



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS AND MANAGEMENT

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- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

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IMPACT OF MARKETING ACTIVITIES ON CONSUMER BASED BRAND EQUITY - A CASE STUDY OF PAKISTAN'S MOBILE SERVICE SECTOR**SHAHZAD GHAFOOR****LECTURER****DEPARTMENT OF MANAGEMENT SCIENCES
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LAHORE, PAKISTAN****UZAIR FAROOQ KHAN****LECTURER****DEPARTMENT OF MANAGEMENT SCIENCES
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LAHORE, PAKISTAN****ABSTRACT**

This research seeks the relationship between Marketing Activities and customer based Brand Equity. It spells the impact of major marketing activities on consumers' mind and how these activities affect the perception of consumers for a particular brand. The study investigates the marketing efforts being practiced in a particular industry and how the market reacts to those measures. It takes into account, the brand equity determinants, and analyzes the effects of aggressive marketing on the end users' mind. A very vigilant telecommunication industry of Pakistan is the target of the study and it is further centralized to the mobile services sector. This sector has experienced immense growth in the last 5 years and can be termed as one of the best examples of brand wars with 'Marketing Activities' as major artillery. The design of the study follows the basic concepts of brand equity. It includes the examination of brand awareness, brand association, brand loyalty and perceived quality as the major determinants of Brand Equity. The research includes all the competitors of the industry and analyzes their brand strength in consumers' mind. It also investigates the marketing activities of the most powerful brand in the industry. The research concludes with results that points out at several activities that can be helpful for manager to formulate strategies for further brand wars. These conclusions are especially helpful for any new entrants in the telecommunication industry of Pakistan.

**UNDERSTANDING THE RELATIONSHIPS OF CORPORATE IMAGE, EMOTION, VALUE, SATISFACTION, AND LOYALTY
AMONG AIR PASSENGERS: A CONCEPTUAL MODEL AND EMPIRICAL EVIDENCE**

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ABSTRACT

This study developed and tested an integrative model to examine the relationships between air passengers' perceptions of corporate image, emotion, value, and satisfaction and to investigate the impacts these variables on their loyalty. Analysis of surveyed data from 730 air passengers reveals that emotion directly influences both value and satisfaction, and indirectly influences loyalty. As hypothesized, corporate image had a significant and direct influence on value, satisfaction and loyalty. The results show that value directly influences satisfaction and loyalty, that satisfaction indirectly influences loyalty. We also found the model to be invariant between female and male air passengers.

GAME THEORY AS ANOTHER PHILOSOPHICAL FOUNDATION OF POLITICAL MARKETING: EVIDENCE FROM NIGERIA'S ELECTORAL PROCESS**DR. ROWLAND E. WORLU****FACULTY****DEPARTMENT OF BUSINESS STUDIES****SCHOOL OF BUSINESS****COLLEGE OF DEVELOPMENT STUDIES****COVENANT UNIVERSITY****NIGERIA****ABSTRACT**

A number of scholars in political marketing have noted that political marketing is a concept originating from a set of philosophical foundations. These foundations are marketing, political and stakeholder theories (Banes 1996, Lees-Marshment, 1999; Scammel, 2003; etc). But our present study captures 'game theory' as another critical foundation of political marketing practice. Confirmatory factor analysis and structural equation modeling are used to clarify the relationship between game theory and political marketing. The research findings which is based on a survey of political marketers, suggest that game theory explains a significant proportion of the variance in the degree of political marketing programme implementation. The paper concludes with respect to the explanatory power of game theory in the context of political marketing strategy.

CORPORATE UNDERSTANDING OF TAKĀFUL**DR. WAHEED AKHTER****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT SCIENCES****COMSATS INSTITUTE OF INFORMATION TECHNOLOGY****LAHORE, PAKISTAN****MR. HASAN AFZAL****INDEPENDENT RESEARCHER****HONG KONG****MR. ALI RAZA****M.PHIL SCHOLAR, SUPERIOR UNIVERSITY****LAHORE, PAKISTAN****ABSTRACT**

For the past two decades, Takāful has emerged as one of the important Islamic financial instruments and a powerful tool to manage individual risks and business downturns. This research paper provides a comprehensive understanding of Takāful from Corporate perspective. Takāful scheme is based on brotherhood, solidarity and mutual assistance to the members in case of need where each participant contributes a fixed amount in the form of Tabarru' (donation) to Participant Takāful Fund (PTF). There are two classes of Takāful business. Family Takāful business includes long term Takāful products whose maturity period is more than one year. General Takāful business includes short term Takāful plans whose maturity period is one year or less. Income for Takāful operator includes Takāful operator's fees, profit from shareholder fund and modarbah share from PTF. Amount in Takāful fund is then invested in Shari'ah approved instruments. Profit is added to Takāful fund and claims are paid to the loss affected members out of the fund. Remaining profit and surplus is distributed back to participants with no prior claims. Re-Takāful arrangements are also considered essential to transfer a part of Takāful risk to re-Takāful operator. The article concludes that innovative approach to resolve issues in the field of Takāful as Shari'ah is abundant with real solutions to present business dilemma.

SMALL AND MEDIUM SCALE ENTERPRISES AS A SURVIVAL STRATEGY FOR EMPLOYMENT GENERATION IN NIGERIA**DR. AREMU, MUKAILA AYANDA****LECTURER****DEPARTMENT OF BUSINESS ADMINISTRATION
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Small and medium enterprises have been considered as the engine of economic growth and for promoting equitable development. The major advantage of the sector is its employment potential at low capital cost. The labour intensity of the MSME sector is much higher than that of the large enterprises. The role of small and medium enterprises in the economic and social development of the country is well established. The sector is a nursery of entrepreneurship, often driven by individual creativity and innovation. The paper concludes that besides the growth potential of the sector and its critical role in the manufacturing and value chains. The wide spread of SMEs in Nigeria and the multiplier effects they have on the rest of the economy enable them to be the engine of economic progress. It was also noted that the SME sector is the main driving force behind job creation, poverty reduction, wealth creation, income distribution and reduction in income disparities. Most of the government interventions failed to create a much needed transformation due to poor coordination and monitoring and policy inconsistencies. SME sector also formed the vanguard of the modern enterprise sector and presents the propelling force of economic modernization and growth in Nigeria. They are important aspects that need to be adequately factored into policy making and programme implementation.

A STUDY ON LABOUR WELFARE FACILITY (WITH REFERENCE TO AFT, PONDICHERRY)**S. POONGAVANAM****DIRECTOR****DEPARTMENT OF MANAGEMENT STUDIES****RANIPPETTAI ENGINEERING COLLEGE****THENKADDAPANTHANGAL****WALAJA TALUK – 632 513****ABSTRACT**

India's labour force exhibits extremes ranging from large numbers of illiterate workers unaccustomed to machinery or routine, to a sizable pool of highly educated scientists, technicians and engineers, capable of working anywhere in the world. The Oxford dictionary defines labour welfare as "Efforts to make life worth living for workers" (Hornby, 2007). Hence, the term denotes the adoption of measures to promote the physical, social, psychological and general well-being of the working population. Welfare work in any industry aims, or should aim, at improving the working and living conditions of workers and their families. The concept of labour welfare varies from time to time, region to region, industry to industry and country to country, depending upon various factors such as educational level, social customs, degree of industrialization and the general standard of socio-economic development. In this context, an attempt is made to study the welfare facilities provided by a large, well recognized government enterprise in Pondicherry, namely Anglo French textiles.

INTERNATIONALIZATION OF INDIAN RUPEE - AN EMPIRICAL STUDY**SHRINIVAS R. PATIL****ASSOCIATE PROFESSOR****INSTITUTE OF MANAGEMENT STUDIES & RESEARCH****HUBLI****DR. RAMESH R. KULKARNI****DIRECTOR****GLOBAL BUSINESS SCHOOL****BELGAUM****ABSTRACT**

The recent paradigm tells us that, countries like Russia, Switzerland and Venezuela are withdrawing their foreign exchange reserves from US dollar and investing in Yen, Euro etc. some of the countries are willing to exit from the American currency, but shifting from dollar to Yen or Euro is like jumping out of the frying pan into the fire, as Europe and Japan are suffering from same problems like USA. So, Indian rupee is much stronger in this aspect because of long traditional market oriented financial institutions, mercantile civilization and spreading Indian traders at abroad for last 5000 years. At the beginning of the 20th century, it brought bright opportunities for the Indian rupee to gain back its value on the back of the healthy foreign investments. India has been attracted by many foreign investors in the forms of Foreign Direct Investment and Foreign Institutional Investment. The rupee has touched a 10-year high in June 2008 against the US dollar because of attracting flows of foreign funds. In spite of seeing the year 2008-09 economic slowdown, the rupee managed to keep up its position due to Reserve Bank of India's interference in reducing volatility of the Indian market. The turnover of rupee and dollar is increasing drastically year by year. In the current decade, US dollar dipped below the symbolically significant level, and Rupee has risen against the dollar and other currencies. These signals indicate the rising influence of the India's Rupee in international markets. Thus the study is an attempt to understand the position of Indian rupee in the international market and its future growth of becoming world leader after 2020. The paper provides an in-depth analysis of various issues pertaining to internationalization of the Indian rupee, its opportunities as an alternative for US Dollar and opportunities of other currencies. Six major currencies like, Euro, Yen, Yuan, IMF's SDR, USD and INR are studied for analysis as a sample. The correlation of performance of USD with selected five major currencies is considered. As a part of the study, data is collected for 20 years. Thus it is analyzed by using statistical tools such as Arithmetic Mean, Standard Deviation, and Correlation. The study hypothesized that, demand for USD is gradually coming down and INR having positive correlation with other currencies is appreciating against other currencies at a quite moderate rate.

PROFITABILITY PERFORMANCE OF PUBLIC SECTOR BANKS-AN EMPIRICAL STUDY**M.RAJESH****ASST. PROFESSOR****ANNAMACHARYA P.G. COLLEGE OF COMPUTER STUDIES****RAJAMPET, KADAPA****DR. N R V RAMANA REDDY****PRINCIPAL****ANNAMACHARYA P.G. COLLEGE OF MANAGEMENT STUDIES****RAJAMPET, KADAPA****ABSTRACT**

The Public sector banks have brought with them state-of-art technology for business processing and service delivery to provide efficient service in catering to the customers' demand. They also have the advantages of standing with adequate capital resources, well trained and professional man-power, absence of non-performance assets, computerization, lien organizational system, a handful of branches in chosen centers and a new variety of products and services to meet the latest requirements of the present day corporates. Along with this, the global players have also brought in many foreign banks into India to fulfill the requirements of WTO accord. They offer new range of products and services like ATMs, EFTs, Credit Cards, Portfolio Management etc. Hence, a study was conducted to know whether these Public sector banks are maintaining profitability in the overall performance through step wise multiple regression analysis and found that the public sector banks performance is well during the study period.

GLOBAL INTEGRATION OF ORGANISATION IS EFFECTIVE THROUGH LEGISLATION: A PERSPECTIVE ON THE CURRENT ECONOMIC ENVIRONMENT**DR. S. P. RATH****PROFESSOR, MANAGEMENT STUDIES
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Global integration of organization is possible through enactment of legislations conducive for the environment. In the age of Internet, global integration can interlink organizations for horning opportunities and enabling proper distribution to the end-user. Global bodies like GATT, UNO and IMF have been responsible for standardizing the strategic objective of different countries across the globe for a common meeting place. It has created avenues for the organizations to carve out processes and adopt linkages as per their needs. Globalization has a created a level playing ground for all the countries to assimilate ideas irrespective of the differences in the socio-cultural, ethical and moral values that affect the global stakeholder. Recent economic downturn has made the world believe that the global environment has been prevalent in the economies of scale worldwide. European Union has a bastion of definitions for co-operating the process of globalization.

NON-PERFORMING ASSETS: A STUDY OF SCHEDULED COMMERCIAL BANKS IN INDIA

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ABSTRACT

Non-performing assets are assets which cease to generate any income for the bank. These have become the major concern of banks in India. NPA's have direct impact on net-profit and also on the performance of the banks. The recognition of income norms for banks also posed a serious concern to commercial banks. The present article studies the trends in non-performing assets of Indian banks and makes a comparison of public sector banks, old Private sector banks, new private sector banks and foreign banks. The article further attempts to establish relationship between net-profit and NPA's and total advances. The impact of NPA's on net-profit and impact of total advances on NPA's is also examined.

SOLVENCY ANALYSIS OF PUBLIC SECTOR UNDERTAKING: A CASE STUDY OF POWER FINANCE CORPORATION LIMITED (PFCL)**DR. S. K. KHATIK****HEAD****DEPARTMENT OF COMMERCE
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Solvency is the overall stability of a business enterprise. Solvency can be determined in short term as well term period. Solvency ratio measured in short term is known as liquidity and in the long term is known as stability. Short term solvency ratio can be classified into current ratio, quick ratio and acid test ratio. The long term solvency was measured using Debt equity ratio, Proprietary ratio, Fixed Assets ratio, Capital gearing ratio, Debt service coverage ratio & Solvency ratio. The objective of this study was to examine the solvency position of a sample company and testing significance of correlation .To assess the critical factors which affect the solvency of Power Finance Corporation Limited (PFCL) and to give some suggestions for the betterment of future solvency on the basis of findings of the study. The study has been conducted by selecting a few important parameters such as Assets, Liquid assets, Absolute liquid assets, Debt, Equity, Fixed interest or dividend bearing funds, Tangible assets, Outsiders Liabilities. For making the analysis of solvency position of PFCL, ratio analysis techniques of Financial Management have been used. For assessing the behavior of above ratios, Statistical techniques have been used i.e. Arithmetic Mean, Standard Deviation, Co-efficient of Correlation and Student t-test. By the observations of this study, it is found that the short and long term solvency position of PFCL was not satisfactory. The company should improve their short term stability by increasing the current assets and decreasing current liabilities. The long term solvency can improve by increasing equity share capital and decreasing debt capital.

GLOBAL FINANCIAL CRISIS AND ITS EFFECT ON REAL ESTATE SECTOR IN INDIA

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ABSTRACT

The global Financial Crisis has originated from USA but Indian Economy too has felt the impact of crisis to some extent. Certain sectors of the economy have been affected by the financial crisis but study has been conducted to identify the impact on real estate sector in India. The present study includes a descriptive research by collecting information from magazines and news papers and analyzing the impact of global financial crisis on real estate sector in India. The global financial crisis has hit the sector to some extent. The people are saving money in banks instead of investing in real estate sector. Banks who had funded money to real estate companies for development projects also went bankrupt due to huge crunch in the real estate sector. Economic recovery during CY 2010-11 has reinvigorated the interest of foreign investors in India's real estate market. Growth and investment have also created opportunities for investment in real estate sector.

**AN INTROSPECTIVE ON CONSUMER BEHAVIOR ON THE BASIS OF DEMOGRAPHY: A SURVEY
(WITH SPECIAL REFERENCE TO FMCGS)**

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ABSTRACT

The objective of modern marketing is to make profits through satisfying and delighting the consumer's need and wants. Hence, the marketers have to understand the real needs, wants, beliefs and attitudes of the consumers towards their products and services. Today, network marketing is a multi-billion dollar business, and a large number of driving forces of the 21st century economy. Many business leaders now regard net work marketing as the business for future. But the marketing method was misunderstood as a get rich-quick scheme; it is also too common for network marketers worldwide to answer the legality and soundness of their business. In this paper, an attempt is made to analyze and compare the consumer behavior on the basis of demography for the post-purchase evaluation and semi-urban consumerism with regard to different consumer Protection Acts, consumer satisfaction levels of FMCGs.

PROFITABILITY ANALYSIS OF ICICI BANK**DR. K. MANIKANDAN****ASST. PROFESSOR****DEPARTMENT OF ECONOMICS****GANDHIGRAM RURAL INSTITUTE – DEEMED UNIVERSITY****GANDHIGRAM – 624 302****DR. S. MANIVEL****ASSOCIATE PROFESSOR****DEPARTMENT OF COOPERATION****GANDHIGRAM RURAL INSTITUTE – DEEMED UNIVERSITY****GANDHIGRAM – 624 302****DR. R. VELU RAJ****HEAD****DEPARTMENT OF COOPERATIVE MANAGEMENT****RAJIV GANDHI ARTS AND SCIENCE COLLEGE****PUDUCHERRY – 605 007****ABSTRACT**

The key objective of any bank is to earn maximum profit. The banks engaged in the money market are aiming to earn profit and profitability position by providing effective means of services to customers such as accepting deposits and share capital and extending loans and advances. These sorts of services may pave the way to earn income and at the same time incur some expenditure. The income and expenditure are the major components that determine the very profitability and viability of the banks. It is plausible that the operational items and balance sheet items influence the profitability. An exercise in these lines would help to identify the factors influencing profitability. These two major components definitely affect the balance sheet of banks and their profitability. It is in this context, an attempt is made to identify the factors influencing the profitability based on operational and balance sheet items in ICICI bank for the period from 2004-05 to 2008-09. The results of the exercise suggest that the bank could increase its profit and profitability by expanding business operations with an increase in personnel expenses (increase in manpower) and increase current assets – loans and advances.

WHAT SAVED INDIA FROM THE GLOBAL ECONOMIC MELTDOWN?

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ABSTRACT

India's cautious approach towards reforms has saved it possibly from disastrous implications. The monetary and fiscal stimulus measures initiated in the wake of the global financial crisis played an important role, first in mitigating the adverse impact from contagion and then in ensuring that the economy recovered quickly. Despite all odds, India has managed to achieve 7.2 per cent economic growth rate in 2009-10. The uptrend in Industrial activity continued. The Indian economy is firmly on its recovery path. The leading indicators which saved India like nationalization of banks, RBI measures, welfare measures by government, stimulus packages, internal demand, savings of the people, high foreign exchange reserves and left parties.

PERFORMANCE AND RISK ANALYSIS OF MONTHLY INCOME PLANS (MIP) OF SELECTED MUTUAL FUNDS

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ABSTRACT

The study evaluates the performance and risk of monthly income plans of selected mutual funds with an objective to identify the top performing monthly income plan amongst the selected plans. The study has analyzed growth performance on the basis of returns of 6 months, 1 year, 3 years and since inception returns. Growth performance of the funds have been compared with industry average, and its benchmark index i.e., CRISIL MIP Blended Index. The Standard Deviations, Sharpe Ratio and Beta of the selected schemes have been compared to analyze volatility of the schemes and return per unit of risk. The study ends up with identifying top performing monthly income plans for relatively aggressive and conservative risk profile investors.

CONSUMER BUYING BEHAVIOUR OF GREEN PRODUCTS**DR. H. C. PUROHIT****READER****DEPARTMENT OF BUSINESS ECONOMICS****FACULTY OF MANAGEMENT STUDIES****VBS PURVANCHAL UNIVERSITY, JAUNPUR – 222 001, U.P.****ABSTRACT**

Environmental pollution is a buzz word in today's business environment. Consumers are also aware of the environmental issues like; global warming and the impact of environmental pollution. The purpose of this study is to find out the relationship between consumer attitude towards green marketing and their buying intention. The design of the study is based on the literature review the consumer attitude toward green marketing was measured covering all the basic aspects of marketing mix. Buying intention was covering the price sensitivity and quality consciousness of the consumers. Consumer's attitudes towards green marketing should be measured and included in the marketing plan of the firms and communicated truthfully to the consumers. Green marketing activity is to be followed by the marketers and manufacturers as the green awareness of the consumer is increasing day to day. An intensive research in the developing/underdeveloped nations is required more comparative and empirical support from the future researches. It will be helpful to the market practitioners and researchers to understand the buying intention of the young generation and apply the green marketing strategy not only for customer satisfaction but for winning the ongoing battle.

CORPORATE SOCIAL RESPONSIBILITY STRATEGIES FOR SUSTAINABLE DEVELOPMENT: INDIAN EXPERIENCE

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ABSTRACT

Corporate social responsibility (CSR) has been widely regarded as a positive phenomenon helping bridge the gap of social inequality and thus contributing to sustainable development. Corporations around the world are struggling with a new role, which is to meet the needs of the present generation without compromising the ability of the next generations to meet their own needs. Organizations are being called upon to take responsibility for the ways their operations impact societies and the natural environment. They are also being asked to apply sustainability principles to the ways in which they conduct their business. A firm must now focus its attention on both increasing its bottom line and being a good corporate citizen. India's recent economic progress has not only increased pressure on the environment, but also generated social tension by increasing the gap between India's middle class and the poor. Consequently, it has become even more important for corporations to consider their broader impact on society. Firms with CSR engagement may play a central role in stimulating sustainable development in India. The paper tries to find out the answers for: What are the approaches to CSR promotion and implementation? How the CSR as business case versus development in practice? To what extent CSR and corporate are successful in attaining sustainable development? To what extent CSR contribution to sustainable development? What are the CSR's challenges and limitations to achieve sustainable development?

A STUDY ON MEASURING THE PERFORMANCE OF INDIAN BANKING SECTOR IN THE EVENT OF RECENT GLOBAL ECONOMIC CRISIS- AN EMPIRICAL VIEW**M. S. RAMARATNAM****ASST. PROFESSOR (SENIOR GRADE)
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ENATHUR****B. BALAJI SRINIVASAN****ASST. PROFESSOR (SENIOR GRADE)
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When banks in almost all the countries have witnessed a severe thunder bold due to global financial turmoil, the Indian banking system has shown remarkable resilience in withstanding the impact of global financial crisis. The performance of banking sectors in the recent years have vindicated that the sector has no direct impact of global crisis and it has the capability of handling the crisis relatively better than other countries. It is still argued that the banking sector in India is well insulated and it is immune to the crisis because of well regulated banking system. In the light of the above fact this paper has made an attempt to highlight certain key parameters to evaluate the performance of the Indian banking sector amidst in the global financial turmoil. The parameters used in evaluating the performance of the banking sector of our sub- continent are Current Growth of bank credit to the private sector, Capital to risk weighted asset ratio (CRAR), Asset quality management, Classification of loan asset, Cost of funds, Return on fund and Spread, Return on asset (ROA) and Return on Equity & Procurement of capital through domestic and foreign sources,

e-PROCUREMENT USING REVERSE AUCTIONS FOR CONSTRUCTION PROJECTS

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ABSTRACT

The growth of e-commerce has been phenomenal and it is radically transforming the way companies are doing business in all sectors, and the construction industry is no exception. At all junctions of construction project there has been continuous encouragement to consolidate, innovate, improve quality, improve safety, make partnerships, reduce wastages, deliver on time, meet / save the budget. Service, cost and time are the measures of Procurement excellence in any construction project and the amount saved on cost of the materials directly adds up to the profit of the project. B2B e-Markets offer innovative tools for strategic sourcing requirements of construction projects. B2B Reverse auction is one such innovative tool which offer real-time access to the marketplace, increase competition, lower costs, and save time. A carefully executed reverse auction can contribute to the success and profitability of the Construction Projects. This paper critically analysis material procurement related to Construction Projects and proposes B2B reverse auction methodologies using an Independent Horizontal B2B e-Marketplace.

PERFORMANCE ANALYSIS WITH SUSTAINABLE GROWTH RATE: A CASE STUDY**JAGADISH R. RAIYANI****RESEARCH SCHOLAR, SINGHANIA UNIVERSITY, AJMER****ASST. PROFESSOR****FACULTY OF COMMERCE & MANAGEMENT****SHREE MAHARSHI DAYANAND SARASWATI MBA COLLEGE****TANKARA****ABSTRACT**

Achieving the sustainable growth rate is the prime concern of managers of companies, whether small or big. But, in a fast changing economic, political and competitive environment, achieving the sustainable growth is not an easy task, especially in the present highly complex global environment. Consumer attitude, for instance, changed considerably over the last few decades. The objective of the study is to identify the components of SGR and the efficiency in their usage; analyze the impact of the components on the SGR and relationship between SGR and actual growth rate (AGR). To evaluate this, some important traditional performance measures such as Retention Ratio Analysis, Leverage Analysis, Asset Turnover Analysis, and Profitability Analysis, Correlation Analysis, Overall Performance Analysis along with a new performance measure called Sustainable Growth Rate (SGR) have been used. This research study further throws light on the extensive use of statistical techniques for analyzing the financial performance of the sample companies. The paper also furnishes a summary of the main findings and conclusions in the end. This study empirically tests the strength of the relationship between SGR and AGR in Indian IT Companies for the period between 1999 and 2007. This data have been analyzed with the help of statistical tools like ratios, percentages, averages and trend analysis, The Karl Pearson's correlation coefficient (r), students' 't' test. The statistical technique of hypothesis testing has further been used to analyze the significance of differences between sustainable and actual Growth Rate. This paper also substantiates the above arguments and illustrates how the two firms, viz. Wipro and Infosys have used the internally generated funds to exploit the fast growing IT market and become successful.

TRANSFER PRICING- A STUDY OF TRANSFER PRICING METHOD USED BY SELECTED COMPANIES**MANU KALIA****ASST. PROFESSOR****LOVELY SCHOOL OF MANAGEMENT****LOVELY PROFESSIONAL UNIVERSITY****PHAGWARA****ABSTRACT**

The modern business has become very complex as a result of liberalization, privatization and globalization, which has led to an increase in the pace of diversification among companies. The revolution of LPG has also led to the practice of going for domestic and international mergers by various corporate houses. These mergers, actually, change the organization structure of the enterprise, making it more oriented towards an SBU structure whereby an organization is divided among various units which are strategically independent by nature. Hence any inter-division or inter-unit/segment sale is accounted for. And to account for these inter segment sales, the concept of transfer pricing came into advent. Transfer pricing refers to the pricing of contributions (assets, tangible and intangible, services, and funds) transferred within an organization. The challenging task is to decide upon the price to be charged for all the inter segment sales. There are various methods of pricing the inter segment transfers viz. Market based transfer pricing, Cost based transfer pricing and Negotiated transfer pricing. Various domestic and multinational corporations are using one method or the other. The primary motive of this research paper is to identify the method of transfer pricing used by various companies. For satisfying this purpose, a total of 35 companies have been chosen as a sample collected from various sectors like FMCG, Chemical Industry, Pharmaceutical Industry, Automation, Manufacturing, Textiles and Timber, Building material and electronic companies. The study reveals the prevalence of Market price as a basis of valuing all the inter segment sales among the companies under survey. A total of 17, out of the 35 companies surveyed, admitted that they are using Market price as a basis to value their inter segment sales.

FACTORS IN FACILITATING THE PROCESS OF OBTAINING FUNDS FOR SMES: AN EMPIRICAL STUDY ON VISAKHAPATNAM DISTRICT

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VISAKHAPATNAM

ABSTRACT

The SMEs are facing are playing a vital in the economic development of the country. They are contributing highest share in the form of exports and employment. But, they are facing many problems. Main problem of them is finance. Entrepreneurs have no fully resources for starting a venture or to diversify, expanding and modernisation of the existing one. They have to depend on financial institutions or money lenders for getting finance. Money lenders issue credit at high interest rates. Entrepreneurs will have to depend on financial institutions for getting finance at reasonable interest rates. The financial institutions are considering some factors for financing the SMEs. The factors plays significant role in getting finance from the institutions. These factors are useful to the bankers to estimate the financial capacity of the SMEs. Based on the factors they are giving finance to the SMEs. The present study is an insight into the factors considered for the process of obtaining funds from the institutions.

EMPLOYEES' WORKPLACE EMOTIONS IN ORGANIZATIONS**R. GOPINATH****RESEARCH SCHOLAR AND TOA (G)****CMTS, BSNL, TAMIL NADU CIRCLE****TIRUCHIRAPPALLI - 1****ABSTRACT**

This paper suggests that feelings (moods and emotions) play a central role in the leadership process. More specifically, it is proposed that emotional intelligence, the ability to understand and manage moods and emotions in the self and others, contributes to effective leadership in organizations. Four major aspects of emotional intelligence, the appraisal and expression of emotion, the use of emotion to enhance cognitive processes and decision making, knowledge about emotions, and management of emotions, are described. Then, it propose how emotional intelligence contributes to effective leadership by focusing on five essential elements of leader effectiveness: development of collective goals and objectives; instilling in others an appreciation of the importance of work activities; generating and maintaining enthusiasm, confidence, optimism, cooperation, and trust; encouraging flexibility in decision making and change; and establishing and maintaining a meaningful identity for an organization.

DISPARITIES IN INDUSTRIAL DEVELOPMENT IN INDIA – AN INTER-STATE ANALYSES**SUMAN RANI****RESEARCH SCHOLAR****DEPARTMENT OF ECONOMICS****MAHARSHI DAYANAND UNIVERSITY****ROHTAK****SEEMA****RESEARCH SCHOLAR****DEPARTMENT OF ECONOMICS****MAHARSHI DAYANAND UNIVERSITY****ROHTAK****ABSTRACT**

Disparity is an important issue for debate and analyses. As far it concerned to Indian economy, it is composite of federal states. States are heterogeneous in natures which have resulted in wide variations in economic structures of the states. There is empirical evidence from the very starting in this regard, infact from mughal period. National planners and state planners have been putting efforts to have a balanced growth of the Indian economy since independence so that every household and each individual of our Indian society gets the benefit of economic growth. Though these efforts have not proved successful, achievements are not often commensurate with efforts. Considerable level of regional disparities still persists. The present paper is a modest attempt to study the divergence in industrial growth across selected Indian states for the period 1980-81 to 2007-08. The results of the study are completely based on secondary data taken from annual survey of industries of different years. A total of fifteen states have been selected for the present study insuring proper representation across all regions of the country. Coefficient of variation and principal component method are used for the better analyses .The results of the study indicate that there persistently existed inter-state disparity in terms of industrial development. Furthermore, inequality in this regard increased during 1980-81 to 2007-08.

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