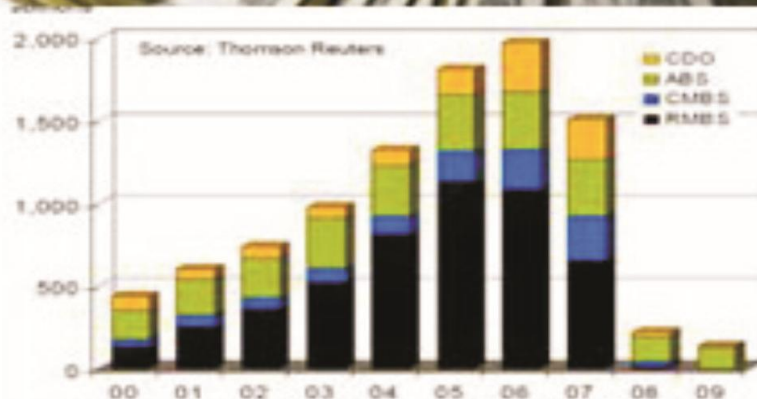


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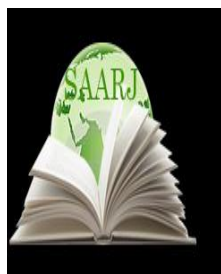
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SR. NO.	PARTICULAR	PAGE NO.	DOI NUMBER
1.	PERFORMANCE APPRAISAL OF REGIONAL RURAL BANKS - A STUDY ON TELANGANA GRAMEENA BANK  Durdana Begum & Prof. Badiuddin Ahmed	4-11	10.5958/2319-1422.2017.00009.1
2.	STRESS MANAGEMENT IN THE FIELD OF BANKING SECTOR: A REVIEW OF THE LITERATURE  Tilottama Azad	12-17	10.5958/2319-1422.2017.00010.8
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**SJBIR:****SAARJ Journal on Banking  
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**DOI NUMBER: 10.5958/2319-1422.2017.00009.1****PERFORMANCE APPRAISAL OF REGIONAL RURAL BANKS - A  
STUDY ON TELANGANA GRAMEENA BANK****Durdana Begum\*; Prof. Badiuddin Ahmed\*\***

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**ABSTRACT**

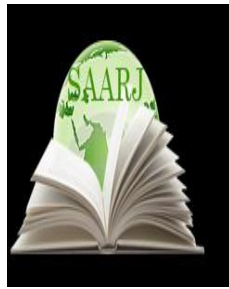
*Banks play an important role in mobilization and allocation of resources in any country. Rural people in India are facing problems in the inadequate supply of credit. The major source of credit to rural households, particularly-low income working households, has been the informal sector. Informal sector advances loans at very high rates of interest; the terms and conditions attached to such loans have given rise to an elaborate structure of intimidation of both economic and non-economic conditions in rural population in India. Regional Rural Banks (RRBs) play a significant role in the development of rural areas in India by providing needed financial assistance to agriculture, trade, commerce, industry and other productive activities in the rural areas. Credit and other financial facilities are extended particularly to small and marginal farmers, agricultural laborers, artisans, and small entrepreneurs with a view to strengthening these activities in rural areas. The RRBS have more reached to the rural area of India, through their huge branch network. Telangana Grameena Bank (TGB) is one of the rural banks in Telangana state. The present study examines the performance of the TGB by analyzing the key performance indicators such as number of banks branches, deposits, advances, priority sector lending, profitability of the bank during the period of 10 years from 2006 – 2016.*

**KEYWORDS:** Regional Rural Bank, Telangana Grameena Bank, Profitability, Bank Branches, Deposits, Advances.

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**SJBIR:****SAARJ Journal on Banking  
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DOI NUMBER: **10.5958/2319-1422.2017.00010.8****STRESS MANAGEMENT IN THE FIELD OF BANKING SECTOR: A  
REVIEW OF THE LITERATURE****Tilottama Azad\***

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**ABSTRACT**

Today workplace stress is becoming a major issue and a matter of concern for the employees and the organizations. It has become a part of life for the employees, as life today has become so complex at home as well as outside that it is impossible to avoid stress. Selye [1936] defines stress as “a dynamic activity wherein an individual is confronted with an opportunity, constraint or demand”. Organizational stress arises due to lack of person- environment fit. When organizational stress is mismanaged, it affects the human potential in the organization. It further leads to reduced quality, Productivity, health as well as wellbeing and morale. Thus, Stress is inevitable in our society. Researchers on stress make it clear that, to enter in to the complex area of stress, especially in to the area of occupational stress, is very difficult. Stress is an unavoidable consequence of modern living. With the growth of industries, pressure in the urban areas, quantitative growth in population and various problems in day to day life are some of the reasons for increase in stress. Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Steers [1981] indicate that, “Occupational stress has become an important topic for study of organizational behavior for several reasons.” 1. Stress has harmful psychological and physiological effects on employees, 2. Stress is a major cause of employee turnover and absenteeism, 3. Stress experienced by one employee can affect the safety of other employees, 4. By controlling dysfunctional stress, individual and organization can be managed more effectively. During the past decade, the banking sector had under gone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no

*exemption. The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order. Globalization and privatisation led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The implications of the above said transformations have affected the social, economical and psychological domains of the bank employees and their relations. Evidence from existing literature states that more than 60% of the bank employees have one or other problem directly or indirectly related to these drastic changes. All the factors discussed above are prospective attributes to cause occupational stress and related disorders among the employees. Although a lot of studies have been conducted on the psychosocial side of the new policy regime in many sectors, there are only few studies, as far as the banking sector is concerned, while the same sector has been drastically influenced by the new policies. In this juncture, the present study is undertaken to address specific problems of bank employees related to occupational stress. This throw light in to the pathogenesis of various problems related to occupational stress among bank employees.*

**KEYWORDS:** *Dynamic, Consequence, Occupational, Drastically, Rapid*

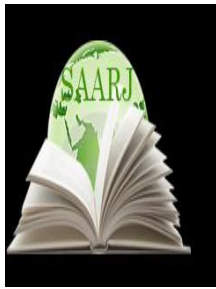
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### **THE FINANCIAL JOURNEY OF TSRTC FROM ITS BIFURCATION**

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#### **ABSTRACT**

*Transportation is life blood to any economy, as the availability of resources and its usage is not at one place. The transportation might be of the resources or the humans as the work place and residing place of individuals are different there exists a point of transportation. There are various means of transportation such as Railways, Waterways, Airways and Roadways. In the Journey of Road Transportation RTC has completed more than 75 years from its inception as Nizam's State Rail & Road Transport Department (NSRRTD). Andhra Pradesh State has got bifurcated as AP and Telangana on 02.06.2014, with this effect the RTC has also been bifurcated into two as APSRTC and TSRTC. Now the question arises how the Corporation is performing after its bifurcation, the present Article focuses on the financial performance of TSRTC after its bifurcation. The objective of the article is to analyze the financial performance of TSRTC after its bifurcation.*

**KEYWORDS:** *Bifurcation, Financial evaluation, Effective management, Componential values, Comparative Study.*

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**SJBIR:****SAARJ Journal on Banking  
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(A Double Blind Refereed &amp; Reviewed International Journal)

**DOI NUMBER: 10.5958/2319-1422.2017.00008.X****TOURISM PRODUCT ADVANCEMENT THEORY AND POSSIBILITY.  
CASE OF UZBEKISTAN****Tursunova Gulmira\***

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**ABSTRACT**

*The paper objectives to investigate the status and growth of tourism in Uzbekistan using the sample of tourism infrastructure with superior reference to country's tourism policy and strategy. Tourism product is considered as a major feature of tourism market development. On this case, present essential interest and potential for Uzbekistan is believed as a major one. This article makes an overview of the current status of tourism industry with the aim of finding out the strategy for developing a program that enhances the strengths of tourism products. Outcomes and shortcomings of the results may serve to point out key trends and gaps in which to focus future research on this topic*

**KEYWORDS:** *Tourism market, infrastructure development, Tourism product, Innovative technology, Silk Road, Tourism destination*

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