

Indian Journal of Research

GUIDELINES FOR THE CONTRIBUTORS

The *Indian Journal of Research* is biannual International Journal of various aspects of Business, Industries and Research. It aims to be premier and prestigious journal for publishing original and well-researched papers in the areas of multidisciplinary aspects of accounting, finance, economics, I.T. and management. Contribution to the existing literature and knowledge base are the basic hallmarks for accepting the papers for publishing in the Journal.

Types of Contribution

The Journal accepts for publication the following:

- Research Articles
- Book Reviews
- Case Studies
- Abstracts of Doctoral Dissertations

The research papers so submitted are liable to undergo blind reviews by two referees who are expected to provide their unbiased, critical, constructive and quick evaluation of such papers. The papers will be accepted published in the journal only when the reports of both the reviewers are favorable or papers have been redrafted, represented and resubmitted by the authors as required by the reviewers. The author gets one complementary copy of the relevant edition of the journal.

We invite you to contribute your valued paper to this journal for spring and Fall Issues, as may be convenient.

Submission deadlines for papers are April (for January to June) and October (for July to December) Issue. The Articles may please be sent to the Chief Editor, Indian Journal of Research on the address given below.

Electronic Submission

The electronic submission must be in the form of an attachment to a covering letter to be sent as e-mail to the Chief Editor at drjain.rda@gmail.com / drjain2001@rediffmail.com

Copyright

The copyright of the published articles will be exclusively with the Journal (Indian Journal of Research). The manuscript should not have been submitted or published / will appear in another publication. This will ensure copyright protection for both the author and Research Development Research Foundation. Note that it is the author's responsibility to obtain permission to reprint long quotations or use tables, figures or graphs previously published will copyright restrictions.

Policy on Reproduction

Written application must be made to the Chief Editor of the Indian Journal of Research for permission to reproduce any of the contents for use in books and any other publication intended for general distribution.

Electronic Submission

The electronic submission must be in the form of an attachment to a covering letter to be sent as e-mail to the Chief Editor at drjain.rda@gmail.com / drjain2001@rediffmail.com
Website : www.rdaindia.net

All Manuscripts Along with a soft Copy Should be sent to :

Prof Sugan C. Jain
Honorary Secretary General,
Research Development Research Foundation
4-Ma-22, Jawahar Nagar, Jaipur 302 004
Tel (0141) 2652107 • Telefax (0141) 2650498

VOLUME 1, NUMBER 1

JANUARY-JUNE 2011

<i>Editorial</i>	02
<i>Basel III and Beyond</i>	03
K.M. Bhattacharya	
<i>Roller-Coaster Ride of Mr. Subhash Mittal</i>	11
Surendra Kumar Vyas and Leela Vyas	
<i>Aesthetic Products Advertising Impact on Rajasthan</i>	20
M.C.Soni, Surjeet Kumar & F.D. Minj	
<i>Appraisal Of Performance Of Ludhiana Stock Exchange</i>	34
Suman Nayyar and Ruchi	
<i>Global Financial Crisis – India's Stand During and Post-Recession</i>	42
Navneet Joshi & Ms. Khushboo Gupta	
<i>Catastrophic Household Expenditure on Health Care in Urban Slums of Cuttack: Focus on Health Sector Reform in Odisha</i>	47
Sonal Chakraborty	
<i>Disinvestmet of Public Sector in India: Boon or Bane</i>	56
S.P. Gupta and Pankaj Yadav	
<i>Financial Reporting A Debatable Issue for Lending Msmes by Banks and Financial Institutions - A Case Study</i>	59
Sri Ratul Sarmah	
<i>Credit Risk and NPA Management of Urban Cooperative Banks in India</i>	76
Anupam Mitra	
<i>Costing and Risk Analysis (Life Insurance)</i>	84
Supreet Singh	
<i>Institutional Support to Women Entrepreneurs by Karnataka State Women Development Corporation (KSWDC), BANGALORE- An Evaluation Study</i>	108
R Sarvamangala	
<i>A Study of Human Resource Accounting in an Automobile Company in Coimbatore District in TamilNadu</i>	112
Dr K. P. Ganesan and V. Ganesh	



THE RESEARCH
DEVELOPMENT RESEARCH
FOUNDATION,
JAIPUR (INDIA)

INDIAN JOURNAL OF RESEARCH

The *Indian Journal of Research* is a professional journal devoted to the analysis and portrayal of multidisciplinary aspects of accounting, finance, economics, I.T. and management. The policy of the Journal is to publish book-reviews, papers and articles based on scientific concepts, empirical research and factual data in the above mentioned field.

The Journal thus intends to improve communication between and within the academic and other research communities and those members of financial institutions, industrial houses, both private and public, national and international, who are responsible for operational and policy decisions.

It is a biannual journal published in June and December every year. It is a refereed international journal with the review process being double blind.

The Journal is very useful for industrialists, executives, administrators, professionals, teachers, researchers and students.

SUBSCRIPTION RATES FOR ONE YEAR

Institutions	Rs. 1,500.00
Individuals	Rs. 1,400.00

SUBSCRIPTION RATES FOR LIFE

Institutions	Rs. 15,000.00
Individuals	Rs. 14,000.00

Please send your subscription to:
 Honorary Secretary General
RESEARCH DEVELOPMENT RESEARCH FOUNDATION
 4-Ma-22, Jawahar Nagar, Jaipur 302 004
 Tel (0141) 2652107 • Telefax (0141) 2650498
 e-mail: drjain.rda@gmail.com, drjain2001@rediffmail.com
 Website: www.rdaindia.net

INDIAN JOURNAL OF RESEARCH

SUBSCRIPTION FORM

Name

Organisation

Mailing Address

.....PIN

Phone

MobileFax

E-mail

Draft No.....

Name of the Bank.....

.....

Amount (in figures).....

Amount (in words)

Subscription: Individual / Institutional

Effective Year: 1 January

(Acceptable only for the Calendar Year)

Please send your subscription through demand draft payable to the 'Research Development Research Foundation, Jaipur'.

Signature

Subscription, enquiries concerning subscription and other matters relating to the Foundation should be sent to:

Honorary Secretary General
RESEARCH DEVELOPMENT RESEARCH FOUNDATION
 4-Ma-22, Jawahar Nagar, Jaipur 302 004
 Tel (0141) 2652107 • Telefax (0141) 2650498
 e-mail: drjain.rda@gmail.com, drjain2001@rediffmail.com
 Website: www.rdaindia.net