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The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.

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MEASURING THE OVERALL TECHNICAL EFFICIENCY IN INDIAN COMMERCIAL BANKING - DEA APPROACH

S.Suresh*

*Research Scholar,
Department of Statistics,
S.V. University,
Tirupati, India.

ABSTRACT

The Data Envelopment Analysis (DEA) is a linear programming based technique for measuring the performance efficiency of organizational units which are termed as Decision Making Units (DMU). The performance of a DMU is assessed with DEA and is obtained by using the concept of efficiency which is the ratio of weighted sum of outputs to a weighted sum of inputs. The main aim of the present research study is to measure the overall technical efficiency of Indian Commercial Banking by using Data Envelopment Analysis models for the period 2012-13.

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ROLE OF COMMERCIAL BANKS IN MICROFINANCE

Dr. Vipin Kumar Aggarwal*

*Associate Professor,
Sri Aurobindo College,
University of Delhi,
India.

ABSTRACT

Micro entrepreneurs (the self-employed poor) have little access to the formal financial system in developing economies. At best, formal financial institutions reach the top 25 per cent of the economically active population, which leaves the bottom 75 per cent without access to formal financial services. In 1997, it was estimated that 200 million poor households needed access to microfinance services in the Asia-Pacific region. Microfinance institutions have grown rapidly to try to meet this demand. However, their outreach remains very small compared with the demand less than 5 per cent of those 2 million poor households had access to microfinance services. Similarly, very few institutions involved in microfinance are profitable. It was estimated that less than 10 per cent of all MFIs in the region were financially self-sufficient.Our research findings came from in-depth interviews with over 40 bankers in 22 banks in India. A great deal of microfinance undertaken by commercial banks was found, but it was undertaken because of government mandates to lend to this sector rather than for business reasons.

KEYWORDS: *Microfinance, Financial System, Financial Institutions, Developing Economies.*

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HUMAN DEVELOPMENT PROGRAMMES IN KARNATAKA – AN EMPIRICAL ANALYSIS

Venkatesha.T.K *

*Research Scholar,
DOS in Economics and Cooperation,
University of Mysore,
Mysore, India.

ABSTRACT

An attempt is made in this paper is to analyse the human development programmes in Karnataka and also to analyse the public expenditure trends of human development. Karnataka State is situated in the Southern part of India, it lies between the latitudes 11.31[degrees] and 18.45[degrees] North and the longitudes 74.12[degrees] and 78.40[degrees] East on the western part of the Deccan Plateau. The state covers a total area of 1, 91,791 Sq km, accounting for 5.83 per cent of the total geographical area of the country. The state is bounded by Maharashtra and Goa states in the north and northwest by the Arabian Sea in the west by Kerala and Tamil Nadu states in the south and by Andhra Pradesh on the east. The overall literacy rate of Karnataka state is 67.04 per cent, which is above the all-Indian average of 64.8 per cent. Bangalore Urban district has highest literacy rate of 83.91 per cent followed by Dakshina Kannada 83.47, Udupi 79.87, Kodagu 78.17, Uttar Kannada 76.59, Shimoga 74.86 and Chikmagalur 72.63 per cent. While Raichur and Gulbarga have lowest literacy rate of 49.54 and 50.65 respectively. The Per Capita GDP of 2001-02 again Bangalore Urban district ensuring highest income of Rs. 24, 774 followed by Dakshina Kannada, Kodagu, Bangalore Rural accounted Rs. 20,682, 18,838 and 17,144 respectively. These districts were also above the state average of Rs. 13,057. While on the other hand districts such as Bidar, Bijapur, Tumkur and Kolar have lowest income of Rs 7,654, 9092, 9,408 and 9,619 respectively. The two poorest districts are Bidar and Gulbarga is adjacent to the two richest districts of Bangalore Urban and Dakshina Kannada. It is surprising that prosperity did not spread to the neighboring districts from Bangalore Urban and Dakshina Kannada.

KEYWORDS: *Human Development, Economic Development and Gender Development.*

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PEER ANALYSIS OF INDIAN COMMERCIAL BANKING – DATA ENVELOPMENT ANALYSIS APPROACH

S.Suresh*

*Research Scholar,
Department of Statistics,
S.V. University,
Tirupati, India.

ABSTRACT

The Data Envelopment Analysis (DEA) is a linear programming based technique for measuring the performance efficiency of organizational units which are termed as Decision Making Units (DMU). The performance of a DMU is assessed with DEA and is obtained by using the concept of efficiency which is the ratio of weighted sum of outputs to a weighted sum of inputs. The main aim of the present research study is Peer Analysis of Indian commercial Banking by using Data Envelopment Analysis models for the period 2012-13.

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EFFECTS OF DEMOGRAPHIC VARIABLES ON CUSTOMER LOYALTY AND CUSTOMER SATISFACTION OF RETAIL BANKS IN CUDDALORE DISTRICT

Dr. T. Srinivasan*; Dr. N. Lalitha**

*Deputy Director,
DDE, Annamalai University,
Tamil Nadu, India.
**Assistant Professor,
DDE, Annamalai University,
Tamil Nadu, India.

ABSTRACT

Customer satisfaction has become an important aspect of measuring performance particularly for the banking industry. As most banks organizations offer similar products and services, improving customer satisfaction and loyalty is the most important factor in maintaining as well as increasing market share for this organization. The banking industry in India is in a state of inevitable and rapid transition. The market for banking products and services has become more competitive than ever before, particularly for products and services in retail banking. Despite, banks are keen to provide various services under retail banking to the expectation of customers, the customers skip from investing in banks and start looking for alternate avenues for savings and investments such as pension funds, mutual funds, life insurance products etc due to the steady fall in interest rates over the last two years. If marketers can understand demographic variables of the customers, they will be better able to manage and market their products. Therefore, in this paper an attempt is made to analyse the effects of demographic variables on customer loyalty and customer satisfaction in retail banks of Cuddalore district.

KEYWORDS: *Customer Loyalty, Customer Satisfaction, Retail Banking, Socio-Economic Factors.*

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SUPPLY CHAIN ACTIVITY IMPROVEMENT USING ARENA MODELLING

Rabikanta Sharma Manoharmayum*; Dr. S A Vasantha Kumar**

*P.G Student,
Department of Industrial Engineering and Management, DSCE,
Bangalore, India.
**Professor,
Department of Industrial Engineering and Management, DSCE,
Bangalore, India.

ABSTRACT

Today, companies around the globe are competing for a cutting edge advantage by stream lining their supply chain performance. Global supply-and-manufacturing networks need driving strategies to manage the product, information and financial flows on which these businesses run. This is a challenge for supply chain management. In this dissertation, we have performed the simulation by selecting a single machine which is involved in manufacturing the highest number of products. Data are collected for all the processes involved in the manufacturing processes and an input modelling analysis is been done for the data collected. After the analysis is completed, a simulation model is constructed using ARENA which involved all the manufacturing process suing the simulation tools. With the help of the simulation tools we will be able to identify activities causing the bottlenecks and delays in the entire manufacturing processes. Similarly, this simulation can be carried out for each and every machine of the company so that we can identify the bottlenecks and delays. As a result, the bottlenecks and delays can be reduced and the entire supply chain can be improved and shows how supply chain management can profit from simulation and also to identify the delays and bottlenecks in the overall manufacturing process. Lastly, a sample of how a supply chain can be optimized, in the simulation development suite ARENA, of Rockwell Software., is given "The discovery through computational modelling and simulation has become the third pillar of science, alongside theory and experimentation".

KEYWORDS: *bottlenecks, delays, special process, lead-time.*

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PORTFOLIO OF GRAMIN BANK IN WEST BENGAL

Dr. B.C.M. Patnaik*; Dr. Ipseeta Satpathy; Ms. Sulagna Das*****

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

ABSTRACT

The present paper is an attempt to understand the Gramin Bank profile in the state of West Bengal. In this direction secondary source is taken as methodology. Various research papers, journals and websites reviewed for this purpose. The paper tried to present the various Gramin Banks in the state of West Bengal and also tried to highlight the various merger initiatives taken by these banks.

KEYWORDS: *Regional Rural Banks, Merger, Gramin Banks in West Bengal.*

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LIQUIDITY AND PROFITABILITY ANALYSIS OF CANARA BANK'S DINDIGUL BRANCH

Dr. T. Srinivasan*; Mr. R. Karthikeyan**

*Deputy Director,
Directorate of Distance Education,
Annamalai Univerisity,
India.
**Assistant Professor,
Commerce Wing, DDE.
Annamalai University,
India.

ABSTRACT

It is widely accepted that the failure of many commercial banks was the trigger for the current global financial crisis. Moreover liquidity and profitability of the banking sector in India has assumed primal importance due to intense competition, greater customer demands and changing banking reforms. Commercial banks are profit seeking organizations. The way the commercial banks handle their portfolio is how the profits are reflected in their books. Though banks want to make profits but at the same time they are concerned about liquidity and safety. In this context analysis and liquidity of commercial banks assumes considerable significance. A bank should maintain a sound liquidity that ensures including a cushion of unencumbered, high quality liquid assets, to withstand a range of stress events, including those involving the loss or impairment of both unsecured and secured funding sources. Supervisors should assess the adequacy of both a bank's liquidity profitability position and should take prompt action to improve its financial position. In this paper an attempt is made to analyse the liquidity, profitability and non-performing assets of Canara bank of Dindigul branch through simple percentage and ratio analysis.

KEYWORDS: *Liquidity, Profitability, Safety, Non-performing assets, Ratio analysis.*

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