## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT



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

Indexed & Listed at:

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

The American Economic According a clostronic hibling raphy. Econol it LLC A

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 5000 Cities in 187 countries/territories are visiting our journal on regular basis.

 $Ground Floor, Building No.\ 1041-C-1, Devi \ Bhawan \ Bazar, JAGADHRI-135\ 003, Yamunanagar, Haryana, INDIA Andrew Market Mar$ 

### **CONTENTS**

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
	LIDAA DDA CTICCC AND CARD OVER ATTRITION. A CENIDED CENITRIC ANALYSIS OF INDIAN DDG INDUSTRY	
1.	HRM PRACTICES AND EMPLOYEE ATTRITION: A GENDER CENTRIC ANALYSIS OF INDIAN BPO INDUSTRY	1
2	AMIT MALHOTRA & ADITYA GAUTAM  CONSUMER BRAND PREFERENCE TOWARDS PASTEURIZED PACKAGED MILK IN GUDALUR TOWN	2
2.	DR. L. RAMESH & POORNIMA.S	2
_		2
3.	ASSESSING THE POTENTIALITY OF RAINWATER HARVESTING SYSTEMS IN PUNE CITY  RAJESHWARI SHINDE & DR. VIJAYA S. NAWALE	3
	PROFITABILITY ANALYSIS OF SELECTED AUTOMOBILE COMPANIES IN INDIA	4
4.	ANAND R. & MARIA D'SOUZA	4
5.	THE COMPARATIVE ADVANTAGE OF NORTH CYPRUS IN THE GREEN LINE TRADE: EMPIRICAL ANALYSIS	5
Э.	DURING PERIODS OF 2005- 2013	3
	ZEHRA SENHAZ, FEHIMAN EMINER & OKAN VELI ŞAFAKLI	
6.	ANALYSIS THE INFLUENCE OF MACROECONOMIC VARIABLES ON JAKARTA COMPOSITE INDEX AND	6
0.	SECTORAL INDEX STOCK RETURN	0
	LIANITHA KURNIAWATI, DR. NOER AZAM ACHSANI & DR. LUKYTAWATI ANGGRAENI	
7.	INDUCEMENT OF WOMEN ENTREPRENEURS ON BEAUTY PARLOUR BUSINESS IN SIVAGANGA DISTRICT	7
7.	THANGAM ALAGARSAMY & DR. S. GANAPATHY	,
8.	A STUDY OF MARKETING MIX STRATEGIES ON THE INDIAN UPVC WINDOW MARKET	8
ο.	K. SATYA SUBRAM, DR. MOHAMMED NAVED KHAN & DR. CHETAN SRIVASTAVA	8
9.	CONSUMER PERCEPTION TOWARDS MARKETING OF TANTEA PRODUCTS	9
Э.	S. DEEPA & M. JAYALAKSHMI	9
10.	ANALYSIS OF EDUCATIONAL FINANCIAL SCHEMES FOR SCHEDULED CASTES AND SCHEDULED TRIBES	10
10.	IN INDIA	10
	SUSHMA NANDKUMAR BANSODE & DR. CA SUBHASH PRALHAD DESAI	
11.	PEER COACHING: A TOOL FOR CAREER DEVELOPMENT	11
11.	CHANDRASHEKHAR CHOLLI, SREERAJ P S & DR. RAVINDER KAUR	
12.	FACTORS AFFECTING CONSUMER PERCEPTION TOWARDS BRANDED CLOTHES IN RURAL AREAS	12
12.	AMANDEEP KAUR SANDHU & GAGANDEEP KAUR	12
13.	COMPARATIVE ANALYSIS OF PRE AND POST-MERGER FINANCIAL PERFORMANCE WITH REFERENCE	13
10.	TO IT SECTOR IN INDIA	
	ZOHRA BI	
14.	THE ART OF GIVING FEEDBACK IN COACHING: SIGNIFICANCE AND PERSPECTIVE	14
	MANALI DAREKAR, MILKA SEBASTIAN & DR. RAVINDER KAUR	
15.	INVENTORY MANAGEMENT IN PAPER INDUSTRY: A COMPARATIVE STUDY IN SPML AND	15
	INTERNATIONAL PAPER APPML	
	DR. YELLASWAMY AMBATI	
16.	CORPORATE SOCIAL RESPONSIBILITIES OF COMMERCIAL BANKS IN INDIA WITH SPECIAL EMPHASIS TO	16
	SBI	
	AMALKUMAR.P	
17.	AUDIT PROCESS UNDER MGNREGA	17
	KHEM RAJ	
18.	COMPETITIVE CHALLENGE OF CASHEW INDUSTRY IN ANDHRA PRADESH (WITH REFERENCE TO	18
	PRAKASAM, EAST & WEST GODAVARI DISTRICTS)	
	P.V.V. KUMAR, T. SUSMITHA, P. YAMUNA & B. YAMINI	
19.	REGULATION OF E-COMMERCE IN INDIA	19
	MAITRI TANDON	
20.	STRATEGY IMPLEMENTATION AS INTERVENING FOR COMPANY'S RESOURCES AND REGULATIONS IN	20
	ORDER TO FORM BUSINESS PERFORMANCE [STUDIES IN UNIT BUSINESSES OF PT PERTAMINA	
	(PERSERO)]	
	ELFIEN GOENTORO	
	REQUEST FOR FEEDBACK & DISCLAIMER	21

#### 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

#### FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

#### <u>ADVISORS</u>

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 Engineering & Technology, 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), Guru Gobind Singh I. P. University, Delhi

#### DR. SAMBHAVNA

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

#### DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, 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 I.T., Amity School of Engineering & Technology, Amity University, Noida

**PROF. V. SELVAM** 

SSL, VIT University, Vellore

**PROF. N. SUNDARAM** 

VIT University, Vellore

#### DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

#### DR. S. TABASSUM SULTANA

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

#### **DR. JASVEEN KAUR**

Asst. Professor, University Business School, Guru Nanak Dev University, Amritsar

#### FORMER 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** 

1.

Alternate E-mail Address

Nationality

#### CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations: International Relations: Human Rights & Duties: Public Administration: Population Studies: Purchasing/Materials Management: Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** anytime in <u>M.S. Word format</u> after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website (*FOR ONLINE SUBMISSION, CLICK HERE*).

#### **GUIDELINES FOR SUBMISSION OF MANUSCRIPT**

denomina i on sobmesion (	
COVERING LETTER FOR SUBMISSION:	DATED.
	DATED:
THE EDITOR	
IJRCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	<del>.</del>
(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/	IT/ Education/Psychology/Law/Math/other, please
<mark>specify</mark> )	
DEAR SIR/MADAM	
Please find my submission of manuscript titled 'your journals.	
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor it is under review for publication elsewhere.	e, it has neither been published anywhere in any language
I affirm that all the co-authors of this manuscript have seen the submitted v their names as co-authors.	ersion of the manuscript and have agreed to inclusion of
Also, if my/our manuscript is accepted, I agree to comply with the formalitie discretion to publish our contribution in any of its journals.	es as given on the website of the journal. The Journal has
NAME OF CORRESPONDING AUTHOR	:
Designation/Post*	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
Landline Number (s) with country ISD code	:
E-mail Address	:

\* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. <u>The qualification of author is not acceptable for the purpose</u>.

#### NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>pdf.</u> <u>version</u> is liable to be rejected without any consideration.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:
  - **New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
- c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below 1000 KB.
- e) Only the Abstract will not be considered for review and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
- 2. MANUSCRIPT TITLE: The title of the paper should be typed in bold letters, centered and fully capitalised.
- 3. AUTHOR NAME (S) & AFFILIATIONS: Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title.
- 4. ACKNOWLEDGMENTS: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
- 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150** to **300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
- 6. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
- 7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. HEADINGS: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 10. **SUB-HEADINGS**: All the sub-headings must be bold-faced, aligned left and fully capitalised.
- 11. MAIN TEXT:

#### THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

**OBJECTIVES** 

**HYPOTHESIS (ES)** 

RESEARCH METHODOLOGY

**RESULTS & DISCUSSION** 

**FINDINGS** 

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

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

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

#### PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

#### **BOOKS**

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

#### **CONTRIBUTIONS TO BOOKS**

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

#### JOURNAL AND OTHER ARTICLES

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

#### CONFERENCE PAPERS

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

#### UNPUBLISHED DISSERTATIONS

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

#### **ONLINE RESOURCES**

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

#### WEBSITES

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

## HRM PRACTICES AND EMPLOYEE ATTRITION: A GENDER CENTRIC ANALYSIS OF INDIAN BPO INDUSTRY

AMIT MALHOTRA
ASST. PROFESSOR
VIDYA INSTITUTE OF CREATIVE TEACHING
MEERUT

# ADITYA GAUTAM GROUP DIRECTOR (MANAGEMENT PROGRAMMES) VIDYA KNOWLEDGE PARK MEERUT

#### **ABSTRACT**

The BPO Industry in India has achieved impressive growth in its two decades of existence. This growth would not have been possible without the abundant availability of suitable manpower. Ironically, sustaining the manpower has proved to be the foremost challenge facing this industry. The high rate of employee attrition has resulted in monetary and performance related setbacks to the organizations. The HR managers have devoted considerable attention to fix the problem and in doing so, have devised many new HRM practices to reduce the attrition but it still remains an area of concern. The workforce in the Indian BPOs consists of males and females in nearly equal proportions. Studies have shown that the orientation and preferences of male & female differ in respect of professional matters. Furthermore, the reasons for attrition amongst gender have also been observed to be different. The paper aims at ascertaining whether or not the perception of male & female employees about the impact of HRM practices on attrition, is similar.

## CONSUMER BRAND PREFERENCE TOWARDS PASTEURIZED PACKAGED MILK IN GUDALUR TOWN

DR. L. RAMESH
PRINCIPAL
BHARATHIAR UNIVERSITY ARTS & SCIENCE COLLEGE
GUDALUR

# POORNIMA.S RESEARCH SCHOLAR BHARATHIAR UNIVERSITY ARTS & SCIENCE COLLEGE GUDALUR

#### **ABSTRACT**

Milk is an essential commodity which is inevitable in our day-to- day life. Hardly in any human beings who does not taste milk throughout his life? India beings basically agriculture country, milk and milk product are by-product of several million agriculturalists. Milk and milk products provide essential nutrition to all walks of life. It provides livelihood to millions of small and marginal farmers in the state of TamilNadu. TamilNadu is an agricultural oriented State and majority of the farmers owns cattle. All the products are named and identified by the reputed brands, yes brand is key signal to the consumer while they are selecting the products. The Term "Brand preference" means the preference of the consumer for one brand of a product in relation to various other brands of the same product available in the market. Consumers are mostly influenced by the marketing activities. Consumer behavior can be defined as the behavior that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy consumer needs and wants. To elaborate further, consumer behavior focuses on how individuals make decisions to spend their available resources (time, money, effort) on consumption related items. That includes what they buy? Why they buy it? When they buy it? Where they buy it? How often they buy it? How often they use it? How they evaluate it after the purchase? The impact of such evaluations on future purchases, and how they dispose of it? The process starts much before the products have been acquired or bought. The objectives of the paper are to identify the customer brand preference towards pasteurized packaged milk in Gudalur town the Nilgiris. In this work, 100 samples have been selected and administered the statistical tools such as Chi-square test the researchers found that Income and age, marital status, educational qualification, occupation, family member's quality, price. The mediating factors for the brand loyalty which lead to the price and quality for the brand preferences.

## ASSESSING THE POTENTIALITY OF RAINWATER HARVESTING SYSTEMS IN PUNE CITY

RAJESHWARI SHINDE
RESEARCH SCHOLAR
SINHGAD INSTITUTE OF BUSINESS ADMINISTRATION
SINHGAD COLLEGE OF COMMERCE & RESEARCH
KONDHWA (BK)

DR. VIJAYA S. NAWALE

VICE PRINCIPAL

SINHGAD INSTITUTE OF BUSINESS ADMINISTRATION

SINHGAD COLLEGE OF COMMERCE & RESEARCH

KONDHWA (BK)

#### **ABSTRACT**

Water is a very critical for improved health and for the pursuit of various socio-Economic activities. Despite its immense usefulness, we fail to conserve the most valuable resource. Rainwater harvesting is increasingly viewed as a major strategy for enhancing the present condition of water crises specially in the dry seasons. PUNE is blessed with abundance of rains; the only concern is to tap this valuable resource water which pours in the form of rains during the rainy season. While this technology is being promoted and initiated by the PMC as a compulsion to meet the daily requirement of water by the urban population of the city, the effective implementations and working of the systems is still a big question? The purpose of this paper is to study rainwater harvesting and its sustainability and effectiveness, for residential complexes in PUNE city. An attempt is made by the researcher to identify affordability, constraining bottle necks and the efficacy of the system. A questionnaire survey was conducted amongst the registered rainwater harvesting system users under the PMC. The study concludes that adoption of rainwater harvesting technologies has certainly made the residential societies self-sustainable and is need of the hour to meet the increasing need of the growing population. Convenient sampling technique is been adopted for the purpose of the survey.

#### PROFITABILITY ANALYSIS OF SELECTED AUTOMOBILE COMPANIES IN INDIA

ANAND R.
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
ST. CLARET COLLEGE
BENGALURU

MARIA D'SOUZA
HEAD
DEPARTMENT OF COMMERCE
ST. CLARET COLLEGE
BENGALURU

#### **ABSTRACT**

The automobile industry in India is one of the largest in the world with an annual production of 23.37 million vehicles in FY 2014-15, following a growth of 8.68 per cent over the last year. The automobile industry accounts for 7.1 per cent of the country's gross domestic product (GDP). The research paper mainly focuses on analyses of profitability of selected automobile companies in India during period of 2012 to 2016, the tools used for analysis are mean, standard deviation, co-efficient of variation and compound annual growth rate, the study found that the profitability position of Bajaj Auto is satisfactory when compare to other companies.

## THE COMPARATIVE ADVANTAGE OF NORTH CYPRUS IN THE GREEN LINE TRADE: EMPIRICAL ANALYSIS DURING PERIODS OF 2005- 2013

ZEHRA SENHAZ RESEARCH SCHOLAR EASTERN MEDITERRANEAN UNIVERSITY TURKEY

FEHIMAN EMINER
ASST. PROFESSOR
EUROPEAN UNIVERSITY OF LEFKE
TURKEY

#### OKAN VELI ŞAFAKLI PROFESSOR EUROPEAN UNIVERSITY OF LEFKE TURKEY

#### **ABSTRACT**

**Aim (Background):** The aim of the study is to analyse and find out the comparative advantage of the NC in the Green Line Trade (GLT). Trade is one of the most important sector for NC as other small economies. However, limited trade volume because of embargoes has a negative impact on the NC economy. GLT is an important achievement to improve trade volume and stimulate Economic growth. It is essential to know the comparative advantage of a country to increase efficiency and prevent inefficient use of resources. This study will be the first academic study on comparative advantage of NC in GLT.

**Materials and Methods**: Balassa's Revealed Comparative Advantage (RCA) and Vollrath's three indices which are relative trade advantage (VRC1), relative export advantage (VRC2) and revealed competitiveness (VRC3), used to measure the comparative advantage of the NC in the Green Line Trade.

**Results:** NC has comparative advantage in plastic products, articles of stone, vegetable products, base metals and articles, miscellaneous products and textile and textile articles in Green Line Trade. On the other hand, the NC has comparative disadvantage in chemical products, prepared foodstuff machinery and mechanical appliances and wood and articles of wood in the Green Line Trade.

**Conclusion:** To increase trade volume of NC the products have comparative advantage should be produced more and limitations on GLT has to be removed.

## ANALYSIS THE INFLUENCE OF MACROECONOMIC VARIABLES ON JAKARTA COMPOSITE INDEX AND SECTORAL INDEX STOCK RETURN

LIANITHA KURNIAWATI
STUDENT
SCHOOL OF BUSINESS
BOGOR AGRICULTURAL UNIVERSITY
BOGOR

DR. NOER AZAM ACHSANI
PROFESSOR
SCHOOL OF BUSINESS
BOGOR AGRICULTURAL UNIVERSITY
BOGOR

DR. LUKYTAWATI ANGGRAENI
ADVISOR
SCHOOL OF BUSINESS
BOGOR AGRICULTURAL UNIVERSITY
BOGOR

#### **ABSTRACT**

MacroEconomic variables become an important factor in investment activity because it might influence investor decision. This study aims to analyze the short-term relationship between macroEconomic variables on JCI stock returns and sectoral index stock returns. This research used time series data and analyzed by Structural VAR method (SVAR). The results of this study indicate that the oil price and the gold price have positive effect on agricultural and mining sectors. While, the interest rate has negative effect on JCI stock return and exchange rate has negative effect on JCI stock returns and all sectors index except mining sector. Investor in agriculture and mining sector should be more consider about oil prices and gold prices movement.

## INDUCEMENT OF WOMEN ENTREPRENEURS ON BEAUTY PARLOUR BUSINESS IN SIVAGANGA DISTRICT

THANGAM ALAGARSAMY
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
ALAGAPPA UNIVERSITY
KARAIKUDI

DR. S. GANAPATHY
PROFESSOR
DEPARTMENT OF COMMERCE
ALAGAPPA UNIVERSITY
KARAIKUDI

#### **ABSTRACT**

The purpose of this paper is to observe the factors which look at the inducement that encourage women entrepreneurs on beauty parlour business in sivaganga district. In total, 80 beauticians were interviewed using an interview schedule method. The inspiration needs of women entrepreneurs; and the factors influencing the motivational needs of women entrepreneurs. This paper has found that women entrepreneurship can be motivated by a wide range of factors, including: Own Interest, Family Business, Ideas from friends and Relatives, Previous Experience, Business opportunities, Desire to be Independent, Situation of Factor, To Prove Oneself.

## A STUDY OF MARKETING MIX STRATEGIES ON THE INDIAN UPVC WINDOW MARKET

K. SATYA SUBRAM
RESEARCH SCHOLAR, DEPARTMENT OF BUSINESS ADMINISTRATION, ALIGARH MUSLIM
UNIVERSITY, ALIGARH
DY. CEO

NCL ALLTEK & SECCOLOR LIMITED
HYDERABAD

DR. MOHAMMED NAVED KHAN
ASSOCIATE PROFESSOR
DEPARTMENT OF BUSINESS ADMINISTRATION
ALIGARH MUSLIM UNIVERSITY
ALIGARH

DR. CHETAN SRIVASTAVA
ASSOCIATE PROFESSOR
SCHOOL OF MANAGEMENT STUDIES
UNIVERSITY OF HYDERABAD
HYDERABAD

#### **ABSTRACT**

The present study focuses on providing a general overview of some marketing strategies that are strongly influencing the Indian UPVC door and windows market. As the UPVC windows (Unplasticized poly vinyl chloride windows) are new entrant to Indian market, there were no significant studies. For the purpose of conducting this study the researchers collected primary data by survey method in a time span of four months. This was conducted by visiting architects and builders in Hyderabad market with the help of a structured questionnaire. In this study the researchers followed a judgmental sampling technique. The result of the study reveals that Installation/fixing (service) is one of the important product related marketing strategies in the doors and windows market of India and in addition to Country of origin (COO). Service is the vital element in sustaining in the market. Researchers felt that as the value of the service component in the total product value is only 10% and hence lot of fabricators are neglecting or diluting the importance of service which is affecting the customer Retention. The study also reveals that word of mouth, personal selling and exhibitions/meets are important promotional strategies influenced the consumers in their doors and windows purchase. The researchers felt that payment period is the critical element for the buying decision as the product is generic in nature. Freedman's test was used to rank intensity of marketing mix elements effect on Upvc windows sales volume. The outcome of the Chisquare test shows that there is enough evidence to indicate that the brand preference is dependent on market segment in UPVC windows in Hyderabad market. If marketers successfully create a brand that tap into consumers' emotional states, then branded products retain some degree of product differentiation, even if the products themselves are copied by competitors.

#### **CONSUMER PERCEPTION TOWARDS MARKETING OF TANTEA PRODUCTS**

S. DEEPA
RESEARCH SCHOLAR
ASST. PROFESSOR
RESEARCH CENTRE IN COMMERCE
THE STANDARD FIREWORKS RAJARATNAM COLLEGE FOR WOMEN
SIVAKASI

# M. JAYALAKSHMI ASSOCIATE PROFESSOR RESEARCH CENTRE IN COMMERCE THE STANDARD FIREWORKS RAJARATNAM COLLEGE FOR WOMEN SIVAKASI

#### **ABSTRACT**

Consumer perception analysis aims to ultimately improve business performance through an understanding of past and present consumers so as to determine and identify future consumers and their perception. Perception is defined as "the process by which people select, organize and interpret information to form a meaningful picture of the world". In this paper, results relating to consumers perception on Tamilnadu Tea Plantation Corporation Limited (TANTEA) products in respect of various elements of marketing mix includes product, price, place/physical distribution and promotion are discussed.

## ANALYSIS OF EDUCATIONAL FINANCIAL SCHEMES FOR SCHEDULED CASTES AND SCHEDULED TRIBES IN INDIA

#### SUSHMA NANDKUMAR BANSODE RESEARCH SCHOLAR SHRI JAGDISHPRASAD JHABARMAL TIBREWALA UNIVERSITY JHUNJHUNU

#### DR. CA SUBHASH PRALHAD DESAI RESEARCH SUPERVISOR SHRI JAGDISHPRASAD JHABARMAL TIBREWALA UNIVERSITY JHUNJHUNU

#### **ABSTRACT**

Various groups of historically disadvantaged people in India are given official designations by the name of Communities listed in Constitution as Backward Caste and Tribe. They are recognized in the Constitution of India and these various groups are distributed in one or other of the categories. They were known as Backward Classes during British rule. The Communities listed as Backward in Constitution are referred to as Backward Community interchangeably and official term used for Communities listed as Backward in Constitution is Adivasi. The education department has continued to give special emphasis on the importance of education Communities listed in Constitution as Backward Caste and Tribe. The removal of disparities and equalization of educational opportunities is specifically emphasized in Updated National Policy on Education (NPE) by attending to specific needs of those who have been denied equality so far. The Policy and its programme of Action (POA), contains specific directions and measures for their educational upliftment. These are the following special provisions for Communities listed as Backward in Constitution that have been incorporated in existing schemes of Ministry. Education is important and plays a crucial role in uplifting the standard of living. The Education has effect of changing people to live, and status in the society. Education provides an opportunity to do something constructive by allowing to utilize the best of knowledge in varied aspects. There is relationship of growth and personal success.

#### PEER COACHING: A TOOL FOR CAREER DEVELOPMENT

CHANDRASHEKHAR CHOLLI
STUDENT
SYMBIOSIS INTERNATIONAL UNIVERSITY
PUNE

SREERAJ P S STUDENT SYMBIOSIS INTERNATIONAL UNIVERSITY PUNE

DR. RAVINDER KAUR
ASST. PROFESSOR
SYMBIOSIS INTERNATIONAL UNIVERSITY
PUNE

#### **ABSTRACT**

This research paper is aimed at analyzing the effectiveness of peer coaching in the organizations. Peer coaching can be defined as coaching and support given by colleagues working in the same hierarchy to expand explore and improve skill sets or behavioral aspects to solve the problems in the workplace. This paper reviews various research reports and their descriptive study. After studying various articles and papers related to this subject it can be inferred that peer coaching helps to improve collaborative ideas of the employees and there by delivering the highest quality products and services leading to increased customer satisfaction. Peer coaching also helps in building personal capabilities to match performance demands and reinforcing business practices and retaining talent in an organization more effectively. Peer coaching is directly linked with the job satisfaction and engagement of the employees hence improves the productivity of the organization. Peer coaching presently is seen as a narrow aspect and hence companies are failing to leverage its potential. This paper tries to explore the scope of peer coaching in organizations to encourage learning and development of employees.

## FACTORS AFFECTING CONSUMER PERCEPTION TOWARDS BRANDED CLOTHES IN RURAL AREAS

AMANDEEP KAUR SANDHU ASST. PROFESSOR PUNJABI UNIVERSITY PATIALA

> GAGANDEEP KAUR ASST. PROFESSOR PUNJABI UNIVERSITY PATIALA

#### **ABSTRACT**

Clothing and textile have been enormously important throughout human history to have their materials, production tools and techniques, cultural influences, and social significance. Clothing is considered to be second skin of the body; hence interest in clothing is higher during the whole life. Clothing items are now bought according to the psychological elements that they symbolize and not only for their physical characteristics and need-satisfying properties. This necessitates the manufacturers in the clothing industry to become familiar with the perceptions of the consumer. This study is an attempt to have insights about consumer perception towards branded clothes in rural areas and to explore series of factors affecting it. Primary as well as secondary study is undertaken to attain the predetermined objectives. Study revealed that 74% of the respondents prefer to buy branded clothes in rural areas and there are 3 core factors which influence consumer perception in rural areas about branded clothes. It came to limelight from study, that lion's share of consumers is becoming aware of branded clothes in rural areas.

## COMPARATIVE ANALYSIS OF PRE AND POST-MERGER FINANCIAL PERFORMANCE WITH REFERENCE TO IT SECTOR IN INDIA

# ZOHRA BI ASST. PROFESSOR ALLIANCE SCHOOL OF BUSINESS ALLIANCE UNIVERSITY BANGALORE

#### **ABSTRACT**

Firms can adopt organic and/or inorganic approach as its growth vector to create value to the shareholders. Using organic growth as a means to growth is time bound and it is a long journey, whereas inorganic growth is a quick fix to reap growth. The pursuit of instantaneous growth has led the corporates to use Mergers and Acquisitions as a tool to propel growth. This research intends to study the movement in M&A (merger and acquisition) predominantly with reference to Information and Technology companies. While merger and acquisition is considered as a strategy for growth, the firms are anticipated to perform post-merger and acquisition so that those are proved successful. From the previous studies review, it has been found that there is no definite support about the impact of merger and acquisition on corporate performance in IT sector. Furthermore, in recent period merger and acquisition deals have gone up drastically and set of laws relevant for merger and acquisition have also undergone alteration. Hence there is a need to look into the trend of merger and acquisition and the post-merger and acquisition performance of companies. This study is to find out the difference in post-merger performance compared with pre-merger in terms of profitability, liquidity and solvency. The scope of the study is limited to IT sector companies in India. The statistical tools used are descriptive statistics, paired sample t-test. On analyzing it has been found that there is no significant change in the financial performances of companies in the post-merger period in case of both domestic merger and overseas merger and also it has been found that improvement in post-merger financial performance of domestic merger companies are better than the companies gone for overseas mergers.

## THE ART OF GIVING FEEDBACK IN COACHING: SIGNIFICANCE AND PERSPECTIVE

MANALI DAREKAR
STUDENT
SYMBIOSIS INTERNATIONAL UNIVERSITY
PUNE

MILKA SEBASTIAN
STUDENT
SYMBIOSIS INTERNATIONAL UNIVERSITY
PUNE

DR. RAVINDER KAUR
ASST. PROFESSOR
SYMBIOSIS INTERNATIONAL UNIVERSITY
PUNE

#### **ABSTRACT**

Feedback plays a major role in building the self-awareness of the coachee in terms of knowledge, skill and attitude. The disparity between coaching and effective coaching lies in a constructive feedback. Apart from the coach providing support and assistance it is essential to provide a constructive feedback to the coachee. The purpose of this paper is to understand the significance of feedback by the coach on the performance of the coachee. This paper reviews the importance of giving a constructive feedback and its effect on the coach and coachee relationship. It also highlights the significance of constructive and effective feedback to the coachee along with his acceptance towards the opinion of the coach by reviewing various papers. It was found that in order to provide positive or negative feedback, one should soften the emotional blow and to deliver the criticism in private. The results also disclose that a constructive feedback also acts as a tool to identify potential leaders in the organization. This paper would help coaches as well as coachees to give effective and continuous feedback. This would develop a better coaching culture in the organisation. The limitation of the paper includes the reverse feedback in the coaching process. The paper does not consider any gender differences in providing feedback. It would help individuals and organisations in making decisions about designing, implementing and measuring effectiveness of feedback in the coaching programs, thus cultivating a habit of utilizing feedback in the coaching process.

## INVENTORY MANAGEMENT IN PAPER INDUSTRY: A COMPARATIVE STUDY IN SPML AND INTERNATIONAL PAPER APPML

DR. YELLASWAMY AMBATI

LECTURER

DEPARTMENT OF COMMERCE

LAL BAHADUR COLLEGE

WARANGAL

#### **ABSTRACT**

The word inventory in accounting language refers to the stocks of the product (finished goods) of a firm offering for sale. In a manufacturing concern, it may include raw materials, work-in-process, finished goods and stores. Raw materials consist of those units or input which are used to manufacture goods that require further processing to give a shape of finished goods. Finished goods are products ready for sale. Inventory should neither be too low to effect the production adversely nor too high to block the funds unnecessarily. About 90 per cent part of working capital is invested in inventories. Therefore, it is necessary for management to give proper attention to inventory management. A proper planning of purchasing, handling, storing and accounting should form a part of inventory management. In India, there are 759 pulp and paper mills in India as on March, 2014 with an installed capacity of 12.7 MTPA (Million Tons Per Annum), producing around 10.90 MTPA paper, paper board and newsprint. The production is anticipated to grow up to 14.0 MTPA by the year 2016. The average annual turnover of the industry is approximately ₹30,000 crores, which accounts for approximately 0.37% of the national GDP. It contributes ₹3000 crores to exchequer and provides direct employment opportunities to about 0.37 Million people and indirect employment of over 1.2 Million people. The Indian paper share in World's production is just 2.6% only. In this connection, inventory is the major role play in the production process. Hence there is need to study the inventory management in paper industries.

## CORPORATE SOCIAL RESPONSIBILITIES OF COMMERCIAL BANKS IN INDIA WITH SPECIAL EMPHASIS TO SBI

#### AMALKUMAR.P FDP SUBSTITUTE LECTURER IN COMMERCE GOVERNMENT COLLEGE ATTINGAL

#### **ABSTRACT**

Corporate Social Responsibility is the mechanism through which the corporate organisations have executed their philanthropic vision for social welfare. Commercial banks in India also have their own corporate social responsibility towards society. Now banks in India lead to divert their available resources to do more social responsible activities, to attract more and more customers. Most of the commercial banks social responsible activities include supporting education, supporting healthcare, supporting sanitation, livelihood creation and assistance during natural calamities like floods/droughts etc. SBI is the largest bank in India with refers to its deposits, advances, profit, branches and employees etc. At the time of formation of SBI in 01.07.1955 it has only 477 branches with Rs 1 crore net profits, now it has 16333 branches all over India with Rs 13102 crore net profits during the FY 2014-2015 (SBIvarious annual report). This figures show that SBI is more socially responsible than any other banks in India with refers to its rural branch expansion, financial inclusion programmes and financial literacy etc. The main objective of the paper is to examine the corporate social responsibilities of commercial banks in India with special emphasis to SBI.

#### AUDIT PROCESS UNDER MGNREGA

# KHEM RAJ RESEARCH SCHOLAR DEPARTMENT OF POLITICAL SCIENCE HIMACHAL PRADESH UNIVERSITY SHIMLA

#### **ABSTRACT**

Audit is an effective and reliable instrument in the financial management to know what is going on, how it is going on and what is happening in Panchayati Raj Institutions in terms of its funds and function. Through audit, one is able to understand and observe the ultimate results and conclusions about the success or failure in terms of performance of panchayats. It enables to review and modify the policies and programmes and to remove the short coming and defects noticed in the functioning of the administrative unit and particularly of the system. An efficient and excellent auditing system acts as watchdog and also a well-wisher and adviser to the panchayats. The auditor is expected to follow the principles of corrective, reformative and preventive measures. Through the instrument of auditing one can ascertain that how much money has been spent, how it is spent, for what purpose it is spent, what is achieved and what should have been spent to achieve.

## COMPETITIVE CHALLENGE OF CASHEW INDUSTRY IN ANDHRA PRADESH (WITH REFERENCE TO PRAKASAM, EAST & WEST GODAVARI DISTRICTS)

P.V.V. KUMAR

RESEARCH SCHOLAR& ASST. PROFESSOR

DEPARTMENT OF BUSINESS ADMINISTRATION

ST. ANN'S COLLEGE OF ENGINEERING & TECHNOLOGY

CHIRALA

T. SUSMITHA

STUDENT

DEPARTMENT OF BUSINESS ADMINISTRATION

ST. ANN'S COLLEGE OF ENGINEERING & TECHNOLOGY

CHIRALA

P. YAMUNA
STUDENT
DEPARTMENT OF BUSINESS ADMINISTRATION
ST. ANN'S COLLEGE OF ENGINEERING & TECHNOLOGY
CHIRALA

B. YAMINI
STUDENT
DEPARTMENT OF BUSINESS ADMINISTRATION
ST. ANN'S COLLEGE OF ENGINEERING & TECHNOLOGY
CHIRALA

#### **ABSTRACT**

This article made an attempt to review the Competitive Challenge in Cashew industry and the problems encountered by the industry in Prakasam, East & West Godavari Districts of Andhra Pradesh. Based on the observations of the problems, appropriate suggestions are also offered to tone up the performance of the Cashew industry in Andhra Pradesh in general and Prakasam & East & West Godavari Districts in particular. Cashew is often regarded as 'poor man's crop and rich man's food' and is an important cash crop and highly valued nut in the global market. The area under cashew cultivation is the highest in India. However, it is not so in the case of productivity, processing and quality. In reality, the Indian cashew industry has a high untapped potential to support the livelihood of cashew farmers, provide numerous employment opportunities and improve returns through global trade. This Districts Cashew Industry Process is Second Largest position in India. The present work projects the need for Competitive challenge & Problems to be Solve make in the development of the industry, so as to find a substantial improvement in the growth of the Indian cashew industry.

#### **REGULATION OF E-COMMERCE IN INDIA**

# MAITRI TANDON STUDENT SYMBIOSIS LAW SCHOOL PUNE

#### **ABSTRACT**

The concerned research paper deals with the legal world conflicts and the consequent repercussions which are born out the dawn of e-commerce in today's age. The idea of conducting businesses online seems to be very economical and very convenient, but very few know the status of its legality or the legal aspects which are tied with a process like this, in which there is no 'personal touch' involved between the parties. In this era where internet and online shopping, transaction have become a necessity to us, it is very vital for a layman to know what a simple click on 'I Agree' can do. The researcher, via the medium of this paper hopes to inculcate the basics of legality in India and legal repercussion of e-commerce, to the readers.

#### STRATEGY IMPLEMENTATION AS INTERVENING FOR COMPANY'S RESOURCES AND REGULATIONS IN ORDER TO FORM BUSINESS PERFORMANCE [STUDIES IN UNIT BUSINESSES OF PT PERTAMINA (PERSERO)]

#### ELFIEN GOENTORO RESEARCH SCHOLAR PADJADJARAN UNIVERSITY BANDUNG

#### **ABSTRACT**

Many concepts and research carried out on the implementation of the strategy, but has not been able to describe the integrative effectiveness of the strategy implementation Programme, Budget and procedures of the Business Performance generated. This study intends to fill the literature gap to produce a concept / model of a more integrative linking Company's Resource, Regulatory, Strategy Implementation (Program, Budget, and Procedures) more effectively that can generate good business performance. The purpose of this study was to (1) Review of Company's Resources, Regulatory, Strategy Implementation and Business Performance in Business Units of PT. Pertamina (Persero); (2) Analyze and prove that Company's Resources and Regulatory Strategy Implementation effect on either partially or simultaneously; (3) Analyze and prove that Company's Resources and regulation affect the Company's business performance, both directly and through Strategy Implementation; & (4) Analyze and prove that Strategy Implementation affect the company's business performance either partially or simultaneously. This research was conducted with descriptive and verification method. A census conducted involving 40 samples of business units in PT. Pertamina (Persero). Data obtained from the results of observations, questionnaires and interviews. Analysis and hypothesis testing are using the Partial Least Square (PLS).

### REQUEST FOR FEEDBACK

#### **Dear Readers**

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail <a href="mailto:infoijrcm@gmail.com">infoijrcm@gmail.com</a>.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours** 

Sd/-

Co-ordinator

### **DISCLAIMER**

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

#### **ABOUT THE JOURNAL**

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







