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ABSTRACT

Finance is an essential requirement for every productive activity. Agriculture in India needs more attention as it provides livelihood for 65 percent of population and directly contributing 20 percent to the national income. It is obvious that the contribution of agriculture sector to the national income is not in line with the number of people engaged in that sector, which calls for an immediate attention for increasing the production and hence for a prosperous agricultural economy. Agriculture in India has always been a way of life, rather than a business and has suffered from stagnation due to low productivity arising from inadequate investment. The emergence of green revolution in India by the late sixties has radically changed the character of Indian agriculture, as seen by a growing tendency among the farmers to replace the Traditional farming practices. The cooperative credit structure has been developed in India with the mission that they will provide the agricultural and finance to the needy farmers at a reasonable rate of interest. The present research study will focus on the overall working of the DCCBs and examine the operational efficiency of the DCCBs.

KEYWORDS: Agriculture, productivity, inadequate, operational, efficiency

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IMPACT ANALYSIS OF MICROFINANCE PROGRAMS AND POLICIES IN INDIA: A CASE STUDY OF DISTRICT KUPWARA

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ABSTRACT

The Microfinance is seen as a key development tool for poverty alleviation across the globe. Same is seen in Indian context despite the deepening crises within Andhra Pradesh, it continues to grow in India. The objective of this study was to investigate the impact of microfinance on poor people in outcomes including, income, health, schooling of children, food security, housing, job creation, and women empowerment with the case study of Kupwara district. A total 104 respondents were selected randomly from microfinance beneficiaries (MB) and non-beneficiaries (NB). The collected data were analyzed through descriptive statistics. Findings revealed that, microfinance has positive impact on income, health, improved housing, and food security. While as there was no significant impact on women empowerment, job creation, and schooling of children. The major factors hindering poor access to credit were reported to be lack of information, high interest rate, attitude of officials and defaulting. The available evidence shows that microfinance programs and policies do well, as well as harm to the livelihoods of poor.

KEYWORDS: Microfinance, credit, poverty alleviation, India, Andhra Pradesh, Kupwara.

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TRAINING AND DEVELOPMENT OF CLERKS– A COMPARATIVE STUDY OF SBI AND ICICI BANK

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ABSTRACT

In today’s competitive world, no employers can afford to carry staffs that are not efficient. Yet, many organizations still appear reluctant to invest in training the members to be efficient ones. The primary interest in a study about the future is in looking for a group of characteristics shared by the better banks that might serve to predict the future success for others. That common trait is an emphasis on training. Ongoing development is today’s new form of job security. People need to learn continuously. By developing, stretching and continually challenging themselves, employees can build a skill base; reputation and a network of contacts which will make them fit to be always ‘employ Able’. It was suggested to the training authorities of the selected banks consider the experience pattern, Number of training opportunities availed, time lag between the two training opportunities etc., in prior to selection of clerks for training programs. The study found that there is a difference between the opinions of the respondents in objectives for attending the training and development programs are acquired new skills, improving problem solving skills. So the concerned authorities are required to identify the causes and make a necessary action for erective functioning of training and development program in banks. It is suggested to the training departments of Banks to understand the reasons for arousing the differences in training centers, in terms of training components like infrastructure facilities, course duration, library facilities, training methodology and training materials etc.

KEYWORDS: Training, Development, Administration, Banking industry, Employer, Employee etc.
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FINANCIAL PERFORMANCE OF SELECTED DCCBS

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*Assistant professor, Chaitanya pg college, hanamkonda

ABSTRACT

Finance is an essential requirement for every productive activity. Agriculture in India needs more attention as it provides livelihood for 65 percent of population and directly contributing 20 percent to the national income. It is obvious that the contribution of agriculture sector to the national income is not in line with the number of people engaged in that sector, which calls for an immediate attention for increasing the production and hence for a prosperous agricultural economy. The formation of cooperative society was to provide agricultural loan at reasonable rate of interest was one of the mottos of cooperative movement at the initial stage. The first cooperative credit societies act was introduced by the Government of India in the year 1904 with the intention that the focus of cooperatives would be given to the farmers and all primary cooperative credit societies will distribute agricultural loan to the farmers at the reasonable rate. The present study focus of the overall all business scenario of district central cooperative in Warangal in general and selected DCCBs in particular.

KEYWORDS: essential, engaged, cooperative, scenario, immediate, agricultural

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South Asian Academic Research Journals
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PAYMENT BANK’S REVOLUTIONARY STORM TOWARDS INDIAN BANKING SYSTEM

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ABSTRACT

Payment Banks (PBs) focus on small deposit holders and mobile banking will add to the competitive pressures of public sector banks and could potentially pose risks to their market share over the long-term. Increasingly, with the launching of products or new applications by these banks, instead of cash, people will start carrying out more transactions electronically. Now it is the trend in globally. But in India, increasing of users of credit and debit cards, it has been limited because of the costs involved for merchants or establishments which accept these cards. The PBs would position by them to do this. RBI Governor has flapped the wings and set off what could turn out to be a revolutionary storm in the Indian banking system a storm bigger than created when private banks were first given licences in the 1990s. PBs and small banks will make Indian banking more competitive and more inclusive on both the assets and liabilities sides for both depositors and borrowers. The era of the consumer is finally at hand. The RBI has given in principle approval for 11 entities to set up PBs. The move has been touted as a harbinger of a revolution in the Indian banking sector. The success of the PMJDY will be another big challenge that these banks will need to tackle. It is believed that 99 % of households have been covered under the scheme. However, with a large number of these numbers of those accounts still inactive, there is opportunity for PBs to get business. According to the PMJDY website, as on 26th August, 2015 178.9 million accounts have been opened under the scheme, but about 45% of them are inactive. Therefore, the existing paper discusses the objectives, scope and regulation of PBs.

KEYWORDS: Payment banks, Indian banking system, PMJDY, RBI

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SOCIAL SECURITY LIFE INSURANCE SCHEME
PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY):
ACTUARIAL INSIGHT BASED ON INDIAN MORTALITY

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ABSTRACT
The Government of India has launched life insurance scheme Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) for the social security of Indians in the age group of 18-50 years. This article investigates the feasibility of this scheme based on the quantitative comparison of actual premium charged and expected premium rates for Indian population for each age year in the age group of 18-50 years. We have evaluated expected premium for all ages based on two life tables for Indian population. The nature of the scheme and social security of people to be achieved through PMJJBY is demonstrated based on some actuarial computations. Statistical analysis is presented based on recent available data of number of insured and claim received under this scheme.

KEYWORDS: Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY), Feasibility, Premium, Actuarial, Statistical Analysis.

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INVESTMENT PATTERN AND AWARENESS OF MUTUAL FUNDS AMONG GOVERNMENT EMPLOYEES VIS-À-VIS PRIVATE EMPLOYEES

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ABSTRACT

Investment’s now a days has become part and parcel of every human being. Investments are made for securing the future. The present study deals with finding out present Investment pattern among Government Employees and Private Employees. The study also tries to find out awareness, expectations and preferences for Mutual funds among Government Employees and Private Employees.

KEYWORDS: Investment, Mutual Funds, Awareness, Preferences, Government Employees, Private Employees.

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“A STUDY FINANCIAL POSITION OF CO-OPERATIVE BANK WITH REFERENCE TO YAVATMAL DISTRICT CO-OPERATIVE BANK LTD.”

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ABSTRACT

Co-operative banks are deeply rooted inside local areas and communities. They are involved in local development and contribute to the sustainable development of their communities, as their members and management board usually belong to the communities in which they exercise their activities. Working capital management is significant in financial management due to the fact that it pays a pivotal role in keeping the wheels of a business enterprise running. Working capital management is concerned with short term financial decisions shortage of fund for working capital has caused many businesses to fail and in many cases, has retarded their growth. The Yavatmal District CentralCo-Operative Bank Ltd.(YDCCB) is one of the oldest Co-operative Bank in the Yavatmal, reputed for its quality services. The researchers try to study the financial position of YDCCB for last four years by analysis working capital position and various ratios.

KEYWORDS: co-operative bank, ratios, working capital, financial position etc.

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