THE UTKAL BUSINESS REVIEW

The Journal of Business Studies

ISSN 0975 - 6191

Vol. XXIX No. 1 December-2015



POST GRADUATE DEPARTMENT OF COMMERCE UTKAL UNIVERSITY,
VANI VIHAR, BHUBANESWAR - 751 004

	_	

© Post Graduate Department of Commerce

Utkal University, Vani Vihar, Bhubaneswar – 751 004 Phone: 0674-2567251, Telefax: 91-2567185, Gram: Utkal Vihar

Managing Editors Dr. Maheshawar Sahu

Asst. Editors Dr. Rabindra Kumar Swain

Members of Editorial Board:

Prof. R. K. Bal Prof. J. K. Parida Prof. P.K. Pradhan Dr. P. K. Hota Dr. A.K. Swain Dr. S.K. Digal

Publication of P. G. Department of Commerce, Utkal University

Typesetting & Printed at:

Graphic Cell

N5/44 (2nd Floor), IRC Village, Bhubaneswar-751015 Ph: 2551295 (O) e-mail: graphiccell@gmail.com

	_	

EDITOR

Anyone who has ever been a teacher knows that teaching is a complex, challenging, and often uncertain process. There are no absolute answers for how best to teach young children. However, research has shown that students of teaching tend to believe there is some set of "right answers" to the problems of teaching, and they hold fast to the image of teachers as consumers and disseminators of information. If there is one thing confirmed by both the professional literature on teaching and the anecdotal experiences of many teacher educators, it is the assertion that teaching is more than technique.

Teaching is a process involving continual inquiry and renewal, and a teacher, among other things, is first and foremost a questioner. The conventional and restricted vision of the teacher as technician-consumer? and dispenser of other people's knowledge-has been reinforced. Nevertheless, Cochran-Smith and Lytle (1999) suggest that the narrow notion of teacher as technician has been a catalyst for the current teacher-as-researcher movement in the United States. This movement has helped reunite two complementary and natural sides of teaching-reflection and action (thinking and doing). The teacher research movement also has helped teachers reclaim inquiry as a legitimate means of gaining knowledge and insights about teaching and learning.

We can bring back the lost glory of teachers only when we undertake world class research and contribute to the well being of the society and add value to our existing knowledge. The journal, The Utkal Business Review, is one of such step in that direction. I hope that the articles in this issue of the journal will add value to the existing knowledge and provide the foundation for further research.

I take this opportunity to thank all the researchers, paper writers and editorial team for their support and cooperation in bringing out the current issue. Thank you.

Dr. Maheshwar Sahu

	_	

CONTENTS

Sl.	Title of the Topic	Author(s)	Page No.
1.	The Parachute Model of Marketing Strategies for Successful Entrepreneurship: A Perspective	Pradyot Kesari Pradhan N.M. Leepsa	01-10
2.	Microcredit and Economic decision of Borrowers - An Analysis	Dr. Ranjita Nayak Prof. R.K. Bal	11-18
3.	Work-Life Balance - A Holistic Approach	Dr. Soumendra Kumar Patra Dr. Subash Chandra Nath Dr. Maheshwar Sahu	a 19-27
4.	Entrepreneurship Education- the Missing Boulevard to India's Shining Future- an Empirical Analysis	Ms. Smruti Rekha Sahoo Dr. Prabodha Kumar Hota	28-35
5.	Development and Impact of Tourism Industry in India	Dr. Rabindra Kumar Swain Sri Maheswar Sethi	36-50
6.	Sustainability Reporting Practices : A Comparative Indo- USA Analysis	Biswo Ranjan Mishra Sabat Kumar Digal	51-62
7.	The Imperatives of Globalization and Survival Strategy Of SMEs- in the context of Odisha	Prof. (Dr.) Kshiti Bhusan Da Ms. Alaka Panda	s 63-75
8.	Maize Export from Odisha : A Commercial Analysis	Durga Prasad Mishra	76-84
9.	Issues and Options of Skill India	Dr. Nishi Kanta Mishra Mr. Dhyanadipta Panda	85-90
10.	An Analysis of Foreign Direct Investment and its Impact on Indian Economy	Dr. Santanu Kumar Das Dr. Suman Kalyan Chaudha Mr. Monaj Kumar Panda	91-103 ary
11.	Comparative analysis of Mutual Funds/ Schemes amongst the Regions of Americas, Asia - Pacific and Europe - Africa - Middle East	Dr. K. Kanaka Raju	104-113
12.	"Whys and Wherefores" of the Cynicism of MGNREGS' Success in Arunachal Pradesh: An Analysis	Dr. Sanjeeb K Jena	114-126
13.	Banking Sector Revolution in India	Sumit Kumar Singh	127-137

CONTENTS

	CONTLIN		
Sl.	Title of the Topic	Author(s)	Page No.
14.	Students attitude and Perception towards Online Shopping: An Empirical Study	Sakti Ranjan Dash Roji Kanungo	138-148
15.	Regional Rural Banks in India : A Study on its Performance	Mr. Hara Mohan Panigrah	i 149-160
16.	Diffusion of E-banking and Customer Satisfaction : A study on commercial banks of India	Mr. Satya Ranjan Dhal Dr. (Mrs.) Rashmita Sahoo	161-168
17.	Crm In Banking Sector-A Resercher's Prospective on Bibliographic Survey	Mrs. Sweta Leena Hota Dr. Maheshwar Sahu	169-177
18.	Financial inclusion in India through Micro Finance: A Comparative Study	Ms. Keya Das	178-190
19.	Perception and Awareness Level of Farmers on Crop Insurance in Odisha: A Case Study of Selected Villages of Champua Block in Keonjhar District	Yayati Nayak	191-203
20.	Marketing practices in Indian Life Insurance Industry A Study on Consumer Satisfaction	Dr. Padmanava Mohapatra	a 204-220
21.	A Comparative Study of Sales Forecasting Methods : A Case of Finolex Industries Ltd.	Ms. Nilima Das Dr. Maheswar Sahu	221-229
22.	Building an internal marketing on employee job satisfaction: An investigation of employees of Management Colleges of Universities, Bhubanswar (Odisha)	Ms Prangya Paramita Dr. (Prof) Maheswar Sahu	230-238
23.	Village Communication through USO Funding : A study of VPT by BSNL in Subarnapur District, Odisha	Mr. Pramod Kumar Pandia	239-249
24.	Mergers and Acquisitions in Indian Banks and its Impact on Profitability: A Case Study of Oriental Bank of Commerce and Indian Overseas Bank	Ganesh Prasad Panda	250-259
25.	Skill development in Business Education - A Need Based Challenge	Prabir Kumar Mohapatra Dr. Prabodha Kumar Hota	260-271
26.	The New Dynamics of Corporate Social Responsibility: A Comparative Study of NALCO & VEDANTA Ltd.	Mr. Ramakrushna Nayak	272-281