



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS AND MANAGEMENT

### CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	LACK OF INFRASTRUCTURE AND VISION 2020 IN NIGERIA OLOWE, OLUSEGUN	1
2.	IMPACT OF SELECTED ISSUES ON WORK-FAMILY BALANCE: EMPIRICAL EVIDENCE FROM PRIVATE COMMERCIAL BANKS OF BANGLADESH AYESHA TABASSUM, JASMINE JAIM & TASNUVA RAHMAN	2
3.	A STUDY ON TOTAL QUALITY MANAGEMENT & DEVELOPING A COMPREHENSIVE MODEL FOR QUALITY IN HIGHER EDUCATION HARINI METHUKU & HATIM R HUSSEIN	3
4.	FISCAL POLICY AND ECONOMIC GROWTH IN PAKISTAN ZEESHAN AHMED	4
5.	A NON-PARAMETRIC APPROACH TO FINANCIAL INCLUSION ANALYSIS THROUGH POSTAL NETWORK IN INDIA NITIN KUMAR	5
6.	SECURITIZATION AND ITS RELATIONSHIP WITH REAL ESTATE GROWTH – AN ANALYSIS VIVEK JOSHI	6
7.	EXPLORING HRM PRACTICES IN SMEs PUJA BHATT & DR. S. CHINNAM REDDY	7
8.	ELECTRICITY EXCHANGE IN INDIA: A STUDY OF INDIAN ENERGY EXCHANGE DR. Y. M. DALVADI & SUNIL S TRIVEDI	8
9.	SMALL SCALE INDUSTRIAL UNITS: PAST AND PRESENT PROBLEMS AND PROSPECTS DR. K. VETRIVEL & DR. S. IYYAMPILLAI	9
10.	'MEDICAL TOURISM' – THE NEW TREND OF REVENUE GENERATION: IMPACTS ON INDIAN ECONOMY AND THE GLOBAL MARKET RESPONSE DR. S. P. RATH, DR. BISWAJIT DAS, HEMANT GOKHALE & RUSHAD KAVINA	10
11.	A STUDY ON DECIDING FACTORS OF WOMEN ENTREPRENEURSHIP IN VIRUDHUNAGAR DISTRICT C. MANOHARAN & DR. M. JEYAKUMARAN	11
12.	EARNINGS ANNOUNCEMENTS: DO THEY LEAD TO EFFICIENCY? SANTOSH KUMAR, TAVISHI & DR. RAJU. G	12
13.	CLIMATE CHANGE, ADAPTATION AND MITIGATION EFFORTS IN THE TRIBAL AREAS OF INDIA DR. S. THIRUNAVUKKARASU	13
14.	A STUDY ON THE DETERMINANTS OF EXPORT DEMAND OF INDIA AND KERALA DR. L. ANITHA	14
15.	INDIA'S FUTURE CONSUMPTION OF COAL RESOURCES & INDONESIA AS A POTENTIAL PROCUREMENT DESTINATION DR. CH. VENKATAIAH & SANTHOSH B. S.	15
16.	AN EMPIRICAL INVESTIGATION OF THE TRADE-OFF AND PECKING ORDER HYPOTHESES ON INDIAN AUTOMOBILE FIRMS DR. A. VIJAYAKUMAR	16
17.	SHG - BANK LINKAGE – A HELPING HAND TO THE NEEDY POOR DR. A. S. SHIRALASHETTI & D. D. KULKARNI	17
18.	ANALYSING SOCIO DEMOGRAPHIC EFFECT ON CONSUMER'S POST PURCHASE BEHAVIOUR: A STUDY ABOUT HOME APPALIANCES DR. DHARMENDRA KUMAR	18
19.	ETHICAL HUMAN RESOURCES WITH SUSTAINABLE RESPONSIBLE BUSINESS LEADING TO EMPLOYEE ENGAGEMENT R. MANJU SHREE	19
20.	JUDGING THE SHORT TERM SOLVENCY OF SELECTED INDIAN AUTOMOBILE SECTOR COMPANIES BHAVIK M. PANCHASARA, KUMARGAURAV GHELA, SAGAR GHETIA & ASHISH CHUDASAMA	20
21.	INSOLVENCY RISK OF SELECTED INDIAN COMMERCIAL BANKS: A COMPARATIVE ANALYSIS SANTI GOPAL MAJI, SOMA DEY & ARVIND KR. JHA	21
22.	SOCIAL RESPONSIBILITY OF ENTERPRISES IN A GLOBALISED INDIAN ECONOMY - AN ANALYSIS DR. KUMUDHA RATHNA	22
23.	CSR PRACTICES AND RATINGS IN INDIAN BANKING SECTOR JAYASHREE PATIL-DAKE & NEETA AURANGABADKAR-POLE	23
24.	POVERTY, INEQUALITY AND INCLUSIVE GROWTH IN RURAL INDIA: AN ANALYSIS DR. JAMIL AHMAD	24
25.	EMPOWERMENT OF WOMEN THROUGH MICRO FINANCE IN THE UNION TERRITORY OF PUDUCHERRY B. ELUMALAI & P. MUTHUMURUGAN	25
	REQUEST FOR FEEDBACK	26

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- 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.

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- 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.

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

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**LACK OF INFRASTRUCTURE AND VISION 2020 IN NIGERIA****OLWE, OLUSEGUN****LECTURER****DEPARTMENT OF BANKING & FINANCE****COLLEGE OF DEVELOPMENT STUDIES****COVENANT UNIVERSITY****OTA****ABSTRACT**

*The study highlighted the importance of required infrastructures such as energy as a panacea to the realization of the objectives and goals of Vision 2020 in Nigeria. With the dearth of infrastructures, the move towards stability and consolidation in the polity becomes a tough and tall order. In the light of these, the importance of vision 2020 as a catalyst to the industrial development of the country and the placement of the nation in a central location within the comity of nations becomes imperative. It is in this instance that the millennium development goals (mdg) become realizable and of relevance in the achievement of the macro-economic objectives of government. Consequently, the need to be well positioned in the provision of social amenities for the benefit of the citizens becomes a - must do for managers at all levels of governance and this determines to a reasonable extent the way forward for economic and technological breakthrough of the less developed economies such as Nigeria.*

## IMPACT OF SELECTED ISSUES ON WORK-FAMILY BALANCE: EMPIRICAL EVIDENCE FROM PRIVATE COMMERCIAL BANKS OF BANGLADESH

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### ABSTRACT

*In the light of the rapid change of the nature of organizations as well as the roles of male and female in the organization has given rise to the importance of work-family balance. Some organizational issues play crucial roles in balancing work and family life. The long work hours or the support from supervisors and co-workers are few examples. Besides, some personal issues can also be considered in this regard. In general, it has been already found that females are facing more work-family balancing problems than males. In addition, for parents who work, achieving a balance between work and family commitments is highly desirable for all family members. Therefore, this paper is to explore the impact of some selected issues on the work-family balance of the employees in the banking sector of Bangladesh.*



## **A STUDY ON TOTAL QUALITY MANAGEMENT & DEVELOPING A COMPREHENSIVE MODEL FOR QUALITY IN HIGHER EDUCATION**

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### **ABSTRACT**

*The paper talks about the higher education and attempts to theoretically conceptualize TQM in higher education and the need to enhance the quality of higher education. Total Quality Management in higher education means improving the quality of courses, input instructional process, resource management processes and structures including with student support service output, linkages with world of work and other organizations. Globalization of higher educational services has become an area to be focused for many countries. Higher education is playing a key role in every country and this requires a paradigm shift in terms of governance and service delivery to enhance the socio economic conditions. Higher education institutions should be working more towards innovation which leads to quality institutions of knowledge production and propagation. Realizing the importance many innovative tests are being done for overall improvement and performance of educational sector. Application of TQM concepts is one of such procedures which will help in transforming the higher education system. Further the paper talks about the attempts to apply the Quality Management models from industry into higher education have not been successful. There is a rationale for separately addressing the service and education functions with appropriate sets of criteria. The effectiveness of any composite model in addressing the multifarious elements of higher education is dependent on the organizational culture. Such a Comprehensive Model for Quality in Higher Education can serve as the ideal to address the service, education and implementation aspects synergistically.*



**FISCAL POLICY AND ECONOMIC GROWTH IN PAKISTAN**

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**ABSTRACT**

*This study investigates the role of fiscal policy in enhancing economic growth of Pakistan by using annual time series data during the period from 1982 to 2010. Ordinary least square procedure has been applied. Fiscal deficit is included as a proxy of fiscal policy. Moreover government expenditure and government revenue has been considered. Revenue account is disaggregated into federal and provincial level whereas expenditure is broken down into current and development expenditures. Empirically it is found that only the federal and provincial non-tax revenues have positive significant impact on economic growth. On the other hand, federal tax revenue has significantly negative impact on economic growth. Conversely, development expenditure play significant role in enhancing economic growth whereas current expenditures are insignificant and have no impact in increasing the growth. It is recommended that the government should focus more on non-tax sources and should increase the percentage of non-tax revenue in total revenue. Further the government should cut their non-development expenditure and must increase the size of budget for development expenditure in order to increase the speed of economic growth.*

## A NON-PARAMETRIC APPROACH TO FINANCIAL INCLUSION ANALYSIS THROUGH POSTAL NETWORK IN INDIA

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### ABSTRACT

*The postal department has emerged as a key institution with immense potential towards the ongoing financial inclusion drive in an emerging economy, such as, India. With its vast network of offices and array of financial services it enjoys familiarity of rural residents. In this context, it becomes useful to gauge the spatial and temporal distribution of financial inclusion efforts of the postal department and contemplate steps for further improvements of improving access and usage of finance, especially for the backward and disadvantaged fraction of the society. The results reveal that although there has been improvement, significant progress has not been observed in postal savings penetration and its usage as reflected by accounts per capita and savings per capita trend, respectively, in the study spanning over a period from 1990 to 2008 across eighteen major states of India. Across the states, low preference for postal services seems to be the norm by the more advanced states. The phenomenon could be due to superior avenues, better socio-economic factors and other demographic aspects available to inhabitants of more prosperous regions. The Data Envelopment Analysis reveals a more or less continuous enhancement of the inclusion intensity (measured as the level of financial inclusion of a region compared to the optimal frontier), notably 1999 onwards. The inclusion growth has also registered positive and beneficial changes. Among the constituents of inclusion growth, both intensity change and technology change effects are turning out to be positive for most of the years. The results indicate that both usage of postal services and inherent macro economic conditions of the regions are contributing towards improved inclusion.*

**SECURITIZATION AND ITS RELATIONSHIP WITH REAL ESTATE GROWTH – AN ANALYSIS**

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**ABSTRACT**

*The purpose of this article is to examine the mechanics of securitization process and the concerning issues in a residential mortgage or any other associated real-estate related loan being part of a securitization program. The paper focus upon the relationship between a modern financial process and tool called securitization and the growth of real estate markets. Securitization process helps financial institutions as well banks to cover their liquidity positions by converting their illiquid assets into liquid assets along with providing a safe-guard against bankruptcy of a debtor or a client who has taken mortgage from the bank. The paper tries to bring out the relationship that exist between securitization process as well as Real-estate growth seen in the past along with analyzing the impact of securitization on mortgage market's functioning.*

**EXPLORING HRM PRACTICES IN SMEs**

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**DR. S. CHINNAM REDDY**  
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**ABSTRACT**

India has undergone drastic changes from a planned to a market-oriented economy. Economic structural change has caused changes in the organizational behavior of Enterprises, especially in the small and medium sized enterprises (SMEs), which have gained much more management autonomy since the economic reform. Key research Questions are, 1) Have Human Resource Management (HRM) practices in Indian SMEs been changed?, 2) What are HRM approaches that are best suited for Indian enterprises? & 3) Is there an interrelationship between HRM and SME performance in India? This Paper examines HRM practices in 50 selected Indian SMEs, using cluster analysis. The results from the cluster analysis demonstrate that HRM Practices like HRP and Job analysis can help companies to obtain better productivity from the employees where as scientific selection and effective on the job training can help the companies in achieving better performance. There appears an underlying association among HRM practices, HRM outcomes and enterprise performance in Indian SMEs, especially However, because of the distorted factors existing in the transitional economy, such as the one in India, this relationship is not clear in all Indian SMEs. In the present paper the researchers tries to understand the HRM practices in SMEs and try to make causal relationship of HRM practices and its impact on firm's performance.

**ELECTRICITY EXCHANGE IN INDIA: A STUDY OF INDIAN ENERGY EXCHANGE**

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**ABSTRACT**

*Electricity Exchange is newly introduced concept in India and also the new term in the trading market. In India electricity sector reforms are in the primary stage as far as electricity trading is concerned. India is currently undertaking the reforms of its electricity sector. Electricity sector restructuring is expected to absorb private investment, increase efficiency, promote technical growth and improve customer satisfaction as different parties compete with each other to win their market share and remain in business under Electricity Exchanges. Indian Energy Exchange (IEX) is the first Electricity Exchange in India which was established on 27th June 2008. In this paper an attempt has been made to explore the role of Indian Energy Exchange, Functions and performance of Indian Energy Exchange in Indian scenario.*

**SMALL SCALE INDUSTRIAL UNITS: PAST AND PRESENT PROBLEMS AND PROSPECTS**

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**ABSTRACT**

*This paper, after briefly presenting the current industrial situation in India and Tamil Nadu, analyses the growth and structural changes experienced and the problems faced by the selected small scale units (SSUs) in Tiruchirapalli taluk, one of the industrially prosperous taluks in Tamil Nadu state. It is found that the overall policy and physical environment has been utilized by the entrepreneurs to maximize the benefits. However, it is noticed that due to various reasons some units could flourish while others could not. Hence, it is ultimately concluded from the analysis that, in spite of all the external factors, the individual factors do play more important role in the expansion of the industrial activities.*

## **'MEDICAL TOURISM' – THE NEW TREND OF REVENUE GENERATION: IMPACTS ON INDIAN ECONOMY AND THE GLOBAL MARKET RESPONSE**

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**TAJ HOTELS, RESORTS & PALACES (IHCL) – A TATA ENTERPRISE**  
**AURANGABAD – 431 001**

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### **ABSTRACT**

*Medical Tourism in the global context is at the rising trend in the third world because of affordability, cost, facility and expertise of some countries from the first world and also from the third world countries too. Third world countries like Cuba, Argentine, Mexico, Hungary, South Africa, Thailand, Singapore and India are the major players in the world. Developed world look for cost savings for treatment outside the country, developing countries are looking for expertise and the cost factors for considering a neighbouring country. Health tourism, in the Indian context is at par with other industry in the domestic sector. Medical tourism has many implications and impacts on the national economy, professional ethics, and medical practices and on the local economy. Non availability of the regulations in this sector in India leads to many rackets, scams and news making events. With adequate regulatory measures this sector has ample tourism business to contribute to the national economy and regional employment in direct and indirect terms. India can grow as the Asian tiger in medical treatment with the available support and the resources with expertise. Only in this decade the concept has taken corporate medical business, catering to Africa, Middle East, Europe, Asian neighbours and America. Out of many rising tourism concepts this has shown the power punch in the business trend, by making India a favoured treatment destination. Impacts, problems, issues, and opportunities of the medical tourism are examined in this article.*



**A STUDY ON DECIDING FACTORS OF WOMEN ENTREPRENEURSHIP IN VIRUDHUNAGAR DISTRICT**

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**ABSTRACT**

*Traditionally women are inferior in Social Status in Indian Society but the leadership potentials is basically very high among women than men. At the same time the potentials of women are hidden by the Socio, economic and political constraints. A century dawn in 20, women become aware more of their status in society and showing interest to utilize their potentials in productive ways and means. It true there is a substantial development in their life style leads to economic standard. Even through women supersede men in some fields, they have not yet attained their status in society. In the world Gender Development Index (GDI) and in the world Gender Empowerment Measure (GEM) in 1995 India is ranked 128<sup>th</sup> and 95<sup>th</sup> respectively. It visualized that the women potential is not fully tapped. There is an evidence that economic empowerment is a source for empowerment of women in society. Enterprising capacity and managerial caliber among women is more than men. When women are trying to use their capabilities in any kind of enterprising activity, they will set their ways own and they are treated without any recognition, response in the society by the dominants of men. This situation is being continued even after creating awareness. Entrepreneurship is a tool to make the changes in the life of women otherwise they become remain unemployed particularly in rural and semi urban areas. Today women are actively participating in social and political activities. Similarly, they should participate in the development process through entrepreneurship is a mechanism to provide employment in the economy. Women should become as an entrepreneur instead of getting employment elsewhere.*

**EARNINGS ANNOUNCEMENTS: DO THEY LEAD TO EFFICIENCY?****SANTOSH KUMAR****LECTURER****DEPARTMENT OF FINANCE AND ACCOUNTS****AMITY BUSINESS SCHOOL****NOIDA****TAVISHI****LECTURER****DEPARTMENT OF ECONOMICS****AMITY BUSINESS SCHOOL****NOIDA****DR. RAJU. G****PROFESSOR****DEPARTMENT OF MANAGEMENT****GALGOTIA INSTITUTE****GREATER NOIDA****ABSTRACT**

*Frequent earnings announcements and consequent changes in the share price is a regular phenomenon in behavioural finance to formulate suitable trading strategies on regular basis. The earnings are considered to show the status of cash flows and profitability to finance future expansion of the firms. This paper investigates signaling effect of the earnings announcements before and after the event day. Further it also tests the evidence of average abnormal return around the earnings announcement date. The analysis uses data of 32 firms in the BSE 500 index, which have announced earnings during the period 2009-2010. An examination of share price behavior around earnings announcements proves the signaling effect of these announcements. These results strongly support that the share prices drift negatively in the case of earnings announcements and the market particularly reacts more unfavorably to earnings announcements.*

**CLIMATE CHANGE, ADAPTATION AND MITIGATION EFFORTS IN THE TRIBAL AREAS OF INDIA**

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**ABSTRACT**

*The economic impact of climate change is unequal and the thrust is more towards the vulnerable peoples like Tribals in India. Climate change disturbs their livelihood encompassing agriculture, hunting and fishing, minor forest produce, natural resources, tribal cultures, indigenous ecological systems, tourism, plants and animals, poverty, health, and frequent droughts. The Tribal people also add fuel to the worsening eco-systems by following jhum type of cultivation. It calls for a unique climate change adaptation and mitigation efforts to address their problems. The climate change destabilizes the economy, nibbles development efforts of the government and also widens inequality in distribution and opportunities. It costs heavily to the government to undertake mitigation efforts. India is forced to augment/divert resources to perform these investments and the tribal people are also forced to bear the cost. This study will focus on the economic impact of climate change, adaptation and mitigation efforts of the Government in the tribal areas of India based on secondary data.*

**A STUDY ON THE DETERMINANTS OF EXPORT DEMAND OF INDIA AND KERALA**

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**ABSTRACT**

*Exports have assumed a place of paramount importance in the development process of the economy. The process of economic reforms in the Indian economy has continued for more than two decades and the economy, now, has a completely different profile to that of June 1991. The aim of this paper is to try and identify the determinants of export demand of India and Kerala and finds that the explanatory variables are predominant in explaining India's disaggregate export performance during 1991-92 to 2008-09. Most exports are found to be responsive to world imports. On the upswing of international growth trajectory, exports are found to have responded to growing world demand. The estimated results indicate that world import, unit value of exports and import price affect India's real exports positively.*

**INDIA'S FUTURE CONSUMPTION OF COAL RESOURCES & INDONESIA AS A POTENTIAL PROCUREMENT DESTINATION**

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**ABSTRACT**

*The global energy requirement has grown at a phenomenon rate and the consumption of primary energy sources has been a very high positive growth. This paper focuses on the consumption of different primary energy sources and it identifies that coal will continue to remain as the prime energy source in foreseeable future. It examines the energy requirement perspective for India and demand of coal as the prime energy source. Economic development and poverty alleviation depend on securing affordable energy sources and Indian coal mining industry offers a bright future for the country's energy security, provided the industry is allowed to develop by supportive government policies and adopts latest technologies for mining. It is an irony that in spite of having a plentiful reserve, India is not able to jack up coal production to meet its current and future demand. It discusses the strategies to be adopted for growth and meeting the coal demand.*

## AN EMPIRICAL INVESTIGATION OF THE TRADE-OFF AND PECKING ORDER HYPOTHESES ON INDIAN AUTOMOBILE FIRMS

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### ABSTRACT

*There are two main capital structures theories which emerged from reflections on Modigliani and Miller (1958, 1963) i.e., Trade-off Theory and Pecking Order Theory. According to the trade-off hypothesis profitable firms should have a high level of debt ratio. Contrary to the trade-off hypothesis, the pecking order theory based on information asymmetry predicts a negative correlation between profitability and leverage. This article test the aforementioned hypotheses on a sample of Indian automobile firms from 1996-2009. Using a panel data analysis, the study found that pecking order theory could be successfully applied to the Indian automobile firms.*

## **SHG - BANK LINKAGE – A HELPING HAND TO THE NEEDY POOR**

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### **ABSTRACT**

*In the present study an analysis is made on the SHG and bank linkage. The study has made the research from the point of view of Banks as a helping hand to the needy poor. Micro finance has gained a lot of significance and momentum in the last decade. India has obtained prominent position through the promotion of SHG and bank linkage. In alleviation of poverty, people's*



## ANALYSING SOCIO DEMOGRAPHIC EFFECT ON CONSUMER'S POST PURCHASE BEHAVIOUR: A STUDY ABOUT HOME APPALIANCES

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### ABSTRACT

Present study describes the concept of 'consumer' and consumers' post purchase behaviour regarding home appliances namely Fridge and Washing Machine. These two durables have been selected for the study because, nowadays, with the rise of per capita income which shift consumer's purchasing power at its high, these durables are being used as a necessity. Primary data from 423 consumers of Fridge and 262 consumers of Washing Machine from different district of Uttarakhand state has been collected through pre-tested questionnaire. Proper consideration has been given to "Quota Sampling" to divide the sample in to independent variables. Statistical technique like percentage method and chi square ( $\chi^2$ ) method used to analyse the data. The study provides information about different brands of above mentioned home appliances purchased by sample consumers, main user of the purchased durable and post purchase reaction of the consumer in terms of satisfaction level. The study has given specific emphasis to socio-demographic effect on consumers' behaviour regarding above mentioned variables. Study reveals that high majority of the sample have purchased Fridge produced by Videocon followed by Godrej and only few respondents have purchased the produce of Electrolux. Regarding Washing Machine, majority have purchased the production of Philips followed by Godrej. Study also explains that Combined Family is the main user of both the appliances but Children as main user stands at second for Fridge, whereas, Wife stands second for Washing Machine. Elders were not the main user in both the cases. Regarding post purchase reaction in terms of satisfaction, high majority of consumers are fully satisfied followed by satisfied with purchased Fridge but majority have normal post purchase reaction followed by satisfied in case of Washing Machine. Only few are not satisfied in both the cases. Study reveals that consumer's Residential status has significant effect on the use of Fridge, Education significantly affect the use of Washing machine, Income significantly affect the use of both the durables, whereas, Occupation of the consumers does not have any effect on the use of both the appliances. Regarding post purchase reaction Residential status, Occupation and Income of consumers has significant effect on both durables, whereas, Education significantly affect the post purchase reaction of consumers only in case of Fridge.

**ETHICAL HUMAN RESOURCES WITH SUSTAINABLE RESPONSIBLE BUSINESS LEADING TO EMPLOYEE ENGAGEMENT**

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**ABSTRACT**

*Business organizations have walked up to the need for being committed towards Corporate Social Responsibility. But still majority have just been taking up some form of philanthropic activities for its stakeholders. The employees of an organization occupy a central place in developing such a culture which underlines CSR values and competencies. The present study, therefore, is an attempt to explore the engagement of human resource management professionals in undertaking Corporate Social Responsibility. It also suggests Human Resource Management to take a leading role in encouraging CSR activities at all levels. The combined impact of CSR and human resource activities, which reinforce desirable behavior, can make a major contribution in creating long term success in organizations. Successful program on social responsibility rely heavily on enlightened people management practices. In this context HR department is assumed to be the coordinator of CSR activities in getting the employment relationship right which is a precondition for establishing effective relationships with external stakeholders and thus can orient the employees and the organization towards a socially responsible character. Armed with a strong and committed organizational culture reinforced by responsible Human Resource Management practices, the organizations can achieve heights of success by improved profitability, employee morale, customer satisfaction, legal compliance and societal approval for its existence.*

**JUDGING THE SHORT TERM SOLVENCY OF SELECTED INDIAN AUTOMOBILE SECTOR COMPANIES**

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**ABSTRACT**

*This empirical study of ten auto mobile companies in India demonstrates the significance of inferential statistics in analyzing and solving complex business problems. The accounting techniques of ratio analysis have been used in conjunction with the techniques of inferential statistics to draw the inferences regarding short-term solvency of the company selected for the study. Decide the main liquidity ratios, the relevant turnover ratios have also been used to know how quickly different components of current assets are converted into cash so as to maintain liquidity in the business. In addition, statistical tools like mean, Standard Deviation, Coefficient of Variance (CV), Analysis of Variance (ANOVA) and Student's T-test of hypothesis testing has been applied. Thus, this study focuses on the pertinence of statistical tools in evaluating the short-term financial strength of the selected companies in conjunction with the relevant liquidity and turnover ratio. In the end, study offers some meaningful suggestions in order to improve the short-term solvency of the automobile companies selected for this study.*

**INSOLVENCY RISK OF SELECTED INDIAN COMMERCIAL BANKS: A COMPARATIVE ANALYSIS**

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**ABSTRACT**

*Financial intermediaries are going through significant changes all over the world under the impact of deregulation, technological upgradation and financial innovations. Indian banks in the new millennium are facing continuous challenges to introduce new and better products and services and provide new ideas and techniques in order to retain the existing customers and acquire new one. In this rapid changing environment banks are compelled to encounter various types of risks. This paper makes an attempt to measure the insolvency risk of selected Indian banks during the period 2000-01 to 2009-10 and also to identify key factors affecting insolvency risk. Z statistic is used to measure the insolvency risk. Findings of the study indicate that Z statistic for all the bank groups shows improvement over the years. Performance of public sector banks is quite satisfactory in this respect. Regarding the factors influencing insolvency risk, size is found to be the most significant influential factor among the variables chosen in this study that negatively associated with insolvency risk for all bank groups. Negative association is also observed between capitalization and insolvency risk for all cases.*

## **SOCIAL RESPONSIBILITY OF ENTERPRISES IN A GLOBALISED INDIAN ECONOMY - AN ANALYSIS**

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### **ABSTRACT**

*The paper discusses briefly the scenario that necessitated the evolution of Competition Law in India and the lacunas in the Monopolies and Restrictive Trade Practices (MRTP) Act. Further, the paper examines the various modalities available in the Competition Act for restricting or prohibiting anti-competitive agreements entered into between enterprises. Finally, the drawbacks existing in the enactment are brought to light followed by suggestions to plug the same.*

**CSR PRACTICES AND RATINGS IN INDIAN BANKING SECTOR**

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**ABSTRACT**

*The scheme of CSR was developed as there was a need to make business a part of society and to maximize positive benefits that business endeavor can bring to human and environmental well being and to minimize the harmful effects of irresponsible business. When it comes to social responsibility of banks, the banks need to move beyond a narrow definition of CSR and look at some of the ways to alleviate poverty. CSR is a concept whereby financial institutions not only consider their profitability and growth, but also the interests of society and the environment by taking responsibility for the impact of their activities on stakeholders, employees, shareholders, customers, suppliers, and civil society represented by NGOs. The present paper attempts to study the CSR practices carried out by the selected banks and their ratings in the Indian banking sector.*

**POVERTY, INEQUALITY AND INCLUSIVE GROWTH IN RURAL INDIA: AN ANALYSIS**

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**ABSTRACT**

*The approach paper to the Eleventh Plan stresses the importance of more inclusive economic growth. Inclusive Growth focuses on economic growth which is a necessary and crucial condition for poverty reduction. Further, the strategy for inclusive growth is to provide access to basic facilities such as health, education, clean drinking water etc. to the common people. In the short run these essential services impact directly on welfare, in the long run they determine economic opportunity for the future. But recent trend tells the different story that the high growth rate is unable to reduce the poverty and inequality in India. Increasing inequality in tandem with high growth rate has been a point of growing concern in Indian economy. This paper examine that inclusive growth emphasizes creation of an equal access to opportunities; and that unequal opportunities arises from social exclusion associated with faulty approach and politically motivated policies. Poverty alleviation programmes become have been ineffective and growth generated inequalities in the rural India. This will enable rural India to address the agenda of eradicating extreme poverty particularly in rural areas, and at the same time discuss the development challenges brought about by rising inequalities.*



**EMPOWERMENT OF WOMEN THROUGH MICRO FINANCE IN THE UNION TERRITORY OF PUDUCHERRY**

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**ABSTRACT**

*This paper examines the role of Microfinance and economic empowerment of women in Puducherry region. It found that most of the rural women had a very low level of education. Their annual income was ranging around twenty thousands. They deposited money mainly in bank. The rural women possessed both productive and non-productive assets, which secure them during household risks and it was concluded that both social and economic better off the sample respondents are increased drastically after their participation in SHG's in Puducherry region.*

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