INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT



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

Indexed & Listed at:

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

as well as in

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than 1500 Cities in 141 countries/territories are visiting our journal on regular basis.

CONTENTS

1. A DESCRIPTIVE STUDY ON CATCHMENT AREA ANALYSIS AND CUSTOMES SATISACTION TOWARDS BIG BAZARR WITH SPECIAL REFERENCE TO VADAPATAL BRANCH, CHINDRAN BRANCH, CHIN	Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.			
D. WAMALA SAMZERSYMBAR, DR. SIR HAMACHANDONA, PALANK KUMAR, J. &S. DHAMALASHMI 3. THE EMPERADON AMERICATION ON INFONOCIONA DRIVE PRODUCT PERSONANCE 3. THE APPRIASA OF THE EFFECT OF STAFFS' ENTREPRENEURIAL SPIRIT ON THE QUALITY DEVELOPMENT OF HUMAN CAPITAL: A CASE STUDY OF SMAND 3. THE APPRIASA OF THE EFFECT OF STAFFS' ENTREPRENEURIAL SPIRIT ON THE QUALITY DEVELOPMENT OF HUMAN CAPITAL: A CASE STUDY OF SMAND 4. RELATING CORPORATE GOVERNANCE WITH MARKET VALUATION AND ORGANIZATIONAL PERFORMANCE AN EMPIRICAL STUDY ON ISSE PARISTAN 2. SUMMAN ASSOURCE PLANNING (IMP): INSIGNIST FROM THE COMMENCEUR BANK OF CETCHO (CRC) 5. RUMAN RESOURCE PLANNING (IMP): INSIGNIST FROM THE COMMENCEUR BANK OF CETCHO (CRC) 6. PALANGAMENT, LABOUR PROCESS, SIM WORKERS OWN CONSTRUCTION OF SOCIAL RELATIONS OF PRODUCTION IN AN OIL REHINERY, MIGGRIA 7. PATH-GOLD IN THORY OF LEADERSHIP STYLE IN THE STUDY CHILD HAND OF SELF RELP GROUP 8. C. SATARATIN'S SABITA MISSING 9. OLUSTICIN OLDSTRUME 9. PATH-GOLD IN FINANCIAL PERFORMANCE OF NATIONALIZED BANKS DURING 2006-2010 10. POSCISI PURIL S.DR. SHAMBHUR KUMARS 10. PROBLEMS AS DURYON PIN HE BEHAVIOUR OF BURNES TOWNEDS FROM SELF RELP GROUP 11. PROBLEMS AS DURYON PIN HE BEHAVIOUR OF BURNES TOWNEDS TOWNEDS TOWNEDS TOWNEDS TOWNEDS TOWNED TOWNEDS TOWNED TOWNEDS TOWNED TOWNEDS TOWNED TOWNEDS TOWNEDS TOWNEDS TOWNED TOWNEDS TOWNED TOWNEDS TOWNEDS TOWNEDS TOWNED TOWNEDS TOWNED TOWNED TOWNEDS TOWNED TOWNEDS TOWNEDS TOWNED TOWNEDS TOWNEDS TOWNED TOWNEDS TOWNEDS TOWNEDS TOWNEDS TOWNEDS TOWNEDS TOWNED TOWNEDS		A DESCRIPTIVE STUDY ON CATCHMENT AREA ANALYSIS AND CUSTOMER SATISFACTION TOWARDS BIG BAZAAR WITH SPECIAL REFERENCE TO	-			
2. THE EFFECT OF MARKET ATTITUDE ON INNOVATIONAND NEW PRODUCT PERFORMANCE AMPARIDADIOMARODOSI 3. THE APPRAISAL OF THE EFFECT OF STAFFS' ENTEPRENEURIAL SPRIT ON THE QUALITY DEVELOPMENT OF HUMAN CAPITAL: A CASE STUDY OF SHAND 16 HASSHEIN RADE OF AS RETINING COMPANY AMOUNT AND ASSAULT AND ASSAULT AND ASSAULT AND ASSAULT OF HUMAN CAPITAL: A CASE STUDY OF SHAND 16 HASSHEIN RADE OF ASSAULT AND		VADAPALANI BRANCH, CHENNAI	_			
TABLES OF THE STORY OF THE METER OF THE STATES' ENTEPRENEURIAL SPIRIT ON THE QUALITY DEVELOPMENT OF HUMAN CAPITAL: A CASE STUDY OF SHAHID 16 ASSEMBLY NELSO GAS BERNING COMPANY MOCHAMMON MOSMY, MOCHAMMOND LASTMARY, MOCHAMMOND METED GROMMAN & JAVIAD HASANZADEH AREATING CORPORATE GOVERNANCE WITH MARKET VALUATION AND ORGANIZATIONAL PERFORMANCE: AN EMPIRICAL STUDY ON KSE PARISTAN SUMMENT ASSAM, MADRING ALTIC, OR MUHAMMOND ADDRESS MAD MORGANIZATIONAL PERFORMANCE: AN EMPIRICAL STUDY ON KSE PARISTAN LIMITARY OR AN AND AND AND AND AND AND AND AND AND		DR. VIMALA SANJEEVKUMAR, DR. SRI RAMACHANDRAN, PAVAN KUMAR .U & S. DHANALAKSHMI				
1. THE APPRAISA OF THE EFFECT OF STAFFS ENTERPENEURIAL SPRITT ON THE QUALITY DEVELOPMENT OF HUMAN CAPITAL: A CASE STUDY OF SHAHID INSTITUTE OF AND THE OWNER OF THE APPRAISA O	2.					
HASHEM NELAD GAS RETNING COMPANY MOCHAMMAND MOSALY MOMPHANDE DASHARY. MOHAMMAD MEHDI GHOMAN & JAYAD HASANZADEH A. RELATING CORPORATE GOVERNANCE WITH MARKET VALUATION AND ORGANIZATIONAL PERFORMANCE: AN EMPIRICAL STUDY ON KSE PAKISTAN 22. SIMMARS AGAM, MADRIH ALTI, DR. MIMMANMAND AGRUM MAD MAKERY ALKSAN MUTHAR AND MAKES AGAM. MARSIDA MASSAM, ABOUND ACTION. 6. MANAGEMENT, LABOUR PROCESS AND WORKERS OWN CONSTRUCTION OF SOCIAL RELATIONS OF PRODUCTION IN AN OIL REFINERY, NIGERIA 34. OR. CUSSON OLADERING. 6. MANAGEMENT, LABOUR PROCESS AND WORKERS OWN CONSTRUCTION OF SOCIAL RELATIONS OF PRODUCTION IN AN OIL REFINERY, NIGERIA 36. THE STUDY OF FINANCIAL PERFORMANCE OF NATIONALIZED BANKS DURING 2006-2010 37. PATH-GOAL THEORY OF LADDESHIP STYLE IN THE STRUCTURAL FORM OF SELF-HELP GROUP 38. THE STUDY OF FINANCIAL PERFORMANCE OF NATIONALIZED BANKS DURING 2006-2010 39. AN EMPIRICAL STUDY ON THE BEHAVIOUR OF RURAL CONSUMERS TOWARDS FINGS, 30. PROBLEMS & PROSPECTS OF AGRICULTURE EXPORTS IN THE EMERGING SCENARIO 30. PROBLEMS & PROSPECTS OF AGRICULTURE EXPORTS IN THE EMERGING SCENARIO 30. PR. M. ELIGINAL & R. P. PROBLEMS AND PROSPECTS OF WOMEN EXPORTS IN THE EMERGING SCENARIO 30. PR. M. ELIGINA & R. REVIEW AGARG 31. PROBLEMS & PROSPECTS OF MOMEN EXTREPEREURSHIP IN INDIA. AN INVESTIGATIVE STUDY IN CHITTOR DISTRICT OF ANDHRA PRADESH 30. PR. M. ELIGINAL AS AND PROSPECTS OF WOMEN EXPORTS IN THE EMERGING SCENARIO 31. PROBLEMS AND PROSPECTS OF MOMEN EXPORTS IN THE STUDY OF MANIPUR 32. CAPITAL STRUCTURE AND ASSAMLANCE AS SERVEY 33. MANAGERIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY 34. BORDER TRADE VIS. ANY INDIA'S LOOK EAST POLICY: A CASE STUDY OF MANIPUR 36. PROBLEMS AND PROSPECTS OF HUMAN RESOURCE ACCOUNTING: A SURVEY 37. REFER AL UPPRA AGRICULUS ON THE PERFORMANCE OF COMPANIES IN INDIA'S A STUDY OF PRAIL MARKETS OF PUNIAB AND MADHYA PRADESH 38. THE ASSAMLANCE OF HUMAN RESOURCE ACCOUNTING: A SURVEY 39. PROBLEMS AS ACCOUNTING: A SURVEY AS A SURVEY 39. PROBLEMS AS ACCOUNTING AS ACCOUNTING: A SURVEY 39. PR						
MONAMMAD MOSAW, MOHAMMAD LASHARY, MOHAMMAD MEND GIOLAGAR X, JAND HASARAZADEN RELATING GORPORATE GOVERNACE WITH MARKET VALUATION AND GRANAZHONAN PERBORRANCE: AN EMPIRICAL STUDY ON KSE PAKISTAN 22 5. HUMAN RESOURCE PLANNING (IRPE): INSIGHET RENOR THE COMMERCIAL BANG OF CETUN (CIC) 6. MANAGEMENT, LABOUR PROCESS AND WORKERS AND WORKERS ON CONSTRUCTION OF SOCIAL RELATIONS OF PRODUCTION IN AN OIL REFINERY, NIGERIA 7. PATH-GOAL THORN OF LEADERSHIP STYLE IN THE STRUCTURAL FORM OF SELF HELP GROUP 8. PATH-GOAL THORN OF CHEADERSHIP STYLE IN THE STRUCTURAL FORM OF SELF HELP GROUP 9. PATH-GOAL THORN OF CHEADERSHIP STYLE IN THE STRUCTURAL FORM OF SELF HELP GROUP 9. PATH-GOAL THORN OF CHEADERSHIP STYLE IN THE STRUCTURAL FORM OF SELF HELP GROUP 9. PATH-GOAL THORN OF CHEADERSHIP STYLE IN THE STRUCTURAL FORM OF SELF HELP GROUP 9. PATH-GOAL THORN OF CHEADERSHIP STYLE IN THE STRUCTURAL FORM OF SELF HELP GROUP 9. PATH-GOAL THORN OF PROMERCIAN CHARACTER OF NATIONALIZED BANKS DURING 2006-2010 10. POSCESS PURIS O. B. SHARBHI KUMARS 10. PROBLEMES BY ROSPECTS OF REHAVIOUR OF RURAL CONSUMERS TOWARDS FINGS 10. PROBLEMES BY ROSPECTS OF REHAVIOUR OF RURAL CONSUMERS TOWARDS FINGS 10. PROBLEMES BY ROSPECTS OF REMAVIOUR OF RURAL CONSUMERS TOWARDS FINGS 10. PROBLEMES BY ROSPECTS OF OWNMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTORO DISTRICT OF ANDHRA PRADESH 11. PROBLEMES AND PROSPECTS OF WOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTORO DISTRICT OF ANDHRA PRADESH 12. CAPITAL STRUCTURE ANALYSIS, AN INTER AND INTRA-INDUSTRY STUDY 12. CAPITAL STRUCTURE ANALYSIS, AN INTER AND INTRA-INDUSTRY STUDY 13. MANAGERIA USS OF HUMAN RESOURCE ACCOUNTING: A SURVEY 14. BORN RESOURCE AND PROBLEMES OF WOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTORO DISTRICT OF ANDHRA PRADESH 15. DER NITEMAN RESOURCE AND PROBLEMES OF PRICE STUDY OF MANIPUR 16. A STUDY AND ANALYSIS OF FINANCIAL PROBLEMET FALLY 17. AND AND ANALYSIS OF FINANCIAL PROBLEMET FALLY 18. DER NITEMAN RESOURCE AND PROBLEMES	3.	· · · · · · · · · · · · · · · · · · ·	16			
4. RELATING CORPORATE GOVERNANCE WITH MARKET VALUATION AND ORGANIZATIONAL PERFORMANCE: AN EMPRICAL STUDY ON KSE PAKISTAN 22. SUMMINA SALAM, AMDHAL AIT, D.R. MUHAMAMAD ADDUL AMAD ARGANIZA REASON 43. MUHAMA RESOURCE PLANNING (HIPP): INSIGHTS FROM THE COMMERCIAL BANK OF CEYLON (CBC) 44. MANAGEMENT, LABOUR PROCESS AND WORKERS OWN CONSTRUCTION OF SOCIAL RELATIONS OF PRODUCTION IN AN OIL REFINERY, NIGERIA 45. PATH-GOAL THEORY OF LEADERSHIP STYLE IN THE STRUCTURIAL FORM OF SELF HEIP GROUP 56. MANAGEMENT, LABOUR PROCESS AND WORKERS OWN CONSTRUCTION OF SOCIAL RELATIONS OF PRODUCTION IN AN OIL REFINERY, NIGERIA 57. PATH-GOAL THEORY OF LEADERSHIP STYLE IN THE STRUCTURIAL FORM OF SELF HEIP GROUP 57. PATH-GOAL THEORY OF LEADERSHIP STYLE IN THE STRUCTURIAL FORM OF SELF HEIP GROUP 58. THE STUDY OF HANAGEME PERFORMANCE OF NATIONALIZED BANKS DURING 2006-2010 59. AN EMPRIRCAL STUDY ON THE BRHAVIOUR OF BURAL CONSUMERS TOWARDS FINGS 50. PATH-GOAL THEORY OF THE BRHAVIOUR OF BURAL CONSUMERS TOWARDS FINGS 50. PATH MEDIAN OF THE BRHAVIOUR OF BURAL CONSUMERS TOWARDS FINGS 50. PATH MEDIAN OF THE BRHAVIOUR OF BURAL CONSUMERS TOWARDS FINGS 50. PATH MEDIAN OF THE BRHAVIOUR OF BURAL CONSUMERS TOWARDS FINGS 50. PATH MEDIAN OF THE BRHAVIOUR OF BURAL CONSUMERS TOWARDS FINGS 50. PATH MEDIAN OF THE BRHAVIOUR OF BURAL CONSUMERS TOWARDS FINGS 50. PATH MEDIAN OF THE BRHAVIOUR OF BURAL CONSUMERS TOWARDS FINGS 50. PATH MEDIAN OF THE BRHAVIOUR OF BURAL CONSUMERS TOWARDS FINGS 50. PATH MEDIAN OF THE BRHAVIOUR OF BURAL CONSUMERS TOWARDS FINGS 50. PATH MEDIAN OF THE BRHAVIOUR OF BURAL CONSUMERS TOWARDS FINGS 51. PROBLEMS & PROSPECTS OF AGRICULTURE EXPORTS IN THE EMBERGING SCENARIO 52. PATH MEDIAN OF THE BRHAVIOUR BURAL PROBLEMSHIP IN INDIA. AND INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH 53. PROBLEMS AND PROBLEMS FINGS FINGS AND PROBLEMSHIP IN INDIA. AND INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH 54. PART MEDIAN OF THE BURAL PROBLEMSHIP IN THE BURAL CONSUMERS FINGS IN THE STUDY IN THE STATE OF RAJASTH						
SUMAIRA ASJAM. MADRALATE. DR. WUHAMMAD ABDUL MAID MAKER B. HASSAW MUITABA NAWAZ SALEEM NUMAN RESOURCE PLANNING (HIPP. INSINCITS FROM THE COMMERCIAL BANK OF CYLON (CEC) 28. MARKEDOR HOSSAW, ABU MD. ABDULLAR A.FSAMA PERMINE ARSUDA HOSSAW, ABU MD. ABULLAR A.FSAMA PERMINE BATH STUDY OF HANACUAL PERMANA PERMINE THE STUDY OF HANACUAL PERMANA PERMANA PERMINE THE STUDY OF HANACUAL PERMANA PERMANA PERMANA PERMANA PERMINE THE STUDY OF HANACUAL PERMANA P						
S. HUMAN RESOURCE PLANNING (IMP): INSIGHTS FROM THE COMMERCIAL BANK OF CEYLON (CBC) MASKUDA MASKUDA MASKUDA MASKUDA MORKERS OWN CONSTRUCTION OF SOCIAL RELATIONS OF PRODUCTION IN AN OIL REFINERY, NIGERIA DR. CLUSSEQUE ALGORITHMS DR. CLUSSEQUE ALGORITHMS	4.		22			
MAKESUDA HOSSAIN, ABU MD. ABDULLAIR & AFSANA PERVINE MANACEMENT, LABOUR PROCESS AND WORKERS OWN CONSTRUCTION OF SOCIAL RELATIONS OF PRODUCTION IN AN OIL REFINERY, NIGERIA 34. MAKESUDA HOSSAIN, ABU MD. ABULLAIR & AFSANA PERVINE ACTION OF THE ABULLAIR PERVINE LEADERSHIP STYLE IN THE STRUCTURAL FORM OF SELF HELP GROUP D. ACTION OF HANANCIAL PERVINDENCE OF NATIONALIZED BANKS DURING 2006-2010 YOGISH PURIN & DIS, SAMATHUK KIMAR THE STUDY OF HANANCIAL PERVINDENCE OF NATIONALIZED BANKS DURING 2006-2010 YOGISH PURIN & DIS, SAMATHUK KIMAR TO PRADARAN & DIE PUR PASAD MISSO 1. PROBLEMS & PROSPECTS OF REGINALITURE EXPORTS IN THE EMERGING SCENARIO D. R. L. CUPITA & DI. PREMA GANG 1. PROBLEMS & PROSPECTS OF REGINALITURE EXPORTS IN THE EMERGING SCENARIO D. R. L. CUPITA & DI. PREMA GANG 1. PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH D. R. L. CUPITA & DI. PREMA GANG 1. PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH D. R. L. CUPITA & DI. PREMA GANG 1. PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH D. R. L. CUPITA & DI. PREMA CONTROL OF A			20			
6. MAMAGEMENT, LASOUR PROCESS AND WORKERS OWN CONSTRUCTION OF SOCIAL RELATIONS OF PRODUCTION IN AN OIL REFINERY, NIGERIA 7. PATH-GOAL THEORY OF LEADERSHIP STYLE IN THE STRUCTURAL FORM OF SELF HELP GROUP 8. THE STUDY OF FINANCIAL PERFORMANCE OF NATIONALIZED BANKS DURING 2006-2010 9. AN EMPIRICAL STUDY ON THE REHAVIOUR OF RURAL CONSUMERS TOWARDS FINGS 9. AN EMPIRICAL STUDY ON THE REHAVIOUR OF RURAL CONSUMERS TOWARDS FINGS 10. PROBLEMS & PROSPECTS OF AGRICULTURE EXPORTS IN THE EMERGING SCENARIO 10. PROBLEMS & PROSPECTS OF AGRICULTURE EXPORTS IN THE EMERGING SCENARIO 11. PROBLEMS & PROSPECTS OF MOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH 12. CAPTIAL STRUCTURE AMALYSIS: AN INTER AND INTRA-INDUSTRY STUDY 13. MARAGEMENT LUSS OF HUMBAN RESOURCE ACCOUNTING: A SURVEY 14. BRORBET TRADE VISA ANY SINDA'S LOOK EAST POLICY: A CASE STUDY OF MAINIFUR 15. NEW RURAL JUSS OF HUMBAN RESOURCE ACCOUNTING: A SURVEY 16. A STUDY AND ANALYSIS OF HUMBAN RESOURCE ACCOUNTING: A STUDY OF SELECTED RURAL MARKETIS OF PUNIAB AND MADHYA PRADESH 16. A STUDY AND ANALYSIS OF HUMBAN RESOURCE ACCOUNTING: A STUDY OF SELECTED RURAL MARKET OF PUNIAB AND MADHYA PRADESH 16. A STUDY AND ANALYSIS OF HUMBAN RESOURCE ACCOUNTING: A STUDY OF SELECTED RURAL MARKETS OF PUNIAB AND MADHYA PRADESH 17. AWARRENS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAIASSTHAN 18. AND AND ANALYSIS OF THRON AND ANALYSIS OF THROSE AND AND ANALYSIS OF THRON AND ANALYSIS OF THRON AND ANALYSIS OF THROSE AND AND ANALYSIS OF THROSE AND AND ANALYSIS OF THROSE AND AND AND AND ANALYSIS OF THROSE AND	5.	` '	20			
DR. CLUSEGUN CLORENCE ORACL STADAL THEORY OF ELADORSHIP STYLE IN THE STRUCTURAL FORM OF SELF HELP GROUP ORACL SALAPATHY & SABITA MISSING THE STUDY OF FINANCIAL PREPROMANCE OF NATIONALIZED BANKS DURING 2006-2010 VOCESH PURIL & OR. SYMARBHU KUMAR? A REMPIRICAL STUDY ON THE BERRYDOUR OF RURAL CONSUMERS TOWARDS FMCGS AND THADAMAN & DR. CHY PROADA MISSING DR. M. L. CUPTA & OR. REPORTS OF ASINCLUTURE EXPORTS IN THE EMERGING SCENARIO DR. M. L. CUPTA & OR. REPORTS OF ASINCLUTURE EXPORTS IN THE EMERGING SCENARIO DR. M. L. CUPTA & OR. REPORT & GR. CAPITAL STRUCTURE ANALYSIS: AN INTER AND INTRA-INDUSTRY STUDY DR. HAMPONDA KUMAR PROVING & RANGER TAWARD TO REPORT AND ANALYSIS OF HUMAN RESOURCE ACCOUNTING: A SURVEY TREETA & LOWARD ALLOHAR POWARD & RABMEET FAULR ANANAGEBRIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY TO REPORT AND ANALYSIS OF HUMAN RESOURCE ACCOUNTING: A SURVEY TO REPORT AND ANALYSIS OF HUMAN RESOURCE ACCOUNTING: A SURVEY TO REPORT AND ANALYSIS OF HUMAN RESOURCE ACCOUNTING: A SURVEY TO REPORT AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGNATIR ARM SIMPLE & CHINICIPEN SIMPLE TO REPORT AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGNATIR ARM MISCH & SCENARIOUS ASPECTS OF INSURANCE: A EMPRICAL STUDY IN THE STATE OF RAIASTHAN DIGNATIR ARM MISCH & SCULISITIONS ON THE PERFORMANCE OF COMPANIES ON THE MISCHING AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGNATIR ARM MISCHER & COUNTING AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGNATIR ARM MISCHER & COUNTING AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGNATIR ARM MISCHER & COUNTING AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGNATIR ARM MISCHER & COUNTING AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGNATIR ARM MISCHER & COUNTING AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGNATIR ARM MISCHARD AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGNATIR ARM MISCHARD AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGNATIR ARM MISCHARD AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGNATIR ARM MISCHARD AND AND ANALYSIS OF FINANCIAL I	6	·	34			
7. PATH-GOAL THEORY OF LEADERSHIP STYLE IN THE STRUCTURAL FORM OF SELF HELP GROUP 8. THE STUDY OF FINANCIAL PERFORMANCE OF NATIONALIZED BANKS DURING 2006-2010 9. AR EMPIRICAL STUDY ON THE BEHAVIOUR OF RURAL CONSUMERS TOWARDS FMCGS 10. PROBLEMS & ROSS-MIGHT MURINGR 11. PROBLEMS & PROSPICETS OF ABRICULTURE EPROTES IN THE EMERGING SCENARIO 12. PROBLEMS & PROSPICETS OF ABRICULTURE EPROTES IN THE EMERGING SCENARIO 13. PROBLEMS & PROSPICETS OF ABRICULTURE EPROTES IN THE EMERGING SCENARIO 14. CUPITA & DR. REPEAL GARG 15. PROBLEMS AND PROSPICETS OF WOMEN ENTREPRENURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH 16. C. VISWAMATTA REDDY 17. ARAMENDRA KUMARA PORMAL & RABINEET KAUR 18. MANAGERIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY 18. EFETA & UPASMA, JOSH 19. BORDER TRADE VIS A-VIS INDIA'S LOOK EAST POLICY: A CASE STUDY OF MANIPUR 19. R. I. TERMANI SIMPH & P. CHINGLEN SINGH 15. NEW RURAL MARKETING STRATIGIES OF FMCG COMPANIES IN INDIA: A STUDY OF SELECTED RURAL MARKETIS OF PUNIAB AND MADHYA PRADESH 16. A STUDY AND AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES 19. PROBLEMS AND ANALYSIS OF FINANCIAL INCLUSION ON THE PERFORMANCE OF COMPANIES 10. R. RICHARD AND ANALYSIS OF FINANCIAL INCLUSION ON THE PERFORMANCE OF COMPANIES 10. REPORT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES 10. REPORT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES 10. REPORT OF MERGERS & ACQUISITION ON THE PERFORMANCE OF COMPANIES 10. REPORT OF MERGERS & ACQUISITION ON THE PERFORMANCE OF COMPANIES 10. REPORT OF MERGERS & ACQUISITION ON THE PERFORMANCE OF COMPANIES 10. REPORT OF MERGERS & ACQUISITION ON THE PERFORMANCE OF COMPANIES 10. REPORT OF MERGERS & ACQUISITION ON THE PERFORMANCE OF COMPANIES 10. REPORT OF MERGERS & ACQUISITION ON THE BERFORMANCE OF COMPANIES 10. REPORT OF THE STRUCK OF THE PERFORMANCE OF COMPANIES 10. REPORT OF THE STRUCK OF THE STRUCK OF THE STRUCK OF THE STRUCK OF THE STRU	0.		34			
8. THE STUDY OF FINANCIAL PERFORMANCE OF NATIONALIZED BANKS DURING 2006-2010 YOCSEP PURB OR DS. SHAMBUR KUMAR 9. AN EMPRICIAL STUDY ON THE BEHAVIOUR OF RURAL CONSUMERS TOWARDS FMCGS NOTI PRACHAN & DR. DEVP PRASAD MISRA 10. PROBLEMS & PROSPECTS OF AGRICULTURE EXPORTS IN THE EMERGING SCENARIO DR. M. L. GUPTA & DR. REKHA CAMB 11. PROBLEMS AND PROSPECTS OF AGRICULTURE EXPORTS IN THE EMERGING SCENARIO DR. M. L. GUPTA & DR. REKHA CAMB 12. CAPITAL STRUCTURE ANALYSIS. AN INITER AND INITRA-INDUSTRY STUDY DR. C. VISWAMATHA REDDY 12. CAPITAL STRUCTURE ANALYSIS. AN INITER AND INITRA-INDUSTRY STUDY DR. HAMMENDAR KUMAR POWAMA & RAMMET KAUR 13. MANAGERIA USES OF HUMBAN RESOURCE ACCOUNTING: A SURVEY REFTA & UPASMA JOSH 14. BONDER TRADE VIS-A-VIS INDIA'S LOOK EAST POLICY: A CASE STUDY OF MANIPUR DR. N. TEMANI SINGH & P. CHINGLER SINGH 15. NEW RURAL MARKETION STRATEGIES OF FMCG COMPANIES IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNIAB AND MADHYA PRADESH A STUDY AND ANALYSIS OF FINANCIA ANDROR 16. A STUDY AND ANALYSIS OF FINANCIA LINCUSION IN INDIA DIGAMTA KR. MUDO! 17. AVARENDESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN DR. DIRINGH JIMI 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES DR. DIRINGH JIMI 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN DR. GALMANA PRABRUB C. COVIND M. DHAMATIA 10. REALWAMAR PRABRUB C. CONDAN D. HAMAINA 110. REALWAMAR PRABRUB 112. REACORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET 214. FACTORS AFFECTING BEHAVIOR OF RIDIANS STOCK MARKET 215. PERFORMANCE OF SHIS CREAM FOR TAILURY STOCK MARKET 216. DR. SUPKAL JEANNIC C. COMPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. SUPKAL JEANNIC C. ANALYSIS IN ORGANISED RETAILURG—AN EMPRICAL STUDY DR. S. VENALTESH & GOVINDARALUL. M. S. C. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILURG—AN EMPRICAL STUDY DR. S. VENALTESH & GOVINDARALUL, M. S. C. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILURG—AN EMPRICAL STUDY DR. S	7.		38			
9. AN EMPRICAL STUDY ON THE BEHAVIOUR OF RURAL CONSUMERS TOWARDS FMCGS 10. PROBLEMS & POLIT PACKAD MISTA 11. PROBLEMS & POLIT PACKAD MISTA 11. PROBLEMS & POLIT AS AR. REVER AGAIG 12. CAPITAL STUDY ON THE BEHAVIOUR OF RURAL CONSUMERS TOWARDS FMCGS 13. MANAGERIA LUSTOS OF AGRICULTURE EMPORTS IN THE EMERGING SCENARIO 14. PROBLEMS & POROSPECTS OF WOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH 15. PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH 16. ANTAURANTH ARE ADDIT OF A MANAGERIA LUSS OF HUMAN RESOURCE ACCOUNTING: A SURVEY 17. RETAR SUMMARIA HARDEN 18. MANAGERIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY 18. RETAR SUMMARIA SOFT OF HUMAN RESOURCE ACCOUNTING: A SURVEY 18. RETAR SUMMARIA SHAP SHAP SHAP SHAP SHAP SHAP SHAP SHA		DR. C. SATAPATHY & SABITA MISHRA				
9. AN EMPRIECAL STUDY ON THE BEHAVIOUR OF RURAL CONSUMERS TOWARDS FMCGS 10. PROBLEMS & PROSPECTS OF AGRICULTURE EXPORTS IN THE EMERGING SCENARIO 11. PROBLEMS & PROSPECTS OF AGRICULTURE EXPORTS IN THE EMERGING SCENARIO 12. PROBLEMS AD PROSPECTS OF WOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH 12. PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH 13. RANGERIA RELOVE 14. CAPITAL STRUCTURE ANALYSIS: AN INTER AND INTRA-INDUSTRY STUDY 15. RHAMENDRA KUMAR PORWAL & RABMEET KAUR 16. AND STRUCTURE ANALYSIS: AN INTER AND INTRA-INDUSTRY STUDY 17. REFETA & UPASHA JOSH 18. BORDER TRADE VISA-N'SI INDIA'S LOOK EAST POLICY: A CASE STUDY OF MANIPUR 19. DR. N. FELMANI SINGH & P. CHINGLEN SINGH 10. DR. N. TEMMANI SINGH & P. CHINGLEN SINGH 11. AND STRUCTURE ANALYSIS OF FINANCIAL INCLUSION IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNIAB AND MADHYA PRADESH 18. ANGEDES PINGH ARROR A BOOMMAN ARROR 19. DIGNATIA R. MUDOI 10. AN ANKENISS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN 10. DR. DIRAN JAIN 11. ANARENISS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN 10. R. DIRAN JAIN 11. PROFECIO INDICAL INCLUSION OF THE PERFORMANCE OF COMPANIES 11. PROFECIO INDICAL INCLUSION OF THE PERFORMANCE OF COMPANIES 12. COPPORTA FOR SECTION OF THE PERFORMANCE OF COMPANIES 13. MARCHINERS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN 14. PROFECIO INDICAL INCLUSION OF THE PERFORMANCE OF COMPANIES 15. PROFECIO INDICAL INCLUSION OF THE PERFORMANCE OF COMPANIES 16. AN INVESTIGATION OF BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION 17. ANARCHINERS TOWARDS AND	8.	THE STUDY OF FINANCIAL PERFORMANCE OF NATIONALIZED BANKS DURING 2006-2010	42			
10. PROBLEMS & PROSPECTS OF AGRICULTURE EXPORTS IN THE EMERGING SCENARIO D.R. M. L. GUPTA & DR. RENAR GARG 11. PROBLEMS & PROSPECTS OF AGRICULTURE EXPORTS IN THE EMERGING SCENARIO D.R. M. L. GUPTA & DR. RENAR GARG 12. CAPITAL STRUCTURE ANALYSIS: AN INTER AND INTRA-INDUSTRY STUDY D.R. HAMEMORA KUMAR PROSPECTS OF WOMEN ENTERPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH D.R. LAMEMORA KUMAR PROFULA & RABMEET KAUR 13. MANAGERIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY RETA & UMPSAN JOHN H. SURVEY D.R. N. TEMMAN SINCH B. P. CHINGIEN SINGH 15. NEW RURAL MARKETING STRATEGIES OF FINGS COMPANIES IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNIAB AND MADHYA PRADESH AGDEEP SINGH ARORA & POOMMA ARORA 16. A STUDY AND ANALYSIS OF FINANCIAL INCUSION IN INDIA DIGANITA KR. MUDO! 17. AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN D.R. DHIRAD JAIN D.R. CARLANDER D.R. CARLANDER D.R. CARLANDER D.R. CARLANDER D.R. CARLANDER D.R. CARLANDER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH D.R. CARLANDER JAIN BANK BALAND D.R. CARLANDER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH D.R. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY D.R. COOPAT T.N. & MISHADDRANDA, M.S. D.R. S. VENANT SA RAJAN D.R. S. SURVINE SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH D.R. SORD FRAN, D.R. CARLANDER D.R. SORD FRAN D.R. CARLANDER SATISFACTION - A STUDY WITH		YOGESH PURI & DR. SHAMBHU KUMAR				
10. PROBLEMS & PROSPECTS OF AGRICULTURE EXPORTS IN THE EMERGING SCENARIO D.R. M. L. GUPTA & D.R. REHAM GARG 11. PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOR DISTRICT OF ANDHRA PRADESH D.R. C. VISWANATHA REDOV D.R. C. VISWANATHA REDOV D.R. C. VISWANATHA REDOV D.R. HAMENDRA KUMAR PORWAL & RABINEET KAUR T. RETA & UPASMA JOSHI D. MANAGERIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY RETA & UPASMA JOSHI D. SHAMENDRA KUMAR PORWAL & RABINEET KAUR D.R. N. TEIMAM SINGH & P. CHINGEIR SINGH D.R. A TEIMAM SINGH & P. CHINGEIR SINGH D.R. AND SINGH AROMA & P. CONAMA AROMA D.R. AND SINGH AROMA BOOM AND	9.	AN EMPIRICAL STUDY ON THE BEHAVIOUR OF RURAL CONSUMERS TOWARDS FMCGs	52			
11. PROBLEMS ADD RESENA GARG 12. CAPITAL STRUCTURE ANALYSIS: AN INTER AND INTRA-INDUSTRY STUDY 12. CAPITAL STRUCTURE ANALYSIS: AN INTER AND INTRA-INDUSTRY STUDY 13. MANAGERIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY 14. DR. HAMMENDA KUMAR PORTMUL & RABMEET KAUR 15. NEW RUNAL MARKETING STRATEGIES OF ENCE COMPANIES 16. A STUDY AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNIAB AND MADHYA PRADESH 16. A STUDY AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNIAB AND MADHYA PRADESH 17. ANABRES TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAIASTHAN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION 21. FACTORS AFFECTING BEHAVIOR OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY 23. LEVEL OF CUSTOMERS ASTRACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH 24. CUSPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY 25. PROOFA T.M. & MISHAR RAJAN 26. MUTUAL FUND PERFORMANCE: A NEMPIRICAL STUDY 36. S. MAYILVAGANAN & G. K.ARTHIKEYAN 37. SULVING BEHAVIOR OF INDIAN STOCK MARKET 38. LEVEL OF CUSTOMERS ASTRACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH 39. C. S. PANALYLAGANAN & G. K.ARTHIKEYAN 31. SELVEL OF CUSTOMERS ASTRACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH 39. C. S. MAYILVAGANAN & G. K.ARTHIKEYAN 31. SHUNDA INDIAN BRANCH OF RESPONSIVENESS OF RIBMS IN THE CONTEXT OF INDIAN BANK, MAYILADUTHURAI BRANCH 31. SHUNDA INDIAN BRANCH AND PREFERENCE OF INDIAN BANK, MAYILADUTHURAI BRANCH 31. SHUNDA INDIAN BRANCH AND PREF						
11. PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENURSHIP IN INDIA - AN INVESTIGATIVE STUDY IN CHITTOOR DISTRICT OF ANDHRA PRADESH B. C. CVSWAMATHA BERDOY 12. CAPITAL STRUCTURE ANALYSIS: AN INTER AND INTRA-INDUSTRY STUDY 27. HAMMENORA KUMAR PORWAL & RABMEET KAUR 13. MANAGERIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY REETA & UPASNA JOSHI 14. BORDER TRADE VIS -A-VIS INDIA'S LOOK EAST POLICY: A CASE STUDY OF MANIPUR DR. N. TEIMANI SINGH & P. CHINGLEN SINGH 15. INEW RURAL MARKETING STRATEGIES OF EFICE COMPANIES IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNIAB AND MADHYA PRADESH 16. A STUDY AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA 17. AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES 19. FOREIGH OIR CIT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION 21. FACTORS AFFECTING EBHAVIOR OF INDIAN STOCK MARKET 22. CORPORAT REFERENCE ASHOLD OF INDIAN STOCK MARKET 23. LEVEL OF CUSTOMER STRISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING - AN EMPIRICAL STUDY 25. PREFORMANCE OF SHOS CREDIT UNIXAGE PROGRAMMES A COMPARATIVE ANALYSIS 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS 37. SHAVILVAGANAN & G. KARTHIKEYAN 27. BUYING BEHAVIOR OF RESON-OFGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL FUND SCHEMES 38. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS 39. PHANUMANTHA RAO & D. R. VENIL JACKEUN FRIMANDES 10. PHANUMANTHA RAO & D. R. VENIL JACKEUN FRIMANDES 118. DRIVED BEHAVIOUR AND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS 39. PHANUMANTHA RAO & D. R. VENIL JACKEUN FRIMANDES 10. PHANUMANTHA RAO & D. R. VENIL JACKEUN FRIMANDES 118. DRIVING BEHAVIOUR AND PERFORMANCE: SYSTEM IN INDIA MORD YASIN WANI & RAIS AHMAD QAZI 119. PACH AGARNAL & PRIVANNA SAGAR 110. A LEGAL PROPERSORM OF DEARN GUAR	10 .		59			
12. CAPITAL STRUCTURE ANALYSIS: AN INTER AND INTRA-INDUSTRY STUDY OR. HAMENORA RUMAR PORWAL & RABMEET KAUR 13. MANAGERIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY REETA & UPASNA JOSH APPLICATION OF MERCER AS UPASNA JOSH OR. N. TERMANI SINCH & D. CHINGLEN SINGH 15. NEW RURAL MARKETING STRATEGIES OF FINGS COMPANIES IN INDIA: A STUDY OF MANIPUR DR. N. TERMANI SINCH & D. CHINGLEN SINGH 16. A STUDY AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGANTA KR. MUDOI 17. AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAIASTHAN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA 10. PR. ORDINAL JAIN 10. R. RICHARD & LEMANDE 11. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET 12. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET 12. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET 12. ROFORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. S. MAYLVAGANAN PRABHU B 12. R. ROOPA T.M. & NISHA RAJAM 12. LEVEL OF CUSTOMER S AISHA RAJAM 12. LEVEL OF CUSTOMER S AISHA RAJAM 12. LEVEL OF SHIS CREENING: A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH 12. R. S. MAYLVAGANAN & G. KARTIKEYAN 13. MOHMED IRFAN, DR. AMULYA. M. & EVERIL JACKLIN FERNANDES 14. SHIVANI HUMAR SAULYABH 15. PREFORMANCE OF SHIS CREDITION OF RETAILING — AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M. & EVERIL JACKLIN FERNANDES 16. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL FUND SCHEMES THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION 17. PARALH AGARRIVAL & PRIVANKA SAGAR 18. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION 18. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION						
12. CAPITAL STRUCTURE ANALYSIS: AN INTER AND INTRA-INDUSTRY STUDY DR. HAMENDRA KUMAR PORWAL & RABMEET KAUR 13. MANAGERIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY REFTA & UPASMA JOSH 14. BORDER TRADE VIS-A-VIS INDIA'S LOOK EAST POLICY: A CASE STUDY OF MANIPUR DR. R. TEMANU'S SINGH & P. CHINGLEN SINGH 15. NEW RURAL MARKETING STRATEGIES OF FINGE COMPANIES IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNJAB AND MADHYA PRADESH JAGOEDEP SINGH ARDRA & POONAM ARDRA 16. A STUDY AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DICHANYA RR. MUDOI 17. AMVARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN 95. DR. CHIRAL JAIN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES GOVIND M. DHINAINA 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION 110. DR. GUANANA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTELINDUSTRY DR. ROODA TI.N. R. NISHA RAJAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING — AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMUSICAL AND SECRETION OF REPROBLEMENS: A COMPARATIVE ANALYSIS DR. S. MANILVAGRAMA & G. KARTHUREYAN 25. PERFORMANCE OF SHOE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOUNDARAUL, M. S. 26. MUTUAL FUND PERFORMANACE: AN ANALYSIS OF INDEX FUNDS 39. S. VENKATESH & GOUNDARAUL, M. S. 29. CARBON CREDITS ACCOUNTING REPLEXION IN THE BALANCE SHEET — AN ACCOUNTANT'S PERSPECTIVE 29. CARBON CREDITS ACCOUNTING REPLEXION IN THE BALANCE SHEET — AN ACCOUNTANT'S PERSPECTIVE 29. CARBON CREDITS ACCOUNTING REPLEXION IN THE BALANCE SHEET — AN ACCOUNTANT'S PERSPECTIVE 29. CARBON CREDITS ACCOUNTING REPLEXION IN THE BALANCE SHEET — AN ACCOUNTANT'S PERSPECTIVE 29. CARBON CREDITS ACCOUNTING REPLEXION IN THE BALANCE SHEET — AN ACCOUNTANT'S PERSPECTIVE 29. CARBON CREDITS ACCOUNTING REPLEXION IN THE BALANC	11.		62			
DR. HAMENDRA KUMAR PORWAL & RABMEET KAUR 13. MANAGERIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY REET & UPASNA JOSH 14. BORDER TRADE VIS-A-VIS INDIA'S LOOK EAST POLICY: A CASE STUDY OF MANIPUR DR. N. TEHAMIN SINGH & P. CHINGLEN SINGH 15. NEW RURAL MARKETING STRATEGIES OF FMCG COMPANIES IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNJAB AND MADHYA PRADESH JAGDEEP SINGH ARORM & P. CHINGLEN SINGH 16. A STUDY AND NANAYSIS OF FINANCIAL INCLUSION IN INDIA DIGANTA KR. MUDO! 17. AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN DR. AND PROBLEM STOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN DR. DR. DHIRAJ JAIN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES GOVIND. M. DHINAVIA DR. KIRTIKUMAR I. EKHANDE 19. FÖREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA KIRTIKUMAR I. EKHANDE 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION 110 DR. GAJAMAMA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. RODAT T.N. & INSHA RAJAN 23. ILEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S. MAYILVAGALAMB A, G. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING — AN EMPIRICAL STUDY MOHMED IRRAM, DR. AMULYA. M & EVERIL JACKLIN FERNANDES DR. S. VENNATESH & GOVINDARAUL, M.S. DR. PHANUMANTHA RAO & DR. B. VENKATA RAO 24. CLASSON CREDIT IS INAGE PROGRAMMER'S A COMPARATIVE ANALYSIS DR. P. HANDMANTHA RAO & DR. B. VENKATA RAO 25. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET — AN ACCOUNTANT'S PERSPECTIVE DR. P. PHANUMANTHA RAO & DR. B. VENKATA RAO 26. ALEEAL PROPERSON—ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTO	12		71			
13. MANAGERIAL USES OF HUMAN RESOURCE ACCOUNTING: A SURVEY REETA & UPASNA JOSHI 14. BORDER TRADE VIS-A-VIS INDIA'S LOOK EAST POLICY: A CASE STUDY OF MANIPUR DR. N. TEIMANI SINGH & P. CHINGLEN SINGH 15. NEW RURAL MARKETING STRATEGIES OF FIMEG COMPANIES IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNJAB AND MADHYA PRADESH JAGDEEP SINGH ARORA & POONAM ARORA 16. A STUDY AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA 17. AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN 95. DR. DHIRAL JAIN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES GOVIND M. DHINAIYA 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA (NRTIKUMAR L. EKHANDE 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET (NUMAR SAURABH U.) 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. RODAR T.N. & INSTA RAJAIN 22. CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH 24. CUSTOMER GAP ANALYSIS IN ORGANISE RETAILING – AN EMPIRICAL STUDY MOHMED INFAM, DR. AMULYA. M & EVERIL JACKLIN FERNANDES DR. S. MAYILVAGANAN & G. KARTHKEYAN 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPRACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGRAWAL & PRIVANYA SAGGE PRACH AGRAWAL & PRIVA	12.		/1			
REETA & UPASNA JOSHI 14. BORDER TRADE VISA-AVIS INDIA'S LOOK EAST POLICY: A CASE STUDY OF MANIPUR DR. N. TEIMANI SINCH & P. CHINGLEN SINGH 15. NEW RURAL MARKETING STRATEGIES OF FINCE COMPANIES IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNIAB AND MADHYA PRADESH JAGGEDEP SINGH ARORA & POONAM ARORA 16. A STUDY AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGANTA KR. MUDOI 17. AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN DR. DHIRAL JAIN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES GOVINO M. DHINALYA 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA KIRTIKUMAR I. EKHANDE 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION 110 DR. GAJANANA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAN 23. ILEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S. MANILVAGANAN & C. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING - AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHIS CREDIT LINKSEE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENNATESH & GOVINDARAJU, M.S. DR. S. VENNATESH & GOVINDARAJU, M.S. DR. S. WINAULYAL MA & EVERIL JACKLIN FERNANDES 26. MUTUAL BUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMME & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PARCH AGARWAL & PRIVANAL SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET - AN ACCOUNTANT'S PERSPECTIVE 157 DR. PHANUMANTHA RAO & DR. B. VENNATA RAO 10. A LEGAL PERSPECTIVE OF BANK GUARASTER SYSTEM IN INDIA MOHD VASIN WANI & RAIS AHMAD QAZI	12		77			
14. BORDER TRADE VIS-À-VIS INDIA'S LOOK EAST POLICY: A CASE STUDY OF MANIPUR DR. N. TEHMANI SINGH & P. CHINGLEN SINGH 15. NEW RURAL MARKETING STRATEGIES OF PMCG COMPANIES IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNIAB AND MADHYA PRADESH JAGDEEP SINGH ARORA & POOMAM ARORA 16. A STUDY AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGANTA R. MUDOI 17. AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN DR. CHIRAL JAIN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES GOVIND M. DHIMAIYA 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA KIRTIKUMAR L EKHANDE 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION 10. R. GALAMANA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAM 24. LEVEL OF CUSTOMER SATISFACTION: A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S. MAYILVAGANAN & G. KARTHIKEYAN 25. PERFORMANCE OF SHOS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAUL, M. S. DR. S. VENKATESH & GOVINDARAUL, M. S. DR. S. VENKATESH & GOVINDARAUL, M. S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SIVANI INDER & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHIM ACROSS OF PROGRAMMES SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	13.		''			
DR. N. TEMANI SINGH & P. CHINGLEN SINGH 15. NEW RURAL MARKETING STRATEGIES OF FMCG COMPANIES IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNIAB AND MADHYA PRADESH JAGDEEP SINGH ARORA & POONAM ARORA 16. A STUDY AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGANTA R. MUDO! 17. AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN DR. DHIRAJ JAIN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES GOVIND M. DHINAJYA 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA KIRTIKUMAR L. EKHANDE 10. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION 110. BR. GAJAMANA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORAT GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAN 23. LEVEL OF CUSTOMER GAF ANALYSIS IN ORGANISED RETAILING – AN EMPIRICAL STUDY MOMENDE IRRAD, DR. AMAILVAGANAN & C. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING – AN EMPIRICAL STUDY MOMENDE IRRAD, DR. AMAILVA M. & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENNATESH & GOVINDARAJU, M.S. 26. MUTUAL PUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVAN INDER & BR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACH AGRAPMAL & PRIVANALS AGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. PHANUMANTHA RAO & DR. S. VENKATE RAO A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	14.		80			
AGDEEP SINGH ARORA & POONAM ARORA 91		DR. N. TEJMANI SINGH & P. CHINGLEN SINGH				
16. A STUDY AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA DIGANTA KR. MUDOI 17. AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAIASTHAN DR. DHIRAJ JAIN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES GOVIND M. DHINAVIYA 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA KIRTIKUMAR L. EKHANDE 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION DR. GAJANANAP PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAN 23. LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S. MAYLLVAGANAN & G. KARTHIKEYAN 24. CUSTOMER GAP PANALYSIS IN ORGANISED RETAILING - AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULLYA. M. & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET - AN ACCOUNTANT'S PERSPECTIVE DR. PHANIUMANTHA RAO & DR. B. VENKATE ARO 30. A LEGGL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD VASIN WANI & RAIS AHMAD QAZI	15.	NEW RURAL MARKETING STRATEGIES OF FMCG COMPANIES IN INDIA: A STUDY OF SELECTED RURAL MARKETS OF PUNJAB AND MADHYA PRADESH	85			
DIGANTA KR. MUDOI 17. AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN D. D. DHIRAJ JAIN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES GOVIND M. DHINAIYA 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA KIRTIKUMAR L. EKHANDE 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION D. GALANANA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY D. R. ROOPA T.N. & NISHA RAJAN 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY D. R. S. MAYILVAGANAN & G. KARTHKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING – AN EMPIRICAL STUDY MOHMED IRFAN, D.R. AMULYA. M. & EVERIL JACKLIN FERNANDES D.R. S. VENKATESH & GOVINDARAJU, M.S. 25. PERFORMANCE OF SHOS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS D.R. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & D.R. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE D. R. PHANUMANTHA RAO & D. R. D. VENKATA RAO D. R. PHANUMANTHA RAO & D. R. D. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI		JAGDEEP SINGH ARORA & POONAM ARORA				
17. AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN DR. DHIRAL JAIN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES GOVIND M. DHINALYA 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA KIRTIKUMAR L. EKHANDE 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION DR. GAJANANA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAN 23. LEVEL OF CUSTOME RATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S. MAYILVAGANAN & G. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING — AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M. & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHOS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. S. HIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET — AN ACCOUNTANT'S PERSPECTIVE DR. PHANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD VASIN WANI & RAIS AHMAD QAZI	16 .	A STUDY AND ANALYSIS OF FINANCIAL INCLUSION IN INDIA	91			
DR. DHIRAJ JAIN 18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES GOVIND M. DHIRAJYA 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA KIRTIKUMAR L. EKHANDE 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION DR. GAJANANA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAN 23. LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S.MAYILVAGANAN & G. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING - AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA: M. & EVERIL JACKLIN FERNANDES DR. S. VENKATESH & GOVINDARAJU, M.S. 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTULAL FULLD PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. S. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P. HANDMANTHA RAO & DR. B. VENKATA RAO 20. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI		DIGANTA KR. MUDOI				
18. IMPACT OF MERGERS & ACQUISITIONS ON THE PERFORMANCE OF COMPANIES GOVIND M. DHINAINA 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA KIRTIKUMAR L. EKHANDE 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION DR. GAJANANA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAN 23. LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S.MAYILVAGANAN & G. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING – AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. S.HIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIVANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD VASIN WANI & RAIS AHMAD QAZI	17 .	AWARENESS TOWARDS VARIOUS ASPECTS OF INSURANCE: AN EMPIRICAL STUDY IN THE STATE OF RAJASTHAN	95			
GOVIND M. DHINAIYA 19. FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA KIRTIKUMAR L. EKHANDE 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION DR. GAJANANA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAN 23. LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S.MAYILVAGANAN & G. KARTHIKÉYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING - AN EMPIRICAL STUDY MOHMED IFFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA WOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYAMKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET - AN ACCOUNTANT'S PERSPECTIVE DR. PHANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI						
107 FOREIGN DIRECT INVESTMENT: IMPORTANCE, GROWTH & EMPLOYMENT OPPORTUNITIES IN INDIA KIRTIKUMAR I. EKHANDE 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION DR. GAJANANA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAN 122. 23. LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S. MAYILVAGANAN & G. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING – AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION 157 CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P. HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	18 .		102			
KIRTIKUMAR L. EKHANDE 20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAN 23. LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S.MAYILVAGANAN & G. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING – AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION 151 PRACHI AGARWAL & PRIVANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANDMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	40		407			
20. AN INVESTIGATION ON BRAND PREFERENCE AMONG SPORT SHOE CONSUMERS: A CROSS SECTIONAL INVESTIGATION DR. GAJAMANA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAN 23. LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S. MAYILVAGANAN & G. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING - AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIVANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET - AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	19.		107			
DR. GAJANANA PRABHU B 21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAN 23. LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S.MAYILVAGANAN & G. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING – AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	20		110			
21. FACTORS AFFECTING BEHAVIOR OF INDIAN STOCK MARKET KUMAR SAURABH 22. CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY DR. ROOPA T.N. & NISHA RAJAN 23. LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S.MAYILVAGANAN & G. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING - AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGGRWAL & PRIVANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET - AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	20.		110			
KUMAR SAURABH	21		116			
DR. ROOPA T.N. & NISHA RAJAN 23. LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S.MAYILVAGANAN & G. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING – AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGs CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION 151 PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI						
23. LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH DR. S.MAYILVAGANAN & G. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING – AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION 151 PRACHI AGARWAL & PRIVANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	22.	CORPORATE GREENING: A STUDY OF RESPONSIVENESS OF FIRMS IN THE CONTEXT OF INDIAN HOTEL INDUSTRY	122			
DR. S. MAYILVAGANAN & G. KARTHIKEYAN 24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING – AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGs CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI		DR. ROOPA T.N. & NISHA RAJAN				
24. CUSTOMER GAP ANALYSIS IN ORGANISED RETAILING – AN EMPIRICAL STUDY MOHMED IRFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	23.	LEVEL OF CUSTOMER SATISFACTION - A STUDY WITH REFERENCE TO INDIAN BANK, MAYILADUTHURAI BRANCH	128			
MOHMED IRFAN, DR. AMULYA. M & EVERIL JACKLIN FERNANDES 25. PERFORMANCE OF SHGS CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI						
25. PERFORMANCE OF SHGs CREDIT LINKAGE PROGRAMMES: A COMPARATIVE ANALYSIS DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	24.		133			
DR. S. VENKATESH & GOVINDARAJU, M.S. 26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI						
26. MUTUAL FUND PERFORMANCE: AN ANALYSIS OF INDEX FUNDS SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	25 .		138			
SHIVANI INDER & DR. SHIKHA VOHRA 27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI			440			
27. BUYING BEHAVIOUR AND PERCEPTION OF RETAIL INVESTORS TOWARDS MUTUAL FUND SCHEMES DIMPLE & RITU 28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	26.		143			
28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	27		1/17			
28. THE IMPACT OF PERSON-ORGANIZATION VALUE CONGRUENCE ON ORGANIZATIONAL COMMITMENT IN A PUBLIC SECTOR ORGANIZATION	۷1.	A SECTION AND ADDRESS OF THE PROPERTY OF THE P	14/			
PRACHI AGARWAL & PRIYANKA SAGAR 29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI	28		151			
29. CARBON CREDITS ACCOUNTING REFLEXION IN THE BALANCE SHEET – AN ACCOUNTANT'S PERSPECTIVE DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI 157	20.					
DR. P HANUMANTHA RAO & DR. B. VENKATA RAO 30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI 161	29.		157			
30. A LEGAL PERSPECTIVE OF BANK GUARANTEE SYSTEM IN INDIA MOHD YASIN WANI & RAIS AHMAD QAZI 161	-	DR. P HANUMANTHA RAO & DR. B. VENKATA RAO				
MOHD YASIN WANI & RAIS AHMAD QAZI	30.		161			
REQUEST FOR FFFDBACK	- ••	MOHD YASIN WANI & RAIS AHMAD QAZI				
		REQUEST FOR FEEDBACK	165			

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

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

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

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, 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., HaryanaCollege of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, 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, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, YanbuIndustrialCollege, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

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

PROF. ANIL K. SAINI

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

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

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

DR. SHIVAKUMAR DEENE

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

MOHITA

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

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VITUniversity, Vellore

DR. PARDEEP AHLAWAT

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

DR. S. TABASSUM SULTANA

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

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

MOHITA

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

d)

e)

2.

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; Management 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 address: infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

CC	DVERING LETTER FOR SUBMISSION: DATED:
	HE EDITOR RCM
Su	ubject: SUBMISSION OF MANUSCRIPT IN THE AREA OF .
(e	e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
DE	EAR SIR/MADAM
Ple	ease find my submission of manuscript entitled '' for possible publication in your journals.
	nereby 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 nder review for publication elsewhere.
Ιa	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).
	so, 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 ontribution in any of your journals.
	AME OF CORRESPONDING AUTHOR: esignation:
Af	ffiliation with full address, contact numbers & Pin Code:
	esidential address with Pin Code: obile Number (s):
La	andline Number (s):
	mail Address: ternate E-mail Address:
a)	OTES: 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)	
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.

Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.

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

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.

AUTHOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email

ABSTRACT: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods,

The total size of the file containing the manuscript is required to be below 500 KB.

address should be in italic & 11-point Calibri Font. It must be centered underneath the title.

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

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

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

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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS AND THESES

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

ONLINE RESOURCES

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

WEBSITES

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

AN EMPIRICAL STUDY ON THE BEHAVIOUR OF RURAL CONSUMERS TOWARDS FMCGs

JYOTI PRADHAN

LECTURER

DEPARTMENT OF MANAGEMENT

SURANA COLLEGE

BANGALORE

DR. DEVI PRASAD MISRA
PROFESSOR
DEPARTMENT OF M.B.A.
FAKIR MOHAN UNIVERSITY
BALASORE

ABSTRACT

Over the years there has been a great change with regard to income and lifestyle of Indian rural population. Yet there is a significant difference between the purchase behavior of rural and urban consumers. Marketing strategies always gave rise to core competencies and helped taking advantage of the increasing competition. While developing the strategies, the marketers need to treat the rural consumer differently from their urban counterparts because they are economically, socially and psycho-graphically different from each other. To satiate huge base of rural consumers a proportionately large investment is needed which is a risky venture. So, whatever strategies FMCG (Fast Moving Consumer Goods) companies follow must mutually benefit people at the bottom of the pyramid as well as them. This paper is an attempt to study marketing strategy adopted by FMCG companies in the rural India. Consumer characteristics like repeat- purchase- recommendation and loyalty are also being studied herewith. The study has focused on consumer behavior related to consumables, 4P's (product, price, place, promotion) and 4 A's (acceptability, affordability, availability and awareness). The researchers have used structured questionnaire technique and surveyed on the population in the rural areas of Odisha. The researchers tried to bring about similarities and differences of urban and rural India which indeed helps in framing of strategy in rural India.

KEYWORDS

Rural markets, FMCGs, Marketing strategy, Haat.

RURAL INDIA- A GREENER PASTURE

C.K.Prahalad

Liberalization of an Economy has its own pros and cons. The decision to liberalize the Indian Economy at the beginning of the 1990s had far-reaching consequences. On the marketing front, there was the arrival of many well-known MNCs, which are household brands in the international market today. A relevant example is of Hindustan Unilevers, the largest FMCG Company generating half of its annual income from rural market.

scenarios where the poor are actively engaged and, at the same time, the companies providing products and services to them are profitable".

The rural India comprises almost 75 percent of the population living in 6.4 lakh villages, speaking 33 languages, 1652 dialects and has diverse sub-cultures and diverse requirements. More than 80 percent of the rural consumers depend upon agriculture and allied activities for their livelihood. The rural market has been growing steadily since the 1980s and is now bigger than the urban market for both fast moving consumer goods (53 percent share of the total market) and consumer durables (59 percent). An analysis of the National Samples Survey (NSS) data reveals that 75 percent of the expenditure on manufactured goods is accounted by rural India. Technological developments are taking place in rural areas at a rapid rate as is in the urban areas. The disposable income in rural India has increased manifold in the last five years than the urban area. Higher rural income means, the need for larger markets and at the same time they are exposed to large number of products so their brand awareness is magnified.

In the starting of FMCG companies' penetration into rural areas, it was considered that rural marketing is just synonyms to the farmers, those who rub their heels on fields day long and come back to homes with exhausted feet, just look food in the light of deeya (primitive light source) and lanterns and slept, and the story ends here. But, this is a misconception. Their life styles, their thinking, their choices and their selections have now turned to a new statistical height.

In the initial years, the focus was on the easily accessible, well-developed urban market. Soon there was a proliferation of brands and intense competition, resulting in the near saturation of the urban market. This forced companies to look for greener pastures, that is, new markets. All eyes turned to the world's most promising potential market of 742 million rural consumers, who had yet to taste the fruits of modernity, a promise that seemed ready to be fulfilled because of the explosion of the buying capacity in the rural sector.

Fuelled by good growth registered in the 1990s as a result of thirteen consecutive good monsoons, a 600 percent increase in the five-year plan outlay for rural development programmmes, from the Eighth to Tenth plan; a 230 percent increase in the flow of institutional credit for agriculture between 1997-98 and 2004-05 and 41 million Kisan Credit Cards(KCC) issued and cumulative credit amounting to Rs. 97,700 crore sanctioned since the inception of the scheme in 1998, has all helped the growth of the rural economy and contributed to the increasing rural prosperity.

Agricultural revolution has resulted in the rapid rise of rural incomes. According to the NCAER, Indian Market Demographics Report 1998, the consuming class households (annual income between Rs. 45,001 and Rs. 2,15,000) in rural India equals the number in urban India. It is well known that for the same level of income, the disposable surplus in rural areas is much higher because food, shelter, primary education and health are virtually free, whereas in urban India 60-70% of the income is spent on these necessities. Keeping all these changes in mind, Marketers must be proactive to withstand the changes in rural environment. Strategy must be different from state to state. A farmer in rural Punjab is more progressive than that of farmer of Bihar or Odisha. The variation that is coming in the sector of Rural Marketing Areas now has turned the astonished eyes of the astonished FMCG Company toward the rural areas.

Rural Markets: The census of India defines rural as any habitation where the population density is less than 400 per square kilometer, and where at least 75 percent of male working population is engaged in agriculture, and where there is no municipality or board. The same is defined by Reserve Bank of India (RBI) as any location with population up to 10,000 will be considered as rural and 10,000 to 100,000 as semi-urban. Since ancient times, Indian villages had the concept of village markets popularly known as the village "Haats". The "Haats" are basically a gathering of the local buyers and sellers. The barter system is still continuing in a number of places even today though the degree is varying over a period of time.

Rural Marketing: Rural marketing is a two-way marketing process that includes the flow of goods and services from rural to urban areas and the flow of goods and services from urban to rural areas, as well as flow of goods and services within rural areas.

Fast Moving Consumer Goods (FMCGs): FMCGs or consumables comprise all non-durable goods like toiletries, cosmetics, foods and beverages, footwear etc. These products are consumed quickly and purchased frequently. These products have a quick turnover and relatively low cost. FMCG products are those that get replaced within a year. The major players in the FMCG category in rural markets are HLL, Dabur, Marico, Colgate-Palmolive, ITC, Nirma, CavinKare, Godrej, Procter & Gamble etc.

FMCG market: According to NCAER survey, the rural market accounted for 53 percent of total consumption in the country during 1998-99. The estimated size of the FMCG rural market was around Rs. 484 billion in 1998-99 at current prices. Another estimate by Francis Kanoi in 2002 puts the rural market size at Rs. 650 billion. The rural market has grown consistently in 1990s (except for decline between 1997-98 and 1998-99 due to low growth in agriculture and allied activities). After 1995-96 there was a boom in the rural markets, which was mainly because of awareness and aspirations to consume. (Kashyap and Rout, 2007).

TABLE: 1-MARKET SIZE OF FMCG AT 1995-96 PRICE (Amount in Billion)

Year	Urban	Rural	Total
1992-93	220.4	319.9	540.3
1998-99	317.3	415.5	786.8
Source: N	CAER		

LITERATURE REVIEW

"If we stop thinking of the poor as victims or as a burden and start recognizing them as resilient and creative entrepreneurs and value-conscious consumers, a whole new world of opportunity can open up". This looks a very simple proposition made by C. K. Prahalad in his book "The Fortune at the bottom of Pyramid". But it has a great impact on many MNCs to go rural. Improving the lives of the billions of people at the bottom of the economic pyramid is a noble endeavour; it can also be a lucrative one. According to the census of India, villages with clear surveyed boundaries not having a municipality, corporation or board, with density of population engaged in agriculture and allied activities would qualify as rural. According to this definition, there are 6.4 lakh villages in the country. Of these, only 0.5% villages have a population above 10,000 and 2% between 5000 and 10000. Around 50% of the villages have population between 200 and 1000 and another 18 percent villages have population less than 200. There are several myths regarding rural consumers. It is also incorrect to assume that the poor are too concerned with fulfilling their basic needs to waste money on nonessential goods. In fact, the poor often do buy luxury items. Adi Godrej, Chairman of the Godrej group that is in portfolio of businesses from real estate and personal care to agri-foods, has no hesitation proclaiming-"It is a myth that rural consumers are not brand and quality conscious".

An average Indian spends 40 percent of his income on grocery and 8 percent on personal care products. The large share of FMCG in total individual spending along with the large population base is another factor that makes India one of the largest FMCG markets.

The Indian rural market with its vast size and demand base offers a huge opportunity that MNCs cannot afford to ignore. With 128 million households, the rural population is nearly three times the urban (Bala Krishna & Siddarth, 2004). The importance of the rural market for some FMCG and durable marketers is underlined by the fact that the rural market accounts for close to 70% of toilet soap users and 38% of all two-wheeler purchased.

In his article, Suvi Dogra (2008) writes that winds of change are blowing across the FMCG market. Evidence suggests that for the first time, the rural market has grown faster than the urban market in key product categories in April-May 2008.

The FMCG sector in India is the fourth largest in the economy, with a market size of over Rs 110,000 crore (around \$22 billion) and is estimated to grow over Rs 185,000 crore (around \$37 billion) by 2014. A recent study by the Rural Marketing Association of India (RMAI) confirms that rural income levels are on the rise, driven largely by continuous growth in agriculture for four continuous years. Encouraged by growth in sales from rural India, FMCG companies are devising ways to tap this segment.

"Though rural markets are growing from a smaller base, the numbers can be stark in some categories. Mass products like soaps, hair oil and biscuits have good sales, and almost all companies are now relooking their strategy," explains Anand Shah, analyst with Angel Broking.

For Marico, 25 percent of its sales come from rural India. Milind Sarwate, head of human resources and strategy, says: "We have been making products primarily for urban India. Moreover, rural India has given the industry much to cheer about. So, going forward, we would focus on increasing our reach in rural areas. The fixed cost of reaching in rural India is higher. To justify that, we need to have a larger reach."

Emami, on the other hand, prefers to promote products through channel-level incentives in smaller towns, including wall paintings, door-to-door activities, inshop promotions, activities in rural markets, fairs and festivals, kheti mela, mobile traders or shops on wheels, and video vans. Aditya Agarwal, Director, Emami Group, said, "While FMCG companies are seeing a volume growth of just 6-7 per cent in metros, the growth in rural markets is over 20 per cent. So, we have also initiated a new level of distribution to increase penetration in the rural areas. We have introduced new super-stockist networks for rural coverage, with a special focus on West Bengal, Andhra Pradesh, Uttar Pradesh and Maharashtra. The van operations model has also been introduced to make the products reach remote villages."

Godrej Consumer Products (GCP) has seen rural sales grow by 40 per cent in 2010-11, double of that in urban areas. H K Press, Vice-Chairman, said: "Currently, rural sales make up around 38 per cent of its turnover. We intend increasing it to 50 per cent within a year. We have project 'Dharti' for rural India and we cover close to 17,000 villages. We intend covering 50,000 villages soon. This also means that the 4,000 sub-stockists we have in rural areas in India would be more than doubled, creating more employment opportunities."

Dabur India's Vice Chairman Amit Burman said, "Sales in rural India continue to grow at a fast pace. Rural and semi-urban India account for almost 50 per cent of our domestic sales. New product introductions have always been key to Dabur's growth strategy. In fact, in the previous year when a majority of consumer products companies were slowing down on new product introductions, Dabur was on an innovation overdrive. In 2008-09, new product introductions accounted for nearly 20 per cent of our sales growth, and we expect this contribution to grow to 30 per cent in the current fiscal."

Hindustan Unilever (HUL) and ITC, too, have robust rural initiatives such as Project Shakti and e-choupals, respectively. "HUL has the highest sales mix coming from rural India. Its key category, soaps and detergents, is facing intense competitive pressure in rural markets", states a Reliance Equities report.

As a marketing strategy, the basic objective of sales promotions is to create an immediate need by adding an extra incentive to buy the product. These incentives have been divided into monetary (price off, Rupees off, coupons, etc.) and non monetary promotions (gifts, premium, sweepstakes, samples). It is general belief that the monetary promotions enjoy a higher patronage than non monetary promotions (France, 1997).

In the planning of sales promotions, price has become a very important market place cue. The pervasive influence of price is a result of the fact that at a minimum, it represents that the consumers will have to sacrifice in order to engage in a given purchase transaction. Negatively speaking, higher prices affect purchase probabilities, i.e. consumers would like to abstain from purchasing products that are high priced (Lichtenstein et al, 1993). Price perceptions have always had an impact on how consumers evaluated products. Price in a positive role has a positive relationship with quality and in its negative role has had a negative relationship on purchase probabilities. Price perceptions have been studied from several dimensions such as Value consciousness; coupon prone sale proneness etc., and these have been clubbed under price in a negative role as they influence purchases where none exists (Liechtenstein et al, 1993).

PROBLEM STATEMENT

Due to increased competition, locally as well as internationally, organizations need a distinguishing element that will keep consumers identifying and buying their Product. With competition increasing annually, the traditional sources of competitive advantage no longer provide long term security for a company, product or marketer. In other words, leadership in price and quality is not enough to ensure the success of a product anymore. While general tendencies like price sensitivities are well known, we know little about how consumers actually respond to different brands and strategies adopted by FMCG companies. Without this crucial information it is problematic to guide executives to effectively leverage their marketing efforts within the confines of ethical business to

rural populace. In addition, it is possible, and even likely, that cross- cultural difference influence FMCG buying behavior. If this is the case, this has implications for the extent to which the FMCG marketing mix can be standardized across countries and regions, or whether and how it must be adapted to specific cultural contexts. The strategic approaches to FMCG marketing are also likely to vary among different industries, customer groups, and product categories. These are significant considerations for Multinational enterprises. The relevance and the usefulness of marketing theory in today's business environment is increasingly being questioned. The skepticism has led to the increased emphasis on how to translate the marketing theory into effective marketing practice. This information has a potential to understand the driving forces behind their current and future customer's decision making process when they interface with FMCG products. It is goal of the study to find the factors which influence the purchase decision of FMCGs and so to help the marketers in fine tuning their strategies.

OBJECTIVES

- 1. To analyze the rural market potential for FMCGs.
- 2. To analyse the behaviour of rural consumers for FMCGs.
- 3. To find out important influencing factors of rural consumers for purchasing FMCGs.

RESEARCH METHODOLOGY

The present research work is exploratory in nature. It is based on primary data as well as secondary data. The secondary data collected from several text books, journals, research papers, magazine, internet etc., try to answer the first objective of the research. The primary data was collected using a structured questionnaire and survey was conducted in one of the rural districts of Odisha which gives answer to rest of the objectives. In addition to this, unstructured discussion and observation were made by researchers wherever deemed necessary.

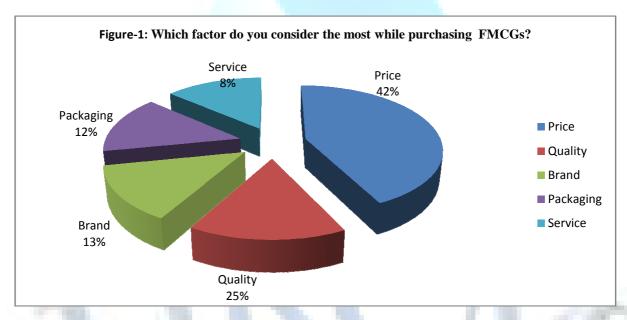
DESCRIPTION OF SAMPLING REGION

The district of **Keonjhar** is the northernmost district of Odisha which borders Jharkhand. It is a rural district, rich in mineral resources and about 30 percent of its total area is covered with tracts of dense forests. But the district, in spite of its immense mineral and forest wealth, still remains economically backward. Most of the rural consumers rely on agriculture and allied activities for their livelihood. Even in the era of satellites, many a villagers are deprived of access to newspapers, televisions and other sources of communications. Purchasing decisions for FMCGs are made mostly based on reference groups and the information provided by retailers. The researchers have randomly selected six villages from the three subdivisions of the district.

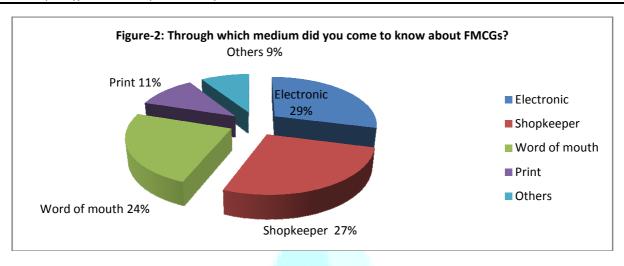
SAMPLE

Respondents for the present study are the villagers, and more specifically the family heads. The nature of data in the present study is primary which has been collected by using a structured questionnaire. The area of research covers six villages (Rimuli, Rajia, Suakati, Banspan, Panchupalli and Mugpur) from three subdivisions (Champua, Keonjhar, Anandpur) respectively in Keonjhar District of Odisha. The sample size is 300 which include 50 respondents from each village. Data has been collected on the basis of random sampling; data is analyzed with the help of M.S.Excel software and presented through Pie chart and Bar charts.

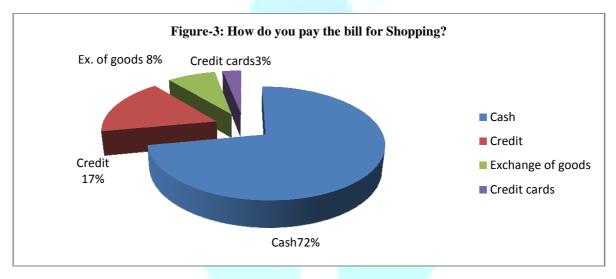
RESULTS AND DISCUSSION



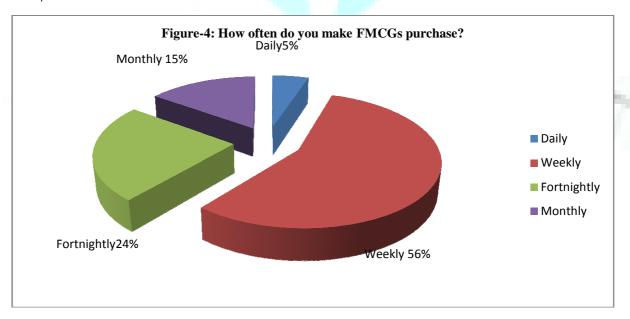
The above pie chart is the explanation about factors which are considered by a consumer before purchasing a product. On the basis of results researcher found that maximum people are price sensitive. 45% people are concerned about the price. Secondly, they are more concerned towards quality i.e. 25% people are concerned about quality. This signifies that it is a misconception to say that rural people are not quality conscious. Then, it is found that 13 percent rural people consider brand while purchasing the product. This smaller percentage indicates that they are not aware of all brands in a product category. After price, quality and brand, 12 percent rural people are affected by packaging. Rural area people are less affected by service because in rural area FMCG companies are not able to provide better services.



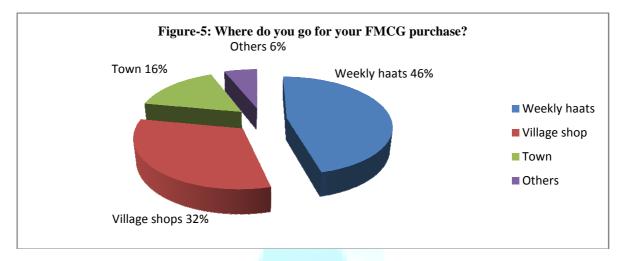
The above pie chart shows the opinion of rural people about medium of information about FMCG products. The researchers got maximum reply in the favour of electronic media, more specifically Television. Radio users are falling in number. Shopkeepers are a very rich source of information about the FMCGs and constitute 27%. Next, word of mouth is another major medium of awareness of FMCG products. Some people in rural area regularly read newspaper, magazines and through this also they know about FMCG products. Other factors include neighbours, friends, relatives who are also a source of information for rural people.



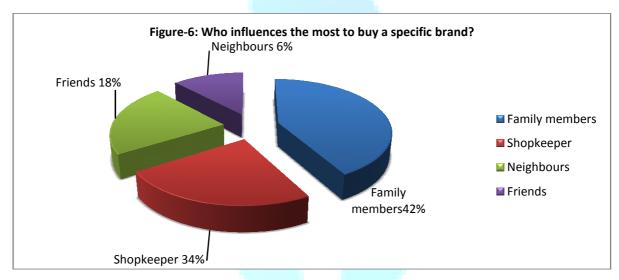
The above pie chart gives the result of how they paid the bill while shopping in rural areas. Mostly people purchase the FMCG product through cash. It is found that72 percent respondents pay bill through cash and rest 17 percent respondents purchase the product on credit because in rural areas people have seasonal income. The Barter system could be seen in 8 percent of people in rural areas. Some of them use credit card too, especially those who are doing job in cities but the number is very less.



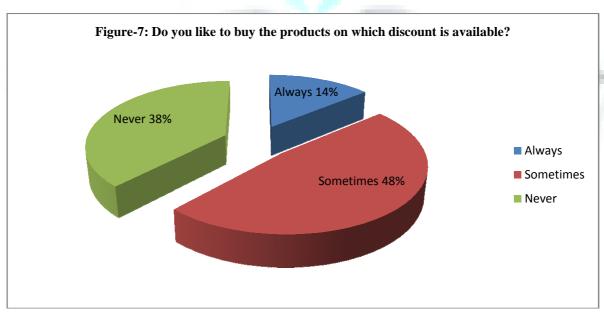
The above pie chart concludes on villagers about their frequency of purchase by rural consumers. Maximum people (56%) purchase the product weekly because of weekly 'haats', 24% of the villagers purchase fortnightly. Yet, 15% buy monthly and this category includes mostly those people who buy from towns in bulk. Only 5% buy daily which includes daily wagers, but not all the daily wagers make a purchase on daily basis.



The above pie chart explains the place of making purchase. Rural consumers got four relevant answers. About 56% respondents purchase the FMCG products from weekly haats. In rural area people also prefer "Kirana" store because it fulfills their untimely requirement and this accounts for 32%. Few consumers also buy from towns because of their visits during business trips. Other sources include seasonal and cultural fairs, network marketing retail outlets like RCM (Right Concept Marketing) etc.

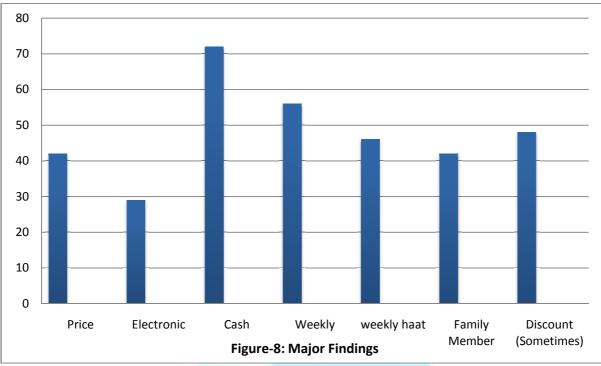


The above pie chart is the explanation about what plays the important role in influencing the specific brand choice. 42% of the rural people choose a specific brand because they are insisted by family members. 34% respondents are convinced by the shopkeeper. 18% respondents are influenced by friends and rest 6% by neighbours.



The above pie chart shows the impact of discount on rural consumers. 48% consumers say that they buy discounted products only sometimes. This signifies that even rural people are becoming quality and brand conscious. 38% people responded that the discount doesn't make any difference to their purchase basket, because they think a lot of risk is present on discounted product. Only 14% respondents look for the products available on discount.

FINDINGS



The above bar chart shows all the major findings in the rural areas. Researchers calculated that rural people consider the price as important factor while purchasing product (47%). Rural people get to know the FMCG products by the electronic media (29%). They pay the bill by cash (72%). Purchase frequency by the rural people is weekly (56%). Purchase place is weekly haats (46%). Their purchase decision is influenced by family members (42%) and they buy discounted products sometimes (48%).

CONCLUSION

It is observed that the Indian rural market suffers from a variety of problems starting from distribution to marketing communication. To capture the lucrative rural market, companies need to formulate strategies, which can deal with issues pertaining to consumer psychographics and a right marketing mix. Companies must always know that the requirements of the rural market are still different from urban markets though the gap is narrowing down slowly but steadily. The companies need to develop special products and strategies for the rural consumer.

The success in rural market would certainly come by adopting 4P's of marketing to the 4A's in their strategies i.e., Awareness, Acceptability, Availability and Affordability. Due to the limited reach of the mass media, marketers have to augment their efforts with traditional media- melas, haats, jatras, to create awareness. In the coming years, companies should not fight only for profit making but must join hands with the government to increase the economic activity in the villages through micro enterprises and mainstream these efforts by linking them to the larger industries.

Getting a right combination of scale, technology, price, sustainability, and usability requires that managers start with "zero based" view of innovation for rural markets. Managers need a new philosophy of innovation, product and service delivery for the rural populace.

Affordability is the key driver in rural areas and recognizing this fact, companies should produce small packs by quoting price in the range of Re.1, Rs.2 and Rs.5. The only thing which is definite about the times to come is that the rural market will rapidly make way for urban. So, the FMCG giants have to gear up for future challenges that will be posed by rural market in addition to create a base and trust in rural consumers.

REFERENCES

- 1. Bates, J.M., Gabor, A. (1987) Changes in subjective welfare and purchase behavior: A report on enquiry. Journal of Marketing Research Society, Vol. 29 No. 2, pp. 183-207.
- 2. Belch, G.E. and Belch, M.A. (2004) Advertising and Promotion: An Integrated Marketing Communications Perspective, Sixth Edition, New York: McGraw-Gill/Irwin
- 3. Consumption of some important commodities in India, (1999-2000), National Sample Survey: NSSO, 2001.
- 4. Engel, J.F., Kolatt, D.T. and Blackwell, R.D. (1968) Consumer Behaviour. New York: Holt, Rinehart and Winston
- 5. Gabbott, M. and Hogg, G. (Eds.) (1997) Contemporary Services Marketing Management A Reader, The Dryden Press.
- 6. Jha, Mithileshwar (1998), "Rural Marketing: Some Conceptual Issues", Economic and Political Weekly, Vol.XXIII (No. 9), February 27, 1998, pp. M-8 to M-16.
- 7. Gopalaswamy, T.P. (1997). Rrual Marketing: Environment, Problem, and Strategies. New Delhi: Wheeler Publication.
- 8. Hawkins, D.I., Best, R.J. and Coney, K.A. (2004) Consumer Behaviour: Building Marketing Strategy. New York: McGraw-Hill/Irwin.
- 9. Heskett, J.L. (1994) 'Putting the service-profit chain to work', Harvard Business Review, March-April, pp. 164-74.
- 10. Keller, K.L. (2003) Strategic Brand Management: Building, Measuring, and Managing Brand Equity. Second Edition, Singapore and India: Pearson Education.
- 11. Kashyap, Pradeep, (2010) The Rural Marketing Book. New Delhi: Biztantra
- 12. Kotler, P. (2000) Marketing Management. 10th Edition, Upper Saddle River: New Jersey: Prentice Hall.
- 13. Kotler, P., Armstrong, G., Saunders, J. and Wong, V. (2002) Principles of Marketing. Third European Edition, England: Pearson Education, Essex
- 14. Krishnamacharyulu, C.S.G. and Ramakrishnan, Lalitha, (2002), Rural Marketing: Text and Cases, Pearson Education, Singapore.
- 15. Levy, M. and Weizt, B.A. (2001) Retailing Management. Fourth Edition, New York: McGraw-Hill/Irwin.
- 16. Lovelock, C. and Wirtz, J. (2004) Services Marketing: People, Technology, Strategy, Fifth Edition, United States of America: Pearson Education.
- 17. Mc Carthy, E.J. (1960) Basic Marketing: A Managerial Approach. Homewood, Illinois: Irwin.

- 18. McDonald, M. (2002) Marketing Plans: How to Prepare Them, How to Use Them. Fifth Edition, Butterworth-Heinemann.
- 19. McGoldrick, P.J. (1990) Retail Marketing. McGraw-Hill, United Kingdom.
- 20. Mintel (1998) Factors influencing choice of store for main grocery shopping in Britain. Mintel: London.
- 21. Nargundkar, R. (2008) Marketing Research. New Delhi: Tata McGraw-Hill.
- 22. Palmer, A. (2001) Principles of Services Marketing. Third Edition, McGraw-Hill.
- 23. Peter, J.P. and Olson, J.C. (1994) Understanding Consumer Behaviou. Richard D. Irwin: United States of America.
- 24. Prahalad, C.K.(2005) The Fortune at the Bottom of Pyramid: Eradicating Poverty through Profits. Wharton School publishing.
- 25. Rakshit, R. Narasimham, M.L., Gudhe, A. Vaddadi, K. (2006): "Strategies for Rural Marketing by An Organization". IIT, Mumbai.
- 26. Schiffman, L.G., Kanuk, L.L. (2003) Consumer Behaviour. New Delhi: Prentice Hall of India.
- 27. Singh, R. (2004): "Understanding the FMCG and Consumer Durables Purchase Basket and buying behavior of rural consumer". Thesis, IIM, Bangalore.
- 28. Srivastava, Vinita and Mishra, Sanjeev Kumar, (2010), A study of Marketing Strategy adopted by FMCG Company in Rural India, Scope and Challenges of Rural Marketing in India, Excel Books, New Delhi.



REQUEST FOR FEEDBACK

Dear Readers

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

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

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

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

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

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







