategy that sends, or 'drips,' a pre-written set of messages to customers or prospects over time. The study of the topic will be more helpful to the marketers in bringing stiff customers to their hand by competing with the competitor. The study is undertaken to bring awareness about Drip Marketing, to give information about the Mediums of Drip Marketing, to give the Principles of Drip Marketing, to give an elaborative report regarding Drip Marketing and to know the awareness level of marketers about the Drip Marketing. The study was conducted in Coimbatore city by taking both primary (Questionnaire) it has been collected by random sampling method from 100 customers and secondary data have also been used. The findings of the study reveals that the majority of 58% of the respondents are male, Majority of 73% of the respondents are under the age group of below 30 years, Majority of 57% of the respondents are married, Majority 50% of the respondents are having the educational qualification upto under graduation and Majority 38.5% of the respondents are moderately aware about the Drip Marketing Concept. Drip Marketing should be planned while planning for calendar which will give successful and stiff customers.

CUSTOMER'S SATISFACTION IN ATM SERVICE: AN EMPIRICAL STUDY OF BANKS IN CHANDIGARH

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ABSTRACT

The study investigates various dimensions of service quality and their effect on customer satisfaction. For this purpose primary data was collected from 100 respondents, who are the customers of various leading public and private sector banks of Chandigarh through a structured questionnaire. Data was analysed to meet the objectives of study and the result indicate that people are satisfy from service of ATM provided by banks. Accessibility, Convenience, Efficiency, Responsiveness, Security & Privacy and Reliability are important dimensions of service quality. Majority of people still use ATM for cash withdrawal purpose only.

VALUE CREATION IN INDIAN ENTERPRISES: AN EMPIRICAL ANALYSIS WITH SPECIAL REFERENCE TO IT, TELECOM AND FMCG SECTOR

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ABSTRACT

According to the principle of value management, firm must generate adequate returns for its owners, in line with the relative opportunity cost of investment. Companies whose returns exceed the opportunity cost to its owners create corporate value and hence shareholder's value. Traditionally, the yardsticks used to measure the efficiency and profitability of a business organization were accounting based measures like ROI, ROE, ROCE, EPS, RONW and financial ratios. But, now a day's value added measures have emerged as a replacement of the traditional accounting based measures. The reason behind this is that the financial performance of a business organization is measured from the shareholders' value point of view. Value added represents the wealth created by an enterprise during a specified period. No companies can survive and grow, if it fails to generate value to its shareholders. Hence, value added is a basic measure which is used for measuring the financial performance of an enterprise. This study is to analyze the relationship between non-market value performance indicators and market value, with a view to understand the value creation process in the Indian Enterprises. Analysis will be done for total of 36 companies from 3 sectors i.e. IT, Telecommunication and FMCG. The various details will be taken from www.moneycontrol.com. For the purposes of this study the market value creation measure utilized was shareholder return. Each company's shareholder return will be estimated using stock price and dividend information. Three different dimensions of non-market value creation measures will be utilized. These three dimensions will be accounting profitability, cash flow performance, and growth.

EMPLOYMENT CONDITIONS AND EMPLOYMENT RISKS AMONG STREET VENDORS IN MADURAI CITY

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ABSTRACT

Vending as profession has been carried out all along in the known history and it has been an integral part of both urban and rural culture. The present study explores the employment conditions and employment risks among street vendors in Madurai City. The study explore that the street vendors in Madurai City are independent self-employed on whole time basis in undesignated market place. They face the risks of perishing their marketing goods as they do not have proper storage place, they face the risk of their assets due to confiscation of merchandise by various parties, the risk of their regular income due to day to day fluctuation in the price of the marketing goods and they risk their due to open access to open drainage, lifting and pulling of heavy loads and open exposure to sunlight heat.

HUMAN RESOURCE (HR) PRACTICES: AN EVALUATION OF SOME SELECTED REAL ESTATE ORGANIZATIONS IN BANGLADESH

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ABSTRACT

This study was prepared on human resource practices of some real estate organizations in Bangladesh. Human resource management got huge significance to run an organization smoothly people being the critical part of any organization. If this human resource could be taken care of and controlled diligently, companies could not have to face obstacles regarding employees. The objective of the paper had been to present the HRM practices undertaken by real estate organizations. After discussion, findings showed that not all real estate organizations practice HRM meticulously and separately. At the end of this paper well defined steps had been recommended to avoid any sudden impediment in future in the lack of HR practices. Such study could expand the scope of research on the arena of real estate relating to devising policy to yield more success satisfying the need of huge pool of customers as well as managing the growing need of human resource.

A STUDY ON VOLATILITY OF SHARES IN BANKING SECTOR

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ABSTRACT

The study is about analyzing the market fluctuation in banking sector using technical analysis. In this we have used Relative Strength Index, Fibonacci retracement, and Moving average for analyzing about the market. The type of sampling used in the study is random sampling where the banks are been chosen randomly based on the technique and according to the analysis and findings ICICI gives the highest yield when compared to other banks.

ROLE OF LOCAL FOOD IN TOURISM IN JAMMU: A CASE STUDY OF KATRA (J&K)

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ABSTRACT

In recent years, food has gained recognition by governments, business, and academics as an integral part of the tourism product. There are many benefits to be had in linking food and tourism for all stakeholders concerned. Local food is a vital element that can help create a sense of 'place' and heighten destination appeal. Local produce adds authenticity to the tourist experience and provides motivation for visitors to come to a location. Tourists may even be tempted to stay longer in one place because of the availability of food products and related. This paper explore the status of regional cuisine in Katra (Mata Vaishno Dev) J&K

EMPIRICAL RELATIONSHIP BETWEEN CAPITAL BASE AND EARNINGS PERSHARE OF MONEY DEPOSIT BANKS IN NIGERIA: A COMPARATIVE STUDY

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ABSTRACT

Mergers and acquisitions as a strategy were used to achieve great influence in the revival of ailing companies globally. The scope and rise in the number of distressed banks in Nigeria made the regulatory authority to introduce consolidation through mergers and acquisitions. The study investigated the difference between pre-mergers/acquisitions and post-mergers/acquisitions 'earnings per shares of banks. The research adopted the cross sectional survey design method. The population of the study consisted of 25 banks, which survived consolidation exercise. The research used information obtained through published audited accounts of seventeen randomly selected banks out of twenty-five banks that emerged from the consolidation exercise. The analysis showed that there is significant difference between the EPS of the pre and post mergers/acquisitions as depicted by ($t > 0.05$). In conclusion, mergers and acquisitions exercise have improved the overall performances of bank significantly and also have contributed immensely to the growth of the real sector for sustainable development

THE IMPACT OF COMMERCIAL BANKS ACTIVITIES ON INTERNATIONAL TRADE FINANCING: EVIDENCE FROM NIGERIA

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ABSTRACT

The paper examines the impact of banks' activities on international trade financing and Nigerian Gross Domestic Product. Also to determine the extent to which the management of small scale enterprises should be stewardship to the shareholders through their international trade financing policy adopted. It identifies some of the key problems facing international trade financing in Nigeria and gives an overview of the management international trade financing in the country. The population and the sample of the study were all the Commercial banks in Nigeria. The study utilized data from secondary source. Data were obtained from the Central Bank of Nigeria's (CBN) Statistical bulletin. The time frame for the study is ten (10) years, covering the period of 2000 to 2009. The technique of analysis used in testing the data was Linear Regression Analysis. The study established that Commercial banks activities have significant effect on Gross Domestic Product of the economy. It also revealed that banks operation in the area of international finance is significant. The work recommends that banks should maintain a stable International Trade financing so that the equity portions finance of both internally and externally is possible. At the same time, the banks management should maintain high target to both the International Trade and domestic trade. The work concludes that effective and consistent international trade financing will enhance the profitability of the banks and help to achieve the overall objectives and this must also be vigorously pursued by government as well.

COMPARATIVE STUDY ON THE MICROFINANCE PERFORMANCE OF MALE OWNED AGAINST FEMALE OWNED SMALL AND MICRO ENTERPRISES IN BAHIR DAR CITY, ETHIOPIA

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ABSTRACT

The study examined the impact of microfinance on female and male owned enterprises in Bahir Dar city. We predicted that male owned enterprises have higher growth potentials than female owned enterprises. To test empirically whether there is a difference on growth performance, 104 male and 121 female small enterprise owners were surveyed. The finding shows that the female owned enterprises demonstrated a slightly lower level of micro finance growth compared to enterprises owned by male. We can conclude that female owners' have lower motivations for growth potential compared to male owners'.

A BRIEF REVIEW OF SELECTED LITERATURE ON SME EXPORT PERFORMANCE

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ABSTRACT

This paper is a review of selected literature on export barriers and their impact on export performance of SMEs. The review includes qualitative as well as quantitative studies that have been conducted in order to identify export barriers and determine their impact on SME export performance.

TOURISM MARKETING: A STUDY TO OVERCOME CHALLENGES OF TOURISM IN BANGLADESH

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ABSTRACT

It is a great concern that Bangladesh despite been as a resourceful country is finding itself in difficulty to be established in tourism arena. The reasons are numerous. Thus an authentic scrutinize is needed. That is why this paper comes into live. The whole southern side of Bangladesh has extensive potentiality in promoting tourism. But no real impact is yet to make by using it into the economy. Although initiatives been taken previously, but results are not satisfying at all. The success in the Cox's bazaar district can easily make us realize how potentiality is left untouched in the similar other regions. Bangladesh has the wonder of nature Sundarban, the largest mangrove forest in the world situated at the south-eastern region. It covers at least five districts. Bangladesh got the place kuakata, a place in Patuakhali district, where both sun rise and sunset can be seen from a single place from the sea beach .Bangladesh also has beautiful hilly areas like Bandar ban, Rangamati and, Khagrachari. On the other hand districts like Bagerhat, Jhalokathi, Barishal and Bhola can provide few world heritage sites as well. These enormous natural beauty needs to be endorsed to the tourists. Tourists must be provided with all the facilities that are demanded. The more amenities Bangladesh can provide the more tourists will visit. It's the Asia which will rule the next tourism sector and Bangladesh need to grab the opportunity. Our research has focused in these points and has found few ideas which can assist the tourism sector of Bangladesh in the long run.

DEVELOPMENT OF LOYALTY PROGRAMS: AN INTEGRAL TOOL IN THE MARKETING PROCESS

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ABSTRACT

We live in a business environment, where the only constant is change. In today's furiously paced environment, as customer needs are changing by the minute, his preferences no longer fixed, and where change has become a norm rather than an exception, Businesses are being made to revamp and innovate, or else watch other companies fly past them, and force them towards extinction. Marketers, especially in India, which boasts of the largest Middle-Class anywhere in the world, are gearing up to face this unprecedented demand by innovation, in a bid to capture the maximum 'Share of Wallet'. One of the efforts in this regard has been the launch and subsequent flood of 'Loyalty Programs' worldwide. Every company dealing with consumers, and even without it, is joining the Band-wagon of loyalty program offerings. The rush to retain the customer and coax him to spend more and more on their products and services, is becoming maddeningly obvious. Loyalty programs offer an incentive to the customer by rewarding him for spends at single entities. They also help in retention, research, new product launches, and a host of other activities. As marketers start focusing on utilizing the Loyalty Programs in numerous ways, there is a need to understand various other nuances of a loyalty program. In this study we would be looking at the Loyalty Programs from a number of perspectives, including the growing importance of such offerings, the strategic outlook of the companies launching these programs, the customer expectations from these programs, and find if any disconnect exists between the customer and company objectives that they wish to achieve from this program. We share our findings from the primary survey, and try to analyze them in light of previous research. Based on the study we also outline future line of research that can be adopted to make this study more relevant.

MANAGEMENT OF WORKING CAPITAL

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ABSTRACT

Working capital is that part of capital which is required to meet the day to day needs in running the business. This paper concentrates on the factors such as understanding the concept of working capital correctly, analyzing the importances and need thereof and determination of its adequacy keeping the influencing factors in to consideration. Adequacy of working capital not only meets the operational need for appropriate functioning of business but also happens to be the key factor in creating the value for shareholder/investors of the company.

GREEN MARKETING: A TOOL FOR SUSTAINABLE DEVELOPMENT

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ABSTRACT

Green revolutions, going green, environmental protection, sustainable life style, sustainable development, protecting our earth and many more have become a natural phenomenon in our everyday life. Green marketing is a tool used by many companies in various industries to follow this trend. This concept has enabled for the re-marketing and packaging of existing products which already adhere to such guidelines. Additionally, the development of green marketing has opened the door of opportunity for companies to co brand their products into separate line, lauding the green-friendliness of some while ignoring that of others. This paper mainly focuses on the concept, need, importance & strategy of green marketing in India. Researcher also examines the present scenario of green marketing and reasons that organizations are adopting green marketing as a tool for sustainable development. Data has to be collected from multiple sources of evidence to understand the importance of green and sustainability management, in addition to books, journals, websites, and news papers. The paper analyses whether the manufacturers are cognizant about green products and eco-labeling, and also the difficulties in implementing green marketing. A guideline is given to the Indian manufacturers for producing green marketing products.

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With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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