

# 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 4255 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

<b>Sr. No.</b>	<b>TITLE &amp; NAME OF THE AUTHOR (S)</b>	<b>Page No.</b>
1.	<b>TIME LAG ANALYSIS OF SELECTED INDIAN COMPANIES</b> <i>DR. RAMANJIT KAUR</i>	1
2.	<b>A STUDY ON WOMEN EMPLOYEE ATTRITION IN IT INDUSTRY WITH SPECIAL REFERENCE TO TECHNOPARK, THIRUVANANTHAPURAM</b> <i>DR. R. MOHAN KUMAR &amp; A. ASTALIN MELBA</i>	2
3.	<b>CUSTOMERS PERCEPTION TOWARDS ELECTRIC TWO WHEELER VEHICLES IN BANGALORE CITY: A STUDY ON GO GREEN BATTERY OPERATED VEHICLES</b> <i>SANTHOSH.M &amp; RAGHAVENDRA.K.A</i>	3
4.	<b>STATUS OF SCHEDULE TRIBES IN TELANGANA REGION</b> <i>A. LAKSHMI</i>	4
5.	<b>COMPANIES ACT 2013: A NEW INITIATIVE TOWARDS CORPORATE GOVERNANCE</b> <i>BHARAT N. BASRANI</i>	5
6.	<b>CATALOGUING OF ISSUES BIRTHING LIFE INSURANCE POLICIES LAPSATION: A CASE STUDY OF HARYANA</b> <i>DR. SILENDER SINGH HOODA</i>	6
7.	<b>MICROFINANCE AND IT's PROGRESS IN UTTARAKHAND</b> <i>GAURAV PANT</i>	7
8.	<b>STRATEGIC ISSUES OF MAKE IN INDIA CAMPAIGN</b> <i>DR. SONIA, DR. GARIMA DALAL, YOGITA &amp; SUMEET MALIK</i>	8
9.	<b>THE STUDY OF IMPACT SIMULTANEOUS OF CAPITAL STRUCTURE AND COMPETITIVE POSITION IN PRODUCT MARKET (MARKET SHARE) OF COMPANY LISTED IN TEHRAN STOCK EXCHANGE</b> <i>YAVAR MOBASHER &amp; MOHAMMAD REZA POURALI</i>	9
10.	<b>SEGMENTATION STUDIES FOR GREEN MARKETING AND THEIR LIMITATIONS</b> <i>RAJEEV GUPTA</i>	10
11.	<b>TRANSFORMING THE NIGERIAN ECONOMY THROUGH FOREIGN DIRECT INVESTMENT: THE ROLE OF FINANCIAL DEVELOPMENT</b> <i>DR. NSEABASI IMOHO ETUKAFIA &amp; DR. AKPAN JAMES WILLIAMS</i>	11
12.	<b>A STUDY OF FEMININE SANITARY WELL BEING OF KORKU TRIBE IN SOUTH MADHYA PRADESH</b> <i>DR. SUNEELI ANAND &amp; PARTH GUPTA</i>	12
13.	<b>A CAPSULIZATION OF REGNANT CONTENTIONS IN HRM</b> <i>KIRTI S BIDNUR</i>	13
14.	<b>MICRO FINANCE INSTITUTIONS (MFIs): AN ANALYSIS OF THEIR FUNCTIONING IN BELLARY DISTRICT</b> <i>DURGASHAMILI.SUNKARA &amp; GURUDATT.KAMATH B</i>	14
15.	<b>VALUE ADDITION ON KENYAN TEAS: EFFECTS ON INTERNATIONAL MARKET SUSTAINABILITY AND COMPETITIVENESS</b> <i>ESTHER WANJIRU MAINA</i>	15
16.	<b>EMPLOYEE RETENTION: MANAGING THE HUMAN RESOURCE IN EDUCATION SECTOR</b> <i>JWALA HANDOO &amp; TANIA MENGI</i>	16
17.	<b>PERFORMANCE EVALUATION OF MUTUAL FUNDS OF ICICI AND SBI</b> <i>CHILLAKURU ESWARAMMA</i>	17
18.	<b>MULTIVARIATE MODEL FOR PREDICTING THE IMPACT OF FIRM SPECIFIC VARIABLES ON FINANCIAL PERFORMANCE OF AIR INDIA LIMITED</b> <i>SWARICHA JOHRI</i>	18
19.	<b>A STUDY ON ECONOMICS OF TOURISM WITH SPECIAL REFERENCE TO VELANKANNI- NAGAPATTINAM DISTRICT</b> <i>W.ROSE MARY FLORENCE</i>	19
20.	<b>INNOVATION CAPACITY: A PREREQUISITE FOR 'MAKE IN INDIA'</b> <i>AAINA DHINGRA</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

## FORMER CO-ORDINATOR

**DR. S. GARG**

Faculty, Shree Ram Institute of Business & Management, 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

## CO-EDITOR

**DR. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, 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

**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.

**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>

**TIME LAG ANALYSIS OF SELECTED INDIAN COMPANIES**

**DR. RAMANJIT KAUR**  
**PRINCIPAL**  
**GURU HARGOBIND SAHIB KHALSA GIRLS COLLEGE**  
**KARHALI SAHIB**

**ABSTRACT**

*This study aims to examine the time lag analysis of balance sheet date and date of auditor's report, date of auditor's report and annual general meeting date and balance sheet date and annual general meeting date of 50 selected Indian companies related to the period from 2002-03 to 2008-09. The results revealed that the company wise time lag from auditor's report to annual general meeting witnessed ups and downs in Bharti Airtel Ltd., NTPC Ltd., NMTC and Sun Pharmaceuticals Ltd. The company wise time lag from balance sheet to auditor's report witnessed fluctuations in Reliance Industries Ltd., Bharti Airtel Ltd., NMDC, Sun Pharmaceuticals Ltd., GAIL India, Hero Motocorp Ltd., Sterlite Industry Ltd. and Bharat Petroleum corp. Ltd. However, it increased significantly in Infosys Ltd., HDFC Bank Ltd., Ambuja Cement Ltd. and Hindalco Industry Ltd. The time lag from balance sheet to annual general meeting reported no definite trend in Reliance Industries Ltd. and Sun Pharmaceuticals Ltd. The study suggested that the companies with increasing time lag should check this trend and the fluctuations need to be curbed in order to get a definite trend in time lag.*



## **A STUDY ON WOMEN EMPLOYEE ATTRITION IN IT INDUSTRY WITH SPECIAL REFERENCE TO TECHNOPARK, THIRUVANANTHAPURAM**

**DR. R. MOHAN KUMAR**

**PROFESSOR & HEAD**

**DEPARTMENT OF MANAGEMENT STUDIES**

**SRI KRISHNA ENGINEERING COLLEGE**

**PANNAPAKKAM**

**A. ASTALIN MELBA**

**ASST. PROFESSOR**

**DEPARTMENT OF MANAGEMENT STUDIES**

**MARIA COLLEGE OF ENGINEERING & TECHNOLOGY**

**ATTOOR**

### **ABSTRACT**

*Women employee attrition in IT industry is high nowadays. This article is to find the level of job satisfaction, safety measures, retaining the employees, working conditions & work life balance and the reason for women Employees attrition in IT Industries. The women employee attrition springs up as a vital issue in IT businesses. The researcher had taken 523 respondents as their sample size from universe and descriptive research design was adopted. This research study uses various methods to analyze the reasons and causes for women employee attrition in Technopark, Thiruvananthapuram. The samples were collected through questionnaire with open ended questions. The tools used for analysing the data are Factor analysis. Based on the analysis and interpretation, it is inferred that the IT companies in Technopark has to implement the Retention strategies by compensation Policies, Changes in work Requirements & improvement in working conditions to sustain in the organisation.*

## **CUSTOMERS PERCEPTION TOWARDS ELECTRIC TWO WHEELER VEHICLES IN BANGALORE CITY: A STUDY ON GO GREEN BATTERY OPERATED VEHICLES**

**SANTHOSH.M**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF MBA**  
**SJB INSTITUTE OF TECHNOLOGY**  
**KENGERI**

**RAGHAVENDRA.K.A**  
**ASST. PROFESSOR**  
**DEPARTMENT OF MBA,**  
**SJB INSTITUTE OF TECHNOLOGY**  
**KENGERI**

### **ABSTRACT**

*The study is based on Customers perception towards Electric vehicles (2-wheelers) in Bangalore City with respect to GO Green BOV. The basic objectives of the study are to analyze consumer perception towards Electric two wheelers and develop strategies for improving B2B sales of Electric Two wheelers and to identify the means to enhance the consumer awareness level towards electric vehicles. An Exploratory research was conducted with a sample of 100 respondents conveniently selected from Bangalore City. A structured questionnaire was administered to capture the primary data from the selected respondents. The data was further analyzed using the SPSS package using the Factor analysis, Co-relation, Regression and Cross-tabulation statistical tools. The study revealed that, there is complete lack of awareness about the Electric Bikes even in a city like Bangalore. Most of the respondents are not convinced about the product benefit as they perceive the product to be of Inferior quality and majority of the existing customers are facing problem with after sales servicing and support. The study suggests the company to educate the people about the product and potential benefits. Improve the product quality as well the battery life. The study concludes that that people's perception about the product is negative but with the support coming forward from the Central govt. and ever increasing prices of petrol, sooner or later the electric bike industry is going to grow drastically*

**STATUS OF SCHEDULE TRIBES IN TELANGANA REGION**

**A. LAKSHMI**  
**ASST. PROFESSOR**  
**DEPARTMENT OF MARKETING**  
**OSMANIA UNIVERSITY**  
**HYDERABAD**

**ABSTRACT**

*Schedule Tribes (ST's) are Indian population groups that are explicitly recognized by the constitution of India order 1950. The order lists 744 tribes across 29 states in its first schedule. In telangana 33 types of Schedule Tribes are living in 6 districts. ST's are 4.1% are in total population of Telangana. They have rich heritage along with their innocent life style. As they are living in hill areas and forests they have some peculiar characters like indications of primitive traits, distinctive culture, and shyness of contact with other communities, geographical isolation, backwardness etc. So, for their development central and state governments are implementing different programmes and schemes since 1951. After the Ministry of Tribal affairs were constituted in 1999, there is more focus on development of Schedule Tribes in Indian society especially in Telangana. The persisting problems like low literacy and high drop-outs, inadequate health services, lack of nutrition food, extreme poverty, and ineffective implementation of schemes etc are putting them away from economic development. Hence, there should be more commitment by both central and state government and local bodies to develop Schedule Tribes in the society. As literacy is 37% NGO's and other voluntary organizations have to play key role to bring awareness among schedule tribes regarding programs and scheme for their development. Awareness and participation of Schedule Tribes in the implementation of policies leads to prosperity of ST community in the state as well as country.*

## COMPANIES ACT 2013: A NEW INITIATIVE TOWARDS CORPORATE GOVERNANCE

**BHARAT N. BASRANI**

**ASST. PROFESSOR**

**R. V. PATEL & V. L. SHAH COLLEGE OF MANAGEMENT  
AMROLI**

### ABSTRACT

*In 1991 amidst severe financial crisis, the government initiated economic reforms aimed at deregulation, liberalization and globalization. A number of policy changes were made to stimulate economic growth, and for sustaining the economic growth and enabling Indian companies to access funds abroad required a well defined corporate governance framework. A historic step in this direction was setting up of India's security market regulator – Securities & Exchange Board of India in 1992. Lobbying by industry groups & increased presence of foreign investors led to a number of corporate governance reforms aimed at addressing the lacuna in the governance framework which at that time was in its infancy. The Companies Act, 2013 has replaced the existing 56 year old company law, i.e. Companies Act, 1956. The Act has become fully operational since 1<sup>st</sup> April, 2014. The new Indian Companies Act, 2013 is a positive and welcoming step towards modernizing India's company law and places India on par with corporate legislation elsewhere in the globe. The Act is a progressive and forward looking which promises improved corporate governance norms, enhanced disclosures and transparency, facilitation of responsible entrepreneurship, increased accountability of company managements and auditors and stricter enforcement processes. The introduction of Corporate Social Responsibility as an integral function of corporate operations is the most significant step and also the levy of heavier penalties for transgressions from fulfillment of its obligations. Overall, the Act promises to significantly raise the bar on Corporate Governance and will radically alter the framework in a positive sense.*

## CATALOGUING OF ISSUES BIRTHING LIFE INSURANCE POLICIES LAPSATION: A CASE STUDY OF HARYANA

**DR. SILENDER SINGH HOODA**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**CHAUDHARY DEVI LAL UNIVERSITY**  
**SIRSA**

### ABSTRACT

*This paper has focused mainly to study variables affecting on purchase decision of households and accordingly responsible for lapsation of life insurance policies. Factor analysis is employed on data of 29 items those have impinge on lapsation of term, whole life, endowment, money back policy and unit linked plans. The findings indicate that factor 7 is at the top, which encourages the household to get their policy lapse, for saving and investment (Mean= 4.85) followed by cover the needs of family (Mean= 4.56) protection, saving and investment, as well, they consider instalment payment time period (Mean=4.76). Overall, analyses of policies' lapsation provide an understanding by characteristics-wise households differ significantly on some items. The results are important for insurance actuaries, companies, regulators, agents and development officers and also help in increasing the retention of customers, life insurance density and penetration.*

**MICROFINANCE AND IT'S PROGRESS IN UTTARAKHAND**

**GAURAV PANT**  
**ASST. PROFESSOR**  
**AMRAPALI GROUP OF INSTITUTE**  
**HALDWANI**

**ABSTRACT**

Uttarakhand became the 27<sup>th</sup> state in the country of India on 9<sup>th</sup> Nov. 2000 which is consist of 13 district and 95 development blocks, as per census 2011 state represent .83% in the total population of India. Uttarakhand is backward since it's independence from Uttarpradesh, maximum of the geographical area is in the hilly region. Due to its backwardness microfinance play an important role in the development of the state. The present research is conducted with the objective to know the progress of microfinance in Uttarakhand and also the progress of the sector in the state in comparison with the total progress of the sector in India, Paper also provide the evolution of microfinance in the state and the key players involved in the development of the sector. Paper also analyzes the growth rate of the group formation, membership and savings in Uttarakhand during the study period. The study explores the some glaring issue responsible for underdevelopment of the sector in the state.



**STRATEGIC ISSUES OF MAKE IN INDIA CAMPAIGN**

**DR. SONIA**  
**ASST. PROFESSOR**  
**INSTITUTE OF MANAGEMENT STUDIES & RESEARCH**  
**MAHARSHI DAYANAND UNIVERSITY**  
**ROHTAK**

**DR. GARIMA DALAL**  
**ASST. PROFESSOR**  
**INSTITUTE OF MANAGEMENT STUDIES & RESEARCH**  
**MAHARSHI DAYANAND UNIVERSITY**  
**ROHTAK**

**YOGITA**  
**JUNIOR RESEARCH FELLOW**  
**INSTITUTE OF MANAGEMENT STUDIES & RESEARCH**  
**MAHARSHI DAYANAND UNIVERSITY**  
**ROHTAK**

**SUMEET MALIK**  
**ASST. PROFESSOR**  
**SCHOOL OF MANAGEMENT STUDIES**  
**ANSAL UNIVERSITY**  
**GURGAON**

**ABSTRACT**

*Make in India - A national programme designed to transform India into a global manufacturing hub. In the speech of Independence Day on 15 august 2014, India's prime minister, Mr. Narendra Modi invited the businesses from across the world saying, "come, make in India! Come manufacture in India! Sell in any country of the world but manufacture here". He invited Indian and foreign companies to make everything from "automobiles to agro-value-addition, paper to plastics, and satellite to submarines" in India. During the launch of Make in India campaign on 25 September 2014, PM urged the investors not to look at India only as a market place but to see it as an opportunity too. With these words government aims to focus on growth of manufacturing sector. Manufacturing sector contributes only 15% of India's GDP, which is very less compared to other countries. The Indian government wants to raise that share to 25% by 2022 and with ensuring that goods are manufactured with "zero defect and with zero effect" on the environment. But there are a lot of problems to achieve the vision of Make in India by government. It is not easy to attain the sustainable 10% growth in the manufacturing sector in to reality. There are some key factors on which Indian government should focus to overcome those challenges. This paper aims to analyze those key factors for the success of Make in India campaign and to give some possible suggestions.*

# **THE STUDY OF IMPACT SIMULTANEOUS OF CAPITAL STRUCTURE AND COMPETITIVE POSITION IN PRODUCT MARKET (MARKET SHARE) OF COMPANY LISTED IN TEHRAN STOCK EXCHANGE**

**YAVAR MOBASHER  
RESEARCH SCHOLAR  
DEPARTMENT OF ACCOUNTING  
GIULAN SCIENCE & RESEARCH BRANCH  
ISLAMIC AZAD UNIVERSITY  
RASHT**

**MOHAMMAD REZA POURALI  
ASST. PROFESSOR  
DEPARTMENT OF ACCOUNTING  
ISLAMIC AZAD UNIVERSITY  
CHALOUS**

## **ABSTRACT**

*The main subject of this study was to investigate the simultaneous effects of capital structure and market share as an indicator of the competitive position of the firms listed in Tehran Stock Exchange. Sample consists of 48 firms over the period 2007 to 2012 have been selected by systematic elimination. Data have been collected by libraries. Statistical method for testing the hypothesis presented in this study, using panel data. and two-stage least squares method is used. The results show that capital structure has no impact on market share. Tangibility and market growth opportunities on leverage ratio has a positive and significant impact. Bankruptcy risk and profitability of the market due to the leverage ratio hypothesis predicted significant and negative effect, and the coefficient of liquidity, growth opportunities and industry indicators have a significant impact on market share, However, discretionary spending has a significantly positive effect on it.*

**SEGMENTATION STUDIES FOR GREEN MARKETING AND THEIR LIMITATIONS**

**RAJEEV GUPTA  
ASST. PROFESSOR  
UNITED INSTITUTE OF MANAGEMENT  
GREATER NOIDA**

**ABSTRACT**

*Sustainable business practices emerge as a definitive market differentiator given the large market gains accruing to such companies. There is steady increase in the public's interest in, and willingness to act on sustainability, both as citizens and as consumers. Green products and campaigns can be an effective marketing tool when attracting customers; however, different segments of green consumers may react differently to these products and messages. The present article explores the results of various researches done on different variables of segmentation and their implications for green marketing. Segmentation approaches on the basis of demographic, socioeconomic as well geographic variables have proved to be futile. Psychographic segmentation seems to be more appropriate and has been recommended by many in academics, but, it only delivers part of the truth.*

# TRANSFORMING THE NIGERIAN ECONOMY THROUGH FOREIGN DIRECT INVESTMENT: THE ROLE OF FINANCIAL DEVELOPMENT

**DR. NSEABASI IMOH ETUKAFIA**

**LECTURER**

**DEPARTMENT OF BANKING AND FINANCE**

**UNIVERSITY OF UYO**

**UYO**

**DR. AKPAN JAMES WILLIAMS**

**SR. LECTURER**

**DEPARTMENT OF BUSINESS MANAGEMENT**

**UNIVERSITY OF UYO**

**UYO**

## ABSTRACT

*The paper examines the causal relationship between foreign direct investment, the significance of the country's financial system development and economic growth over the period 1981-2013. The study moved away from the standard approach of estimating the effect of FDI on economic growth, by incorporating financial development to examine its role in attracting FDI for the promotion of growth process. Using time series data published in the 2014 statistical bulletin by central bank of Nigeria, the study investigated the time series properties of the variables employing the Augmented Dickey Fuller test approach, and adopted the multivariate autoregressive test to confirm the existence of causal relationship among the variables of study. The result confirmed the existence of bi-directional causality among the variables, except the ratio of money supply to economic growth which showed a unidirectional causality from GDP to MSS. The paper suggests the need for a comprehensive and sequential reform of the financial system and sound articulation of economic policy for continued attraction of more FDI to boost economic growth.*

## **A STUDY OF FEMININE SANITARY WELL BEING OF KORKU TRIBE IN SOUTH MADHYA PRADESH**

**DR. SUNEELI ANAND**  
**SBI YOUTH FOR INDIA FELLOW**  
**AGA KHAN RURAL SUPPORT PROGRAMME (INDIA)**  
**KHANDWA**

**PARTH GUPTA**  
**SBI YOUTH FOR INDIA FELLOW**  
**AGA KHAN RURAL SUPPORT PROGRAMME (INDIA)**  
**KHANDWA**

### **ABSTRACT**

*The Knowledge of perception and behaviour on the use of sanitary pads during menstruation among adolescents of school age is a vital aspect of health education. The study was carried out among school girls and women in close proximity. It investigated perception as well as behaviour on the use of sanitary pads during menstruation. Specific objectives were tailored to determine women in nearby village and adolescent girls' perception on the use of sanitary pads during menstruation and also to assess their behaviour on using sanitary pads for menstrual hygiene. The basic phenomenon of menstruation is seen in the women of all the ages, almost from 14 to 45 years of age. The biggest snag is to change the mindset of the people. Since, it's a delicate and neglected issue and is still not well received by even urban, educated people, so women in the interiors shy away from it. So, keeping such a thought in mind it has been planned to work for not just providing ease in their practices but also for paving way for women empowerment and generation of livelihood on small scale through involving them in sanitary napkin production and distribution.*

**A CAPSULIZATION OF REGNANT CONTENTIONS IN HRM**

**KIRTI S BIDNUR**  
**LECTURER**  
**KMC COLLEGE**  
**KHOPOLI**

**ABSTRACT**

*This article tells about botherations in Human Resource Management due to accelerated changes in internal and external environment of Business. Although Human resource management is a function in organizations designed to escalate employees endeavor of an employer's strategic goals but there are some issues that may block the advancement of the organization . This article focuses on challenges faced by Human Resource Departments in 21<sup>st</sup> century who usually undertake many exercises like Recruitment, Selection, Training and Development, Motivation, Performance appraisals, Promotion, Separations, Transfers, Retention keys etc. Global changes and advancements in technology, market competition has compelled today's Human Resource heads to lengthen their role and assignment in handling the competent work force for fulfilling all the tasks which are aligned with challenges in Human Resource Management.*



## **MICRO FINANCE INSTITUTIONS (MFIs): AN ANALYSIS OF THEIR FUNCTIONING IN BELLARY DISTRICT**

**DURGASHAMILI.SUNKARA**  
**STUDENT**  
**AMRITA VISHWA VIDYAPEETHAM**  
**MYSORE**

**GURUDATT.KAMATH B**  
**LECTURER**  
**MANAGEMENT & COMMERCE DEPARTMENT**  
**AMRITA VISHWA VIDYAPEETHAM**  
**MYSORE**

### **ABSTRACT**

*Finance is the lifeblood of any activity, more to business activity. It is the nerve centre of an enterprise. Thus, availability of adequate finance and at the right time is essential. In the Indian context, where bulk of business activity comes within the fold of small and micro enterprises, the challenges faced by the financial institutions are many and complex. It is in this context micro finance and institutions catering to micro units assume more importance. Micro finance is the provision for savings, credit and financial services and products of very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve their standard of living. Microfinance is the effective tool to reduce poverty and one of the ways of financial inclusion. The objective of the study is to know the current scenario of Micro Financial Institutions (MFI's) and the impact of MFI's on financial inclusion. The study is undertaken in Bellary District of Karnataka. Micro finance has achieved an immense importance in India and throughout the world in view of credit and reduction of poverty. The study also attempt at comparing the experience of Bellary district with the state in general.*

## VALUE ADDITION ON KENYAN TEAS: EFFECTS ON INTERNATIONAL MARKET SUSTAINABILITY AND COMPETITIVENESS

**ESTHER WANJIRU MAINA**  
**ASST. LECTURER**  
**SCHOOL OF BUSINESS KARATINA UNIVERSITY**  
**KARATINA**

### ABSTRACT

*Tea is exported in bulk, denying farmers better income consistent with the value of their crop. The tea is used for blending with other teas for taste, aroma, colour and density, thereby losing its unique identity. Tea in its traditional form as brewed beverage is undergoing change in the context of changes in consumer preferences and lifestyles and increasing competition from other beverages in the global market. Value addition is today being driven by consumer choice and this is encouraging Kenyan tea firms to look into new ways to add value to their teas. Packing tea into tea bags in many forms has become popular because of convenience and it can be considered as an effective form of value addition. Selection of environmentally friendly packing materials, which are bio-degradable, recyclable and re-usable, has become a favorable factor. Flavoring of tea using natural mixtures of spices, herbs and extracts in liquid or granulate form has become very popular in most of the market segments of specialty teas. Strong artificial flavors are also used widely to flavor conventional teas. Carbonated drinks Ready to drink teas have great potential in both the local and export markets. Ready to drink teas can substitute popular carbonated drinks in the market based on awareness of the beneficial health factors, the ready to drink teas will soon become a popular market product. This gives the Kenyan Teas international competitiveness in the global markets. This paper explores the benefits of the value addition and diversification on smallholder return on investment and market diversification for tea product sustainability for international competitiveness. The paper is supported by field data obtained from small-holder tea farmers sampled from Nyeri County in Central Kenya and secondary data from the tea sector stakeholders. The paper indicates that the Kenya tea industry is at crossroads and the country's status as an exporter of bulk CTC black tea needs to be changed to an exporter of value added teas. The paper recommends strategies for enhancing Value addition to the advantage and benefit of the smallholder tea enterprise and the sustainability of the Kenyan tea competitiveness.*

## EMPLOYEE RETENTION: MANAGING THE HUMAN RESOURCE IN EDUCATION SECTOR

**JWALA HANDOO**  
**RESEARCH SCHOLAR**  
**MEWAR UNIVERSITY**  
**GANGRAR**

**TANIA MENGI**  
**RESEARCH SCHOLAR**  
**PUNJAB TECHNICAL UNIVERSITY**  
**JALANDHAR**

### ABSTRACT

*Human resource is the most important asset of an organization and success of an organization depends upon retention of the key employees. Employee retention is a process in which the employees are encouraged to remain with the organization for the maximum period of time. The biggest challenge that organizations face now a days is to secure competent employees. Without valuable employees, a business cannot generate revenue and prosper. Also in today's competitive environment companies should do their best to find suitable employees and maintain good relations with them so that they are willing to stay with the organization and generate good returns for them. Employee retention is useful as it helps in reducing cost of turnover, prevents loss of company's knowledge and helps to avoid inconvenience in the customer service. Hence the main intent of this paper is to find how valuable employees would be retained by focusing on certain determinants in education sector. The research design for the study is descriptive. The research has been conducted using primary data collected through a structured questionnaire from 110 employees of various educational institutes in Jammu. The findings of the research indicates that educational institutes should include employees in decision making, provide job security & career growth opportunities and create satisfaction among employees so as to retain the human talent within the organization. These findings would be useful for employers to discover the right formula that should be followed to retain their competent human resource.*

**PERFORMANCE EVALUATION OF MUTUAL FUNDS OF ICICI AND SBI**

**CHILLAKURU ESWARAMMA**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**S. V. UNIVERSITY**  
**TIRUPATI**

**ABSTRACT**

*Mutual fund is an institutional arrangement wherein savings of millions of investors are pooled together for investment in a diversified portfolio of securities to spread risk and to ensure steady returns. These funds bring a wide variety of securities within the reach of the most modest of investors. It is essentially a mechanism of pooling together savings of large number of investors for collective investment with an approved objective of attractive yield and appreciation in value. The Mutual Funds offer different investment objectives such as growth, income and tax planning. Therefore our study has attempted to perform a performance evaluation of mutual funds of public (SBI) and private sector mutual fund (ICICI) schemes in terms of risk-return measures (Average fund return, Standard Deviation, Beta, Alpha & R square) and risk-adjusted theoretical parameters suggested by Sharpe (1966) and Treynor (1953), Jensen's (1964). Sample of our study consists of 73 Mutual Fund Schemes for the period 2009-2014 (30<sup>th</sup> November).*

# MULTIVARIATE MODEL FOR PREDICTING THE IMPACT OF FIRM SPECIFIC VARIABLES ON FINANCIAL PERFORMANCE OF AIR INDIA LIMITED

**SWARICHA JOHRI**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF COMMERCE**  
**ALIGARH MUSLIM UNIVERSITY**  
**ALIGARH**

## ABSTRACT

*Indian Civil Aviation Industry is facing a troubling phase, and the financial condition of the country's one and only flag carrier Air India Limited is worst among all the airlines operating in Indian Market. Air India has faced multiple problems including escalating financial losses. Stiff competition from private low cost carriers led to the decline in the market share of Air India. Present study attempted to identify certain firm specific variables that affect the financial position of Air India Limited. The variables have been selected based on past studies. The study will give an outcome about the progress of Air India that will be helpful to in order to enhance its efficiency. Researcher has focused on framing a multivariate model to know the impact of Firm Specific Variables on the Return on Capital Employed of Air India Limited. Return on capital employed is selected as the dependent variable. Various firm specific variables have been used in the study to analyze their impact on the ROCE of Air India Limited. Proxy measures have been selected based on the past studies to represent the respective independent variables. Study attempted to find out the various reasons of the sufferings of Air India Limited keeping the operating environment of the aviation sector in India in mind. Various suggestions are also given to improve the financially suffered condition of Air India Limited.*

## **A STUDY ON ECONOMICS OF TOURISM WITH SPECIAL REFERENCE TO VELANKANNI- NAGAPATTINAM DISTRICT**

**W.ROSE MARY FLORENCE**  
**RESEARCH SCHOLAR**  
**A. D. M.COLLEGE FOR WOMEN**  
**NAGAPATTINAM**

### **ABSTRACT**

*Tourism is one of the oldest, biggest and fastest growing industries in the world. The benefits of tourism mainly economic have been enormous especially for under developed and developing countries that have limited sources of foreign exchange. Tourism plays an important role in the place of velankanni. So, the researcher is very much interested to know about the employment opportunity, Profit or annual income from the hotels and lodges, and also to know there is any improvement in infrastructure, transport has developed with the help of tourism.*



**INNOVATION CAPACITY: A PREREQUISITE FOR 'MAKE IN INDIA'**

**AINA DHINGRA**  
**STUDENT**  
**UNIVERSITY INSTITUTE OF APPLIED MANAGEMENT SCIENCES**  
**PANJAB UNIVERSITY**  
**CHANDIGARH**

**ABSTRACT**

*In order to make India a globally competitive market which can attract great deal of FDI, innovation capacity of the country is enormously important. The present study is an attempt to find the level of innovation capacity and growth rate of FDI in India vis-à-vis Singapore. The study suggests that Innovation can lead to the technological advancements and thus pave the path for investment friendly environment to attract foreign investors. The study concludes that India has a great potential for innovation which is the key to Make-in India dream come true. However, India has to unleash various forces to come up to the level of Singapore. Singapore ranks 18 in the innovation capacity among the 144 nations whereas India ranks 48 during the period of 2014-2015. Internationally, India continues to be a reputed innovative hub which has a large size of talented human capital. Thus, India having a good position overall, still has a long way to go to reach to a level attained by Singapore. Keeping in view the trends, India has to increase innovation capacity which in turn will create an environment more favorable for FDI in the country. India requires united efforts of the government and corporations to boost innovation that could act as a catalyst in bringing about the change.*

## **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](mailto: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*

