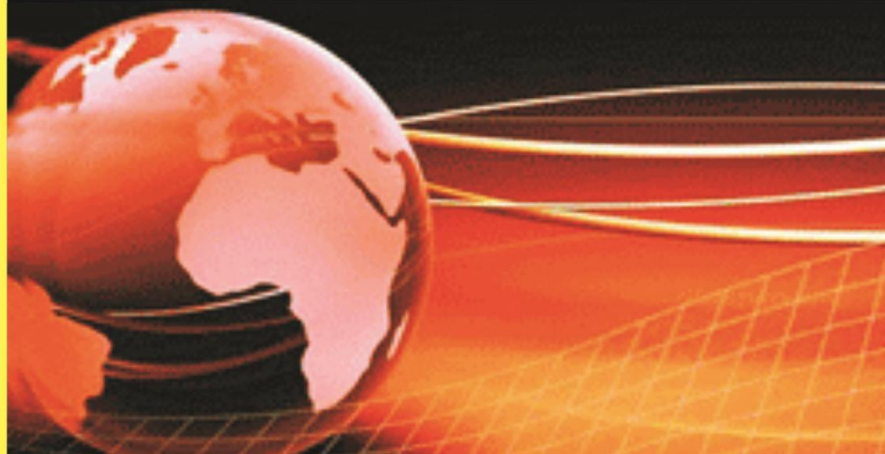


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VISION

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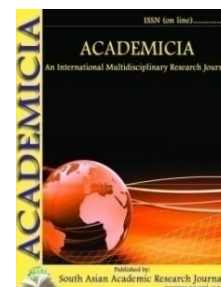


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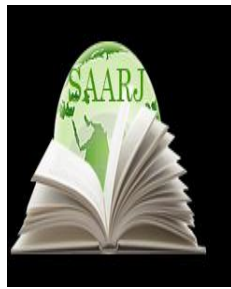


SR. NO.	PARTICULAR	PAGE NO.
1.	TREND ANALYSIS AND RELATIONSHIP BETWEEN BOMBAY STOCK EXCHANGE INDEX NUMBER, FOREIGN INSTITUTIONAL INVESTMENT AND GDP IN INDIA Dr. G. Jayachandran	1-18
2.	GOVERNANCE STATUS IN INDIAN UNIVERSITIES – AN APPRAISAL Dr. S.B. Akash	19-29
3.	TECHNICAL CHANGE AND TOTAL FACTOR PRODUCTIVITY IN TOTAL MANUFACTURING SECTOR OF INDIAN STATES S. Noor Mohammad, Prof. K. Jayachandra	30-47
4.	A STUDY ON THE INVESTORS' PREFERENCE TOWARDS VARIOUS INVESTMENT AVENUES WITH SPECIAL REFERENCE TO GENDER Kapil Kapoor, Dr. Jeet Singh	48-62
5.	A STUDY ON EFFECTS OF ISOLATED AND COMBINED SAQ AND STRENGTH TRAININGS ON SELECTED BLOOD LIPIDS VARIABLES OF INTERCOLLEGIATE MEN FOOTBALL PLAYERS Mr. P. Senthil Kumar, Dr. R. Annadurai	63-70
6.	HOME STAYS IN THIRUVANANTHAPURAM DISTRICT-TOURISTS' PERCEPTION Dayana Sajjanan, Jacob Joseph.P	71-88
7.	ALTITUDE AND SUSTAINABILITY OF AGRICULTURAL DEVELOPMENT: A CASE STUDY OF SOUTHERN KUMAON REGION Sayed Zaheen Alam	89-115
8.	JOB SATISFACTION OF SECONDARY SCHOOL TEACHERS IN DISTRICT PANCHKULA (HARYANA) Dr. Balbir Kumar	116-128

9.	STRATEGIES AND STATUS OF RESEARCH IN THE INDIAN ADVERTISING AGENCIES Dr. Yashmin Sofat	129-151
10.	ROLE OF TAXATION IN SUPPLYING CIVIC AMENITIES: A CASE OF SANGLI-MIRAJ-KUPWAD MUNICIPAL CORPORATION Dr. P.S. Kamble, Sandeep K.Raval	152-171
11.	THE DIASPORIC REALITY OF CHALLENGED ETHNICITY AND BELONGING: A STUDY OF BHARATI MUKHERJEE'S WIFE Dr. Rajib Bhaumik	172-176
12.	RISK MANAGEMENT IN HORTICULTURE: A CASE STUDY IN ANANTAPURAMU DISTRICT Dr. S.Subbarayudu, Dr. S.Sureshreddy	177-186
13.	GO GREEN - A CASE STUDY OF GREEN BANKING INITIATIVES OF ICICI BANK LIMITED Dr. S. Gayathry	187-196
14.	A CRITICAL STUDY OF HARITAVIDYALAM – EDUCATION REALITY SHOW Dr. Baiju.K.Nath	197-205
15.	AN ANALYTICAL STUDY ON USE OF PLASTIC MONEY IN INDIA: WITH SPECIAL REFERENCE TO CARD HOLDERS OF GUJARAT Dr. Kaushal A. Bhatt	206-224
16.	ONLINE ADVERTISING: A NEW ERA OF MARKETING Pooja Gupta, Saloni Raheja	225-232
17.	RICE SECTOR IN POST REFORM ERA: A CASE STUDY OF HARYANA Dr. Shobha Chaudhary, Jai Parkash	233-243
18.	A COMPARATIVE STUDY ON PREFERENCE OF INFORMATION SOURCES AND ATTRIBUTES FOR GARMENT AND FOOTWEAR BY YOUNG ADULTS OF JAIPUR CITY Dr. Ruby Jain, Arti Sharma	244-260

19.	A STUDY ON CONSUMER AWARENESS AND PREFERENCE TOWARDS GREEN TRENDS SALON Dr. R.Umamaheswari, M.Uma	261-268
20.	BRAND PREFERENCE AND INFLUENCE OF EDUCATION TOWARDS AGRO MECHANIZED EQUIPMENTS Dr.K.Tirumalaiah, Mrs. W.R.Sony, V.Satish Kumar	269-281
21.	A COMPARATIVE STUDY OF LOCAL CABLE NETWORK WITH DIRECT-TO-HOME (DTH) SERVICE WITH SPECIAL REFERENCE TO INDORE Dr. Rajeshri Desai, Dr. Aviansh Desai	282-287
22.	IMPACT OF CAPITAL STRUCTURE ON COST OF CAPITAL AND VALUE OF FIRM: AN EMPIRICAL STUDY OF POWER INDUSTRY IN INDIA Ranju Bhatia, Mukesh Trehan	288-298
23.	EMPOWERING PRE-SERVICE TEACHERS FOR 21ST CENTURY Alka Macwan	299-315
24.	MARKOV'S TRANSITION MATRIX AND ITS APPLICATION TO LOAN TRACKING IN COMMERCIAL BANKS Ms. S. Gautami, Mr. V.Satish Kumar, Dr. K.Tirumalaiah	316-325
25.	FINANCIAL PERFORMANCE ANALYSIS OF RRBS OF GUJARAT STATE - AN APPLICATION OF CAMEL MODEL Prof. (Dr.) Rajesh P. Khatri, Prof. Dr. Mayuri Jonathan Farmer	326-341
26.	STUDIES ON BIOTIC DIVERSITY OF MACRO INVERTEBRATES IN MANAR RIVER Mane A.M	342-345
27.	ANALYSIS OF CAPITAL STRUCTURE DETERMINANTS OF AMBUJA COMPANY Dr. Rosy Kalra, Ankush Singhal	346-353
28.	IDENTIFICATION OF FACTORS INFLUENCING PREFERENCES FOR GREEN PRODUCTS: A STUDY IN AND AROUND KOLKATA (INDIA) Prof. Sudipta Majumdar, Dr. Sukanta Chandra Swain	354-370

29.	DECONSTRUCTING CONSTRUCTIVISM: A STEP TOWARDS POST CONSTRUCTIVISM Sanjay Chotaliya	371-379
30.	ROLE OF SHATKARMA & PANCHAKARMA ON C REACTIVE PROTEIN Dr. Sunil Kumar, Prof. V.P. Upaddhyaya	380-384
31.	CHLOROPYRIFOS INDUCED ACTIVITIES ON ERYTHROCYTE SEDIMENTATION RATE IN FRESHWATER FISH, CHANNA STRIATUS P.Pandari Reddy, Dr. G.Sunitha, Dr. Shaikh Afsar	385-389
32.	COMMODITY DERIVATIVE WITH SPECIAL REFERENCE TO MCXINDEX Prof. Badiuddin Ahmed, Mrs. Saleha Firdous	390-398
33.	E-COMMERCE IN INDIA Krishan Kant, Hashir Mairaj, Supriya Kamna	399-408
34.	ROLE OF ELECTRICITY IN RURAL DEVELOPMENT Mr. Rajesh	409-426



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**TREND ANALYSIS AND RELATIONSHIP BETWEEN BOMBAY STOCK
EXCHANGE INDEX NUMBER, FOREIGN INSTITUTIONAL
INVESTMENT AND GDP IN INDIA**

Dr. G. Jayachandran*

*Assistant Professor,
Department of Mathematical Economics,
School of Economics,
Madurai Kamaraj University,
Madurai, India.

ABSTRACT

In India, SEBI defines all these investors as FIIs. Developing countries like India are generally capital scarce. This is because of low levels of income in comparison to other developed countries, which in turn means savings and investments are also lower. So how do developing nations get out of such a situation? Simple! They borrow money. To analyze the relationship between institutional investment (i.e. FIIs and MFs investment) and stock returns the study proposes to use Simple Linear Regression and Semi Log Linear model. The foundation of time series analysis is Trend. The study has used monthly net investment data of FIIs and monthly return of BSE Sensex index is taken from SEBI website and Sensex index closing values is collected from Yahoo Finance database. The study period is from January 1998 to December 2012. Full period has been divided in to 15 sub periods to account for changes in trends in institutional investment flows i.e. January 1998- December 1998, up to January 2012- December 2012. It is also coincided with large changes in the market capitalization. The important result of this study is that the foreign investment is determined by stock market return. But foreign investment is not a major factor for the stock market boom in India the FII are increasingly dominant in the stock market. The domestic investors and domestic companies remain not so dominant. There is the fear of suddenly outflows of the foreign capital and this may be a trigger a third stock market scam as most regularity changes are being made only as a follow up of an adverse event.

KEYWORDS: *FII, BSE Sensex index, Simple Linear Regression and Semi Log Linear Regression.*



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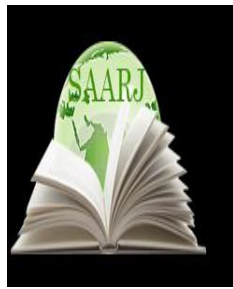
GOVERNANCE STATUS IN INDIAN UNIVERSITIES – AN APPRAISAL

Dr. S.B. Akash*

*Professor and Chairman,
Department of Commerce,
Rani Channamma University,
Karnataka, India.

ABSTRACT

A University is an institute of higher education and research that awarding the academic degrees in a group of subjects and provides both under graduate and post graduate education. It is called as temple of higher education and plays different role viz., it is a stepping stone of manpower development, political development, economic development, social development and nation development. However, the main objective of the University education is to provide knowledge to needy according to changing requirements, to develop the innovative ability of human capital, to develop moral values of human capital, to develop competent human capital for business and society, to disseminate scholarship and knowledge to needy to create an acceptable and useful academic environment, to develop the sense of social responsibilities, to promote equality and social justice etc.



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**TECHNICAL CHANGE AND TOTAL FACTOR PRODUCTIVITY
IN TOTAL MANUFACTURING SECTOR OF INDIAN STATES**

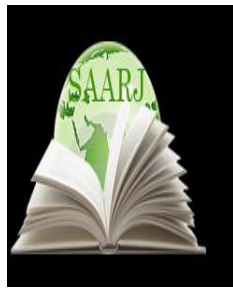
S. Noor Mohammad*; Prof. K. Jayachandra**

*Research Scholar,
Department of Commerce,
S.V.U. College of CM & SC,
Tirupati, India.

**Research Supervisor,
Department of Commerce,
S.V. University,
Tirupati, India.

ABSTRACT

This study differentiates technical change from total factor productivity. Technical change is considered as an important determinant of Country's economic growth. The decision making units are the total manufacturing sectors of Indian states and Union Territories. The period of study is divided into three time epochs, namely (i) Early globalization, (ii) globalization and (iii) late globalization period. The empirical results suggest that the industrial performance is better in the first and second time epochs. In the third epoch most of the states and Union Territories suffered from deteriorating performance.



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A STUDY ON THE INVESTORS' PREFERENCE TOWARDS VARIOUS INVESTMENT AVENUES WITH SPECIAL REFERENCE TO GENDER

Kapil Kapoor*; Dr. Jeet Singh**

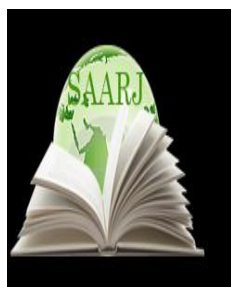
*Research Scholar,
Shri Venkateshwara University,
Rajabpur, Gajarula, U.P., India.

**Head,
Department of Commerce,
Dr. B. R. Ambedkar Government Degree College,
Anaugi, Kannauj, U.P., India.

ABSTRACT

The advent and evolution of behavioral finance has brought with it a revolution in the finance industry. Investors do not act rationally in taking decisions relating to investment. They have certain weaknesses like cognitive and emotional which take a predominating role in taking investment decision of individuals. They have behavioral biases in the event of taking investment decision. They simply react to the information available with them and accordingly react to the environment. There are lots of investment alternatives where investor can invest such as Gold, silver, real estate, bank deposits, PPF, shares, derivatives, etc. Several number of studies have conclude that women invest their asset portfolios more unadventurously than their male counterparts, a finding that is generally consistent with the “common wisdom” of financial services providers. The present paper tries to find out the perception of male and female investors regarding various variables while investing in different alternatives. The paper tries to study the attitude of male and female investors towards different investment avenues. The researchers have selected 60 male investors and 40 female investors from Moradabad region. The study uses independent t-test, mean scores to test the hypothesis. The paper concludes that investors whether male or female should look in all avenues while investing their funds. Some investments are risky and some are not, so as per the age of investors they should decide about risky or less risky investments.

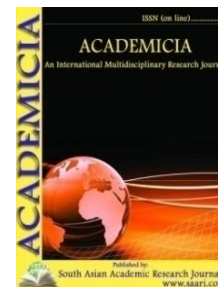
KEYWORDS: Risk, financial products, investment alternatives, financial planning.



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**A STUDY ON EFFECTS OF ISOLATED AND COMBINED SAQ AND
STRENGTH TRAININGS ON SELECTED BLOOD LIPIDS VARIABLES
OF INTERCOLLEGIATE MEN FOOTBALL PLAYERS**

Mr. P. Senthil Kumar*; Dr. R. Annadurai**

*Director,

Sethu Institute of Technology,
Virudhunagar, Tamil Nadu, India.

**Assistant Professor,

Department of Physical Education,
Bharathiar University,
Coimbatore, Tamil Nadu, India.

ABSTRACT

Games and sports have been part of human life almost, since the time in memorial. Be if a necessary for his survival that is hunting for food, shelter and safely from wild animals or other enemies or as a pursuit of pleasure. The study has made attempt to study the blood lipids variables of intercollegiate men football players and to find out the effects of isolated and combined SAQ and Strength training on selected blood lipids variables of intercollegiate men football players with the random sampling. Eighty men Football Players who had participated in inter collegiate Football tournaments from various affiliated Colleges of Bharathiar University, Coimbatore, Tamilnadu, India during the year 2012-2013. The study is analysed with the use of Analysis of covariance (ANCOVA) and Thescheffe's post hoc test. It was clear from the results of the study that SAQ training and Strength training had produced significant changes on selected blood lipids variables of college men football players.



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HOME STAYS IN THIRUVANANTHAPURAM DISTRICT - TOURISTS' PERCEPTION

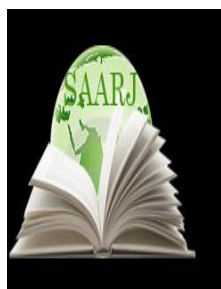
Dayana Sajjanan*; Jacob Joseph.P**

*Assistant Professor,
Department of Commerce,
Sree Narayana College,
Kollam, India.

**Former Lecturer,
Kerala University College of Teacher Education,
Trivandrum, India.

ABSTRACT

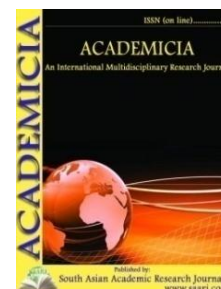
Kerala, God's own country, is matchless in its cultural traditions and the beauty offered by this bestowed land. The charm of this unique destination attracts a large number of tourists' from around the globe. Apart from its beauty, Kerala is also well known for its hospitality and mouthwatering cuisine. To feel the charm of Kerala, tourists opt for a homely atmosphere as it provides them the real ambience of this blissful land. Here is the importance of Homestay, which blossomed in Kerala around seven years ago. The popularity of homestay increases day by day. It fits into the needs of tourists' and brings synergic results into the tourism sector. The home stays have modern accommodation facilities, eco-friendly environment and homely hospitality to offer to any tourist. It provides a firsthand experience for tourists' to enjoy the rural life, the ethnic cuisine and local culture of the state. The present study deals with motives influencing tourists' towards homestay, their general opinion about the homestay and also the difficulties if any faced by them staying in homestays.



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ALTITUDE AND SUSTAINABILITY OF AGRICULTURAL DEVELOPMENT: A CASE STUDY OF SOUTHERN KUMAON REGION

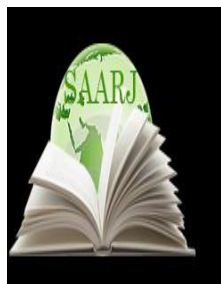
Sayed Zaheen Alam*

*Assistant Professor,
Department of Geography,
Dyal Singh College,
University of Delhi,
New Delhi, India.

ABSTRACT

The present paper is an attempt to analyse spatial patterns in the levels of agricultural development in the Southern Kumaon region with selected 16 agricultural development indicators. A composite index of agricultural development for the period of 1995 to 2008 has been constructed by 'Z' score statistical technique. The resulted 'Z' scores are logically grouped into four categories on the basis of 'Nested mean' statistical techniques. For the presentation of voluminous data on maps ARCVIEW GIS (9.3) software has been used. An account for the determinants of the level of agricultural development has been made in relation to agricultural situation, infrastructural development and agricultural production. In the end it was observed that there is an inverse relationship between the altitude and the sustainability of agricultural development.

KEYWORDS: *Tarai; Agricultural Development; Composite index; Nested Mean.*



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JOB SATISFACTION OF SECONDARY SCHOOL TEACHERS IN DISTRICT PANCHKULA (HARYANA)

Dr. Balbir Kumar*

*Department of Evening Studies,
Multi Disciplinary Research Centre,
Panjab University,
Chandigarh, India.

ABSTRACT

Education of people plays a crucial role in releasing creativity. It enables them to meet the complex challenges of the world. Teaching influences vitally the lives of the future citizens. In the modern times, school teachers are facing large number of problems such as: Teachers are often busy with many non-teaching functions like: take participation in national censuses, work as polling officers and maintain discipline in the schools but, they are paid low salaries, job benefits and retirement benefits. Overcrowded classrooms, declining social status, shortage of teaching and non-teaching staff and lectures adjustments in the school are the major problems of the school education, which needs an adequate attention of the social scientists. The present paper aims to explore these issues. The paper has been divided in to four parts. Part-I deals with the introduction, objectives, hypothesis and research methodology. Part-II discusses about the perception of the teachers. Part-III reveals the major findings and hypothesis testing. Part-IV discusses about the suggestions and conclusion.

KEYWORDS: *ICT, Satisfaction, Secondary Schools, Teachers, Education.*



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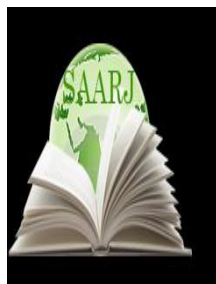
STRATEGIES AND STATUS OF RESEARCH IN THE INDIAN ADVERTISING AGENCIES

Dr. Yashmin Sofat*

*Assistant Professor,
Department of Commerce,
A.S. College,
Khanna, India.

ABSTRACT

Today's in this competitive environment, strategies and research are the wealth of an organization, which can help it in achieving its goals. It is of paramount importance for the success of any organization. Advertising agency is no exception to this. Advertising research has become the focal center of attention in advertising agency circle because of its contributions. This paper attempts to know the fundamental understanding of the research process and the relationship of research to decision making in indian advertising agencies. Research is also used for evaluating the cumulative effect of advertising campaigns. In India, marketing research originated with advertising agencies. It also highlights the status of research in organizational structure of advertising agencies and how the agencies verify the reliability of the information given by the clients. Lastly, how the advertising agencies make strategy regarding research in advertising to its effectiveness in some form or the other and the challenges involved for this. So, with the adoption of the strategies, the overall effectiveness of the business will improve.



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**ROLE OF TAXATION IN SUPPLYING CIVIC AMENITIES:
A CASE OF SANGLI-MIRAJ-KUPWAD MUNICIPAL CORPORATION**

Dr. P.S. Kamble*; Sandeep K.Raval**

*Professor,
Department of Economics,
Shivaji University,
Kolhapur.

**Assistant Professor,
N.D. Patil Night College of Arts & Commerce,
Sangli.

ABSTRACT

Urbanisation is considered as one of the indicators of economic growth. It is said that, greater the urbanisation then higher the economic growth and vice versa. It is a fact that we found the concentration of the economic growth in the urban areas, especially in the developing countries like India. Sangli-Miraj-Kupwad Municipal Corporation is one of the most important urban agglomerations in the state of Maharashtra and a major Railway junction. It has a long history since 1024. The corporation is formed in February, 1998. Due to increased urbanization and industrialization in and around the city, the population is also increased along with the basic demand. The traditional role of municipal bodies had been one of providing basic amenities of civic life. Services such as water supply and sanitation, roads and drains, street-lights, collection and disposal of solid waste, maintenance of public places, burial grounds and crematoria, cattle pounds, registration of births and deaths, maintenance of markets have long been seen as the function of municipal bodies. In addition, they performed certain regulatory functions relating to construction of Drainage, public health, Primary school, Parks and Gardens, Public latrine and Urinals etc.

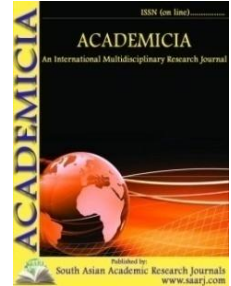
KEYWORDS: *Urbanisation, Civic Amenities, Municipal Corporation, Education, Public Health, Urinals and Latrine.*



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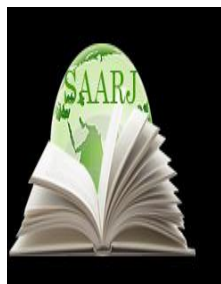
**THE DIASPORIC REALITY OF CHALLENGED ETHNICITY AND
BELONGING: A STUDY OF BHARATI MUKHERJEE'S WIFE**

Dr. Rajib Bhaumik*

*Assistant Professor,
Department of English,
Alipurduar College.

ABSTRACT

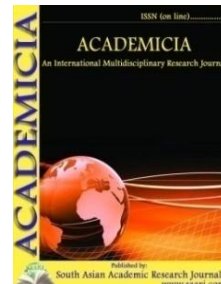
The Tiger's Daughter (1971), Wife (1975) and Darkness (1985) mark distinct phases in Mukherjee's life and career, There is a definite shift in Mukherjee's artistic obsession, from the 'aloofness of expatriation'.¹ To be precise, Wife belongs to the period of transition from the 'expatriate' phase to the 'immigrant' phase in Mukherjee's own life. In Wife the novelist shows a common dream of some third world immigrants, who are obsessive of American glitziness and opportunities and are therefore, agile to 'settle' in the New World.



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**RISK MANAGEMENT IN HORTICULTURE:
A CASE STUDY IN ANANTAPURAMU DISTRICT**

Dr. S.Subbarayudu*; Dr. S.Sureshreddy**

*Post Doctoral Fellowship,
Department of Economics,
S.K.University,
Anantapuramu, Andhra Pradesh, India.

**Department of Statistics,
S.V.University,
Tirupathi, Andhra Pradesh, India.

ABSTRACT

The term 'Horticulture' is probably of recent origin and it first appeared in writings of 17th century. The term horticulture is derived from the Latin: hortus (garden) and cultura (cultivation), which means garden cultivation. The range of Horticulture products includes fruits, vegetables, spices, coconut, floriculture, medicinal and aromatic plants, mushrooms, cashew, cocoa, etc. In India total horticulture crops area had been 23.2 million hectares and total production had been 257.2 million tonnes. Andhra Pradesh State is highly suitable to raise horticulture crops; as such the state as a whole accounts for more than 16 lakh hectare of land brought under horticulture crops, production more than 209 lakh million tonnes of horticulture crops during the year 2013-14.



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GO GREEN - A CASE STUDY OF GREEN BANKING INITIATIVES OF ICICI BANK LIMITED

Dr. S. Gayathry*

*Assistant Professor,
SRM B School,
SRM University,
India.

ABSTRACT

ICICI Bank is India's largest private sector bank with total assets of Rs. 5,367.95 billion (US\$ 99 billion) at March 31, 2013 and profit after tax Rs. 83.25 billion (US\$ 1,533 million) for the year ended March 31, 2013. The Bank has a network of 3,351 branches and 10,486 ATMs in India, and has a presence in 19 countries, including India. ICICI Bank offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and through its specialised subsidiaries in the areas of investment banking, life and non-life insurance, venture capital and asset management. The Bank currently has subsidiaries in the United Kingdom, Russia and Canada, branches in United States, Singapore, Bahrain, Hong Kong, Sri Lanka, Qatar and Dubai International Finance Centre and representative offices in United Arab Emirates, China, South Africa, Bangladesh, Thailand, Malaysia and Indonesia. ICICI bank has launched their green banking activities in the name of "GO GREEN". Their green initiatives aimed at customers are driven by the objective of collaborating each of their customers and making Green a part of life. These initiatives range from green offerings/ incentives, green engagement to green communication to their customers. This paper attempts to study and analyse the green banking initiatives of ICICI Bank Limited in helping the Indian banking sector to march towards a greener future.

KEYWORDS: *Green Banking, green incentives, green communication.*



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**A CRITICAL STUDY OF HARITAVIDYALAM –
EDUCATION REALITY SHOW**

Dr. Baiju.K.Nath*

*Assistant Professor,
Department of Education,
University of Calicut.

ABSTRACT

Haritavidyalayam, reality is a remarkable attempt initiated by the state of Kerala to identify the potentialities of schools and children and to create a platform for sharing the wonderful activities and programmes in various schools, beyond the scope of a mere competition. The programme was jointly organized by it@school Kerala and C-Dit. The investigation followed the procedure of media review. Document analysis and observation were the techniques employed. An observation schedule was prepared to rate each episode of the show. The ten schools entered the final round exhibit novel and unique contribution in various fields. The schools in the final round include schools at different levels such as lower primary, upper primary, secondary and higher secondary. The programme was a great success in terms of the efforts to disseminate the potentialities of schools and students

KEYWORDS: *Education Reality Show, Secondary School, Unique programmes in school.*



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AN ANALYTICAL STUDY ON USE OF PLASTIC MONEY IN INDIA: WITH SPECIAL REFERENCE TO CARD HOLDERS OF GUJARAT

Dr. Kaushal A. Bhatt*

*Assistant Professor,
Faculty of Management,
PG Research Centre for Global Business Studies,
Gujarat Technological University,
Ahmedabad, Gujarat, India.

ABSTRACT

The Banks are the main participants of the financial system in India. The Banking sector offers several facilities and opportunities to their customers. Indian banking industry has been divided into two parts, organized and unorganized sectors. Among e-banking, card banking is the most important form of e-banking products. Important card banking products are Debit Cards, Credit Cards, Store Card and Smart Card which are popularly known as Plastic Money. Research design used for this research is descriptive and method is primary which is collected through structured questionnaire. Objectives of this study includes to examine the socio-economic profile of the cardholders so as to ascertain the association of such factors with the use of debit cards and credit cards; to identify the benefits of plastic money by cardholders and merchants in business deals; to investigate into the problems confronted by both types of cardholders and merchants in the plastic money deals, etc. Scope of this study is limited to State of Gujarat with 384 sample size. Tools used for analysis is one way ANOVA. There are approximate 24% users who are using only credit card, 24% using only debit card, 5% using only smart card, 6% using only store card while there are few card holders who holds more than one type of card. Suggestion that requires for plastic money industry is that Insurance and other security should be available for the security of plastic money. Card Issuer Company has to make their advertisement more effectively to attract more number of people. In e-shopping, merchant should create trust and loyalty to customers which influence to purchase on-line.

KEYWORDS: *Credit Cards, Debit Cards, Store Card, Smart Card and Plastic Money.*



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ONLINE ADVERTISING: A NEW ERA OF MARKETING

Pooja Gupta*; Saloni Raheja**

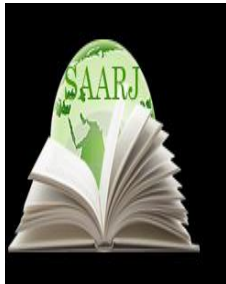
*Assistant Professor,
Guru Nanak College,
Sukhchainana Sahib, Phagwara, Punjab, India.

**Assistant Professor,
DRV DAV Centenary College,
Phillaur, Punjab, India.

ABSTRACT

The extent and variety of online advertisement is growing dramatically. Businesses are spending more on online advertisement than before. Recent years are a testimony to the astonishing development of the Internet, an increasingly important factor in current lifestyle. Internet advertising, as well, has seen a similar development, since marketers' online advertising budgets are growing as the years go by. With the quick growth of Internet users and the fast advances of Internet technology and e-commerce, more businesses and manufactures began to pay their attention to online advertising. Today's online portal businesses and electronic advertising service companies have established their in-house enterprise solutions and infrastructures for online advertising. The present study explores the concept of online advertising, different ways of online advertising networks in India and the current scenario of online advertising in India. This will be helpful for entrepreneurs, policy makers, practitioners, researchers, and educators to have through understanding of online advertising.

KEYWORDS: Advertising, Online, Marketing, India.



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RICE SECTOR IN POST REFORM ERA: A CASE STUDY OF HARYANA

Dr. Shobha Chaudhary*; Jai Parkash**

*Assistant Professor,
Department of Economics,
Maharshi Dayanand University,
Rohtak, India.

*Ph.D. Scholar,
Department of Economics,
Maharshi Dayanand University,
Rohtak, India.

ABSTRACT

Despite the several constraints in production and marketing of agricultural commodities, performance of Haryana agriculture and particularly the rice sector is noteworthy in Indian and global context. For certain commodities like basmati rice and spices; Haryana has a niche market access in spite of stiff competition in the global market.

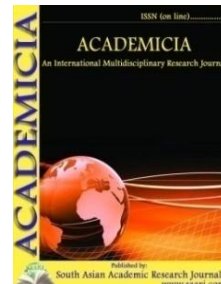
KEYWORDS: *MEP, MSP, CACP, FAO and Green Revolution.*



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**A COMPARATIVE STUDY ON PREFERENCE OF INFORMATION
SOURCES AND ATTRIBUTES FOR GARMENT AND FOOTWEAR BY
YOUNG ADULTS OF JAIPUR CITY**

Dr. Ruby Jain*; Arti Sharma**

*Associate Professor,
University of Rajasthan,
India.

**Research Scholar,
University of Rajasthan,
India.

ABSTRACT

The economy of India is continuously growing from last two decades. This growth has increased the shopping options available to the consumers. The present study has tried to identify the selection of information sources which consumers prefer for garment and footwear purchasing and the attributes which affect the purchasing of young adults of Jaipur city. The study found different information sources and attributes for garment and footwear selection and also found correlations between certain information source categories and attributes categories.



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**A STUDY ON CONSUMER AWARENESS AND PREFERENCE
TOWARDS GREEN TRENDS SALON**

Dr. R.Umamaheswari*; M.Uma**

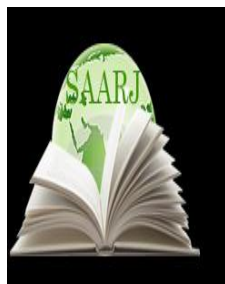
*Head of the Department,
Department of Commerce with Accounting & Finance,
PSG College of Arts and Science,
Coimbatore.

**M.Phil Research Scholar,
Department of Commerce,
PSG College of Arts and Science,
Coimbatore.

ABSTRACT

The grooming industry is getting a makeover. A few years ago if a man wanted a haircut he went to the local barber shop, the kind with the posters of film stars and if women who wanted their tresses snipped or eyebrows threaded went to a nearby beauty parlour, usually for 'ladies only' and run by an enterprising neighborhood woman. But the rise of unisex salon chains is changing all that. If you are looking for an industry that's thriving even during these tough economic times, look to hair or salon industry. Hence a study on customer awareness and preference towards green trends salon has been taken up. And also the purpose is to know customers opinion and factors influencing to visit the green trends salon. The data was collected from 100 respondents using questionnaire method. Simple percentage analysis has been used in the study. It was found from the study that the respondents are aware of the green trends salon and they prefer more facilities to be offered for female customers and also they can provide more weekend offers.

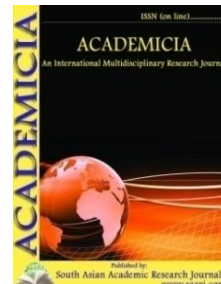
KEYWORDS: *Unisex salon, customers, influence, Satisfaction.*



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BRAND PREFERENCE AND INFLUENCE OF EDUCATION TOWARDS AGRO MECHANIZED EQUIPMENTS

Dr. K.Tirumalaiah*; Mrs. W.R.Sony; V.Satish Kumar*****

*Professor,

Rayalaseema Institute of Information and Management Sciences,
Tirupati, India.

**Assistant Professor,

Rayalaseema Institute of Information and Management Sciences,
Tirupati, India.

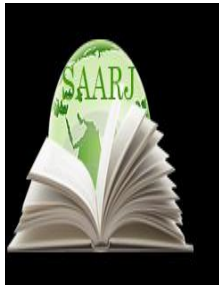
***Assistant Professor,

Rayalaseema Institute of Information and Management Sciences,
Tirupati, India.

ABSTRACT

India is in the second largest in volume of output in agriculture sector. The mechanization of farm is determined by a set of inter related factors such as size of farm, irrigation, access to institutional credit, government extension support services, experience of the farmers. The central government has launched nearly 125 schemes for farmers in agro mechanization. Farm Power is an essential input in agriculture for timely field operations for operating different types of farm equipment like operating irrigation equipment, threshers, seeders and other post harvest equipments.

KEYWORDS: *Agro Equipments, Brand preference, Government Subsidies.*



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**A COMPARATIVE STUDY OF LOCAL CABLE NETWORK WITH
DIRECT-TO-HOME (DTH) SERVICE WITH SPECIAL REFERENCE TO
INDORE**

Dr. Rajeshri Desai* ; Dr. Aviansh Desai**

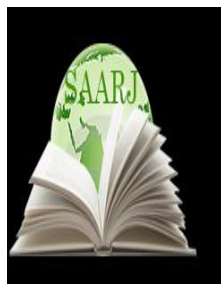
*Faculty,
School of Commerce,
Devi Ahilya Vishwavidalya,
Indore, India.

**Associate Professor and Director In Charge,
Govindram Seksaria Institute of Management and Research,
Indore, India.

ABSTRACT

Present study is a comparative study of local cable network with DTH service in Indore city. This study is about the preferences of users in terms of services provided (like variety and flexibility to choose channels, movie on demand, price, after sales service and easy in charging) and technically satisfied like (picture, sound quality and internet). A structured questionnaire used to collect the opinion from the respondents. Hypotheses were formulated to analyze data with the help of statistical tool Z test. Results were discussed with standard value for the significance.

KEYWORDS: Cable network, DTH (Direct-To-Home).



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**IMPACT OF CAPITAL STRUCTURE ON COST OF CAPITAL AND
VALUE OF FIRM: AN EMPIRICAL STUDY OF POWER INDUSTRY IN
INDIA**

Ranju Bhatia*; Mukesh Trehan**

*Research Scholar,
Shri Venkateshwara University,
Gajraula.

*Associate Professor,
Arya Girls College,
Ambala Cantt, Haryana, India

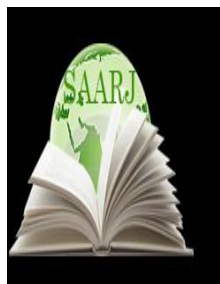
**Associate Professor,
S.A. Jain College,
Ambala City, Haryana, India

**Research Scholar,
Shri Venkateshwara University, Gajraula.

ABSTRACT

The liberal foreign investment policy adopted by Indian government under economic reforms has facilitated raising of capital and debt funds from overseas markets. Investment opportunities have expanded and financing options have widened for Indian corporate units. Now no corporate unit will like to depend just upon the domestic sources of funds. The composition of capital structure varies from industry to industry, from trade to trade and even within the same industry from company to company. Power industry has undergone significant change since economic reforms. For the purpose of analyzing financing pattern of power companies we have undertaken this research work. This study intends to analyse the impact of capital structure on cost of capital and value of firm in Power Industry. In the sample units, no significant relation is found between debt equity ratio and cost of equity over the period under study. The increase in the level of debt is not resulting in increase in cost of equity in the sample units, so it can be concluded that the sample units are using debt within the safe limits. The foregoing analysis in the sample units does not provide empirical evidence regarding positive relationship between debt equity ratio and value of firm.

KEYWORDS: Capital Structure, Cost of Capital, Debt Equity Ratio, Power Industry, Value of Firm.



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EMPOWERING PRE-SERVICE TEACHERS FOR 21ST CENTURY

Alka Macwan*

*Assistant Professor,
M B Patel College of Education,
V.V. Nagar.

ABSTRACT

'We need a metamorphosis of education - from the cocoon a butterfly should emerge. Improvement does not give us a butterfly only a faster caterpillar.' UNESCO : Learning to Learn. For the past decade or so we have seen schools being forced to comply with a business managerial ideology that has all but crushed the common sense and creativity of innovative teachers and schools. Now is the time to reshape schools as democratic learning communities fostering in students abilities to be critical thinkers and good problem solvers no matter what life path they choose. They also will need to be creative, innovative, and show aptitude in evolving skill areas, such as information, media and technology skills. The above mentioned demand of the world calls for professional development of teachers in the accordance with 21st century skills. This paper is a modest effort in suggesting how the pre-service Teacher Education can explore possibilities in enhancing 21st century teacherhood in teachers –in – making. Preparation of a task package for the same and getting it validated from experts is the core of this process. The focus of the tasks are: Understanding the importance of 21st century skills and how to integrate them into daily instruction. Enabling collaboration among all participants. Allowing teachers-in making to construct their own learning communities. Taping the expertise within a school or school district through coaching, mentoring and team teaching. Supporting teachers-in making in their role of facilitators of learning. Using 21st century tools. The paper includes writers' reflective journey into the understanding the need of 21st century skills, advanced pedagogy, construction of tasks and its validation. Derived from it will be presented a plan of action for teacher education field for facilitating student teachers for 21st century classrooms.

"Come to the edge", he said

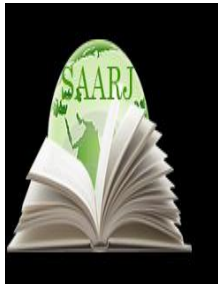
They said, 'We are afraid'

Come to the edge, he said

They came

He pushed them... and they flew.

Guillaume Apollinaire



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MARKOV'S TRANSITION MATRIX AND ITS APPLICATION TO LOAN TRACKING IN COMMERCIAL BANKS

Ms. S. Gautami*; Mr. V.Satish Kumar; Dr. K.Tirumalaiah*****

*Assistant Professor,
RIIMS,
Tirupati, India.

**Assistant Professor,
RIIMS,
Tirupati, India.

***Assistant Professor,
RIIMS,
Tirupati, India.

ABSTRACT

Lending being one of the principal business of a bank accounts for a major portion of its funds. Banks provide loans to different sectors of the economy for different purposes. Of courses, lending is main business of a bank but as the same time it is highly risky. As such, while lending money to borrowers, a banker must consider cardinal principles of safety, liquidity, diversification of risks, profitability and customer satisfaction. Keeping in view these principles, bank has to formulate loan policy, specifying strategic guidelines with respect to size of loan and its compensation, acceptable security and margin requirements, lending criteria, maturity period, limitations of lending authority etc. With a view to ensuring the end use of the loan, it is necessary for the bank to keep a track of the loans Outstanding, this task is performed by credit department with the help of lending officers. This Markov's Transition Matrix helps the lending officer to track the loan and take measures accordingly.

KEYWORDS: *Liquidity, lending criteria, Markov's Transition Matrix.*



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FINANCIAL PERFORMANCE ANALYSIS OF RRBS OF GUJARAT STATE - AN APPLICATION OF CAMEL MODEL

Prof. (Dr.) Rajesh P. Khattri*; Prof. Dr. Mayuri Jonathan Farmer**

ABSTRACT

Out of the total population of India, more than 70% people are living in rural area and such of them are very remote. Major population of these areas are depends on agriculture. To make sustainable economic growth, the focus must be given on agriculture and rural economy. Among the different requirements for the development of rural economy, the right type of credit and availability of that credit at proper time is very important. RRBs of India have been setup in rural areas where the reach of co-operative banks and commercial banks are distinct. The main objectives of these banks are to give finance to agriculture and to provide employment to the people of rural and remote areas of the country. RRBs have been conceived the strong points of commercial banks and co-operative banks and reducing the weak points of both. The objectives of the study are to evaluate the performance of Dena Gujarat Grameen Bank by applying CAMEL Model which is basically a ratio-based model for evaluating the performance of the banks periodically. Various ratios forming this model have been explained individually and collectively. In the present study, the ratios relating to capital adequacy, asset quality, management efficiency, earning quality and liquidity has been found out for the post-merger period. On the basis of the ratios and the trend line chart of the ratios, it is found that how the bank has performed after post-merger period i.e., 2006 to 2012 for fulfillment of the established objective of RRBs as well as profitability.

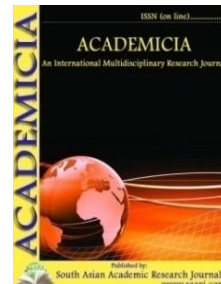
KEYWORDS: Regional Rural Banks, Camel Model, Performance Analysis.



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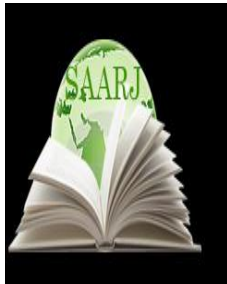
**STUDIES ON BIOTIC DIVERSITY OF MACRO INVERTEBRATES
IN MANAR RIVER**

Mane A.M*

*Associate Professor,
Department of Zoology,
A.C.S. College,
Nanded, India.

ABSTRACT

The river Manar has its stretch of about 30km. between kandhra Barul, to sangam.(M.H.). It is most vital life of the marathwada region and one of the key factor in geographical importance in the history of this region. Under Manar river project a large number of barrages are to be constructed in the north-east of Manar River.



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ANALYSIS OF CAPITAL STRUCTURE DETERMINANTS OF AMBUJA COMPANY

Dr. Rosy Kalra*; Ankush Singhal**

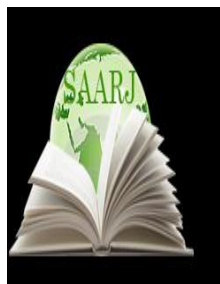
*Head,
Department of Finance.
Assistant Professor,
Amity Business School,
Amity University,
Noida, India.

**Student,
Amity Business School,
Amity University,
Noida, India.

ABSTRACT

Capital structure represents the proportion in which equity capital and debt capital is employed to finance the assets of the companies. Over the years capital structure decision is very crucial and important because of the fact that it affects net profit, earning per share, cost of capital, dividend pay-out ratio and liquidity position of the companies and consequently the affects value of the companies that in turn is necessary for the sustainable economic development. The purpose of this paper is to measure, evaluate and empirically studies the relationship between capital structure and financial performance of Ambuja cement company India. The data of 10 years has been taken to study the impact of composition of capital structure on the value of a company and it is observed that change in the financial leverage of a firm will lead to corresponding change in the Weighted Average Cost of Capital (WACC) and hence the value of the company .An increase in the leverage leads to increase in the value of the firm.

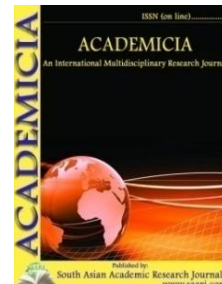
KEYWORDS: *Capital structure, Financial performance, Leverage, Value of firm, and Equity Capitalization rate.*



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IDENTIFICATION OF FACTORS INFLUENCING PREFERENCES FOR GREEN PRODUCTS: A STUDY IN AND AROUND KOLKATA (INDIA)

Prof. Sudipta Majumdar*; Dr. Sukanta Chandra Swain**

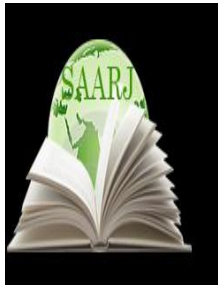
*Faculty Member & Research Scholar,
ICFAI University,
Jharkhand, Ranchi, India.

**Assistant Dean,
ICFAI University,
Jharkhand, Ranchi, India.

ABSTRACT

Since the concept of environmental consciousness has become a necessity to save the mankind, promoting consumption of green products is the need of hour, owing the fact that green products are environment friendly or sustainable products and are organic in nature. It is evident that the feeling for the health of environment and consumers, the usage of green products is emerging at the cost of traditional or conventional products. However, the magnitude of usage of green products is much behind the ideal one to safeguard the consumers and environment at large. Thus stretching the incidence and depth of usage of green products is a must. In order to achieve the pious objective, it is necessary to know the factors which insisted the users to go for the green products so that the same can be ventilated to the masses for extending the consumer base for the green products. On this backdrop, this study has been undertaken to collect responses from the green product users in and around Kolkata to find out the significant factors, through factor analysis, which contribute for the popularity of the Green products. The study also tries to find out the impact of different psychographic variables with respect to popularity of green products. The findings so obtained will definitely help in augmenting the usage of green products and hence contribute to safeguard the health of consumers and environment at large.

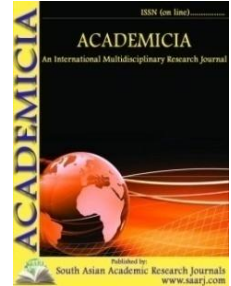
KEYWORDS: *Green Products, Factors, Kolkata, Factor Analysis, Psychographic Variables.*



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**DECONSTRUCTING CONSTRUCTIVISM:
A STEP TOWARDS POST CONSTRUCTIVISM**

Sanjay Chotaliya*

*Research Scholar,
Bhavnagar University,
Bhavnagar, Gujarat, India.

ABSTRACT

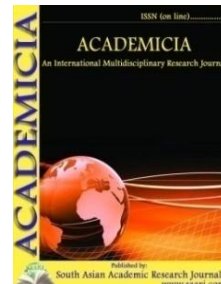
Our past is extensive and profound in comparison to what other generations have. Any discipline has a wide spectrum of principles/ experiments and ideologies. Unfortunately, quite a lot from this quantum has failed in answering questions of the present day realities. It means we are living in such a state of frustration, where, whatever was to be created, has already been created. So, we have marched back towards the past as far as creation is concerned. Individual cantered ideologies which gave birth to humanity after the world wars have now gradually thrown us in to ruined palace of despair, insignificance and nothingness.



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ROLE OF SHATKARMA & PANCHAKARMA ON C REACTIVE PROTEIN

Dr. Sunil Kumar*; Prof. V.P. Upadhyaya**

*Assistant Professor,
Department of Yoga & Health,
Dev Sanskriti Vishwavidyalaya,
Shantikunj, Haridwar, India.

**Professor,
Himalaya Ayurveda College,
Senior Member,
Uttarakhand Chikitsa Parishad.

ABSTRACT

C-reactive protein (CRP) is an annular (ring-shaped), pentameric protein found in the blood plasma, the levels of which rise in response to inflammation (i.e., C-reactive protein is an acute-phase protein of hepatic origin that increases following interleukin-6 secretion from macrophages and T cells). Present study is aimed to find out the effects of practice of Shatkarma (Vaman, Jalneti & Kapalbhathi) and Panchakarma (Vaman & Nasya) on C reactive protein in human subjects. The result revealed that post-experiment C reactive protein was lower than that of pre-experiment.

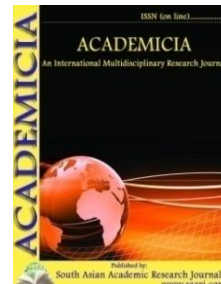
KEYWORDS: Shatkarma, Vaman, Jalneti, Kapalbhathi, Panchakarma, Nasya, Vaman Karma, C Reactive Protein.



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**CHLOROPYRIFOS INDUCED ACTIVITIES ON ERYTHROCYTE
SEDIMENTATION RATE IN FRESHWATER FISH, CHANNA STRIATUS**

P.Pandari Reddy*; Dr. G.Sunitha; Dr. Shaikh Afsar*****

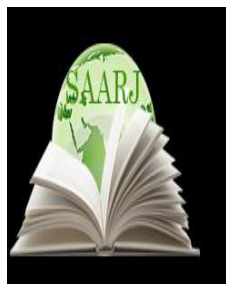
*Department of Zoology,
University College of Science,
Osmania University,
Saifabad, Hyderabad, India.

**Department of Zoology,
University College of Science,
Osmania University,
Saifabad, Hyderabad, India.

***Department of Zoology,
Vivek Vardhini Day College,
Hyderabad, India.

ABSTRACT

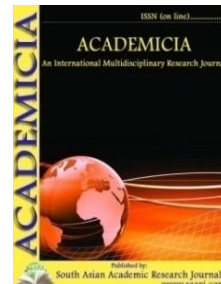
Application of pesticides in agricultural practices has elevated the risk of contamination of aquatic habitat and its ambient environment. Considering the fact, the present investigation was carried out to study the impact of sublethal concentration of chlorpyrifos exposed after regular interval of 24, 48, 72 and 96 hrs on erythrocyte sedimentation rate of freshwater fish Channa striatus. This is common edible fish abundantly found in local river Manjira river district Hyderabad. The Godavari plateau is well flourished by various crop cultivations. Hence the farmer using chlorpyrifos as an effective insecticide to control various pests. Ultimately the excess run of water carries chlorpyrifos reaches to the aquatic habitat and disrupting the aquatic biota. In present study, The haematological analysis showed significant increase in erythrocyte sedimentation rate of treated animals as compared with control.



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COMMODITY DERIVATIVE WITH SPECIAL REFERENCE TO MCXINDEX

Prof. Badiuddin Ahmed*; Mrs. Saleha Firdous**

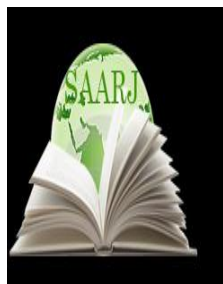
*Department of Management and Commerce,
Maulana Azad National Urdu University,
Gachibowli, Hyderabad, India.

**Associate Professor & Research Scholar (AMU),
Al-Habeeb College of Engineering & Technology,
Hyderabad, India.

ABSTRACT

The trading in commodities was started with the first transaction that took place between two individuals. We can relate this to the ancient method of trading i.e., BARTER SYSTEM. This method faced the initial hiccups due to the problems like: store of value, medium of exchange, deferred payment, measure of wealth etc. This led to the invention of MONEY. As the market started to expand, the problem of scarcity piled up. The farmers / traders then felt the need to protect themselves against the fluctuations in the price for their produce. In the ancient times, the commodities traded were – the Agricultural Produce, which was exposed to higher risk i.e., the natural calamities and had to face the price uncertainty. It was certain that during the scarcity, the farmer, realized higher prices and during the oversupply he had to lose his profitability. On the other hand, the trader had to pay higher price during the scarcity and vice versa. It was at this time that both joined hands and entered into a contract for the trade i.e., delivery of the produce after the harvest, for a price decided earlier. By this both had reduced the future uncertainty. In this paper an attempt has been made to track the volatility analysis of some commodity derivatives on the basis of empirical finding of 4 years future prices of select commodities: - Gold & Silver. A volatility analysis of these two precious metal commodity have been carried out in this paper.

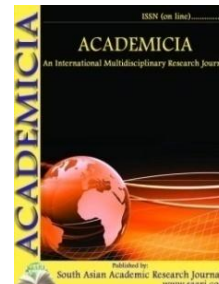
KEYWORDS: commodity gold derivatives, futures trading, volatility, Gold demand, Gold supply, performance of Gold.



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E-COMMERCE IN INDIA

Krishan Kant*; Hashir Mairaj; Supriya Kamna*****

*Sri Ram College of Commerce,
University of Delhi,
New Delhi, India.

**Assistant Professor,
Shaheed Bhagat Singh College,
University of Delhi,
New Delhi, India.

***Assistant Professor,
Shivaji College,
University of Delhi,
New Delhi, India.

ABSTRACT

India is one of the fastest growing economies having a growing middle class with penetration of consumer goods and technology. It has one of the largest and fastest growing internet user's populations. It had internet population of 190 million active users as of June 2014 which is third largest after China and US and It is estimated that India would have second largest internet population of over 500 million users as of 2018. There has been an increase in the level of income, priority toward education and changing lifestyles. This has opened an abundance of investment and growth opportunity of E-Commerce in India. Many websites have been launched in India over the past few years facilitating the sale of almost everything. The E-Commerce market was valued at INR 81,525 crores by the end of December 2014 registering a growth of 53% over the last year and is expected to grow at the rate of 33% during 2015 to cross INR 1 Lakh Crores by end of year 2015. However, In order to sustain E-Commerce growth in long-term, structural reforms are required to take place.

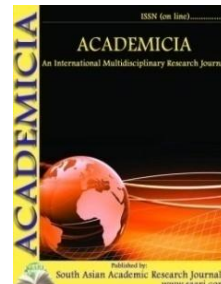
KEYWORDS: *Cash-on-delivery, E-Commerce, E-Tailing, Growth.*



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ROLE OF ELECTRICITY IN RURAL DEVELOPMENT

Mr. Rajesh*

*Lecturer,
C. R. Kisan College,
Jind, India.

ABSTRACT

Electricity is the most versatile form of energy. Its adequate supply is essential for the socio-economic development of any present day society. This chapter presents an analysis of the impact of electricity on the various facets of agricultural and rural industrial activity etc. in rural areas. By and large, the direct impact on these and the resulting benefits accruing to the households as a result of use of electric power for lift irrigation and for operating industrial units in terms of their nature and extent have been analysed and assessed here in this chapter.

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