

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & 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 4064 Cities in 176 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.	CHALLENGES OF INFORMATION & COMMUNICATION TECHNOLOGY (ICT) AS A TEACHING AND LEARNING TOOL IN THE EDUCATION SECTOR IN ZAMBIA: A CASE STUDY OF SELECTED SECONDARY SCHOOLS OF MONGU DISTRICT <i>DR. B. NGWENYA & J. KAUNDA</i>	1
2.	TO MEASURE SIGNIFICANT DIFFERENCE IN FINANCIAL PERFORMANCE OF SELECTED FERTILIZER COMPANIES IN INDIA BASED ON PROFITABILITY RATIOS <i>ANKIT D. PATEL</i>	4
3.	A STUDY ON DEMOGRAPHIC PROFILE AND PROBLEMS FACED BY THE POWERLOOM OWNERS WITH SPECIAL REFERENCES TO COIMBATORE CLUSTER <i>DR. S. SARAVANAN & K. A. RAMYA</i>	8
4.	ANALYTICAL STUDY OF DIRECT TAX CODE TO BE INTRODUCED IN INDIAN ECONOMY <i>DR. MAHESH BHIWANDIKAR</i>	13
5.	NEED OF ICT FOR DIRECT RELATION BETWEEN FARMER AND CONSUMER <i>DR. MANOJKUMAR JYOTIRAM GAIKWAD & PRAKASHKAILASHCHANDRAVYAS</i>	16
6.	FINANCIAL ANALYSIS OF COMMERCIAL BANKS: A COMPARATIVE STUDY <i>DR. ATIYA MAHBOOB</i>	19
7.	EFFICIENCY OF COMMODITY FUTURES IN PRICE DISCOVERY: AN EMPIRICAL STUDY OF AGRICULTURAL COMMODITIES <i>SIDDULA NARSIMHULU & DR. S. V. SATYANARAYANA</i>	22
8.	NON PERFORMING ASSETS MANAGEMENT IN HDFC BANK <i>S. R. PRASAD</i>	29
9.	COMMERCIALISATION OF FOREST RESOURCES: AN EMERGING ISSUE IN ARUNACHAL PRADESH <i>DR. TASI KAYE</i>	33
10.	AN ANALYSIS OF FACTORS AFFECTING ONLINE CONSUMER BUYING BEHAVIOR IN INDIA <i>PRACHI GOYAL & DR. BHUMIJA CHOUHAN</i>	38
11.	EVOLUTION OF INDIA'S TELECOMMUNICATIONS INDUSTRY <i>GAUTAM KUMAR JHA</i>	46
12.	STUDENT AWARENESS OF EDUCATION LOANS AS A SOURCE OF FINANCING – A STUDY OF BELGAUM CITY, KARNATAKA <i>SONAL REVANKAR</i>	55
13.	EFFECT OF CAPITAL STRUCTURE ON PROFITABILITY OF LISTED MANUFACTURING COMPANIES IN SRI LANKA <i>ANANDASAYANAN S & SUBRAMANIAM V. A.</i>	57
14.	AN EVALUATION OF THE ECONOMIC AND FINANCIAL CAPACITY OF INDIGENOUS UNDERWRITING FIRMS FOR MARINE RISKS AND INVESTMENT COVER IN NIGERIA <i>NWOKORO, IGNATIUS A. & NWOKEDI, THEOPHILUS C.</i>	61
15.	HOUSEHOLD SAVING BEHAVIOR IN JIMMA ZONE OF OROMIA REGION, ETHIOPIA <i>TADELE MENGESHA</i>	65
16.	AN EMPIRICAL ANALYSIS OF FACTORS AFFECTING WLB OF EMPLOYEES IN SERVICE SECTOR <i>ANJU CHAWLA</i>	77
17.	PROSPECT AND POTENTIAL OF RURAL TOURISM IN BODHGAYA <i>AJIT KUMAR SINGH</i>	81
18.	VERTICAL PRICE TRANSMISSION BETWEEN CEREALS AND BREAD AND OTHER PREPARED FOODS: DOES PRICE STABILITY IN CEREALS MARKET STABILIZES PRICE OF BREAD AND OTHER PREPARED FOODS? <i>YONAS ABERA MAMO, HABTAMU REGASSA LEMMA & YOHANNES MENGESHA</i>	83
19.	SERVICE MARKETING INNOVATION: A PARADIGM SHIFT (A CASE STUDY OF INDIAN BANKING SYSTEM) <i>AHMAD AZHAR</i>	91
20.	A CASE STUDY OF SAHARA INDIA PARIWAR SCANDAL (WITH REFERENCE TO ETHICAL AND GOVERNANCE ISSUES INVOLVED) <i>NANCY RAO</i>	100
	REQUEST FOR FEEDBACK & DISCLAIMER	104

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

AMITA

Faculty, Government M. S., Mohali

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. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

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

PROF. ANIL K. SAINI

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

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

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

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

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

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

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

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

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. info@ijrcm@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>

NEED OF ICT FOR DIRECT RELATION BETWEEN FARMER AND CONSUMER**DR. MANOJKUMAR JYOTIRAM GAIKWAD****HEAD****DEPARTMENT OF ECONOMICS****VASANTRAONAIK COLLEGE OF ARTS AND SCIENCE****SHAHADA****PRAKASHKAILASHCHANDRAVYAS****ASST. PROFESSOR****DEPARTMENT OF COMMERCE****GDM ARTS KRN COMMERCE & MD SCIENCE COLLEGE****JAMNER****ABSTRACT**

Today all of we lives in e-World, means electronic world. Most of transactions of Business, Industries and Services are done through electronically, via computer & communication technology. The paper suggest the need of ICT to our Indian agricultural field. If this is adopted then it will change our current scenario of agriculture and create a high growth of development in India.

KEYWORDS

ICT, electronic world.

INTRODUCTION

India is an agricultural country. Agriculturing is the primary business of India, and so many businesses are depends upon agriculture. We uses ICT for developing businesses, industries and service sector. But there is less use of ICT in agriculture field. This paper focuses on need of ICT for maintaining direct relation between farmers and consumers so farmers can be get more profits and also consumers can be get cheaper goods directly from farmers and the mediators and their profits is to be omitted from this procedure. And it is also important for to develop our agricultural based economy.

OBJECTIVES OF THE STUDY

1. To study the impact ICT in agriculture.
2. To study the need of ICT for Farmers and Consumers.
3. To suggest the advantages of ICT in agriculture.
4. To study the limitations of ICT in agriculture.

HYPOTHESIS

1. There is less use of ICT in agriculture field.
2. Most of farmers don't know about ICT.
3. Traditional way of selling and buying of goods are adopted in India.
4. It is very challengeous to adopting ICT in all area of agricultural field.

RESEARCH METHODOLOGY

Primary data are collected through observation and survey in local area market, marketing committee and secondary data are collected from web media, books, Journals/ research paper.

USES & LIMITATIONS OF THE STUDY

This research paper useful to farmers as well as consumers to maximizes their connectivity directly through electronic media and do their transactions more effectively and get satisfaction about profit, price and quality. But this paper not useful to them who are not educated.

MEANING & DEFINITION OF ICT

ICT means information and communication technology in which computer and communication technology combinely play a vital role to develop e-world. Computer and internet are the key points of this technology. ICT includes multimedia, EDI (electronic data interchange), e-commerce, e-Business, e-services, e-marketing, e-banking, e-payment, e-e- communication, e-shopping etc. Its capture global market electronically.

Current scenario in agriculture field in India:

The buying and selling procedure of agricultural goods are as follows in our India.

FIG. 1



The above figure shows a simple supply chain of distributing goods. As per the distance between farmers and consumers more agents and mediators are added in this chain automatically. But normally if we think about above chain farmer go to the wholesaler who purchase or auction the product and receive commission from farmers. After that wholesaler included his profit and covered his expenses and sale to the retailers. And retailers added more profit and covered their expenses and sale to the consumer at higher rate and earn more profits.

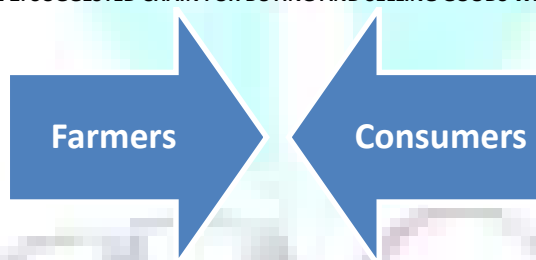
For example – If a farmer sales wheat to the wholesaler, as per quality of wheat wholesaler paid Rs.14 per kg. to farmer after wholesaler sale it to retailer at Rs. 16 and then retailer sold it to consumer at Rs. 20. Retailer have no fixed rate to sale it to consumer .Hence he earn more profit with comparison of farmers and wholesalers. In this procedure farmers get less profit and mediators earn high profit and also consumer pays high rate for it.This creates inequality in our economy and society.

TABLE 1

Product	Farmer sale or wholesaler purchase price/cost – 1 kg.	Wholesaler sale or retailer purchase price/cost – 1 kg.	Retailer sale or consumer purchase price/cost – 1 kg.
Wheat	14	16	20
Jawar	15	17	22
Bajra	13	15	19

Source: Local area market .

TABLE 2: SUGGESTED CHAIN FOR BUYING AND SELLING GOODS WITH USE OF ICT



NEED AND ADVANTAGES OF ICT FOR FARMERS AND CONSUMERS

1. For to increase the farmers profit.
2. It helps to sale and buy product through online minimizes cost, expenses, time, money, travelling and efforts of both faemers and consumers.
3. It removes the mediators profits.
4. Consumers purchase goods at lower and cheaper price.
5. It gives employment to computer hardware and software maintainers.
6. Improved consumer's satisfaction.
7. For privacy of information in transactions.
8. Remain open all the time 24 hours/ 365 days.
9. Competition between farmers increase quality
10. It provides users more options and quicker delivery of product.
11. It helps to growth of economic development.
12. Farmers adopting latest technology in farming field.
13. Banking, transport, advertising, insurance all service sectors growing rapidly.
14. Products can be purchased from remote areas.

LIMITATIONS OF ICT IN AGRICULTURAL FIELD

1. Hackers creates problems for farmers and consumers to complete their transactions.
2. Ill literacy about ICT is creates problems to operate online transactions.
3. There can be lack of system security, reliability, or standards owing to poor implementation of e –Commerce.

4. User may not trust the site being unknown faceless seller.
5. Lack of touch or feel of products during online shopping.
6. ICT applications are still evolving and changing rapidly.
7. Internet access is still not cheaper and inconvenient to use for many potential farmers and consumers like one living in remote villages.
8. Barrier in telecommunications and internet connection affects transactions.
9. It creates unemployment for mediators.
10. Power cut creates problems to users of computers.

SUGGESTIONS

1. Workshops and Training based programmes taken by government for literacy of ICT for farmers.
2. Subsidies provided to internet user farmers to develop ICT in agriculture field.
3. Cheaper internet facility are to be provided by the web companies.
4. Be careful from hacking and harmful activities. Cyber laws are to be followed properly.
5. All service sectors combinely helps to farmers to increase the use of ICT.

CONCLUSION

Compare with traditional agriculture activities it is an innovative technique, which is more useful to farmers and consumers, but due to above limitations it is very challengeous to adopting this technology all the remote and far flung village area. It is more flexible and provides 24 hours, 365 days facility any time anywhere. There is more need of literacy and help of government and service sectors to improve this technology in agriculture field.

REFERENCE

1. Platinum- a peer reviewed National multi-disciplinary journal (Feb. 2014) Current Scenario of Business in India. Atharva Publications ISSN 2231-0096.

REQUEST FOR FEEDBACK

Dear Readers

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

