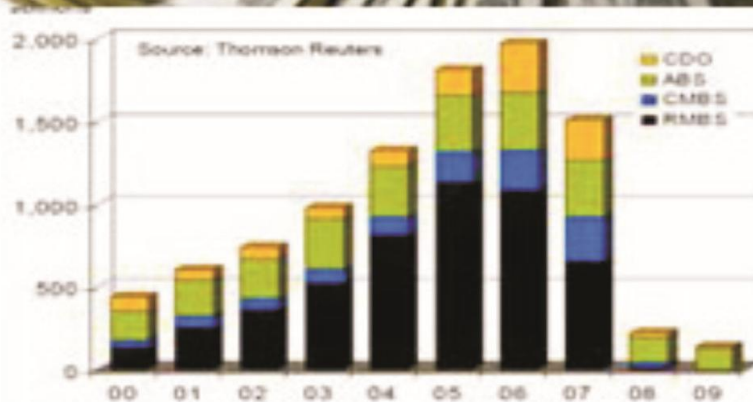


SJBIR

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:

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)



SR. NO.	PARTICULAR	PAGE NO.
1.	HOUSING FINANCE IN INDIA: OPPORTUNITIES AND CHALLENGES Dr. Jatinder Kaur	1-7
2.	PARENTS' LEVEL AWARENESS TOWARDS BUYING INFANT FOOD PRODUCTS – A STUDY WITH REFERENCE TO MAYILADUTHURAI TOWN Dr. T.Srinivasan, Dr. M.Thirunarayanasamy	8-12
3.	DYNAMICS OF PERFORMANCE OF REGIONAL RURAL BANKS – A LITERATURE REVIEW Dr. B. Chandra Mohan Patnaik, Dr. Ipseeta Satpathy, Ms. Sulagna Das	13-20
4.	AN ANALYTICAL & COMPARATIVE STUDY OF SELECTED PUBLIC SECTOR AND PRIVATE SECTOR BANKS IN INDIA A. Alex Arul, Dr. N. Kathirvel	21-31



Published by: South Asian Academic Research Journals

SJBIR:
**SAARJ Journal on Banking
& Insurance Research**

(A Double Blind Refereed & Reviewed International Journal)



HOUSING FINANCE IN INDIA: OPPORTUNITIES AND CHALLENGES

Dr. Jatinder Kaur*

*Mata Ganga Khalsa College for Girls,
Kottan, Ludhiana, India.

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.



Published by: South Asian Academic Research Journals

SJBIR:
**SAARJ Journal on Banking
& Insurance Research**

(A Double Blind Refereed & Reviewed International Journal)



PARENTS' LEVEL AWARENESS TOWARDS BUYING INFANT FOOD PRODUCTS – A STUDY WITH REFERENCE TO MAYILADUTHURAI TOWN

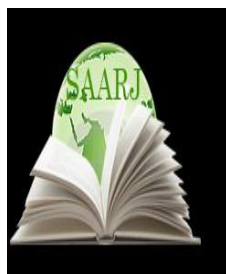
Dr. T.Srinivasan*; Dr. M.Thirunarayanamy**

*Deputy Director and Associate Professor,
DDE, Annamalai University,
Tamil Nadu, India,

**Assistant Professor,
Commerce Wing, DDE,
Annamalai University,
Tamil Nadu, India.

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.



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)



DYNAMICS OF PERFORMANCE OF REGIONAL RURAL BANKS – A LITERATURE REVIEW

Dr. B. Chandra Mohan Patnaik*; Dr. Ipseeta Satpathy; Ms. Sulagna Das*****

*Associate Professor,
KIIT School of Management,
Bhubaneswar, Odisha, India.

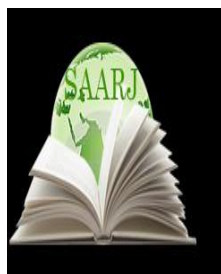
**Professor,
School of Management,
KIIT University,
Bhubaneswar, Odisha, India.

***Research Scholar,
KIIT School of Management,
Bhubaneswar, Odisha, India.

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.*



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)



AN ANALYTICAL & COMPARATIVE STUDY OF SELECTED PUBLIC SECTOR AND PRIVATE SECTOR BANKS IN INDIA

A. Alex Arul*; Dr. N. Kathirvel**

*Assistant Professor,
Department of Management Studies,
Nandha College of Technology,
Erode.

**Assistant Professor,
Department of Commerce,
Government Arts & Science College,
Udumalpet.

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.*

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