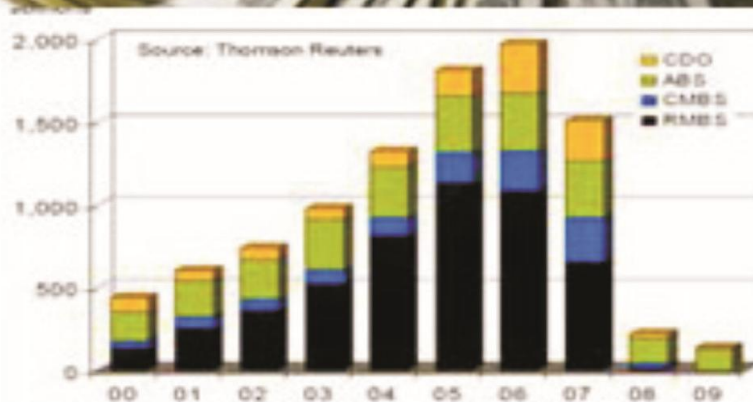


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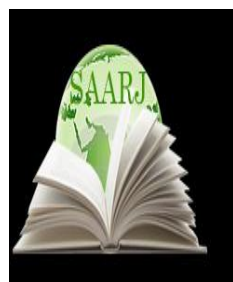
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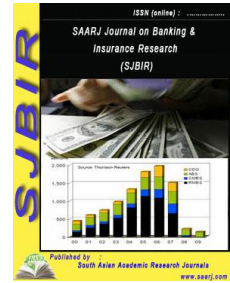
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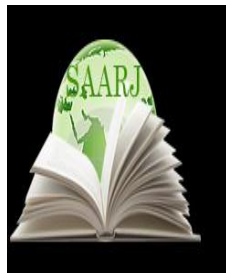
NPA - A SERIOUS DRAG ON GROWTH

Dr. C.T. George*

*Former Divisional Manager,
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India.

ABSTRACT

Banking means the accepting, for the purpose of lending or investment of deposits of money from the public, repayable on demand or otherwise, and withdrawable by cheque, draft, order or otherwise". This definition establishes the fact that if the purpose of accepting of deposits is not to lend or invest, then it is not banking business. The Section 5(b) is applicable to all scheduled banks operating in India. In general, commercial banks are scheduled banks which are operating throughout this great nation. Money deposited with a bank is always repayable with interest accrued due. Similarly money received from a bank by way of a loan is also repayable with interest accrued due. Both these functions go together and they are the two dimensions of banking namely deposits and advances. Legally money deposited by a customer with a bank is money lent by a customer to a banker. Bank uses this money according to its discretion in compliance to the directions of Reserve bank of India and to the directives of the Government of India.



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CONSUMER BEHAVIOR AND BUYING PATTERN OF CONSUMER DURABLE PRODUCTS IN KRISHNAGIRI DISTRICT

Dr. A.Vinayagamorthy*; N.V. Nagalatha**

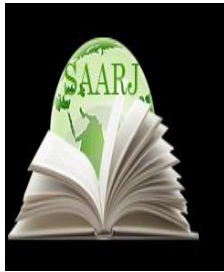
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ABSTRACT

The study provides useful insights to marketers and manufacturers in developing strategies for product development, pricing, positioning, promoting, distributing and creating brand loyalty among consumers. Consumer centric marketing style is predominant in the durables, which in turn revolves round the consumer purchase attitude. Purchase of consumer durables is today, a major challenge before many families, especially those having a limited income. Within their income, such a family has to meet its obligatory needs and find ways to purchase items which are, today, being increasingly considered as essentials – and not luxuries. A significant issue is that the buyers are exercising their minds' and not blindly purchasing these items, simply because the dealer speaks highly about these. It is also seen that buyers are reasonably conscious about the reputation of the manufacturer. Since such items are quite costly, the consultation process - which may range between a few days (in case of relatively cheaper items) to even a year (in case of items like Mixer-grinders and refrigerators) - with a number of influential 'players' is almost imperative. This paper presents a detailed about the Consumer Behavior and Buying Pattern of Consumer Durable Products in Krishnagiri District.

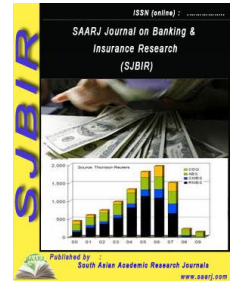
KEYWORDS: *Consumer Behaviour, Durable Products and Buying Decisions.*



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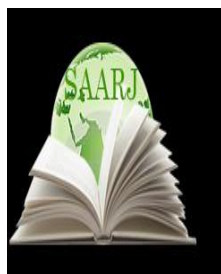
SCENARIO OF FDI IN INDIA

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Department of Economics,
GGDSD College,
Chandigarh, India.

ABSTRACT

This paper investigates FDI in India with comparison to China. The comparison is done with help of 12 years FDI data of India and China. China is chosen for a comparison with India as China is one of the fastest emerging economies of the world similar to India and one of the major competitors of India in terms of FDI inflow. It also analyzed sector wise contribution of FDI in India. To study this correlation test is run between FDI and GDP in India. The result of correlation between the GDP and the FDI inflow shows that there is a high level of dependency between GDP growth and the FDI inflow in the economy.



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AWARENESS OF AGRICULTURISTS ABOUT AGRICULTURAL INSURANCE SCHEMES IN NAGAPATTINAM DISTRICT IN TAMILNADU

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ABSTRACT

The Government of India has introduced the innovative schemes of Agricultural insurance but most of the Agriculturists unaware of it. Unfortunately, Agricultural insurance in the country has not made a noticeable contribution in agriculture sector even though the need to protect Indian Agriculturist from uncertainty and risk. The Agriculturists of Nagapattinam district are facing the problems of drought and flood over a period of several years and due to natural calamities they are suffering losses in their agriculture activities. It is necessary to evaluate the Agricultural insurance schemes implementing in Nagapattinam district and also check the awareness of the Agriculturists about Agricultural insurance schemes. Agricultural development is important to economic development of people in study area. The present paper is significant for potential beneficiaries from those villages which have not much awareness of Agricultural insurance schemes. It's also helpful to small and marginal farmers to protect their interest in crops against natural calamities and getting benefits under this scheme. It also assists the insurer's bankers and policy makers for policy prescription and policy intervention.

KEYWORDS: Agriculture, Agricultural Insurance, Awareness, Agriculturists.



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NON PERFORMING ASSETS: PROBLEMS AND SOLUTIONS

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***Director,
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AU MP.

ABSTRACT

The balance sheet of a banking company has to be prepared in Form A of Schedule III as per Banking Regulation Act. 'Advances' (Schedule 9) are shown in the Assets column of Balance Sheet. These Advances contributes the major portion to the balance sheet in terms of values. The Profit and Loss Account of a banking company has to be prepared in Form B of Schedule III, which includes an Income head 'Interest Earned' (Schedule 13) as a major income contributor. It will appropriate to say that 'Advances' are the core assets of a banking company and also a primary income earner.

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2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
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