

KALĀ

Journal of Indian Art History Congress

Certificate of Publication

Certificate of publication for the article titled:

ROAD MAP FOR CONSOLIDATION OF INDIAN PUBLIC SECTOR BANKS IN
GLOBAL SCENARIO

Authored by

Dr. D. Jayaprasad

Volume No. 26

No. 2 (VI): 2020 - 2021

in

KALĀ : Journal of Indian Art History Congress



Editor:

Kala Journal



ज्ञान-विज्ञान विमुक्तये

UGC

University Grants Commission

Approved Journal

ROAD MAP FOR CONSOLIDATION OF INDIAN PUBLIC SECTOR BANKS IN GLOBAL SCENARIO

Dr. D. Jayaprasad. Assistant Professor, Department of Commerce, Shree.G.R. Gandhi Arts,
Shree.Y.APatil Commerce and Shree.Shanteshwara Science Degree College, Indi Vijayapura-586 209
Dr. M. Kumaraswamy Professor and Chairman, Department of Studies in Commerce,
Manasagangotri, University of Mysore, Mysuru- 570 006

Abstract

The Banking sector occupies a very important place in Indian economy and is one of the fastest growing sectors in India. The competition is intense and irrespective of the challenge from the multinational players, domestic banks - both public and private are also seen rigorous in their pursuit of gaining competitive edge by acquiring or merging with potential opportunities as present today. As is well known, survival of the fittest is the core theme in the global market today. Sustenance and growth of public sector banking is very much essential for balanced stable economic development. Increased competition could find a way to attain the task. It is imperative that there is urgent need to strengthen the weak public sector banks to face the competition.

As a result, consolidations are the order of the day. Indian commercial banks are witnessing full changes in the regulatory environment, huge growth in off balance sheet risk management financial instruments, the introduction of e-commerce and online banking, and significant financial industry consolidation. All of these forces have made the Indian banking industry highly competitive. In this context, the study of performance of the banks after the consolidated assumes importance.

Keywords: Banking Sector; Consolidation Public Sector; Private Sector; Employee productivity; Branch productivity

1. Introduction

The Indian government plans to carry out consolidation of the Indian nationalized public sector banks in phases. In the first phase State Bank of India (SBI) will be merged with its five associate banks and Bhartiya Mahila Bank. In next phase the remaining banks will be consolidated by merger of small banks with the bigger ones. In face of the various megaprojects in the pipeline, it has been felt that giant financial institutions are required to finance the projects which can supply financial products to big corporate and are globally competitive. This move towards the oligopoly may give rise to the firms which will be 'Too big to fail' at the cost of public exchequer. There are evidences that collusive oligopoly comes into play sooner or later. Even at this stage it cannot be declared that banks are perfectly competitive players in the market. A few economists and financial experts, Paul Krugman among them, support the view that the status of "too-big-to-fail" is acceptable to an extent given that the economies of scale under which these large banks operate far outweighs the danger of the financial costs that might be incurred by the government should there arise a possibility of their failure. But then the question arises that how big the cost? The Indian banks remain almost unaffected during the recent financial crises, suggesting the strong fundamentals. With the increasing economic clout of Indian banks across the world, need for large sized banks cannot be overemphasized.

The risks that the small banks are subject to are much higher as they lack the resource to take corrective or precautionary steps. The large scale merger and acquisition carried out between 1990 and 2004 in the Japanese banks resulted in huge gains. It has been concluded that the bankruptcy risk of the merged entity is substantially reduced if merger and acquisitions are allowed in a 'controlled manner' (Hannan & Pilloff, 2009). The global crisis of 2007-08 could not affect the Australian banks

Sambodhi

CERTIFICATE OF PUBLICATION

Sambodhi Journal is delighted to award you for publishing your Research Paper Entitled

**PERFORMANCE EVALUATION OF REGIONAL RURAL BANKS IN INDIA: A STUDY WITH
SPECIAL REFERENCE TO KARNATAKA GRAMEENABANK**

Authored By

DR. D. JAYAPRASAD.

Assistant Professor, Department Of Commerce, Shree.G.R. Gandhi Arts, Shree.Y.Apatil Commerce And
Shree. F.M Doshi Science Degree College, Indi Dist: Vijayapura-586 209

Published in Vol-43-No.04 (III), October – December 2020 of Sambodhi with ISSN : 2249-6661
UGC Care Approved, Peer Reviewed and Referred Journal
Impact Factor 5.80

We Heartily Congratulate you for the Successful Publication

Mahalingam Pruthi

Editor, Sambodhi Journal



ISSN No: 2249-6661 (Print)

PERFORMANCE EVALUATION OF REGIONAL RURAL BANKS IN INDIA: A STUDY WITH SPECIAL REFERENCE TO KARNATAKA GRAMEENA BANK

DR. D. JAYAPRASAD.

Assistant Professor, Department Of Commerce, Shree.G.R. Gandhi Arts, Shree.Y.Apatil Commerce
And Shree. F.M Doshi Science Degree College, Indi Dist: Vijayapura-586 209 Ph No: 09743250227
E-Mail: Jayaprasad16101986@gmail.com

Abstract

In the present global scenario the Regional Rural Banks (RRBs) for around five and half decades can be traced to the need for stronger institutional arrangements for providing rural credit for the artisans, marginal farmers. The inception of RRBs can be seen as a unique experiment as well as experience in improving the efficacy of rural credit delivery mechanism in India. In the wake of introduction of financial sector reforms, the feasibility of RRBs emerged as the most crucial factors in deciding the desired role due to their limited business flexibility with hardly any scope of diversification, smaller size of loans with higher exposure to risk prone advances and professional inefficiency in financial deployment. In order to strengthen RRBs and to improve their performance, various initiatives have been taken by the Government of India and Reserve Bank of India. This paper analysis the evaluation of performance of RRBs in India with special reference to Karnataka grameena bank.

Key Words: RRB, T-value and P-value

1. INTRODUCTION

The lack of accessibility to financial services by the poor and disadvantaged stream is identified as one of the serious obstacle for including the backwards in the process of inclusive growth (NABARD, 2012). It is also evident that bank is one of the key factors in the economic development. Regional rural banks were established in 1975 under the Regional Rural Banks Act, 1976 with an intention of attaining improvements in economy through providing credit and other facilities particularly to small and marginal farmers, agricultural laborers, artisans and small entrepreneurs or low income groups of society for the purpose of accelerating agriculture, trade, commerce, industry and other productive activities in rural areas. In Indian scenario, Regional Rural Banks is not only acting as link between transforming household or small savings to industrial investment but also provider of financial services to the unbanked areas of economy. In 2005 on the suggestion of Vyas Committee which was constituted in 2001 and recommended restructuring of RRBs, the first phase of consolidation restructuring of RRBs was done by amalgamating 196 Regional Rural Banks, for improving their operations to achieve economic advantage and to ensure better managerial control by giving appropriate autonomy and to take necessary solution for their problems like nonperforming assets, recovery performance, branch expansion etc. Regional Rural Banks (RRBs) is a key factor of rural financial system of India.

These institutions were built up in an intension to attain prosperity to local economy by providing banking financial services to rural people or unbanked section of an economy. Developing country like India, it is essential to reduce the gap in accessibility of finance to achieve targeted economic growth. Through a prompt RRBs network it can be assure that transformation of house hold savings, small keeping etc. from remote area to broad industrial forms as capitalization can be succeed at ease. In Banking Commission report of 1972 visualized the idea of setting up of rural banks in India. The journey of Regional Rural Banks in India began from the year 1975 and the Regional Rural Banks have become integral part of the rural financial system of the country and successively increase in providing credit and other banking financial services to the rural masses by adding wide network of branches, adopting strategic schemes etc. in different states of the country. For the better

Gender Discrimination in Indian Society: A Sociological Study

Surendra.K

Assistant Professor Dept of Sociology G.R.Gandhi Arts and Y.A. Patil Commerce Degree College INDI. Dist. Vijayapur, India

Abstract

This paper mainly focuses of the Indian scenario system. Gender discrimination is the question here. The reality of gender inequality in India, origin of gender inequality and how to deactivate it are discussed in this paper. Gender-based inequalities in India translate into greater importance being placed on the health and empowerment of males than of females. In India, health and population indicators that are driven by gender differences include sex ratios at birth, infant and child mortality by sex, and low ages at marriage for women. Main objectives of the studies are To analyze the status of different states regarding gender discrimination To provide reasons and facts of Gender discrimination. To suggest measures to reduce gender discrimination in India. Methodology of the study was a theoretical research paper, where secondary information produced by different authors and researchers has been used. For obtaining necessary information, various books magazines, journals, periodicals and different websites have been explored by the researcher which has been mentioned in the reference section. At the household level, dis-empowerment of women results in less access to education, employment, and income, and power and freedom of movement. Considering all these fact, India and its society has a mammoth task of empowering women to provide them the basic needs and to prepare them for a safe and productive future.

KEYWORDS - Women in India, Gender Inequality in India, Modern India Problems, legal Aspects etc.

INTRODUCTION

Gender discrimination is the major problems of the Indian traditional systems. After the World War II, in the post modernization era, one of the issues which had attracted the attention of the policy makers and social scientists was gender issues and concerns. Gender issues mean the discussion on both men and women, though women who suffer from gender inequality. From all gender issues, gender inequality is the most prevalent in India. Consideration of gender inequality is now common in Government, Non-Government organizations, and in the politics in India. The policy makers are strongly believed that a positive commitment to gender equality and equity will strengthen every area of action to reduce poverty because women can bring new energy and new sights. A lot of debates are going on women and their development since last few decades. Thus, several national and international organizations are trying to promote the advancement of women & their full participation in developmental process & trying to eliminate all forms of inequality against women. The importance of feminism has been steadily growing and gaining intellectual legitimacy.

Sambodhi

CERTIFICATE OF PUBLICATION

Sambodhi Journal is delighted to award you for publishing your Research Paper Entitled

SOCIO –ECONOMIC STATUS OF RURAL WOMEN : A SOCIOLOGICAL STUDY

Authored By

Dr. Surendra.K

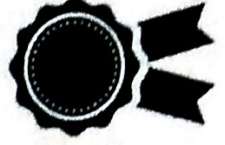
Assistant Professor in Sociology G.R. Gandhi Arts & Y.A. Patil Commerce Degree College INDI.Dist. Vijayapur .

Published in Vol-43-No.04 (XXI), October – December 2020 of Sambodhi with ISSN : 2249-6661
UGC Care Approved, Peer Reviewed and Referred Journal
Impact Factor 5.80

We Heartily Congratulate you for the Successful Publication

Mahalinga Patil

Editor, Sambodhi Journal



ISSN No: 2249-6661 (Print)



ISSN: 2347 - 5048

ಅರುಹು ಕುರುಹು

ಸಂಪಾಟ : ೧೧ ಸಂಪಾಟ : ೪೧ ಹಾಲ್ವೆ ಸೆಕ್ಟರ್ ೨೦೨೦

ಸಾಹಿತ್ಯ ಸಂಸ್ಥೆಯ ಬೋಧದಲ್ಲೇ

ಸಂಪಾಟಕರು
ಎಚ್ ಎಸ್ ಉಮೇಶ

ಗೌರವ ಸಂಪಾಟಕರು
ಡಾ ಹಾ ತಿ ಕೃಷ್ಣಗೌಡ

ವ್ಯವಸ್ಥಾಪಕ ಸಂಪಾಟಕರು
ಹಾ ತಿ ರತ್ನ

ವಿನ್ಯಾಸ
ಹಾಲತಿ ಲೋಕೇಶ್

ವಿಳಾಸ :

ಅರುಹು ಕುರುಹು, ತ್ರೈಮಾಸಿಕ ಪತ್ರಿಕೆ
'ಮಾಸ', ೧೦, ಕುವೆಂಪು ರಸ್ತೆ, ಪೃಥ್ವಿ ಬಡಾವಣೆ, ದಬ್ಬಗಲ್ಲ
೩ನೇ ಹಂತ, ಮೈಸೂರು-೫೭೦೦೨೨
ಮೊ: ೯೮೮೬೬೨೨೨೨೨, ೯೦೦೮೭೯೮೦೬
halathisomashekar@gmail.com
aruhukuruhu@gmail.com

Printed by: One Shalithi Graphics Bangalore, Call: 8353979022

೦೧. ಬರಗಳು ಮತ್ತು ಬ್ರಿಟಿಷ್ ಆಡಳಿತ

/ ೦೭

- ಎಸ್. ಶಂಕರಪ್ಪ ತೋರಣಗಲ್ಲು

೦೨. ಚಿಲುಪಯ್ಯ - ವರನಂದಿ

/ ೧೩

- ಲೀಲಾ ಎಸ್.ಕೆ

✓ ೦೩. ಲಂಬಾಣಿಗರ ಸಮುದಾಯದ ಕುರಿತ ಅಧ್ಯಯನಗಳ
ತಾತ್ವಿಕ ವಿವೇಚನೆ

/ ೧೭

- ಬಿ. ಎಸ್. ಜಾಧವ

೦೪. ಜಾನಪದ ಸಂಪ್ರದಾಯಗಳು

/ ೩೬

- ಪ್ರೊ. ಸೋಮಣ್ಣ ಹೊಂಗಳ್ಳಿ

೦೫. ಉತ್ತರ ಕರ್ನಾಟಕದಲ್ಲಿನ ವ್ಯವಸಾಯ ಸಂಬಂಧಿಯಾದ
ಆಚರಣೆಗಳು

/ ೫೬

- ಪ್ರೊ. ಸೋಮಣ್ಣ ಹೊಂಗಳ್ಳಿ

೦೬. ಸಮಕಾಲೀನ ಸ್ಪಂದನೆಯಲ್ಲಿ 'ಎರಡು ವಿಮರ್ಶಾ ಕೃತಿಗಳು':
ಪರಿಶೀಲನೆ

/ ೬೯

- ರಾಜೇಶ್ ಆರ್.ಜಿ

೦೭. ರಾಮಧಾನ್ಯ ಚರಿತ್ರೆಯಲ್ಲಿ ಸರ್ವೋದಯ: ಸಮನ್ವಯ ತತ್ತ್ವಗಳು / ೭೬

- ಡಾ. ಎಚ್.ಕೆ ವೆಂಕಟೇಶ

೦೮. ನೆಲೆ

/ ೮೪

- ಕ್ಯಾತನಹಳ್ಳಿ ರಾಮಣ್ಣ

೦೯. ಎಲ್ ಬೋರ್ಡಿನವರಿಗೆ ಡಿ.ಎಲ್ ಮಾಡಿಸುತ್ತಿದ್ದ

ಎಲ್ ನಾರಾಯಣರೆಡ್ಡಿ ನೆನಪಿನಲ್ಲಿ

/ ೯೫

- ಎ.ಪಿ ಚಂದ್ರಶೇಖರ

೧೦. ಹರಿದಾಸರ ಕೀರ್ತನೆಗಳಲ್ಲಿ ಭಕ್ತಿಭಾವ

/ ೯೯

- ಡಾ. ಗಿರೀಶ್ ಮೂಗ್ರಹಳ್ಳಿ

೧೧. ಡಾ. ಎಚ್.ಎಸ್. ಅನುಪಮ ಅವರ ಕಾವ್ಯದ ಸ್ತ್ರೀಸಂವೇದನೆ / ೧೦೯

- ಮಣಿಶ್ರೀ

೧೨. ನಿರಂಜನರ 'ಚರಸ್ಕರಣೆ'ಯಲ್ಲಿ 'ಪ್ರಗತಿಶೀಲ' ಆಶಯ

/ ೧೧೪

- ಡಾ. ಗೋವಿಂದೇಗೌಡ ಕೆ.ಇ

अक्षर वाङ्मय

४ मार्च २०२०



नारी विमर्श विशेषांक

संपादक

डॉ. नानासाहेब सूर्यवंशी

— अनुक्रम —
(हिन्दी विभाग)

अ.क्र.	पेपर का विषय	लेखक का नाम	पेज क्र.
01.	हिंदी साहित्य और स्त्री विमर्श	डॉ. माया सगरे	002
02.	हिंदी उपन्यास में नारी विमर्श : प्रभा खेतान का उपन्यास 'छिन्नमस्ता' के संदर्भ में	डॉ. जेनेट फिलिप बोरजिस	006
03.	हिन्दी साहित्य में स्त्री विमर्श	सुपमा प्रफुल नामे	010
04.	इक्कीसवीं सदी के महिला लेखिकाओं के उपन्यास : नारी संवेदना एवं नारी विमर्श ।	डॉ. मेदिनी अंजनीकर	016
✓ 05.	'सलाम आखिरी' उपन्यास में यौनकर्म-जीवन	श्रीकांत राठोड	022
06.	रघुवीर सहाय के काव्य में स्त्री विमर्श	डॉ. विठ्ठल शंकर नाईक	026
07.	बराबर की मनुष्यता की वुलंद आवाज : 'खॉटी घरेलू औरत'	डॉ. कामायनी गजानन सुर्वे	034
08.	सूर्यवाला के साहित्य में नारी विमर्श	डॉ. सिध्देश्वर विठ्ठल गायकवाड	041
09.	हिंदी कहानियों में स्त्री विमर्श	सीमा सुरेश राठौड़	045
10.	समकालीन प्रमुख महिला कथाकारों के कहानियों में नारी विमर्श	डॉ. व्ही.एस. झगडे	048
11.	हिन्दी महिला आत्मकथाओं में चित्रित स्त्री विमर्श	डॉ. अशोक मरळे	052
12.	ममता कालिया लिखित 'कितने प्रश्न करूं' खंडकाव्य में स्त्री विमर्श	डॉ. सरोज पाटील	056
13.	नारी विमर्श : मृदुला गर्ग के 'कठगुलाव' के संदर्भ में	डॉ. राजेंद्र पांडुरंग रोटे	061
14.	नारी विमर्श : प्रभा खेतान 'आओ पैंपे घर चलें' के संदर्भ में...	सुभाष विष्णू वामणेकर	065
15.	आधुनिक हिन्दी कवयित्रियों के काव्य में नारी चित्रण	डॉ. सहदेव वर्षारणी निवृत्तीराव	068
16.	हिंदी साहित्य में नारी विमर्श	डॉ. रशिद नजरुद्दीन तहसिलदार	072
17.	सुधा अरोड़ा के कथा साहित्य में चित्रित नारी	नामदेव ज्ञानदेव शितोळे	075

UGC CARE Listed Journal