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**EARNINGS MANAGEMENT AND AUDIT COMMITTEE EFFECTIVENESS:
EVIDENCE FROM INDIA**

D.Lakshmi Prabha and M.V.Subha

ABSTRACT

Conflicts between managers and outside auditors may exist in choosing alternative accounting procedures. Since auditors are appointed by the firm, they are subject to dismissal if divergent opinions cannot be resolved. To a lesser extent, financial reports are often negotiated. In order to produce unbiased financial reports, audit committee members are appointed to act independently in order to resolve conflicts between the managers and outside auditors. This study aims to assess the effectiveness of some audit committee characteristics, i.e. the independence of number, size, and frequency of meetings and knowledge of the members, to monitor management behavior with respect to their incentives to manage earnings. This paper uses discretionary accruals obtained from the established model as a signal of the presence of earnings management. The evidence shows that the presence of a fully independent audit committee reduces earnings management practices. It was also found that firms which had more knowledgeable audit committee members and held more audit committee meetings recorded fewer earnings management practices compared with other firms.

Keywords: *Earnings management, audit committees, accounting practices.*

**DETERMINANTS OF FINANCIAL RISK TOLERANCE AND ITS INFLUENCE ON
INVESTMENT DECISIONS**

R.Suyam Praba

ABSTRACT

Indian economy in its growing phase has offered enormous growth opportunities in terms of income, expenses, savings and investments. Investors today are more educated and have wide knowledge of investment and have easy access to financial information. There are various determinants influencing the investment pattern of an individual, and this study aims to determine the factors influencing the financial risk tolerance profile and their investment preferences. It also tries to find out the similarities and dissimilarities between different financial

risk profile with regard to investment pattern and to determine the factor which influences their investment decision making process.

Keywords: *Investment decision, investment preference, financial risk tolerance, investment motive.*

A STUDY ON MOVING FROM CASH TO CASHLESS ECONOMY -- CHALLENGES AND OPPURTUNITIES

V.Gokila and S.Balaharshitha

ABSTRACT

A cashless transaction in India is an effort to move towards a cashless economy by lessening the use of physical cash. In this study, the researchers had reviewed bottlenecks which prevent the household in urban, to use non-cash payments and some of the key findings of the study shows 44.4% people have suggested that cashless payments increase fraud and theft, 66.7% are aware of digital India project and 8.9%are unaware of it and only 48.9% people supports cashless payments in India. Going cashless not only eases one's life but also helps authenticate and formalize the transactions that are done. This helps to curb corruption and the flow of black money which results in increase of economic growth of our country.

Keywords: *Cashless Economy, Digital Payments, Unified Payments Interface, Information Technology.*

BRAND AND DISRUPTION

L.Jayarangan and S.Janakiraman

ABSTRACT

Millennium three is doing the reverse of millennium two. In two it was creation and in three, it is disruption. E-commerce arrived and the calmness in prior status is gone once in for all. They sell you brands and cash back too. Brick and Mortar began crumbling by its falling foot fall and raising window shopping. Not all disruptions are patentable and 'Me Too' rake it tons of money

by the time regulations step in to correct markets. Many products are not lucky enough to travel its Product Life cycle (PLC) even.

Keywords: *E –commerce, Disruption, Me too and PLC*

**A STUDY ON THE EFFECT OF FAMILY INCOME ON THE EXTENT OF BELIEF ON
WORD OF MOUTH IN THE PURCHASE OF MOBILE PHONES**

Vinod Urath & Thomas T Thomas

Abstract

This study attempts to bring out the effect of family income of a house hold on its propensity to take interpersonal and WOM sources and advices on the purchase of Mobile phones. The study covered different profiles of buyers of mobile phones and found the effect of family income on the acceptance of WOM. The study was conducted in Coimbatore district.

Key words : *Family Income, WOM, Consumer Durables, Mobile Phones*

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THE ART OF WAR

S.Thiruparkkadal Nambi