

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., Google Scholar, Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5833 Cities in 193 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.	AN EMPIRICAL STUDY ON FACTORS INFLUENCING THE SELECTION OF VAS (VALUE ADDED SERVICES) IN MOBILE TELECOM INDUSTRY <i>VARUN BHARDWAJ & C. L. CHANDAN</i>	1
2.	DYNAMICS OF RURAL RETAILING IN INDIA: CHALLENGES AND OPPORTUNITIES <i>Dr. SATHYNARAYANA. S & SUDHINDRA GARGESHA</i>	2
3.	IMPACT OF EMOTIONAL INTELLIGENCE OVER THE TEACHING PERFORMANCE IN HIGHER EDUCATIONAL INSTITUTIONS <i>Dr. KANAGARAJ.N & KARTHICK.K</i>	3
4.	CRM: CONSEQUENCE IN ORGANISED RETAIL STORES AN EMPIRICAL STUDY <i>P. JANANI & V. PRIYANKA</i>	4
5.	NON PERFORMING ASSETS AND PROFITABILITY OF COMMERCIAL BANKS IN INDIA <i>Dr. REKHA GARG</i>	5
6.	EFFECTS OF STRESS AND ITS CONSEQUENCES ON CONSUMER SAVINGS PATTERN <i>Dr. L. A. RAZIA FATHIMA</i>	6
7.	HUMAN RESOURCE DEVELOPMENT AND THE OPERATIONAL PERFORMANCE OF ENTREPRENEURS IN NIGERIA <i>Dr. S.O. ONIMOLE</i>	7
8.	EFFECTIVENESS OF HEDGING A PORTFOLIO OF SELECTED SHARES USING INDEX FUTURES BASED ON THE STUDY CONDUCTED IN OUR INVESTMENTS ENTERPRISE LTD. (ERSTWHILE COCHIN STOCK EXCHANGE LTD.) <i>GREGORY JOHN</i>	8
9.	THE INFLUENCE OF MICROECONOMIC FACTORS TOWARDS NPL OF MICRO SMALL ENTERPRISES (MSE) BANK XYZ <i>DUDY BUDIANA, HERMANTO SIREGAR & TUBAGUS NUR AHMAD MAULANA</i>	9
10.	A STUDY OF EFFECTIVENESS OF TRAINING PROGRAM <i>SUJIT BABURAO CHAVAN</i>	10
	REQUEST FOR FEEDBACK & DISCLAIMER	11

CHIEF PATRON**Prof. (Dr.) 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

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. R. K. SHARMA**

Professor & Dean, 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. S. P. TIWARI**

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

Dr. CHRISTIAN EHIOBUCHIE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

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

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. M. N. SHARMA

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

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttarakhand University, Dehradun

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. VIRENDRA KUMAR SHRIVASTAVA

Director, Asia Pacific Institute of Information Technology, Panipat

SUNIL KUMAR KARWASRA

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

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. ANA ŠTAMBUK

Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

Dr. RAJENDER GUPTA

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

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

P. SARVAHARANA

Asst. Registrar, Indian Institute of Technology (IIT), Madras

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

SHASHI KHURANA

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

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. LALIT KUMAR

Faculty, Haryana Institute of Public Administration, Gurugram

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. PARDEEP AHLAWAT

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

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

SURJEET SINGH

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

Dr. MELAKE TEWOLDE TECLEGHIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. SAMBHAVNA

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. SHIVAKUMAR DEENE

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

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

FORMER TECHNICAL ADVISOR**AMITA****FINANCIAL ADVISORS****DICKEN 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 the 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 titled '_____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is 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 inclusion of their 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/Post*

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

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc.** The qualification of author is not acceptable for the purpose.

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 the 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) Only the **Abstract 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 the manuscript, within two days of its 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 on 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 typed in **bold letters, 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 Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating 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 etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of 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 be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **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, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may 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 e.g. 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 may follow Harvard Style of Referencing. **Also check to ensure 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 italic printing. 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 before 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>

AN EMPIRICAL STUDY ON FACTORS INFLUENCING THE SELECTION OF VAS (VALUE ADDED SERVICES) IN MOBILE TELECOM INDUSTRY

VARUN BHARDWAJ

Ph. D. RESEARCH SCHOLAR

HIMACHAL PRADESH UNIVERSITY BUSINESS SCHOOL

HIMACHAL PRADESH UNIVERSITY

SHIMLA

C. L. CHANDAN

PROFESSOR

HIMACHAL PRADESH UNIVERSITY BUSINESS SCHOOL

HIMACHAL PRADESH UNIVERSITY

SHIMLA

ABSTRACT

The revolution in telecom industry has taken the world by storm. Mobile technologies have gained immense popularity and diffused widely in human lives during last decade. The Value added services (VAS) refer to an addition of some value on a basic service offered to the end- consumers by service provider or an intermediary for consumption. Value added services (VAS) viz. SMS (Short Message Service), USSD (Unstructured Supplementary Service Data) and DATA based services have a huge impact on consumer's usage patterns and become a significant differentiators across the operators leading to new opportunities in the innovation of differentiating useful services. Since VAS is considered to be a key growth driver for revenues in mobile telecom industry, it is of vital importance for operators to analyze customer's preferences and satisfaction towards MVAS. Hence, the present study aims to analyze factors/attributes, which play an influential role in selection of Value Added Services employing Regression and Factor analysis. The study reveals that the order of influencing attributes for satisfaction level based on significant p-values has been found to be Content Type > Value for Money > Product Knowledge > Promotional Offers > Utility of the Service. Of the total fifteen variables influencing the selection of VAS determined by factor analysis, the prominent factors include Mobile Advertisement, Utility of the Service, Discounts and Availability on different modes.

DYNAMICS OF RURAL RETAILING IN INDIA: CHALLENGES AND OPPORTUNITIES**Dr. SATHYNARAYANA. S****PROFESSOR****MP BIRLA INSTITUTE OF MANAGEMENT
BANGALORE****SUDHINDRA GARGESHA****JOINT DIRECTOR****MP BIRLA INSTITUTE OF MANAGEMENT
BANGALORE****ABSTRACT**

The Indian rural market has a huge demand base and offers great opportunities to marketers. Two-thirds of Indian consumers live in rural areas and almost half of the national income is generated from there. In recent years, rural markets have acquired a lot of significance, as the overall growth of the rural economy due to good monsoon, improved method of crop yields have resulted in a substantial increase in spending power of the rural consumers. However, the major challenge for marketers while catering this market is to ensure the availability of the product and services to these remote locations. The retailers are the main link between the FMCG manufacturers and rural consumer. Generally, they buy FMCGs from the nearby feeder towns and distribute it to the rural consumers. Therefore, the effectiveness of rural marketing by marketers heavily depends on the understanding of behavior, attitudes and functioning of retailers. In order to understand the dynamics and practices of rural retailing the current empirical study has been undertaken. To realise the stated objectives, the researchers have employed a survey method. For this purpose a structured questionnaire has been framed, pre-tested, and administered on the 320 rural retailer respondents. The validity of the questionnaire was adjudged, using Cronbach's coefficient (α). Based on the analysis of the study a brief summary of findings have been made and a meaningful conclusion has been drawn. Finally, the results have been compared with the possible evidence. The study revealed that there is a significant influence of religion of the retailer on the motive behind entering rural retail business. A majority of the rural retailer respondent's consumers ask for a specific product. The most important factor considered by consumers while buying FMCG are both quality and price. There is a significant influence of distance to the nearest town on product groups sold by the retailer. Opinion of retailers also has a say in rural areas. Retailers influence the choice of a brand at the point of sale for rural consumers. Most of the time, rural retailers give preference to regional brands over national brands, because of better margin, reasonable quality and credit facilities provided by sellers.

IMPACT OF EMOTIONAL INTELLIGENCE OVER THE TEACHING PERFORMANCE IN HIGHER EDUCATIONAL INSTITUTIONS

Dr. KANAGARAJ.N
ASSOCIATE PROFESSOR
RVS INSTITUTE OF MANAGEMENT STUDIES & RESEARCH
SULUR, COIMBATORE

KARTHICK.K
RESEARCH SCHOLAR & ASST. PROFESSOR
RVS INSTITUTE OF MANAGEMENT STUDIES & RESEARCH
SULUR, COIMBATORE

ABSTRACT

Advancement in technology and educational reforms takes place year by year. However, changes takes place, the educational institutes face certain challenges and issues related to the education system. These issues are mainly concerned with the poor academic performance, demands and expectations of parents, declining quality of education, non-serious attitude of the students, heavy workload on teachers' etc. such issues make it difficult for the teachers to cope with the academics as well as societal demands of the parents and students. A growing number of studies have suggested that teachers' personal competencies, and more specifically Emotional Intelligence (EI), are particularly important for teacher effectiveness. Therefore, this study has been carried out to measure the impact of Emotional Intelligence over the teaching performance of the respondents working in higher educational institution.

CRM: CONSEQUENCE IN ORGANISED RETAIL STORES AN EMPIRICAL STUDY

P. JANANI

ASST. PROFESSOR

**Dr. N.G.P. ARTS & SCIENCE COLLEGE (AUTONOMOUS)
COIMBATORE**

V. PRIYANKA

ASST. PROFESSOR

**Dr. N.G.P. ARTS AND SCIENCE COLLEGE (AUTONOMOUS)
COIMBATORE**

ABSTRACT

Retailing is the largest private industry in the world. It is also India's largest industry accounting for over 10% of the country's GDP and around 8% of the employment. Customer relationship management is an emerging tool that enables marketers to maintain their presence in the dynamic marketing environment. In the city like Coimbatore, these organized retail store and firms are concentrating and targeting the consumer from the different segments like rural, urban, low, middle and high-income segments etc. The research paper attempts to evaluate the CRM importance and practices of the retail stores in Coimbatore city. CRM is highly exercised in the industry like hospitality, services industry etc. but it is having equal importance in the retail industry also. The results of this research paper shows that the customers don't take a single second when it comes to change the preference and break the loyalty for an organization, in such a situation it the CRM of the organization which will compel the customers to visit the retail outlet again and again.

NON PERFORMING ASSETS AND PROFITABILITY OF COMMERCIAL BANKS IN INDIA

Dr. REKHA GARG
ASST. PROFESSOR
FACULTY OF COMMERCE
NAS COLLEGE
MEERUT

ABSTRACT

“Non performing Assets” and profitability of commercial banks in India. A non-performing asset (NPA) is a loan or advance for which the principal or interest payment remained overdue for a period of 90 days. According to RBI, terms loans on which interest and installment of principal remain overdue for a period of more than 90 days from the end of a particular quarter is called a non performing asset Indian banking industry is seriously affected by non-performing assets.

EFFECTS OF STRESS AND ITS CONSEQUENCES ON CONSUMER SAVINGS PATTERN

Dr. L. A. RAZIA FATHIMA

ASST. PROFESSOR

PG & RESEARCH DEPARTMENT OF COMMERCE WITH CA

HINDUSTHAN COLLEGE OF ARTS & SCIENCE

COIMBATORE

ABSTRACT

The developing countries like India face the enormous task of finding sufficient capital in their development efforts. Most of the countries find it difficult to get out of the vicious circle of poverty of low income, low savings, low investment, low employment etc., India needs very high rates of savings and investment to make a leap forward in efforts of attaining high levels of growth. As a result, automatically a stress is on people to manage savings and spending pattern.

HUMAN RESOURCE DEVELOPMENT AND THE OPERATIONAL PERFORMANCE OF ENTREPRENEURS IN NIGERIA

Dr. S.O. ONIMOLE

SR. LECTURER

DEPARTMENT OF ENTREPRENEURSHIP

COLLEGE OF MANAGEMENT SCIENCES

JOSEPH AYO BABALOLA UNIVERSITY

IKEJI – ARAKEJI

ABSTRACT

The study considers Human Resource as the quality and quantity of human efforts directed towards producing goods and services to enhance production. In this study, operational performance, productivity and efficiency of entrepreneurs in Entrepreneurship and industrial concern are inferred to be dependent on several inter-related factors. Human Resource Development is one of the several important determinants of productivity and efficiency in any organization. This study examines the impact of Human Resource Development on the operational performance of entrepreneurs in Nigeria, with a study of entrepreneurial activities in Lagos, Ogun and Oyo states of Nigeria. The research method adopted for this study was survey and documentary analysis. The survey research involved collection of data from existing records and findings of the opinion on the subject through the use of structured questionnaire. Stratified sampling technique was used to select the 386 respondents for the study. The instrument was validated and pilot-tested to ascertain the internal consistency. The population for the study comprised selected entrepreneurs, human resource practitioners, trainers and supervisors in the study area. The internal consistency of the questionnaire was determined using Cronbach Alpha. The reliability coefficient of the questionnaire was 0.71. Data obtained were analyzed using mean, frequency count, percentages and one-way analysis of variance. A large proportion of the respondents indicate that human resource development as implied by the study has made great impact on the operational performance of their industries/enterprises. This ranges from filling vacancies more economically, coping with changes more effectively, achieving and maintaining good performance, to developing people to their full potential capacity. Participant's indications strongly point to the fact that human resource development activities have made positive change in the productivity of their organizations. There is also wide acceptance in entrepreneurship venture/industries that continuous human resource development is necessary and that it is one of the many viable ways to bring about change and development in industry and in individuals. It is also one of the ways to maintain the smooth running of entrepreneurial activities, thus increasing operational performance and productivity.

EFFECTIVENESS OF HEDGING A PORTFOLIO OF SELECTED SHARES USING INDEX FUTURES BASED ON THE STUDY CONDUCTED IN OUR INVESTMENTS ENTERPRISE LTD. (ERSTWHILE COCHIN STOCK EXCHANGE LTD.)

**GREGORY JOHN
GUEST LECTURER
GRFT VHSS
THEVARA**

ABSTRACT

The study was done at Cochin Stock Exchange, Kochi mainly concentrating on hedging of equity portfolio using index futures by constructing a portfolio which consists of 10 different companies from different sectors randomly selected. This study is an outcome of a study undertaken on the National Stock Exchange benchmark index-the Standard and Poor's Crisil Nifty Index and Nifty futures contract, on the present topic. The study is based on the concept that portfolio risk is dominated by the market risk, regardless of the composition of the portfolio. Index futures provide a solution for countering the market risk. Portfolio managers use index futures to hedge their portfolios against adverse future fluctuations in prices. For this study, a portfolio comprising of scrip's traded in the National Stock Exchange were selected. A period from 31st March 2017 to 27th April 2017 was selected for the study. The secondary data are collected from the various websites and also information from various books, company publications etc. The interpretations and suggestions are on the basis of various analytical tools based on the prudence of the investigator.

THE INFLUENCE OF MICROECONOMIC FACTORS TOWARDS NPL OF MICRO SMALL ENTERPRISES (MSE) BANK XYZ

DUDY BUDIANA
STUDENT
SCHOOL OF BUSINESS
BOGOR AGRICULTURAL UNIVERSITY
BOGOR, INDONESIA

HERMANTO SIREGAR
LECTURER
SCHOOL OF BUSINESS
BOGOR AGRICULTURAL UNIVERSITY
BOGOR, INDONESIA

TUBAGUS NUR AHMAD MAULANA
LECTURER
SCHOOL OF BUSINESS
BOGOR AGRICULTURAL UNIVERSITY
BOGOR, INDONESIA

ABSTRACT

The current global economic condition is a challenge for micro-banks to anticipate the slowing credit growth and increase in Non Performing Loan (NPL). NPL is one of the credit quality parameters and effects the bank's profit, whereby the higher of NPL, the greater cost must be reserved by the bank. This research analyzes the influence of microeconomic factors in the form of customer training, age of debtor and portfolio of agriculture sector, hunting, forestry & plantation toward NPL of Bank XYZ. The method used is panel data analysis. The results showed that training classes, age of debtors and portfolio of agriculture, hunting, forestry & plantation sector toward NPL of Bank XYZ.

A STUDY OF EFFECTIVENESS OF TRAINING PROGRAM

SUJIT BABURAO CHAVAN

M. Phil. RESEARCH SCHOLAR

RAYAT INSTITUTE OF RESEARCH & DEVELOPMENT

SATARA

ABSTRACT

The research project entitled 'A Study of Effectiveness of Training Program' is an attempt to understand the opinion and attitudes of the various blue collar workers of the Sahyadri Starch & Industries Pvt. Limited Miraj MIDC, towards the maintenance of effectiveness of Training services provided by the Company. The data was collected through well-structured questionnaires, which contains closed end question. In the course of study, it was found that the training programs analyzed were provided to various blue collar workers of Sahyadri Starch & Industries Pvt. Limited Miraj MIDC. Random sampling technique was adopted for selecting sample units from the employees. The methods of data collection for the study include both primary and secondary data. The primary data were collected through questionnaire by conducting personal interview with the employees. The source of secondary data was company profiles and websites. A sample of 50 employees helped to analyze their satisfaction level and provide valuable suggestions. The statistical tool used for analyzing and interpreting the opinions of the employees and the tool includes simple percentage analysis. The results were presented with the help of different charts and diagrams. Findings of the study were drawn from the analyzing of data's, suggestions and conclusions have been made based on the findings.

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 to 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

