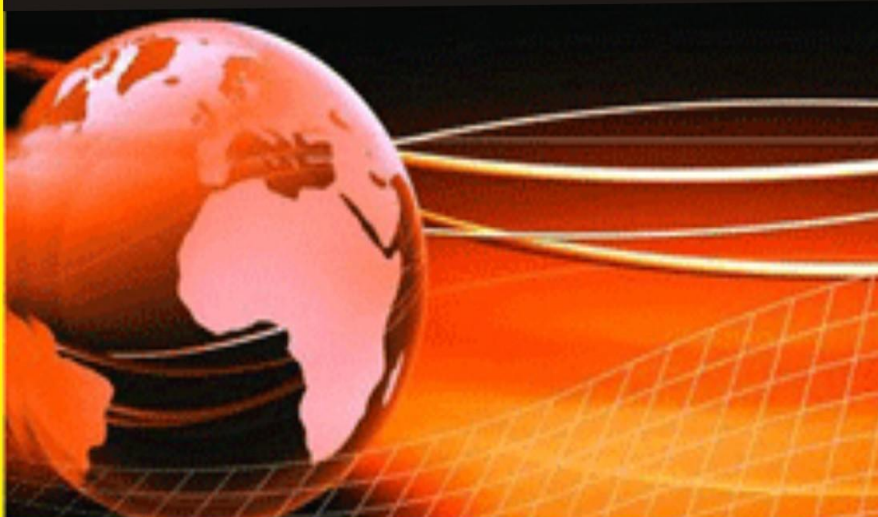


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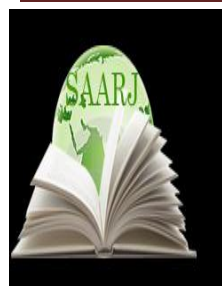
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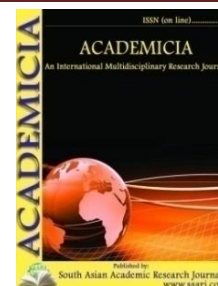


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**INNOVATION: THE SURVIVAL MANTRA FOR**  
**GRAMYA BANKS**  
**(AN EMPIRICAL ANALYSIS OF INNOVATIVE INITIATIVES OF**  
**GRAMYA BANKS IN ODISHA)**

**Dr. B. C. M. Patnaik\*; Dr. Ipseeta Satpathy\*\***

\*Associate Professor, School of Management,  
KIIT University, Bhubaneswar, Odisha, India.

\*\*Associate Professor, School of Management,  
KIIT University, Bhubaneswar, Odisha, India.

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**ABSTRACT**

*It is a stylized fact in the fields of economic growth theory and economic history that innovation is the engine of economic growth. Like the technological innovations, innovations in the banking sector are expected to change all aspects of economic activity, bringing about a greater improvement in the economic performance. Rapid financial innovation as a phenomenon in the past decades has change the array of banking services available to the customers but at the same time, complicated the environment in which Gramya Banks able to handle with new challenges of innovative technologies. Very quickly we have seen the introduction of Debit Cards, ATMs, Phone Banking, Negotiable Order of Withdrawal (NOW) Account, Certificate of Deposits, Mortgages, Automatic Transfer Accounts, Overnight Repurchase Agreements, Eurodollars, Commercial Papers, Money Market, Mutual Funds, Banker Acceptances, Derivatives, Securitization and more importantly IT based payment and settlement system. Some of the areas where the Regional Rural Banks or Gramya Banks face certain challenges and hence need to work further to achieve desire results, particularly with regard to fully leverage the available technology for rendering better banking services to the public at large. Considering this, the present paper tries to explore the scope for improvement for the survival of the Gramya Banks. So the Gramya Banks has only one option and is to keep pace with the technological development and upgrade them accordingly. Innovation is having no meaning unless the benefit of it is reached to the common man.*

**KEYWORDS:** *Innovation, Gramya Banks (GBs), Total Score, Ideal Score and Least score.*





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**Research Journal****ANXIETY PATTERN OF COLLEGE STUDENTS IN RELATION TO  
THEIR EMOTIONAL INTELLIGENCE AND DEMOGRAPHIC  
VARIABLES****Dr. D. B. Tali\*; Dr. Dharamveer\*\***

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Bhagwargarh, Jagadhri, Haryana, India.

\*\*Assistant Project, Co-ordinator,  
SSA, Yamuna Nagar, Haryana, India.

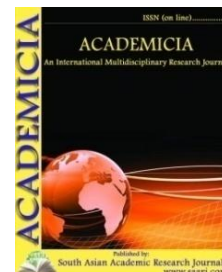
**ABSTRACT**

*Mental health problems emerge serious threats generally to the well being of human society in both genders. These problems break up the peace of our mind and it disturbs the stability of our mind. Now a day, anxiety and its associated problems are among the most common psychiatric syndromes in all over the world. It is also believed that this psychiatric syndrome is increasing day by day and it affects approximately 25 percent of the general populations. Hence, the present study attempt to find out the difference in anxiety pattern of college students and how it's associated with emotional intelligence and certain demographic variables such as Gender, Locality and academic streams in district Hamirpur of H.P. For this purpose, Anxiety Scale by Sinha & Sinha and Emotional Intelligence Scale by Hyde, Dethle & Dhar was administered to a sample of 150 college students. Two ways ANOVA (2X2 factorial design) was used to find out the main effect and interactional effect of high and low emotional intelligence belonging to two levels of gender, locality and academic streams. The results indicated that anxiety pattern of high and low emotional intelligent college students belonging to urban and rural areas differs significantly. It was also found that high and low EI college students belonging to science and arts stream have significant effect on the anxiety pattern. However, EI and gender of college students do not differs significantly on their anxiety pattern.*



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## **AN EMPIRICAL STUDY OF DETERMINANTS OF FOREIGN DIRECT INVESTMENT (FDI) IN INDIA**

**Rajender Kumar Singla\***

\*Associate Professor, S.A. Jain College,  
Ambala City, Haryana, India.

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### **ABSTRACT**

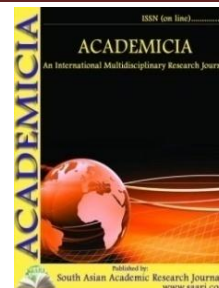
*The present study tries to examine the determinants of Foreign Direct Investments (FDI) inflows in India. We consider several macro-economic variables such as stock market, foreign exchange rate, index of industrial production (IIP), foreign institutional net investment (FIIs), gross domestic product (GDP) and foreign exchange reserves for the period April 1993 to March 2010 and try to make a link between these variables and FDI inflows by using correlation and multiple regression analysis. Empirical findings reveal that FDI inflows depend on stock market, IIP and GDP performance and FIIs net investment. On the other hand exchange rate and foreign exchange reserves do not appear to have any significant effect on FDI inflows in India.*

**KEYWORDS:** *Foreign Direct Investments (FDI), Stock Market, Determinants, Foreign Institutional Investments.*



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**THREAT OF NUCLEAR TERRORISM IN SOUTH ASIA**  
**INDIA-PAKISTAN SCENARIO**

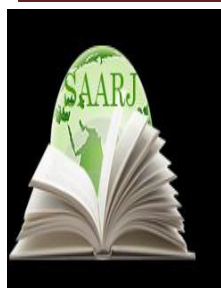
**Dr.Suresh Dhanda\***

\*Associate Professor & Head, Department of Political Science,  
S.A. Jain College, Ambala City, Haryana, India.

**ABSTRACT**

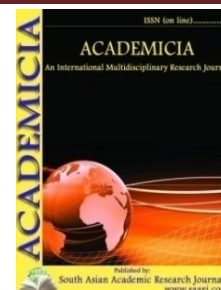
*The horizontal and vertical proliferation of nuclear weapons, the expansion of civilian nuclear programs and the increase in extremist political groups waging campaigns of terror have increased the risk of nuclear terrorism worldwide. The two countries of South Asia, India and Pakistan, are also involved in massive investments in the construction and operation of civilian nuclear power plants, research reactors, laboratories and reprocessing and enrichment facilities. Nuclear weapons Stockpiles and fissile material of both the countries is also growing at a higher speed. Safety and security measures remain poor in comparison to those of other established nuclear powers. Moreover, both the countries continue to be wracked by high levels of terrorist activities. Growing sophistication in the methods of terrorists by using the non-conventional means has further complicated the problem of nuclear terrorism. The threat of nuclear terrorism mainly comes from Pakistan. As terrorism spreads and the security situation in its north-western region worsens, reports of Pakistan increasing its nuclear arsenal have raised fears over its safety and security. However, the physical overwhelming of nuclear weapons or nuclear sites by terrorists seems implausible but the theft of fissile materials or fusing components used in the bomb is possible through the help of insiders having sympathies with terrorist organizations. This pilfered material could be used as a radiological device or what is called a dirty-bomb. With comparatively peaceful environment and civilian control on nuclear weapons, India provides less chances of nuclear terrorism as compared to Pakistan. The present paper investigates the loopholes and weaknesses in the security and safety of nuclear weapons and other related facilities of both the countries, India and Pakistan. The paper also examines the situations in which the nuclear weapons or fissile materials could be whisked out by terrorists. Various threat scenarios of nuclear terrorism have also been examined in detail.*

**KEYWORDS:** Nuclear Weapons, Fissile Material, Nuclear Terrorism, Dirty Bomb, Radiological Material, Nuclear Facilities.



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**SUO MOTO ACTION BY PSHRC IN CASES OF CUSTODIAL DEATHS:  
AN APPRAISAL**

**Raghav Khanna\***

\*Research Scholar, Department of Public Administration,  
Punjab University, Chandigarh, India.

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**ABSTRACT**

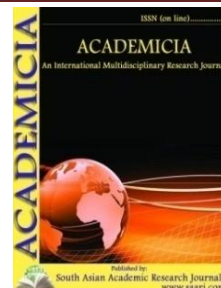
*The Human Rights needs to be protected in general and that too from the human beings in particular. The American Bill of Rights of 1791 and the French Declaration of the Right of Man of 1789, which became the milestones along the road in which the individual acquired protection against inconsistent acts of the rulers in the back drop of the scenario of monarchy at that time. Since almost all the western countries have adopted democratic form of governments coupled with the fact that these countries are miles ahead on the scale of development, On the other hand, Indian thinkers were of the view that it is not justified limiting the origin of concept of Human Rights to the Western world only. They claimed that what the west has discovered today in the field of Human Rights has been an accepted principle of the Indian society and rulers which has been reflected through rich legacy of historical traditions and culture since time immemorial. These are perpetrated by the public authorities by their Acts or Commission in the performance of their duties of Omission through various judicial pronouncements and laws relating to Protection of Human Rights these Rights are assured to the people. The decision to establish the Punjab State Human Rights Commission was taken under the notification by the State Government on 17<sup>th</sup> March 1997 under The Protection of Human Rights Act 1993. The Commission started functioning on 16<sup>th</sup> July 1997. The section 21(2) of the Act makes provision for constitution of State Human Rights Commission consisting of:*





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**A COMPARATIVE STUDY OF WORK  
MOTIVATION AMONG COLLEGE PHYSICAL EDUCATION  
LECTURERS OF KURUKSHETRA UNIVERSITY, KURUKSHETRA &  
PANJAB UNIVERSITY CHANDIGARH**

**Ms. Geeta Sharma\*; Dr. Parveen Kumar\*\*; Mr. Ranbir Singh Rana\*\*\***

\*Assistant Professor, G. G. S. Khalsa College of Education for Women,  
Kamalpura, Ludhiana, Punjab, India.

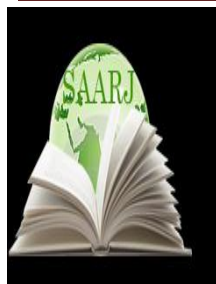
\*\*\*Assistant Professor, Department of Physical Education,  
G.N.K.C., Yamuna Nagar, Haryana, India.

\*\*\*Assistant Professor, National College of Physical Education,  
Chupki, Punjab, India.

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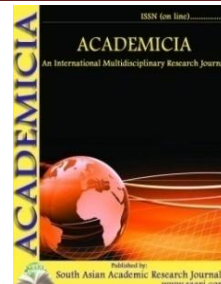
**ABSTRACT**

*The study was conducted to find out the work motivation level among college physical education lecturer working under K.U.K. & P.U.Chd. The sample consisted of 140 college physical education lecturer out of which 70 working under K.U.K. and 70 from P.U.Chd. Work motivation was measured through work Motivation Questionnaire (WMQ) by K.G. Agarwal (1971). Data was analyzed through t-test and it was found that lecturers of P.U.Chd. were highly work motivated than lecturers of K.U.K. in work group relations, psychological work incentive and material incentives dimensions of work motivation whereas no significant difference were found in remaining sub dimensions of work motivation i.e. dependence, organization orientation and job situation.*



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## A JOURNEY OF BOXING AND ITS GLOVES

**Rajesh Kumar Phor\***

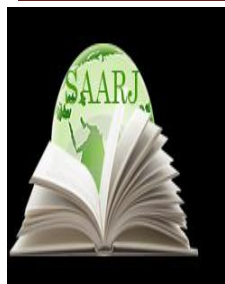
\*Gobindgarh College of Education,  
Alour, Khanna, Punjab, India.

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### ABSTRACT

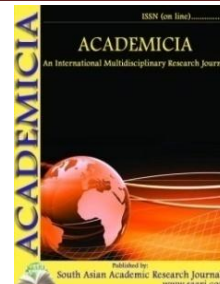
*Sports are as old as the man himself. Boxing has always been a popular sport since the origin of athletic sports even before the days of Greece and Rome and the history of boxing gloves dates back to three thousand years ago and there have been significant changes in the makeup of gloves. The present article deals in an entertaining and instructive way with the history of boxing and its gloves from its origin to the present time.*

**KEYWORDS:** *Journey, Boxing, Gloves.*



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## **A STUDY OF GROWTH OF INDIAN INSURANCE INDUSTRY**

**Ms. Renu Vij\***

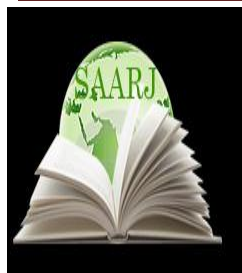
\*Assistant Professor of Management,  
Baddi University of Emerging Science & Technology,  
Baddi, Solan, H.P. India.

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### **ABSTRACT**

*Having large population and the untapped market of this population, insurance happens to be a very big opportunity in India. Indian Insurance Industry is growing at the rate of 15-20 percent annually. Together with banking services, it contributes about 7% to the country's GDP. However, the penetration of the insurance in the country is very poor compare to other countries. This is an indicator that growth potential for the insurance sector is immense in India. Insurance Industry has now become one of the most competitive and exploring industry in India. With the opening up of the Indian economy, several international leaders in the insurance sector are trying to venture into the Indian insurance industry. The use of new distribution techniques and the IT tools has increased the scope of the industry in the longer run. The present paper discusses about the growth of Indian Industry in recent years. It also throws light on the challenges faced by them and suggests measures to meet these challenges.*

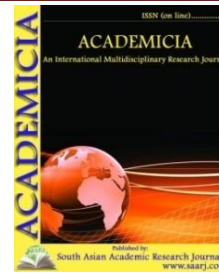
**KEYWORDS:** Insurance Industry, Challenges.



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(A Double Blind Refereed &amp; Reviewed International Journal)

**IS RELIGIOSITY JUST AN UNHEALTHY ESCAPISM?****Dr. Priya Bir\***

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Email id: pkb96du@gmail.com

**ABSTRACT**

*The idea behind writing this article is to explore whether religion is only seen in its true sense by people who bestow their faith in it or does it go beyond that? In India, many people are showing escapism in the garb of religiosity. Not that it's a novel thing as it's been prevalent since ages but not many people have thought of penning down the intent behind being religious for probably many reasons including the fear of hurting religious sentiments of many. Religion is a very important part of our lives as can be seen so obviously in the kind of investments we Indians make in the name of religion. However, our religiosity sometimes unbalances us in so many ways as the salvation being sought starts to give relief in terms of escaping from the mundane, cumbersome life that we have been living.*

**KEYWORDS:** Religion, Religiosity, Escapism

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