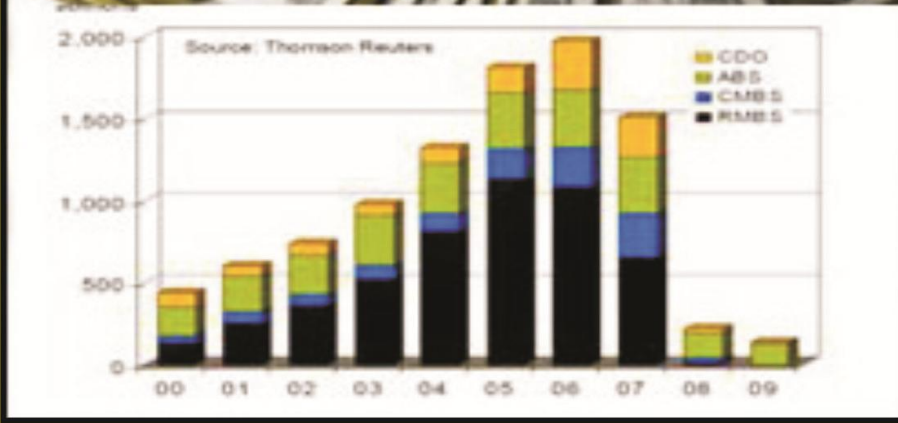


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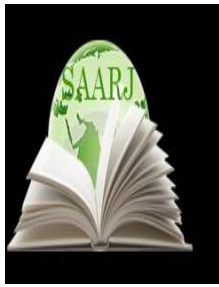
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PYRACY IN CURRENCY PROS AND CONCEQUENCES ON INDIAN ECONOMY

K. V. V. Raju*

*Madanpalli Institute of Technology and Sciences,
Madanpalli, Andhra Pradesh, India.

ABSTRACT

Currency piracy now the biggest problem which is faced by the economy. Now it is the right time for eradicate the problem. We should now what is the cause and effects of counterfeited notes. The percentage of fake notes are now occupied the financial system. It is a major threat to the economy how to eradicate? Search and find the solutions for this problem.



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INDIAN BANKS - SEARCHING FOR NEW FRONTIERS OF GROWTH

Mr. K. Phanindra Kumar*; **Miss. M. Archana****

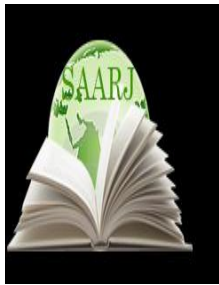
*Faculty Member,
Department of Commerce & Business Management,
Univ. Arts & Science College,
Subedari, Warangal.

**Faculty Member,
Department of Commerce & Business Management,
Univ. Arts & Science College,
Subedari, Warangal.

ABSTRACT

The banking industry in India has a huge canvas of history, which covers the traditional banking practices from the time of Britishers to the reforms period, nationalization to privatization of banks and now increasing numbers of foreign banks in India. Therefore, Banking in India has been through a long journey. Banking industry in India has also achieved a new height with the changing times. The use of technology has brought a revolution in the working style of the banks. Nevertheless, the fundamental aspects of banking i.e. trust and the confidence of the people on the institution remain the same. The majority of the banks are still successful in keeping with the confidence of the shareholders as well as other stakeholders. However, with the changing dynamics of banking business brings new kind of risk exposure.

This paper covers about the Historical Background of Indian Banking Industry, General Banking Scenario & Structure of Indian Banking Industry, regulatory developments impacting Indian Banks & Drivers for their future Growth.



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INFLUENCE OF RELATIONSHIP MARKETING ORIENTATION ON BUILDING CUSTOMER EQUITY IN COMMERCIAL BANKING SECTOR OF SRI LANKA

Fazeela*; Jameel Ahsan; Dhanushanthini, Y.*****

*Lecturer in Management and Marketing,
Faculty of Management Studies and Finance,
Department of Marketing,
University of Colombo,
Sri Lanka.

**Lecturer in Management and Marketing,
Faculty of Management Studies and Finance,
Department of Marketing,
University of Colombo,
Sri Lanka.

***Assistant Lecturer,
Department of Accountancy,
Sri Lanka Institute of Advanced Technological Education,
Sri Lanka.

ABSTRACT

As the organizations look for sustainable competitive advantage as a powerful tool for differentiation, in recent years, the traditional transaction approach has been challenged and shifted to relationship marketing. In order to score more on customer equity almost all the organizations surrounded by relationship marketing components. The ultimate aim of the relationship marketing is to produce the high customer equity which consists of three key drivers: brand equity, value equity, and relationship equity. Among these three drivers, brand equity is considered as more important than the others as it is more powerful mechanism to create sustainable competitive advantage for the organizational concern. Thus this study examined the research problem of whether Relationship Marketing Orientation (RMO) impacts on brand equity in Sri Lankan licensed commercial banks. This research was carried out with the objectives of evaluating the impact of RMO on brand equity in Sri Lankan licensed commercial banks. Furthermore conceptual model has been developed to link RMO and brand equity. Trust, bonding, communication, shared value, empathy and reciprocity are considered as the dimensions of RMO. Similarly brand loyalty, perceived quality, brand image and brand awareness are the dimensions of brand equity which were extracted from literature.

Quantitative methodology has been applied and questionnaire was used to collect data. 1000 household customers have been selected from 100 licensed commercial banks that comprised of public and private based on quota sampling method. Multiple regression has been used for the analysis. Findings revealed that there is a positive and significant impact of RMO on brand equity in Sri Lankan licensed commercial banks and that influence more on building customer equity as sustainable competitive advantage. Therefore the managers of these organizations should be very concern about relationship marketing components in order to increase the value of their customer equity as well as brand equity.

KEYWORDS: *Relationship Marketing, Relationship Marketing Orientation (RMO), Customer Equity, Brand equity, Banking sector, Sri Lanka.*



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**RURAL SOCIAL GROUPS AND FINANCIAL INCLUSION –
A STUDY IN CHAMARAJANAGAR DISTRICT**

Nagesha*; Prof. K. E. Sriramappa**

*Research Scholar,
Department of Economics and Cooperation,
University of Mysore,
Mysore.

**Retd. Professor,
Department of Economics and Cooperation,
University of Mysore,
Mysore.

ABSTRACT

The process of progress of high economic growth trajectory (path) there is an indispensable need the participation of all sections of society. Lack of accessibility of finance for small and marginal farmers and weaker sections of society has been recognized as a serious setback to economic progress particularly in India. Moreover, a continuous and persistent deprivation of services of banking sector to a large segment of the population represents to a decline in investment and has the potential instrument for social tensions causing social exclusion. While the importance of financial inclusion is widely recognized, the literature lacks a comprehensive measure that can be used to measure the extent of financial inclusion across economies.

KEYWORDS: *Social Groups, Financial Inclusion and Weaker Sections.*



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**CUSTOMER PERCEPTION TOWARDS INTERNET BANKING –WITH
SPECIAL REFERENCE TO STATE BANK OF MYSORE,
SHANKARGHATTA, SHIMOGA DISTRICT**

Prashantha*; Manjunatha H R**

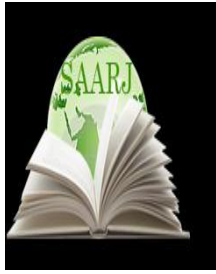
*Faculty Member,
Department of Commerce and Management,
Sahyadri Arts and Commerce College,
Shimoga, Karnataka, India.

**Faculty Member,
Department of Commerce,
Government First Grade College,
Tharikere (T),
Chikamagalur, Karnataka, India.

ABSTRACT

The present paper explores the major factors responsible for internet banking based on respondents' perception on various internet applications. It also provides a framework of the factors which are taken to assess the internet banking perception. The banking industry has been a leader in the e-business world in recent years. While the large city and urban area banks have been leading the way in the recent application and development of e-banking, many small and local community banks are catching up in this trend and becoming more interested in the e-banking services to gain competitive edges in the marketplace. Providing Internet banking is increasingly becoming a "need to have" than a "nice to have" service. And Survey analysis shows the result of the respondents how they attract with internet banking and also this study shows the pros and cons of the internet banking.

KEYWORDS: *Internet Banking, Banks, Perception, e-business.*



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**IMPACT OF CACH CONVERSION CYCLE ON THE PROFITABILITY
OF SMEs IN TANZANIA**

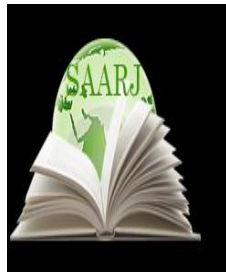
Dr. Srinivas Madishetti*; Mr. Deogratias Kibona**

*Professor,
School of Business,
Mzumbe University,
Tanzania, Africa.
**Assistant Lecturer,
School of Business,
Mzumbe University,
Tanzania.

ABSTRACT

The purpose of this article is to examine the relationship between the length of the Cash Conversion Cycle (CCC) and the Small and Medium Enterprises (SMEs) profitability. A trend analysis of cash conversion cycle of 38 SMEs and their gross operating profit has been fluctuating with higher standard deviation and variance over a period of 2006 to 2011 showing signs of association. This study employs Regression analysis to determine the impact of cash conversion cycle over gross operating profit taking current ratio, size of the firm, financial debt ratio as control variables. The results indicate that there is a significant negative linear relationship between cash conversion cycle and profitability. The relationship between two control variables viz; current ratio, financial debt ratio and gross operating profit indicate the expected negative relationship whereas the firm size indicate unexpected positive relationship. This may be due to managerial failure

KEYWORDS: *Cash conversion cycle, SMEs Profitability.*



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PERFORMANCE OF REGIONAL RURAL BANKS IN INDIA

B. Parashuramulu*; **D. Narender Naik****

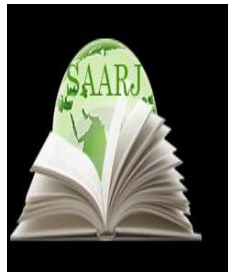
*Research Scholars,
Department of Commerce & Business Management,
Kakatiya University,
Warangal.

**Research Scholars,
Department of Commerce & Business Management,
Kakatiya University,
Warangal.

ABSTRACT

The importance of the rural banking in the economic development of a country cannot be overlooked. As Gandhiji said “real India lies in villages,” and village economy is the backbone of Indian economy. Without the development of the rural economy, the objectives of economic planning cannot be achieved. Hence, banks and other financial institutions are considered to be a vital role for the development of the rural economy in India. Regional Rural Banks (RRBs) were established in October 2, 1975 and are playing a pivotal role in the economic development of the rural India. The main goal of establishing Regional Rural Banks in India is to provide credit to the rural people who are not economically strong enough, especially the small and marginal farmers, artisans, agricultural laborers and even small entrepreneurs. This paper attempts to analyze the financial performance of RRBs in India during the period 2009-10 to 2011-2012. The study is based on secondary data collected from annual reports of NABARD and RBI. An analytical research design of Key Performance Indicators such as number of bank branches, deposits, loans, investments and growth rate index is taken for the present study. The study is diagnostic and exploratory in nature and makes use of secondary data. The study finds and concludes that performance of RRBs has significantly improved.

KEYWORDS: Regional Rural Banks, Key Performance Indicators, Rural Economy, NABARD.



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**MAINSTREAMING TRIBALS THROUGH FINANCIAL LITERACY:
AN EMPIRICAL ANALYSIS (WITH SPECIAL REFERENCE TO
KEONJHAR AND MAYURBHANJA DISTRICTS OF ODISHA)**

Prof. Jyotirmay Mohanty*; Dr. N.C. Dash**

*Associate Professor,
School of Management,
KIIT University,
Bhubaneswar, Odisha.
**Professor and Head,
Dept. of Population Studies,
F.M. University,
Balasore, Odisha.

ABSTRACT

Financial Literacy is a stepping stone towards financial inclusion. Moreover, as financial markets are becoming increasingly complex with serious problems of information asymmetry, the need for financial literacy becomes even more acute. The RBI has initiated a “Project Financial Literacy” with the objective of disseminating information regarding the central bank and general banking concepts to various target groups. This is also available in 13 languages. The “Financial Education” website link offers basis of banking, finance and central banking for children of all ages in a comic book format. This simplifies the complexities of banking, finance and central banking, with the goal of making the learning fun and interesting. RBI has recently issued guidelines to banks in India to provide ‘no frills’ bank accounts as well as general purpose credit cards with no collateral requirements. These measures are intended to promote financial inclusion and have already been adopted by Banking Codes and Standards Board of India. There are two obstacles to greater financial inclusion. The first is simply commercial. Transaction costs for both banks and clients have remained high, particularly in distributing credit, which is essentially high cost.

KEYWORDS: *Financial Inclusion, Banking, Education, Microfinance.*



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A STUDY OF TRENDS LINE OF NON-PERFORMING ASSETS IN PUBLIC SECTOR BANKS IN INDIA

Vivek Srivastava*; Sandeep Kumar Gupta**

*Associate Professor,
GNIT Group of Institution,
Greater Noida, India.

**Professor & Head,
GNIT Group of Institution,
Greater Noida, India.

ABSTRACT

As far as the present scenario is concerned, the banking industry is in a conversion phase. The Public Sector Banks has account for more than 78 per cent of total banking industry assets. Unlikely they are burdened with excessive Non Performing Assets (NPA), massive manpower and lack of modern technology. It is also dangerous for bank's profitability credibility and economics of scale. Narasimham Committee report recommended various guidelines to RBI in 1993 to identify and reduce of NPAs be treated as national priority. NPA indicated the bankers credit risks and efficiency of allocation of sources. The Financial reforms have helped largely to reduce NPA in Indian Bank Industry. This paper attempts to analyze the performance of different banks. To compare the performance of public sector, private sector and foreign banks selective indicators were taken into considerations. These Indicators were Gross NPAs and Gross Advances.

KEYWORDS: *Classification of NPAs, Provision of Assets, Trend of NPAs in Public Sector Banks.*

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