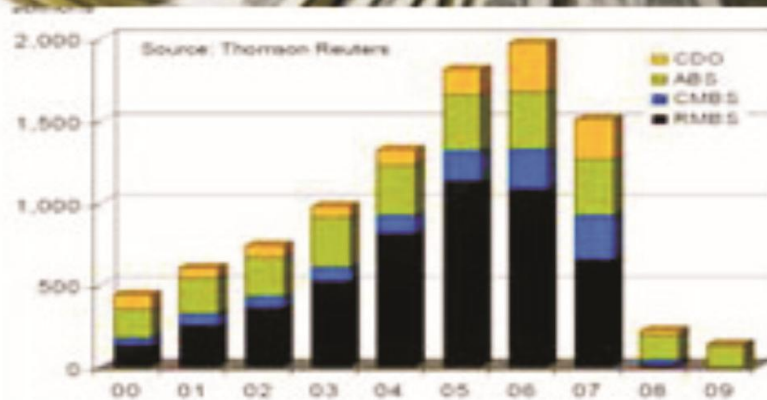


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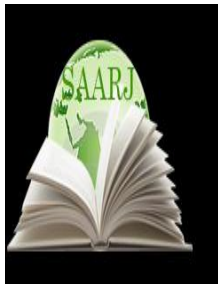
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**A COMPARATIVE STUDY OF PRE AND POST AMALGAMATION
OF SELECTED RRBs IN INDIA**

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ABSTRACT

The health of the economy is closely related to the soundness of its banking system. Rural sector is an important segment of the Indian economy. Assessment of the bank's performance in terms of earnings level may reveal more about government policy than about the bank's own efficiency. The banks, acting as financial intermediaries, mobilize savings of the society and supplement their resources through borrowings for providing credit to the needy sectors. In the light of the amalgamation of RRBs in India the main purpose of this study is to investigate the performance by comparing between pre and post amalgamation period. From analyzing all the ratios of both the RRBs, we find that the activities and its associated requirements and results are significant compared to certain standard levels that the bank is required to maintain as a good bank. Amalgamation of banks helped to reduce the cost of borrowings and cost of deposits. The performance of RRBs has marginally improved during the post amalgamation period. The RRBs have performed better than that in pre amalgamation period as revealed by most of the profitability indicators like return of funds, cost of Funds, cost of deposits, financial margin, operating cost, risk cost, net margin etc. Therefore To obtain higher yields, a bank must either take on increased risk or lower its operating costs. Greater risk manifests itself in greater volatility of both net income and the market value of a bank's shareholders' equity



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**DETERMINANTS OF NET INTEREST MARGIN OF PUBLIC AND
PRIVATE SECTOR BANKS IN INDIA**

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Hyderabad, India.

ABSTRACT

This paper studies empirically the determinants of Indian commercial banks Net interest margins from 2007-8 to 2011-2012. Here in this paper 41 public as well as private banks are being studied under five principal variables: operating expenses, credit risk, economic growth, inflation and bank concentration ratio. In this paper secondary data is been used that is annual reports of banks. The estimation results show that bank concentration ratio has positive significant on the Indian banks.

KEYWORDS: *Determinants, Net Interest Margin, Economic Growth And Concentration Ratio*



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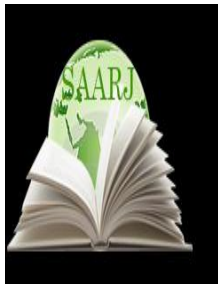
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FOCUS ON RETICULAR ACTIVITY TREND AND NOT BE CAULDRON
FOR POLITICIANS AND BUREAUCRATS**

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ABSTRACT

The present financial turmoil has shaken the confidence of both depositors and lenders all over the world. In fact lenders are more disturbed as all of a sudden they found that their most sophisticated instruments like derivatives that were yielding huge profit in the recent past now proving highly risky and almost leading them to bankruptcy. This fatal blow has shaken their confidence and despite induction of capital by the state and regulators to restore confidence and help them to come out from the turmoil almost unscathed; it is surprising to find them still groping in dark to come out of the tunnel which unfortunately self created by them out of sheer greed. An attempt has therefore been made in this paper to conceive a strategy that would help these institutions to come out of this grove and once again become vibrant and healthy institution to restore confidence of people and the market



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SURVIVOR SYNDROME SYMPTOMS AND ITS COPING STRATEGIES IN THE PRESENT ORGANIZATION

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ABSTRACT

The growing technology and flexible labor market, organizations need to be awake of the issues and repercussions that organization change poses, not only to their bottom line, but also to the employees affected by such change. The process of managing employees through the transition phase can often involve guiding survivors through the organizational and emotional outcomes. The effective management takes steps to reducing the potentially negative effects on both terminated and surviving employees. The management should also facilitate any changes to proceed smoothly, with a minimum of disruption to employees and to the organization as a whole. The “survivor syndrome” is brought on by very high stress levels. Although most manage to make their way through difficult times and get back on their feet, some remain marked and will fall victim to more serious physical and psychological disorders. Individuals vary widely in their openness to and enthusiasm for change. Generally, the person most comfortable with any particular change is the one proposing it. Regardless of individuals’ attitudes towards change in the abstract, people generally do find that change produces anxiety.

KEYWORDS: *Employee Survivor, Layoff, Organization, Symptoms.*

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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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