
held during

7th & 8th January, 2017

Organized by

Department of Commerce and Financial Studies
Bharathidasan University
Tiruchirappalli- 620 024, Tamil Nad, INDIA

SMART Journal of Business Management Studies
(A Professional, Refereed, International and Indexed Journal)
www.smartjournalbms.org

Venue
A/C Auditorium, Bharathidasan University Main Campus

Organizer

Dr. J. Gayathri
Seminar Coordinator and Assistant Professor
Department of Commerce and Financial Studies
Bharathidasan University
Tiruchirappalli -620 024

Dr. M. SELVAM
Seminar Director
Dean, Faculty of Management
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Bharathidasan University
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&
Founder - Publisher &Chief Editor
SMART Journal of Business Management Studies
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(Extn- 619), Mobile +91-9443025112
Twelfth Annual International Seminar
on
FINANCIAL MARKETS: ISSUES AND CHALLENGES
(FIM IC - 2017)

Important Dates

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 15, 2016</td>
<td>Submission of Abstract and Full Paper,</td>
</tr>
<tr>
<td></td>
<td>Registration Deadline</td>
</tr>
<tr>
<td>January 7-8, 2017</td>
<td>Dates of the Seminar</td>
</tr>
</tbody>
</table>

Department of Commerce and Financial Studies
School of Economics and Commerce
Bharathidasan University
Tiruchirappalli-620 024
Tamil Nadu, India
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and

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(A Professional, Refereed, International and Indexed Journal)
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Department of Commerce and Financial Studies

The Department of Commerce and Financial Studies, Bharathidasan University, Tiruchirappalli, Tamil Nadu, India proposes to organize the **TWELFTH ANNUAL INTERNATIONAL SEMINAR**, in line with its policy of conducting annual seminars on the theme of financial market research. A large number of authors from academia and industry, both from India and Abroad, would present their research papers in the seminar. This year’s seminar would be organized on **Financial Markets: Issues and Challenges (FIM IC-2017)** and **SMART Journal Award 2016** awarded by the SMART Journal of Business Management Studies, would be part of the seminar.

SMART Journal of Business Management Studies

SMART Journal of Business Management Studies is an International and Refereed Journal, published bi-annually by Scientific Management and Advanced Research Trust (SMART). It is dedicated to the promotion and development of research in general and to the field of business management in particular. The Trust also wants to conduct seminars and workshops to discuss various research papers in detail. In line with the above objectives, it is decided to organize the above Annual International seminar.

**Seminar Theme**

This year’s seminar proposes to examine the different dimensions of the Financial Markets. Among the intermediaries, Mutual Funds show signs of considerable change. Security Markets Regulation, its evolution and the challenges faced by it, have become an important matter of interest and debate. Further, issues pertaining to the Debt Market and Derivatives Market continue to nag the Indian Financial Markets. The seminar would mainly focus on the trends in the global financial system. The seminar encourages policy research on various sub-themes. The Annual seminar on “**Financial Markets: Issues and Challenges (FIM IC-2017)**”, therefore, proposes to invite RESEARCH PAPERS in the following seminar tracks:

<table>
<thead>
<tr>
<th>Track</th>
<th>Sub-Themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Financial Markets in the Pre and Post Liberalized Periods.</td>
</tr>
<tr>
<td>B</td>
<td>Constituents of Financial Markets.</td>
</tr>
<tr>
<td>D</td>
<td>SME and Capital Market : SME Index, Growth of SMEs, Financing of SMEs, Performance of SMEs, Barriers to Access Finance, SME Rating, Government Initiatives.</td>
</tr>
<tr>
<td>G</td>
<td>Financial Services and Intermediaries-Banks, Non-Banking Financial Companies, Insurance, Leasing and Factoring Companies, Mutual Funds, Credit Rating, Venture Capital, Merchant Banking, Pension Funds, Hire Purchase, Hedge Fund.</td>
</tr>
<tr>
<td>H</td>
<td>Equity Market – Primary Market – Types of Issue, Intermediaries, Placement of Issue, IPO Grading, Present Scenario of Primary Market.</td>
</tr>
<tr>
<td>J</td>
<td>Money market—Call Money Market, Treasury Bills Market, Term Money Market, Certificates of Deposits, Commercial Papers, Commercial Bill Market.</td>
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<tr>
<td>O</td>
<td>Security Analysis – Investment Avenues, Fundamental Analysis, Technical Analysis, Market Efficiency,</td>
</tr>
<tr>
<td>S</td>
<td>Case Studies relating to Financial Markets.</td>
</tr>
<tr>
<td>T</td>
<td>Other Relevant Aspects.</td>
</tr>
</tbody>
</table>

**Important Guidelines for Submission of Research Papers**

- Only two authors are allowed per paper.
- Abstracts, not exceeding 75 words, should reach us on or before the deadline. Authors must clearly indicate the broad area (Track) mentioned above in which their papers could be considered.
- The registration could be made if you provide the name of the author and co-author if any, corresponding address, e-mail ID, fax, telephone number, title of the paper, DD particulars, etc in writing (IN WHITE PAPER).
- The length of the manuscript should not exceed 10-12 pages, inclusive of table, figures, illustrations and references.
- The manuscripts would be subjected to blind review process.
- The participants must send a hardcopy of the manuscript, together with CD. However, the participants must also submit their paper as an e-mail attachment using MS Word to smartjournelevent@gmail.com
- The accepted papers for presentation will be intimated through e-mail.
- The use of e-mail is encouraged for all further correspondence including acceptance letter, invitation, etc.

**Publication of Research Papers**

All abstracts of the paper accepted for the seminar will be published in the seminar proceedings in CD format. Research Papers presented in the Seminar will be peer reviewed and evaluated based on originality and relevance to the seminar. The authors of selected papers will be intimated after the seminar. The selected papers will be published in an ISBN edited book at extra cost subject to publishers. Exceptional best papers prepared as per the guidelines of SMART Journal will be published in the SMART Journal of Business Management Studies subject to the fulfillment of SMART Journal Guidelines in the SMART Journal website.

**Registration Fee**

<table>
<thead>
<tr>
<th>Category</th>
<th>Indian Participants In Rs</th>
<th>Foreign Participants/ NRIs In US Dollars*</th>
</tr>
</thead>
<tbody>
<tr>
<td>UG / PG Students</td>
<td>300</td>
<td>100</td>
</tr>
<tr>
<td>Scholars doing M.Phil/PhD</td>
<td>500</td>
<td>100</td>
</tr>
<tr>
<td>Faculty Members / Faculties doing Ph D</td>
<td>750</td>
<td>250</td>
</tr>
<tr>
<td>Accompanying Person</td>
<td>750</td>
<td>250</td>
</tr>
<tr>
<td>Corporate Representative</td>
<td>1000</td>
<td>350</td>
</tr>
</tbody>
</table>

- Foreign delegates/NRIs should pay registration fee in value equivalent to Indian rupees on the spot.
- **Scholars and Students should produce ID Proof**
- Any author can contribute more than one paper for the seminar. In case of the subsequent papers by the same author, a discount of Rs. 100/- in case of Indian Participants and US Dollars 10 in case of Foreign Participants and NRIs is allowed.

The delegates who wish to attend seminar without contributing paper, should pay the registration fee under the respective categories. The registration fee covers lunch, tea and seminar proceedings (CD). The participants are requested to make their own travel and accommodation arrangements. The fee should be paid in the form of Cash/ Crossed DD drawn in favour of SMART JOURNAL payable at Tiruchirappalli.
The author and co-author should register separately for each paper. The seminar proceedings (CD) will not be provided for accompanying person and for those who register after last date or spot registration and for the subsequent papers by any author. The certificate will not be issued for authors/participants whose paper was not presented and who did not attend the seminar fully. Addition / Change in the author / co-author is not permitted after a paper was accepted.

**Paper Presentation in Absentia by Foreign Delegate/ NRI Delegate**

Foreign Delegate (Not Indian Delegate) who wishes to present the paper in ABSENTIA is encouraged to send an abstract and full paper. They are eligible only for seminar proceedings (PDF soft copy) and certificate to that effect. Seminar proceedings (CD) will not be provided for the registration of absentia foreign presenters. They have to pay Rs.400/- in addition to the Registration Fee of the Seminar.

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(Disclaimer: Addresses for all correspondences)

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UGC Sponsored Twelfth International Seminar on

Financial Markets: Issues and Challenges
(FIMIC - 2017)
Release of Thirteenth Year Issue of SMART Journal
&
Eighth SMART Journal Annual Awards – 2016

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2.00 - 3.30 p.m. : Plenary Session-II
Special Lecture on
The Impact of Exchange Rate Volatility on the Financial Statements of Indian
IT Companies

Dr. Sankaran Venkateswar
Saint Mary’s College of California, USA

3.45 - 5.00 p.m. : Paper Presentation- Parallel Sessions
5.15 p.m. : Cultural Function

08.01.2017 - Sunday

9.00 a.m. : Registration
10.00 a.m. : Plenary Session-III
Special Lecture on
Approach towards Successful Investing

Dr. S. Karthikeyan
Jansons School of Business, Coimbatore

11.45 a.m. : Plenary Session-IV
Special Lecture on
How Gen Y lost their way home?- Developed Nation vs Developing Nation

Dr. Geetha Subramaniam
Universiti Teknologi MARA, Malaysia

Who is Stealing from my Business?

Dr. Balasundram Maniam
Sam Houston State University, USA

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3.45 - 5.00 p.m. : Valedictory Function

President Address : Dr. S. Iyyampillai
Senior Professor of Economics
Bharathidasan University

Valedictory Address : Dr. M.B.M. Ismail
Faculty of Commerce & Management
South Eastern University of Sri Lanka,
Sri Lanka

Felicitiation by : Dr. Isaiah Onsarigo Miencha
Banking and Finance Department
All Nations University, Ghana
Dr.M.Babu, Dr.S.Vanitha and Dr.G.Sowmiya
Faculty Members, Bharathidasan University

Dr. J. GAYATHRI
Seminar Coordinator
Department of Commerce and Financial Studies
Bharathidasan University

Professor M. SELVAM
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பாட்டிகுரு பல்கலைக் கோவில் விழா நடைபெற்றது

பாட்டிகுரு பல்கலைக் கோவில் பகுதியில் கல்வி கல்வியிடங்களின் பாடல் பாட்டிகுரு அறிவிப்பில், பாட்டிகுரு பல்கலைக் கோவில் கல்வி விழா நடைபெற்றது. அறிவிப்பில் ராஜ்யக் குழுவால் கல்வி தொடர்பு அமைப்புகள் கல்வியாராஜ வழக்கியாளர், பல்கலைக் கோவில் நிகழ்வுத் தலையாளர் சவு விளைநாயகி என்று நாள்கூரக் குழுவால் கல்வியிடம் பாடலை பாடல் பாட வந்துள்ளார்.

பாட்டிகுரு பல்கலைக் கோவில் பாடல் பாடல் பாடல் குழுவால் கல்வி தொடர்பு அமைப்பில் கல்வியாராஜ வழக்கியாளரால் கல்வி விழா நடைபெற்றது. பாட்டிகுரு பல்கலைக் கோவில் பாடல் பாடல் குழுவால் கல்வி தொடர்பு அமைப்புகள் கல்வியாராஜ வழக்கியாளரால் கல்வி விழா நடைபெற்றது. பாடல் பாடல் பாடல் குழுவால் கல்வி தொடர்பு அமைப்பில் கல்வியாராஜ வழக்கியாளரால் கல்வி விழா நடைபெற்றது.

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The Graduation Day address at Seethalakshmi Ramaswami College. Self-confidence was vital for women as it would help them prove their mettle at times of crises. He spoke on the various measures taken by the government to increase the literacy rate of women as this was essential for strong nation. M. Jayanthi, Principal, spoke. One thousand two hundred and twenty-five candidates, including 28 university rank holders, received their degrees. Jasmine Vasantha Rani, Assistant Controller of Examinations, Usha Chandrasekaran, Academic Advisor, and Selvameena, Vice-Principal, were present.

Graduation Day

The Graduation Day was held at St. Joseph's College recently. K. Baskar, Vice-Chancellor of Manonmaniam Sundaranar University, who delivered the Graduation Day address, said higher education aims at providing students a positive approach among the youth. He appealed to the students to develop critical thinking and develop creativity and innovation. Students should update their knowledge and skills constantly. Rev. A. Antony Pappanajj, Secretary, Rev. S. John Britto, Rector, and Rev. F. Andrew, Principal, spoke. In all,1,653 students from undergraduate and post-graduate courses, received their degrees.

Gopal from Indian Ins of Management - Tiruchirappalli and S. Iyampani, Senior Professor, Bharathidasan University, were present with SMART Journal Distinguished Life Time Achievement Awards for their outstanding achievements in the field of management and commerce.

M. B. M. Ismail, Faculty Management and Commerce, South East University of Sri Lanka, received SMART Journal Young Management Scientific Award, and Kanaka Raju, Assistant Professor, Department of Management Studies, Andhra University, received SMART Journal Young Management Sciences Award. The research of Utham Shankar Pavi, ITM University, Raji Rakesh Raut, Assistant Professor, NITIE, Mumbai, in the year 2014, elected the SMART Journal Best Paper. Distingushed Alumni Award was conferred on J. Clement Sudhal, Professor and Head, Department of Chemical Engineering, Karunya University.

Focus on financial markets

Delegates from India, USA, Saudi Arabia, Malaysia, Korea, and Sri Lanka participated in the UGC-sponsored 12th international seminar on 'Financial Markets: Issues and Challenges,' organised by the Department of Commerce and Financial Studies, Bharathidasan University. Two hundred research papers were discussed during the seminar. Victor, Louis Amoros of Loyola Institute of Business Administration, Chennai, inaugurated the seminar. He presented the SMART Journal Awards and also released the 13th year issue of SMART journal.

Clockwise from top) An awareness programme 'Job opportunities in private and government sectors' at AIMAN College of Arts and Science for Women; K. Baskar, Vice-Chancellor of Manonmaniam Sundaranar University, presenting the degree certificate to a student at St. Joseph's College in Tiruchi; SMART Journal Award winners; Students of Mookambigai College of Engineering, Pudukottai, who bagged medals; G. Bhaskaran, Vice-Chancellor, Tamil University, Thanjavur, delivering the Graduation Day address at Seethalakshmi Ramaswami College.

the under-73kg category and V. Palanisamy, a final year automobile engineering student, bagged the third spot in the under-68kg category. D. Ravi, chief executive, M. G. Venugopal, director, R. Elangovan, P. Jeeyanthi, physical director, felicitated the students.

Seminar on skill development

A seminar on Career opportunities and skill development was organised under the auspices of the Training and Placement Cell of Sudharsan Polytechnic College. Faculty members delivered lecture on personality development, jobs skills and interview skills. Ganesh, Director, spoke on the various opportunities available in the present-day context. Students should rise up to the occasion to grab these opportunities by developing skills needed for specific area. Selvam, vice-chairman, spoke on the objectives of the seminar. Shanmugasundaram, Head of Department of Mechanical Engineering spoke.

Gender sensitisation

Women should come together to end violence against them. Technology could be used effectively to safeguard women, observed M. Anglayankar Vinayaka Selvi, Assistant Professor of English, Bharathidasan University, while speaking at a gender sensitisation programme hosted by the Gender Champion Club of Women's Studies Centre, Holy Cross College. S. Vasantha, Adviser, Women's Studies Centre, presided.

Contributed by M. Balaganesin and G. Prasad
Twelfth International Seminar on Financial Markets: Issues and Challenges  
(FIMIC 2017)

The above International Seminar was inaugurated on 7th January 2017 at 9.30 a.m. at A/C Auditorium, Bharathidasan University Main Campus, Tiruchirappalli. The release of Twenty Fifth Issue (Vol. 13, No.1) of SMART Journal and the Eighth SMART Journal Annual Award Function were held along with the Inaugural Function.

Dr. M. Selvam, Seminar Director welcomed the gathering. He stated the importance of stock market on the development of the economy.

Dr. Victor Louis Anthuvan, Loyola Institute of Business Administration, Chennai inaugurated the Twelfth International Seminar on “Financial Markets: Issues and Challenges (FIM IC – 2017)”, conferred SMART Journal Awards to seven eminent personalities, released the Twenty Fifth Issue (Vol. 13, No.1) of SMART Journal and delivered the Presidential Address. A souvenir CD consisting of the abstracts received for presentation was released by him.

First Day – 07/01/2017 (Saturday)

After inaugural function, a Key note lecture on the topic, “Impact of World Events on Financial Markets: Recent Case Studies” was delivered by Dr.Satya P. Chattopadhyay, The Kania School of Management, USA. He presented the overview of major events took place in 2016. He analysed the impact of Brexit on US Stock Market, other developed Stock Market and Bond Markets. He stated that Stock Market rallied, Bond Market turned around, Oil Market
rebounded and lower corporate taxation and deregulation followed by US elections. He concluded that the markets do react to important world events in all cases, two components mediate the reaction: rational and emotional expectations.

**Dr. Victor Louis Anthuvan**, Loyola Institute of Business Administration, Chennai delivered a Special Lecture on “Currency War”. He elaborated the richest resources of India in the past history. He discussed the impact of Currency War that happens between First and Second World War. He stated that the present monetary system is not helpful for the stable economic growth creating lot of crises. The monetary system should be evolved in such a way to eradicate the poverty.

**Dr. Sankaran Venkateswar**, Saint Mary’s College of California, USA delivered a special lecture on a very important topic, “The Impact of Exchange Rate Volatility on the Financial Statements of Indian IT companies”. He traced the development in the Indian IT Sector. He explained the impact of domestic investment climate, Gross domestic product, trade policy, Foreign direct investments, imports and exports and inflation on exchange rates. The risk mitigation strategies and tools were suggested by him.

**Second Day – 08/01/2017 (Sunday)**

On the Second Day – 08/01/2017 (Sunday), “Approach towards Successful Investing” was discussed by **Dr. S. Karthikeyan**, Jansons School of Business, Coimbatore. He encourages the participants to invest in stock by providing the useful tips like ‘Buy shares when there is Bad News’, ‘setting investment targets without procrastination’, ‘looking into future earning while investing’, ‘never fall into blind spots’, ‘avoid superstitious belief in investments’, ‘calculate the downside risk’, ‘overcome temptations in rising market trend with self-control’ and ‘overcome fear in panic situations’.

**Dr. Geetha Subramaniam**, Universiti Teknologi MARA, Malaysia delivered a lecture on “How Gen Y lost their Way Home? Developed Nation Vs Developing Nation.” She explored the reasons why the Generation Y people (born between 1980-1995) not able to buy houses and further explained the differences in the reasons between developed and developing nations.

**Dr. Balasundram Maniam**, delivered the lecture on “Who is stealing from my Business”. He explained the different forms of corporate fraud and employee theft can impact the business results, its employees and shareholders both directly and indirectly. He suggested the ways to
improve their structure, strategies, and policies to reduce these fraudulent and theft incidents based on the analytical study made with US data.

At the valedictory function, Dr. S. Iyyampillai, Senior Professor of Economics, Bharathidasan University delivered the Presidential address. Dr. M. B. M. Ismail, Faculty of Commerce and Management, South Eastern University of Sri Lanka delivered the Valedictory address. Professor RM. Chidambaram, Professor and Head (Retd.), Department of Bank Management, Alagappa University, Karaikudi delivered the special address.

Foreign delegates from USA, Saudi Arabia, Malaysia, Kenya and Sri Lanka and 250 delegates from all over India participated in the Seminar. 200 research papers on vital areas such as Debt Market, Equity Market, Derivatives Market, Mutual Funds, Capital Market Regulations, Corporate Governance, Investors Education and Grievances and Financial Innovations were discussed during the two days of the seminar.
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