

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



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., EBSCO Publishing, U.S.A.,
Index Copernicus Publishers Panel, Poland, Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)]
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 & Twenty One 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

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	HR 2.0: A SOCIAL MEDIA BASED FRAMEWORK FOR EMPLOYEE ENGAGEMENT <i>ANUJ SHARMA & ABHISHEK TOTAWAR</i>	1
2.	CHALLENGES FACED BY ACCOUNTING ACADEMICS <i>AHESHA SAJEEWANI PERERA</i>	2
3.	THE EFFECT OF EXECUTIVE BOARD AND OWNERSHIP CONTROL ON QUALITY OF ACCOUNTING EARNINGS <i>MOHAMMADREZA ABDOLI, ALIREZA MEHRAZIN & EBRAHIM DEHROUYEH</i>	3
4.	MALYSIAN REAL ESTATE INVESTMENT TRUSTS (M-REITS) AND THE FINANCIAL CRISIS: A PERFORMANCE AND COMPARATIVE ANALYSIS <i>NAI-CHIEK, AIK</i>	4
5.	ASSESSMENT OF RECEIVABLES MANAGEMENT OF MANUFACTURING COMPANIES IN ETHIOPIA <i>Dr. D. GURUSWAMY</i>	5
6.	IMPACT OF SOCIO ECONOMIC VARIABLES ON THE FOREST AREA OF PAKISTAN (1972-2005) <i>DR. NAILA NAZIR & DR. ABDUL QAYYUM KHAN</i>	6
7.	THE IMPACT OF NON-PERFORMING ASSETS ON THE PROFITABILITY OF INDIAN SCHEDULED COMMERCIAL BANKS: AN EMPIRICAL EVIDENCE <i>DR. N.KAVITHA</i>	7
8.	EVALUATING SERVICE PERFORMANCE OF ADVERTISING FIRMS: STUDY ON BANGLADESHI ADVERTISING COMPANIES <i>MD. MONIRUZZAMAN SARKER & NAFISA KASEM</i>	8
9.	SOCIOECONOMIC ANALYSIS OF POVERTY INCIDENCE AND FOOD INSECURITY IN KANO STATE-NIGERIA: 1990 - 2007 <i>DR. AHMAD MUHAMMAD TSAUNI</i>	9
10.	A MODEL SUPPLY- CHAIN MANAGEMENT FOR AUGMENTING MORE INCOME TO BASMATI FARMERS – FARMER EMPOWERMENT <i>NAVNEESH SHARMA</i>	10
11.	THE MICROFINANCE, ENTREPRENEURSHIP AND SUSTAINABILITY AS AN EFFECTIVE TOOLS FOR REDUCING POVERTY IN INDIA <i>DR. RAJNALKAR LAXMAN, AKRAM BASHA SAHEB B & DR. CHANNABASAVANAGOUDA P</i>	11
12.	MANAGING MULTICULTURAL ENVIRONMENT IN INDIAN IT SECTORS <i>DR. R. KARUPPASAMY & C. ARUL VENKADESH</i>	12
13.	IMPACT OF BASIS RISK ON THE PERFORMANCE OF RAINFALL INSURANCE SCHEME FOR COFFEE: A PERCEPTUAL ANALYSIS <i>M. PRABHU, D. P. SHIVAKUMAR & DR. G. KOTRESHWAR</i>	13
14.	WIDELY FLUCTUATING RUPEE AND ITS IMPACT ON INDIAN EXPORT PERFORMANCE FOR THE LAST TEN YEARS FROM 2000 TO 2009 <i>S. RAMESH KUMAR MEHTHA, AVINASH DEOSTHALI & VIJAYSHRI R.MEHTHA</i>	14
15.	CORPORATE FINANCIAL DISTRESS – AN EMPIRICAL STUDY <i>DR. V. K. SHOBHANA & DR. N. DEEPA</i>	15
16.	WOMEN IN MANGEMENT <i>DR. R. SAVITHRI</i>	16
17.	INDIAN BRANDS IN THE INDIANS' CONTEXT <i>J.J.SOUNDARARAJ & DR. D. V. S. JANAKIDAS</i>	17
18.	STRESS-WORK LIFE BALANCE - PSYCHOLOGICAL WELLBEING OF WOMEN MECHANICS IN BMTC <i>ROHINI SHIVANANDA & DR. ASHOK H. S.</i>	18
19.	DEPTH OF OUTREACH OF SELF HELP GROUPS - A STUDY OF SBS NAGAR DISTRICT OF PUNJAB <i>RUPNEET KAUR RANDHAWA & DR.PARAMJIT KAUR</i>	19
20.	EMPLOYEES JOB SATISFACTION: A STUDY OF PRIVATE PROFESSIONAL COLLEGES IN HARYANA STATE <i>ANIL KUMAR & NEELAM RATHEE</i>	20
21.	RECRUITMENT AND SELECTION PRACTICES ACROSS CULTURES <i>RADHIKA MADAN</i>	21
22.	FINANCIAL ANALYSIS OF TATA STEEL LTD- A CASE STUDY <i>BHARGAV H. PANDYA</i>	22
23.	CONTEMPORARY APPROACH TOWARDS EVALUATION OF SUSTAINABLE TOURISM DEVELOPMENT: A CASE STUDY OF GOA <i>SHAMIMA AKHTAR & ABRAR M SHAH</i>	23
24.	CUSTOMER SATISFACTION WITH SERVICE QUALITY: AN EMPIRICAL STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN TIRUPATI REGION <i>V. G. MURUGAN</i>	24
25.	GREEN BANKING: A UNIQUE CORPORATE SOCIAL RESPONSIBILITY OF INDIAN BANKS <i>MUKESH KUMAR VERMA</i>	25
	REQUEST FOR FEEDBACK	26

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

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

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

PROF. M. N. SHARMA

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

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

CO-EDITOR

DR. BHAVET

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

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

DEAR SIR/MADAM

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

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

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

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

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

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

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

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

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

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

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

10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS AND THESES

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

ONLINE RESOURCES

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

WEBSITE

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

HR 2.0: A SOCIAL MEDIA BASED FRAMEWORK FOR EMPLOYEE ENGAGEMENT

ANUJ SHARMA
FELLOW PROGRAMME IN MANAGEMENT
INDIAN INSTITUTE OF MANAGEMENT
INDORE

ABHISHEK TOTAWAR
FELLOW PROGRAMME IN MANAGEMENT
INDIAN INSTITUTE OF MANAGEMENT
INDORE

ABSTRACT

This paper intends to explore the different uses of Web 2.0 social media applications in human resource management and specifically in employee engagement. The objective is to present a conceptual framework that delineates variety of meanings the engagement construct comprehends and the research works that support those meanings. The paper highlights and organizes the variety of literature relevant to employee engagement in connection to Web 2.0 as a facilitating medium for the same. This paper establishes a conceptual framework that identifies opportunities for future research in the domain of social media and employee engagement. The proposed framework, thus suggests that the basic advantage of leveraging social media for employee engagement, from an organizational perspective, would be to promote and facilitate a culture of knowledge management for a sustainable competitive advantage.

CHALLENGES FACED BY ACCOUNTING ACADEMICS

AHESHA SAJEEWANI PERERA
FACULTY OF COMMERCE
LINCOLN UNIVERSITY
NEW ZEALAND

ABSTRACT

The aim of this Article is to identify and discuss the challenges faced by accounting academics. It examines the number of key challenges such as survival in the future, shortage of Accounting Academics, ageing, pressure of accreditation, balance between teaching and research, Financial pressure, pressure in society, leading Accounting Profession, role of Higher education, technology and Globalisation and complexity in Accounting facing by the accounting academics.



THE EFFECT OF EXECUTIVE BOARD AND OWNERSHIP CONTROL ON QUALITY OF ACCOUNTING EARNINGS

MOHAMMADREZA ABDOLI
ASSOCIATE PROFESSOR
DEPARTMENT OF ACCOUNTING
SHAHROOD BRANCH
ISLAMIC AZAD UNIVERSITY
SHAHROOD, IRAN

ALIREZA MEHRAZIN
ASSOCIATE PROFESSOR
DEPARTMENT OF ACCOUNTING
NEYSHABUR BRANCH
ISLAMIC AZAD UNIVERSITY
NEYSHABUR, IRAN

EBRAHIM DEHROUYEH
MS DEGREE STUDENT
DEPARTMENT OF ACCOUNTING
NEYSHABUR BRANCH
ISLAMIC AZAD UNIVERSITY
NEYSHABUR, IRAN

ABSTRACT

The study takes on the effect of executive board and ownership control of companies on quality of accounting earnings reported by companies listed in the Tehran Stock Exchange. The experimental data, which have been collected using information of 10 companies during 2005 to 2010, results of T-test and regression test. The adjusted Jones model has been used to analyze the quality of earnings via measuring discretionary accrual accounting. Our findings suggest that the quality of the reported earnings is more important for companies with higher ownership concentration rank in contrast with companies with lower ownership concentration; moreover, the executive board members who constitute 63% of directors of companies and intend to keep and continue their cooperation with their companies put more emphases on the quantity of reported earnings while they underestimate the quality of such earnings. This fact is approved by the inverse meaningful relationship between two above-mentioned variables. Furthermore, more general control and stewardship as well as more political pressures imposed on large-size corporations entail issuance of high quality earnings reports by companies while given the emphasis put on achieving the budgeted earnings and paying them timely to the government account pave the way for earnings to be manipulated more; hence, the quality of the reported earnings is ignored. Their negative meaningful relationship approves this fact.

VERDUM

MALAYSIAN REAL ESTATE INVESTMENT TRUSTS (M-REITS) AND THE FINANCIAL CRISIS: A PERFORMANCE AND COMPARATIVE ANALYSIS

NAI-CHIEK, AIK
ASST. PROFESSOR
FACULTY OF ACCOUNTANCY AND MANAGEMENT
UNIVERSITY OF TUNKU ABDUL RAHMAN
MALAYSIA

ABSTRACT

This study examines the performance of Malaysian real estate investment trusts (M-REITs) during year 2001 to 2010. The observation years were segregated into three categories which are pre-crisis, crisis and post-crisis period to investigate the effects of the 2008 U.S. subprime mortgage crisis on the performance of M-REITs. The M-REITs stock prices were benchmarked against the FTSE Bursa Malaysia (FBM) equity indices. Besides that, this study also compares the level of returns, degree of risks and correlations of M-REITs with regional peers, namely, the Hong Kong, Singapore and Taiwan REIT market. The results indicate that M-REITs underperformed the broader market for both pre-crisis (2001-2007) and post-crisis (2009-2010) periods. However, M-REITs displayed superior performance relative to the broader market during the financial crisis period. This study also concludes that M-REITs possess lower degree of overall risk or volatility as compared to the broader market. In addition, M-REIT market has had emerging performance among regional REIT markets in the post-crisis years and investment in M-REITs is effective mean to hedge against the culminating inflationary pressures in Malaysia.

ASSESSMENT OF RECEIVABLES MANAGEMENT OF MANUFACTURING COMPANIES IN ETHIOPIA

DR. D. GURUSWAMY
ASST. PROFESSOR
DEPARTMENT OF ACCOUNTING & FINANCE
COLLEGE OF BUSINESS AND ECONOMICS
MEKELLE UNIVERSITY
MEKELLE
ETHIOPIA

ABSTRACT

The sale of goods on credit basis is an essential part of modern competitive economic system that is used to attract customers and to increase profit. Since credit sales are used to increase sales volume, receivables created due to credit sales are important tool through which the firm competes in its industry either to maintain or to increase its market share. If the credit policies and procedures of collection are successful, receivables are the main source of revenue and help the organization to ensure timely collection of receivables and to minimize losses from uncollectible accounts. Granting credit and creating debtors amount are blocking the firm's fund and as substantial amounts are tied up with receivables, it needs effective and careful analysis of credit management. This implies that there is lack of understanding the correct procedure for management of receivables of the organizations. Therefore, this study is primarily concerned with the receivables management of Mesfin Industrial Engineering Plc in order to assess whether there is a proper understanding of the correct procedure for management of receivables or not.



IMPACT OF SOCIO ECONOMIC VARIABLES ON THE FOREST AREA OF PAKISTAN (1972-2005)

DR. NAILA NAZIR
ASST. PROFESSOR
DEPARTMENT OF ECONOMICS
UNIVERSITY OF PESHAWAR
PAKISTAN

DR. ABDUL QAYYUM KHAN
ASST. PROFESSOR
COMSATS INSTITUTE OF INFORMATION TECHNOLOGY
WAH CAMPUS
PAKISTAN

ABSTRACT

Pakistan has low forest area and a high rate of deforestation. Socio economic activities are adversely affecting this area. The study highlights some socio economic factors. These factors are analyzed by taking time series data from 1972 to 2005. Multiple regression technique is applied. The data has been log transformed. In order to check the stationarity of a given time series Augmented Dickey Fuller test is applied, while for existence of co integration Johnson's Likelihood criterion is used. Eight variables are non-stationary when both intercept and trend is included. One variable (Forest production) is non-stationary whether trend is included or not. The test results further show that the variables are co integrating and they have long-term relationships. The study shows that human population, livestock population, construction sector growth has no negative effects on the forest area of the country rather cultivated area and manufacturing growth has impacted adversely. Road construction has also affected forest area but the effect is minor. Increase in irrigated area has also adversely affected forest area. The result about forest production shows that illicit felling is far more than the legal extraction. The study recommends proper implementation of land use policy, control on encroachment and compilation of accurate data on forest production.

THE IMPACT OF NON-PERFORMING ASSETS ON THE PROFITABILITY OF INDIAN SCHEDULED COMMERCIAL BANKS: AN EMPIRICAL EVIDENCE

DR. N.KAVITHA
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT
COLLEGE OF BUSINESS AND ECONOMICS
MEKELLE UNIVERSITY
ETHIOPIA

ABSTRACT

This paper deals with the assessment of non-performing assets on profitability, its magnitude and impact. Credit of total advances was in the form of doubtful asset in the past and has an adverse impact on profitability of public sector banks at comprehensive level representative high degree of riskiness in credit portfolio on the credit appraisal. The profitability of all public sector banks affected at very large extent when non-performing assets (NPAs) work with other banking and also affect productivity and efficiency of the banking groups. Banks directly or indirectly affect trade and industry development. In India, banks were purely limited to urban areas and provided credit to the business and trading community.

EVALUATING SERVICE PERFORMANCE OF ADVERTISING FIRMS: STUDY ON BANGLADESHI ADVERTISING COMPANIES**MD. MONIRUZZAMAN SARKER****LECTURER****DEPARTMENT OF BUSINESS ADMINISTRATION
DAFFODIL INTERNATIONAL UNIVERSITY
BANGLADESH****NAFISA KASEM****LECTURER****DEPARTMENT OF BUSINESS ADMINISTRATION
UNIVERSITY OF DEVELOPMENT ALTERNATIVE
BANGLADESH****ABSTRACT**

Communication takes place to promote, aware the target market about the various offerings, information about the organization and it considers as the window of the organizations through which organization interacts with their target market. The promotion campaign mostly is conducted by the external organization like advertising firms. Very few of them are successful and well recognized to the clients because of their work performance and quality of the service. In this study, we have revealed some factors which are considered by the clients to analyze the performance of the advertising agencies. We have also provided some guidelines to the advertising agencies which will be helpful to formulate their marketing strategy.

**SOCIOECONOMIC ANALYSIS OF POVERTY INCIDENCE AND FOOD INSECURITY IN KANO STATE-NIGERIA:
1990 - 2007**

DR. AHMAD MUHAMMAD TSAUNI
LECTURER
DEPARTMENT OF ECONOMICS
BAYERO UNIVERSITY
KANO-NIGERIA

ABSTRACT

The paper investigates the interconnectedness of poverty incidence and food insecurity in Kano state vis-à-vis their socioeconomic implications. The two concepts are not only independent but they are correlated as poverty leads to food insecurity. A survey was conducted where information on people living in poverty, poverty incidence, income inequality, calories intake and underweight children were obtained from the records of the relevant State Ministries, Departments and Agencies. The paper reveals that poverty trend in Kano State is on the increase. This is evident by the high relative (67.4%) and extreme (67.1%) poverty levels, the incidence of poverty at 68.2% and the underweight children at 41.8%. The findings indicates that, almost 70 percent of Kano State population lived on less than US\$1 a day, and the scenario is more severe in the rural areas. The paper also shows the steady fall in the quality and quantity of food people take which resulted to rising level of absolute poverty in the State. The effort to reduce poverty as encapsulated in the Kano State Economic Empowerment and Development Strategy (K-SEEDS), and the integrated agricultural input support initiative amongst others, are likely to reduce the proportion of poor in the State when implemented judiciously.

**A MODEL SUPPLY- CHAIN MANAGEMENT FOR AUGMENTING MORE INCOME TO BASMATI FARMERS –
FARMER EMPOWERMENT**

**NAVNEESH SHARMA
RESEARCH SCHOLAR
DEPARTMENT OF HUMAN SCIENCES (SOCIAL SCIENCES)
SINGHANIA UNIVERSITY
PACHERI BARI
JHUNJHUNU**

ABSTRACT

In today's Indian scenario the area and production of Basmati variety as well as the price of milled rice have increased. But the farmer is not reaping the benefit of this development because of the existing faulty supply-chain management involving numerous intermediaries. The farmer is compelled to bring his produce to a particular selling point known as "mandi" and forced to part with his produce at a pre-determined price of the intermediaries. The farmer is the main sufferer today because he is not getting the remunerative prices. Hence, the need of the hour is to pass the "mandies", avoiding extra logistics and tax levied at different stages. The lacuna existing in the production, processing and marketing of this crop was studied and a new supply-chain management is formulated.



THE MICROFINANCE, ENTREPRENEURSHIP AND SUSTAINABILITY AS AN EFFECTIVE TOOLS FOR REDUCING POVERTY IN INDIA

DR. RAJNALKAR LAXMAN
PROFESSOR & DEAN
SCHOOL OF BUSINESS STUDIES
CENTRAL UNIVERSITY OF KARNATAKA
GULBARGA

AKRAM BASHA SAHEB B
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
GULBARGA UNIVERSITY
GULBARGA

DR. CHANNABASAVANAGOUDA P
DIRECTOR
MILLENNIUM INSTITUTE OF MANAGEMENT
KOPPAL

ABSTRACT

A significant challenge for microfinance, to serve as a sustainable poverty alleviation tool, is reaching sufficient scale to fulfill demand for financial services. The role of Micro-finance and Enterprises in socio-economic development as a means for sustainable development is increasingly recognized in developing economies. Indian microfinance promoters and public sector banks have invested heavily in the Self Help Group (SHG) approach to providing loans to the poor on micro and small scale enterprises. The Indian microfinance community rightfully takes great pride in this most impressive achievement, especially when one considers that the SHG movement really took off just over a decade ago. A widespread impression has formed that SHGs, when linked to banks, form a sustainable model for providing access to financial services for India's low income families. The general perception, reinforced by many bankers themselves, is that SHGs are profitable clients for banks, and that SHGs are the vehicle through which banks can most effectively reach out into rural communities. The "Large-scale sustainable microfinance helps create an enabling environment for the growth of political participation and democracy." Thus, the economics of microenterprise make it a compelling anti-poverty strategy Hence, the present study aims to seek the answer to what extend does microfinance empower entrepreneurship in India, and are these processes economically and environmentally sustainable?

WORLD

MANAGING MULTICULTURAL ENVIRONMENT IN INDIAN IT SECTORS**DR. R. KARUPPASAMY****DIRECTOR****DEPARTMENT OF MANAGEMENT STUDIES AND RESEARCH****SNS COLLEGE OF TECHNOLOGY****COIMBATORE****C. ARUL VENKADESH****ASST. PROFESSOR****DEPARTMENT OF M.B.A.****COIMBATORE INSTITUTE OF ENGINEERING & TECHNOLOGY****VELLIMALAIPATTINAM, NARASIPURAM (POST)****ABSTRACT**

"Cross Cultural" became incorporated into official policies in several nations in the 1970s for reasons that varied from country to country. In Canada, it was adopted in 1971 in the aftermath of the Royal Commission on Bilingualism and Biculturalism, a government body set up in response to the grievances of Canada's French-speaking minority (concentrated in the Province of Quebec). The report of the Commission advocated that the Canadian government recognize Canada as a bilingual and bicultural society and adopt policies to preserve this character. Biculturalism was attacked from many directions. Progressive Conservative leader John Diefenbaker saw Cross Cultural as an attack on his vision of unhyphenated Canadianism. It did not satisfy the growing number of young francophones who gravitated towards Quebec nationalism. While many Canadians of British descent disliked the new policies of biculturalism and official bilingualism, the strongest opposition to biculturalism came from Canadians of neither English nor French descent, the so-called "Third Force" Canadians. Biculturalism did not accord with local realities in the western provinces, where the French population was tiny compared to other groups such as the Ukrainian Canadians, the group that was arguably most important in overturning the policy of biculturalism. To accommodate these groups, the formula was changed from "bilingualism and biculturalism" to "bilingualism and Cross Cultural." The Liberal government of Pierre Trudeau passed the Official Cross Cultural Act in 1971. Symbolically, this legislation affirmed that Canada was a multicultural nation. This policy has been supported by every subsequent government and was added to Canada's 1982 constitution. The other country to have most fully adopted Canada's view of Cross Cultural is Australia where many of these policies related to Cross Cultural are pursued, for example the formation of the Special Broadcasting Service. In the United States Cross Cultural is not an official policy at the federal level. At the state level, it is sometimes associated with English-Spanish bilingualism. However, the government, in recent years, moved to support many Cross Cultural policies. In some ways, the United States has gone even further than Canada and Australia with such policies. For instance, California drivers can take their exams in a number of languages and gerrymandered districts to guarantee minority representation in government. Cultural diversity includes the range of ways in which people experience a unique group identity, which includes gender, gender identity, sexual orientation, race, ethnicity and age. An organization's culture tends to determine the extent to which it is culturally diverse. While diversity in the workplace brings about many benefits to an organization[citation needed], it can also lead to many challenges. It is the responsibility of managers within organizations to use diversity as an influential resource in order to enhance organizational effectiveness.

VERBODEN

IMPACT OF BASIS RISK ON THE PERFORMANCE OF RAINFALL INSURANCE SCHEME FOR COFFEE: A PERCEPTUAL ANALYSIS

M. PRABHU
RESEARCH SCHOLAR [FIP]
DEPARTMENT OF STUDIES IN COMMERCE
UNIVERSITY OF MYSORE
MANASA GANGOTHRI
MYSORE

D. P. SHIVAKUMAR
RESEARCH SCHOLAR
DEPARTMENT OF STUDIES IN COMMERCE
UNIVERSITY OF MYSORE
MANASA GANGOTHRI
MYSORE

DR. G. KOTRESHWAR
PROFESSOR OF COMMERCE
DEPARTMENT OF STUDIES IN COMMERCE
UNIVERSITY OF MYSORE
MANASA GANGOTHRI
MYSORE

ABSTRACT

The purpose of this paper is to explore the impact of basis risk on the performance of Rainfall Insurance Scheme for Coffee in Karnataka, India. The method used is quantitative design with some qualitative elements. Data were collected through a field survey of 240 growers who have purchased the rainfall insurance contracts. Correlation and regression analyze were used to test the performance of RISC programme in view of plausible negative impact of basis risk. The study revealed the existence of high levels of basis risk impacting the performance of Rainfall Insurance Scheme for Coffee. It was found that the insurance company has not taken cognizance of existence of basis risk. The solution lies in the localization of automatic reference rainfall stations that could substantially minimize the basis risk and improve the performance of rainfall insurance scheme for coffee. The study highlights the problem of basis risk and the effects on the performance of RISC. The findings reveal the need for initiating steps to minimize basis risk. The paper is based on core findings of a pilot study that addresses the current gap in the understanding of basis risk and performance of rainfall insurance. It is particularly valuable for both the growers and insurance company.

VERON

WIDELY FLUCTUATING RUPEE AND ITS IMPACT ON INDIAN EXPORT PERFORMANCE FOR THE LAST TEN YEARS FROM 2000 TO 2009

S. RAMESH KUMAR MEHTHA
HEAD OF THE DEPARTMENT OF MANAGEMENT
JSPM'S RAJASHI SHAU COLLEGE OF ENGINEERING
PUNE

AVINASH DEOSTHALI
VICE PRINCIPAL
JSPM'S RAJASHI SHAU COLLEGE OF ENGINEERING
PUNE

VIJAYSHRI R.MEHTHA
CO-ORDINATOR (M.B.A.)
JSPM'S JAYAWANT INSTITUTE OF MANAGEMENT STUDIES
PUNE

ABSTRACT

A clear understanding and analysis of rupee vis a vis dollar and other major currencies from 2000 to 2008 shows a high degree of volatility in their movements. Rupee which had been trading around at RS 50 in year 2000-01 currently trades at Rs 43 (2008 July) and it would be appropriately pertinent to say that the same rupee was trading at Rs 39 in March April 2008. Major export oriented industries like IT, ITES, Textiles and others have been badly impacted due to highly volatile rupee. These are those industries that generate large scale employment and this kind of situation has wrecked havoc and disturbed the industry and economy in a big way. The research paper tries to analyze these fluctuations in the rupee against dollar and its impact on Indian export market for period 2000 onwards. The paper will also try to recommend strategies to be adopted by Indian Government to utilize the opportunity of appreciating rupee against dollar.

CORPORATE FINANCIAL DISTRESS – AN EMPIRICAL STUDY

DR. V. K. SHOBHANA
ASSOCIATE PROFESSOR & HEAD
PG AND RESEARCH DEPARTMENT OF COMMERCE
VELLALAR COLLEGE FOR WOMEN (AUTONOMOUS)
THINDAL, ERODE

DR. N. DEEPA
ASST. PROFESSOR
P.G. & RESEARCH DEPARTMENT OF COMMERCE
SRI VASAVI COLLEGE
ERODE

ABSTRACT

Financial distress is a tight cash situation in which a business cannot pay the owed amounts on the due date. When a firm is under financial distress, the situation sharply reduces its market value and larger customers may cancel their orders. A firm in financial distress may face bankruptcy or liquidation leading to delay in meeting its liabilities. Altman's Z-score model has been employed in this paper to predict the risk of financial distress of the Bombay Dyeing and Manufacturing Company Limited, from the year 2002-2011. The results indicated that the liquidity, working capital turnover efficiency and solvency position of the company has not been satisfactory. The Z-score analysis revealed that the company is suffering from financial distress and there are indications of turnaround activities undertaken by the company to improve the performance.

WOMEN IN MANGEMENT

DR. R. SAVITHRI
ASSOCIATE PROFESSOR
DEPARTMENT OF COMMERCE
S.D.N.B.VAISHNAV COLLEGE FOR WOMEN
CHENNAI

ABSTRACT

Organizations require effective managers and successful management interactions. By assisting women managers in understanding and leveraging their leadership, management and communication activities, a harmonious and productive working environment is achieved. The business also benefits by tapping into the strengths and unique capabilities that women managers can provide. The last several decades in the world have been a transforming period for women in the workplace. Women are moving steadily into new occupations and new responsibilities. Governments, businesses, unions, and women's organizations worldwide have devoted lots of thought and energy to removing obstacles to women in the workplace. Women bring a creative spark, intelligence, personality, professional ability and motivation to senior roles. Women typically take on the dual role of business leaders and managers at home. Today's businesswoman must often make difficult choices. The commitment required to become a successful leader is often in direct conflict with the commitment required to raise successful children. Women have made it to top managerial posts all over the world, forcing a magazine like Fortune for the first time to evaluate and rank America's 50 most powerful women. This study aims at studying the perceptions of Women Managers as regards their relationship with their Head Office. The primary data required for the study was collected by distributing questionnaires to nearly 100 Women Managers. Factor analysis has been applied to investigate the underlying structure of the variables that influence the Women manager's relationship with their head office.



INDIAN BRANDS IN THE INDIANS' CONTEXT**J.J.SOUNDARARAJ****ASST. PROFESSOR****POST GRADUATE & RESEARCH DEPARTMENT OF COMMERCE****LOYOLA COLLEGE (AUTONOMOUS)****CHENNAI****DR. D. V. S. JANAKIDAS****ASSOCIATE PROFESSOR****POST GRADUATE & RESEARCH DEPARTMENT OF COMMERCE****LOYOLA COLLEGE (AUTONOMOUS)****CHENNAI****ABSTRACT**

India is considered to be a market that cannot be ignored by any FMCG company that desires to be successful in the global market. It has become inevitable for any international company to understand the needs and preferences of the Indian consumers. Though, the world is promoting the concept of globalization, the multi-national corporations come forward to customise their offering in order to suit the preferences of Indian consumers. It is obvious that the role of Indian consumers is imperative in determination of the future of many MNCs. Perhaps, it is the fact that the companies from the developed nations depend upon the consumers of this developing country – India, to maximize their wealth. However, it is worth mentioning here is that there are few Indian Brands perform on par with the foreign brands. Therefore, it is the interest of the researchers to understand how the Indian consumers look at Indian Brands. This study was aimed at finding out the significance of the Indian brands in the Indians' context. It was found that there is significant awareness of the Indian brands in the market with aided recall. The preference of Indian brands is also comparatively significant when compared with foreign brands. It is suggested that the Indian companies should further emphasise on superior quality, product innovation, durability and a variety of products to the customers in order to gain a better market share. Go India, go...

STRESS-WORK LIFE BALANCE - PSYCHOLOGICAL WELLBEING OF WOMEN MECHANICS IN BMTC

ROHINI SHIVANANDA
GUEST FACULTY & RESEARCH SCHOLAR
DEPARTMENT OF PSYCHOLOGY
BANGALORE UNIVERSITY
JNANABHARATHI, BANGALORE

DR. ASHOK H. S.
READER
DEPARTMENT OF PSYCHOLOGY
BANGALORE UNIVERSITY
JNANABHARATHI, BANGALORE

ABSTRACT

The world of work and business has undergone a paradigm shift in the recent past that could be analyzed at global, national and the individual level. While IT revolution, globalization, free trade etc have taken place at the global level, urbanization, demand and enrolment in technical education, women participation in education and employment etc are seen at the national level. At the individual level, it has affected the work and personal life of individuals. This has resulted in many changes at the workplace and also in the employee demographics resulting in an increased concern for the boundary between employee work and non work lives. In addition, due to the increase in the availability of women technical resources and the administrative support women are hired into certain technical jobs that were hitherto considered to be domain of men. In this light, in the present study an effort is made to identify the causes and impact of stress on the work-life balance and psychological well-being and family life satisfaction of women mechanics at BMTC. The sample for the study consisted of Women mechanics working in BMTC at various depots at Bangalore city. The results of the correlation analysis show a significant positive correlation between work life balance and psychological well being. The correlations among other variables of the study were not significant. However a negative correlation was observed between work life balance and stress. The result show that married women mechanics have relatively a higher degree of psychological well being, work life balance but also tend to have a higher degree of stress compared to those unmarried. Unmarried mechanics on the other hand tend to have external locus of control and a greater degree of family life satisfaction. The implications of the findings of the study are also discussed.

WORLD

DEPTH OF OUTREACH OF SELF HELP GROUPS - A STUDY OF SBS NAGAR DISTRICT OF PUNJAB

**RUPNEET KAUR RANDHAWA
RESEARCH SCHOLAR
UNIVERSITY BUSINESS SCHOOL
PUNJAB UNIVERSITY
CHANDIGARH**

**DR. PARAMJIT KAUR
READER
UNIVERSITY BUSINESS SCHOOL
PUNJAB UNIVERSITY
CHANDIGARH**

ABSTRACT

At present, India is brimming with Self Help Groups (SHGs). Such a growth is though heart warming but this expanded outreach should be examined from the qualitative aspect. The qualitative dimension is studied from the width and depth of outreach achieved. It is good to know how many people are covered under Self Help Bank Linkage Programme (SBLP) but at the same time it is equally important to know that who are being covered under this programme. Are the marginalised are being targeted or the better off's being served? This paper examines the depth of outreach of SHGs in terms of who actually are the SHG members and leaders? Does the programme penetrates to the absolute have nots? Study was conducted on 100 SHGs of SBS Nagar district of Punjab. Data collection was done through interview schedule and group discussions with the members and the Self Help Group Promoting Institutions (SHPIs) . For data collection 2 women (one member and other leader of the group) were selected. In terms of selected social and economic parameters: wealth rank, caste, economic activity, schooling etc, this paper explores the true beneficiaries of the SBLP. Findings reveal that theory of outreach does not match exactly with the results of the study. Microfinance Policy makers should focus to weed out the disparities as the benefits do not accrue to those who actually need them.

EMPLOYEES JOB SATISFACTION: A STUDY OF PRIVATE PROFESSIONAL COLLEGES IN HARYANA STATE

ANIL KUMAR
ASST. PROFESSOR
CBS GROUP OF INSTITUTIONS
FETEHPURI, JHAJJAR

NEELAM RATHEE
ASST. PROFESSOR
CBS GROUP OF INSTITUTIONS
FETEHPURI, JHAJJAR

ABSTRACT

Performance of an individual depends on job satisfaction. So job satisfaction plays a major role in the work performance of individual. The purpose of our study is to find out the level of job satisfaction and the factors that contribute to the low and high satisfaction among private professional colleges' employees. The researcher chooses a segment of select colleges of M.D University, Rohtak in Haryana State for study. The term 'job satisfaction' refers to the general attitude of an employee towards his/ her job. It is a relative term and varies from person to person. The study focuses on the relationship between the profile of the employees of selected colleges of M.D University, Rohtak and their overall attitude towards their jobs. The searcher used a number of statistical tools and tests like- Kaiser-Meyer-Olkin (KMO) Measure of sampling, Bartlett's Test of Sphericity, Factor analysis, Eigen value, Chi-square test .After using all above told tests then gives conclusion for each test.

RECRUITMENT AND SELECTION PRACTICES ACROSS CULTURES

RADHIKA MADAN
ASST. PROFESSOR
IILM COLLEGE
GURGAON

ABSTRACT

It is important to understand the various human resource practices that are taking place in different countries as these differ from one country to another. Every country has its own set of cultural values on the basis of which these human resource practices take place. The work culture of countries also differs from one another. The current research focuses on the differences in the recruitment and selection practices in organizations in selected countries. It also lays emphasis on the influence of culture in creating the difference in these practices in Japan, USA and India. For the accomplishment of the study, both primary and secondary research was undertaken. Many HR managers along with others provided relevant information which was part of the primary data. The main findings of the study indicate that the work culture of Japan and India are similar, whereas the work culture of USA is extremely different from the other two countries. Finally it has been concluded that culture plays an extremely important role to determine the HR practices and functions of organizations situated in different countries.

FINANCIAL ANALYSIS OF TATA STEEL LTD- A CASE STUDY

BHARGAV H. PANDYA
ASST. PROFESSOR
FACULTY OF MANAGEMENT
MARWADI EDUCATION FOUNDATION'S GROUP OF INSTITUTIONS
RAJKOT

ABSTRACT

Ratio analysis has been a primary tool of conducting financial analysis of any company. Different ratios highlight overall financial position of a company. This research paper aims at analyzing the financial performance of Tata Steel Ltd using the framework of ratio analysis. The basic objective of this paper is to evaluate and judge the performance of Tata Steel during the research period. The reference period for the study is 10 years beginning from year 2001-02 to 2010-11. Data for the study has been taken from the annual report of Tata steel for the year 2010-11. The study reveals that Tata Steel performed well in terms of return available to all the investors measured as return on average capital employed. It also revealed that Tata steel offered a higher return to equity shareholders measured in terms of return on equity and earnings per share during the reference period. However, declining return on average net worth on year on year basis is a cause of concern for TSL. Besides, this it was also found that debt policy of the company is very conservative as it uses lower degree of risk to avoid financial risk and insolvency risk. Though, TSL is performing well at least in terms of book value measures as highlighted above, markets don't seem to be favoring the stock of TSL as it is offering lower premium on its share in terms of low P/E Ratio which also offers an opportunity to conduct further research

CONTEMPORARY APPROACH TOWARDS EVALUATION OF SUSTAINABLE TOURISM DEVELOPMENT: A CASE STUDY OF GOA

SHAMIMA AKHTAR
RESEARCH SCHOLAR
INDIRA GANDHI NATIONAL OPEN UNIVERSITY
NEW DELHI

ABRAR M SHAH
RESEARCH SCHOLAR
INDIRA GANDHI NATIONAL OPEN UNIVERSITY
NEW DELHI

ABSTRACT

Tourism is travel for recreational, leisure or business purposes. The World Tourism Organization defines tourists as people "traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes". Tourism in India is the largest service industry, with a contribution of 6.23% to the national GDP and 8.78% of the total employment. In India Goa has seen a tremendous growth in infrastructure, tourist numbers, expansion of urban area and increase in revenue. The tourism businesses in Goa gained the status of a full fledged industry in the year 2000 (Abreu, 2005). There has been staggering increase in number of tourists over the years. In the year 2006-07 the number of tourists to Goa were 2,479,068 (IANS, 2009), which is more than double the population of Goa. According to Brundtland Report (United Nations, 1987), "Development which meets the needs of the present without compromising the ability of future generations to meet their own needs is sustainable development". Most of the business concerns follow contemporary practices of sustainable tourism development but the case is not so always and tourism concerns are no exception. Against this backdrop, the present paper analyses the case study of Goa state and evaluates its sustainability based on the factors of sustainable tourism development. Statistical tests were applied in order to fulfill the objectives laid down for the study.

**CUSTOMER SATISFACTION WITH SERVICE QUALITY: AN EMPIRICAL STUDY OF PUBLIC AND PRIVATE
SECTOR BANKS IN TIRUPATI REGION**

**V. G. MURUGAN
RESEARCH SCHOLAR
BHARATHIAR UNIVERSITY
COIMBATORE**

ABSTRACT

Customer service is an integral part of any facet of banking and it defines the future of any banking organization. In India, this realm has undergone vast changes induced by regulatory and competitive forces and the banking industry has undergone revolutionary changes since 1991. For a service sector like banking industry, the whole range of activity and generation of income swivels around the customer. It is necessary to identify the key success factors in the banking industry, in terms of customer satisfaction keeping in view the increasing market size and intense competition. This study compares customers' perceptions of service quality of public and private banks of Tirupati region. The service quality of both the banks has been measured using SERVQUAL (service quality) scale. SERVQUA scale was used to determine different dimensions of service quality and chi-square analysis was used to understand the impact of SERVPERF (service performance) dimensions (tangibility, reliability, responsiveness, assurance and empathy) on customer satisfaction. It was found that customers of public sector banks are more satisfied with the service quality, than those of private sector banks.



GREEN BANKING: A UNIQUE CORPORATE SOCIAL RESPONSIBILITY OF INDIAN BANKS

**MUKESH KUMAR VERMA
RESEARCH SCHOLAR
JAIPUR NATIONAL UNIVERSITY
JAIPUR**

ABSTRACT

This paper analyzed the evolution of green banking concepts in Indian banking and its developments in Indian banks. Indian Banks are now becoming more conscious on CSR and one of the main CSR is green banking. Banks are the real catalysts, as they are having big hand in development of economy, so Indian banks can play big role in implementation of green banking in India. The study is divided in two parts, one studied the growth of green banking among banks and other studied the awareness about the activities done by selected banks at Jaipur, 10th largest banking center in India. The study concluded that only few of Indian banks have adopted green banking and financed some of green banking based projects. There is negligible awareness of green banking among bank staff and customer. Along with increase of their banking business, banks can enhance their overall image and can serve for the community and earth.



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

ABOUT THE JOURNAL

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

Our Other Journals

