

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

IJRCM



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 4700 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

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	KNOWLEDGE SHARING AND THE PERFORMANCE OF TEACHERS IN KENYA <i>DR. DANIEL AUKA & ESTHER GATHONI KIARIE</i>	1
2.	A CRITICAL STUDY OF CONTRIBUTION OF INFORMATION TECHNOLOGY COMPANIES IN STANDARD OF LIVING OF IT COMPANY EXECUTIVES IN VIDARBHA REGION <i>ABHAY KIMMATKAR & DR. SHAKIL SATTAR</i>	2
3.	ROLE OF AWH IN EMPOWERING THE DISABILITIES FOR HIGHER EDUCATION <i>DR. RASHMIRANI AGNIHOTRI H.R & DR. K.S MALIPATIL</i>	3
4.	CASH MANAGEMENT IN SMALL SCALE INDUSTRIES <i>P. VENKATADRI REDDY & DR. HAMPANNA</i>	4
5.	A STUDY OF HUMAN ASSET VALUATION MODELS IN INDIAN ENTERPRISES <i>DR. SAMIR M. VOHRA</i>	5
6.	AN INTUITIVE APPROACH OF SAVINGS AND INVESTMENT PATTERNS OF SELF HELP GROUP WOMEN <i>M.J.CECILIA SHOBANA & DR. V. K. SOMASUNDARAM</i>	6
7.	FREIGHT COST OPTIMISATION IN LOGISTICS WITH REFERENCE TO AMARA RAJA BATTERIES LTD., TIRUPATHI <i>C. UMADEVI & DR. P. CHITTI BABU</i>	7
8.	EFFECTS OF BRAND AWARENESS, BRAND AUGMENTATION ON BRAND PURCHASE INTENTION OF MOBILE PHONE BRANDS: EMPIRICAL ASSESSMENT FROM KENYA <i>JOSPHINE CHEPCHIRCHIR & MARK LETING KIPRUTO</i>	8
9.	MANAGEMENT OF TECHNOLOGY IN BANKS <i>DR. NEERU CHADHA</i>	9
10.	B-LOYALTY TO E-LOYALTY IN THE CONTEXT OF E-COMMERCE <i>P.PHANI BHASKAR & DR. D. PRASANNA KUMAR</i>	10
11.	CORPORATE SOCIAL RESPONSIBILITY: BEFORE AND AFTER THE NEW COMPANIES ACT <i>DR. BINDIYA KANSAL & SHARANJIT KAUR</i>	11
12.	MOTIVATIONAL FACTORS: A STUDY ON WOMEN MICRO ENTREPRENEURS IN TIRUPUR CITY <i>K.PRABHA KUMARI</i>	12
13.	KNOWLEDGE PAPER ON SKILL GAP IN BANKING SECTOR IN INDIA <i>DINESH TANDON</i>	13
14.	HOUSING LOAN SCHEME: A STUDY ON ICICI HOUSING LOAN BENEFICIARIES IN TENKASI TALUK, TAMILNADU <i>A. KENNEDY</i>	14
15.	PER-CAPITA CONSUMPTION EXPENDITURE AND LABOUR AND CAPITAL INCOME IN INDIA <i>DARSHINI.J.S</i>	15
16.	A STUDY OF THE RELATIONSHIP BETWEEN EMOTIONAL INTELLIGENCE AND THE PERFORMANCE: A CASE STUDY OF MELLI BANK <i>MEHDI ROUHOLAMINI & SOUDEH KIAIEDRONKOLA</i>	16
17.	MODERN TECHNOLOGY IN BANKING AND ITS IMPACT ON JOB SATISFACTION <i>DHARMENDER KUMAR & KAMAL JEET SINGH</i>	17
18.	A STUDY OF INFRASTRUCTURE AND LOGISTIC SUPPLY PROBLEMS AT AWCs: IN RURAL ICDS BLOCK (MEHAM) HARYANA <i>SONIA HOODA & JYOTI SANGWAN</i>	18
19.	ROLE OF MANUFACTURING SECTOR IN INDIA <i>KIRAN DEVI</i>	19
20.	IMPACT OF WORK LIFE BALANCE POLICIES ON THE JOB SATISFACTION OF FEMALE SCHOOL TEACHERS: A STUDY OF CHITTORGARH DISTRICT, RAJASTHAN <i>SAHDEEP CHHATRAPATI</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	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 I.T., 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 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, 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>

KNOWLEDGE SHARING AND THE PERFORMANCE OF TEACHERS IN KENYA

DR. DANIEL AUKA
DEAN
FACULTY OF COMMERCE
EGERTON UNIVERSITY
NAKURU

ESTHER GATHONI KIARIE
DIRECTOR (HUMAN RESOURCE)
DEPARTMENT OF BUSINESS ADMINISTRATION
FACULTY OF COMMERCE
EGERTON UNIVERSITY
NAKURU

ABSTRACT

The main purpose of this study is to determine the effect of knowledge sharing on the performance of employees in the Teachers Service Commission in Kenya. It investigated how knowledge sharing influenced the performance of the staff at the commission's head quarters in Nairobi. To achieve this objective, the study employed descriptive research design on a sample of 323 employees, selected by proportional stratified sampling and simple random sampling to represent the different categories of employees in each department. Questionnaires were used to collect data. Descriptive statistics (percentages and means) and inferential statistics (step regression and Pearson correlation) were used to analyze the data. Regression analysis determined the effect of the organizational performance, Independent variables which were explicit and implicit knowledge sharing on the dependent variable which was performance of T.S.C employees. The results of the study established that knowledge sharing had a positive but weak effect on performance of employees. Implicit knowledge had more effect on performance than explicit knowledge thus rejecting the hypothesis that there is no significant relationship between knowledge sharing and performance of T.S.C employees. The study recommends organizations to put in place practices that encourage knowledge sharing. It is hoped that the study will help public organizations encourage knowledge sharing practices amongst and between employees for better service delivery and improved performance.

A CRITICAL STUDY OF CONTRIBUTION OF INFORMATION TECHNOLOGY COMPANIES IN STANDARD OF LIVING OF IT COMPANY EXECUTIVES IN VIDARBHA REGION

**ABHAY KIMMATKAR
JOINT MANAGING DIRECTOR
ADCC INFOCAD PVT. LTD.
MUMBAI**

**DR. SHAKIL SATTAR
HEAD OF THE COMMERCE DEPARTMENT
HBT ARTS & COMMERCE COLLEGE
NAGPUR**

ABSTRACT

The Information Technology (IT) sector in India is amongst the fastest growing in the country and the world. The Indian IT services market is estimated to remain the fastest growing in the Asia-Pacific region with a CAGR of 18.6 per cent. The rapid growth in the sector is a consequence of access to trained English speaking professionals, cost competitiveness and quality telecommunications infrastructure has also raised the standard of living of IT personnel's. Companies operating from India are able to leverage the advantage of the Indian time zone to offer 24 x 7 services to their global customers. Technological progress is the key to a country's long-term increase in its material well-being, the work of Nobel laureate Robert Solow and economist Trevor Swan showed in the 1950s. With this question in mind the researcher has selected the said for this paper.

ROLE OF AWH IN EMPOWERING THE DISABILITIES FOR HIGHER EDUCATION**DR. RASHMIRANI AGNIHOTRI H.R****POST DOCTORAL FELLOW****DEPARTMENT OF STUDIES & RESEARCH IN SOCIAL WORK****P.G. CENTRE OF GULBARGA UNIVERSITY****RAICHUR****DR. K.S MALIPATIL****CHAIRMAN****DEPARTMENT OF STUDIES & RESEARCH IN SOCIAL WORK****GULBARGA UNIVERSITY****KALBURGI****ABSTRACT**

Empowerment is multi-faceted, multi-dimensional and multi-layered concept. Disabilities empowerment is a process in which disability person gain greater share of control over resource – material human and intellectual like knowledge, information, idea and financial resources like money and access to many and control over decision making in the home, community, society and nation and to gain process; according to the country report of government of India “Empowerment means from a position of enforced powerlessness to one of power”. In recent days higher education is most important tool regarding the subject disabilities also apart of society. Their role also very much important in a community or society. The recent years the focusing of disability student in planning UGC and government have been implimented the effective roles acts, programmes for the development, empowerment of student and also provide more employment opportunities changing their socio, economic, educational and cultural fields. AWH is one of the famous association in Kozhikode Kerala. It is a voluntary organization working for the welfare, empowerment of the disabled in Kerala especially of the comparatively backward north has grown considerably and has become a nodal agency for all welfare and development Calicut. The association to facilitate rehabilitation of people with all finds of disabilities, advocate and promote equality in all spheres of life through education, communication, training and painful employment. The AWH association has taken number of development and empowerment programmes for disabilities for higher education. Paper is purely theatrical. The paper shows the detailed study about AWH association’s Introduction, Administration, Achievement, Institutions, and development and empowerment programmes for disabilities student lastly the role of AWH association work has been highly appreciated in the development and empowerment of disability students.

CASH MANAGEMENT IN SMALL SCALE INDUSTRIES

P. VENKATADRI REDDY
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT
S. K. UNIVERSITY
ANANTHAPUR

DR. HAMPANNA
DEAN
SKIM
S. K. UNIVERSITY
ANANTHAPUR

ABSTRACT

Cash is one of the most important components of working capital of a concern. It is the most liquid asset and the basic input required to keep the business going. In course of the operations of a business, cash goes out first. Profitable business then brings in cash. The problem is that cash usually goes out first before it comes in. The cash management practices in the small scale enterprises usually differ from that of large scale industrial enterprises because of the differences in size, location, nature and financial environment. It can be understood that a majority of the selected small scale enterprises review the cash position daily. The next popular practice among the small scale enterprises in the area is to review cash position weekly once. Some of the small scale enterprises also follow the practice of reviewing cash position monthly once. Determining the minimum cash balance required 'as a percentage on wages and purchases bill' appears to be the most popular method among the selected small scale enterprises. It is followed by 'fixed sum method', as a 'percentage on production budget method', and as a 'percentage on total investment method'. It is noteworthy that none of the agro-based, chemical and plastic enterprises follow the fixed sum and percentage on total investment methods for determining the minimum cash balance required. In spite of the development of the organized financial markets unorganized sector sources like friends, relatives, money lenders, private financial institutions, and pawn brokers form an important source for raising short term resources in the small scale sector. Raising finance from these sources results in a number of problems to the small scale entrepreneurs. 'paying short and long term liabilities is the most common purpose for which small scale enterprises generally use the excess cash if any.

A STUDY OF HUMAN ASSET VALUATION MODELS IN INDIAN ENTERPRISES

DR. SAMIR M. VOHRA
PRINCIPAL
HNSB COLLEGE OF MANAGEMENT STUDIES
MOTIPURA

ABSTRACT

Skillful and specialized human resources are of vital importance for an organization just like its physical properties and investments. Human resource accounting has very high significance not only for the management, but also for analyst and even for employees. It helps management in better utilization, planning and management of human resources in the organization. Academicians, Scholars and companies are working on ways to measure human capital. In a biotech, software or telecommunications company, the truly valuable assets are not the physical assets like networked computer systems or the new lab equipment, but the minds behind it all. Assessing the value and effectiveness of human capital is generally difficult; let alone trying to attach a rupee amount to it. This study verifies human valuation models adopted by enterprises in India. The present study based on the secondary data related to the measurement models used for valuation of human resources.

AN INTUITIVE APPROACH OF SAVINGS AND INVESTMENT PATTERNS OF SELF HELP GROUP WOMEN

M.J.CECILIA SHOBANA
RESEARCH SCHOLAR
DEPARTMENT OF CORPORATE SECRETARYSHIP
MANONMANIAM SUNDARANAR UNIVERSITY
TIRUNELVELI

DR. V. K. SOMASUNDARAM
HEAD
PG & RESEARCH DEPARTMENT OF CORPORATE SECRETARYSHIP
BHARATHIDASAN GOVERNMENT. COLLEGE FOR WOMEN
PUDUCHERRY

ABSTRACT

In India, SHGs tend to play a major role in transforming rural economy as well as to increase the socio-economic status of the women in rural poor households. It is supposed to help transform the rural economy by way of improving the economic status of each and every individual member of the SHG in the rural areas apart from providing scope for women empowerment. In short, SHG is sustainable organizational set up which disburses credit to the poor women at micro level and encourages them to enter into entrepreneurial activities. As the role of SHGs is important in changing the socio-economic status women in the rural poor households, this study would help policy makers on some important elements in the functioning of SHG. This study also helps policy makers identify the impediments in accessing credit and chalk out strategies to effective lending policy. In this paper a study is undertaken to examine the status of women SHG members in terms of the income generation activities, investment and savings pattern along with examining the effectiveness of SHG on empowerment of women in families in rural / semi urban areas surrounding the Puducherry region, which so far, has not been attempted.

FREIGHT COST OPTIMISATION IN LOGISTICS WITH REFERENCE TO AMARA RAJA BATTERIES LTD., TIRUPATHI

C. UMADEVI

ASST. PROFESSOR

ANNAMACHARYA PG COLLEGE OF COMPUTER STUDIES

RAJAMPET

DR. P. CHITTI BABU

PROFESSOR

ANNAMACHARYA PG COLLEGE OF COMPUTER STUDIES

RAJAMPET

ABSTRACT

The world economy depends on the efficient and effective movement of freight. Transportation and logistics supply chain also consume a significant proportion of each of our India budgets. Transportation cost involves above ten percent of our total economy. This percentage includes the personal transportation cost and also freight cost. It clearly indicates the key role that transportation plays in our country and the heavy responsibility of those who manage transportation facilities. Supply chains are the mechanisms which facilitate the supply of products and the raw materials, from which products are made move from their source to the consumer. The supply chain is the most efficient will be able to deliver a product to the consumer at the lowest cost. The present study attempts towards the analysis of freight cost optimization in logistics with reference to Ammaraja batteries Ltd. This analysis shows that freight cost optimization plays a major role in Real-time visibility, transparency and centralized decision-making power in Logistics management. Logistics management is one of the important processes that influence over all supply chain management process, effective transportation mode helps in altering the effective decision making, reducing lead days helps in reducing the cost of operation and improves the transportation efficiency.

EFFECTS OF BRAND AWARENESS, BRAND AUGMENTATION ON BRAND PURCHASE INTENTION OF MOBILE PHONE BRANDS: EMPIRICAL ASSESSMENT FROM KENYA

JOSPHINE CHEPCHIRCHIR

MARKETING OFFICER

MASINDE MULIRO UNIVERSITY OF SCIENCE AND TECHNOLOGY

KAKAMEGA

MARK LETING KIPRUTO

LECTURER

KIBABII UNIVERSITY COLLEGE

BUNGOMA

ABSTRACT

This study aims to empirically examine the relationship between brand awareness, brand augmentation and brand purchase intention of mobile phone brands in Kenya. The study sample consists of 322 respondents with a response rate of 71.74 per cent. Data were analyzed by employing correlation, Analysis of Variance (ANOVA) and multiple regression analysis. The findings revealed that brand awareness was negatively associated with consumer brand purchase intention and brand augmentation was positively associated with consumer brand purchase intention in Kenya. The generalizability of the findings is limited as the study focuses only on Kenya. Based on the findings, companies involved in branding of mobile phones should focus on improving the usefulness of the brand augmentation. The findings made a contribution in terms of allowing us to understand the factors that can contribute to the adoption of mobile phone brands.

MANAGEMENT OF TECHNOLOGY IN BANKS

DR. NEERU CHADHA
ASSOCIATE PROFESSOR
PG DEPARTMENT OF COMMERCE & BUSINESS MANAGEMENT
BBK DAV COLLEGE FOR WOMEN
AMRITSAR

ABSTRACT

In view of this, technology has changed the contours of three major functions performed by banks, i.e., access to liquidity, transformation of assets and monitoring of risks. Further, Information technology and the communication networking systems have a crucial bearing on the efficiency of money, capital and foreign exchange markets. The Software Packages for Banking Applications in India had their beginnings in the middle of 80s, when the Banks started computerizing the branches in a limited manner. The early 90s saw the plummeting hardware prices and advent of cheap and inexpensive but high-powered PCs and servers and banks went in for what was called Total Branch Automation (TBA) Packages. The middle and late 90s witnessed the tornado of financial reforms, deregulation, globalization etc. coupled with rapid revolution in communication technologies and evolution of novel concept of 'convergence' of computer and communication technologies, like Internet, mobile / cell phones etc.

B-LOYALTY TO E-LOYALTY IN THE CONTEXT OF E-COMMERCE

P.PHANI BHASKAR
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT
K L UNIVERSITY
VADDESWARAM

DR. D. PRASANNA KUMAR
ASSOCIATE PROFESSOR
DEPARTMENT OF MANAGEMENT
K L UNIVERSITY
VADDESWARAM

ABSTRACT

The retail scenario is one of the fastest growing industries in India over the last 15 years. It comprises of organized retail and UN organized retail sector. Traditionally the retail market in India was largely unorganized however with changing consumer preference, organized retail is gradually becoming popular organized retail in India is expected to grow 25-30% yearly. Organized retailing provides an ideal shopping experience through consumer preference analyses, excellent ambience and choice of merchandise. Changing life styles, strong income growth and favorable demography are the drivers for the fast growth of this sector. With the introduction of E-commerce and on-line consumer shopping trends the importance of building and maintain E-loyalty in electronic market places has come into picture in marketing theory and practice. Managing customer trust, satisfaction and loyalty attitudes of E-commerce services is very important for the long-term growth of businesses. As the competition in e-commerce is intensified, it becomes more important for online shopping. This paper makes an attempt to find store loyalty of customers who buy from organized retail outlets and E-loyalty of customers who regularly do the online transactions in E-commerce Sites. The samples are collected from mobile phone users who buy the mobiles from stores and users who regularly do the transactions in on-line in Vijayawada and Guntur. Andhra Pradesh, India. The study suggest that retailers and E-sellers ought to build a brand and promote its brand awareness through sales promotion, advertising and other marketing activities, if brand awareness is high it's brand loyalty will also increase. Whether it's comes to retail outlets or E-commerce sites.

CORPORATE SOCIAL RESPONSIBILITY: BEFORE AND AFTER THE NEW COMPANIES ACT

DR. BINDIYA KANSAL
ASST. PROFESSOR
GURU NANAK INSTITUTE OF MANAGEMENT & TECHNOLOGY
LUDHIANA

SHARANJIT KAUR
ASST. PROFESSOR
DORAHA INSTITUTE OF MANAGEMENT & TECHNOLOGY
DORAHA

ABSTRACT

As per the Companies Act, 2013, section 135, every company having a net worth of rupees five hundred crore or more, or a turnover of rupees one thousand crore or more or a net profit of rupees five crore or more, during any financial year, shall ensure that the company spends, in every financial year, at least two per cent of the average net profits of the company made during the three immediately preceding financial years, in pursuance of its Corporate Social Responsibility policy. From 1 April 2014 the provisions of section 135 and Schedule VII of the Act came into force. Before this CSR was a voluntary activity, the companies were spending amount on CSR as per their own requirement. The present study was conducted to know the amount spent on CSR by the top Indian companies before and after the new Companies Act, major activities on which this amount is spent are also identified. The study shows that there is difference in the amount spent on CSR and the actual amount required by the law. Also the list of CSR activities is prepared according to will of the companies which means companies are spending money on CSR according to their own visions and motives.

MOTIVATIONAL FACTORS: A STUDY ON WOMEN MICRO ENTREPRENEURS IN TIRUPUR CITY

K.PRABHA KUMARI
ASST. PROFESSOR
PG & RESEARCH DEPARTMENT OF MANAGEMENT SCIENCE
PARK'S COLLEGE (AUTONOMOUS)
TIRUPUR

ABSTRACT

Entrepreneurship refers to setting up of a new business to take advantages from new opportunities. Entrepreneur is the key factor of entrepreneurship and now women in India are also successful in this as they have qualities desirable for entrepreneurship development. Entrepreneurship is a much suitable profession for women than regular employment. Women are considered an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. The principle purpose of the study is to identify the major problems faced by women entrepreneurs the sample size of the study is 250 respondents. The data collected was subjected to structured questionnaire and the tools used for analysis are percentage analysis, t-test, Two-way anova and factor analysis. The Result of the analysis indicated that women entrepreneurs in Tirupur city generally countenance on three kinds of problems like environmental/business problems, social/personal and financial problems too. Hence, an attempt has been made in the study to examine the constraints faced by women entrepreneurs and the motivating factors to start up their own business of micro industry in Tirupur city.

KNOWLEDGE PAPER ON SKILL GAP IN BANKING SECTOR IN INDIA

DINESH TANDON
ASST. PROFESSOR
A. S. COLLEGE
KHANNA

ABSTRACT

The India is on the threshold of a demographic dividend – and to reap this dividend we need a skill demographic profile. For this dividend to be meaningful however, education, the basic right to which is now guaranteed by the constitution of India, needs to be supplemented with a skill development strategy that can ensure gainful employment. The present resources, skills and intentions are not sufficient to realize a India of dreams of freedom fighters. Skills of youth need to be honed under a formal and systematic training process. To make growth trajectory more inclusive, special emphasis should be given on prioritizing skill, training and developing appropriate skill sets among human resource. For India, it is critical to accommodate evolving growth/ trends to be responsive to the constantly changing dynamics of the economy. Skills and education will enhance the employability of the learner. With the acquired knowledge, workers will contribute toward productivity to determine India's competitive edge at global level. Skills are very much required, especially in the service sector and that too both soft as well as hard skills. The present study is a contribution towards skill India effort and is revolving around finding skill gaps in banking sector and strategies to fill those gaps in the banking industry.

HOUSING LOAN SCHEME: A STUDY ON ICICI HOUSING LOAN BENEFICIARIES IN TENKASI TALUK, TAMILNADU

A. KENNEDY
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
ST. JOSEPH'S COLLEGE
JAKHAMA

ABSTRACT

The present study shows that in India, a chronic shortage of housing units for the urban areas for 2012 is estimated at 18.78 million units mainly in urban areas. The shortage was broadly attributed to congestion (15 million) followed by obsolescence (2 million) and homelessness (1 million). The government of India through National Housing Bank, Commercial Banks and other Co-operative Banks extend at concessional rate of interest for the low income groups and economically weaker sections for acquisition/construction houses. This strategy can reduce the shortage of dwelling units in India. The ICICI bank which is endowed with more funds, modern technology and simplified procedure may cater to the needs of rural housing demands. For this purpose, all the housing finance banks and companies are still to simplify the procedure of housing loans scheme and provide information to prospective borrowers through this measure the economy of India and standard of living of people will improve.

PER-CAPITA CONSUMPTION EXPENDITURE AND LABOUR AND CAPITAL INCOME IN INDIA

DARSHINI.J.S
ASST. PROFESSOR
DEPARTMENT OF ECONOMICS
GOVERNMENT FIRST GRADE COLLEGE
K. R. PURAM

ABSTRACT

The present study examines the Relationship between per-capita consumption expenditure with labour income, capital income in India using the National Accounts Statistics. It turns out that that labour is spending more income on consumption expenditure than capital income. So, Labour income is the main source of financing and important source of consumption.

A STUDY OF THE RELATIONSHIP BETWEEN EMOTIONAL INTELLIGENCE AND THE PERFORMANCE: A CASE STUDY OF MELLI BANK

MEHDI ROUHOLOMINI
ASST. PROFESSOR
DEPARTMENT OF BUSINESS MANAGEMENT
BABOL BRANCH
ISLAMIC AZAD UNIVERSITY
BABOL

SOUDEH KIAIEDRONKOLA
STUDENT
DEPARTMENT OF MANAGEMENT
BABOL BRANCH
ISLAMIC AZAD UNIVERSITY
BABOL

ABSTRACT

The main objective of this research is to identify the relationship between emotional intelligence and the performance of the managers in Mazandaran province's Melli (national) banks. The research method, depending on the nature of the research, has been a description of the type of correlation. The statistical group in this study contained the senior managers of all branches of Iranian Melli banks all around the Mazandaran state (146 individuals) among which 108 managers were selected as a sample group through Kerjesy and Morgan tables and simple random sampling method. The process of information gathering was performed by using both the Shiring's questionnaire of emotional intelligence and Golafshany's questionnaire of job performance. The results of this research revealed that there is a meaningful and positive relationship between emotional intelligence and also its all five divisions including: self-awareness, self-control, self-motivation, empathy, social skills and the managers' performance in the branches of Mazandaran's Melli bank. The results of regression analysis for this study also showed that all factors, as predictive agents, can explain the criterion variable that is the managers' performance.

MODERN TECHNOLOGY IN BANKING AND ITS IMPACT ON JOB SATISFACTION

**DHARMENDER KUMAR
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
HIMACHAL PRADESH UNIVERSITY
SHIMLA**

**KAMAL JEET SINGH
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
HIMACHAL PRADESH UNIVERSITY
SHIMLA**

ABSTRACT

Information Technology (IT) has transformed the business environment all over the world. It had a major impact in helping banking services and their customers with the introduction of number of e-channels like ATMs, EFTs, Credit Cards, Internet banking, Mobile banking, Tele banking etc. It has bridged the gap in terms of the reach and the coverage of systems and enabled better management of banking business. Developments in information technology and telecommunications have set in motion an electronic revolution in today's banking industry. The present study shows the level of satisfaction of bank employees in banking technology which remains low amongst people. This study also noticed the effect of performance and productivity of bank on employees. The data has been tabulated and suitable statistical tools such as percentages and averages were used for the analysis of data. Also some advance statistical tools such as mean, chi square (at 0.05 and 0.01 level), skewness and kurtosis were used to find the relationship between various variables and to make the study more result oriented.

A STUDY OF INFRASTRUCTURE AND LOGISTIC SUPPLY PROBLEMS AT AWCs: IN RURAL ICDS BLOCK (MEHAM) HARYANA

SONIA HOODA
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
M. D. UNIVERSITY
ROHTAK

JYOTI SANGWAN
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
M. D. UNIVERSITY
ROHTAK

ABSTRACT

Government of India launch Integrated Child Development Services (ICDS) scheme on 2nd October, 1975 on the occasion of Mahatma Gandhi's 106th birthday anniversary. It provides integrated services comprising supplementary nutrition, immunization, health check-up, referral services, pre-school education and health and nutrition education. The focal point for delivering ICDS services is known as Anganwadi Center which is managed by an AWW (Anganwadi Worker) and one helper. Only this scheme can help government of India to overcome the problem of child health, malnutrition, hunger and school dropouts. The main objectives of the paper were to analyze building status and available infrastructure of Anganwadi centers, to study infrastructure related problems and to study logistic supply related problems. The study was based on primary data which was collected by personal visits made to Anganwadi centers. To analyze the data collected from field survey, simple statistical tools as tabulation and percentage method used for the result.

ROLE OF MANUFACTURING SECTOR IN INDIA

**KIRAN DEVI
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
KURUKSHETRA UNIVERSITY
KURUKSHETRA**

ABSTRACT

Manufacturing is the process of converting raw materials, components, or parts into finished goods that meet a customer's expectations or specifications. Manufacturing is a key industry for any nation. It helps create job and create a larger middle class and hence, huge demand centre to ensure national prosperity. The paper seeks to provide information the performance of the manufacturing sector and future scenario of this sector It also discuss the national manufacturing policy of India.

IMPACT OF WORK LIFE BALANCE POLICIES ON THE JOB SATISFACTION OF FEMALE SCHOOL TEACHERS: A STUDY OF CHITTORGARH DISTRICT, RAJASTHAN

SAHDEEP CHHATRAPATI
RESEARCH SCHOLAR
FACULTY OF MANAGEMENT STUDIES
MOHANLAL SUKHADIA UNIVERSITY
UDAIPUR

ABSTRACT

The study intends to focus on prominent factor that leads to job satisfaction and dissatisfaction among the female school teachers of district Chittorgarh, Rajasthan. In present scenario workplace is different, diverse and continuously changing. This situation as mention has forced the employees to consider those job opportunities which facilitate them to balance their professional and individual lives. The decisive performance of every organization depends on the performance of its workforce, which is depends on several features. These features can be correlated to job satisfaction or personal life or both. The objective of this research is to study the working situation and female's perception with reference to work life balance and job satisfaction, who are working in teaching sector. Apart from it, one more vital objective is to study the effects of work life balance on job satisfaction and steps taken by the organizations for efficient work life balance and its relation with the job satisfaction. Standard Deviation is applied in this paper to verify the validity of data given by the respondents of the teaching sectors. Today organization structure needs to think about the needs and wants of an worker so that they are facilitate to carry out the job errands effectively. Many organization all over the world have begun to take initiatives in developing quality of work life programs. This study reviews the impact work-life balance of female school teachers and how a work life balance program contributes to overall well-being.

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, 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

