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HOUSING FINANCE IN INDIA: OPPORTUNITIES AND CHALLENGES

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ABSTRACT

According to the Ministry of Urban Development and Poverty Alleviation, the shortage in housing in the country’s urban areas numbered 24.71 million in 2007. India will face shortage of over 26 million houses by 2012. Demand for residential houses is rising sharply because of growing young working population, increasing urbanization, declining household size resulting in more nuclear families, with growing household income and easy availability of housing loans. The allocation of funds for housing loans at all India level by the commercial banks was Rs. 723.78 crore in 1994-95 and it rose to 8389.10 crore into 2003-04. As against allocation, the achievement of housing finance by commercial in 1994-95 was Rs. 748.61 crore and it rose to 45378.20 crore in 2003-04. During this period the compound growth rate for achievement is (50.8), more than the compound the growth rate for allocation i.e. (27.7). The analysis of bank group wise direct disbursement of housing finance during 1999-2000 to 2003-04 demonstrated that the nationalized banks are dominating the housing finance market in India yet the recent growth of Indian Private Banks particularly in 2002-03 and 2003-04 proves that these banks have to play role in this field yet in the coming years. There are some challenges for the housing finance sector in the form of some problems. The major portion of the houseless population is in low and lower middle income segments. The poor repayment capacity of the borrowers is a major problem for this sector.
PARENTS’ LEVEL AWARENESS TOWARDS BUYING INFANT FOOD PRODUCTS – A STUDY WITH REFERENCE TO MAYILADUTHURAI TOWN

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ABSTRACT

The word ‘food’ refers to the chemical substances consumed by individuals in order to keep their body in a healthy and active condition. India is the world’s second largest producer of food next to China and deemed to be potential of being biggest industry with food and agricultural sector contributing 26 per cent to Indian GDP. India, the world’s largest health food drinks market, accounts for 22% of the world’s retail volume sales. These drinks are traditionally consumed as milk substitutes and marketed as a nutritious drink, mainly consumed by the old, the young and the sick. The term infant means a person not more than 12 months of age. Infant foods are foods intended primarily for use during the normal infant’s weaning period and also for the progressive adaptation of infants and children to ordinary food. They may be either in ready-to-eat form or in dry form requiring reconstitution with water only. After 4 years of age, a child’s energy needs per kilogram of bodyweight are decreasing but the actual amount of energy (calories) required increases, as the child gets older. From 5 years to adolescence, there is a period of slow but steady growth.
DYNAMICS OF PERFORMANCE OF REGIONAL RURAL BANKS – A LITERATURE REVIEW

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ABSTRACT

The present paper is an attempt to understand the various dynamics related to performance of Regional Rural Banks in the Indian banking scenario. In this direction 67 reviews have been undertaken and those pertaining to the research topic included in this paper. Secondary source is the collection of information. The objective of the paper to undertake the research on performance evaluation and its various internal dynamics more especially in the post-merger era.

KEYWORDS: Performance analysis, RRBs and Merger.
AN ANALYTICAL & COMPARATIVE STUDY OF SELECTED PUBLIC SECTOR AND PRIVATE SECTOR BANKS IN INDIA

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ABSTRACT

Analysis of financial performance helps to appraise the existing financial of some selected public and private sector banks. Since, finance is the key role of the operation activities. It is must to control the flow of fund in these banks. This project aims to study the financial performance of banking industry in India. This study presents the various methods of analytical and comparative study of selected public sector and private sector banks. Ratio analysis comparative analysis. This study was conducted in my personal interest for gaining experience practical exposure of the business by analyzing the various aspects of operating performance of the public and private banks and their financial position by using “Ratio Analysis Technique and Capital”. The aim of the study is to follow as: The project helps to know how the society utilizes the cash and its liquidity and solvency position. The study involves finding out the relative changes in profit and revenue from the public and private banks for the past five years. Trend analysis and comparative analysis has been made within ratio technique. The study may enable to find out the required information which will help the banking industry to improve the financial position. The study also concerned about the theoretical background of Capital. The methodology where used is analytical study period covered the past five years from April 2008 to March 2013. The following financial tools used in this area, ratio analysis with analytical and comparative study. Where applied and find out the following facts where presented in the form of report.

KEY WORDS: Fixed assets turnover ratio, Leverage ratio, Liquidity ratio, Profitability ratio.
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