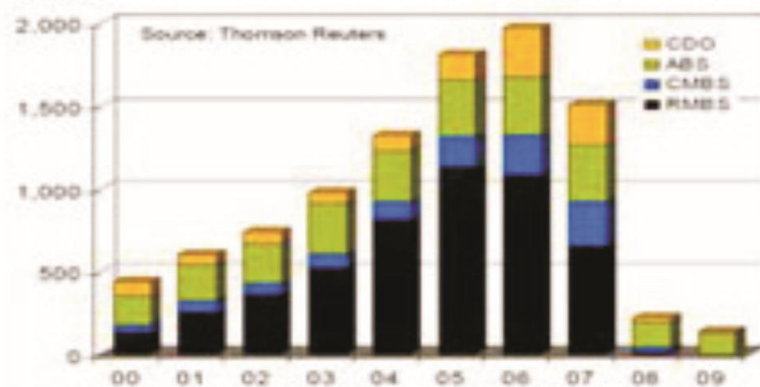


SJBIR

ISSN (online) : 2319-1422

***SAARJ Journal on Banking &
Insurance Research
(SJBIR)***



Published by
South Asian Academic Research Journals
A Publication of CDL College of Education, Jagadhri
(Affiliated to Kurukshetra University, Kurukshetra, India)

SJBIR

ISSN (online) : 2319-1422

Editor-in-Chief : Dr. Priti Pandey

Impact Factor : SJIF = 2.380

Frequency : Bi-Monthly

Country : India

Language : English

Start Year : 2012

Indexed/ Abstracted : Ulrich's Periodicals Directory, ProQuest, U.S.A.
EBSCO Discovery, Summon(ProQuest),
Google Scholar, CNKI Scholar, ISRA-JIF, GIF, IJIF

E-mail id: sjbir@saarj.com

VISION

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.



Published by: South Asian Academic Research Journals
SJBIR:
**SAARJ Journal on Banking
 & Insurance Research**
 (A Double Blind Refereed & Reviewed International Journal)



SR. NO.	PARTICULAR	PAGE NO.
1.	THE EFFECTIVENESS OF ECONOMIC POLICIES ON ECONOMIC GROWTH AND DEVELOPMENT IN NIGERIA Ebele P. Ifionu, Kelechi C. Nnamdi	1-23
2.	GREEN BANKING STRATEGIES - AN INDIAN INITIATIVE Vipin Kumar Aggarwal	24-31
3.	THE ROLE OF TRAINING PROGRAMMES IN RURAL WOMEN ENTREPRENEURSHIP DEVELOPMENT Miss. Aparna G. Patil	32-52
4.	HUMAN DEVELOPMENT AND ECONOMIC GROWTH IN INDIA: AN EMPIRICAL STUDY WITH SPECIAL REFERENCE TO PUNJAB Rakesh Kumar Sharma, Lakhwinder Kaur	53-68
5.	“BANK OF BARODA” BALANCED MEASUREMENT WITH INTANGIBLES Dr. Sagar R. Dave, Dr. Swati R. Dave	69-82



THE EFFECTIVENESS OF ECONOMIC POLICIES ON ECONOMIC GROWTH AND DEVELOPMENT IN NIGERIA

Ebele P. Ifionu*; Kelechi C. Nnamdi**

*Lectures,
Department of Finance and Banking,
University of Port Harcourt,
Nigeria.
**Scholar,
Department of Economics,
University of Port Harcourt,
Nigeria.

ABSTRACT

This paper is to investigate the effectiveness of fiscal and monetary policies using macroeconometric model estimated for 1980-2011. Based on the least squares methodology, we specified linear model of Human Development Index as a proxy for economic development, while real GDP captures economic growth. An important finding was that fiscal policy has developmental potential while monetary policy is growth enhancing since the 1980's. Similar to Ajisafe and Folorunso (2002), we showed that monetary policy exhibits a positive relationship with the level of growth, but not significant on development. Also, fiscal policy contributes positively and slightly significant to development but retard growth. We provide evidence that changes in real growth precedes variations in government expenditure. The Johansen and Juselius (1988) maximum likelihood method shows that economic policies influence growth and development even in the long-run. Therefore, we recommend optimal policy co-ordination for Nigeria.

KEYWORDS: *Fiscal Policy, Monetary Policy, Policy Coordination, Economic Development.*



Published by: South Asian Academic Research Journals
SJBIR:
**S A A R J J o u r n a l o n B a n k i n g
& I n s u r a n c e R e s e a r c h**
(A Double Blind Refereed & Reviewed International Journal)



GREEN BANKING STRATEGIES - AN INDIAN INITIATIVE

Vipin Kumar Aggarwal*

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

ABSTRACT

In order to achieve sustainable development, markets should be permitted to work in appropriate structure of cost efficient rules and economic instruments. Banking sector is one of the leading economic factor which effects industrial and economic growth of any economy as it is main source of financing industrial projects such as steel, paper, cement, automobile, chemicals, fertilizers, power, textile, agriculture and almost in all spheres which cause maximum carbon emission. Henceforth, it is the chief responsibility of banks to embrace the green banking. Banking activities internally and externally also impact the environment, hence, banking sector should play arbitrator role in economic development and environmental protection by adopting the green practices and reducing their carbon footprints. Banks should espouse less pollution measures by adopting online banking, mobile banking, finance in green technology, adopting e-recruitment of employees, investing in environmental projects, providing option for customers to invest in environmentally friendly banking products by provided Green Loans, Green fund, Green cheque book, Green current / savings account, Green leasing etc. Therefore by espousing all these measures banks will contribute in green environment. The objective of this paper is to observe the green banking initiatives in India which will help in suggesting the possible gaps of green initiatives in India and will also suggests the impending channels to promote green banking in India.

KEYWORDS: Carbon free banking, Environment, Green banking, Green funds, online banking.



THE ROLE OF TRAINING PROGRAMMES IN RURAL WOMEN ENTREPRENEURSHIP DEVELOPMENT

Miss. Aparna G. Patil*

*Private Coaching Institute.

ABSTRACT

Women form an important segment of the labour force and the economic role played by them cannot be isolated from the framework of development. Self employment or entrepreneurship are the important sources towards the improvement of the economic participation of women and in raising their status in society. Women in rural areas constitute a substantial share in India's population. Today the government also in its different policies has given importance to rural development through rural entrepreneurship. This has widened the scope of opportunities for entrepreneurship for rural women. Various factors are responsible for the development of entrepreneurship in women, of which training them with the necessary skills and providing them with the required information is of paramount importance. The present study is based on the primary data collected from 120 sample women entrepreneurs of 6 villages of Karveer taluka of Kolhapur district, Maharashtra, through questionnaires. The objective of the study is to evaluate the role of training programmes in developing entrepreneurship among rural women entrepreneurs. The findings are given on the basis of data analysed through percentage technique. Analysed data shows that self help groups are the major platform of information for training of rural women in entrepreneurship. Dual responsibilities makes it difficult for rural women entrepreneurs to participate in entrepreneurial training programmes beyond their village locations. They expect the training programmes to be more motivational and the content to be in published form.

KEYWORDS: Attendance, Entrepreneurship, Motivational, Self help groups, Training programmes.



Published by: South Asian Academic Research Journals
SJBIR:
**S A A R J J o u r n a l o n B a n k i n g
& I n s u r a n c e R e s e a r c h**
(A Double Blind Refereed & Reviewed International Journal)



HUMAN DEVELOPMENT AND ECONOMIC GROWTH IN INDIA: AN EMPIRICAL STUDY WITH SPECIAL REFERENCE TO PUNJAB

Rakesh Kumar Sharma*; Lakhwinder Kaur**

*Assistant Professor,
SBSBS, Thapar University,
Patiala, India.

**Research Scholar.

ABSTRACT

Human development goes far beyond income and growth to cover the full flourishing of all human capabilities. It emphasizes the importance of putting people, their needs, their aspirations, and their choices at the center of development effort. Present study is carried out to examine the trends in human development indicators and growth of Net state domestic product. Regression techniques have been used for analyzing the relation between economic growth and Human development indicators. Keeping in view the importance and scope of research in this area, present paper studied the human development indicators with special emphasis on health and educational indicators. Moreover, this paper has also examined the economic performance by growth indicators for Punjab with special emphasis on performance in the 2001 onwards. This paper concluded with finding that there is a relation between economic growth and human development.

KEYWORDS: HDI-Human Development Index, GDP- Gross Domestic Product, NSDP-National Skills Development Programme , ANOVA- Analysis of Variance, Multiple Regression, OLS- Ordinary Least Square.



Published by: South Asian Academic Research Journals
SJBIR:
**S A A R J Journal on Banking
& Insurance Research**
(A Double Blind Refereed & Reviewed International Journal)



“BANK OF BARODA” BALANCED MEASUREMENT WITH INTANGIBLES

Dr. Sagar R. Dave*; Dr. Swati R. Dave**

*Assistant Professor,
Department of Accountancy,
JG College of Commerce,
Ahmedabad, India.

**Senior Lecturer,
Narayan College of Commerce,
Ahmedabad, India.

ABSTRACT

This paper evaluates the significance of intangible aspects as a tool for performance measurement in the Indian banking sector. Panel data spread over ten years from 2004 to 2013 and 19 indicators of a representative Indian bank, namely, Bank of Baroda, are used for the purpose. The importance of measurement of intangible assets and integration of contingencies in performance evaluation is discussed initially. Being a part of the service sector, long-term strategic planning in a bank needs to concentrate on these. However, implementation of this technique is difficult due to the problems in measurement of the attributes associated with the intangible assets, complexity of the interrelations among these indicators, differences in the significance assigned to various indicators within the organization and difficulty in linking the reward mechanism to performance.

Editorial Board

Dr. Priti Pandey, Editor in Chief

Associate Professor of Finance

D.S. Institute of Management Studies (DSIMS),
Malad West, Mumbai, Maharashtra, INDIA.

Dr. Sisira Kanti Mishra

Professor of Finance

NIST Business School, National Institute of
Science & Technology (NIST), Palur Hills,
Berhampur, Dist: Ganjam, Orissa, INDIA.

Obidjon Khamidov

Professor

Tashkent State University of Economics,
UZBEKISTAN

Dr. Antonia Mercedes Garcia Cabrera

Professor

Business Administration, University of Las
Palmas de Gran Canaria, SPAIN.

Dr. Valentina Vasile

Professor

Institute of National Economy-
Romanian Academy, ROMANIA.

Dr. Liliana Faria

Professor

Vocational Psychology, ISLA Campus Lisboa -
Laureate International Universities, PORTUGAL

S.Anandasayanan

Senior Lecturer

Department of Financial Management
Faculty of Management Studies & Commerce
University of Jaffna, SRI LANKA

Dr. Alan D. Smith

Faculty

Management, Robert Morris University, USA.

Dr. Kapil Khanal

Associate Professor

Department of Management, Shankar Dev
Campus, Ram Shah Path T.U. Kirtipur, NEPAL.

Dr. Sunil Kumar

Associate Professor

Faculty of Economics, South Asian University
(SAU), New Delhi, INDIA

Dr. Sunil Kumar

Assistant Professor

Punjab School of Economics, Guru Nanak Dev
University, Amritsar – 143005, Punjab, INDIA

Dr. Dalbir Singh

Assistant professor

Haryana School of Business, G.J.U.S & T, Hisar,
Haryana, INDIA.

Dr. Karun Kant Uppal

Assistant professor,

P G Deptt. of Commerce & Management,
Kamla Lohtia S D College, Ludhiana, INDIA

Mrs S. Dinesh Kumar

Assistant Lecturer

Faculty of Mgt. Studies and Comm.
University of Jaffna, SRI LANKA.

Dr. Ebele P. Ifionu

Faculty

Department of Finance and Banking,
University of Port Harcourt, NIGERIA.

Categories

- Business Management
- Banking
- Insurance
- Finance

Review Process

Each research paper/article submitted to the journal is subject to the following reviewing process:

1. Each research paper/article will be initially evaluated by the editor to check the quality of the research article for the journal. The editor may make use of iThenticate/Viper software to examine the originality of research articles received.
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.
4. The review process may take one/two months.
5. In case of acceptance of the article, journal reserves the right of making amendments in the final draft of the research paper to suit the journal's standard and requirement.

Published by

South Asian Academic Research Journals

A Publication of CDL College of Education, Jagadhri (Haryana)
(Affiliated to Kurukshetra University, Kurukshetra, India)

Our other publications :

Academicia - An International Multidisciplinary Research Journal

ISSN (online) : 2249-7137

South Asian Journal of Marketing & Management Research (SAJMMR)

ISSN (online) : 2249-877X