
From the Editors' Desk



We begin with Greetings to all our esteem readers who are our inspiration to publish and take the Journal to the new height of academic standard. As the year 2011 has ushered in with potentialities of above 9 percent GDP, we feel privileged to present to our readers with another issue of our research Journal.

When world is going through rebalancing of economic and political powers, when ethical practices of big organizations and eminent personalities are under shadow, we all seek new directions especially in the field of management. B-schools find themselves entrusted with a great responsibility on them in training prospective managers to be able to evolve a new order spearheading healthy growth of business rather than only gross profiteering. Moral issues, environmental issues, ethical corporate governance are to be addressed and imbedded in the B-school training, and research system. Our journal with the stewardship of our new chairman and the editorial board has been attempting to reflect the emerging challenges through the writings of academia and the practitioners in the field of management and this way reflecting needs and directions of change required.

We had to make selection from amongst large number of papers received due to limited availability of space. This issue has research papers on contemporary themes in the field of Marketing, Finance, General and Strategic Management, Operation Management and Entrepreneurships.

In this issue, we present two papers on marketing - the one on assessment of performance of new financial instrument, ULIP's and need for better marketing strategy; the other on the trends and opportunities of rural marketing in India. The paper on credit rating has effectively brought out how reports of rating agencies has been useful for both banks and SMEs to operate in credit market. We are able to publish four papers on finance, two on general management and two on operational analysis. The paper on Bioinformatics - branch out of IT- finds that demand for human resources in this field is expanding yet no way teaching standard should be compromised in order to supply specialty skilled human resource. The paper on entrepreneurship traces factors historically responsible for emergence of entrepreneurships in India. The case study on Women entrepreneurs aptly brings out the determination and passion of two successful Indian women entrepreneurs.

May this year bring to all of our fraternity a brighter, happier world with possibilities of fulfilling all dreams. Once again warm greetings from all of us!

A handwritten signature in black ink, which appears to read "J.R. Arora".

Prof. (Dr.) J.R. Arora
Editor
