

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

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

Circulated all over the world & Google has verified that scholars of more than 2592 Cities in 161 countries/territories are visiting our journal on regular basis.

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

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY OF CUSTOMER SATISFACTION FOR IDEA CELLULAR IN EASTERN RAJASTHAN <i>DR. KAVALDEEP DIXIT & NEHA JAIN</i>	1
2.	AN EMPIRICAL STUDY ON EMOTIONAL INTELLIGENCE OF GENERATION X MANAGERS <i>DR. S. GANESAN & DR. R. KRISHNAMURTHI</i>	2
3.	STUDY ON SOURCES OF FUND OF PRIMARY CO-OPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANKS IN COMPOSITE TO THANJAVUR DISTRICT <i>DR. K. RAMAKRISHNAN & S.SOUNDARANAYAH</i>	3
4.	ETHICAL, LEGAL AND SOCIAL RESPONSIBILITY IN TOURISM BUSINESS <i>SUBODH KUMAR MISHRA</i>	4
5.	A STUDY OF FDI AND INDIAN BANKING <i>DR. G. S. GAUD & DR. GIRISH KUMAR PAINOLI</i>	5
6.	RELATIONSHIP BETWEEN TRADE AND FDI: EVIDENCE FROM FOOD PROCESSING SECTOR IN INDIA <i>DR. ASHISH MANOHAR URKUDE & PRAVIN JADHAV</i>	6
7.	EMPLOYEE PERFORMANCE APPRAISAL IN CEMENT INDUSTRY: A CASE STUDY OF ACC LIMITED, WADI, GULBARGA DISTRICT <i>DR. A. P. HOSMANI & SHAIKH TABASSUM HAMEED</i>	7
8.	SCIENTIFIC INPUT FOR THE TRAINERS OF HRD PRACTITIONERS IN SOFTWARE INDUSTRY <i>P. SURJITH KUMAR & DR. N. PANCHANATHAM</i>	8
9.	TO STUDY MARKETING STRATEGIES FOR CAR LOANS CUSTOMERS: A COMPARATIVE STUDY OF PUBLIC SECTOR BANKS AND PRIVATE SECTOR BANKS WITH SPECIAL REFERENCE TO MEERUT, U. P. <i>ADITI SHARMA & DR. SUDHINDER SINGH CHOWHAN</i>	9
10.	FINANCIAL ANALYSIS OF INDIAN OIL CORPORATION LIMITED <i>PAWAN KUMAR, DR. V. K. GUPTA & DR. ANIL KUMAR GOYAL</i>	10
11.	PERCEIVED PERFORMANCE APPRAISAL EFFECTIVENESS AND ITS IMPACT ON ACADEMIC STAFF ORGANISATIONAL COMMITMENT TURNOVER INTENTION: A CONCEPTUAL MODEL <i>DR. A KUMUDHA & J. BAMINI</i>	11
12.	A STUDY ON EMPLOYEE WELFARE ACTIVITIES IN RASHTRIYA ISPAT NIGAM LIMITED VISAKHAPATNAM STEEL PLANT <i>RAKHEE MAIRAL RENAPURKAR</i>	12
13.	A STUDY ON AWARENESS OF MOBILE MARKETING IN VELLORE DISTRICT <i>DR. M. RAGURAMAN, R. VEERAPPAN & ANGELO JOSEPH</i>	13
14.	ROLE OF SELF-HELP GROUPS IN MOVEMENT OF SOCIO-ECONOMIC AND POLITICAL TRANSFORMATION: A CASE STUDY IN PURBA MEDINIPUR DISTRICT <i>SIDDHARTHA CHATTERJEE</i>	14
15.	WOMEN EMPOWERMENT THROUGH SELF HELP GROUP: A STUDY <i>PREETI SONI</i>	15
16.	IMPACT OF OUT OF BOX ADVERTISING IN INTERNET ON ATTENTION, RETENTION AND PURCHASE INTENTIONS <i>S N KUMAR & ANUPAMA SUNDAR</i>	16
17.	THE EFFECT OF DISCLOSURE QUALITY ON STOCK TURNOVERS OF ACCEPTED COMPANIES IN TEHRAN STOCK EXCHANGE <i>AKRAM DAVOODI FAROKHAD & SAYED NAJIB ALLAH SHANAEI</i>	17
18.	EFFICIENT COMMUNICATION FOR EFFECTIVE SUPERVISORS <i>DR. VIDHU GAUR</i>	18
19.	THE IMPACT OF CAPITAL STRUCTURE ON MICRO FINANCE INSTITUTION PERFORMANCE: EVIDENCE FROM ETHIOPIA <i>GEMECHU FEYISSA GUDU</i>	19
20.	A STUDY ON PUBLIC BUDGET MANAGEMENT OF HIV/AIDS INTERVENTION <i>NURUL DWI PURWANTI</i>	20
21.	A STUDY OF POVERTY ERADICATION IN INDIA: NATIONAL POLICIES, PLANS AND PROGRAMS <i>DR. SANJAY KUMAR CHOURASIYA</i>	21
22.	A STUDY ON UNDERSTANDING OF RURAL CONSUMER BEHAVIOUR IN INDIA <i>SUCHI K. PATEL & ZARNA M. PATEL</i>	22
23.	ENVIRONMENT FOR WOMEN ENTREPRENEURS IN INDIA <i>JAINENDRA KUMAR VERMA</i>	23
24.	WATER RESOURCES AND TOURISM PROMOTION: A CASE STUDY OF HYDERABAD <i>JAYAPRAKASH NARAYANA G</i>	24
25.	A STUDY ON EMPLOYEES' ATTRITION IN BPO SECTOR WITH SPECIAL REFERENCE TO CHENNAI CITY <i>B.LATHA</i>	25
26.	ANALYSIS OF GROWTH & CHALLENGES FACED BY MANAGEMENT EDUCATION IN INDIA: A CRITICAL REVIEW OF LITERATURE <i>HIMANI RAVAL</i>	26
27.	LEARNING AND DEVELOPMENT IN INFORMATION TECHNOLOGY (IT) COMPANIES <i>SIRISHA DAMARAJU</i>	27
28.	WOMEN ENTREPRENEURS' DEVELOPMENT THROUGH TRAINING AND EDUCATION IN INDIA <i>JAINENDRA KUMAR VERMA</i>	28
29.	INTEREST RATE FLUCTUATIONS AND FINANCIAL OUTCOMES OF BANKING SECTOR: A CASE STUDY OF PAKISTAN <i>ASAD ZAMAN, AMMAR ALI GULL, REHAN NASIR, MUHAMMAD BILAL, YASIR PERVAIZ, MUHAMMAD ASIM RIAZ & MUBASHER ASHRAF</i>	29
30.	PEOPLE MANAGEMENT PRACTICES: A POTENTIAL TOOL FOR ORGANIZATIONAL PERFORMANCE <i>SANTOSH V BILGUNDI, KIRAN KUMAR M & AKSHAY PAI R</i>	30
	REQUEST FOR FEEDBACK	31

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur

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

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

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

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

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

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

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

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

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), GuruGobindSinghI. P. University, Delhi

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VITUniversity, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to 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. info@ijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

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

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of 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 required to be below **500 KB**.
- e) Abstract alone 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 and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

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

<http://ijrcm.org.in/>

5. **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 stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **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.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **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 are supposed to follow **Harvard Style of Referencing**. 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 italics. 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 parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

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, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- 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 Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

A STUDY OF CUSTOMER SATISFACTION FOR IDEA CELLULAR IN EASTERN RAJASTHAN

DR. KAVALDEEP DIXIT
DEAN
FACULTY OF MANAGEMENT STUDIES
THE IIS UNIVERSITY
JAIPUR

NEHA JAIN
RESEARCH SCHOLAR, THE IIS UNIVERSITY, JAIPUR
SR. ASST. PROFESSOR
INTERNATIONAL SCHOOL OF INFORMATICS AND MANAGEMENT
JAIPUR

ABSTRACT

Colossal budge in both technology and consumer behavior during the past two decades have taken a contemporary visage. The sustainable profitable growth has lead companies into head-to-head competition. The companies are fighting for customer satisfaction through differentiation. The imperative factors that may be accounted towards customer satisfaction be marketing communication, perceived quality, and customer loyalty. This study investigates the effect of marketing strategies espoused by Idea Cellular and its upshot on the consumers. It also attempts to study the expectations of the customers and the marketing strategies that have been taken by the organization to discharge them. A study of perception of employees has also been made to understand insights and identify factors of customer satisfaction that the organization is focusing on. The study highlights the factors that contribute to the hedonistic escalation in this dynamic competitive world.

AN EMPIRICAL STUDY ON EMOTIONAL INTELLIGENCE OF GENERATION X MANAGERS

DR. S. GANESAN
DIRECTOR GENERAL
SUGUNA SPARK BUSINESS SCHOOL
COIMBATORE

DR. R. KRISHNAMURTHI
CORPORATE TRAINER
IMPACT
COIMBATORE

ABSTRACT

'Generation X' is a phrase that has gained entry into modern management literature. Generation X managers are expected to shoulder leadership responsibilities to steer future organizations towards excellence. However, not much research work has been carried out in Indian context to study the characteristics and preferences of Generation X and the levels of their emotional intelligence. Hence a study was conducted to measure the levels of emotional intelligence of Generation X managers. Data for the study were collected from 243 Generation X managers from the population of 353 Generation X managers. The respondents were from nine companies that belonged to seven manufacturing industries. This paper presents the profile of Generation X managers, establishes the need of the study, the methodology adapted to collect the data required for the study and discusses the findings of the study.

STUDY ON SOURCES OF FUND OF PRIMARY CO-OPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANKS IN COMPOSITE TO THANJAVUR DISTRICT

DR. K. RAMAKRISHNAN

PRINCIPAL

VIVEKANANDA COLLEGE OF ARTS & SCIENCE FOR WOMEN

SIRKALI

S.SOUNDARANAYAH

RESEARCH SCHOLAR & LECTURER

A.V.C. COLLEGE (AUTONOMOUS)

MANNAMPANDAL

ABSTRACT

Agriculture and rural development banks are one of the oldest institution for rural credit .ARDBs had their beginning in early 1920s as land mortgage banks” The objectives of land mortgage banks was to to give long term loans farmers to redeem prior debts . In eighties, the LDBs further diversified their activities to cover non-farm sector financing and then came to known as primary co-operative agricultural rural development bank (PCARDB) in most of the states. Tamilnadu state is the pioneer in establishing of central land mortgage bank. The state occupies the forth place in the country, which continues to maintain in the same rank. In this study, an attempt is made to study the sources of fund of primary co-operative agriculture rural development Banks. It can be classified into two viz. Owned and borrowed funds. Borrowed funds consist of deposits and amount borrowed from SCARDB, NABARD and other financing agencies. In short, the capital structure of PCARDBs consists of share capital, reserves, deposits and borrowings. The composite Thanjavur District is chosen as the area of study which covers 3 Revenue districts viz, Nagapattinam, Thanjavur and Thiruvarur. The study covers the period of eleven years from 2001-2002 to 2011-2012. The PCARDBs in composite Thanjavur district has generated more funds from reserve rather than share capital and sample PCARDBs have largely depending on external borrowings. Therefore it is highly imperative to augment their resources through deposits, share capital and reserve and thereby the cost of capital can be minimised to a considerable extent.

ETHICAL, LEGAL AND SOCIAL RESPONSIBILITY IN TOURISM BUSINESS

SUBODH KUMAR MISHRA
HEAD - BUSINESS DEVELOPMENT
MILESTONE DMC
BHUBANESWAR

ABSTRACT

Benefits and importance of tourism is loud and clear. However, despite its positive socio-economic benefits, it is not free from negative impacts. Cut-throat competition, high seasonality and volatility of the global tourism environment makes tourist companies not always capable to conduct their business operations in ethical and socially responsible manner. Because of its potential to cause negative environmental and social impacts, of late the tourism industry has experienced increased external pressures and has been challenged to respond to the rising problems promptly, ethically and responsibly. Ethical practices and corporate social responsibility standards have been originally established by the private business organizations to act in response to escalated societal pressure. In the tourism industry the use of codes of conduct and other 'attributes' of ethical and socially responsible practices has not been prevalent since the issues of ethics and corporate social responsibility have initially had a 'low priority' status and have been limited to the discussion form. Some of the explanations for this low priority status can be attributed to the lack of generally accepted global principles and criteria, controversy on ethical and social responsible conceptual and operating framework, multifaceted character of tourism industry, and deficiency of assessment methods of the ethical and social responsible performance of tourist organizations.

A STUDY OF FDI AND INDIAN BANKING

**DR. G. S. GAUD
S. A.
STATE BANK OF INDIA
NANDED**

**DR. GIRISH KUMAR PAINOLI
HEAD
DEPARTMENT OF BUSINESS MANAGEMENT
VIJAY RURAL ENGINEERING COLLEGE
MANIK BHANDAR**

ABSTRACT

The global banking industry worn unstable times in 2007 and 2008, the impact of the economic slowdown on the banking and insurance services sector in India has so far been moderate. The Indian financial system has very little exposure to foreign assets and their derivative products and it is this feature that is likely to prove a solution to the financial sector troubles that have overwhelmed many other emerging economies. Owing to at least a decade of reforms, the banking sector in India has seen outstanding development in financial health and in providing jobs. Even in the wake of a severe economic downturn, the banking sector continues to be a very dominant sector of the financial system. Now a day, foreign commercial and investment banks have gently begun picking up public sector bank's bond issues. Bankers said that the funds were coming into these bonds; some of the foreign banks were also using the banks' bonds as an arbitrage opportunity in view of the increasing liquidity. As due to the globalization local banks are competing in the global market, where innovative financial products of multinational banks is the key limiting factor in the development of local bank. More efficient allocation of credit in the financial sector, better capitalization and wider diversification of foreign banks along with the access of local operations to parent funding, may reduce the sensitivity of the host country banking system and lead towards financial stability.

RELATIONSHIP BETWEEN TRADE AND FDI: EVIDENCE FROM FOOD PROCESSING SECTOR IN INDIA

DR. ASHISH MANOHAR URKUDE

PROFESSOR

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES

DEHRADUN

PRAVIN JADHAV

ASST. PROFESSOR

UNIVERSITY OF PETROLEUM AND ENERGY STUDIES

DEHRADUN

ABSTRACT

Whether trade and FDI flows are complements or substitutes? Research is on and it has become a huge concern in FDI and Trade literature. The theoretical literature with respect to MNCs often assume that firms decide between supplying a foreign market through exports or tries to establish production facilities in a host country through FDI. The empirical evidence gives mix results, while some studies states that relationship between FDI and Trade are Substitute, on the other hand, some studies states that relationship between FDI and Trade are complementary. A vast amount of empirical literature has been developed with complement to the relationship between FDI and Trade as whole but the results on empirical linkages are inconsistent and ambiguous. This paper analyzes whether trade and FDI are substitute or complements with special reference to Food Processing Industry in India for the period 1991-2010.

EMPLOYEE PERFORMANCE APPRAISAL IN CEMENT INDUSTRY: A CASE STUDY OF ACC LIMITED, WADI, GULBARGA DISTRICT

DR. A. P. HOSMANI
PROFESSOR
DEPARTMENT OF COMMERCE
GULBARGA UNIVERSITY
GULBARGA

SHAIKH TABASSUM HAMEED
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
GULBARGA UNIVERSITY
GULBARGA

ABSTRACT

Every organisation is having an objective towards optimum performance and the employees are the key in achieving that. It is necessary that the employee's performance should reach optimality for the success of the organisation. Performance appraisal is one of the most complex and controversial human resource techniques. As far as appraisal is concerned, both organisation and employees have their own viewpoint. From the employee viewpoint, he comes to know the organisation's expectations, his past performance, ways to improve the current performance and even gets reward or recognition of his good work. Looking from the organisation's side one of the most important reasons for having a system of performance appraisal is to establish and uphold the principle of accountability. The present paper focuses on importance of employee performance appraisal. An attempt has been made to study the methods of performance appraisal used in sample unit. Last part of the paper reveals the suggestions.

SCIENTIFIC INPUT FOR THE TRAINERS OF HRD PRACTITIONERS IN SOFTWARE INDUSTRY

P. SURJITH KUMAR
RESEARCH SCHOLAR
JAWAHARLAL NEHRU TECHNOLOGICAL UNIVERSITY
HYDERABAD

DR. N. PANCHANATHAM
PROFESSOR
DEPARTMENT OF BUSINESS ADMINISTRATION
ANNAMALAI UNIVERSITY
ANNAMALAI NAGAR

ABSTRACT

Software Organization is one of the competing Organizations in the global arena that influence the economy worldwide. There are several resources involved in this software Organization, but the vital resource is the Human Resource. Supervising the Human Resource and Developing is the major challenge for this Organization. HRD Practices followed in this organization have direct influence on their growth, so it is necessary to understand and analyze the HRD Practices involved in it. To study HRD Practices a brand new set of questionnaire designed, for that several levels of discussions were carried out among the HR Managers and Executives, then statements for HRD Practices designed based on the discussions. Then pilot study conducted among the hundred IT employees through survey methodology. Collected data was uploaded in Statistical tool (SPSS) and Factor Analysis done for the data. Then questionnaire statements were categorized into fifteen different groups, and each group have three to five statements which was identified as components of the main variable (HRD Practices). Then reliability and validity study conducted for the questionnaire. The questionnaire statements were parked in survey website and url link was sent to employees to participate the survey. Then a tested questionnaire Occupational Stress is used to study the influence of the variable on HRD Practices. Then for the collected data simple linear regression and multi-regression test performed to study the influence of Demographical Variables on HRD Practices. The result and findings narrated with suitable discussions.

TO STUDY MARKETING STRATEGIES FOR CAR LOANS CUSTOMERS: A COMPARATIVE STUDY OF PUBLIC SECTOR BANKS AND PRIVATE SECTOR BANKS WITH SPECIAL REFERENCE TO MEERUT, U. P.

**ADITI SHARMA
RESEARCH SCHOLAR
NIMS UNIVERSITY
JAIPUR**

**DR. SUDHINDER SINGH CHOWHAN
VICE PRINCIPAL
INSTITUTE OF MANAGEMENT & COMPUTER SCIENCE
NIMS UNIVERSITY
JAIPUR**

ABSTRACT

The present article is a study relating to the marketing strategies adopted by Public and private sector banks such as State Bank of India, Punjab National Bank, Bank of Baroda, Syndicate Bank, Canara Bank, ICICI Bank, HDFC Bank, Axis Bank, IDBI Bank, Nainital Bank operating in Meerut, in order to find out the needs of loan customers and the services provided by the Banks to fulfill their expectations. It is a comparative as well as an exploratory study. The data is primarily collected through questionnaire and interview method for best and authentic results. Statistical tools have been used to find out the best marketing strategy and the least preferred one used by each participating banks. The information was collected from 1000 customers, several car dealers and at least 25 banks and private lenders/NBFCs etc. as well as the RTO Meerut. The study revealed that in Meerut, a very large number of customers prefer to purchase cars on cash down basis. Private lenders also enjoy a big share in this segment leaving a huge car loan market open for the banks. The study also established that there is apathy on the part of bank officers for car loans as they feel that this is one of the most in-secured segments. However, the study proves otherwise as NPAs on this front are not very large.

FINANCIAL ANALYSIS OF INDIAN OIL CORPORATION LIMITED

**PAWAN KUMAR
RESEARCH SCHOLAR
MEAWAR UNIVERSITY
CHITTORGARH**

**DR. V. K. GUPTA
READER
DEPARTMENT OF ACCOUNT, LAW & COMMERCE
K. R. (PG) COLLEGE
MATHURA**

**DR. ANIL KUMAR GOYAL
ASSOCIATE PROFESSOR
RUKMINI DEVI INSTITUTE OF ADVANCED STUDIES
ROHINI**

ABSTRACT

Oil & Gas is one of the most important sources of energy and is considered the lifeline of any economy. Oil and gas sector constitutes about 40% of primary energy source in India. The oil and gas is one of the six core industries in India and has very significant forward linkage with the entire economy. India is the fifth largest consumer of petroleum in the world and ninth largest crude oil importer. As per the record of Ministry of Petroleum, over the years Indian petroleum industry has played an influential part in triggering the speedy expansion of the country's economy by contributing 15% in the total GDP. So Indian oil and gas sector is of strategic importance and plays a predominantly pivotal role in influencing decisions in all other spheres of the economy. Keeping in the view the above facts and figures, the usefulness of study becomes crucial for providing better understanding to the various stakeholders for their fruitful investments. The present study will contribute to the enhancement of knowledge and ability of various stakeholders such as shareholders, investors, suppliers, creditors; government bodies, etc. analyze and understand the financial statements easily. Financial analysis is the selection, evaluation and interpretation of financial data, along with other pertinent information, to assist in investment and financial decision making. Financial analysis may be used internally to evaluate issues such as profitability, liquidity, solvency, overall performance, operational efficiency and effectiveness, credit policies and externally the potential investment as well as credit worthiness of borrowers etc. Financial analysis is essential for every firm/company to evaluate its performance in all financial aspects. It is the process of identifying the financial strength and weakness of the firm/company and a tool to compare with industry's financial health. One of the most important and powerful tool of financial analysis is ratio analysis. It indicates the effectiveness of long term as well as short-term financial policies of the firm/company. Financial analysis of Indian Oil Corporation Limited and its financial position can be well judged by profitability ratios (Gross profit ratio, Net profit ratio and Return on investment ratio), liquidity ratio (Current ratio and Quick ratio), Solvency ratio (Debt-Equity ratio, Debt to Total Assets Ratio and proprietary ratio) and Investment ratio (Earning per share and Dividend payout ratio). The study is based on secondary data collected from the Annual Reports of Indian Oil Corporation Limited, Annual Reports of the Ministry of Petroleum and other secondary sources.

PERCEIVED PERFORMANCE APPRAISAL EFFECTIVENESS AND ITS IMPACT ON ACADEMIC STAFF ORGANISATIONAL COMMITMENT TURNOVER INTENTION: A CONCEPTUAL MODEL

DR. A KUMUDHA
ASSOCIATE PROFESSOR
DEPARTMENT OF BUSINESS ADMINISTRATION
PSGR KRISHNAMMAL COLLEGE FOR WOMEN
COIMBATORE

J. BAMINI
RESEARCH SCHOLAR
PSGR KRISHNAMMAL COLLEGE FOR WOMEN
COIMBATORE

ABSTRACT

Performance appraisal is one of the major factors that often influence academic staff intention to stay. However, in the Higher Education Institutions (HEIs), there is a tendency to overlook this aspect. An employee's intention to stay or leave his employment may be dependent on the organization's commitment towards its performance appraisal obligations. Managers of academic institutions must appraise performance of their academic staff in such ways so that a positive perception is created which motivates them to stay. This paper seeks to examine the impact of perceived performance appraisal effectiveness on academic staff turnover intention. It examines whether organisational commitment plays an influential part in determining the intention to stay. This model could be used as a platform for HEIs management to focus on their efforts in retaining their academic staff through enhancing or enriching its performance appraisal practices.

A STUDY ON EMPLOYEE WELFARE ACTIVITIES IN RASHTRIYA ISPAT NIGAM LIMITED VISAKHAPATNAM STEEL PLANT

**RAKHEE MAIRAL RENAPURKAR
SR. ASST PROFESSOR
DEPARTMENT OF MANAGEMENT
BADRUKA COLLEGE PG CENTRE
KACHIGUDA**

ABSTRACT

The present paper focuses on the most important element of an organization, i.e., Employee and their welfare in an organization. As we know that organization can nowhere work without Human beings, it becomes an important aspect for an organization to give due importance to the welfare of their people. Welfare activities of an organization can always increase the productivity as well as the satisfaction of an individual. Employees always try and compare the benefits provided in their organization with that of their competitors. In such situation the better the organizational welfare practices the more it can retain its employees. The study focuses on all the facilities and benefits provided by the organization to their employees and its effect on their satisfaction, absenteeism, Labour turnover etc., for studying the same a sample of 300 employees were selected. Majority of the employees are happy with the facility provided by the organization but feel there should be modification in the facilities over a period of time and should be maintained timely. Some of the facilities which are to be changed or given importance on priority basis are First-aid kits, Canteen facilities and Pension plans for the employees.

A STUDY ON AWARENESS OF MOBILE MARKETING IN VELLORE DISTRICT

DR. M. RAGURAMAN
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
SACRED HEART COLLEGE (AUTONOMOUS)
TIRUPATTUR

R. VEERAPPAN
ASST. PROFESSOR
DEPARTMENT OF BUSINESS ADMINISTRATION
SACRED HEART COLLEGE (AUTONOMOUS)
TIRUPATTUR

ANGELO JOSEPH
ASST. PROFESSOR
DEPARTMENT OF BUSINESS ADMINISTRATION
SACRED HEART COLLEGE (AUTONOMOUS)
TIRUPATTUR

ABSTRACT

Mobile marketing is defined as the use of the mobile medium as a means of marketing communications. It has gained momentum over the last several years. Its special features made it lucrative to various business concerns. Technological growth and increasing awareness amongst the consumers persuaded the Indian companies to evolve new strategies to reach the target audiences. Under these circumstances, a study has been conducted to identify the various segments of markets where the mobile marketing is in vogue and its acceptance by the consumers. Data was collected from consumers in Vellore District and later factor analysis and cluster analysis were conducted to segment Vellore District consumers. Demographic and technological variables were taken as criteria to segment the market. The revealed that certain variables distinguish market segments from each other. For the purpose of this study Vellore District consumers were classified into three different segments, namely knowingly nonuser, the real acceptor and the uninterested.

ROLE OF SELF-HELP GROUPS IN MOVEMENT OF SOCIO-ECONOMIC AND POLITICAL TRANSFORMATION: A CASE STUDY IN PURBA MEDINIPUR DISTRICT

SIDDHARTHA CHATTERJEE
ASST. PROFESSOR
MUGBERIA GANGADHAR MAHAVIDYALAYA
PURBA (EAST) MEDINIPUR

ABSTRACT

A self-help group (SHG) is a village-based financial intermediary usually composed of 10–20 local women. Self help groups (SHGs) have appeared as popular method of working in the company of people in recent years. This movement comes from the people's desires to meet their needs and determine their own destinies through the principle "by the people, for the people and of the people". This article is a descriptive study of the SHGs promoted by Primary Agricultural Credit Societies (PACS) under Mugberia Central Co-Operative Bank Ltd., working for promotion of SHGs in block- Bhagwanpur-II block, Purba (East) Medinipur, West Bengal, India. A sample of 10 SHGs consisting of 100 members have been taken to study the various aspects of the SHGs viz. educational profile, economic status and occupational pattern etc. pre and post SHG formation. It is found that most of the members of SHGs are economically weak. The overall findings of the study suggest that SHG – Bank Linkage through PACS has significantly improved the access to financial services for the rural poor and has considerable positive impact on the socioeconomic conditions and the reduction of poverty of SHG members and their households. It has also empowered women members substantially and contributed to increased self confidence and positive behavioral changes in the post-SHG period as compared to the pre-SHG period.

WOMEN EMPOWERMENT THROUGH SELF HELP GROUP: A STUDY

PREETI SONI
ASST. PROFESSOR
SWAMI VIVEKANAND NIGHT COLLEGE OF ARTS & COMMERCE
DOMBIVLI (EAST)

ABSTRACT

Women are generally worse off economically than men and the consequences of their poverty are more serious for future generations. Women experience greater poverty and transmit their disadvantages more readily to their children, thus carry on the cycle of poverty. In India after Independence the policy makers focused on rural development in five year plans and growing inequality between the rich and poor in rural area has brought urgency to development. To achieve the objectives of rural development, to curb inequality among rich and poor and women empowerment various schemes have been formulated time to time by the policy makers. It is the matter of concern that most of the poverty alleviation programmes could not reduce the incidence of poverty. There are various reasons found for the failure of these programmes. The key reason for failure are wrong selection of beneficiaries, leakages, corruption and malpractices, absence of backward and forward linkage in the project and inadequacy in delivery and monitoring of credit (agricultural credit review committee 1988) Hence the scheme like Integrated Rural Development Program (IRDP), Ganga Kalyan Yojana (GKY) were amalgamated by the Govt. of India and merged into single new scheme called "Swarnajayanti Gram Swarozgar Yojana" (SGSY) in April 1999. It has been considered as a holistic programme of self employment of rural poor by organization of poor into SHGs and their capacity building, training, selection of key activity, infrastructure build up, technology and marketing support. The present study attempts to focus on performance of SHGs in Ambarnath Taluka under SGSY scheme.

IMPACT OF OUT OF BOX ADVERTISING IN INTERNET ON ATTENTION, RETENTION AND PURCHASE INTENTIONS

S N KUMAR

STUDENT

JSS CENTRE FOR MANAGEMENT STUDIES

SRI JAYACHAMARAJENDRA COLLEGE OF ENGINEERING

JSS TECHNICAL INSTITUTION CAMPUS

MYSORE

ANUPAMA SUNDAR

ASST. PROFESSOR

JSS CENTRE FOR MANAGEMENT STUDIES

SRI JAYACHAMARAJENDRA COLLEGE OF ENGINEERING

JSS TECHNICAL INSTITUTION CAMPUS

MYSORE

ABSTRACT

Marketing Communications is one of the effective tools in establishing Brand, Product Awareness and Equity among companies. This research aims to investigate the Effect of out of Box Advertisement in Attention, Retention and Purchase Intention. The statistical population consists of students of JSSCMS in Mysore. The research sample involves 130 students between the age of 20 to 25 years were selected by Convenience Sampling Method of JSSCMS in Mysore among the research population. The data were collected by the author made structured questionnaire. According to the research conceptual model, the relationship between Out of Box Advertisement as independent and others as dependent variables was investigated by using Correlation Analysis and Relative Tests. The results show that positive and significant relationship between Attention and Retention. There is a negative relationship with Purchase Intention.

THE EFFECT OF DISCLOSURE QUALITY ON STOCK TURNOVERS OF ACCEPTED COMPANIES IN TEHRAN STOCK EXCHANGE

AKRAM DAVOODI FAROKHAD
LECTURER
DEPARTMENT OF ACCOUNTING
TECHNICAL & VOCATIONAL UNIVERSITY
SHAHROOD BRANCH
IRAN

SAYED NAJIB ALLAH SHANAEI
FINANCIAL EXPERT
BANK OF INDUSTRY & MINE
SHAHROOD BRANCH
IRAN

ABSTRACT

In present research, the effect of financial information disclosure on turnovers of listed companies in Tehran stock exchange is studied. The components of disclosure quality rank and announced informing of Tehran stock exchange organization and timeliness of financial statements are chosen as quality criterions of financial information disclosure, and stock circulation rate is also selected as a criterion to evaluate firms' stock turnovers. The statistical population under study consists of 130 corporations among the companies registered in Iran-Tehran Stock Exchange during the period 2005-2011, other than investment and financial intermediation companies. To test the research hypothesis, multi-variable regression methods were applied. Research results indicate a direct linear significant relation between disclosure quality rank and stock turnovers, as well as a significant inverse relation between financial information disclosure timeliness variable and stock turnovers.

EFFICIENT COMMUNICATION FOR EFFECTIVE SUPERVISORS

**DR. VIDHU GAUR
ASST. PROFESSOR
ALLIANCE UNIVERSITY
BANGALORE**

ABSTRACT

This paper emphasizes to the practice of good management at the first-line level. Too often such jobs have been given to those who are technically or professionally competent but who lack interest in people or skills in dealing with them. Are leaders born or made? There is no doubt that – given a certain basic potential – leadership can be developed. Communication is inseparable from leadership. The paper looks at the relevant systems of communication, especially team briefing. This is a system that ensures that each supervisor will get his team together on a regular basis to brief them on progress and policy as well as matters which affect their welfare or development as employees. As the effective supervisor has a stake in good organizational communication, the paper briefly surveys other methods or forms of communication which ought to be of use in an organization.

THE IMPACT OF CAPITAL STRUCTURE ON MICRO FINANCE INSTITUTION PERFORMANCE: EVIDENCE FROM ETHIOPIA

GEMECHU FEYISSA GUDU

LECTURER

DEPARTMENT OF ACCOUNTING AND FINANCE

COLLEGE OF BUSINESS & ECONOMICS

WOLLEGA UNIVERSITY

NEKEMTE

ABSTRACT

This paper examined the impact of capital structure on MFIs performance, using ROA and ROE as a proxy to measure financial performance. The study used a panel data of 16 sampled MFIs for the period 2003 to 2009 and a random effect GLS regression is employed as a method of data analysis. The study finds that a negative and significant relation between total debt and both ROA and ROE. The result also shows that a negative and significant relationship between capital adequacy, portfolio quality and ROA in similar manner, a negative and significant relationship between asset tangibility, liquidity and ROE are observed. However, firm age, ownership and both ROA and ROE are identified to have a significant positive impact on performance. Whereas, firm size measured by log of total asset has inconclusive result because of the complex objectives of the firm's. The study contributes to the relationship between capital structure and performance of MFIs, which has been, less explored in prior studies.

A STUDY ON PUBLIC BUDGET MANAGEMENT OF HIV/AIDS INTERVENTION

NURUL DWI PURWANTI
LECTURER
PUBLIC POLICY & MANAGEMENT
FACULTY OF SOCIAL & POLITICAL SCIENCE
UNVIERSITAS GADJAH MADA
YOGYAKARTA

ABSTRACT

Prevention and intervention of Human Immunodeficiency Virus / Acquired Immunodeficiency Syndrome (HIV/AIDS) become one of world concerns and Indonesia government as well. In Indonesia, a few decades ago, HIV/AIDS is still taboo for public talk. Even for today, people still had negative stigma for ODHA (people who infected by HIV/AIDS). HIV/AIDS intervention, as national government program, was inversely proportional to negative stigma for ODHA. Government Data (including data from the Ministry of Health) describe that total numbers of Non Government Organization (NGO) that are concerned with HIV/AIDS show significant increases over the years. As an iceberg phenomenon, the HIV/AIDS growth rate is due to the increased. This research use qualitative methods with in-depth interview, observation and documentation studies for collecting data. Locus research is Province of Yogyakarta Special Region (Provinsi DIY) as a miniature of Indonesia. As an "education city", with a large of educational institutions Provinsi DIY attracted many students from various regions in Indonesia. Further this paper will discuss on the urgency of HIV/AIDS, the role of Yogyakarta Provincial Aids Committee (KPAP DIY), budget allocation management, budget conditions and problems, existence of Non Government organization (NGO foreigners) as HIV/AIDS program funding and political will of local government.

A STUDY OF POVERTY ERADICATION IN INDIA: NATIONAL POLICIES, PLANS AND PROGRAMS

DR. SANJAY KUMAR CHOURASIYA
FECULLTY
DEPARTMENT OF COMMERCE
DR .H. S. GOUR CENTRAL UNIVERCITY
SAGAR

ABSTRACT

Poverty is defined in terms of income, expenditure and nutritional value (calorie intake). Social dimension of poverty is a neglected area of study. Poverty is more of social marginalization of an individual, household or group in the community/society rather than inadequacy of income to fulfill the basic needs. Indeed, inadequate income is therefore one of the factors of marginalization but not the sole factor. The goal of poverty alleviation programme should aim merely increasing the income level of individual, household or group but mainstreaming marginalized in the development process of the country. The country cannot claim economic growth when sections of the people are marginalized to the periphery of the society. The rapid economic growth process should accelerate the access to services like education and health services for all, especially the marginalized citizens.

A STUDY ON UNDERSTANDING OF RURAL CONSUMER BEHAVIOUR IN INDIA

SUCHI K. PATEL
ASST. PROFESSOR
ANAND INSTITUTE OF MANAGEMENT
ANAND

ZARNA M. PATEL
ASST. PROFESSOR
ANAND INSTITUTE OF MANAGEMENT
ANAND

ABSTRACT

The paper describes the buying behaviour of rural consumer in India. The Indian rural market with its vast size offers a huge opportunity with 128 million households and the rural population is nearly three times the urban. India today has about 6.4 lakh villages. All except about 15,000, have a population below 5000. Looking at marketer defined classification, most companies in the FMCG sector would define any area with primarily agriculture based occupation and with a population of less than 20,000 as rural. Rural areas exhibit several distinctive characteristics that are different from the urban areas. Literacy levels, family structure, occupational patterns, social customs and norms, and several other features are unique to rural India. A complex set of factors influence rural consumer's behavior. Social norms, traditions, castes, and social customs have greater influence on the consumer behavior in rural areas than in urban areas. The seasonality of agricultural production influences the seasonality of rural consumers' demand. Although rural areas offer attractive opportunities to marketers at an aggregate level, about 68 percent of these markets remain untapped mainly due to inaccessibility. Thus, the absolute size of rural India is expected to be double that of urban India.

ENVIRONMENT FOR WOMEN ENTREPRENEURS IN INDIA

JAINENDRA KUMAR VERMA
RAJIV GANDHI NATIONAL FELLOW
DEPARTMENT OF APPLIED ECONOMICS
UNIVERSITY OF LUCKNOW
LUCKNOW

ABSTRACT

The educated Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Despite of all the social hurdles, Indian women stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. The present paper is study the concept of women entrepreneur—Reasons women become entrepreneurs -Reasons for slow progress of women entrepreneurs in India - suggestions for the growth of women entrepreneurs in Uttar Pradesh

WATER RESOURCES AND TOURISM PROMOTION: A CASE STUDY OF HYDERABAD

JAYAPRAKASH NARAYANA G
RESEARCH SCHOLAR
DEPARTMENT OF HISTORY & TOURISM MANAGEMENT
KAKATIYA UNIVERSITY
WARANGAL

ABSTRACT

Tourism is one of the fastest growing industries in the world. The dynamic growth of this industry is evident from the fact that globally tourism accounts for more than 11% of the global GDP and 8% of the world trade employment. Water resources have a great role in promotion of tourism. Tourism is linked with the availability of water resources and in the modern world many manmade water based tourism destinations are coming up in order to attract the tourists from all over world. Not only private players in the tourism industry are looking for the better usage of these water resources for their income generation, but also the public sector players like local bodies are now concentrating on these water resources to make money out of it by creating facilities and converting these water resources spots as tourism destinations.

A STUDY ON EMPLOYEES' ATTRITION IN BPO SECTOR WITH SPECIAL REFERENCE TO CHENNAI CITY

B.LATHA
RESEARCH SCHOLAR
SCSVMV UNIVERSITY
ENATHUR

ABSTRACT

Businesses in India are now suffering high attrition which is reflecting a company's strength, weaknesses and company's ability. BPO sector is one among the indication of attrition. This study is conducted to find out the reasons behind the increase in attrition rate in BPO sector and to find out the ways of retention strategies. Research design is in descriptive nature. This study was carried out in BPO sector in Chennai. In this study opinion of 130 employees was taken for the analysis. Primary data & secondary data are used for the study. From the analysis and discussions, suggestions were given.



ANALYSIS OF GROWTH & CHALLENGES FACED BY MANAGEMENT EDUCATION IN INDIA: A CRITICAL REVIEW OF LITERATURE

HIMANI RAVAL
RESEARCH SCHOLAR
SCHOOL OF MANAGEMENT
R. K. UNIVERSITY
RAJKOT

ABSTRACT

Globalization has placed management education into an increasingly central role. The increasing number of MBA institutes, increase in the number of vacant seats, the entry pattern of students for enrolling the course, the skills gap at the end of two years programme, government's role for reviving policies and steps taken by such other governing bodies, embarks an alarming situation. The basic aim of this paper is to bring out ways for quality improvements in the present management education system by analyzing the views of different management professionals and industrialists who deal with management graduates on day-to-day basis. A system for monitoring all the management institutes is perhaps long overdue. Therefore, an effort has been made here to analyze the current education system with special reference to business management education so that the business schools may respond to the current paradigms.

LEARNING AND DEVELOPMENT IN INFORMATION TECHNOLOGY (IT) COMPANIES

SIRISHA DAMARAJU

RESEARCH SCHOLAR

JAWAHARLAL NEHRU INSTITUTE OF ADVANCED STUDIES

SECUNDERABAD

ABSTRACT

Learning and development are an integral part of employee satisfaction, meeting the standards of client specifications about human resources and overall success of implementation and delivery of the project. It is an attempt to improve and update capabilities and skills of employees so that they can perform well in their current and future projects. Imparting training, internal and external assessment of skills and performance after training is an efficient process to meet the project goals and Industry standards. Learning is an effort made by the employee to acquire skills and knowledge through experience, instruction, study and training. Whereas training is an organized effort by the employer designed at imparting information and instructions to improve the employee's performance by attaining a required level of knowledge or skill. Development is a framework for both organizations and individuals to achieve performance improvement and measurable effectiveness. Development is not just imparting skills and information, but also providing attitudes to approach challenging situations positively. This research paper is an effort made to understand the existing training, learning and development programs in IT companies and their impact on efficiency of the employee skills and motivation levels.

WOMEN ENTREPRENEURS' DEVELOPMENT THROUGH TRAINING AND EDUCATION IN INDIA

JAINENDRA KUMAR VERMA
RAJIV GANDHI NATIONAL FELLOW
DEPARTMENT OF APPLIED ECONOMICS
UNIVERSITY OF LUCKNOW
LUCKNOW

ABSTRACT

The training and education plays vital role in building entrepreneurs especially women due to low women literacy rate in the country. This paper tries to explore the status of women self-employed / entrepreneurs, role of polytechnics in building women entrepreneurs, women entrepreneurship and government policies, two specific points need to be stressed in the interest of women entrepreneurs and internal and external aspects of women entrepreneurs.

INTEREST RATE FLUCTUATIONS AND FINANCIAL OUTCOMES OF BANKING SECTOR: A CASE STUDY OF PAKISTAN

**ASAD ZAMAN
STUDENT
GC UNIVERSITY
FAISALABAD**

**AMMAR ALI GULL
STUDENT
GC UNIVERSITY
FAISALABAD**

**REHAN NASIR
STUDENT
GC UNIVERSITY
FAISALABAD**

**MUHAMMAD BILAL
STUDENT
GC UNIVERSITY
FAISALABAD**

**YASIR PERVAIZ
STUDENT
GC UNIVERSITY
FAISALABAD**

**MUHAMMAD ASIM RIAZ
STUDENT
GC UNIVERSITY
FAISALABAD**

**MUBASHER ASHRAF
STUDENT
GC UNIVERSITY
FAISALABAD**

ABSTRACT

The main idea behind this study was to evaluate the impact of interest rate variations on profitability of Pakistani banks. Financial performance is measured by return on assets, return on equity, earnings per share and independent variables include Interest rate, loans or advances, investment and deposits with other banks. A sample of top 20 banks operating in country from 2007 to 2011 was selected for analysis and data were collected from primary sources. Descriptive, correlation and regression analysis were used as statistical techniques. Outcomes of analysis suggested that interest rate have a great impact on financial results of commercial banks working in Pakistan.

PEOPLE MANAGEMENT PRACTICES: A POTENTIAL TOOL FOR ORGANIZATIONAL PERFORMANCE

SANTOSH V BILGUNDI

STUDENT

JSS CENTRE FOR MANAGEMENT STUDIES

MYSORE

KIRAN KUMAR M

STUDENT

JSS CENTRE FOR MANAGEMENT STUDIES

MYSORE

AKSHAY PAI R

STUDENT

JSS CENTRE FOR MANAGEMENT STUDIES

MYSORE

ABSTRACT

The People Management Practices acts as the main tool in establishing the performance of an organization for any firm. This research work aims to investigate the impact of the People Management Practices on the Organizational Performance at TOYOTA Motor Corporations Factory. The statistical population consists of the shop floor workers at the Toyota Motor Corporation Factory, Bidadi, Bangalore. This research sample involves the 120 shop floor workers between the age group from 21 years to 50 years and above, these 120 shop floor workers are selected based on Convenience Sampling Method at the Toyota Motor Corporations Factory, Bidadi, Bangalore. The data was collected by the author made structured questionnaire method. According to the research conceptual model the relationship between the People Management Practices practiced by the organizations and the Organizational Performance was investigated by using the Correlation Analysis and relative tests, this results show the positive and a significant relationship between the People Management Practices on the Organizational Performance.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce and 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 i.e. **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 an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

