

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



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.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2980 Cities in 165 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

| Sr. No. | TITLE & NAME OF THE AUTHOR (S) | Page No. |
|---------|--|----------|
| 1. | PROFESSIONAL COMMITMENT IN HIGHER EDUCATION: AN EMPIRICAL STUDY <i>H. SHAMINA & DR. VIJILA KENNEDY</i> | 1 |
| 2. | STRESS MANAGEMENT IN RELATION TO SOCIO ECONOMIC STATUS OF SECONDARY SCHOOL STUDENTS <i>DR. DEEPA. P & SUJA. P.V</i> | 2 |
| 3. | PREDICTIVE ANALYTICS: A WAY TO PROACTIVE ACTIONS IN HUMAN RESOURCE MANAGEMENT <i>VIKAS BANSAL</i> | 3 |
| 4. | CAPITAL STRUCTURE AND ITS IMPACT ON PROFITABILITY: EVIDENCE FROM SRI LANKAN LISTED BANKS <i>V. A. SUBRAMANIAM & RAVIVATHANI THURAISSINGAM</i> | 4 |
| 5. | VALUE ADDITION IN FISHERY MARKETING, GAINS AND LOSSES ALONG THE SUPPLY CHAIN IN INDIA <i>SHIFERAW MITIKU TEBEKA, EMMANUEL ZIVENGE, USHADEVI K.N & K. JESY THOMAS</i> | 5 |
| 6. | A STUDY ON PRE-PURCHASE BEHAVIOR OF TWO WHEELER MOTORCYCLE USERS IN NELLORE DISTRICT, ANDHRA PRADESH, INDIA <i>DR. D. V. RAMANA, DR. P. SUBBIAH & P. V. L. NARASIMHA RAO</i> | 6 |
| 7. | A FRAMEWORK OF AUDIT REPORT IN BANK AUDIT: STUDY ON LFCAR, GHOSH & JILANI AND BASEL COMMITTEE REPORT <i>DR. AKHIL MISHRA & NEHA JAISWAL</i> | 7 |
| 8. | DEVELOPMENT OF SELF HELP GROUPS IN TAMIL NADU <i>J. PAVITHRA & DR. M GANESAN</i> | 8 |
| 9. | PROBLEMS OF PAIN AND PALLIATIVE CARE VOLUNTEERS IN KERALA <i>DR. SANTHA S.</i> | 9 |
| 10. | MICRO-FINANCE: A BOON TO THE SELF-HELP GROUP MEMBERS IN SIVAGANGAI DISTRICT, TAMIL NADU, INDIA <i>CAPT. DR. JEYA KUMAR, KR. & DR. SREEDEVI.N</i> | 10 |
| 11. | POLICY HOLDERS AWARENESS AND ADOPTION OF INFORMATION COMMUNICATION TECHNOLOGY OF LIFE INSURANCE CORPORATION OF INDIA <i>S. RANI LAKSHMI & DR. P. SANTHI</i> | 11 |
| 12. | HRM AND ETHICAL BEHAVIOUR: REVIEW AND CONCEPTUAL ANALYSIS <i>DR. SUPRIYA CHOUDHARY</i> | 12 |
| 13. | WOMEN ENTREPRENEURIAL OPPORTUNITIES IN FOOD INDUSTRY: A CASE OF CREMICA PRODUCTS <i>VANIKA CHUGH & MANISH JHA</i> | 13 |
| 14. | FACTORS INFLUENCING BRAND SWITCHING IN TELECOM INDUSTRY: WITH SPECIAL REFERENCE TO LUDHIANA CITY <i>PREETI THAKUR, KARAN JOSHI & PRACHI KAPIL</i> | 14 |
| 15. | ROLE OF FINANCIAL INSTITUTIONS IN DEVELOPMENT OF MSME AND AGRICULTURAL SECTOR IN INDIA: A VISION FOR YEAR 2020 <i>AMOGH TALAN & GAURAV TALAN</i> | 15 |
| 16. | IMPACT OF MONETARY POLICY ON BSE BANK STOCKS <i>MANISHA LUTHRA & SHIKHA MAHAJAN</i> | 16 |
| 17. | MOBILISATION AND MANAGEMENT OF FINANCIAL RESOURCES BY URBAN LOCAL BODIES <i>YASHODA</i> | 17 |
| 18. | AN EMPIRICAL ANALYSIS OF FACTORS AFFECTING INTERNET BANKING IN PUNJAB STATE (INDIA) <i>RITU SEHGAL</i> | 18 |
| 19. | RUPEE DOWNFALL: A THEORETICAL OUTLOOK <i>GEORGE PAILY & ARUN B CHANDRAN</i> | 19 |
| 20. | A COMPARATIVE STUDY ON THE PERFORMANCE OF SELECTED MUTUAL FUND TAX SAVING SCHEMES: AN IMPLICATION OF SHARPE'S MEASURE <i>RAJIB DEB</i> | 20 |
| 21. | AN ANALYSIS OF CASE STUDY PROPRIETORSHIP AND SATURATION - CASE STUDY SOURCE FROM 'DHURVA INSTITUTE OF MANAGEMENT HYDERABAD INDIA': INTERNATIONAL CASE STUDY COMPETITION, AUTHOR: DR.JAGADEESHA.M <i>ESAYAS DEGAGO & TESFAYE HAILU</i> | 21 |
| 22. | EXPLORING THE FACTORS LEADING TOWARDS STUDENT DEVELOPMENT: A STUDY OF UNIVERSITY STUDENTS OF PAKISTAN <i>HINA AFFANDI, NAHEED RAZA & ANUM AFFANDI</i> | 22 |
| 23. | CUSTOMERS' PERCEPTION TOWARDS ONLINE ADVERTISEMENT AND ITS IMPACT ON PURCHASE BEHAVIOUR <i>VIPIIN KUMAR</i> | 23 |
| 24. | LOK ADALAT IN JAMMU AND KASHMIR: AN EMPIRICAL ANALYSIS <i>UNANZA GULZAR</i> | 24 |
| 25. | DISCLOSING NONFINANCIAL INFORMATION LEADS TO THE SHAREHOLDERS' WEALTH MAXIMIZATION: EVIDENCE FROM BANGLADESHI LISTED FINANCIAL COMPANIES <i>SALEH MOHAMMED MASHEHDUL ISLAM</i> | 25 |
| 26. | MAHATMA GANDHI: DEMOCRATIC LEADERSHIP AND HIS ECONOMIC VISION <i>NEHA BOTHRA</i> | 26 |
| 27. | ANALYSIS OF EMPLOYMENT DISCRIMINATION OF SCS AND STS IN NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (NREGS) <i>SIDDHARTH RATHORE</i> | 27 |
| 28. | EUROPEAN UNION AS A GLOBAL SECURITY ACTOR <i>H.S VENKATESHA</i> | 28 |
| 29. | FINANCIAL INCLUSION: A STUDY OF CANARA BANK <i>AMANJOT SINGH</i> | 29 |
| 30. | THE POPULATION GROWTH AND ECONOMIC DEVELOPMENT <i>SANGHARSHA BALIRAM SAWALE & NEHA RAKESH NAMDEO</i> | 30 |
| | REQUEST FOR FEEDBACK & DISCLAIMER | 31 |

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), 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. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

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

PROF. M. N. SHARMA

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

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

CO-EDITOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

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

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S.M.S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; 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; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour 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; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in ***M.S. Word format*** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF.

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

DEAR SIR/MADAM

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

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

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

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

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

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

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

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

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

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

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

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

10. **FIGURES & TABLES:** These should be simple, 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>

PROFESSIONAL COMMITMENT IN HIGHER EDUCATION: AN EMPIRICAL STUDY

H. SHAMINA
ASST. PROFESSOR
WISDOM SCHOOL OF MANAGEMENT
GOMANGALAM, POLLACHI

DR. VIJILA KENNEDY
DIRECTOR
KCT BUSINESS SCHOOL
KUMARAGURU COLLEGE OF TECHNOLOGY
COIMBATORE

ABSTRACT

India's higher education system is the third largest in the world, next to the United States and China. The paper aims at studying the institutional factors influencing professional commitment of teachers in self-financing colleges affiliated to Bharathiar University, Coimbatore. A sample of 100 teachers was chosen and questionnaire was used to collect data. Inter correlation matrix and Path analysis were used to analyze the data. Professional Autonomy, Feedback, Participation in Decision making, Perceived Organizational support and Collegiality were the institutional factors chosen and it was found that all of them had a strong relationship and influence on the Professional commitment of teachers. Professional Autonomy and Collegiality had a direct effect on Professional Commitment of teachers in self-financing colleges.

STRESS MANAGEMENT IN RELATION TO SOCIO ECONOMIC STATUS OF SECONDARY SCHOOL STUDENTS

DR. DEEPA. P

PRINCIPAL

SREE NARAYANA COLLEGE OF TEACHER EDUCATION

CHELANNUR

SUJA. P.V

ASST. PROFESSOR

SREE NARAYANA COLLEGE OF TEACHER EDUCATION

CHELANNUR

ABSTRACT

This paper is an attempt to study the relationship between Stress Management and Socio Economic Status of Parents. Using convenient sampling technique 450 secondary school students were selected for the study. Statistical techniques used for the study include descriptive statistics like mean and standard deviation, Inferential statistics like Karl Pearson's product moment coefficient of correlation, Fisher's t-test and test of significance of difference between two r's. Findings of the study show significant relationship between the variables under the study for the total sample and sub sample based on gender.

PREDICTIVE ANALYTICS: A WAY TO PROACTIVE ACTIONS IN HUMAN RESOURCE MANAGEMENT

VIKAS BANSAL
BUSINESS CONSULTANT
968, SECTOR 40
GURGAON

ABSTRACT

The objective of this paper is to understand the predictive analytics and its relevance in hr. The paper will throw light on the use of predictive analytics in various areas of hr to take proactive decisions and corresponding actions. The suggested strategy and method are based on the author's experience as a consultant with several organizations. It is found that the human resources practitioners need an understanding of practical, simple, valid and actionable approach to predictive analytics and corresponding proactive actions. The analytics should focus on the entire proactive action decision making process, not only on corrective actions. The paper proposes a new, more simple and valid approach to predictive analytics and subsequent proactive actions that has been tried successfully in some of the leading companies.

CAPITAL STRUCTURE AND ITS IMPACT ON PROFITABILITY: EVIDENCE FROM SRI LANKAN LISTED BANKS

V. A. SUBRAMANIAM

HEAD

**DEPARTMENT OF FINANCIAL MANAGEMENT
FACULTY OF MANAGEMENT STUDIES & COMMERCE
UNIVERSITY OF JAFFNA
SRI LANKA**

RAVIVATHANI THURAISSINGAM

LECTURER

**DEPARTMENT OF FINANCIAL MANAGEMENT
FACULTY OF MANAGEMENT STUDIES AND COMMERCE
UNIVERSITY OF JAFFNA
SRI LANKA**

ABSTRACT

The purpose of this study were to determine relationship between two capital structure mechanisms (debt to equity and debt to total funds) and three profitability measures (ROCE, ROE and NIM) of a sample of ten Sri Lankan listed banks from financial year 2008-2012.the data have been analyzed by using descriptive statistics and correlation analysis to find out the association between the variables. The results show that there is a significant impact of capital structure on ROCE while insignificant with ROE. The results also show that NIM is negatively correlated with debt to total funds. These results are consistent with prior empirical studies. Further recommendations are also put forwarded in the research.

VALUE ADDITION IN FISHERY MARKETING, GAINS AND LOSSES ALONG THE SUPPLY CHAIN IN INDIA

SHIFERAW MITIKU TEBEKA
RESEARCH SCHOLAR
COLLEGE OF CO-OPERATION, BANKING & MANAGEMENT
KERALA AGRICULTURAL UNIVERSITY
KAU PO

EMMANUEL ZIVENGE
RESEARCH SCHOLAR
COLLEGE OF HORTICULTURE
DEPARTMENT OF AGRICULTURAL ECONOMICS
KERALA AGRICULTURAL UNIVERSITY
KAU PO

USHADEVI K.N
ASSOCIATE PROFESSOR
COLLEGE OF CO-OPERATION, BANKING & MANAGEMENT
KERALA AGRICULTURAL UNIVERSITY
KAU PO

K. JESY THOMAS
PROFESSOR
COLLEGE OF HORTICULTURE
DEPARTMENT OF AGRICULTURAL ECONOMICS
KERALA AGRICULTURAL UNIVERSITY
KAU PO

ABSTRACT

Indian fisheries and aquaculture is an important sector. It provides food, nutritional security to the food basket, contributing to the agricultural exports and engaging about fourteen million people in different activities. Despite rapid growth in total fish production, a fish farmers' average annual production in India is only 2 metric tonnes per person, compared to 172 tonnes in Norway, 72 tonnes in Chile and 6 tonnes per fisherman in China. Thus, this study examined challenges faced by the sector and opportunities that could be exploited to increase the market share along the supply chain. In order to examine challenges faced by the sector and opportunities that can be exploited to increase the market share along the supply chain secondary data were collected from different private and government organizations. Descriptive analysis was employed in this study. The study found that there was a high loss at producer level compared to marketing level and consumer level by 4.75% and 9.53% in marine fisheries sector and 2.96% and 9.42% in inland fisheries sector respectively. The study conclude that, compromising the quality of any product at any stage of the supply chain would have an impact on the next level of the chain similarly; quality deterioration at producer stage of the supply chain contributes for the percentage loss in the marketing stage of the supply chain.

A STUDY ON PRE-PURCHASE BEHAVIOR OF TWO WHEELER MOTORCYCLE USERS IN NELLORE DISTRICT, ANDHRA PRADESH, INDIA

DR. D. V. RAMANA

PROFESSOR

COLLEGE OF COMMERCE AND MANAGEMENT & INFORMATION SCIENCES

S.V.UNIVERSITY

TIRUPATHI

DR. P. SUBBAIAH

PROFESSOR

DEPARTMENT OF MANAGEMENT

SSN COLLEGE OF ENGINEERING & TECHNOLOGY

ONGOLE

P. V. L. NARASIMHA RAO

ASST. PROFESSOR

DEPARTMENT OF MANAGEMENT

SSN COLLEGE OF ENGINEERING & TECHNOLOGY

ONGOLE

ABSTRACT

Marketing is possibly the most important activity a business can partake in. Even the most brilliant products and services won't survive without marketing efforts. The marketing umbrella covers many different fields, from advertising to public relations to promotions to sales. Marketing combines all of these fields in order to introduce product or service to potential customers. If you're not using the channels in the best way, your potential customers won't know about your product or service. India is the second largest producer of two wheelers in the world. It stands next only to Japan in terms of number of two-wheelers produced, with the entry of multinational players the competition in the two wheeler segment is increasing. As a result customers are getting a wider choice of brands at different price slots and at high standards of quality. Under this scenario this study explores individual consumer buying dynamics and consumer buying behavior of motorcycle users and allows the marketers to gain insights into why individuals act in certain consumption related ways and with learning what internal and external influences compel them to act as they do. It will be helpful to producers to design and redesign marketing strategies to influence consumption decision of buyer. The present paper is undertaken to study the influence of pre-purchase behavioral factors of the motorcycle users and their responses to understand the perceptions about time elapsed between conceiving of idea and realization of it, demographic factors influence over it, and different sources of information pursued by the customer before making the purchase. Analytical study was carried out by using a questionnaire and the collected data were analyzed by using percentage, chi-square tests.

A FRAMEWORK OF AUDIT REPORT IN BANK AUDIT: STUDY ON LFAR, GHOSH & JILANI AND BASEL COMMITTEE REPORT

DR. AKHIL MISHRA
PROFESSOR
FACULTY OF COMMERCE
BANARAS HINDU UNIVERSITY
VARANASI

NEHA JAISWAL
RESEARCH SCHOLAR
FACULTY OF COMMERCE
BANARAS HINDU UNIVERSITY
VARANASI

ABSTRACT

Audit of banking companies plays a very important role in India as it help to regulate it in right manner. As part of Statutory Audit of Banks, an auditor is required to submit Audit Report as per requirement of the Banking Regulation Act,1949 which is a detailed questionnaire prepared by Reserve Bank of India (RBI). This report is generally known as “Long Form Audit Report (LFAR), Ghosh & Jilani Committee Report & Basel Committee Report”. Thus, Audit report broadly gives true and fair view of the financial statement and internal control system of the bank. Hence, RBI advised Banks to obtain LFAR from auditor since 1985. Audit report which is mention as above is a separate report to be submitted to the management in the format, as prescribed by the RBI. The above Report is an excellent Audit Planning Tool, based on questionnaire form about the assets, liabilities, Profit and Loss, general records, internal control and Capital Adequacy. The paper mainly focuses to work out the facts regarding the framework & role of audit report in the bank audit.

DEVELOPMENT OF SELF HELP GROUPS IN TAMIL NADU

J. PAVITHRA
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT STUDIES
BHARATH UNIVERSITY
CHENNAI

DR. M GANESAN
PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
BHARATH UNIVERSITY
CHENNAI

ABSTRACT

Microfinance in India has shown a major impact on the economically backward classes especially below the poverty line. In continuation to the great achievement by the Nobel Prize winner, Mohammad Yunus India has also shown a keen interest in lighting the lives of the poor. Now, in India we can clearly visualize the growth of microfinance institutions. Many banks are also giving different type of attractive loan schemes to the rural poor. The self help group model which became popular in India gathered a huge response. The initiatives of NGO make it much more interesting to know about the functioning of the groups. The self help group is now functioning in many states and the initiatives of Tamil Nadu is tremendous. The development of self help groups in Tamil Nadu gives an idea about the initiatives of rural empowerment especially for the women through the projects initiated by the Government. The initiatives of the government are really to be appreciated and recognized. The impact of self help groups in many districts by NGOS which provides an employment to enable them run their day to day life. The SHG model and the efforts by the Tamil Nadu Government have removed the shadows of many lives to meet their family needs. All the efforts of the government, NGOs, Banks have not gone in vain but have emerged as a successful one.

PROBLEMS OF PAIN AND PALLIATIVE CARE VOLUNTEERS IN KERALA

DR. SANTHA S.
ASSOCIATE PROFESSOR
POST GRADUATE DEPARTMENT OF COMMERCE & RESEARCH CENTRE
ST. PETER'S COLLEGE
KOLENCHERY

ABSTRACT

Volunteers are the sole of the palliative care movement. Volunteers who have life experience with terminal ill patients, the desire to help others/ learn more about grief and loss, come to terms with their own morality usually come forward to become volunteer for palliative care service. The main objective of the study is to analyze the problems faced by the Pain and Palliative Care volunteers in rendering the services effectively to the patients in Kerala. The respondents of the study include Pain and Palliative care volunteers rendering Pain and Palliative care services in the State of Kerala. The volunteers have been selected from the data base maintained by the Pain and Palliative care units of the districts selected as sample for the purpose of the study. For selecting the Pain and Palliative care volunteers, the State of Kerala was first divided into three zones- south, central and north. From these zones, one district each representing south, central and north (Alappuzha, Ernakulam and Kozhikode) have been selected at random. There were in all 79 Pain and Palliative care units in the selected districts of Kerala (20 in Alappuzha, 22 in Ernakulam and 37 in Kozhikode) as on 31st Oct 2010. All the units which render home care services have been selected for the study. 12 units in Ernakulam, 11 units in Alappuzha and 32 units in Kozhikode are offering home care services. Thus, the total number of Pain and Palliative care units selected as sample has come to 55. There are in all 2653 Palliative care volunteers in 55 units. 20 % of Pain and Palliative care volunteers have been selected at random. The volunteers include both males and females (enrolled till 31st Oct 2010). Thus the total sample has come to 531 volunteers. The data collected were suitably classified and analyzed keeping in view the objectives of the study. For the purpose of analysis, statistical tools like averages, percentages, rank test and Pearson's Chi Square test were applied. The majority of the volunteers in Kerala were females. A few volunteers were providing palliative care without proper training. Only a few volunteers were providing their services without any break. Some volunteers did not get adequate support of doctor/nurses for providing required services to patients. Only a few volunteers always faced problems. The major problem of the volunteers was 'problems from other team members in the same locality/ different localities'. The major problem faced by them while dealing with the patients was that they were not able to reduce the stress of the patients. Power politics was the major problem faced by the volunteers while dealing with the team members which hindered smooth functioning of the unit. The first and foremost problems faced by male and female volunteers while dealing with the team members were lack of co-operation from the team members, partiality and lack of good volunteers who co-operate with patients and their family members. Membership in Other organizations and financial problems' was the major personal problem faced by volunteers. A few volunteers were providing palliative care services without proper training. Only a few volunteers were providing their services without any break. The major problem of the volunteers was problems from other team members in the same locality/ different localities. The major problem faced by them while dealing with the patients was that they were not able to reduce the stress of the patients.

MICRO-FINANCE: A BOON TO THE SELF-HELP GROUP MEMBERS IN SIVAGANGAI DISTRICT, TAMIL NADU, INDIA

**CAPT. DR. JEYA KUMAR, KR.
ASSOCIATE PROFESSOR OF ECONOMICS
ARUMUGAM PILLAI SEETHAI AMMAL COLLEGE
THIRUPPATTUR**

**DR. SREEDEVI.N
ASST. PROFESSOR OF ECONOMICS
ARUMUGAM PILLAI SEETHAI AMMAL COLLEGE
TIRUPPATTUR**

ABSTRACT

Poor people, especially poor women have traditionally not been recognized as credit-worthy or able to save and thus they are not perceived to be a profitable market of credit. This forces them to fall in the vicious cycle of everlasting high interest and high collateral loan from money lenders. The sine quo-non of any anti-poverty strategy is the desire and innate capacity of the poor to uplift their conditions. Therefore, the need comes for innovative credit delivery systems which deviate from formal collateral oriented lending institutions to informal structures. It has been felt all over the world today that micro-finance performances can simultaneously help in alleviation of poverty and empowering women. The initiative of 1992 to make the traditional and formal banks to extend financial services to deprived sections through informal Self Help Groups (SHGs), has now blossomed into a "monolith" micro Finance initiative. The most backward district in Tamil Nadu, Sivagangai District has been selected for this study. With this background, the study was carried out with the objectives of reviewing the present status of SHGs and Micro-Finance in India. The second objective is to analyze the impact of micro-finance on income and savings of the respondents in Sivagangai District. The study was based on both primary and secondary data. Chi-Square, Paired 't'-test and ANOVA were applied for analysis.

POLICY HOLDERS AWARENESS AND ADOPTION OF INFORMATION COMMUNICATION TECHNOLOGY OF LIFE INSURANCE CORPORATION OF INDIA

S. RANI LAKSHMI

RESEARCH SCHOLAR

DEPARTMENT OF COMMERCE

**AVINASHILINGAM INSTITUTE FOR HOME SCIENCE & HIGHER EDUCATION FOR WOMEN
COIMBATORE**

DR. P. SANTHI

ASSOCIATE PROFESSOR

DEPARTMENT OF COMMERCE

**AVINASHILINGAM INSTITUTE FOR HOME SCIENCE & HIGHER EDUCATION FOR WOMEN
COIMBATORE**

ABSTRACT

Insurance is one of the major segments of financial markets. The insurance business is rewarded for managing the risk of other parties. The insurance sector is a booming sector and the penetration in India is quiet low. The opening up of the insurance to the private sector has provided immense opportunities for both public and the private industry for better utilization of insurance facilities. With the convergence of technologies it has become imperative to use ICT for improving insurance. With this kind of situation prevailing, there has not been much progress in the coverage of population within this system of insurance. The major objectives of the study are to ascertain the socio-economic profile of the respondents and to identify the awareness of the policyholders in LIC's products and ICT adoption by respondents for policy requirement, premium payment and for information needs. Methodology of the study is based on the analysis of the data collected through structured questionnaire from 300 life insurance policy holders in Coimbatore city by using interview schedule method. Statistical tools like percentage and ANOVA were employed for data analysis. The study reveals that the respondents have greater awareness towards the LIC policies and they are more aware about the Endowment policy and Money back policies in the study area. LIC of India has to create awareness among female policy holders about the Women policies. LIC websites, electronic payments and payments through savings bank accounts are gaining importance as mode of premium payments. The agents help in marketing LIC policies by spreading the message of life insurance among the masses and the respondents depend on the agents for their insurance needs.

HRM AND ETHICAL BEHAVIOUR: REVIEW AND CONCEPTUAL ANALYSIS

DR. SUPRIYA CHOUDHARY
READER
MAHARAJA SURAJMAL INSTITUTE
DELHI

ABSTRACT

Standards, values, morals and ethics have become increasingly complex in a postmodern society where absolutes have given way to tolerance and ambiguity. This particularly affects managers in HR, where decisions will affect people's jobs and their future employment. The research about strategic human resource management (SHRM) has suggested that human resource professionals (HRPs) have the opportunity to play a greater role in contributing to organizational success if they are effective in developing systems and policies aligned with the organization's values, goals, and mission. Whether in domestic or global companies, ultimately, the commitment to business ethics and the foundation is built through organizational culture, with ethical values reflected in the workplace. Ethical challenges abound in HRM. Each day, in the course of executing and communicating HR decisions, managers have the potential to change, shape, redirect, and fundamentally alter the course of other people's lives. This paper reviews and develops the ethical analysis of human resource management (HRM).

WOMEN ENTREPRENEURIAL OPPORTUNITIES IN FOOD INDUSTRY: A CASE OF CREMICA PRODUCTS

VANIKA CHUGH
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT
FAIRFIELD INSTITUTE OF MANAGEMENT & TECHNOLOGY
DELHI

MANISH JHA
SR. ASST.PROFESSOR
DEPARTMENT OF MANAGEMENT
FAIRFIELD INSTITUTE OF MANAGEMENT & TECHNOLOGY
DELHI

ABSTRACT

In India entrepreneurs are having great desire and ambition to build leading global businesses. In the service industry we find several of the fastest growing industries in the advanced economies but the main focus on one industry makes it easier to identify societal changes that create new business opportunities and to show the importance of these changes. Entrepreneurs should be clear about the market in which they are entering. Efficiency of service, hygiene, quality, and overall value but the menu should be "Indian" rather than Indianised version of American food. Rapid growth of food processing industry is inevitable since urbanization with globalization is changing life-style and food habits, rising prosperity is increasing demand for value added food products, more and more women joining work force need sheer convenience of processed food, and large export opportunities exist globally where price realization is much better. Thus what is of interest in the paper is how entrepreneurs will exploit the entrepreneurial Opportunities in food industry to build leading global businesses. Authors have tried to find out the sources of entrepreneurial opportunities and have analyzed the service industry with special reference to food industry.

FACTORS INFLUENCING BRAND SWITCHING IN TELECOM INDUSTRY: WITH SPECIAL REFERENCE TO LUDHIANA CITY

PREETI THAKUR

ASST. PROFESSOR

**DEPARTMENT OF MANAGEMENT STUDIES
MAHARISHI MARKANDESHWAR UNIVERSITY
SOLAN**

KARAN JOSHI

ASST. PROFESSOR

**DEPARTMENT OF MANAGEMENT STUDIES
MAHARISHI MARKANDESHWAR UNIVERSITY
SOLAN**

PRACHI KAPIL

ASST. PROFESSOR

**DEPARTMENT OF MANAGEMENT STUDIES
MAHARISHI MARKANDESHWAR UNIVERSITY
SOLAN**

ABSTRACT

The purpose of this paper seeks to find out the factors that are influencing the brand switching in Telecom Industry, while giving the special reference to Ludhiana City. The findings of this research shows that most preferred GSM service provider in Ludhiana is Vodafone (38%) and majority of respondents are using it from 1-2 years. Strong network coverage emerged the most influential in the selection of a particular GSM service provider. Convenience factors such as the after sales service and the change in the place of residence are the most important factors in the switching behavior, then price issues are the second most important factor for switching, which includes the excess balance deductions, call rate, hidden charges, and the internet charges.

ROLE OF FINANCIAL INSTITUTIONS IN DEVELOPMENT OF MSME AND AGRICULTURAL SECTOR IN INDIA: A VISION FOR YEAR 2020

**AMOGH TALAN
ASST. PROFESSOR
SRI AUROBINDO COLLEGE (EVENING)
UNIVERSITY OF DELHI
NEW DELHI**

**GAURAV TALAN
TEAM SUPPORT SPECIALIST (RISK AND GOVERNANCE)
BARCLAYS FINANCE
NEW DELHI**

ABSTRACT

Economic structures in emerging countries differ significantly from those of more developed ones, which demand different degrees of role of different types of financing for the economies' development. Financing of households, businesses, and the government are the three main financial activities in any country which can be achieved through personal savings, capital markets or banks. While large companies can easily raise credit through bonds or equity, in a developing and agriculture based country like India where SMEs and agricultural sector has a large contribution in country's development, banks and other financial institutions such as RRBs, MFIs, UCBs, NBFCs and NABARD must have to step in to provide easy credit to these sectors for their development. In our paper we discuss the potential role of the financial institutions in the development of MSME and agricultural sector and make suggestions based on it, which could empower the financial institutions to help develop MSME and agricultural sector over the course of next few years, especially by year 2020.

IMPACT OF MONETARY POLICY ON BSE BANK STOCKS

**MANISHA LUTHRA
ASST. PROFESSOR
DYAL SINGH COLLEGE
UNIVERSITY OF DELHI
DELHI**

**SHIKHA MAHAJAN
ASST. PROFESSOR
DYAL SINGH COLLEGE
UNIVERSITY OF DELHI
DELHI**

ABSTRACT

Monetary policy is the process by which the Central Bank or Monetary authority of a country controls the supply of money, often targeting a rate of interest. RBI functions as the monetary authority of the country and is responsible for formulating implementing and monitoring the monetary policy with the prime objective of maintaining price stability and ensuring adequate flow of credit to productive sectors. Country's banking and financial system rests on broad banking operations parameters. This paper aims to discuss about the impact of monetary policy on the share price of banking companies listed in BOMBAY Stock Exchange. The analysis of the study showed that the security prices reacted SIGNIFICANTLY to the announcements of RBI.

MOBILISATION AND MANAGEMENT OF FINANCIAL RESOURCES BY URBAN LOCAL BODIES

YASHODA
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
GOVERNMENT FIRST GRADE WOMEN COLLEGE
SAGAR

ABSTRACT

Local Self-Government Institutions or Local Bodies in India, being at the cutting edge level of administration, directly influence the well-being of the people by providing civic services and socio-economic infrastructure facilities. The Constitution (74th Amendment) Act, 1992 has mandated grass root level democracy in urban areas by assigning the task of preparation and implementation of plans for economic development and social justice to elected municipal councils and wards committees. It has incorporated the Twelfth Schedule into the Constitution of India containing a list of 18 functions as the legitimate functional domain of Urban Local Bodies (ULBs) in the country. In view of this position, the demands placed by the public on municipal authorities for the provision of various civic services have increased considerably. Urban local bodies/municipalities play an important role in the planning and development of urban areas. However, most studies undertaken to assess the functioning of municipalities in India point out that the performance of municipalities deteriorate over time. It is noted that municipalities in India are confronted with a number of problems such as inefficiency in the conduct of business, ineffective participation by the weaker sections of the population in local governance, weak financial condition, and lack of transparency in the planning and implementation of projects etc. which affect their performance adversely. The present paper critically examines the devolution of functions and finances of the urban local bodies.

AN EMPIRICAL ANALYSIS OF FACTORS AFFECTING INTERNET BANKING IN PUNJAB STATE (INDIA)

RITU SEHGAL
ASST. PROFESSOR
DAV INSTITUTE OF ENGINEERING & TECHNOLOGY
JALANDHAR

ABSTRACT

This study is an attempt to know the perception of banking customers towards Internet banking and to find out the factors which a customer selects to choose a bank for Internet banking. The data has been collected from 120 respondents of public sector banks and private sector banks in the State of Punjab. Among public sector banks, State Bank of India (SBI), Punjab National Bank (PNB), Canara bank and among private sector banks Industrial Credit and Investment Corporation of India (ICICI Bank), Housing Development Finance Corporate (HDFC) bank and Axis bank in the State of Punjab were taken for study. The data was collected in the month of January-February 2013. 12 factors named accessibility, easiness, simple to perform, flexibility, user-friendly, website accuracy, product portfolio, technical characteristics, cost effectiveness, efficiency, responsiveness & convenience and security & reliability were come out after applying factor analysis technique.

RUPEE DOWNFALL: A THEORETICAL OUTLOOK

GEORGE PAILY
RESEARCH SCHOLAR
CENTRE FOR DEVELOPMENT STUDIES
THIRUVANANTHAPURAM

ARUN B CHANDRAN
ASST. PROFESSOR IN ECONOMICS
LOVELY PROFESSIONAL UNIVERSITY
JALANDHAR

ABSTRACT

Indian Rupee has plunged to its historical lowest during August – September 2013 as Asia’s worst performing currency. It was consistently falling over the last two years and lost one- third of its value from June 2011 (Rs 44/\$) to September 2013 (Rs 69/\$). The Indian policy makers are finding difficulty in taking appropriate decisions because of the unfavourable economic conditions at both national and international level. As per the rudimentary laws of basic economics, if the demand for US Dollar in India exceeds its supply, then its worth will go up and that of Indian Rupee (INR) will go down accordingly. In economic sense it is called as currency depreciation or rupee depreciation. Imports of goods and services, outflow of capital and additional demand for foreign exchange reserves by RBI constitute demand for dollars. On the other hand exports and inflow of capital from abroad represents supply of dollars. This paper attempts to study the reasons and implications of the rupee depreciation from a theoretical stance. It also attempt to suggest solutions to tackle the volatility of INR.

A COMPARATIVE STUDY ON THE PERFORMANCE OF SELECTED MUTUAL FUND TAX SAVING SCHEMES: AN IMPLICATION OF SHARPE'S MEASURE

RAJIB DEB
GUEST LECTURER
DEPARTMENT OF COMMERCE
DHARMANAGAR GOVERNMENT DEGREE COLLEGE
DHARMANAGAR

ABSTRACT

With the emergence of the capital market, the Indian capital market also witnessed a significant institutional development in the form of a diversified structure of Mutual Funds. A Mutual Fund is a special type of investment institution that acts as an investment conduit. It pools the savings, particularly of the relatively small investors, and invests them in a well-diversified portfolio of sound investment. Mutual Funds have become a widely popular and effective way for investors to participate in financial markets. It can play a central role in an individual's investment strategy under the guidance of a portfolio manager who makes investment decisions on behalf of Mutual Fund unit holders. In this present study an attempt has been made to find out the performance of various Tax saving Mutual Fund schemes offered by various Mutual Fund companies. Tax saving Mutual Fund scheme is one of the important constituents of Mutual Fund Companies and it has been gaining demand rapidly due to its tax advantage. In this paper the performance evaluation of some of the Tax saving schemes of Mutual Fund is carried out through relative performance index, such as Sharpe's Ratio. The present study will also give an idea to the investor as a financial advisor regarding investment in Mutual Fund schemes. (BlackRock Investments)

AN ANALYSIS OF CASE STUDY PROPRIETORSHIP AND SATURATION
(CASE STUDY SOURCE FROM 'DHRUVA INSTITUTE OF MANAGEMENT HYDERABAD INDIA':
INTERNATIONAL CASE STUDY COMPETITION, AUTHOR: DR.JAGADEESHA.M)

ESAYAS DEGAGO
LECTURER
JIGJIGA UNIVERSITY
ETHIOPIA

TESFAYE HAILU
LECTURER
JIMA UNIVERSITY
ETHIOPIA

ABSTRACT

This study of proprietorship and saturation in case Chandrika soaps and Nirma aware us how much it is perilous doing business recklessly. With those firms transparency is absolutely unimaginable. The proprietors of the businesses they are utterly ignorant about organizational integrity which is highly important to have the employees' commitment. The proprietors are hiring their relatives and kith's and kin's instead of acquiring knowledgeable and professional worker from the outside labor market. Focusing on personal benefit becomes a blurry do not to see at potential and existing customer interest and define their organization from customer point of view. This leads them to saturation and finally winding up of the business. Poor integrity, rewards and motivations catalyzes the failure of both Chandrika soaps and Nirma. In contrary, the study acquaints us how much the sales person is eager challenging tasks even if the conditions are unpleasant.

EXPLORING THE FACTORS LEADING TOWARDS STUDENT DEVELOPMENT: A STUDY OF UNIVERSITY STUDENTS OF PAKISTAN

HINA AFFANDI

LECTURER

FOUNDATION UNIVERSITY

RAWALPINDI CAMPUS

RAWALPINDI

NAHEED RAZA

INSTRUCTOR

ARMED FORCE POST GRADUATE MEDICAL INSTITUTE

RAWALPINDI

ANUM AFFANDI

ALUMNI

ARMY PUBLIC COLLEGE OF MANAGEMENT & SCIENCE

RAWALPINDI

ABSTRACT

Student development period is the period of developing students mentally and morally so that they are able to better think, decide and strengthen their character and abilities. Pakistan is lacking in providing quality and justified education. This research will explore the factors that are responsible for the development of students and specify the hidden forces that affect the student development in a negative way. The main intention of this study is to find out the relationship among reward and recognition, teacher training and research and development and student development. For this purpose two institutes were selected for the analysis. The judgment of this study are that teachers in Pakistan are getting training and reward and recognition but students are not developing due to the fact that teachers are not taking their job responsibility properly and problem in recruiting them. Research and development have positive impact on the student development because while performing research students can develop his/her knowledge skill and abilities as well as have a sense of social responsibility.

CUSTOMERS' PERCEPTION TOWARDS ONLINE ADVERTISEMENT AND ITS IMPACT ON PURCHASE BEHAVIOUR

VIPIN KUMAR
TEACHING ASSOCIATE
DEPARTMENT OF BUSINESS ADMINISTRATION
CHAUDHARY DEVI LAL UNIVERSITY
SIRSA

ABSTRACT

Online advertising is a form of advertising that uses the Internet and World Wide Web in order to deliver marketing messages and attract customers. A major result of online advertising is information and content that is not limited by geography or time. The emerging area of interactive advertising presents fresh challenges for advertisers who have hitherto adopted an interruptive strategy. Examples of online advertising include contextual ads on search engine results pages, banner ads, Rich Media Ads, Social network advertising. The objective of the study is to analyze the customers' perception toward online advertisement and its impact on the purchase behavior. For the study primary data have been used that is collected directly from sample respondents through questionnaire by adopting random sampling, 50 respondents have been taken from the Sirsa district and the data was analyzed by using various statistical techniques such as percentage and frequency and it is concluded that online advertising is rapidly expanding its wings across the globe and India is no exception to this phenomenon because majority of the respondents in this study have good perception and positive attitude towards online advertisement and according to them it has greater impact on purchase behaviour because majority of the respondents shows their trust on the online advertisement and they use it as a reference for purchasing.

LOK ADALAT IN JAMMU AND KASHMIR: AN EMPIRICAL ANALYSIS

UNANZA GULZAR
LECTURER
KASHMIR LAW COLLEGE
NOWSHERA

ABSTRACT

The present study is based on empirical study of Lok Adalat as one of the forums of Alternative Dispute Resolution in the state of Jammu and Kashmir as a concern to provide the speedy justice to those who are in the law courts for decades together and thereby confused by the formal procedures. This paper is based on an analysis of Lok Adalats by obtaining the views of legal fraternity and litigants. Moreover this paper is an attempt to highlight several lacunas present in the Civil Procedure Code and Jammu and Kashmir Legal Service Authorities Act, 1997, with respect to Lok Adalats, this paper further highlights the potential of the alternative mechanism to serve the society and not merely the court system and to be more attractive and cost effective for the state and the disputants than it is made to be. The paper is concluded with some suggestions based on survey.

DISCLOSING NONFINANCIAL INFORMATION LEADS TO THE SHAREHOLDERS' WEALTH MAXIMIZATION: EVIDENCE FROM BANGLADESHI LISTED FINANCIAL COMPANIES

SALEH MOHAMMED MASHEHDUL ISLAM
RESEARCH FELLOW
DEPARTMENT OF COMMERCE
ALIGARH MUSLIM UNIVERSITY
ALIGARH

ABSTRACT

The objectives of this study are to measure the level of nonfinancial information disclosure provided in the annual reports of Bangladeshi financial companies and to examine the impact of disclosure level on share price of the companies where the positive impact can prove shareholders' wealth maximization. To achieve the first objective, a self-constructed disclosure index consisting of 75 items collected from previous studies was applied to the annual reports of 51 Bangladeshi financial companies listed at the Dhaka Stock Exchange for the year 2012. It was found that there is a considerable amount of disclosure in the extent of nonfinancial information among companies. On average, a company disclosed 70% of the items of nonfinancial information included in the disclosure index. To achieve the second objective of this study, share price was used as a proxy for shareholders' wealth. The result of regressing share price on disclosure level shows that the higher disclosed nonfinancial information provided in the annual reports of Bangladeshi financial companies increases the share price, and thereby maximizes the shareholders' wealth. Thus, findings of the research in this regard can be useful for corporations through increasing awareness of more relevant disclosures in nonfinancial nature so that the investors can be benefited in their decision making process.

MAHATMA GANDHI: DEMOCRATIC LEADERSHIP AND HIS ECONOMIC VISION

NEHA BOTHRA
RESEARCH SCHOLAR
DEPARTMENT OF FINANCIAL STUDIES
UNIVERSITY OF DELHI
NEW DELHI

ABSTRACT

A day seldom passes without stories appearing in the newspapers about democratic leadership. Leadership does not end with the person who shows the characteristics. Leadership is a journey; moving from one point to another – Leadership is moving from one level to another; even if you return to the same point you will have a different level of thinking and understanding. Leadership needs followers, it requires dedication. This might be the reason why it is a bit complex to understand Leadership as a whole. India – the land of role models for leadership like Mahatma Gandhi, Rabindranath Tagore, Jawaharlal Nehru etc. Gandhi established the credibility by leading through example, he established himself as a real servant of the people of India, empowering the general public practicing what he preached even the small things like spinning yarn to make his clothes. He resorted to simple and poor living, just like millions in the country, hence people looked at Gandhi as one of their own, and they could see their own sufferings in him. Capitalism and Socialism are the two accepted economic systems with serious drawbacks. However, one very complete and well-thought-out alternative economic system is Gandhian economics. This paper tries to present the overall socioeconomic thoughts of Gandhiji as an origin of alternative development. The work explores his ideas for a "post-modern" construction of India, where his views on Swadeshi, his theory of Trusteeship and his images of an ideal village economy are examined. I am trying to locate the solution of recent economic situation through Gandhian economic vision, to re-examine the outstanding qualities of leadership that Gandhi provided and deconstruct the constituent components of his leadership to arrive at a better understanding of the qualities and effectiveness of leadership. This study explores the democratic leadership qualities of Gandhi in relation to economic vision.

ANALYSIS OF EMPLOYMENT DISCRIMINATION OF SCS AND STS IN NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (NREGS)

SIDDHARTH RATHORE
ALUMNI
DEPARTMENT OF ECONOMICS
DELHI SCHOOL OF ECONOMICS
UNIVERSITY OF DELHI
NEW DELHI

ABSTRACT

The paper analyses evidence of any discrimination against or in favor of Scheduled castes (SC) and Scheduled Tribes (ST) in National Rural Employment Guarantee Scheme (NREGS). Through construction of a state-wise SC/ST Index, we find evidence of discrimination in favor of both SCs and STs in most of the states. Based on our finding we try to assess, by running regression models, the reason because of which these communities may be getting favored. Through the analysis this paper reaches the conclusion that these communities (SCs/STs) have been self targeted due to their underlying characteristics of low levels of relative literacy and income.

EUROPEAN UNION AS A GLOBAL SECURITY ACTOR

**H.S VENKATESHA
RESEARCH SCHOLAR
MANGALORE UNIVERSITY
MANGALAGANGOTRI CAMPUS
KONAJE**

ABSTRACT

The European Union (EU) is rising as a global economic and political actor, a role which the Lisbon Treaty aims to develop. Until now the international order is changing quickly, from the post-Cold War years in some inchoate form of multi-polarity. In with the purpose of the emerging world, both the established and the rising powers face massive tasks in important the contours of a consensual new order which will deal effectively with the interconnect security challenges of the 21st century. The EU's global security role, status as an international actor is clearly demonstrated in this paper. This paper approaches the issue of EU's actors in international affairs by way of institutionally informed conversation possible role-sets for the EU in the international arena, and to how major regional organization to adopt the security in the international arena would assess these roles and also discuss on Common security and defence policy missions involving the international crisis.

FINANCIAL INCLUSION: A STUDY OF CANARA BANK

**AMANJOT SINGH
RESEARCH SCHOLAR
PUNJABI UNIVERSITY
PATIALA**

ABSTRACT

One of the main conditions promulgated by RBI, for the award of new banking licenses, is the opening of 25% of the branches in the rural areas. In India, financial inclusion first featured in 2005, when it was introduced by K.C. Chakraborty, the chairman of Indian Bank. The study gives us an insight into the financial inclusion work done by the Canara bank over a period of time. The inclusion is not only limited to the opening of rural branches through business correspondents or branches yet it also includes the financial literacy efforts on the part of the bank. The research is an analytical research and the information has been obtained through secondary resources, published on the website of the bank, newspaper, research journals, articles etc. The financial inclusion index is based on three basic dimensions of an inclusive financial system –banking penetration, availability of the banking services and usage of the banking system. The Government has allotted 1,573 villages to the Bank all over the country, having over 2,000 population, for coverage under financial inclusion. Of these, 1,573 villages, 150 villages will be covered under Bank / Branch model and the balance 1,423 villages will be covered by Business Correspondent (BC) model. The Financial Inclusion villages during 2011-12 & 2012-13 have shown good results with more than 9.20 lacs a/cs and `1522 Crs business as at end of May 013, with an average of 3913 a/cs and `6.48 Crs business per branch. During the year 2012-13, 123 Farmers' club have been formed. The financial inclusion has an multiplier effect as the weaker section shall be exhorted to save and participate in the economy.

THE POPULATION GROWTH AND ECONOMIC DEVELOPMENT

SANGHARSHA BALIRAM SAWALE
PGT (ECONOMICS)
KENDRIYA VIDYALAYA
ORDINANCE FACTORY, BHUSAWAL

NEHA RAKESH NAMDEO
COMPUTER INSTRUCTOR
KENDRIYA VIDYALAYA
ORDINANCE FACTORY, BHUSAWAL

ABSTRACT

All countries at any time have some people living there. This number constitutes the size of population of that country at that time. This number, however is continuously changing through births, death and immigration, increase in the number of people in a country during a period of time is called the growth of population. In recent times, policymakers in the country have shown great concern in the economic growth of the nation. Both urban and rural economies have come under the lens of the policy makers to check what the real factor that enhance economic growth. However, it has been accepted that economic growth is mainly affected by the population explosion, because the more the human activities the more driven economy will be and this in turn brings the needed growth in the economy. For instance, fewer people live in rural areas which have little or no economic problem compared to urban, semi urban areas that have more population. The federal Govt. at one time or the other has introduced many policies to continuously enhance economic growth through the distribution of the nation's population evenly. It was thus realized that one of the factors responsible for the development of human capital formation in turn affects the economic growth of nation. This study examines the effects of population on economic development in India as well as used trend three stages of demographic transition and India's population population size and growth trends during from 1971 to 2011. The study revealed that population growth has negative impact on economic sustainability. The study later proffers various policies which Govt. can implement for better economic development.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & 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 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

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

ABOUT THE JOURNAL

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

Our Other Journals

