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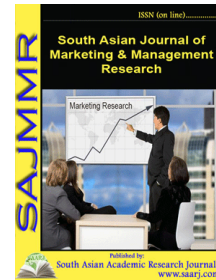
VISION

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



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**LABOUR WELFARE AND SOCIAL SECURITY MEASURES
“A STUDY OF SUGAR INDUSTRY IN PUNJAB”**

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ABSTRACT

Rapid industrialization and urbanization have made labour dependent on capitalists. Inflation has made their lot poor and they find it difficult to maintain their standard of life. In such a situation labour welfare facilities enable workers to live a richer and more satisfactory life. Labour welfare measures operate to neutralize the harmful effects of large-scale industrialization and urbanization. They also benefit the employer in several ways many of which are not subject to quantification like improved morale and loyalty, lower turnover and absenteeism, good industrial relations, reduced influence of unions and many more. This study is an attempt to know about various labour welfare and social security measures in sugar Industry of Punjab because there is hardly any empirical study, which has been conducted in this industry on this aspect. Human beings are the backbone of nation. By this type of study of the employees, they will feel important in the organization and get motivated. Studies on labour welfare measures make employers more conscious about the facilities to be provided to the workers. The study has revealed that welfare and social security measures are better in co-operative sugar mills. Private sugar mills also provide the facilities but not as per the laws.



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CUSTOMER PREFERENCE AND STORE SELECTION CRITERIA OF BIG BAZAAR APPARELS IN BANGALORE

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ABSTRACT

Dont miss the unbeatable offers and discounts on all your daily needs from clothes to furniture at Big Bazaar. Nobody sells cheaper and better than Big Bazaar, the pioneer of value retail in India. From regular household needs like rice and vegetables to imported foods, garments, stationery and electronics the variety and deals they offer are mind boggling. All major cities in India have at least one Big Bazaar outlet, some of which have a beauty parlour and food court as well. Bangalore market is a highly competitive market with large number of players in both organized and the unorganized sector. Big bazaar is a form of discount store operating in 200000sq. ft. space in Bangalore. The company operates 11 different stores across Bangalore and caters to the varied needs of the dynamic population. In order to gain competitive advantage, the organization must be constantly updated with the latest trends and changes in the market, formulate new strategies for survival and sustained growth. This study aims at enhancing the brand value of big bazaar by focusing on providing better services and satisfaction to the customers through enriched customer relationships and awareness, competitor analysis, demographic analysis and preference of customers and understanding of a better advertising strategy. This study is instrumental in understanding the shopping pattern of the customers, their preference and perception and the most effective media for advertisement, which will further help in delivering more value propositions to the customers. The primary objective of this paper is to study the store selection criteria for apparels at big bazaar, a leading retailer in Bangalore.

KEYWORDS: *Customer preference, Competition analysis, Advertisement strategy*



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CAPITAL MARKET OF INDIA: A SECTORAL ANALYSIS

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ABSTRACT

Performance analysis of stock markets had always been an evergreen area of research with new tools and results emerging almost every day. The introduction of sectoral indices in Indian capital market in January, 1996 has turned the attention of the researchers towards comparative performance analysis of different industries in India. An attempt is thereby made in the paper to compare and contrast the risk return characteristics of ten major industrial sectors which account for 88.74% of the economy's industrial production. A comparative analysis is done on the annual returns, total risk, systematic risk, abnormal returns and correlation of each sectoral index. It was observed that the sectoral indices exhibited significant difference in their risk return characteristics and they also followed business cycles of recession, recovery and boom in their performance. The common pattern of high return related to high risk and low return related to low risk was also observed in the sectoral indices.

KEYWORDS: *Abnormal Returns, Beta, Sectoral indices, Systematic Risk, Volatility.*



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ROLE OF BANKING SECTOR IN INDIAN INDUSTRIAL DEVELOPMENT

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ABSTRACT

Finance, is, infact, the most important institutional and functional resource for economic transformation. So, finance plays an important role to maintain proper regulation of economic and financial system of any economy. For the proper utilization of finance, financial institutions in India provide many financial services like banking, stock marketing, insurance and deal-out. Banking is the most popular, widest and oldest financial service in India. Around five decades has elapsed since Indian mutiny and social, industrial and other infrastructure has improved. Industry is the base of any economy. Since last few decades banking plays an important role in the development in industrial sector. First time in the second five year plan, importance is given to industrialization by laying emphasis on basic and heavy industries to expand the employment opportunities. With the industrial development, capital goods and consumer goods are manufactured and the basic needs of economy can be satisfied. But for the development of industry, capital formation is necessary and capital formation is possible with the help of banking. Banks provide financial assistance and non-financial assistance to the industrial sector. There are different types of bank like commercial banks, development banks and specialized banks provide many loans, grants and services for the development of industry. Especially development banks play a significant role in industrial development. Development banks provide all development oriented services such as provision of risk capital, provision for technical services and identification of investment projects. These banks help in raising the speed of economic development through the promoting investment in industry, agriculture and international trade but the main objective is the rapid industrialization, particularly in the private sector. So as to development of entrepreneurial skills and provide additional employment opportunities as well as higher production. Particularly finance the small scale and rural industries for the development of region of Indian economy. Development banks subscribe and underwrite the issue of stock, shares, bonds and development of industrial concerns and provide assistance for the setting up new industrial projects and expansion of existing units. Commercial banks also play an important role for industrial development. The

main purpose of this paper is to highlight the role of banking sector in industrial development in India.

KEYWORDS: *Banking, Development Banks, Commercial Banks, Industrial Development, India.*



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BRAND ASSOCIATION AND BRAND IDENTITY- A LASTING RELATIONSHIP

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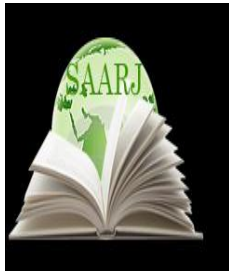
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ABSTRACT

"NOBODY EVER BORED ANYBODY INTO BUYING THEIR PRODUCTS."

*Brands are the source of promises to consumers. They promise relevant differentiated benefits. They can make these promises because they are the personifications of products, services, organizations or other entities. Brands have personalities, they possess character and they can stand for something. It is contended that not only can companies and their products and services be branded, but so also can colleges and universities and museums and other not-for-profit organizations and municipalities and countries and musical groups and yes, even individuals. While most people do not need to be personified, some arguably do. Indeed, many celebrities are packaged as brands. The trick is to draw out a person's authentic brand, one that is true to him or her. The same is true with all other brands. The role of the brand marketer is to accentuate the positive attributes, especially those that will give the brand an advantage in the marketplace. People are brands. Brad Pitt, Angelina Jolie, Paris Hilton, Donald Trump, etc. These names stand for something specific in the minds of consumers. Furthermore, brand names can be leveraged across a number of generations. Some people are brands because they build powerful reputations in their field of endeavor. Steve Jobs is a brand at Apple. Michael Dell at Dell. DeBackey in heart surgery. But most never quite get to that status. **The brand ambassador is a marketing model** that employs trusted, credible personalities to promote and give greater visibility to its brand products. But outside of the traditional, big money advertising world, where famous actors or sport stars are utilized as "ethical" promotional promoters of unique events or services, the idea of a new kind of brand ambassador, a grassroots conceived-one, has yet to trickle down the marketing strategies adopted by successful companies. Realizing the importance of brand ambassadors, the paper attempts to find out the opinion of the respondents about various personalities.*

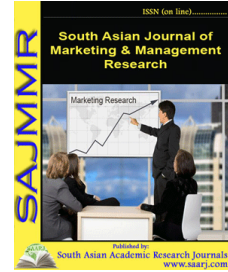
KEYWORDS: *Bottom of Pyramid, Marketing Strategy, Distribution strategy, Segmentation, FMCG.*



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**ATITHI DEVO BHAVA
(A STUDY ON CRM PRACTICES IN HOTEL INDUSTRY)**

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ABSTRACT

Consumer today is no longer the King, he has emerged as an Emperor

Alyque Padamse

The management mantra of the millennium has gained predominant importance in today's market. The millennium is in the midst of explosive change witnessing rapidly changing market conditions, volatile equity markets, reconstructed value chains and new global competitor. Customers themselves are changing and natural customer loyalty is a thing of the past. As a result, the concept of CRM has taken the center stage in the business world for sustainable competitive advantage. This paper attempts to study the CRM practices and philosophies adopted by certain Hotels in Chennai. Offering world services to the customers/guests is a pre-requisite for the development of the hotel industry. The main task before the hoteliers is to make a combination of quality services at different stages so that the potential customers/guests are transformed into heavy/habitual guests. Customers expect refined services and decent behaviour. The success rate of a hotel is coiled in the essence of transforming casual visitors into regular visitors. The task before the hotel marketers is to make the industry profitable and at the same time satisfy the customers, in the face of their expectations. The Hotel Industry in India is growing gradually, which necessitates handling of the problems in the right perspective. The application of marketing principles in the right fashion is the need of the hour. To implement CRM successfully, the top management will have to change the entire organizational mindset. CRM requires commitment and understanding throughout the company, not just in marketing. A strong core service performance supplemented by effective Customer Relationship Management by the company will yield fruitful results to both the organization and the customers. Its success greatly depends on implementing at the right stage, targeting the right customers, in the right perspective.

KEYWORDS: Customer Loyalty, Customer Relationship Management.



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**SERVICE QUALITY MEASUREMENT FOR RETAILING: BENEFITS,
NEED AND IMPLICATION**

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ABSTRACT

The retailing industry has been present in our country through history. Today, it consists of organized and unorganized retail stores. Post-liberalization, deregulation of many businesses, changing consumer behavior and preferences has sown the seeds of a retail transformation. Organized retail environment in India is changing rapidly and is characterized by intense competition among the domestic players, domestic and foreign players and among foreign players. On the otherside, customer has greater expectations related to his or her consumption experience. With the increase in disposable income there is less leisure time to spend on purchasing. Consumers have become more aware and are seeking more information, better quality of product and service, wider variety, hygiene, good ambience as well as enhanced customer service. Organized retailer in Indian can not compromise with the quality of service as it is perceived as a tool to increase value for the customers, as well as means of positioning in the competitive environment. In the Recent competitive retail environment, delivery of high service quality has long been treated as the basic retailing strategy and retail businesses are also considered as service businesses. This paper focuses on models of service quality measurement such as SERVQUAL, SERVPERF widely adopted for the evaluation of service quality across different industries. This paper reviews their application in retail sector across countries. Further, it reviews retail service quality scale (RSQS) specially developed for retail stores. The main objective of this paper is to identify the appropriateness of the above mentioned models in context of service quality evaluation of Indian retail stores.

KEYWORDS: Retail Store, RSQS, Service Quality, SERVQUAL, SERVPERF.



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**AN EMPIRICAL STUDY ON FACTORS INFLUENCING WOMEN TO
BECOME AN ENTREPRENEUR (WITH SPECIAL REFERENCE TO
SELF-HELP GROUPS, CHENNAI)**

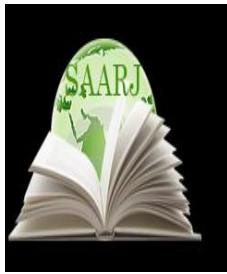
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ABSTRACT

The rapidly changing economy has forced women to venture out as entrepreneurs. Although there are no concrete evidences of discrimination against women microentrepreneurs, failure to provide collateral or guarantees reduces the likelihood of obtaining credit. Further, lack of marketing skills and technological know-how also act as impediments to the growth of their businesses. The present paper discusses the factors impeding the growth of women micro entrepreneurs and the catalytic role played by the Non-Governmental Organizations (NGOs) in creating appropriate entrepreneurial environment. The paper also discusses the supporting role in the process of entrepreneurship development among women.



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**THE SURVIVAL OF THE FITTEST: PRIVATE LABEL VS THE
MANUFACTURER BRAND**

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ABSTRACT

The best way to predict the future is to invent it and then manage it. Private labels, an invention have come a long way over the last three decades. Private labels in India have expanded across FMCG categories, home care and other low end products. Traditionally private label were seen as low priced, low graded products, but the biggest change which has happened is the entry of premium private label, Now the brand has broadened the frame of reference by saying the best you can buy. By offering superior quality many private label brands have overtaken the manufacturing brand. As the retail players are quick to grab the bigger slice of the retail pie, a new challenge in the shape of private label brands are raising their heads to turn up the applecart of the manufacturer's brands. This article narrates to the reader giving insights about trends and practices in private label and effective category management.

KEYWORDS: *Consumer perception, Organized retailing, Pricing strategies, Private labels.*



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**CROP INSURANCE-A CASE FOR EFFECTIVE EXECUTION OF
PROCEDURES BY INDIA**

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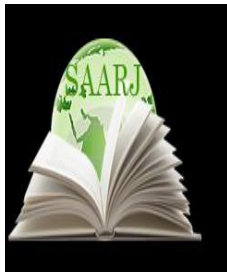
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ABSTRACT

Agriculture in India is highly liable to hazards like droughts and floods. It is essential to protect the farmers from natural catastrophes and ensure their credit entitlement for the next season. For this drive, the Government of India familiarized many agrarian schemes during the country. In India a multi-peril crop assurance called National Agriculture Insurance Scheme (NAIS) was executed. This scheme is being employed by Agriculture Insurance Company of India, an Indian government held concern. The scheme is essential for all farmers who take agrarian loans from any financial institution. It is intended for all other farmers. The premium is promoted for farmers who possess less than two hectares of land. This assurance follows the area approach. This means that as a substitute of individual farmers, a explicit area is assured. The area may vary from gram panchayat or block or district from crop to crop or state to state. The claim is calculated on the basis of crop cutting experiments carried out by agricultural sections of corresponding states. Any deficit in yield compared to past 5 years average yield is

compensated. This paper deals with various crop insurance policies their benefits to farmers and also suggests latent key ideas to gain whole benefit out of them.

KEYWORDS: *calamities, crop insurance, hostile selection, area approach*



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ELEMENTS OF LEADERSHIP STYLE IN CHEMICAL INDUSTRY

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ABSTRACT

In today's business environment, organizations are faced with dynamic global and economic factors, rapid and turbulent technology changes, the influx of knowledge workers, a global and multicultural workplace, and new organizational designs that reflect changes in communications and decision-making facilitated by technology. Leadership is defined in terms of traits, behaviours, influence, interaction patterns, role relationships and occupations of an administrative position. The chemical industry in India has the potential to grow to around USD 100 billion by 2010 according to KPMG's analysis based on a survey of the industry. The earlier review of the literature on the relationship between leadership and performance and between culture and performance. finds that many commentators note that the performance of an organization is dependent on the conscious alignment of employee values with the espoused values of company strategy.



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CSR MEASUREMENT IN INDIA: PROBLEMS AND PROSPECTS

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ABSTRACT

'Corporate Social responsibility (CSR)' is no longer considered as an optional add-on activity of business. It has now become imperative for business to engage in CSR. But the concept has been fraught with measurement difficulties which are causing hindrances for companies to embrace it fully. While many measurement tools have evolved in the western context and various indices have been developed, in the context of emerging economies like India, there is no instrument to measure CSR comprehensively. This paper seeks to take a look at the various attempts to capture the elusive concept of CSR using various measurement tools, problems associated with those tools and suggests guidelines to evolve measurement instrument in the context of emerging economies like India. The significance of the paper lies in comprehensively reviewing the measures of CSR in the literature and suggesting a framework to design such a tool.



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IMPACT OF ICT ON DEVELOPMENT IN INDIAN SCENARIO

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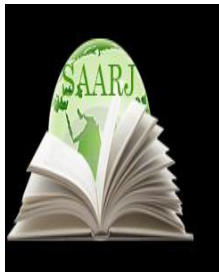
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ABSTRACT

Recent growth in Education and infrastructure sectors have impacted rural India, impact that Information Technology (IT) is going to have on Rural Marketing initiatives in few years is going to be enormous. In India strengthening of agriculture sector is critical for facing challenges of rural poverty, food insecurity, unemployment, and sustainability of natural resources. Accessible, transparent and remunerative markets are necessary to raise incomes and improve livelihoods of rural poor. Technology is going to make big difference to way we look at rural India in past. Process for revolution with help of IT has started and in next few years there will be more progress in this area. In today's marketplace, effective use and proper flow of information is the key to success. IT is a strategic tool in successful implementation of new technologies. Purpose of paper is to determine role of IT in improvement of rural marketing in India. Various IT tools and techniques have been explored by various private as well as public companies to acquire market. These tools include: Word Wide Web, Mobile Phones and Word Space Satellite Radio. Combination of various technologies presents an opportunity to overcome challenges in remote areas.

KEYWORDS: *Information Technology, Rural Development, Internet, Mobile & satellite Tech.*



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**ANALYSIS OF THE OPPORTUNITIES FOR
RURAL ENTREPRENEURSHIP AND CHALLENGES IN THE LIGHT OF
GLOBAL COMPETITION**

DR. AHAMD UMAR KHAN* ; DR. ASHFAQUE AHMED PINITODE**

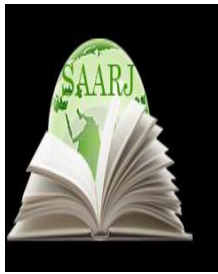
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ABSTRACT

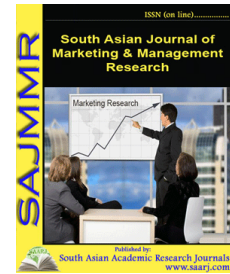
We are aware off the fact that the Rural Population earns their livelihood from agriculture and income from other miscellaneous services to community. The incomes of rural people are very low except the land lords in the rural areas. The urban population on the other hand earns more income due to the entrepreneurial spirit and the multidimensional sources of training rather awareness. The Entrepreneurship Development is lacking in the midst of rural population. Whatever the measures are taken by the Government; unless people take the benefits; the government efforts only would lie on paper. Hence it is imperative to understand the scenario, explore the opportunities for the people residing in rural areas, the question how to enthuse entrepreneurship in rural areas with respect to growing India and global competition need to be explored. This would lead to reduction of poverty and uneven distribution of income in the country. In this context a paper was prepared to study and understand what would be the opportunities for rural entrepreneurship and the challenges expected out of this to sustain in global competition and also how do we develop and integrate the appropriate work force retaining the existing ones. Since most of the Indian populations reside in rural villages, entrepreneurship awareness has to be created among them. The multidimensional aspects of Rural Entrepreneurship are studied with the help of certain success stories and literature review. The findings and suggestions were given at the end of the paper. It was also found that a small innovation in the rural area would definitely catch up the most of the population and that would lead to improvement of Quality of life of many people in the country. Though there are efforts taken on these grounds to promote and introduce entrepreneurship in rural areas it will be more effective once we have proper feedback and regulatory mechanism in place to monitor the progress of the scheme or the growth of the enterprise.

KEYWORDS: *Entrepreneurship, global competition, rural entrepreneurship.*



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**HUMAN RESOURCES DEVELOPMENT AND MANAGEMENT FOR
TOURISM IN INDIA**

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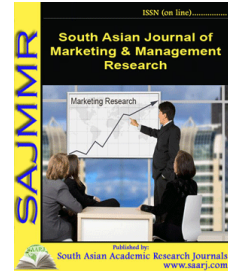
ABSTRACT

Tourism, the largest revenue and foreign exchange earning service industry the world over, is well recognized as the ready tool for economic development and employment generation. Tourism in India offers a large and diverse range of tourism products. Tourism in India is an established contributor to the economy both in terms of revenue and providing employment – it can be the best instrument for growth of neglected, remote and backward areas. Tourism in India as one of the substantial economic sector, displays the multiplier effect thus ensuring significant development of the infrastructure at the destinations, generate employment, and induce multi sectoral overall growth of the economy. This coupled with its people centric service industry outlook needs focused development and sustainability of Human Resources for the sector. The study takes an analysis of Human Resources Development and Management – need, challenges and suggestions, to keep the Indian tourism industry up on the growth path as it has tremendous potential to contribute in the social and economic development of the country.



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ETHICAL CONCERNS IN BUSINESS EDUCATION

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ABSTRACT

Business in India is neither new nor ever was in acute need of b-school graduates to start and run the business. For founders of great organizations, their experience was the best teacher. Business empires were established and sustained even before the formal business education took a shape in India. The incidence of globalization leads to phenomenal growth in number of organizations, expansion and diversification of businesses that call for more professionalism in management of organizations. As the demand catches up for business education, the number- of institutions, pupils, placements, and the like rose phenomenally, but the ethical concerns are getting marginalized. The stakeholders in business education include: the Institutions, Students and Parents, Government and various academic bodies like UGC, AICTE, NAAC and the like, Academicians and scholars, and the corporate entities. The onus is on all the stakeholders and the media to set high standards of ethical practices in business education, and ensuring compliance.

Business Ethics is being incorporated as core subject by most of the universities in India, and elite management institutions like IIMs have been taking the cause further. The institutions must strive to inculcate ethical values among their pupils right from the grassroots level, which can be done through measures such as recruiting right staff, ethics training and reorientation of students and staff and the like. Also more of academic, government, non-government and industry cooperation, adding spiritual dimension to the curriculum, rating institutions on ethical parameters, ethical partnerships that safeguard learners' interests, build trust and mutual respect go a long way in upholding the ethical values in business education.

KEYWORDS : *Business Education, Business Ethics, Culture Diversity, Stakeholders*

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