

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

IJR  
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 Infibnet of University Grants Commission (U.G.C)],

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

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 4600 Cities in 180 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

<b>Sr. No.</b>	<b>TITLE &amp; NAME OF THE AUTHOR (S)</b>	<b>Page No.</b>
1.	<b>A STUDY ON THE RISK CULTURE IN BANKING SECTOR</b> <i>FRANK MTAKI &amp; DR. B. GANESH</i>	1
2.	<b>INDIANISM AND INDIAN MANAGEMENT: A CONCEPTUAL STUDY</b> <i>DR. RAVI.T.S</i>	2
3.	<b>RESEARCH IN INFORMATION TECHNOLOGY: BEHAVIORAL ECONOMICS</b> <i>DR. SOU. PARVATI BHAGWAN PATIL</i>	3
4.	<b>A STUDY ON THE INVESTORS PERCEPTION TOWARDS INVESTMENT IN STOCK MARKET IS LUCRATIVE</b> <i>DR. P. RAMAN</i>	4
5.	<b>INDIA EXPORTS TO LATIN AMERICA: A STUDY IN REFERENCE TO DOING BUSINESS WITH ARGENTINA</b> <i>DR. JAYANT SONWALKAR &amp; CHANDAN MAHESHKAR</i>	5
6.	<b>A COMPARATIVE STUDY OF CUSTOMER'S PERCEPTIONS OF SERVICE QUALITY DIMENSIONS BETWEEN PUBLIC AND PRIVATE BANKS IN RAIPUR CITY (WITH SPECIAL REFERENCE TO SBI AND ICICI)</b> <i>DR. SALEEM AQUIL &amp; NAZHAT TAHSEEN</i>	6
7.	<b>ISLAMIC BANKING: INDIAN ECONOMIC DEVELOPMENT</b> <i>DR. SHAKIR SHAIK &amp; DR. SAMEERA</i>	7
8.	<b>IMPACT OF ECONOMIC RECESSION ON THE FINANCIAL PERFORMANCE OF SELECT PRIVATE SECTOR CEMENT COMPANIES IN TAMIL NADU</b> <i>DR. V. MOHANRAJ &amp; DR. N. DEEPA</i>	8
9.	<b>ROLE OF EMPLOYEE TRAINING IN CREATING A BEST PLACE TO WORK AND RETAIN THE BEST TALENT IN THE ORGANISATION</b> <i>DR. J. K. RAJU &amp; NAVEEN. G. NAIK</i>	9
10.	<b>AGRO BASED INDUSTRIES IN INDIA: GROWTH, STATUS AND PROSPECTUS</b> <i>DR. R. M. YALLATTI &amp; A. K. JAYAPPANAVAR</i>	10
11.	<b>A STUDY ON EXPORT PERFORMANCE OF LEATHER PRODUCTS IN INDIA</b> <i>DR. A. MUTHUSAMY &amp; S. KARPAGALAKSHMI</i>	11
12.	<b>FISCAL EXPANSION AND ECONOMIC GROWTH IN MANIPUR</b> <i>HUIDROM IMOBI SINGH</i>	12
13.	<b>THE IMPACT OF NON-PERFORMING LOANS ON NET INCOME OF JORDANIAN BANKING SECTOR THROUGH 2003-2013</b> <i>DR. AHMAD SALEM ALKHAZALI</i>	13
14.	<b>GLOBALIZATION: IS IT A HOLISTIC MODEL OF DEVELOPMENT?</b> <i>DR. SYED HASAN QAYED</i>	14
15.	<b>THE IMPACT OF INFLATION ON LIVING STANDARD OF HOUSEHOLDS IN HAWASSA CITY, ETHIOPIA</b> <i>DR. P. NANDEESWARA RAO &amp; TASSEW DUFERA TOLCHA</i>	15
16.	<b>IMPACT OF MICROFINANCE BANKS ON POVERTY ALLEVIATION: THE CASE OF AHMADU BELLO UNIVERSITY, MICROFINANCE BANK</b> <i>AMINU Y. USMAN &amp; DANRAKA, N. DARI</i>	16
17.	<b>IMPORT DEMAND, CAPITAL INFLOWS AND DUTCH DISEASE IN GHANA: THE CASE OF FOREIGN DIRECT INVESTMENTS (FDIS)</b> <i>MUSTAPHA IMMURANA, KWAKU BOATENG &amp; DANIEL MALIK ACHALA</i>	17
18.	<b>PRIMARY EDUCATION IN ANDHRA PRADESH: A CASE STUDY OF GUNTUR DISTRICT</b> <i>A.J. BHAGYA LATHA &amp; DR. SHAIK AMEER</i>	18
19.	<b>A COMPARATIVE EVALUATION OF PRIVATE SECTOR BANKS LENDING IN INDIA</b> <i>SOMESHWAR PRIYA D.</i>	19
20.	<b>HISTORY OF TOURISM IN HIMACHAL PRADESH</b> <i>VINAY NEGI</i>	20
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	21

**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 Engineering & Technology, Urjani

**ADVISORS****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

**FORMER CO-EDITOR****DR. S. 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

**FORMER 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](mailto: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/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)**

**DEAR SIR/MADAM**

Please find my submission of manuscript entitled ' \_\_\_\_\_ ' for possible publication in one of 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 co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to their inclusion of names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

**NAME OF CORRESPONDING AUTHOR**

Designation

Institution/College/University with full address & Pin Code

Residential address with Pin Code

Mobile Number (s) with country ISD code

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)

Landline Number (s) with country ISD code

E-mail Address

Alternate E-mail Address

Nationality

**NOTES:**

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
  - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**  
**New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/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 expected to be below **1000 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 within twenty four hours** 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 a separate mail to the journal.
  - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be **bold typed, centered and fully capitalised**.
  3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
  4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
  5. **ABSTRACT:** Abstract should be in **fully italicized text**, ranging between **150 to 300 words**. The abstract must be informative and explain the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full.**
  6. **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 stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations.
  7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at [www.aeaweb.org/econlit/jelCodes.php](http://www.aeaweb.org/econlit/jelCodes.php), however, mentioning JEL Code is not mandatory.
  8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
  9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
  10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
  11. **MAIN TEXT:**

**THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:****INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably range from 2000 to 5000 WORDS.**

12. **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.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, horizontally centered with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word should be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section: Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **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. **Also check to make sure that everything that you are including in the reference section is duly cited in the paper.** 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 parenthesis.
  - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders after the references.

**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, 19–23

**UNPUBLISHED DISSERTATIONS**

- 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 Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

## A STUDY ON THE RISK CULTURE IN BANKING SECTOR

**FRANK MTAKI**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF MANAGEMENT**  
**KUVEMPU UNIVERSITY**  
**JNANA SAHYADRI**

**DR. B. GANESH**  
**DIRECTOR CDC**  
**DEPARTMENT OF MANAGEMENT**  
**KUVEMPU UNIVERSITY**  
**JNANA SAHYADRI**

### ABSTRACT

*Risk culture has been a crucial agenda in banking sector. It is a fundamental technique to manage risks in banking sector. Risk culture include: Behavior and attitudes practiced banks in daily operations, good understanding of risk concepts, training programs, communication system, banks governance which increases competence in employee's job performance. The concept of risk culture has grown significantly since the global financial crisis of 2008s. Culture has a key role to play in causing the crisis and that culture change, whatever this might be, is necessary to restore trust and to ensure that a similar crisis can never happen again. The study was done in commercial banks available in Karnataka state. The aim of the paper is to explore characteristics of banks in Karnataka towards risk culture. It was found that banks in Karnataka state have less implemented risk culture. The paper has suggested measures to be taken by bank officers, policy makers, and stakeholders to execute risk culture which is the Centre for effective risk management. The findings of the study support in facilitating effective decisions regarding risk matters in the bank sector.*



---

## INDIANISM AND INDIAN MANAGEMENT: A CONCEPTUAL STUDY

**DR. RAVI.T.S**  
**HEAD**  
**PG DEPARTMENT OF COMMERCE**  
**DRBCCC HINDU COLLEGE**  
**PATTABIRAM**

### ABSTRACT

*India, our nation, has travelled through so many eras (AGE) – Stone-age Agrarian age, Industrial age, Information age and presently at the knowledge age. In knowledge era 'Information' is one of the most critical components use in knowledge synthesis. However, the basic raw material used in the knowledge synthesis is **DATA** relating to a domain of study. This collected data processed (edited, structured and aligned) and the processed output is the **INFORMATION**. When processed information used in action, it takes of actionable information and this actionable information is **KNOWLEDGE**. The ultimate level of understanding knowledge is **WISDOM**. Therefore, in this knowledge age many knowledge bases developed in very many fields of study. One such knowledge-base so developed (using Indian civilisation, culture, intellectual traditions) is **INDIANISM**.*

**RESEARCH IN INFORMATION TECHNOLOGY: BEHAVIORAL ECONOMICS**

**DR. SOU. PARVATI BHAGWAN PATIL**  
**HEAD**  
**DEPARTMENT OF ECONOMICS**  
**ASC COLLEGE**  
**RAMANAND NAGAR**

**ABSTRACT**

*The more uncertain customers are about their decision, the more likely it is that they will go with the default, especially if it is explicitly presented as a recommended configuration. Second, the manufacturer can frame options differently by employing either an 'add' or 'delete' customization mode (or something in between). In an add mode, customers start with a base model and then add more or better options. In a delete frame, the opposite process occurs, whereby customers have to deselect options or downgrade from a fully-loaded model. Past research suggests that consumers end up choosing a greater number of features when they are in a delete rather than an add frame. Finally, the option framing strategy will be associated with different price anchors prior to customization, which may influence the perceived value of the product. If the final configured product ends up with a £1500 price tag, its cost is likely to be perceived as more attractive if the initial default configuration was £2000 rather than £1000. Sellers will engage in a process of careful experimentation to find a sweet spot—an option framing strategy that maximizes sales, but set at a default price that deters a minimum of potential buyers from considering a purchase in the first place.*

# **A STUDY ON THE INVESTORS PERCEPTION TOWARDS INVESTMENT IN STOCK MARKET IS LUCRATIVE**

**DR. P. RAMAN**  
**PROFESSOR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**PANIMALAR ENGINEERING COLLEGE**  
**POONAMALLEE**

## **ABSTRACT**

*The topic of the study is about investors perception towards investment in stock market is profitable, the aim of the study is to find out the investors perception towards investment in marketable securities, to study the investors preference on investing through various investment alternatives, the study is to analyse the importance of investments and to determined the investors according to the feedback from the investors. The entire study was conducted in and around Chennai who were in the platform of investment in stock markets. The investors in the shares are the major respondents in the study. Investment is very difficult task for investors because it has lot of predictions to make on variables in the market. Investment is not a normal man business because it includes disciplines like mathematics, statistics, accounts, economics and behavioral science. In India, the growth of stock market is realized in greater part these days and investments is one alternative to make money. The data were collected from various investors through questionnaires. The descriptive method of research has undertaken for the study. The collected data had been analyzed by applying statistical tools such as factor analysis, discriminate analysis, Correlation, ANOVA, weighted average etc. The paper provides an insight of retail investor's belief and perception with respect to stock invests. Findings, suggestions, and conclusion are given based on the values observed from the study.*

## **INDIA EXPORTS TO LATIN AMERICA: A STUDY IN REFERENCE TO DOING BUSINESS WITH ARGENTINA**

**DR. JAYANT SONWALKAR**  
**PROFESSOR, INSTITUTE OF MANAGEMENT STUDIES; &**  
**DIRECTOR**  
**DIRECTORATE OF DISTANCE EDUCATION**  
**DEVI AHILYA UNIVERSITY**  
**INDORE**

**CHANDAN MAHESHKAR**  
**RESEARCH SCHOLAR (MANAGEMENT)**  
**DIRECTORATE OF DISTANCE EDUCATION**  
**DEVI AHILYA UNIVERSITY**  
**INDORE**

### **ABSTRACT**

*The study has presented a comprehensive picture of Indian export to LAC in special reference with Argentina. With \$694,690 million, Argentina has the second largest GDP in the LAC with the leading manufacturing industries includes food processing, auto parts, petroleum products, chemicals and pharmaceuticals. During the financial year 2012-2013 and 2013-2014 (in million USD) electronics, vehicles, organic chemicals, iron and steel, dyes and paints, apparels and clothing accessories, pharmaceutical products, plastics and rubber, and cotton are commodities recorded higher export performance India's export to Argentina. The study identified that Argentine market has potential for Indian commodities. Therefore, this study aimed to demonstrate the India's export performance, export opportunities and market entry strategies with Argentina's import forecast in regards of doing business with Argentina.*

# **A COMPARATIVE STUDY OF CUSTOMER'S PERCEPTIONS OF SERVICE QUALITY DIMENSIONS BETWEEN PUBLIC AND PRIVATE BANKS IN RAIPUR CITY (WITH SPECIAL REFERENCE TO SBI AND ICICI)**

**DR. SALEEM AQUIL  
ASST. PROFESSOR  
KALYAN PG COLLEGE  
BHILAI NAGAR (CHHATTISGARH)**

**NAZHAT TAHSEEN  
RESEARCH SCHOLAR  
PT. RAVISHANKAR SHUKLA UNIVERSITY  
RAIPUR (CHHATTISGARH)**

## **ABSTRACT**

*The banking industry like many other financial service industries is facing a rapidly changing Market, new technologies, economic uncertainties, fierce competition, and especially more Demanding customers; and the changing climate has presented an unprecedented set of Challenges. Customer service is one integral part of any facet of banking and it defines future of any banking organization. In banking sector, the whole range of activity and generation of Income swivels around the customer. From a very comfortable and peaceful environment, now the Indian Banking Sector is characterized by stiff competition for the customer's satisfaction and profit war between different banking groups i.e. (Private bank vs. Public Bank). This paper tries to analyze the comparative analysis of customer satisfaction among these two categories of banks – public and private sector banks using the list of service attributes based on SERVQUAL method. Present study seeks to assess the degree of perception of customers about quality services offered by banks – SBI (public sector bank), ICICI (private sector bank), in Raipur city of Chhattisgarh state.*

**ISLAMIC BANKING: INDIAN ECONOMIC DEVELOPMENT**

**DR. SHAKIR SHAIK**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**NIMRA INSTITUTE OF ENGINEERING & TECHNOLOGY**  
**ONGOLE**

**DR. SAMEERA**  
**HEAD & ASSOCIATE PROFESSOR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**NIMRA INSTITUTE OF ENGINEERING & TECHNOLOGY**  
**ONGOLE**

**ABSTRACT**

*Islamic banking is based on the principle of profit-sharing, rather than charging interest. The first Islamic Banking experiment was done in 1963 by Ahmad El Najar as "Nasir Social Bank" in the Egyptian town of Mit Ghamr under cover of a savings bank following, profit sharing but the interest free concept and was later declared as an interest-free commercial banking without any reference being made to Islam. "The current volume of Islamic banking is USD 1.2 trillion. It is very small and less than 1 per cent when compared to conventional banking, which is nearly USD 243 trillion. Islamic banking has been gaining momentum after the recent global meltdown and many countries, including India, are opening their doors for it. Islamic banking can provide immense opportunities to energize the Indian economy with the participation of previously excluded Muslims in Shariah-compliant banking and at the same time could lead to substantial inward investment to boost India's further development. It would also contribute in our economic development of country. The present paper explores the basic concepts and principles of Islamic banking and reviews the potential of Islamic banking in India and also throws light on the need of Islamic banking for the Indian economic development. The study is focused to know the constraints of Islamic banking in India.*

## **IMPACT OF ECONOMIC RECESSION ON THE FINANCIAL PERFORMANCE OF SELECT PRIVATE SECTOR CEMENT COMPANIES IN TAMIL NADU**

**DR. V. MOHANRAJ**  
**ASSOCIATE PROFESSOR**  
**SRI VASAVI COLLEGE**  
**ERODE**

**DR. N. DEEPA**  
**ASST. PROFESSOR**  
**SRI VASAVI COLLEGE**  
**ERODE**

### **ABSTRACT**

*The present study seeks to investigate the impact of global recession on the Financial Performance of Selected Cement Companies in Tamil nadu. The study tries to compare the financial performance of cement companies during pre and post recession period. The profitability ratios are used as the measures of financial performance. The results of the analysis suggest that the global economic environment is depressing and has impacted the overall confidence in the corporate sector from a market perspective but the earning capacity of the firm has not been affected significantly during post recession period.*

## **ROLE OF EMPLOYEE TRAINING IN CREATING A BEST PLACE TO WORK AND RETAIN THE BEST TALENT IN THE ORGANISATION**

**DR. J. K. RAJU**  
**ASSOCIATE PROFESSOR**  
**INSTITUTE OF MANAGEMENT STUDIES**  
**SHIVAGANGOTRI, DAVANGERE UNIVERSITY**  
**DAVANGERE**

**NAVEEN. G. NAIK**  
**FACULTY**  
**MBA PROGRAMME**  
**BAPUJI B-SCHOOLS**  
**BAPUJI INSTITUTE OF ENGINEERING & TECHNOLOGY**  
**DAVANGERE**

### **ABSTRACT**

*This paper aims examines the relationship between organizational branding and training and its effectiveness which helps to increase the best talent in the organization. The study has been done in “JSW, Ltd”. India’s second largest private sector steel maker JSW steel limited was originally incorporated as Jindal Vijayanagara Steel Limited on March 15, 1994. The corporate exposure and learning report has been done in “JSW Steel Ltd” and I have chosen my area as “Training and its effectiveness”. This article is based on, a detailed personal interview using structured questionnaire was used to collect primary data. The secondary data was collected through websites. Sample size of 100 respondents was chosen on the basis of random sampling. Training effectiveness is to determine the ability of the participant in the training programme to perform job, for which they were trained, the specific nature of training deficiencies whether the trainees required any additional on the job training and the extent of training needed for the participant to meet the job requirement. The main objective of the study is to know about the Employees satisfaction towards training and its effectiveness in the organisation. The results which can be concluded from this study are that training given at JSW Steel Ltd., is very effective and most of the training programmes are successful in respect of the subject grasped by the employee and the ability to use skills after training programme. It includes introduction about the company and company profile. It includes Research design, Research methodology, Objectives, Data analysis, Finding, Suggestions and Conclusion.*



**AGRO BASED INDUSTRIES IN INDIA: GROWTH, STATUS AND PROSPECTUS**

**DR. R. M. YALLATTI**  
**ASSOCIATE PROFESSOR**  
**VPIMSR**  
**SANGLI**

**A. K. JAYAPPANAVAR**  
**RESEARCH SCHOLAR**  
**GOVERNMENT FIRST GRADE COLLEGE AND PG CENTRE**  
**JITU UNIVERSITY**  
**PASCHAPUR**

**ABSTRACT**

*Agro based industry as a sunrise sector of the Indian economy in view of its large potential for growth and likely socio economic impact specifically on employment and income generation. Some estimates suggest that in developed, approximately 14 percent of total workforce is engaged in agro processing sector directly or indirectly. However, in India only about 3 percent of the workforce finds employment in this sector revealing its underdeveloped state and vast untapped potential for employment. There is no denying that India has to live with the problem of unemployment for many years to come. Therefore, need arises to make over all development among all sections of the society especially in rural agro based industrial units. Agro processing industries is defined as set of techno –economic activities, applied to the products, originating from agriculture form, live stock and forests for their conservation handling and value addition to make them as usable as food feed fuel or industrial raw materials. Agro processing sector has expressed expansion during last 5 year decades. Starting with a handful of facilities which were mainly operating at domestic cottage level. The present paper is an attempt to find out the status of agro based industries and also analyses the various problems of agro based industries.*

**A STUDY ON EXPORT PERFORMANCE OF LEATHER PRODUCTS IN INDIA**

**DR. A. MUTHUSAMY**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF INTERNATIONAL BUSINESS & COMMERCE**  
**ALAGAPPA UNIVERSITY**  
**KARAIKUDI**

**S. KARPAGALAKSHMI**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF INTERNATIONAL BUSINESS & COMMERCE**  
**ALAGAPPA UNIVERSITY**  
**KARAIKUDI**

**ABSTRACT**

*India is second largest exporters of leather footwear, third largest exporters of leather apparels and fifth largest exporters of Leather Goods & Accessories. The present study has brought into light; some short comings the industry of they need an urgent attention so as to help in the proper functioning of the industry. The industry will achieve the global standards of export management; if at all a great and absolute professional approach will be exercised regarding its operations. This leather industry's success will be measured in terms of export performance in all over the world. When the export is being increases as days go by; it implied that the industry is in turmoil. The Leather Industry aims at encouraging production, thereby enhancing its export from current level. Hence, looking at the global trade and domestic demand it may be said that the Indian Leather Industry has the potential to grow leaps and bounds in the future years to come.*

**FISCAL EXPANSION AND ECONOMIC GROWTH IN MANIPUR**

**HUIDROM IMOBI SINGH**  
**ASST. PROFESSOR**  
**DEPARTMENT OF ECONOMICS**  
**DON BOSCO COLLEGE**  
**MARAM**

**ABSTRACT**

*This paper assesses how the fiscal expansion and its component influence economic growth in the State economy of Manipur. It uses for analysis the available data on State's Fiscal variables during the periods 2000 to 2010. There are three sources of state's revenue, namely State own tax revenue, own non-tax revenue and central transfers. The central transfers to the state are coming through three channels, (a) Finance commission's transfers, (b) Planning commission's transfers and (c) Departmental or discretionary transfers. The selected fiscal variables for analysis are own tax, own non-tax revenue, Expenditure on Economic Services on both the Account Revenue and Capital and Grant-in-aid from the centre. The paper is mainly focus on the relationship between the fiscal variables and GSDP. The findings will provide useful information for policy makers and reformers that can help broaden their understanding of the relationship between Fiscal policy and Economic development.*

# THE IMPACT OF NON-PERFORMING LOANS ON NET INCOME OF JORDANIAN BANKING SECTOR THROUGH 2003-2013

**DR. AHMAD SALEM ALKHAZALI**  
**ASST. PROFESSOR**  
**FINANCE & BANKING DEPARTMENT**  
**AL ALBAYT UNIVERSITY**  
**AL ALBAYT**

## ABSTRACT

*The problem of loans and debts is among the main problems which affect the current state as well as the future of economic Growth in developing countries. At some countries, this problem threatens the economic, social and political stability. The use of debt in the structure of finance results in maximizing of profits, which is called the financial leverage. However, the freedom of commercial banks in terms of using debts is not free of constraints, and is impacted by a set of factors, both internal and external, which may result in increasing the amount of debt, especially non-performing loans, which affect profits before and after taxes. Thus, this study aims to examine the impact of the amount of non-performing loans on the net profit at the Jordanian banking sector after the payment of taxes. Statistical analysis and hypotheses testing were used for the purposes of examining the impact of the percentage of non-performing loans on the net income after taxes. Through the analysis of a series of annual reports of the years 2003-2014. Results of the study are provided based on the processing and analyzing of the hypotheses of the study. Results of the study showed the presence of a significant impact of the percentage of performing loans on net income after taxes. Additionally, a statistically significant impact of the percentage of non-performing loans on net income post taxation, as well as a statistically significant impact of the percentage of both performing and non-performing loans net income post taxation.*

**GLOBALIZATION: IS IT A HOLISTIC MODEL OF DEVELOPMENT?**

**DR. SYED HASAN QAYED**  
**ASST. PROFESSOR**  
**DEPARTMENT OF ECONOMICS**  
**SCHOOL OF ARTS & SOCIAL SCIENCES**  
**MAULANA AZAD NATIONAL URDU UNIVERSITY**  
**HYDERABAD**

**ABSTRACT**

*The complex nature of the interaction between the growth of economies of most countries and the resultant trade and market patterns, which, to a great extent have been shaped by the nature of scientific and technological changes, have made globalization of the economy almost inevitable for every country. Globalisation is a two-way sword which helps a lot to skillful persons and on the other hand it harms the unskilled people in the name of competition. Infact several studies indicate that even urban poverty is predominantly due to the fact of impoverishment of rural people which forces them to move out of villages to seek some subsistence living in the town and cities. In this process they even lose the open space or habitat they had in villages albeit without food and other basic amenities. But it does not mean that globalization not opens any opportunity for the rural people. Thus, in this paper effort has been made to find out the channels and linkages such as growth, trade liberalization and the nature of technological change and diffusion through which globalization affects people especially underprivileged. Lastly the paper concludes with strategic policy issues and possible solutions for the eradication of absolute poverty and a globalization process which strike a balance on its impact on rural and urban people in order to make it a really inclusive growth strategy, in nutshell a holistic model of development based on equity and justice.*

## THE IMPACT OF INFLATION ON LIVING STANDARD OF HOUSEHOLDS IN HAWASSA CITY, ETHIOPIA

**DR. P. NANDEESWARA RAO**  
**ASST. PROFESSOR**  
**DEPARTMENT OF ECONOMICS**  
**HAWASSA UNIVERSITY**  
**ETHIOPIA**

**TASSEW DUFERA TOLCHA**  
**LECTURER**  
**DEPARTMENT OF ECONOMICS**  
**HAWASSA UNIVERSITY**  
**ETHIOPIA**

### **ABSTRACT**

*In the modern globalization era, inflation crosses borders and affects both developing and developed countries. The most serious costs of persistent inflation is that it destroys the confidence that society can solve its problems and creates fear that their social contracts is falling apart. The food inflation index is currently over 12% and has shown no sign of coming down. The prices of essential food items are astronomical as compared to the prices earlier years. While the pinch is felt by every household, the poorest sections are understandably the worst affected. To understand the impact on the poorest households, the survey conducted across 240 households from five different sub-cities of Hawassa. While the average monthly expenditure has increased but more importantly, food expenditure as a percentage of monthly household expenditure has gone up dramatically. The prices paid by the households for essential food items have increased across the spectrum and this increase in prices has naturally resulted in a change in consumption habits. The burgeoning food budget has invariably led households to cut costs in other areas such as healthcare and transportation and consumption of individual food items also shows a significant reduction. In addition to women workload increase, households have also been forced to adopt other coping strategies such as using up savings, pawning or selling valuables, or taking a loan to finance their monthly cash requirements.*

## **IMPACT OF MICROFINANCE BANKS ON POVERTY ALLEVIATION: THE CASE OF AHMADU BELLO UNIVERSITY, MICROFINANCE BANK**

**AMINU Y. USMAN**  
**SR. LECTURER**  
**DEPARTMENT OF ECONOMICS**  
**KADUNA STATE UNIVERSITY**  
**KADUNA**

**DANRAKA, N. DARI**  
**LECTURER**  
**DEPARTMENT OF ECONOMICS**  
**KADUNA STATE UNIVERSITY**  
**KADUNA**

### **ABSTRACT**

*Poverty is one of the major problems of mankind and its alleviation one of her major agendas. In recent years' microfinance has emerged as an important instrument to relieve poverty in the developing countries. The objective of this study is to examine the impact of microfinance banks on poverty alleviation using the Ahmadu Bello University Microfinance Bank as case study. Primary data was obtained through questionnaire administration and the data was analysed with the aid of simple percentages and Chi-square statistics. The results showed that microfinance banks enhanced urban development; there were improved savings mobilization which improved credit facilities which in turn improved output from micro-enterprises. The study recommends that the ABU Microfinance bank should reduce its effective lending rate to a single digit by intensifying efforts to access chief funding source from the CBN window and other micro credit finance sources.*

## **IMPORT DEMAND, CAPITAL INFLOWS AND DUTCH DISEASE IN GHANA: THE CASE OF FOREIGN DIRECT INVESTMENTS (FDIS)**

**MUSTAPHA IMMURANA**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF ECONOMICS**  
**MANGALORE UNIVERSITY**  
**MANGALAGANGOTRI**

**KWAKU BOATENG**  
**LECTURER**  
**DEPARTMENT OF ECONOMICS**  
**KWAME NKRUMAH UNIVERSITY OF SCIENCE & TECHNOLOGY**  
**GHANA**

**DANIEL MALIK ACHALA**  
**LECTURER**  
**FACULTY OF BUSINESS ADMINISTRATION**  
**JAYEE UNIVERSITY COLLEGE**  
**ACCRA**

### **ABSTRACT**

*This paper examined the relationship between import demand, capital inflows and Dutch disease in Ghana. In examining this relationship, two models were constructed and the Autoregressive Distributed Lag (ARDL) Bound test for cointegration applied. In the first model, an import demand function for Ghana was estimated: first to find out the impact of agriculture share in gross domestic product (tradable sector contribution to output) on imports and second, to show the extent to which windfall inflows affect import demand. It was found that rising imports cannot be attributed to any Dutch disease effects in Ghana as the coefficient of the Dutch disease variable was not significant. Also, it was established that windfall inflows had significant positive impact on imports. Given this relationship, as well as the inability of Dutch disease to explain increased imports in Ghana, we interpreted this to mean that the increased imports are perhaps of capital and intermediate goods which generate positive externalities to the tradable sectors thereby neutralizing any Dutch disease effects. Finally, the estimated Dutch disease model also suggests that Ghana did not experience any Dutch disease effects as a result of its natural resource boom. Rather declined contribution of tradable agricultural sector to gross domestic product is as a result of economic development theory.*



## **PRIMARY EDUCATION IN ANDHRA PRADESH: A CASE STUDY OF GUNTUR DISTRICT**

**A.J. BHAGYA LATHA**  
**LECTURER**  
**A. C. COLLEGE**  
**GUNTUR**

**DR. SHAIK AMEER**  
**ACADEMIC COUNSELLOR**  
**DEPARTMENT OF ECONOMICS**  
**CENTRE FOR DISTANCE EDUCATION**  
**ACHARYA NAGARJUNA UNIVERSITY**  
**GUNTUR**

### **ABSTRACT**

*The windows and doors of education are to be opened widely. So that girls and women get the bright light of knowledge in abundance. A literate mother can do wonders in building up a healthy society and a bright future for our nation. One hundred eighty-nine countries have committed themselves to eight Millennium Development Goals, aimed at eradicating extreme poverty and improving the welfare of their people by the year 2015.*

**A COMPARATIVE EVALUATION OF PRIVATE SECTOR BANKS LENDING IN INDIA**

**SOMESHWAR PRIYA D.  
RESEARCH SCHOLAR  
DEPARTMENT OF COMMERCE  
SAURASHTRA UNIVERSITY  
RAJKOT**

**ABSTRACT**

*This paper studies the Lending Performance of selected private sector banks within and outside India. In the last decade's various developments have been witnessed in the Private Banking Sector. Banks mainly make profit from the difference of interest received and loans paid. Private Banks generally perform two main functions lending & accepting deposits. But nowadays banks are performing the number of functions in addition to its two main function lending and accepting deposits. Banks grant loans in order to satisfy the growing credit needs of the different sections of the society but since the private banks are profit making organization thus they have profit making dimension added to the advances granted by them.*

---

## HISTORY OF TOURISM IN HIMACHAL PRADESH

**VINAY NEGI**  
**RESEARCH SCHOLAR**  
**UNIVERSITY BUSINESS SCHOOL**  
**H. P. UNIVERSITY**  
**SHIMLA**

### ABSTRACT

*The present paper analyses the History of Tourism in the state of Himachal Pradesh. From times pre historic the state has seen many visitors. Right from puranic times to the time when the first foreigner set foot on this soil everyone was and still is fascinated by its natural beauty. The various stages of the development of tourism till the present day are critically discussed. The formation of Himachal Pradesh Tourism Development Corporation (HPTDC) its functions, objectives and its role in the promotion of tourism in Himachal Pradesh have not only had a positive impact on the tourist inflow but have also successfully provided visitors with world class facilities away from their homes, bringing a smile on their faces creating memories in the process which they will cherish for a lifetime.*

## **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](mailto: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, neither 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 are 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*

