



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	ANTECEDENTS OF WORK-LIFE IMBALANCE AMONG BANK EXECUTIVES: AN EMPIRICAL STUDY S. NAZEER KHAN, DR. A. VENKATACHALAM & DR. T. VANNIARAJAN	1
2.	TRANSFORMATIONAL LEADERSHIP AND INFLUENCE ON OCCUPATIONAL COMMITMENT IN INDIAN HOSPITALS DR. KENNEDY ANDREW THOMAS, DR. JOHN BRINKMAN & DR. TARA SABAPATHY	2
3.	SERVICE QUALITY PERCEPTIONS OF CUSTOMERS: A STUDY OF THE CUSTOMERS' OF PUBLIC SECTOR AND PRIVATE SECTOR COMMERCIAL BANKS IN INDIA K. RAMA MOHANA RAO & TEKESTE BERHANU LAKEW	3
4.	SELF-ESTEEM AMONG POOR STUDENTS IN IRAN ARMIN MAHMOUDI	4
5.	ANALYSIS OF CUSTOMER SATISFACTION DRIVERS OF OUT PATIENT DEPARTMENT (OPD): A CASE STUDY GOLAM MOHAMMAD FORKAN	5
6.	PERCEIVED QUALITY OF SERVICES RENDERED BY COMMERCIAL BANKS: A CASE STUDY OF STATE BANK OF INDIA (SBI), PANJAB UNIVERSITY (PU) BRANCH, CHANDIGARH, INDIA DR. TESFATSION SAHLU DESTA	6
7.	BANK CONSOLIDATION AND SOLVENCY: THE NIGERIAN EXPERIENCE DR. MUHAMMAD AMINU ISA	7
8.	ORGANIZATIONAL DETERMINANTS OF FIRM PERFORMANCE: A CASE OF GARMENTS MANUFACTURING FIRMS OF LAHORE, PAKISTAN MUHAMMAD HASSAN & MUHAMMAD RIZWAN SALEEM SANDHU	8
9.	MICROCREDIT AND BUSINESS PERFORMANCE IN NIGERIA: THE CASE OF MFI FINANCE ENTERPRISES ABIOLA BABAJIDE & TAIWO JOSEPH	9
10.	CREDIT RISK OF THE OFF-BALANCE SHEET ACTIVITIES IN CONTEXT OF COMMERCIAL BANKING SECTOR IN THE CZECH REPUBLIC: PRACTICAL EXAMPLE VERONIKA BUČKOVÁ	10
11.	PERCEPTION, EXPECTATION AND SATISFACTION OF CONSUMERS OF STORE BRAND APPARELS IN CHENNAI CITY K. SADASIVAN & DR. JAYSHREE SURESH	11
12.	THE RELATIVITY OF GOALS OF AN INDIVIDUAL ENTREPRENEUR BLESSED WITH VALUES SHALINI SINGH & BHUPENDRA V. SINGH	12
13.	CO-INTEGRATION AND CAUSAL RELATIONSHIP BETWEEN GDP AND AGRICULTURE SECTOR P. SRIKANTH & K. SATHYANARAYANA	13
14.	CONSUMERS' RESPONSIVENESS TO INTERNET MARKETING: AN EMPIRICAL STUDY SUBASH CHANDRA NATH & DR. MAHESWAR SAHU	14
15.	JOB STRESS AT WORKPLACE: A STUDY OF STRESS LEVEL AMONG MANAGEMENT EDUCATORS RASHMI GUPTA & DR. VILAS CHOPDE	15
16.	STRATEGIES FOR CUSTOMER RETENTION & SATISFACTION IN RETAIL SECTOR AJMER SINGH	16
17.	WOMEN EMPOWERED OR DISEMPOWERED: SCENARIO IN PUNJAB SANGEETA SINGH NAGAICH	17
18.	PERCEPTION OF THE RETAIL INVESTORS TOWARDS INVESTMENT IN MUTUAL FUNDS IN PUDUCHERRY: AN EMPIRICAL STUDY D. KANDAVEL	18
19.	JOB AND WEALTH CREATION THROUGH ENTREPRENEURSHIP HARESH BAROT & ARUN MENON	19
20.	DIVERSITY MANAGEMENT AND ORGANIZATIONAL EFFECTIVENESS IN INDIAN ORGANIZATIONS DR. SUSHMA SURI & MONU LAL	20
21.	CSR- AN UMBILICAL CORD RELATION WITH THE ENVIRONMENT DR. F. ANDREW SJ	21
22.	INNOVATIVE HR PRACTICES MEGHANA J	22
23.	EXTENSION EDUCATION APPROACHES OF HORTICULTURAL EXTENSION MARKETING: A VIEW JABEEN ARA BEGUM	23
24.	DISABILITY AND ACCESS TO HIGHER EDUCATION IN INDIA MD. HASANUZZAMAN & SHAZIA KHAN	24
25.	COMPARATIVE ADVERTISEMENT AND INFRINGEMENT OF TRADEMARKS GAURAV ARORA, GUNVEER KAUR, SUPRITHA PRODaturi & VINAYAK GUPTA	25
	REQUEST FOR FEEDBACK	26

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: [Ulrich's Periodicals Directory](#) ©, [ProQuest, U.S.A.](#), [The American Economic Association's electronic bibliography](#), [EconLit, U.S.A.](#), [Index Copernicus Publishers Panel, Poland](#), [Open J-Gate, India](#) as well as in [Cabell's Directories of Publishing Opportunities, U.S.A.](#)

Circulated all over the world & Google has verified that scholars of more than Hundred & Fifteen 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

www.ijrcm.org.in

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

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

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS

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

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

CO-EDITOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. AMBIKA ZUTSHI

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

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. ROSHAN LAL

Head & Convener Ph. D. Programme, M. M. Institute of Management, M. M. University, Mullana

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. KULBHUSHAN CHANDEL

Reader, Himachal Pradesh University, Shimla

DR. TEJINDER SHARMA

Reader, Kurukshetra University, Kurukshetra

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, Government F. G. College Chitguppa, Bidar, Karnataka

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

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

DR. KUMARDATT A. GANJRE

Director, Mandar Education Society's 'Rajaram Shinde College of M.B.A.', Pedhambe – 400 706, Maharashtra

DR. V. SELVAM

Divisional Leader – Commerce SSL, VIT University, Vellore

DR. N. SUNDARAM

Associate Professor, VIT University, Vellore

DR. PARDEEP AHLAWAT

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

S. TABASSUM SULTANA

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

TECHNICAL ADVISOR

AMITA

Faculty, Government H. S., Mohali

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

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 area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Business Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: infoijrcm@gmail.com or info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Computer/IT/Finance/Marketing/HRM/General Management/other, please specify).

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for possible publication in your journal.

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 anywhere.

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

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

2. **INTRODUCTION:** Manuscript must be in British English prepared on a standard A4 size paper setting. 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 the every page.
3. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
4. **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.
5. **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.
6. **KEYWORDS:** Abstract must be followed by 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.
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 be in a 8 point Calibri Font, single spaced and justified.
10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. 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. It must be single spaced, and at the end of the manuscript. 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 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.

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.

WEBSITE

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 <http://epw.in/user/viewabstract.jsp>

ANTECEDENTS OF WORK-LIFE IMBALANCE AMONG BANK EXECUTIVES: AN EMPIRICAL STUDY

S. NAZEER KHAN
LECTURER
DEPARTMENT OF BUSINESS STUDIES
IBRI COLLEGE OF TECHNOLOGY
IBRI
SULTANATE OF OMAN

DR. A. VENKATACHALAM
DEAN OF COMMERCE
SREE SARASWATHI THYAGARAJA COLLEGE
POLLACHI

DR. T. VANNIARAJAN
READER
N. M. S. S. V. N. COLLEGE
MADURAI

ABSTRACT

Banking environment is growing a high pressured environment especially after the globalization. Bank executives are highly affected by their work pressures and also by their work-life imbalance. The work-life imbalance among them affects the performance of the executives not only in banks but also in their family. It results in the poor performance of executive in both these two places. The present study has made an attempt to identify the important antecedents of work-life imbalances. It identified that the lack of role autonomy, role ambiguity, role conflict and role overload are the important antecedents of work-life imbalance. The level of above said stressors are identified as higher in private sector banks than in public sector banks.

TRANSFORMATIONAL LEADERSHIP AND INFLUENCE ON OCCUPATIONAL COMMITMENT IN INDIAN HOSPITALS

DR. KENNEDY ANDREW THOMAS
DIRECTOR
TOTAL QUALITY MANAGEMENT SYSTEM
CHRIST UNIVERSITY
BANGALORE

DR. JOHN BRINKMAN
DEAN
SCIENCES & SOCIAL SCIENCES
LIVERPOOL HOPE UNIVERSITY
LIVERPOOL L16 9JD
ENGLAND

DR. TARA SABAPATHY
READER
DEPARTMENT OF EDUCATION
BANGALORE UNIVERSITY
BANGALORE

ABSTRACT

The relationship between transformational leadership and its influence on Occupational commitment of doctors is gaining importance in the context of changing management practices of hospital leadership and management. This study is an investigation to map the relationship of transformational leadership perception of doctors and its influence on their occupational commitment. The sample consisted of 54 doctors drawn from five hospitals consisting of government, private and specialty hospitals in Bangalore, India. Data was collected using questionnaires through a survey. Correlation, t-test and one way Anova were employed to test research hypotheses. Results indicate a significant relationship between transformational leadership, its factors idealized influence attributed, idealized influence behaviour, inspirational motivation and occupational commitment of doctors. A significant difference between male and female doctors with respect to intellectual stimulation was observed. The results are discussed in terms of implications for leaders in hospitals and future research.

SERVICE QUALITY PERCEPTIONS OF CUSTOMERS: A STUDY OF THE CUSTOMERS' OF PUBLIC SECTOR AND PRIVATE SECTOR COMMERCIAL BANKS IN INDIA

K. RAMA MOHANA RAO
PROFESSOR

DEPARTMENT OF COMMERCE AND MANAGEMENT STUDIES
ANDHRA UNIVERSITY
VISAKHAPATNAM

TEKESTE BERHANU LAKEW

RESEARCH SCHOLAR, DEPT. OF COMMERCE & MANAGEMENT STUDIES, ANDHRA UNIVERSITY, VISAKHAPATNAM
VISAKHAPATNAM LECTURER
MEKELLE UNIVERSITY
ETHIOPIA

ABSTRACT

Service quality in banks has been subject to extensive research since long and remains a topic of research priority in the banking sector due primarily to its apparent association with costs, financial performance, customer satisfaction and customer retention. The study was conducted to examine the service quality perceptions of customers of public sector and private sector banks in the city of Visakhapatnam, India. A total of 300 respondents were surveyed using the universally accepted SERVQUAL model in which 42 quality measurement parameters are used under the five dimensions of service quality: Tangibles, Reliability, Assurance, Responsiveness, and Empathy. The study reveals that the Reliability and Assurance dimensions of service quality scored the highest ratings while the Tangibles dimension got the lowest score. Moreover, the study found a strong dissimilarity in service quality perceptions between customers of private sector and public sector banks.

SELF-ESTEEM AMONG POOR STUDENTS IN IRAN

ARMIN MAHMOUDI
ASST. PROFESSOR
DEPARTMENT OF STUDIES IN EDUCATION
YASOUJ BRANCH
ISLAMIC AZAD UNIVERSITY
YASOUJ
IRAN

ABSTRACT

The present study was undertaken to compare the self-esteem of poor- and non-poor Students and to study the effectiveness of behavior intervention in enhancing self-esteem. The study was conducted in two parts. In part 'A', self-esteem of poor and non-poor Students was compared and in part 'B', the effectiveness of behavior intervention in enhancing self-esteem of Students was studied. In part 'A', matched group design was used for the study. The sample of the study comprised two groups of Students: group I comprised 50 poor Students and group II comprised 50 non-orphanic Students. The result showed significant difference in the self-esteem of poor and non-poor Students. In part 'B', pre and post-design was used. The sample of this part of the study comprised two groups of Students: group I comprised 10 poor and group II comprised 10 non-poor Students, having low self-esteem. The result showed effectiveness of behavior intervention in enhancing self-esteem of both poor and non-poor Students.

ANALYSIS OF CUSTOMER SATISFACTION DRIVERS OF OUT PATIENT DEPARTMENT (OPD): A CASE STUDY

GOLAM MOHAMMAD FORKAN
ASST. PROFESSOR
FACULTY OF BUSINESS ADMINISTRATION
EASTERN UNIVERSITY
DHAKA, BANGLADESH

ABSTRACT

One of the fastest growing industries in the service sector is the health-care industry. In Bangladesh Square Hospital Ltd. is one of the best and reliable names in the total health care industry. Gap between services provided by different functional units and services received by different customers of out patient department (OPD) has created opportunity of this study. Objective of this study was to examine the reliability and effectiveness of considered customer satisfaction drivers of OPD of square hospital limited and depending on this result have an idea about private healthcare industry of Bangladesh. Different drivers of customer satisfaction, i.e., appointment desk, customer service, nurse station, waiting room, and doctors' service met standards for internal scale reliability except registration desk. Variables or items under each driver loaded on single summated scale considered for every driver except appointment desk and waiting room. Reliability problem at registration desk and single scale loading problems at appointment desk and waiting room could solve with minor effort. So, these drivers can be considered for square hospital as well as healthcare industry of Bangladesh.

PERCEIVED QUALITY OF SERVICES RENDERED BY COMMERCIAL BANKS: A CASE STUDY OF STATE BANK OF INDIA (SBI), PANJAB UNIVERSITY (PU) BRANCH, CHANDIGARH, INDIA

DR. TEFATSION SAHLU DESTA
ASST. PROFESSOR
MEKELLE UNIVERSITY
MEKELLE

ABSTRACT

This study aimed at assessing and measuring the banking service quality perception of the SBI-PU branch customers; and examining the relationship between service quality, customer satisfaction and positive word of mouth. A total of 85 (out of 100 sample) bank customers from Panjab University (students, professors and office workers) responded the SERVQUAL instrument. After frequency, descriptive, Pearson's correlation, factor analysis, and Cronbach's alpha was tested, the paired t-test, one-way ANOVA, independent sample t-test, and multivariate regression was employed for hypothesis testing. Its finding revealed that the expectations of bank customers were not met and that the largest gap was found in the reliability dimension. This dimension also had the largest influence on customer satisfaction and overall satisfaction of bank customers had a positive effect on their word-of-mouth. The study also suggested that input from employees on what constitutes "service excellence" will be beneficial. The bank need to reassess "what customers expect from the bank" and provide client specific services. It needs to invest on employee training programs that will provide employees with an understanding of service culture and service excellence-particularly at front line levels. Employee training programs should focus on interpersonal communication and customer care factors in order to be able to meet the customers' need for personalized service. Finally, this study must be considered as explorative rather than conclusive.

BANK CONSOLIDATION AND SOLVENCY: THE NIGERIAN EXPERIENCE

DR. MUHAMMAD AMINU ISA
LECTURER
DEPARTMENT OF ACCOUNTING
BAYERO UNIVERSITY
KANO, NIGERIA

ABSTRACT

Bank consolidation was introduced in the Nigerian financial sector in order to recapitalize banks and to make them capable of withstanding the intense competition posed by globalization. This process was introduced when the operating solvency of the banks has been completely eroded by their inability to meet their debt obligations as they arise and the banks were engaged with more financial stress through excessive loans. This paper examines the impact of consolidation on the operating solvency of the banks in Nigeria using regression analysis. Eight (8) banks were randomly chosen to represent the population. Accounting data were obtained from the Fact-book and Annual Stock Price Summary maintained by the Nigerian Stock Exchange (NSE) and the published Annual Reports and Accounts of the sampled banks. The result shows that the absolute value of the correlation coefficient between the dependent variable SOLVENCY and the independent variable CONSO of 0.097 indicates that the strength of the linear relationship is less than 10 per cent at a significance level of 0.329. Again, it indicates an R squared of less than 1 per cent which represents the proportion of variations in SOLVENCY that is explained by the regression model. Thus, the study finds a weak and insignificant influence of consolidation on the solvency of Nigerian banks and therefore, concludes that consolidation does not significantly impinge on the solvency of the banks. The paper recommends that schemes of loan guarantee and debt factoring should be encourage by the apex bank in this way the banks could reduce some of the risk assets that are not performing and in order to improve on their short term liquidity and solvency in the long run.

ORGANIZATIONAL DETERMINANTS OF FIRM PERFORMANCE: A CASE OF GARMENTS MANUFACTURING FIRMS OF LAHORE, PAKISTAN

MUHAMMAD HASSAN
SUBJECT SPECIALIST
PUNJAB EDUCATION DEPARTMENT
LAHORE
PAKISTAN

MUHAMMAD RIZWAN SALEEM SANDHU
ASST. PROFESSOR
VIRTUAL UNIVERSITY OF PAKISTAN
LAHORE
PAKISTAN

ABSTRACT

The study has been undertaken to investigate the significant organizational determinants of firm performance in the context of small and medium garments manufacturing firms working in the city of Lahore. Data has been collected from 36 firms by the author himself through face to face structured interviews. Association between organizational variables and firm performance has been tested. Firm performance has been measured using the four indicators that include sales growth, profitability, customer satisfaction and capacity building. Findings of the study reveal that size of the firm, use of information & communication technology, risk taking propensity of the entrepreneur, intentions to increase capacity and output, export, preparation of financial statements, planning system, training & compensation, interdepartmental coordination and promotion methods have been found associated with one or more of performance measures. As against the literature, some surprising findings were that education, related industry experience, certifications, R & D, market research and branding have been found insignificant in relation to the firm performance. In the end study recommends that SMEs should focus on the key organizational variables influencing SME success and suggest areas for future research.

MICROCREDIT AND BUSINESS PERFORMANCE IN NIGERIA: THE CASE OF MFI FINANCE ENTERPRISES**ABIOLA BABAJIDE****LECTURER**

**DEPARTMENT OF BANKING AND FINANCE
COLLEGE OF BUSINESS AND SOCIAL SCIENCES
COVENANT UNIVERSITY
P.M.B 1023, OTA, OGUN STATE, NIGERIA**

TAIWO JOSEPH**FACULTY**

**DEPARTMENT OF BANKING AND FINANCE
COLLEGE OF BUSINESS AND SOCIAL SCIENCES
COVENANT UNIVERSITY
P.M.B 1023, OTA, OGUN STATE, NIGERIA**

ABSTRACT

This paper investigates the impact of microcredit loan on business performance of Microfinance Institutions (MFI) finance microenterprises in Nigeria. A microenterprise refers to an individual business that consists of less than five employees and is generally organized as a sole proprietorship or family business. The objective of the study was to examine the effects of micro credit on several business performance criteria of MFI clients. Data for the study was derived from both primary and secondary sources. First, a survey of MFI and entrepreneur – clients were undertaken using simple random sampling technique to select our respondent, this was linked to data extracted from the records of MFI to form a panel data. The data obtained was analyzed using multiple regression analysis. The finding reveals a positive relation between microcredit and profit of the microenterprise. The study recommends a wider coverage of microfinance through effective implementation of micro-fund scheme and mandatory business related training for all micro entrepreneurs.

CREDIT RISK OF THE OFF-BALANCE SHEET ACTIVITIES IN CONTEXT OF COMMERCIAL BANKING SECTOR IN THE CZECH REPUBLIC: PRACTICAL EXAMPLE

VERONIKA BUČKOVÁ
RESEARCH SCHOLAR
MASARYK UNIVERSITY
FACULTY OF ECONOMICS AND ADMINISTRATION
DEPARTMENT OF FINANCE
BRNO
CZECH REPUBLIC

ABSTRACT

The paper focuses on the off-balance sheet activities of commercial banking sector in the Czech Republic. The purpose is to assess the credit risk resulting from these activities. For this reason, closer attention will be paid to bank guarantees - specifically, guarantees given by a certain commercial bank in the Czech banking sector for its clients. The guarantee is a type of an off-balance sheet instrument which represents a potential obligation of a bank to pay a certain amount if the client fails to comply with his commitment. Thank to this, by giving a guarantee, the bank faces several kinds of risks. The given guarantee may threaten the liquidity and even stability of a bank. One of the most important risks is the credit risk resulting from the uncertainty that the client will not meet his obligation against the bank. The default of the client may cause losses with negative impact on the economic results of the bank. The aim of the article is to quantify the credit risk resulting from given guarantees by a commercial bank and to asses the impact of the risk on the bank management. The goal is achieved by calculation of the expected loss from given guarantees on the practical example of a certain commercial bank in the Czech Republic using a modification of the Build-Up method for the determination of the probability of default.

PERCEPTION, EXPECTATION AND SATISFACTION OF CONSUMERS OF STORE BRAND APPARELS IN CHENNAI CITY

K. SADASIVAN
ASST. PROFESSOR
SRM SCHOOL OF MANAGEMENT
SRM UNIVERSITY
KATTANKULATHUR

DR. JAYSHREE SURESH
DEAN
SRM SCHOOL OF MANAGEMENT
SRM UNIVERSITY
KATTANKULATHUR

ABSTRACT

The foregoing analysis indicates that more than one third of consumers belong to the middle age group and nearly two third of them are married. About of half of the consumers are graduates and majority of consumers belong to middle income group. The results show that more than half of the consumers are employed in private sector and nearly two third of them visit the apparel store once in a month. The perception of consumers of apparel store brands show that both price and convenience are strongly agreed, while price offs, size and dressing sense are disagreed by them. The consumers are neutral with colour, design, discounts and attractiveness with apparel brands. The results indicate that value for money, durability, fashion, price and quality are strongly agreed by consumers as they expect from apparel brands. The satisfaction levels for value for money, friends and colleague impression, price, fashion, family impression and return policy are agreed by the consumers while, satisfaction levels for discount and stitching are disagreed by them. The gap between perception and expectation in key features of price, quality, discount and design are totally disagreed by the consumers of apparel brands. The gap between perception and satisfaction in terms of price, quality, discount and design are totally disagreed by the consumers of apparel brands while the gap between expectation and satisfaction in price, quality and design are totally disagreed but discount is disagreed by the consumers of apparel brands. The correlation between perception and expectation and perception and satisfaction is moderately and positively associated with each other at one per cent level of significance. But, the expectation and satisfaction are also positively and weekly associated with each other at one per cent level of significance. Therefore, it is suggested that styling should be specific and sensitive to the large-size male consumer taking into account fashion ability and uniqueness. Sales assistants should be familiar with consumer needs and show empathy. Quite a number of specific requests are such as spaciousness; enough fitting rooms that are comfortable and have sufficient lighting and mirrors; attractiveness of store portal and availability of enough purchase points. Retailers should send brochures and other promotional materials to customers together with their account. The use of magazines, newspapers and radio for promotion should be intensified. Merchandise should be easy to return, refund or credit options are important as well as a service to make garment adjustments. The store should build a personal relationship with customers through personal contact and feedback from customers.

THE RELATIVITY OF GOALS OF AN INDIVIDUAL ENTREPRENEUR BLESSED WITH VALUES

SHALINI SINGH
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
BANARAS HINDU UNIVERSITY
VARANASI

BHUPENDRA V. SINGH
PROFESSOR
DEPARTMENT OF ECONOMICS
BANARAS HINDU UNIVERSITY
VARANASI

ABSTRACT

Entrepreneurial behavior is not neatly compartmentalized in term of defined disciplines. Hence it should be explained by trans-disciplinary approach, i.e., the value system of the entrepreneur. Multidimensional traits of entrepreneurs pose a question in front of economists about the single goal i.e., profit maximization. His aim is not merely profit maximization but this is one out of many. Consequently, streams of development are taking place in this context together with different motives to act, for example, sales maximization, productivity maximization etc. In the present paper the objective of the researcher is to confirm the multiple goals of the entrepreneur and to show that the entrepreneur wants to fulfill his entire goals simultaneously, instead of one. He gives priority according to his own 'value dissonance'. The data are collected with the help of a schedule. Small scale and tiny industries of Varanasi region of UP, India, has been selected for study. One noteworthy viewpoint has also come into light and that is variation in the ranking of objective function between modern and traditional entrepreneurs. For modern entrepreneurs pride is more important than productivity, which has received first rank for traditional entrepreneurs. If entrepreneur would understand priority of his objectives, he will succeed. The results offer the significant outcome and substantiate the new way for further research.

CO-INTEGRATION AND CAUSAL RELATIONSHIP BETWEEN GDP AND AGRICULTURE SECTOR

P. SRIKANTH
ASST. PROFESSOR
POST GRADUATE COLLEGE
CONSTITUENT COLLEGE OF OSMANIA UNIVERSITY
SECUNDERABAD

K. SATHYANARAYANA
ASST. DIRECTOR
DEPARTMENT OF TECHNICAL EDUCATION
OSMANIA UNIVERSITY REGION
HYDERABAD

ABSTRACT

Agriculture in India is one of the most important sectors of its economy. It is the means of livelihood of almost two thirds of the work force in the country. One of the biggest success stories of independent India is the rapid strides made in the field of agriculture. From a nation dependent on food imports to feed its population, India today is not only self-sufficient in grain production but also has substantial reserves. The main objective of the present research work is to study the co-integration between Gross Domestic Product (GDP) and Agricultural Sector and to study the causal relationship between Gross Domestic Product (GDP) and Agricultural Sector. In the present study, the stochastic properties of the variables is analysed by employing Unit Roots Test. In this context, the widely used technique is Augmented Dickey Fuller (ADF) (1979) test. Since, both the variables are integrated to same order $I(1)$, co-movement between the Agriculture Sector and GDP has been tested by the Johansen's Trace and Maximum Eigen value test. Johnson's co-integration test indicates that there is an existence of Co-integration between GDP and Agriculture Sector. Hence, it can be inferred that the agriculture sector and GDP have long-run equilibrium relationship between them. Granger Causality test has been conducted with 1 to 5 years of lags. Granger causality test has provided different results for different lags. With 2 years of lags and 3 years of lags, there is an existence of causal relationship in both the directions between GDP and agriculture sector at 10% level of significance.

CONSUMERS' RESPONSIVENESS TO INTERNET MARKETING: AN EMPIRICAL STUDY

SUBASH CHANDRA NATH
ASST. PROFESSOR
REGIONAL COLLEGE OF MANAGEMENT (AUTONOMOUS)
BHUBANESWAR

DR. MAHESWAR SAHU
READER
P.G. DEPARTMENT OF COMMERCE
UTKAL UNIVERSITY
VANIVIHAR

ABSTRACT

The internet in its endeavour created a milestone in the way people attached with it. Starting from the ways of use and usage ability of a person, it becomes a part of necessity for surfing. This is the reasons why the perception of Individuals change over time for internet surfing. This study seeks to gain an insight into the perception of people surfing the net and email account users, towards internet advertising and their utility value in terms of impact on the purchase decision. Hence, the attempt was to explore consumers' responsiveness to internet marketing, considering the impact of demographic factors like gender, occupation.

JOB STRESS AT WORKPLACE: A STUDY OF STRESS LEVEL AMONG MANAGEMENT EDUCATORS

RASHMI GUPTA
ASST. PROFESSOR

DR.AMBEDKAR INSTITUTE OF MANAGEMENT STUDIES AND RESEARCH
DEEKSHABHOOMI

DR. VILAS CHOPDE
CO-ORDINATOR

DR.AMBEDKAR INSTITUTE OF MANAGEMENT STUDIES AND RESEARCH
DEEKSHABHOOMI

ABSTRACT

Stress is a universal element and persons from nearly every walk of life have to face stress. Employers today are critically analyzing the stress management issues that contribute to lower job performance of employee originating from dissatisfaction & high turnover ultimately affecting organizational goals and objectives. How stress affects employee performance, managerial responsibility, & consequences of high stress are basic aims of the study. The universe of the study is Nagpur; the target population is management faculties of the top B-schools of Nagpur District. Field study was conducted with questionnaire as the primary data collection instrument. Data was analyzed using statistical techniques (Karl Pearson coefficient of correlation). The factors affecting stress were identified; personal issues, lack of administrator support, long working hours, poor working conditions, unpredictability in work environment & inadequate monetary reward.

STRATEGIES FOR CUSTOMER RETENTION & SATISFACTION IN RETAIL SECTOR

AJMER SINGH
ASST. PROFESSOR
KURUKSHETRA UNIVERSITY POST GRADUATE REGIONAL CENTRE
JIND

ABSTRACT

This paper talks about Indian retail sector, especially the organized retail sector in India. Indian retailing is passing through a lot of changes with a lot of competition. There is a lot of pressure due to increase in high costs like rental cost, high prices of real estate's as well as high input costs. Hence there is a strong need to build up the strategies for customer retention and to achieve high customer satisfaction for survival, growth and profitability in Indian retail. Hence this paper shows its significance by highlighting appropriate strategies for reducing cost, achieving growth and profits and achieving high economies of scale. Hence in the present era of Indian retail, this paper becomes highly important for the Indian Retail.

WOMEN EMPOWERED OR DISEMPOWERED: SCENARIO IN PUNJAB

SANGEETA SINGH NAGAICH
ASST. PROFESSOR
DEPARTMENT OF ECONOMICS
PUNJABI UNIVERSITY
PATIALA

ABSTRACT

The present paper is introspection into the fact as to how far women in Punjab have been able to to empower themselves. Empowerment here has been analysed by taking into account the key indicators such as sex ratio, education, Employment including Panchayat level employment etc. The three critical components, namely the educational, economic and political empowerment of women have all been discussed in details.

**PERCEPTION OF THE RETAIL INVESTORS TOWARDS INVESTMENT IN MUTUAL FUNDS IN PUDUCHERRY:
AN EMPIRICAL STUDY**

D. KANDAVEL
ASST. PROFESSOR
DIRECTORATE OF DISTANCE EDUCATION
ANNAMALAI UNIVERSITY
ANNAMALAI NAGAR - 608 002

ABSTRACT

The present study looks at the perception level of the retail investors towards investment in mutual funds. The small investors purchase behaviour does not have a high level of coherence due to the influence of different purchase factors. The buying intent of a mutual fund product by a small investor can be due to multiple reasons depending upon customers risk return trade off. . Presently, more and more funds are entering the industry and their survival depends on strategic marketing choices of mutual fund companies, to survive and thrive in this highly promising industry, in the face of such cutthroat competition. Therefore, the mutual fund industry today needs to develop products to fulfil customer needs and help customers understand how its products cater to their needs.

JOB AND WEALTH CREATION THROUGH ENTREPRENEURSHIP

HARESH BAROT
ASST. PROFESSOR
V. M. PATEL INSTITUTE OF MANAGEMENT
GANPAT UNIVERSITY
KHERVA

ARUN MENON
LECTURER
SHRI NARAYAN GURU COMMERCE COLLEGE
AHEMDABAD

ABSTRACT

As per the latest survey conducted by Labour Bureau and Ministry of Labour and Employment, more than five lacs people were rendered jobless during recession. It has been accepted by one and all that small entrepreneurs must be assigned a top priority in any programme of economic development, especially in a developing country like India. India is a large country with a large population. Though we are rich in material and manpower resources, we have yet to exploit them fully. On one hand, we have abundant unskilled labour, extensive underemployment while on other hand we suffer from scarcities of technical and skilled labour and scarcities of enterprising and experienced entrepreneurs and managerial talents. Our predominantly agricultural economy has made us neither self-sufficient on the food front, nor provided our agriculturists with adequate incomes ensuring them a respectable and reasonable standard of life. The case for promoting small enterprises in our country rests primarily on the desire to honor the consecrated commitment to build up a democratic society ensuring social justice, equality of opportunities and decentralization of economic wealth and power. The present paper is devoted to highlight the functions of entrepreneurship to generate job openings that ultimate lead to economic development.

DIVERSITY MANAGEMENT AND ORGANIZATIONAL EFFECTIVENESS IN INDIAN ORGANIZATIONS

DR. SUSHMA SURI
ASST. PROFESSOR
DEPARTMENT OF PSYCHOLOGY
JAMIA MILLIA ISLAMIA
NEW DELHI

MONU LAL
RESEARCH SCHOLAR
DEPARTMENT OF PSYCHOLOGY
JAMIA MILLIA ISLAMIA
NEW DELHI

ABSTRACT

The present study aimed to find out the diversity management and organizational effectiveness in public and private sector organizations. The sample of the study consisted of 60 middle level managers from private (Power supplying companies, n=30) and public (Oil Companies, n=30) sector situated in different parts of Delhi. Two scales namely Diversity Scale developed by Erwee and Innes (1998) consists of 41 items with three subscales (problems related to diversity, openness towards change and diversity management status) and Organizational Effectiveness Scale by Taylor & Bowers (1972) consist of 14 items were used to all the subjects. Obtained scores were analyzed with the help of t-test and correlation. The finding of the study indicated that on the dimensions of diversity related problem both public and private sector organizations differed significantly. They did not show any significant difference on openness towards change and diversity management status) and on Organizational Effectiveness scores. As far as relationship between diversity management and organizational effectiveness of private sector is concerned a significant positive relation was found between the scores of diversity management statue and organizational effectiveness. A positive significant relationship found between openness of company towards change, diversity management status and organization effectiveness of public sector.

CSR- AN UMBILICAL CORD RELATION WITH THE ENVIRONMENT

DR. F. ANDREW SJ
ASSOCIATE PROFESSOR
DEPARTMENT OF COMMERCE
LOYOLA COLLEGE
CHENNAI

ABSTRACT

This article highlights the symbiotic relationship that exists between the business, society and environment. It compares the business to the human person. Just like the human person who receives everything from his/her mother is expected to care for his/her mother at the old age, business also has a moral responsibility to care for the environment which provides everything, like raw materials, fuel, atmosphere, etc., for its wellbeing. It also describes how the five elements of nature, namely Earth, Water, Fire, Space and Air, contribute to the success of business and after offering everything to the success of business it becomes barren. It paints the sordid picture of how the ecological balance is sacrificed at the altar of modern technological advancement. Hence it is recommended that we concentrate on the sustainable development, where the environment and the technological advancement can go hand in hand. We need to act as the trustees of the nature and environment, and use it for our need and not for our greed. It tries to establish the fact that CSR is not a liability but an asset by quoting prominent management thinkers.

INNOVATIVE HR PRACTICES**MEGHANA J****RESEARCH SCHOLAR RAYALSEEMA UNIVERSITY KURNOOL ANDHRAPRADESH****LECTURER****DC SCHOOL OF MANAGEMENT AND TECHNOLOGY****IDUKKI****ABSTRACT**

In spite of the recognised importance of superior-subordinate construct as a mediator of employee innovativeness and organisational citizenship behaviour relationship, seldom has it been reported in the literature that this paradigm has been rigorously examined. This paper reports the results of evaluating this conceptual framework with a sample of 385 non managerial employees of Malaysian commercial banks. The results demonstrate the relationship between supervisor and subordinate is crucial for facilitating work performance in excess of job scope. The implications and consequences of the study findings for human resource management policies and practices for not only Malaysian financial institutions, but also for institutions in the wider domain of the Asia Pacific, are discussed.

EXTENSION EDUCATION APPROACHES OF HORTICULTURAL EXTENSION MARKETING: A VIEW

JABEEN ARA BEGUM
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
THE NEW COLLEGE (AUTONOMOUS)
CHENNAI

ABSTRACT

Most of the strategies utilized in agricultural extension are adopted from extension education. Their use, however, depends on the organizational structure of the extension system, availability of resources, program objectives, and leadership style in the extension organization. Their use varies from place to place and from technology to technology. No single extension education approach can be considered as the best. Whether this can influence people to utilize any technology or information depends on the persons using them, the nature of such technology and the context in which they will be applied. What is applicable in one area may not work at all in another. Hence, the choice of extension education approach needs to consider the context and conditions in the area. Therefore this paper examines only the more commonly-used extension education approaches will be discussed in relation to horticultural extension marketing. These are: commodity approach, farming systems approach, project approach and participatory approach.

DISABILITY AND ACCESS TO HIGHER EDUCATION IN INDIA

MD.HASANUZZAMAN
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
ALIGARH MUSLIM UNIVERSITY
ALIGARH

SHAZIA KHAN
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
ALIGARH MUSLIM UNIVERSITY
ALIGARH

ABSTRACT

The higher education system in India is a powerful tool to build a knowledge-based society. Access to institutions of higher education is as important for disabled people since it can offer them the opportunities for employment, social inclusion and poverty alleviation. A disability (or lack of a given ability) in humans may be physical, cognitive/mental, sensory, emotional, developmental or some combination of these. The most commonly cited definition by the World Health Organization in 1976, is that, 'a disability is any restriction or lack (resulting from an impairment) of ability to perform an activity in the manner or within the range considered normal for a human being'. The Indian Parliament, for the first time, has legally endorsed the right of access for people with disability to education, vocational training and employment through the Persons with Disability (Equal Opportunity, Protection of Rights and full Participation) Act, 1995. In the present paper our main objective is to know the extent to which Higher Education is accessible to the Disabled group. For this, we use secondary data and analyze them. In India the accessibility of higher education is limited for some reasons. The education level among disabled in rural areas is low compared to urban areas because of the concentration of educational facilities in urban areas. What is required is to create more educational facilities in rural areas to increase the education among rural disabled.

COMPARATIVE ADVERTISEMENT AND INFRINGEMENT OF TRADEMARKS

GAURAV ARORA
4TH YEAR LAW STUDENT
RAJIV GANDHI NATIONAL UNIVERSITY OF LAW
PATIALA

GUNVEER KAUR
4TH YEAR LAW STUDENT
RAJIV GANDHI NATIONAL UNIVERSITY OF LAW
PATIALA

SUPRITHA PRODATUR
4TH YEAR LAW STUDENT
RAJIV GANDHI NATIONAL UNIVERSITY OF LAW
PATIALA

VINAYAK GUPTA
4TH YEAR LAW STUDENT
RAJIV GANDHI NATIONAL UNIVERSITY OF LAW
PATIALA

ABSTRACT

Trademark law is an emerging field of study with various dimensions. The main purpose of this paper is to analyse the link between the comparative advertisement and the trademark law regime. It is well known notion that the decisions of the consumers are influenced by the comparative advertisements. An attempt has been made in this paper to analyse whether or not this notion is right. In this paper, an attempt has been made to analyse the meaning and the relation between comparative advertisement, trademark infringement and consumers. In the first section of the paper the general introduction is given to the topic, in the second section the questions such as whether the comparative advertisements help the consumers in making rational decisions and secondly assuming that they do provide whether it is worth to have it at the cost of court battles which take place as a result of the infringed trademarks. The third section shall be dealing with the conclusion. The consumers have become more sceptical and do not get carried away by the comparative advertisement. It can also be said that even though the comparative advertisements do provide a remote benefit to the consumers, it ends up in a legal battle between the two brand owners. Hence, the effectiveness of the advertisement becomes very low.

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-mails i.e. **infoijrcm@gmail.com** or **info@ijrcm.org.in** 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