

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed Refereed 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.

as well as in Open J-Gate, India [link of the same is duly available at infibnet of University Grants Commission (U.G.C.)]

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than 1500 Cities in 141 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

www.ijrcm.org.in

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	ANALYSIS OF IPOs UNDERPRICING: EVIDENCE FROM BOMBAY STOCK EXCHANGE ROHIT BANSAL & DR. ASHU KHANNA	1
2.	BANKRUPTCY PREDICTION OF FIRMS USING THE DATA MINING METHOD ATIYE ASLANI KTULI & MANSOUR GARKAZ	8
3.	THE EFFECT OF BASEL III REQUIREMENTS ON IMPROVING RISK-MANAGEMENT CAPABILITIES IN JORDANIAN BANKS DR. MOHAMMED FAWZI ABU EL HAJJA	12
4.	CAPITAL STRUCTURE DETERMINANTS: CRITICAL REVIEW FOR SELECTED INDIAN COMPANIES DR. AVANISH KUMAR SHUKLA	18
5.	IMPACT OF INFLATION ON BANK LENDING RATE IN BANGLADESH EMON KALYAN CHOWDHURY	23
6.	THE PERCEPTION OF BANK EMPLOYEES TOWARDS COST OF ADOPTION, RISK OF INNOVATION, AND STAFF TRAINING'S INFLUENCE ON THE ADOPTION OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN THE RWANDAN COMMERCIAL BANKS MACHOGU MORONGE ABIUD & LYNET OKIKO	27
7.	ICT, ELECTION AND DEVELOPMENT IN AFRICA NDUONOFIT, LARRY-LOVE EFFIONG & ONWUKWE, VIVIAN CHIZOMA	32
8.	MODERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR BEULAH VIJI CHRISTIANA.M & DR. V. MAHALAKSHMI	35
9.	FACTORS INFLUENCING CUSTOMER LOYALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY DR. V.T.R. VIJAYAKUMAR & B.SUBHA	39
10.	A STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES M.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN	44
11.	A STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANISATIONS IN SALEM CITY DR. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI	49
12.	A COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN DR. K. JAYASHANKAR REDDY	54
13.	NETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI	58
14.	A STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR.DATTATRY RAMCHANDRA MANE	61
15.	GLOBAL LIFE INSURANCE PENETRATION AND DENSITY DR. GUDALA SYAMALA RAO	69
16.	AN ENHANCE SECURITY OF PLAYFAIR CIPHER SUBSTITUTION USING A SIMPLE COLUMNAR TRANSPOSITION TECHNIQUE WITH MULTIPLE ROUNDS (SCTTMR) GAURAV SHRIVASTAVA, MANOJ DHAWAN & MANOJ CHOUHAN	75
17.	CONSUMERS PERCEPTIONS OF CORPORATE SOCIAL RESPONSIBILITY: EMPIRICAL EVIDENCE AMIT B. PATEL, DR. VIMAL K. BHATT & JATIN K. MODI	79
18.	A STUDY ON FINANCIAL HEALTH OF KINGFISHER AIRLINES LTD: (Z- SCORE APPROACH) JIGNESH. B. TOGADIYA & UTKARSH. H. TRIVEDI	84
19.	STRATEGIES OF CUSTOMER RELATION MANAGEMENT IN MODERN MARKETING DR. T. PALANISAMY & K. AMUTHA	88
20.	CORPORATE GOVERNANCE IN OIL & GAS SECTOR: AN EMPIRICAL INVESTIGATION RASHESH PATEL & SWATI PATEL	92
21.	KNOWLEDGE MANAGEMENT & MOBILIZING KNOWLEDGE IN EDUCATION BY FOLLOWING CASE STUDY OF YU;GI-OH WORLD SMITA.S.JAPE	101
22.	STUDY OF CRM THROUGH SOCIAL NETWORKING SITE: A FACEBOOK PERSPECTIVE TEENA BAGGA & APARAJITA BANERJEE	107
23.	ORDINARY LEAST SQUARES METHOD AND ITS VARIANTS R. SINGH	114
24.	IT INFRASTRUCTURE IN CREATING POTENTIAL MARKETING OPPORTUNITIES IN INDUSTRIES: AN EMPIRICAL STUDY OF SELECT INDUSTRIES IN KARNATAKA MANJUNATH K R & RAJENDRA M	120
25.	THE IMPACT OF KNOWLEDGE MANAGEMENT ON BUSINESS ORGANIZATION SUNITA S. PADMANNAVAR & SMITA B. HANJE	126
26.	LOCUS OF CONTROL AMONG HIGH SCHOOL TEACHERS DEEPA MARINA RASQUINHA	129
27.	KNOWLEDGE MANAGEMENT: A CONCEPTUAL UNDERSTANDING AINARY ARUN KUMAR	135
28.	A STUDY ON EFFECTIVENESS OF ORGANIZATIONAL HEALTH IN SMALL SCALE INDUSTRIES DR. J. S. V. GOPALA SARMA	142
29.	JOB SATISFACTION DURING RECESSION PERIOD: A CASE STUDY OF PUBLIC & PRIVATE INSURANCE IN PUNJAB HARDEEP KAUR	149
30.	BANKING SECTOR REFORMS IN INDIA DR. SANDEEP KAUR	156
	REQUEST FOR FEEDBACK	162

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana
Vice-President, Dadri Education Society, Charkhi Dadri
President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

AMITA

Faculty, Government M. S., Mohali

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

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

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

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

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

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

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

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

DR. S. TABASSUM SULTANA

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

SURJEET SINGH

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

TECHNICAL ADVISOR

AMITA

Faculty, Government H. S., Mohali

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

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 area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

JOB SATISFACTION DURING RECESSION PERIOD: A CASE STUDY OF PUBLIC & PRIVATE INSURANCE IN PUNJAB

HARDEEP KAUR
RESEARCH SCHOLAR
PUNJABI UNIVERSITY
PATIALA

ABSTRACT

This study is on the public and private sector employees of insurance sector to measure the job satisfaction level. The co-existence of two sectors public and private has become demand of the time. The excellence in marketing and customer satisfaction of some extent depends on the employee's job satisfaction. This study is conducted for study the factors which affect the motivation level of employees and effect of monetary and non monetary rewards and job satisfaction level in the public and private insurance sector. Structured questionnaire shall be used to collect data. Stratified quota sampling has been done to have representing from managerial and non-managerial public and private sector insurance companies. The questionnaire consists of 30 questions. It is found that the job satisfaction level differ in some select variable in public and private sectors. If the factors identified through variable are properly redesigned the job satisfaction level can be enhance in the interest of organizational effectiveness.

KEYWORDS

Pay Level, job satisfaction, insurance sector, public and private sector employees.

INTRODUCTION

MEANING OF JOB SATISFACTION

Job satisfaction can be approached by identifying related underlying and motivational theories. These theories can be grouped into two categories: content theories and process theories (Chung, 1977: 14; Carlisle, 1982: 411; Dyer *et al.*, 1990: 422). Content theories provide an account of the factors influencing job satisfaction. Included in the content category are: need-fulfillment theory and Herzberg's two-factor theory. Content theories attempt to specify the particular needs or values which must be satisfied or attained (respectively) for an employee to be satisfied with a given job. In the second category are: equity theory and valence theory. The process theories provide an account of how variables such as employees' needs and expectations interact with job environmental characteristics to produce worker satisfaction (Hopkins, 1983: 9; Bennett, 1994:104). Process theories attempt to specify the types or classes of variables (need, values, expectations, and perceptions) considered causally relevant to satisfaction, as well as how these variables combine to determine job satisfaction (Locke, 1976). All variables in a given work situation are considered because of the significant relationship they have with each other (Bennett, 1994: 104).

The concepts of "incentive", "reward" and "recognition" are quite interrelated and complementary in the context of employee motivation. The broadest category is the "incentive" which refers to any means that makes an employee desire to do better, try harder and expand more energy.

It may be divided into following two categories:

- Monetary incentives
- Non-monetary incentives.

Monetary incentives involve granting of reward in terms of money such as commissions, bonuses, base pay, variable pay and benefits.

Non-monetary or non-cash incentives do not involve direct payment of cash and they can be tangible or intangible. Non monetary rewards are the satisfaction that an individual derives from job in which he/she performs the job. These incentives are assigning challenging duties, improving working conditions, recognizing good work through small gifts, letters of appreciation, tickets to restaurant etc., providing some services for the employees, organizing social activities in the work place, etc. The difference between an incentive and reward may be noted as while incentive aims to motivate future and encourage certain behavior, reward is the appreciation for the accomplished behavior. Recognition is the addition of monetary and non-monetary rewards and it refers to crediting, encouraging and appreciating individuals and teams who contribute, through their behavior and their efforts, to the success of the organization.

To explore the impact of the factors described above, a comparative study for the insurance companies in public & private sector has been undertaken based on certain select factors as given in the table.

TABLE FACTORS INCLUDED IN STUDY

Motivation	Monetary & Non monetary Rewards
Training	Perks like Laptops & mobiles
Job Security	Pay
Position	Salary
Supervision	Benefits
Colleagues Relationship	Bonus
Career planning	Incentives
Appraisal	

The job satisfaction of an employee is a complex phenomenon which depends upon a variety of job intrinsic and job extrinsic sector. The present study is limited to the employees working in the geographical areas of Jalandhar, Nawanshahar, Mohali and Ludhiana. For research purpose the sample has been drawn from the public sector insurance company, life insurance Corporation of India and private Sector insurance companies HDFC Standard life insurance, ICICI prudential company and Kotak Mahindra - the companies operating in these areas. The research is designed to have a comparative assessment of job satisfaction level in the two sectors. For this purpose appropriate statistical tools will be applied to the data collected by using a structured questionnaire developed with the help of job satisfaction questionnaire. Privatization of the insurance sector has encouraged many overseas insurance companies to open their branch in our country. Introduction of the sector has been changed the employment pattern. The private sector has to compete with the existing public sector companies in terms of the employee satisfaction and retention.

OBJECTIVES OF THE STUDY

- 1) To study the factors which affect the motivation level of employees.
- 2) To study the effect of monetary & non monetary rewards on the employees.
- 3) To study the job satisfaction level in public and private insurance sector

SURVEY DESIGN

The questionnaire consists of 30 items. The items have been evaluated by respondents on five points Likert response scales ranging from 1=strongly agree to 5=strongly disagree.

HYPOTHESIS

Ho 2(null) Perception of employees of public and private sector regarding various factors causing job satisfaction is independent of their Grade.

HA 2(Alternate) Perception of employees of public and private sector regarding various factors causing job satisfaction is dependent of their Grade.

Ho3 (null) Perception of employees of public and private sector regarding various factors causing job satisfaction is independent of their Gender

HA 3(Alternate) Perception of employees of public and private sector regarding various factors causing job satisfaction is dependent of their Gender.

Ho4 (null) Perception of employees of public and private sector regarding various factors causing job satisfaction is independent of their Qualifications.

HA 4(Alternate) Perception of employees of public and private sector regarding various factors causing job satisfaction is dependent of their Qualifications.

Ho5 (null) Perception of employees of public and private sector regarding various factors causing job satisfaction is independent of their Age.

HA 5(Alternate) Perception of employees of public and private sector regarding various factors causing job satisfaction is dependent of their Age.

Ho 6(null) Perception of employees of public and private sector regarding various factors causing job satisfaction are similar

HA 6(Alternate) Perception of employees of public and private sector regarding various factors causing job satisfaction are not similar

RELIABILITY OF THE QUESTIONNAIRE

The internal reliability of the scales used to evaluate the attitude and behaviour regarding the jobs was tested by the calculation of Cronbach's alpha for each scale. The questionnaire has a reliability measure of 0.79

FACTOR ANALYSIS

In the present study, 30 attributes which are likely to affect the job satisfaction in the employees of insurance sector were selected on the basis of questionnaire and to ascertain the factors that really have an impact on the job satisfaction. The factor analysis has been carried out. The result of factor analysis is shown in the table.

RESULT:- The result of factor analysis as illustrated in the table shows that the variables act in such a tandem that nine groups are created. The groups are summarized below. Factor analysis has been applied on the responses provided by respondents. Factor analysis is a good way of underlying factors from an array of important variables. (Nargundkar, 2005). Measures of sample adequacy such as Bartlett's test of Sphericity and KMO value (refer table 4.2) showed that data was fit for factor analysis. Principal component analysis was used for extracting factors and nine factors were retained depending upon eigen values and variance explained. Eigen value represents the total variance explained by each factor. The standard practice normally used is that all the factors with an eigen value of 1 or more should be extracted. Table 4.3 clearly shows that there are nine factors having eigen values more than 1. Thus, nine factors have been extracted. Total variance explained by extracted nine factor was 65%. The results were obtained through rotations with varimax and all the factors loadings greater than 0.40 were retained. Thus, table 4.5 clearly depicts that Factor 1 is linear combination of variable number 5,7,9,11,14,19,22,23,26. Factor 2 is linear combination of variable number 2,4,10,20,30. Factor 3 is linear combination of variable number 12,16,18. Factor 4 is linear combination of variable number 25,28. Factor 5 is linear combination of variable number 1,21. Factor 6 is linear combination of variable number 8,13,27. Factor 7 is linear combination of variable number 3,6,29. Factor 8 is linear combination of variable number 15,17. Factor 9 is linear combination of variable number 24.

SALARY AND FRINGE BENEFITS:- The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 16.041%. Nine out of thirty variables load on significantly to this factor. Researcher named this factor as salary and fringe benefits as it includes

- For the work I do, the pay is good.
- I am satisfied with the way that this organization is managed.
- I am satisfied with my income
- I make pretty good money compared to others in this field.
- My job is a good use and application of my skills, experience and qualifications
- Services of the career planning and development cell can be gainfully availed to plan career in the organization.
- Perks like mobile phones, car, laptop helps to perform better.
- I am satisfied with the bonuses or incentives available to me.
- I am satisfied with the benefits offered to me through this job.

Hence, it can be concluded that salary and fringe benefits effect on employees job satisfaction.

TRAINING AND REWARDS:- The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 10.471%. Five out of thirty variables load on significantly to this factor. Researcher named this factor as Training and rewards as it includes

- I receive adequate training to do my job well.
- The orientation I received prepared me well for this work
- If I felt that I needed extra training, it would be made available for me.
- I regularly think/worry about work issues when I am at home.
- Whenever I receive any reward by the organization, then it boosts my morale.

SUPERVISOR'S ATTITUDE AND INCENTIVES: The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 7.130%. Three out of thirty variables load on significantly to this factor. Researcher named this factor as Supervisor's attitude and incentives as it includes

- I receive adequate support from my supervisors
- I believe that my supervisors care deeply for me.
- I receive good bonus, salary, incentives from the organization.

RECOGNIZATION AND JOB SECURITY: The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 5.898%. Two out of thirty variables load on significantly to this factor. Researcher named this factor as recognition and job security as it includes

- I have no need to worry about the termination of job anytime.
- In this organization, hard work and achievements are recognized appropriately in various ways.

SELF ESTEEM AND REWARDS: The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 5.571%. Two out of thirty variables load on significantly to this factor. Researcher named this factor as self esteem & rewards as it includes

- I feel that I am valued by this organization.
- Any kind of reward increases my efficiency level.

INDIVIDUALISTIC FACTOR: The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 5.456%. Three out of thirty variables load on significantly to this factor. Researcher named this factor as salary and fringe benefits as it includes

- Motivation affects my performance.
- I am fully able to use my skills in this position.

➤ Incentives and perks given by the organization, it boost my morale

JOB EVALUATION AND PERFORMANCE: The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 5.425%.three out of thirty variables load on significantly to this factor. Researcher named this factor as job evaluation and performance as it includes

- Other people view my job as a valuable profession.
- I feel that evaluation by the supervisor affects my motivation.
- I believe that my position at work is a professional position.

Inner drive to performance The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 4.737%.two out of thirty variables load on significantly to this factor. Researcher named this factor as inner drive to performance as it includes

- I receive appreciation whenever I perform better.
- I am generally satisfied with the kind of work I do in this job.

Relationship with colleagues The rotated matrix has revealed that respondents have perceived this factor to be the most important with the highest explained variance of 4.474%.one out of thirty variables load on significantly to this factor. Researcher named this factor as salary and fringe benefits as it includes

- Positive working relationship of my colleagues helps me to perform better.

In the conducted study ,it is found in table 4.6 that the null hypothesis H0(2) indicating no difference in the perception of employees for above mentioned factors cannot be accepted for the factors 1,2,and 7. These three factors are significantly causing perceptual differences in the employees. Other factors are found to be inert in their effectiveness in differentiating the perception of the employees according to the grade. Table 4.7 indicates that HO (3) null hypothesis is accepted. Table 4.8 indicated that the null hypothesis H0 (4) indicating no difference in the perception of employees for above mentioned factors cannot be accepted for the factors 7. This one factors are significantly causing perceptual differences in the employees. Other factors are found to be inert in their effectiveness in differentiating the perception of the employees according to the qualification. Table 4.9 indicates that the null hypothesis H0 (5) indicating no difference in the perception of employees for above mentioned factors cannot be accepted for the factor 8. This factor is significantly causing perceptual differences in the employees. Other factors are found to be inert in their effectiveness in differentiating the perception of the employees according to the age. Table 4.10 indicates that the null hypothesis H0 (6) indicating no difference in the perception of employees for above mentioned factors cannot be accepted for the factor 1, 2, 3, 4, 5. These factors are significantly causing perceptual differences in the employees. Other factors are found to be inert in their effectiveness in differentiating the perception of the employees.

CONCLUSION

In the research, it is found that in some variables private sector employees are highly satisfied and in some variables public sector employees are highly satisfied. On the basis of the study, it can be concluded that the employees in public sector have the opinion that they don't get enough opportunities to upgrade their skills by giving the training .The employees of private sector have more opportunities to upgrade their skills as compared to public sector. The training should be available for all the employees because training is directly co related with job satisfaction. In the conducted study, it is found that private sector employees are highly satisfied than the public sector employees regarding their satisfaction with the income. Income is directly concerned with job satisfaction. Pay level satisfaction, or satisfaction with salary amount is primarily based upon the perceived discrepancy between the salary amount an individual receives and the employee should receive. It is also noted that Subordinate getting adequate support from the supervisor and employees are satisfied from the supervisor.Private sector employees got high training than the public sector employees. In other words, we can say that private sector employees are highly satisfied with the factor of training than public sector employees.

REFERENCES

1. Carl M.Moore, Group Techniques for idea buildings,2d ed (Thousand oaks , CA:Sage Publications,1994)
2. Kotler P et al., (1997), principles of marketing, PHI, New Delhi.
3. McGregor, Douglas, Leadership and Motivation, Boston, MIT Press, 1966.
4. Nargundkar,Rajendra (2005),Factor analysis in marketing research text and cases ,Tata Mcgraw Hill , New Delhi
5. Ramaswamy, V.S & Namakumari,S.(2007),Marketing Management,MacMilian, New Delhi.
6. Taylor, Fredrick W., Scientific Management, New York, Harper, 1947.
7. Urwick lyndall F., "The Manager's Span of control," Harvard Business Review, Vol.34, No.3,may-june,1956
8. Walter B. Wentz, Marketing Research:Management,Method and cases (New York:Harper & Row ,1979)

TABLES

TABLE 4.1: RELIABILITY STATISTICS

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
.790	.792	30

TABLE 4.2: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.692
Bartlett's Test of Sphericity	Approx. Chi-Square
	1694.920
	Df
	435
	Sig.
	.000

TABLE 4.3: TOTAL VARIANCE EXPLAINED

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	4.812	16.041	16.041
2	3.141	10.471	26.513
3	2.139	7.130	33.643
4	1.770	5.898	39.541
5	1.671	5.571	45.112
6	1.637	5.456	50.568
7	1.627	5.425	55.993
8	1.421	4.737	60.730
9	1.342	4.474	65.204

Extraction Method: Principal Component Analysis.

TABLE 4.4: ROTATED COMPONENT MATRIX

	Component								
	1	2	3	4	5	6	7	8	9
For the work I do, the pay is good.	.811	.021	.044	-.165	.046	-.116	.168	.143	.033
I am satisfied with the way that this organization is managed.	.772	.120	.036	.003	.255	-.059	-.175	-.095	.030
I am satisfied with my income	.736	-.128	.133	-.074	-.209	-.145	-.109	.028	.185
I make pretty good money compared to others in this field.	.721	-.018	.239	.028	-.136	.349	.042	.030	.213
My job is a good use and application of my skills, experience and qualifications	.708	.183	-.052	.194	.090	.002	-.029	.149	-.079
Services of the career planning and development cell can be gainfully availed to plan career in the organization.	.699	-.100	-.017	.060	.008	-.047	.087	-.271	-.046
Perks like mobile phones, car and laptop helps to perform better.	.533	.327	-.075	.011	-.479	.151	.182	-.074	-.155
I am satisfied with the bonuses or incentives available to me.	.531	.151	.015	.383	-.416	.031	.110	-.009	-.082
I am satisfied with the benefits offered to me through this job.	.477	.247	.408	-.216	.176	-.052	.096	.073	-.281
I receive adequate training to do my job well.	.128	.832	.089	.079	-.073	-.050	.119	.104	.022
The orientation I received prepared me well for this work	.049	.745	.160	-.075	.273	.168	-.123	.184	.052
If I felt that I needed extra training, it would be made available for me	.387	.686	.067	.230	-.158	.085	.101	-.012	.155
I regularly think/worry about work issues when I am at home	-.182	.631	-.041	.189	-.093	-.321	-.218	-.191	-.089
Whenever I receive any reward by the organization, then it boosts my morale.	-.077	.580	-.014	-.345	-.233	.317	.188	-.054	.058
I believe that my supervisors care deeply for me.	-.002	.055	.848	.054	.008	.117	.071	.087	.035
I receive adequate support from my supervisors	.065	.002	.749	.050	.111	-.076	.111	-.098	.294
I receive good bonus, salary, incentives from the organization.	.163	.263	.500	-.333	-.074	.133	-.188	.153	-.228
I have no need to worry about the termination of job anytime	.015	.040	.144	-.651	.048	-.190	.058	-.130	.052
In this organization, hard work and achievements are recognized appropriately in various ways	.097	.284	.307	.634	.149	-.143	.100	-.126	-.005
I feel that I am valued by this organization.	.072	-.027	.085	.093	.777	.116	.184	.027	.109
Any kind of reward increases my efficiency level.	-.099	.385	-.007	.343	-.386	-.029	.191	.305	-.080
Motivation affects my performance	-.196	.070	.116	.161	.167	.680	.026	.116	.050
I am fully able to use my skills in this position.	.488	.174	-.063	-.018	.025	.537	.065	-.150	-.105
Incentives and perks given by the organization, it boost my morale	.271	.221	.279	.343	.182	-.408	.017	.247	-.115
Other people view my job as a valuable profession.	-.070	.070	.169	.058	.104	-.029	.760	-.022	-.233
I feel that evaluation by the supervisor affects my motivation.	.138	-.020	.024	-.030	-.051	.107	.636	.025	.291
I believe that my position at work is a professional position.	-.037	.107	-.182	.039	.160	-.366	.391	.226	.263
I receive appreciation whenever I perform better.	-.123	.091	.077	.139	-.012	-.073	-.054	.776	.116
I am generally satisfied with the kind of work I do in this job.	.233	-.046	-.042	-.184	.072	.172	.296	.529	-.311
Positive working relationship of my colleagues helps me to perform better	.082	.104	.166	-.103	.177	.022	.053	.029	.773

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization a rotation converged in 10 iterations.

TABLE NO. 4.5: IDENTIFICATION OF FACTORS

Factor no.	Factor name	Statement included	Factor Mean
1	Salary and fringe benefits(Q1)	For the work I do, the pay is good.	.811
		I am satisfied with the way that this agency is managed.	.772
		I am satisfied with my income.	.736
		I make pretty good money compared to others in this field.	.721
		My job is a good use and application of my skills, experience and qualifications.	.708
		Services of the career planning and development cell can be gainfully availed to plan career in the organization.	.699
		Perks like mobile phones, car, and laptop helps to perform me better.	.533
		I am Satisfied with the bonuses or incentives available to me.	.531
		I am satisfied with the benefits offered to me through this job.	.477
2.	Training (Q2)	I receive adequate training to do my job well.	.832
		The orientation I received prepared me well for this work.	.745
		If I felt that I needed extra training, it would be made available for me.	.686
		I regularly think/worry about work issues when I am at home.	.631
		Whenever I receive any reward by the organization, then it boosts my morale.	.580
3	Supervisors attitude and incentives(Q3)	I believe that my supervisors care deeply for me.	.848
		I receive adequate support from my supervisors.	.749
		I receive good bonus, salary, incentives from the organization.	.500
4	Recognition & job security(Q4)	I have no need to worry about the termination of job anytime.	-.651
		In this organization, hard work and achievements are recognized appropriately in various ways.	.634
5	Self esteem and rewards(Q5)	I feel that I am valued by this agency.	.777
		Any kind of reward increases efficiency level.	.386
6	Individualistic factor(Q6)	Motivation affects on my performance.	.680
		I am fully able to use my skills in this position.	.537
		I feel some kind of incentives and perks given by the organization, then it boost my morale.	.408
7	Job evaluation and performance(Q7)	Other people view my job as a valuable profession.	.760
		I feel that evaluation by the supervisor affects on my motivation.	.636
		I believe that my position at work is a professional position.	.391
8	Inner drive to performance(Q8)	I receive appreciation whenever I perform better.	.776
		I am generally satisfied with the kind of work I do in this job.	.529
9	Relationship with colleagues(Q9)	Positive working relationship of my colleagues helps me to perform better.	

TABLE 4.6: ANOVA & F TEST (BETWEEN GRADE AND FACTOR)

		Sum of Squares	Df	Mean Square	F	Sig.
Salary & Fringe Benefits	Between Groups	1.754	1	1.754	4.396	.038
	Within Groups	59.055	148	.399		
	Total	60.809	149			
Training	Between Groups	4.458	1	4.458	6.626	.011
	Within Groups	99.573	148	.673		
	Total	104.031	149			
Supervisors attitude & Incentives	Between Groups	.041	1	.041	.137	.712
	Within Groups	43.885	148	.297		
	Total	43.926	149			
Recognition & Job Security	Between Groups	.323	1	.323	.415	.520
	Within Groups	114.938	148	.777		
	Total	115.260	149			
Self esteem & rewards	Between Groups	.412	1	.412	.768	.382
	Within Groups	79.362	148	.536		
	Total	79.773	149			
Individualistic factor	Between Groups	.186	1	.186	.935	.335
	Within Groups	29.476	148	.199		
	Total	29.662	149			
Job evaluation & Performance	Between Groups	.760	1	.760	5.213	.024
	Within Groups	21.569	148	.146		
	Total	22.329	149			
Inner drive to performance	Between Groups	.090	1	.090	.487	.487
	Within Groups	27.259	148	.184		
	Total	27.348	149			
Relationship with colleagues	Between Groups	.361	1	.361	1.752	.188
	Within Groups	30.499	148	.206		
	Total	30.860	149			

TABLE 4.7: ANOVA (BETWEEN GENDER AND FACTOR)

		Sum of Squares	df	Mean Square	F	Sig.
Salary & Fringe Benefits	Between Groups	.144	1	.144	.351	.555
	Within Groups	60.665	148	.410		
	Total	60.809	149			
Training	Between Groups	.633	1	.633	.906	.343
	Within Groups	103.398	148	.699		
	Total	104.031	149			
Supervisors attitude & Incentives	Between Groups	.644	1	.644	2.202	.140
	Within Groups	43.282	148	.292		
	Total	43.926	149			
Recognition and job security	Between Groups	.003	1	.003	.003	.954
	Within Groups	115.257	148	.779		
	Total	115.260	149			
Self esteem & Rewards	Between Groups	.046	1	.046	.086	.769
	Within Groups	79.727	148	.539		
	Total	79.773	149			
Individualistic factor	Between Groups	.702	1	.702	3.587	.060
	Within Groups	28.960	148	.196		
	Total	29.662	149			
Job evaluation & performance	Between Groups	.356	1	.356	2.401	.123
	Within Groups	21.972	148	.148		
	Total	22.329	149			
Inner drive to performance	Between Groups	.023	1	.023	.126	.724
	Within Groups	27.325	148	.185		
	Total	27.348	149			
Relationship with colleagues	Between Groups	.045	1	.045	.218	.641
	Within Groups	30.815	148	.208		
	Total	30.860	149			

TABLE 4.8: ANOVA & F TEST (BETWEEN QUALIFICATIONS & FACTORS)

		Sum of Squares	Df	Mean Square	F	Sig.
Salary & Fringe benefits	Between Groups	.841	2	.420	1.030	.359
	Within Groups	59.968	147	.408		
	Total	60.809	149			
Training	Between Groups	7.939	2	3.970	6.073	.003
	Within Groups	96.092	147	.654		
	Total	104.031	149			
Supervisors attitude & Incentives	Between Groups	.954	2	.477	1.631	.199
	Within Groups	42.972	147	.292		
	Total	43.926	149			
Recognition & job security C	Between Groups	2.459	2	1.230	1.602	.205
	Within Groups	112.801	147	.767		
	Total	115.260	149			
Self esteem & rewards	Between Groups	.316	2	.158	.292	.747
	Within Groups	79.457	147	.541		
	Total	79.773	149			
Individualistic factor	Between Groups	.450	2	.225	1.133	.325
	Within Groups	29.212	147	.199		
	Total	29.662	149			
Job evaluation & performance	Between Groups	.068	2	.034	.223	.800
	Within Groups	22.261	147	.151		
	Total	22.329	149			
Inner drive to performance	Between Groups	.435	2	.218	1.188	.308
	Within Groups	26.913	147	.183		
	Total	27.348	149			
Relationship with colleagues	Between Groups	.080	2	.040	.192	.825
	Within Groups	30.780	147	.209		
	Total	30.860	149			

TABLE 4.9: ANOVA & F TEST (BETWEEN AGE AND FACTOR)

		Sum of Squares	df	Mean Square	F	Sig.
Salary & Fringe Benefits	Between Groups	.789	2	.394	.966	.383
	Within Groups	60.020	147	.408		
	Total	60.809	149			
Training	Between Groups	3.814	2	1.907	2.797	.064
	Within Groups	100.217	147	.682		
	Total	104.031	149			
Supervisor's attitude & Incentives	Between Groups	.084	2	.042	.141	.869
	Within Groups	43.842	147	.298		
	Total	43.926	149			
Recognition & job security	Between Groups	.961	2	.480	.618	.541
	Within Groups	114.299	147	.778		
	Total	115.260	149			
Self esteem & rewards	Between Groups	1.451	2	.726	1.362	.259
	Within Groups	78.322	147	.533		
	Total	79.773	149			
Individualistic factor	Between Groups	.078	2	.039	.194	.824
	Within Groups	29.584	147	.201		
	Total	29.662	149			
Job evaluation & performance	Between Groups	.408	2	.204	1.368	.258
	Within Groups	21.921	147	.149		
	Total	22.329	149			
Inner drive to performance	Between Groups	1.591	2	.795	4.539	.012
	Within Groups	25.758	147	.175		
	Total	27.348	149			
Relationship with colleagues	Between Groups	.296	2	.148	.711	.493
	Within Groups	30.564	147	.208		
	Total	30.860	149			

TABLE 4.10: ANOVA & F TEST (BETWEEN ORGANIZATION AND FACTOR)

		Sum of Squares	df	Mean Square	F	Sig.
Salary & Fringe Benefits	Between Groups	21.497	1	21.497	80.930	.000
	Within Groups	39.312	148	.266		
	Total	60.809	149			
Training	Between Groups	37.335	1	37.335	82.848	.000
	Within Groups	66.696	148	.451		
	Total	104.031	149			
Supervisors attitude & incentive	Between Groups	1.273	1	1.273	4.418	.037
	Within Groups	42.653	148	.288		
	Total	43.926	149			
Recognition & Job security	Between Groups	3.341	1	3.341	4.418	.037
	Within Groups	111.919	148	.756		
	Total	115.260	149			
Self esteem & rewards	Between Groups	5.644	1	5.644	11.268	.001
	Within Groups	74.130	148	.501		
	Total	79.773	149			
Individualistic factor	Between Groups	.207	1	.207	1.042	.309
	Within Groups	29.455	148	.199		
	Total	29.662	149			
Job evaluation & performance	Between Groups	.010	1	.010	.064	.800
	Within Groups	22.319	148	.151		
	Total	22.329	149			
Inner drive to performance	Between Groups	.119	1	.119	.646	.423
	Within Groups	27.230	148	.184		
	Total	27.348	149			
Relationship with colleagues	Between Groups	.442	1	.442	2.150	.145
	Within Groups	30.418	148	.206		
	Total	30.860	149			

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT and 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 i.e. **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

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

