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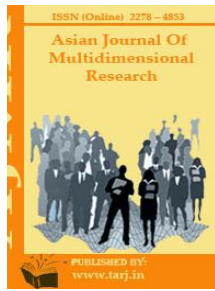
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COMPARATIVE STUDY OF SELECTED DIAMETER AND SKINFOLD MEASUREMENTS OF AMBALA SCHOOL BOYS IN RELATION TO THERE ECONOMIC STATUS

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ABSTRACT

The purpose of the present study was to compare the selected diameter and skinfold measurement of Ambala school boys in relation to their economic status. To achieve the purpose of the study, data was collected from 9 to 12th class in S. A. Jain Model School and Govt. Sen. Sec. School , Ambala were selected. The study was conducted out on 75 school boys, 25 high group, 25 middle and 25 low group. The measurement of diameter was taken with the help of anthropometric compass and measurement of skinfold was taken with the help of Indian version of larges skin fold caliper, manufactured by una and company, New Delhi. In order to analyze the data T Test was used to analyze the data and observed the significance differences between high, middle and low boys group of selected diameter and skinfold measurement.

KEYWORDS: *Anthropometric measurements, Skinfold measurement.*

INTRODUCTION

The sports scientists and coaches are demanding full time involving and round the year dedicated practice of sportsmen to reach pinnacle of their performance. The international community of sports lover is also curiously looking for better and superb performance of sports men and women im their respective field.

Anthropometric measurements were central concerns of the first phase of the scientific era of measurements, which began in 1860. The current interests in anthropometric measurements focuses on three areas: growth measures, body type and body composition. The use of such measures include classification, prediction of growth pattern and prediction of success in motor activities as well as assessment of obesity. Anthropometry consists of making external measurements of the body. The results can be used to appraise body build, nutritional status and posture. Fitness is the ability to carry out daily task with vigorous and alertness, without fatigue and with ample energy to enjoy leisure time pursuit and to meet unforeseen emergencies.

MATERIAL AND METHODS

The study was conducted on a total number of 75 students of Ambala urban and rural school boys random sampling. The anthropometric measurements technique used for taking selected diameter and skin fold measurements. This study was undertaken to find out the differences of comparison of selected diameter and skin fold of Ambala urban and rural school boys. The data was analyzed with the help of statistical techniques, mean, standard deviation (SD), student 'T-test'.

RESULTS

TABLE-1 BIACROMIAL DIAMETER AMONG VARIOUS SES GROUPS

Sr.No.	Variables	Means	S.D	SED	T-Test
1	HIGH SES	37.67	2.118	0.341	1.926
	MIDDLE SES	37.08	2.068		
2	HIGH SES	37.67	2.118	0.507	2.581*
	LOW SES	35.84	1.618		
3	MIDDLE SES	37.08	2.068	0.503	2.452*
	LOW SES	35.84	1.618		

The table 1 shows that the mean score of Biacromial diameter of Low SES group is smaller than those of High SES and Middle SES group students. The 'T' value between High SES & Low SES and Middle SES & Low SES groups are found to be significant at % level.

The difference in mean scores of Biacromial diameter between High SES and Middle SES group is not significant. It is clear that Low SES group students have smaller Biacromial diameter whereas; high and Middle group students have almost similar values of Biacromial diameter.

TABLE-2 BITROCHANTRIC DIAMETER AMONG VARIOUS SES GROUPS

Sr.No.	Variables	Means	S.D	SED	T-Test
1	HIGH SES	28.17	2.290	0.351	1.116
	MIDDLE SES	28.00	2.001		
2	HIGH SES	28.17	2.290	0.455	2.833**
	LOW SES	26.79	1.190		
3	MIDDLE SES	28.00	2.001	0.431	2.570*
	LOW SES	26.79	1.190		

It is clear from the table 2 that the 'T' values between High SES & Low SES and Middle SES & Low SES groups are significant at 1% level. It shows that low SES group students possess statistically smaller value of Bitrochantric diameter than those of High SES and Middle SES group students.

The difference in mean score of Bitrochantric diameter between High SES and Middle SES group is not significant whereas; High SES and Middle SES group have almost similar values of Bitrochantric diameter.

TABLE-3 BICEPS SKINFOLD AMONG VARIOUS SES GROUPS

Sr.No.	Variables	Means	S.D	SED	T-Test
1	HIGH SES	3.51	0.128	0.618	4.774**
	MIDDLE SES	2.82	0.102		
2	HIGH SES	3.51	0.128	0.519	5.807**
	LOW SES	2.38	0.114		
3	MIDDLE SES	2.82	0.102	0.217	1.275
	LOW SES	2.38	0.114		

The table 3 shows that the means score of Biceps Skinfold of High SES group is found to be more than those of Low SES and Middle SES groups. The 'T' value between High SES & Low SES and High SES and Middle SES groups are significant at 1% level.

Further the table shows that the 'T' value between Middle SES & Low SES groups is statistically not significant. Both Middle SES and Low SES group students have almost statistically similar values of Biceps Skinfold.

TABLE-4 SUB SCAPULAR SKINFOLD AMONG VARIOUS SES GROUPS

Sr.No.	Variables	Means	S.D	SED	T-Test
1	HIGH SES	6.2	0.226	0.632	3.534**
	MIDDLE SES	5.4	0.166		
2	HIGH SES	6.2	0.226	0.532	5.080**
	LOW SES	4.8	0.173		
3	MIDDLE SES	5.4	0.166	0.928	2.528*
	LOW SES	4.8	0.173		

The table 4 shows that mean score of Low SES group is smaller than those of High SES and Middle SES groups. The 'T' value between High SES & Middle SES, High SES & Low SES and Middle SES & Low SES groups are significant at 1% level.

It is clear that the mean score of Sub scapular skinfold measurement of High SES group students is more than those of other groups. It means the thickness of subcutaneous tissue is found to be more in High SES group than those of other groups.

DISCUSSION

The difference in mean scores of Biacromial diameter between High SES and Middle SES group is not significant. It is clear that Low SES group students have smaller Biacromial diameter whereas; high and Middle group students have almost similar values of Biacromial diameter. Biacromial diameter of low SES group is smaller because of improper diet and high level of physical activity they have to perform.

The difference in mean score of Bitrochantric diameter between High SES and Middle SES group is not significant whereas; High SES and Middle SES group have almost similar values of Bitrochantric diameter. Bitrochantric diameter between High SES and Middle SES is almost same because their inot much difference in diet and physical activities undertaken by them , wheras Bitrochantric diameter of low SES group is low because of poor diet and high physical activity performed by low SES group people.

Biceps Skinfold of Middle SES & Low SES groups is statistically not significant. Both Middle SES and Low SES group students have almost statistically similar values of Biceps Skinfold. Biceps Skinfold of high SES group is more thick due to fat rich diet and low physical activities performed by high SES group as compared to Middle SES and Low SES group.

Sub scapular skinfold measurement of High SES group students is more than those of other groups. It means the thickness of subcutaneous tissue is found to be more in High SES group than those of other groups due to high fat rich diet.

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PARENTAL INVOLVEMENT AS CORRELATE OF ACADEMIC ACHIEVEMENT: A STUDY OF TEACHER TRAINEES

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ABSTRACT

Academic achievement is of paramount importance particularly in the present socio-economic and cultural content. It is the activity, which is accomplished especially superior ability, special efforts and great value. It plays significant role in almost all aspects of human life. It has assumed enormous importance in view of its practical value. There are various social, cultural, administrative and financial constraints responsible to effect academic achievement. Measuring academic performance of teacher trainees is challenging since student performance is product of cognitive and non-cognitive constructs which includes socio-economic, psychological and environmental factors. Present paper has been based on the study conducted on teacher trainees. Parental involvement has been studied by using parental involvement scale by Chopra and Sahoo (2005). The findings reveal that parental involvement has a significant positive impact on the academic achievement of the teacher trainees irrespective to their gender.

KEYWORDS: *Academic achievement, socio-economic, psychological, environmental factors.*

INTRODUCTION

Academic Achievement plays a very vital role in life and it is a most important goal of education in the present age of competition. It has been considered as a very significant factor in the attainment of harmonious development of child. Academic achievement is a combination of two words i.e. academic and achievement. The term 'academic' has been derived from the term 'Academy'. The meaning of which is "a school where special types of instructions are imparted". The word Academic means any activity or action that is scholastic in nature. It means the amount of knowledge gained by a student in different subjects of study. It encourages the students to work hard and learn more. Achievement is synonymous with the accomplishment or proficiency of performance. The social acknowledgement of a person's skill, the range and depth of his knowledge or his proficiency on a designated area of learning or behaviour is indicative of the extent of his/her achievement.

Academic achievement is of paramount importance particularly in the present socio-economic and cultural content. It is the activity, which is accomplished especially superior ability, special efforts and great value. It plays significant role in almost all aspects of human life, as in science and technology, agriculture. It has assumed enormous importance in view of its practical value. It helps in shaping the career of the individual and planning for future education. It forms the main basis of admission and promotion in the class. In the present education setup the examination plays a predominant role in assessing the talent of an individual. There are sorts of examination – daily, weekly, monthly, quarterly, half yearly an annually etc. Academic Achievement is multifaceted phenomenon.

Over the years behavioural scientists have observed that some people have an intense ‘need to achieve’; others, perhaps the majority, do not seem to be as concerned about achievement. People in whom the need for achievement is strong seek to become accomplished in their task performance. Smith and Spence (1983) defined achievement motivation as “task oriented behaviour that allows the individuals performance to be evaluated according to some internally or externally imposed criteria that involves the individual in competing with others, or that otherwise involves some standard of excellence”. According to Atkinson (1966) “achievement motive is conceived as a latest disposition which is manifested in overt striving only when the individual perceives performance as instrumental to a sense of person accomplishment”. Murray (1938) defined the need for achievement as the motive “to accomplish something difficult, to overcome obstacles and attain a high standard, to excel one’s self, to rival and surpass others, to increase self-regard by the successful exercise of talent”. There are many social, psychological and academic factors which influence academic achievement by one way or another. In the present investigation parental involvement is taken as a social correlate. Maccoby and Martin (1983) defined “Parental involvement is the degree to which parent is committed to his or her role as a parent.” Ryan et al (1992) parental involvement is “parent’s dedication and consider it as a facilitator of both identification and internalization of social values.” Grolnick and Slowiaczek(1994) defined parental involvement as the allocation of resources to the child’s academic endeavours. Henderson (2002) considered parental involvement as a behaviour that promotes interaction with and reflects commitment to the child including among other activities face to face contact, phoning or writing.

A parent is not just a person who brings a child into the world and cares for him during the helpless years of childhood; instead the role of parent is to equip the child with the resources needed to meet the demands of life. Parents’ behaviour towards the children is an important educational foundation on which children’s formal school of learning is built. When parents are involved in their children’s education at home, they do better in school and when parents are involved in school, children go further in school. It is an established fact that the learning of the child depends upon the fact that how much his/her parents are involved in the academic achievement of the child. The child who has a positive, trusting relationship with his parents is likely to be confident in his interaction with other. Goyal (2008) studied the impact of parental involvement on academic achievement among secondary school students. It was found there was positive and significant relationship between parental involvement and academic achievement. Stevens (2008) in a study conducted at the University of Oregon has suggested that parental intervention can boost education of student at high risk of failure. The researches undertaken in the field highlighted the impact of parental involvement on the academic achievement but the similar studies conducted on teacher trainees are scant.

RATIONALE OF THE STUDY

In the present era of globalization, there is fierce competition in every sphere of life. On academic side, there is no place anywhere for the average and below average students. Excellence in the academic achievement becomes the pre-requisite in each career and every field. So, academicians and educators are in ongoing debate and searching for strategies of teaching and learning to get the quality teaching which will result into good academic achievement by the students.

Besides the classroom teaching, teaching technology, intelligence quotient of the child, it has been felt that the proper involvement by the parents put a significant impact on academic achievement of their wards. The present study will go a long way to achieve the maximum academic achievement by the students. The findings of this study will be significantly useful for the teacher educators, parents and the society to guide about the relationship between academic achievement and parental involvement of the students. The findings of the study will be helpful to guide the parents that how can they play important role to accelerate the academic achievement of their wards.

OBJECTIVES

1. To study the relationship between parental involvement and academic achievement of teacher trainees.
2. To study the relationship between parental involvement and academic achievement of male teacher trainees.
3. To study the relationship between parental involvement and academic achievement of female teacher trainees.
4. To find out the effect of parental involvement on academic achievement of teacher trainees.
5. To find out the effect of parental involvement on academic achievement of male teacher trainees.
6. To find out the effect of parental involvement on academic achievement of female teacher trainees.

HYPOTHESES

1. There is a significant relationship between parental involvement and academic achievement of teacher trainees.
2. There is a significant relationship between parental involvement and academic achievement of male teacher trainees
3. There is a significant relationship between parental involvement and academic achievement of female teacher trainees
4. There is a significant difference in the academic achievement of the teacher trainees due to high and low level of parental involvement.
5. There is a significant difference in the academic achievement of male teacher trainees due to high and low level of parental involvement.

6. There is a significant difference in the academic achievement of female teacher trainees due to high and low level of parental involvement.

METHODOLOGY

The sample has been selected by random method of sampling. 200 teacher trainees were selected from Barnala and Moga district of Punjab. It was further divided into two categories i.e. male and female. For evaluating the academic achievement of the subjects, marks obtained by the teacher trainees in their graduation were taken as the criteria to access the academic achievement. To study the parental involvement scale by Chopra and Sahu (2005) was used. Data were analysed quantitatively. Descriptive statistics namely mean, S.D. and t-ratio were calculated. To find the relationship Pearson's co-efficient of co-relation was used.

DISCUSSION OF THE RESULTS

TABLE 1: EXTENT OF RELATIONSHIP BETWEEN ACADEMIC ACHIEVEMENT AND PARENTAL INVOLVEMENT IN TOTAL SAMPLE OF TEACHER TRAINEES

N	Independent Variable	Dependent Variable	Value of 'r' between independent and dependent variable
200	Parental Involvement	Academic Achievement	.467**

**Significant at 0.01 Level

From the results of table 1 it is found that there is positive and significant correlation between parental involvement and academic achievement of teacher trainees as value of 'r' is significant at 0.01 level ($r=0.467$). It means parental involvement and academic achievement of teacher trainees are closely related to each other. In other words higher the parental involvement of teacher trainees higher the academic achievement of teacher trainees. Thus hypothesis no. 1 that there is a significant relationship between parental involvement and academic achievement of teacher trainees is accepted in the present study. It can be concluded that with the increase in parental involvement of the teacher trainees their academic achievement can be raised.

TABLE 2: EXTENT OF RELATIONSHIP BETWEEN ACADEMIC ACHIEVEMENT AND PARENTAL INVOLVEMENT IN MALE TEACHER TRAINEES

N	Independent variable	Dependent variable	Value of 'r' between independent and dependent variable
100	Parental Involvement	Academic achievement	.721**

** Significant at 0.01 Level

From the results of table 2, it is found that there is a positive significant correlation between parental involvement and academic achievement of male teacher trainees due to significant value of 'r' at 0.01 level ($r = .721$) There is positive association of parental involvement and academic achievement of male teachers trainees. In other words higher the parental involvement higher the academic achievement of teacher trainees irrespective of their gender. Thus hypothesis no. 2 that there is a significant relationship between parental involvement and academic achievement of male teacher trainees is accepted. It can be concluded that with the increase in the parental involvement of the male teacher trainees their academic achievement can be raised.

TABLE 3: EXTENT OF RELATIONSHIP BETWEEN ACADEMIC ACHIEVEMENT AND PARENTAL INVOLVEMENT IN FEMALE TEACHER TRAINEES

N	Independent variable	Dependent variable	Value of 'r' between independent and dependent variable
100	Parental Involvement	Academic achievement	.510**

** Significant at 0.01 Level

From the results of table 3 it is found that there is a positive correlation between parental involvement and academic achievement of female teacher trainees. And value of correlation coefficient is significant at value 0.01 level ($r = .510$). There is a positive relationship of parental involvement of female teacher trainees with their academic achievement. In other words higher the parental involvement of teacher trainees, higher the academic achievement of teacher trainees whether they are the boys or girls. Thus hypothesis no. 3 that there is a significant relationship between parental involvement and academic achievement of female teacher trainees is accepted in the present study. It can be concluded that to enhance the academic achievement, the parental involvement of the teacher trainees can be enhanced.

TABLE 4: STATISTICAL SCORES ON ACADEMIC ACHIEVEMENT OF TEACHER TRAINEES DUE TO HIGH AND LOW PARENTAL INVOLVEMENT

Dependent Variable	Group of parental Involvement	N	Mean	SD	DF	t-ratio
Academic Achievement	High parental involvement	62	62.43	30.68	103	3.14**
	Low parental involvement	43	49.65	7.46		

**Significant at 0.01 Level

Table 4 shows that mean scores of academic achievement of teacher trainees whose parental involvement is high is 62.43, SD is 30.68, while the mean score of academic achievement of teacher trainees whose parental involvement is low is 49.65, S.D. is 7.46 and t-value is 3.14. Significant difference is obtained in the academic achievement of teacher trainees due to high and low level of parental involvement as t-value is found to be significant at 0.01 level ($t = 3.14$). Therefore as per the results of the present study academic achievement of teacher trainees is rigorously influenced by the parental involvement. Mean scores of teacher trainees on the variable of academic achievement show that academic achievement of teacher trainees who have high level of parental involvement is higher as compared to the teacher trainees who have low level of parental involvement.

TABLE 5: VALUE OF MEAN, S.D. AND T-RATIO TO LOCATE DIFFERENCE IN THE ACADEMIC ACHIEVEMENT OF MALE TEACHER TRAINEES DUE TO HIGH PARENTAL INVOLVEMENT AND LOW PARENTAL INVOLVEMENT

Dependent Variable	Group of parental Involvement	N	Mean	SD	DF	t-ratio
Academic Achievement	High parental involvement	30	61.7	31.28	55	2.01*
	Low parental involvement	27	49.8	7.90		

*Significant at 0.05 Level

The mean score of academic achievement of male teacher trainees whose parental involvement is high is 61.7, SD is 31.28 while the mean scores of academic achievement of male teacher trainees whose parental involvement is low is 49.81, SD is 7.90, and t-ratio is 2.01. Significant

difference is obtained in the academic achievement of male teacher trainees due to high and low level of parental involvement as t-value is found to be significant at 0.05 level ($t=2.01$)

The reason may be due to the fact that with involvement of parents, children cannot indulge themselves in negative activities. Parents encourage them to do right type of activities and work hard. So high parental involvement is an important factor in increasing the academic achievement of teacher trainees.

Thus hypothesis no.5, that there is a significant difference in the academic achievement of male teacher trainees due to high and low level of parental involvement is accepted in the present study.

TABLE 6: VALUES OF MEAN S.D. AND T-RATIO TO LOCATE DIFFERENCES IN THE ACADEMIC ACHIEVEMENT OF FEMALE TEACHER TRAINEES DUE TO HIGH PARENTAL INVOLVEMENT AND LOW PARENTAL INVOLVEMENT

Dependent Variable	Group of parental Involvement	N	Mean	SD	DF	t-ratio
Academic Achievement	High parental involvement	32	63.125	29.80	46	2.40*
	Low parental involvement	16	49.375	6.63		

**Significant at 0.05 Level

The mean score of academic achievement of female teacher trainees whose parental involvement is high is 63.12 and SD is 29.80 while the mean scores on academic achievement of female teacher trainees whose parental involvement is low is 49.37, SD is 6.63 and t-ratio is 2.49. Significant difference is obtained in the academic achievement of female teacher trainees due to high and low level of parental involvement as t-value is found to be significant at 0.05 level ($t=2.49$)

The reason may be due to the fact that girls are more sensitive and sincere by nature. Parents adopt practical way of life and do the things themselves and the girls immediately act upon and work hard. Hence, parental involvement enhances the academic achievement of girls.

Thus the Hypothesis no. 6, that there is a significant difference in the academic achievement of female teachers trainees. Due to high and low level of parental involvement is accepted in the present study.

EDUCATIONAL IMPLICATIONS

The present study will be significant in the direction to generate the awareness regarding the impact of parental involvement in academic achievement of teacher trainees. The educational college authorities and education department must devise certain programmes to motivate the parents and also provide opportunities for the parents to involve in the educational activities by organizing parent-teacher associations and holding parent – teacher meetings regularly so that they can realize the importance of education and guide the children to improve their achievement. Findings of the present study reveal that there is significant positive relationship between parental involvement and academic achievement. From this, it may be concluded that good parental involvement leads to higher academic achievement. Therefore, colleges and authorities must try to involve the parents in the college activities, thereby; it helps in improving academic achievement among teacher trainees.

There is a significant difference in the academic achievement of teacher trainees with high and low level of parental involvement. Therefore we have to guide the parents of low achievers to take active involvement in the education of their children by this they may be able to improve the academic achievement of low achievers. In dual earner families, parents should talk to their children to understand their psychological needs and also to help them in their studies and choosing their career. This will help a lot to understand them and to solve their problems. The government and authorities should pay due attention towards the educational colleges. The facilities and infrastructure of the educational colleges should be made liberally.

Research in any branch of human knowledge is never a closed book. There is always persisted need of finding solutions to new problems and testing the variety at the solution to the other problems. The present study opens up certain avenues for further research. The present study was limited to a small sample of 200 students. It is suggested that large sample can be undertaken. The study of the same nature can be undertaken for different districts of states. The study can be undertaken for schools and universities students. The parental involvement can be studied by using its various dimensions. The study of academic achievement of male and female in relation to parental involvement can be undertaken by taking different age groups and using other methods and tools.

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IMPACT OF POLITICS ON HIGHER EDUCATION IN INDIA

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ABSTRACT

Indian higher education is the third largest in the world. With nearly 140 million people in the college-going age group, one in every four graduates in the world will be a product of the Indian education system. Higher education in India has recorded impressive growth since independence. India has been trying to reform its higher education system for more than a half-century but the results in terms of systemic change have been minimal. The problem that we come across on a daily basis and in large scale is political corruption in the education system. For nearly two decades, left wing academicians ruled India's intelligentsia and imposed a deeply political education system on the country by capturing the entire intellectual establishment. Our present education system lacks vision and direction. Unless we set this process in motion, our educational system will remain grossly inadequate and incompetent. Our educational system should be guided by three objectives-- character building, nation building and skill development. If we can accomplish these goals then India is destined to make its mark in the world. This paper analyse the impact of politics on higher education.

KEYWORDS: *Higher education, political corruption, character building, skill development.*

INTRODUCTION

“Ensuring quality higher education is one of the most important things we can do for future generations.”

Ron Lewis

The key to harnessing India's demographic dividend is education. Indian higher education currently the third largest in the world, is likely to surpass the US in the next five years and China in the next 15 years to be the largest system of higher education in the world. Indian higher education has a complex structure riddled with many contradictions, still has great possibilities.

By 2030, India will be amongst the youngest nations in the world. With nearly 140 million people in the college-going age group, one in every four graduates in the world will be a product of the Indian education system. Higher education in India has recorded impressive growth since Independence. University Grants Commission (UGC), by designing programmes and implementing various schemes through academic, administrative and financial support, has contributed in the growth and development of Indian higher education.

In the changing landscape, entrance of private universities is a game changer. Many new institutions of medicine, science, technology and others have been introduced. We have gross enrolment ratio of about 17.9% now, while an ambitious target of 25.2% has been envisaged by the end of 12th Plan.

HIGHLIGHTS OF EDUCATION SECTOR

- India is the single largest provider of global talent, with one in four graduates in the world being a product of the Indian system
- India is among top 5 countries globally in cited research output, its research capabilities boosted by annual R&D spends amounting to over US\$140 billion
- India is in the fourth cycle of its research excellence framework, with at least a 100 of Indian universities competing with the global best
- 23 Indian universities are among the global top 200, going from none two decades ago.
- In the last 20 years alone, 6 Indian intellectuals have been awarded the Nobel Prize across categories
- India is a regional hub for higher education, attracting global learners from all over the world
- The country has augmented its GER to 50% while also reducing disparity in GER across states to 5 percentage points

The Indian higher education system is needs-blind, with all eligible students receiving financial aid. Two-thirds of all government spending towards higher education is spent on individuals, including faculty and students.

India's massive open online courses, started by several elite research universities, collectively enrol 60% of the world's entire student population.

Indian higher education institutions are governed by the highest standards of ethics and accountability, with every single one of them being peer-reviewed and accredited.

India has been trying to reform its higher education system for more than a half-century but the results in terms of systemic change have been minimal. The universities have expanded dramatically to meet the demands of an increasingly powerful middle class although resources have not been adequate to ensure the maintenance of standards. In India's bureaucratic environment, political will to change the universities has been inadequate. For these and other reasons, the mainstream of Indian higher education, now including 7,000 colleges and 150 universities serving more than 4 million students, suffers from deteriorating standards, occasional unrest and inadequate resources. However, at the margins of this seemingly unmovable system have been a variety of significant changes and reforms. The Indian Institutes

of Technology, for example, provide high quality post-secondary education. Even within the traditional universities and colleges, some interesting reforms in curriculum have been successful in limited areas. This analysis points to the factors inhibiting reform and change as well as some examples of limited successes.

India is the largest democracy in the world. India has the largest number of political parties, which take part in election campaign. Elections are held at different levels in India. The two major election levels are at national level, after which the national government is established and at state level after which the state government is established. Elections are also held for city, town and village councils.

Indian politics has different political issues. However these issues remain to be issues without any solutions for decades. Some issues are national level and some regional level. Some communities demand more economical and social rights for their communities, while others demand more autonomy for their cultures within the Indian states. Some demanded autonomous states within the Indian Union, while the others demanded to be independent from India.

However, with all its problems India survives as a single state with democratic character. But a number of political problems still exist and remain unsolved in India. Education system is undoubtedly the foundation of a nation. Education makes man civilised and therefore the country. It makes the mankind literate in ethics and moral values. If we have a well nurtured and balanced education system, then half the task of the country's development is done. But when we look into the Indian context in India education system, it is suffering with many issues that needs to be addressed at the earliest, we have some very big problems and thus the challenges are tougher.

The problem that we come across on a daily basis and in large scale is political corruption in the education system. Today is the age of innovation and specialisation. And with this fast moving techno-age, the Indian educational system seems to go nowhere. Though we are aware about the progressive minds of Indian students all over the world, we tend to overlook the fact that most of them find abode abroad in USA or Australia. Let us focus on some stark realities and realise that Indian educational system in serious crisis.

Political corruption is the use of power by government officials for illegitimate private gain. Misuse of government power for other purposes, such as repression of political opponents and general police brutality, is not considered political corruption. Neither are illegal acts by private persons or corporations not directly involved with the government. An illegal act by an officeholder constitutes political corruption only if the act is directly related to their official duties, is done under colour of law or involves trading in influence.

Forms of corruption vary, but include bribery, extortion, cronyism, nepotism, patronage, graft, and embezzlement. Corruption may facilitate criminal enterprise such as drug trafficking, money laundering, and human trafficking, though is not restricted to these activities, it has also very much crept into the education system in India which is not only deteriorating the education system but also effecting the social as well as cultural set up.

The activities that constitute illegal corruption differ depending on the country or jurisdiction. For instance, some political funding practices that are legal in one place may be illegal in another. In some cases, government officials have broad or ill- defined powers, which make it difficult to distinguish between legal and illegal actions. Worldwide, bribery alone is estimated

to involve over 1 trillion US dollars annually. A state of unrestrained political corruption is known as a kleptocracy, literally meaning "rule by thieves".

Despite growing investment in education, 35% of its population is still illiterate; only 15% of Indian students reach high school, and just 7% graduate. 25% of teaching positions nationwide are vacant, and 57% of college professors lack either a master's or PhD degree.

The quality and education standards vary drastically state to state. Compare the likes of Karnataka, Maharashtra with that of Bihar and Jharkhand and we will get the magnitude of variation we are talking about. Literacy for females varies with around 34% in Bihar to 88% in Kerala; for males it is 60% in Bihar and 94% in Kerala. Rajasthan suffers the widest gender difference, female literacy stands at 44% and male at 77%.

Governments come and go, making so many promises, victimising the innocent population, but at the end it turns out to be another mirage of hopes. Every time a pledge is taken to increase spending on education to 6% of the GDP, but the actual spending keeps hovering around 4%. So many amendments and policies are made, commissions are set up, but the ground of reality is rarely seen. The blend of education and corruption makes it a more deadly combo. Where the education system should just have the motto of providing education and knowledge, they are providing more; they are providing money to the corrupt politicians and businessmen. They see it as an another industry where money flows uninterrupted, irrespective of any recession.

World Bank statistics found that fewer than 40 percent of adolescents in India attend secondary school. The Economist reports that half of 10-year old rural children could not read at a basic level, over 60 percent were unable to do divisions. If we go to higher technical education the problem is much bigger. For colleges like IITs, NITs and IIMs government hire faculties from abroad, but what about the institution which has either poor faculties or no faculties? Parents invest their life savings in dreams of making their children engineers, doctors and more but many unfortunates get into some universities running without an affiliation or at end— a fake degree. In January 2010, government decided to withdraw deemed university status from around 44 universities. Some were having inadequate infrastructure and some didn't had sufficient faculties.

Politicisation of education at the rulers' whim and fancy has been a common practise all around the globe. Education in many countries has been used as political weapon for many centuries.

In India, education system was always autonomous, free from State control. We have shining examples of universities like Nalanda and Taxila which were self-reliant and capable of generating their resources through generous land grants. The Nalanda University was given the right to collect direct tax from 100 villages. In Mahabharata when Yuddhisthir bets on his entire kingdom during 'DyootKreedha' he mentions that this bet does not include land properties given to educational and religious institutions. Ancient Indian educational system is one of the finest examples of autonomous and apolitical system.

The process of politicising India's education began much before we waged our first freedom struggle in 1857. In the 18th century, an East India Company employee named Charles Grant propagated the idea of educating the native Indians who, according to him, were "ignorant, miserable and even corrupt". But it was Lord Macaulay who became instrumental in pushing forward the agenda.

Macaulay made a public declaration through his minutes that “a single shelf of a good European library [was] worth the whole native literature of India and Arabia” and also advocated creation of “a class of persons who would be Indian in blood and colour but English in tastes, in opinions, and in intellects”. Thus 1837 marked the beginning of the process of politicisation of education in India. Taking a cue from Macaulay minutes, the British rulers established three Universities around 1850s and a heavy colonial impact was clearly visible. This colonial education system had three main objectives of producing public servants loyal to the Raj, diverting young minds away from the oriental knowledge and promoting western values and culture among the youth. Many graduates who passed out from these universities became the members of the Indian National Congress (INC) when it was formed in 1885. This was something which was a cause of concern even to Gandhiji. When asked about his views over the miserable condition of poor farmers in the country, Gandhiji wrote in Hind Swaraj: “I am not overtly concerned over the farmers’ plight, but when I see the educated youth of our country it makes me deeply worried about India’s future. If we want to be free from British rule then aping Britain in independent India would make swaraj meaningless.”

The Mahatma wanted an education system which upheld the age old cultural values of the country. If western education is credited for progress, peace and prosperity, then a tyrant like Adolph Hitler would not have been born in a highly educated country like Germany. On the contrary, India, which was one of the most illiterate countries at that time, gave the world a humanist like Gandhi.

After independence, Gandhian legacy and thought were not celebrated properly by those in power. They used his name for political purpose but his ideas were generally ignored. The people who enjoyed power were so fascinated by the western education that even after they gained independence they did not feel the need to change the colonial pattern for education. They believed that western education was the only available option to transform a ‘backward and illiterate’ India into a modern and progressive nation.

Anything that was Indian and rooted in our civilisation and culture was trashed by these so called ‘intellectuals’. In the name of ‘secularism’ all moral and cultural links were deliberately snapped from the educational system.

For nearly two decades, these left wing academicians ruled India’s intelligentsia and imposed a deeply political education system on the country by capturing the entire intellectual establishment. They distorted India’s cultural history to give legitimacy to their ideology.

In 2008, NCERT books removed a chapter on Gautam Buddha replacing it with a chapter on Nehru’s Discovery of India.

A couple of years ago Delhi University has included an essay by A K Ramanujan named ‘Three Hundred Ramayan’ in BA Honours (History) syllabus, making obnoxious references to Lord Rama though a figment of imagination. Although the essay was finally removed after a huge controversy but it left the scar of politicisation in our educational system permanently.

The Government also tried to implement the Kothari Committee recommendations on educational reforms. It strongly advocated that primary education in India should be given in Indian languages only. Elements of Indian history, ethics and culture were introduced in curriculum to instil a sense of pride, confidence and morality in students.

Nothing could be more painful than playing politics on education as the students of the country have every right to learn the truth which gives them right perspective.

In this context, Nobel laureate V S Naipaul said that India is the only country in the world where history text book-teaches a history which dilutes the nationalist elements rather than strengthening it. In India, we consider the Indian history written by foreign authors more authentic than the books penned by Indian historians. Our entire educational establishment has become captive of this colonial mind set.

Our present education system lacks vision and direction. This hollowness creates a sense of confusion and disillusionment among students. Due to rampant politicisation and commercialisation of our educational system, the focus has shifted from character building to making the student suitable for job market.

Education is not limited to textbook knowledge. Real education goes beyond that. As the great Tamil poet Thiruvalluvar says: “Let a man learn thoroughly whatever he may learn and let his conduct be worthy of his learning” (Kural Chapter 40 verse 1).

This is what our education system should strive for. Unless we set this process in motion, our educational system will remain grossly inadequate and incompetent. Ancient Indian education system not only gives emphasis on ‘Shiksha’ but also ‘Diksha’. Our educational system should be guided by three objectives-- character building, nation building and skill development. If we can accomplish these goals then India is destined to make its mark in the world.

CONCLUSION

The answer is simple but the implementation perhaps impossible—remove direct political influence over critical higher education decisions.

The second is perhaps less obvious. India has a notable lack of expertise in regard to higher education. At the central level, no highly regarded research or policy institutes focus on higher education, and very few experts work on the topic. Statistics are spotty and often unreliable. The key public agencies that have responsibility for higher education, such as the UGC or the National Assessment and Accreditation Council, do not have much research capacity. The situation in the states is even more dire, since no state has an adequate infrastructure to support good decisions about higher education and few collect accurate data.

Currently, there are lots of issues regarding governance and autonomy of educational institutions, which create major road blocks in performance and require urgent attention. There are several legal and regulatory hurdles to create quality institutions in India. For example, ISB Hyderabad is the only B-School from India which features in Top-20 in Financial Times list, but it cannot grant a recognised MBA degree due to legal and regulatory constraints. There is an immediate need for transforming governance and leadership in higher education Institutions.

Last but not the least, to achieve GER as envisaged in our 12th Plan and harness our demographic dividend, it is important to allow not-for-profit institutes to bring large-scale investments from Indian promoters and global educational institutes as has been done in the Healthcare sector. This step can truly transform the Education sector and India can become the knowledge capital of the world.

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E-GOVERNANCE INITIATIVES IN PUNJAB

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ABSTRACT

Electronic governance is the use of information and communication technology for delivering government services and exchange of information. E-Governance makes working of government more efficient, responsive and transparent. Many developed countries like UK, USA, and Brazil etc. have adopted the e-governance and India is one of them. E-Governance is a web based service for local, state and national governments. Government uses these web based services by internet to serve their citizens online. Government give many online services like payment of bills, taxes etc. and citizens use the services according to their need, comfort and time. The government of India initiates the national E governance plan for the whole nation. Government of Punjab also takes initiatives for e- governance. E – Governance is helpful for increasing the government and citizen interaction, transparency and accountability in government process.

KEYWORDS: CSC, Suwidha, E-district, Saanjh Kendras.

OBJECTIVES OF THE STUDY

- To study the E- Governance objectives
- To examine the different initiatives taken by government of Punjab
- To study the Saanjh Kendras and various services provided by Saanjh Kendras

RESEARCH METHODOLOGY

The study is based on secondary data obtained through scanning of available literature on the subject from various libraries and institutes. Various magazines, newspapers, journals etc. were consulted.

INTRODUCTION

E-Governance is the use of a range of modern Information and Communication Technologies such as Internet, Local Area Networks, mobiles etc. by Government to improve the effectiveness, efficiency, service delivery and to promote democracy. Electronic governance is the use of information and communication technology for delivering government services, exchange of information communication transactions, integration of various stand-alone systems and services between government-to-customer, government-to-business, government-to-government as well as back office processes and interactions within the entire government framework. Through e-governance, government services will be made available to citizens in a convenient, efficient and transparent manner. The three main target groups that can be distinguished in governance concepts are government, citizens and businesses/interest groups. E-governance is two-way communication protocol. The essence of e-governance is to reach the beneficiary and ensure that the services intended to reach the desired individual. It is the use of a range of modern Information and Communication Technologies such as Internet, Local Area Networks, mobiles etc. by Government to improve the effectiveness, efficiency, service delivery and to promote democracy. E-Governance is, in essence, the application of Information and Communications Technology to government functioning in order to create 'Simple, Moral, Accountable, Responsive and Transparent (SMART) governance. This would generally involve the use of ICTs by government agencies for any or all of the following reasons:

GOVERNANCE: AN INFORMATION PERSPECTIVE

- Representative democracy relies on supposition that best way to make a decision is wider participation for all its citizens having access to relevant information.
- Government is by nature an information intensive organization.
- Information is power and information management is political.

GOVERNANCE: IN IT FRAMEWORK

- Expansion of Internet and electronic commerce, is redefining relationships among various stake holders in the process of Governance.
- A new model of governance would be based upon the transactions in virtual space, digital economy and dealing with knowledge oriented societies.
- Electronic Governance is an emerging trend to re-invent the way the Government works.

E-GOVERNANCE: FOCUS

- Greater attention to improve service delivery mechanism
- Enhancing the efficiency of production
- Emphasis upon the wider access of information

E-governance is not really the use of IT in governance but as a tool to ensure good governance. E-governance does not mean proliferation of computers and accessories; it is basically a political decision which calls for discipline, attitudinal change in officers and employees and massive government process re-engineering.

PILLARS OF E –GOVERNANCE

1. **CONNECTIVITY:** is very important and mandatory for the success of e governance. It makes connection between people and services provided by government. There should strong connectivity between and people and services of government.
2. **KNOWLEDGE:** Government should appoint the engineers who have IT background like IT Engineers for the smooth performance of e governance.
3. **DATA CONTENT:** Government should have adequate database for proper e governance. The data contents in database should be related to services provided by the government .Government share this adequate and relevant data over the internet for the success of e governance
4. **EXPENSES:** The expenses related which is incurred by government to provide services and benefits to common people .Expenses should be minimum and benefits should be maximum for effective e governance

OBJECTIVES OF E –GOVERNANCE

1. **INFORMED SOCIETY:** An informed society is an empowered society. Only informed people can make a Government responsible. So providing access to all too every piece of information of the Government and of public importance is one of the basic objective of E-Governance.
2. **TO INCREASE GOVERNMENT AND CITIZEN INTERACTION:** The main aim of E – Governance is to increase the interaction between government and citizen. In the real world, the Government and Citizens hardly interact. The amount of feedback from and to the citizens is very negligible. E-Governance aims at build a feedback framework, for getting feedback from public.
3. **TO ENCOURAGE CITIZEN PARTICIPATION:** True democracy requires participation of each individual citizen. Increased population has led to representative democracy, which is not democracy in the true sense. E-governance aims to restore democracy to its true meaning by improving citizen participation in the Governing process, by improving the feedback, access to information and overall participation of the citizens in the decision making.
4. **TO BRING TRANSPARENCY IN GOVERNING PROCESS:** E-governance carries an objective to make the governing process transparent by making all the government data and information available to the people for access. It is to make people know the decisions, and policies.
5. **TO MAKE GOVERNMENT ACCOUNTABLE:** Government is responsible and answerable for every act decision taken by it. E-Governance aims and will help make the government more accountable than now by bringing transparencies and making the citizens informed.
6. **REDUCTION IN COST OF GOVERNANCE:** E-Governance also aims to reduce cost of governance by cutting down on expenditure on physical delivery of information and services. It aims to do this by cutting down on stationary, which amounts to the most of the government's expenditure.

7. **TO REDUCE THE REACTION TIME OF GOVERNMENT:** With the help of E-Governance the duration of reaction time is reduced because now everything is online so within a few minutes people can get the answers of their queries.
8. **E-GOVERNANCE IN PUNJAB:** National E-Governance plan is initiated by Government of India comprising 31 Mission Mode Projects and 8 Components on 18 May 2006. In Punjab Department of Information Technology has been established which coordinates the Government of Punjab to take initiatives for the effective implementation of e- Governance projects in the state.

E – GOVERNANCE INITIATIVES IN PUNJAB

1. **PUNJAB STATE WIDE AREA NETWORK:** Pawan is an important element for supporting E-Governance Initiatives in Punjab. Pawan is responsible as the backbone network for data, voice and video communication throughout the state Pawan reduces the communication cost and avails the services in a Cost –Efficient Manger. It makes sure that every citizen of the state has access to government services and information whenever and wherever they need it
2. **E – DISTRICT:** E-District project envisages integrated and seamless delivery of citizen services by district administration through automation of workflow, backend computerization, data digitization across participating departments. The project aims to target high volume delivered at the District level and to undertake back-end computerization to enable the delivery of citizen services through Common Service Centers in a systematic way. It further aims to integrate multiple applications, faster processing of public cases/appeals/grievances, dissemination of information as per public requirement and redesign the processes for the core services to be delivered through the Common Service Centers. E- District provides the services like
 1. Residence certificate
 2. Issuance of Caste(SC/OBC) Certificate (Urban/Rural)
 3. Old Age Pension
 4. Dependent Children Pension
 5. Disabled Person Pension
 6. Widow and Destitute Woman Pension
 7. Senior Citizen Identity Card
 8. Issuance of Ration Card
 9. Modification in Ration Card, Issuance of Duplicate Ration Card
 10. Attestation of Document
 11. Birth/Death Registration
3. **VAHAN AND SARTHI:** Vahan and sarthi schemes started in Punjab transport department. Now transport department is fully computerized and data is available on internet or by SMS. Vahan is software which records the important information related with vehicle and its owner .It

is mainly used for vehicle Registration, Collection of taxes, Record the fitness of vehicles, online dealer registration.

Sarathi is mainly used for issuance of like learning licenses, driving license, driving school license, conductor license. Sarathi also use the biometric machine for capturing the photograph, thumb impression.

4. COMPUTERISATION OF LAND RECORDS: The primary objective of the Punjab Land Records Society (PLRS) is to oversee, monitor the implementation of computerization and digitization of Land Records and related documents in Punjab for the overall benefit of the citizens and to provide Land Records related services through multiple common access infrastructures like Sukhmani Centers to the public. This Society is a State level body being constituted specifically to manage the Land Records in all its dimensions and would work under the overall policy framework of Punjab State E-Governance Society (PSEGS). The focus of the entire operation has always been to employ state of the art Information Technology (IT) to galvanise and transform the existing land record system of the country.

This web enabled service would aim at:

1. Ensuring efficient, accurate, transparent delivery mechanism and conflict resolution in ownership
2. Providing electronic record of rights (ROR) to land owners at nominal rates
3. Information empowerment of land owners
4. Low cost and easily reproducible data for reliable and durable preservation
5. Value addition and modernisation in land administration
6. Integration with other data sets towards comprehensive LIS

5. CSC (COMMON SERVICE CENTRE): It is a community service centre for rural citizens at Panchayat level covering 6 villages. Common Service Centers provide services according to the needs of all the communities in its surrounding 5-6 villages. Each CSC is equipped with computer, multi-function printer, digital camera, internet connection and other network facilities. CSCs have minimized the technological differences between the rural and urban area as these centers are trying to provide every government department's service at one place.

6. COMMERCIAL TAXES: The state Government of Punjab, modernize its tax administration. The key focus is on improving operational efficiency, enabling voluntary compliance and enhancing tax payer's convenience. The Department has already implemented the project on computerization of VAT Information System (COVIS) which included designing of a statewide I.T. infrastructure with the central server at Patiala. All Excise and Taxation district offices are linked with the Central Server through leased-lines and V-Sat and formulation of centralized data base.

7. CRIME AND CRIMINAL NETWORK OPERATING SYSTEM: CCTNS is a Mission Mode Project under the National e-Governance Pan of Govt. of India. CCTNS provides integrated system for enhancing the efficiency and effectiveness of policing through adopting of principle of e-Governance and creation of a nationwide networking infrastructure for evolution of IT enabled-state-of-the-art tracking system around 'Investigation of crime and detection of

criminals'. In Punjab a total of 504 sites will be covered under CCTNS project, out of which 351 are the police stations.

8. SINGLE USER FRIENDLY WINDOW DISPOSAL HELPLINE FEE APPLICANTS:

This project was initiated in August 2002 at Fatehgarh Sahib and was funded by Government of Punjab and DOIT Department of Information Technology. As of now, the project is being executed in all Deputy Commissioner's offices. This project facilitates the citizens by capturing the input at a single

Point, defining a specified delivery date depending upon the type of service, accepting cash at the counter itself and delivers the required service at the same counter. It provides a friendly, faster, cost-effective and efficient interface between the government and public. SUWIDHA software has provided the facility of local language (Punjabi) as well. The services provided at SUWIDHA centers are following:

1. Arm Licenses related Services
2. Services to Pensioners
3. Counter Signing of Documents
4. Character Verification
5. Issuances of Bus Passes
6. Issuance of Dependent Certificate
7. Issuance of Unmarried Certificate
8. Issuance of Licenses
9. Endorsement of SPA/GPA
10. Issuance of Nationality Certificate
11. Issuance of Copy of a Document/Inspection of Record & Misc Services
12. Issuance of Marriage Certificate
13. Issuance of ID-Card
14. Appointment of Namberdar
15. Driving License related Services
16. Registration of Vehicle related Services
17. Issuance of Birth Certificate
18. Issuance of Death Certificate
19. Issuance of Affidavits
20. Issuance of Permissions
21. Issuance of Surety Bonds
22. Submission of Passport
23. Applications

24. Issuances of No Objection Certificates

9. WEB BASED COUNSELLING FOR PSBTE: PSBTE is an autonomous statutory authority for Regulating and controlling academic standards in Institutions of Technical Education and for making admissions and conducting examinations in Polytechnic and Industrial Training Institutes. The web based counseling for PSBTE is the first of its kind in the state of Punjab. It is a web-based off campus counseling for the admission in Engineering and lateral Entry (LEET) to Engineering and Pharmacy Streams in 70 institutes across the state. It is the most transparent system of admitting students to various academic streams. As the candidates do not have to visit the venue of the counseling, hence it saves their time and cost.

10. SAANJH: Saanjh was launched in the state in 2011. Saanjh is a unique program which shows the partnership between public and police. Saanjh project is an institutionalized set up of management of 27 Community Police Resource Centers (District Saanjh Kendras), 114 Community Policing Suvidha Centres (Sub Division Saanjh Kendras) and 363 Police Station Outreach Centers (Police Station Saanjh Kendras) in the State.

YEAR WISE EXPENDITURE SPENT ON SAANJH PROJECT**TABLE 1**

Year	Amount
2010-11	Rs. 27,86,70,228.00
2011-12	Rs. 1,29,95,709.00
2012-13	Rs. 4,30,91,310.00
2013-14	Rs. 8,50,00,000.00

SERVICES BEING PROVIDED AT SAANJH KENDRAS**(1) NRI'S FOREIGNERS**

- Registration of foreigner (arrival and departure)
- Extension of residential permit for foreigners
- N.R.I complaints and investigation

(2) VERIFICATION COUNTERS

- Character Verification
- Verification for fresh Arms License
- Tenant Verification
- Vehicle verification

(3) PERMISSION / NOCs

- NOC for pre-owned vehicles
- NOC for use of loud speakers)
- NOC for Fairs/Melas/Exhibitions/Sports events

- NOC for issuance/ renewal of License of Arms Dealers ·
- Issuance of NOC for setting up of Petrol Pump, Cinema Hall

(4) R.T.I. COUNTER

- Receives all application under Right To Information Act

TIMELINE FOR SERVICES AT SAANJH KENDRAS

TABLE 2

S. No.	Name of Service	Given Time limit (Working Days)	Designated Officer
1	Registration of foreigners (Arrival & Departure)	Immediate	Commissioner of Police or Senior Superintendent of Police of the concerned Police District
2	Extension of residential permit of foreigners	5 days	Commissioner of Police or Senior Superintendent of Police of the concerned Police District
3	Copy of FIR or DDR	Immediate/online	Station House Officer of the concerned Police Station or In-charge of Community Policing Suvidha Centre at the Sub-division
4.	NOC for use of loud speakers	5 days	Station House Officer of the concerned Police Station or In-charge of Community Policing Suvidha Centre at the Sub-division
5.	NOC for Fairs / Melas / Exhibitions	5 days	Station House Officer of the/ sponsored events etc. concerned Police Station or In-charge of Community Policing Suvidha Centre at the Sub-division
6.	Stranger verification(after receiving the verification from other district/state of which the stranger is a resident)	5 days	Station House Officer of the concerned Police Station or In-charge of Community Policing Suvidha Centre at the Sub-division
7.	Tenant/ Servant verification (if resident of local area)	5 days	Station House Officer of the concerned Police Station or In-charge of Community Policing Suvidha Centre at the Sub-division
8.	Tenant/ Servant verification (if resident of other district/state after receiving the verification from other district/state)	5 days	Station House Officer of the concerned Police Station or In-charge of Community Policing Suvidha Centre at the Sub-division

9.	Other verification related services	30 days	Station House Officer of the concerned Police Station or In-charge of Community Policing Suvidha Centre at the Sub-division
10.	Copy of untraced report in case of road accidents	45 days	Station House Officer of the concerned Police Station or In-charge of Community Policing Suvidha Centre at the Sub-division
11.	Copy of untraced report in cases pertaining to stolen vehicles	45 days	Station House Officer of the concerned Police Station or In-charge of Community Policing Suvidha Centre at the Sub-division
12.	Copy of untraced report in theft cases	60 days	Station House Officer of the concerned Police Station or In-charge of Community Policing Suvidha Centre at the Sub-division
13.	NOC for pre-owned vehicles	5 days	Station House Officer of the concerned Police Station or In-charge of Community Policing Suvidha Centre at the Sub-division
14.	Service verification	10 days	Station House Officer of the concerned Police Station and Designated officer in the office of Commissioner of Police Senior Superintendent of Police
15.	Character verification	10 days	Station House Officer of the concerned Police Station and Designated officer in the office of Commissioner of Police or Senior Superintendent of Police
16.	Verification for renewal of Arm licence	15 days	Station House Officer of the concerned Police Station and Designated officer in the office of Commissioner of Police or Senior Superintendent of Police
17.	NOC for issuance/renewal of licence of Arm dealers	15 days	Station House Officer of the concerned Police Station and Designated officer in the office of Commissioner of Police or Senior Superintendent of Police
18.	Issuance of NOC for setting up of petrol pump, cinema hall etc.	15 days	Station House Officer of the concerned Police Station and Designated officer in the office of Commissioner of Police or Senior Superintendent of Police

19.	Passport verification	21 days	Station House Officer of the concerned Police Station and Designated officer in the office of Commissioner of Police or Senior Superintendent of Police
20.	Verification for fresh arm license	30 days	Station House Officer of the concerned Police Station and Designated officer in the office of Commissioner of Police or Senior Superintendent of Police

CONCLUSION

No doubt government of Punjab has taken outstanding initiatives for providing e- services to the public .These initiatives are providing fruitful results like satisfaction to general public, reduction in governance cost , transparency in governance process. But rural people have not proper access for e- services .These services are mainly available in urban areas. So, now government of Punjab should focus on rural areas also for providing e –services.

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CORRELATED STATUS OF STRENGTH VARIABLES OF HANDBALL PLAYERS

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ABSTRACT

The purpose of the study was to find the relationship between different strength variables of handball male players. Only 20 male handball players were selected as the sample of the study who participated in intercollegiate tournament in the year 2014-15 in Kurukshetra University. All the players fall in the age group of 18-25 years. For collection of data, we conducted various physical fitness tests. For back strength, abdominal strength and shoulder strength we measured the reverse sit-ups, sit-ups and shot-put test respectively.

KEYWORDS: *Back strength, abdominal strength, Shoulder strength and Handball players.*

INTRODUCTION

In present era, each and every field availing the services of such current advancements. There the field of physical education and sports is also affected from such developments of science and technologies. From many decade human beings are availing these technologies for the rapid development of their sports persons, and no doubt they are making new records day by day in the competitive sports.

Therefore, high level of performance can be achieved with the combined efforts of sports persons, coaches, scientist, doctors and psychologists etc. desired results can only be achieved through integrated efforts of leading people of various fields who can give valuable inputs for desired performance.

RESULT AND DISCUSSION

TABLE 1 CORRELATION BETWEEN BACK STRENGTH & ABDOMINAL STRENGTH AND ARM STRENGTH VARIABLES OF HANDBALL PLAYERS

S.No	Fix Variable	Others variable	Correlation Coefficient	Status of Correlation
1.	BACK STRENGTH	ABDOMINAL STRENGTH	.85	High
2.	BACK STRENGTH	ARM STRENGTH	.66	Moderate

Table 1 gives the coefficient of correlation of the Back Strength variable with the Abdominal Strength and Shoulder Strength. The coefficient of correlation between Back Strength and Abdominal Strength is .85 and Back Strength and Arm Strength is .66.

Table 1 showed a direct but highly significant correlation between the back strengths an abdominal strength of the handball players. It is obvious that in any specific training program of development of strengths of the trunk, the program of development of strengths of the trunk, the program is designed that equal load, repetition and henrys are given for the back muscle of the trunk and anterior muscles of the trunk i.e. abdominal muscles of the trunk, so as to make the body balanced and free from any postural deformities. The handball players also undergo such training program and have hence equally developed the muscles of the Back and Abdominal areas. This resulted into a highly positive correlation between the Back Strength and Abdominal Strength of the handball players.

Although the strength of the Arm is essentially required in the game situation of handball players, it is independently developed irrespective of the training program for abdominal and back muscles. Hence does not much dependent and hence moderately correlated with the Back Strength of these players.

TABLE 2 CORRELATION BETWEEN ABDOMINAL STRENGTH VS ARM STRENGTH VARIABLES OF HANDBALL PLAYERS

S.No	Fix Variable	Others variable	Correlation Coefficient	Status of Correlation
1.	ABDOMINAL STRENGTH	ARM STRENGTH	.59	Moderate

Table 2 gives the coefficient of correlation of the Abdominal Strength variable with the Arm Strength. The coefficient of correlation between Abdominal Strength and Arm Strength is .59.

The Abdominal Strength and the Arm Strengths of the handball players are essentially the requirements for achieving better in the competitive area of the handball game and are the parts of the strength training program, do have certain relationship such other. That is why the correlation between the Abdominal Strengths and Arm Strength of the handball player was found moderate.

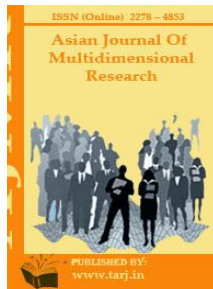
FINDING AND CONCLUSION

- 1) The Back Strength variable of the handball players was moderately and positively related to the Abdominal Strength variable.
- 2) The Back Strength variable of the handball players was moderately and positively related to the Arm Strength variable.
- 3) The Abdominal Strength variable of the handball players was moderately and positively related to the Arm Strength variable.

In the game of Handball, we required lots of strength, endurance and agility. So this is our prime motive to know about the relationship among all the dominating factors in the game of handball. This study will also helpful for other researcher for their studies.

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STUDY OF THE EFFECT OF DEREGULATION OF INTEREST RATE ON PROFITABILITY OF BANKING SECTOR IN INDIA

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ABSTRACT

Bank is the financial institution whose main objective is to take deposits from the public in different forms called its liability for which it pays interest and lends the same to individuals, corporate and other financial institutions called, these are called assets for which bank charges interest. The difference between the lending rate and deposit rate is called profit of the bank. In India, Reserve Bank of India is the supreme authority to control all banking activities. It is mandatory for all banks to follow RBI guidelines, new amendments to provide fare transparent banking services. The Banking regulation Act 1949 has laid down to formulate policies for the benefit of all banks as well as for the implementation to the public. The act is meant for the fare transparent banking service and for the interest for both the public as well as banking companies. In last few years there is an eradicate change in the performance of the banking companies. This growth depends on various factors. The bankers are providing customer specific plans which is being easier for the customers to repay the loans.

KEYWORDS: *Benchmark prime lending rate, BR Act 1949, Banking sector reform, RBI Guidelines. Non Performing Assets(NPA), Return on assets(ROA). Deregulation of Interest rate, profitability.*

INTRODUCTION

Reserve Bank of India began prescribing the minimum rate of interest on advances granted by Scheduled Commercial Banks with effect from October 1, 1960. Effective March 2, 1968, in place of minimum lending rate, the maximum lending rate to be charged by banks was introduced, which was rescinded with effect from January 21, 1970, when the prescription of minimum lending rate was reintroduced. The ceiling rate on advances to be charged by banks was again introduced effective March 15, 1976, and banks were also advised, for the first time,

to charge interest on advances at periodic intervals, that is, at quarterly rests. In the following period, various sector-specific, programme-specific and purpose-specific interest rates were introduced.

Given the prevailing structure of lending rates of Scheduled Commercial Banks, as it had evolved over time, characterized by an excessive proliferation of rates, in September, 1990, a new structure of lending rates linking interest rates to the size of loan was prescribed which significantly reduced the multiplicity and complexity of interest rates. In the case of the Differential Rate of Interest Scheme under which credit was provided at a rate of 4.0 per cent per annum, and Export Credit, which was subject to an entirely different regime of lending rates supplemented by interest rate subsidies, the existing lending rate structure was continued.

LITERATURE REVIEW

The objective of financial sector reform has been to ensure that the financial repression inherent in administered interest rates is removed. Accordingly, in the context of granting greater functional autonomy to banks, effective October 18, 1994, it was decided to free the lending rates of scheduled commercial banks for credit Limits of over Rs. 2 lakh; for loans up to Rs. 2 lakh, it was decided that it was necessary to continue to protect these borrowers by prescribing the lending rates. For credit limits of over Rs.2 lakh, the prescription of minimum lending rate was abolished and banks were given the freedom to fix the lending rates for such credit limits. Banks are now required to obtain the approval of their respective Boards for the Benchmark Prime Lending Rate (BPLR), which would be the reference rate for credit Limits of over Rs.2 lakh. Each bank's BPLR has to be declared and be made uniformly applicable at all branches.

With effect from October 18, 1994, RBI has deregulated the interest rates on advances above Rs.2 lakh and the rates of interest on such advances are determined by the banks themselves subject to BPLR and Spread guidelines. For credit limits up to Rs.2 lakh, banks should charge interest not exceeding their BPLR. Keeping in view the international practice and to provide operational flexibility to commercial banks in deciding their lending rates, banks can offer loans at below BPLR to exporters or other creditworthy borrowers, including public enterprises, on the basis of a transparent and objective policy approved by their respective Boards. Banks will continue to declare the maximum spread of interest rates over BPLR.

Given the prevailing credit market in India and the need to continue with concessionality for small borrowers, the practice of treating BPLR as the ceiling for loans up to Rs. 2 lakh will continue. . Banks are free to determine the rates of interest without reference to BPLR and regardless of the size in respect of loans for purchase of consumer durables, loans to individuals against shares and debentures / bonds, other non-priority sector personal loans, etc.

In the interest of customer protection and to have greater degree of transparency in regard to actual interest rates charged to borrowers, banks should continue to provide information on maximum and minimum interest rates charged together with the Benchmark PLR.

Banks have the freedom to offer all categories of loans on fixed or floating rates, subject to conformity to their Asset-Liability Management (ALM) guidelines. In order to ensure transparency, banks should use only external or market-based rupee benchmark interest rates for pricing of their floating rate loan products. The methodology of computing the floating rates should be objective, transparent and mutually acceptable to counter parties. Banks should not

offer floating rate loans linked to their own internal benchmarks or any other derived rate based on the underlying.

Earlier RBI regulated the interest rate for all commercial banks. They were unable to charge interest as per their own policy. So their profit was depending on RBI regulation. Since day has been changed, competition is being top day to day the profit is a challenge for all banks. Even getting a client is too difficult. So it was an appeal to RBI to deregulate the interest rate. After all, RBI deregulated the interest rate in 1994. to decentralize the lending policies by which the individual banking companies are competent enough to fix up their lending rate keeping in mind that their market demand and cost of the funds available to them.

Starting October 1994, interest rates were deregulated in a phased manner and by October 1997, banks were allowed to set interest rates on all term deposits of maturity of more than 30 days and on all advances exceeding Rs. 200,000. These steps were taken to put increased pressure on banks to adopt more competitive practices in the pricing of loans and deposits and make these institutions more efficient in the business of financial intermediation.

OBJECTIVES OF THE STUDY

- To study whether there is any effect on the expansion after deregulation of interest rate.
- To study the effect on the deposits and advance position of sample Banks.
- To study the position of Investment.
- To study the Return on Assets and NPA positions of the public sector banks after deregulation.

SAMPLE

The Study based on both the Public sector and Private sector banks excluding Foreign Banks. The Sample size consist of State Bank of India and it's associate Banks like State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Indore, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore, Nationalized Banks like Allahabad Bank, Andhra Bank, Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Corporation Bank, Dena Bank, IDBI Bank Ltd., Indian Bank, Indian Overseas Bank, Oriental Bank of Commerce, Punjab & Sind Bank, Punjab National Bank, Union Bank of India, United Bank of India, Syndicate Bank, UCO Bank, Vijaya Bank and Private sector Banks like Axis Bank, Bank of Rajasthan, Catholic Syrian Bank, City Union Bank, Development Credit Bank, Dhanalakshmi Bank, Federal Bank, HDFC Bank, ICICI Bank, IndusInd Bank, ING Vysya Bank, Jammu & Kashmir Bank, Karnataka Bank, Karur Vysya Bank, Kotak Mahindra Bank, Lakshmi Vilas Bank, Nainital Bank, Ratnakar Bank, SBI Comm. & Intl. Bank, South Indian Bank, Tamilnadu Mercantile Bank, Yes Bank,

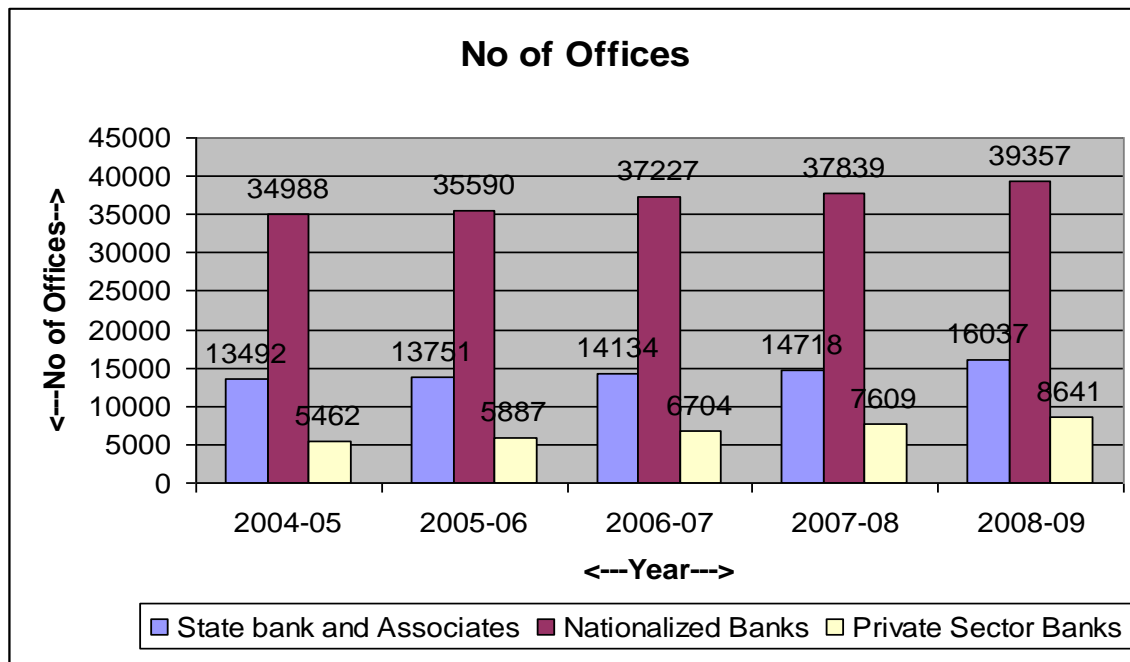
Category of Banks	Number of Banks
State Bank and it's Associates	07
Nationalized Banks	20
Private sector Banks	22

RESEARCH METHODOLOGY

The study based on secondary data. The time period considered from 2004 to 2009. The basis of selecting this period is that during this period maximum numbers of private banks were entered into the Market, formulated their own strategies to compete, survive and capture the market. It was created a tough situation for the Public sector commercial banks (SBI and Associates and all Nationalized Banks). The public sector banks start to reform from the year 2004. So this period is treated as a very crucial period because there were a big competition, unexpected challenges, and enormous opportunities for the whole banking sector. Data Evolvement Analysis (DEA) has been used followed by graphical presentations. The graphical analysis depicts the fact and figures of the position of sample banks from 2004-2009. The position of the banks is majored on the basis of five Key factors. The factors are i. Number of Branches, ii. Quantity of deposits taken by the banks, iii. Volume of Investments, iv. Advances given to different individuals, corporates and projects, v. Return on Asstes. Vi. Non Performing Assets(NPA).

1.1 NUMBER OF OFFICES

SI No	Year	State bank and Associates	Nationalized Banks	Private Sector Banks
1	2004.05	13492	34988	5462
2	2005-06	13751	35590	5887
3	2006-07	14134	37227	6704
4	2007-08	14718	37839	7609
5	2008-09	16037	39357	8641

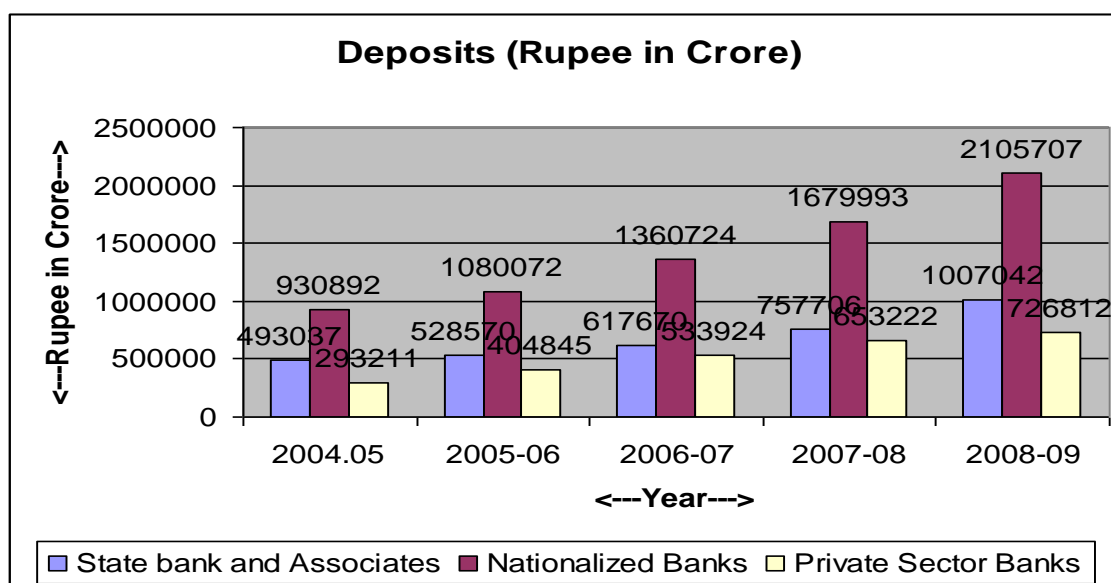


From this above graph 1.1 it is found that the number of offices of State Bank and its Associates gradually increased and this expansion is significant in the year 2008-09 i.e. 1319. Number of offices of nationalized banks is also in increasing order from the year 2004-05. it is observed that it is significant in the year 2008-09 i.e. 1518. Incase of Private sector banks the expansion is

satisfactory in the year 2007-08 and 2008-09 respectively. From this above analysis it concluded that in spite of high competition the banks were expanded continuously irrespective opportunities and threats..

1.2 DEPOSITS (RUPEES IN CRORE)

Sl No	Year	State bank and Associates	Nationalized Banks	Private Sector Banks
1	2004.05	493037	930892	293211
2	2005-06	528570	1080072	404845
3	2006-07	617670	1360724	533924
4	2007-08	757706	1679993	653222
5	2008-09	1007042	2105707	726812



We know all deposits are liability of Banks but at the same time it is an important source of getting finance .The banks today are paying attractive interest to invite more deposits, because they know hoe to apply this money and generate good income which is the difference between interests received and interest paid. The trend of deposit is increasing in case of all Banks. In case of State Bank and Associates the difference in the year 2007-08 and 2008-09 is significant i.e Rs. 140036 Crore and Rs. 249336 crore respectively.

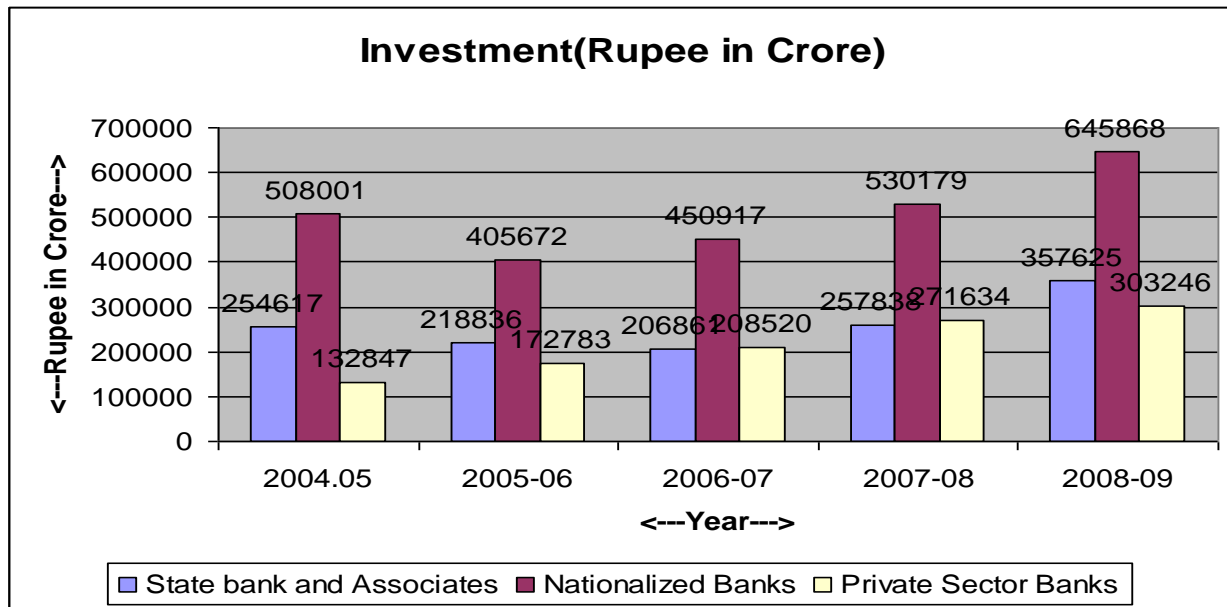
In case of Nationalized banks the increase in deposit in the year 2005-06 is almost double than the year 2004-05, which slowed down in the year 2006-07. Again there is a remarkable growth in the year 2008-09 i.e Rs 425714 Crore.

In case of Private sector Banks, there was the growth but it was not significant and the growth in deposits in the year 2008-09 was discouraging i.e Rs 73590 Crore.

1.3 INVESTMENTS (RUPEES IN CRORE)

Sl No	Year	State bank and Associates	Nationalized Banks	Private Sector Banks
1	2004.05	254617	508001	132847
2	2005-06	218836	405672	172783
3	2006-07	206861	450917	208520

4	2007-08	257838	530179	271634
5	2008-09	357625	645868	303246



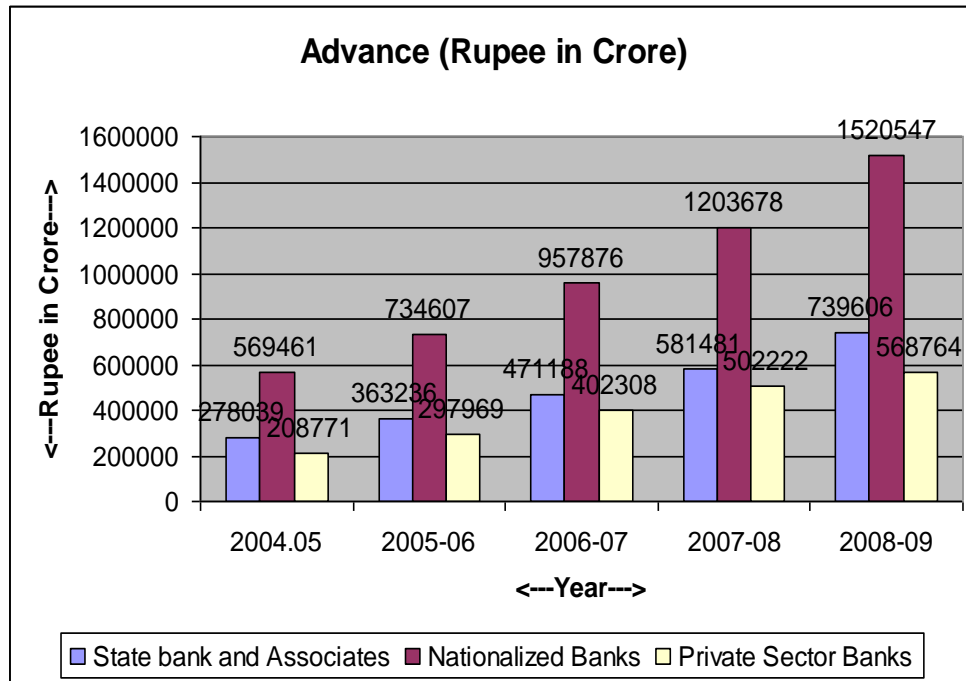
In spite of taking deposits and giving advances, banks also looking towards the investment of surplus amount. Since investment is concerned in case of State bank and Associates the growth in investment in the year 2004-05 and 2005-06 is Negative (- Ve) i.e. Rs 35781 crore and Rs. 11975 Crore respectively. It starts increasing in the year 2007-08 and 2008-09 i.e. Rs 50977 Crore and Rs. 99787 crore respectively.

In case of the Nationalized banks the growth in investment was negative in the year 2005-06, then gradually it was increased in the year 2006-07, 2007-08 and 2008-09. It was highest in the year 2008-09 i.e Rs 115689 Crore.

In case of Private sector Banks the investment was not satisfactory in comparison to State banks and associates and nationalized banks. It was highest in the year 2007-08.

1.4 ADVANCES (RUPEES IN CRORE)

SI No	Year	State bank and Associates	Nationalized Banks	Private Sector Banks
1	2004.05	278039	569461	208771
2	2005-06	363236	734607	297969
3	2006-07	471188	957876	402308
4	2007-08	581481	1203678	502222
5	2008-09	739606	1520547	568764

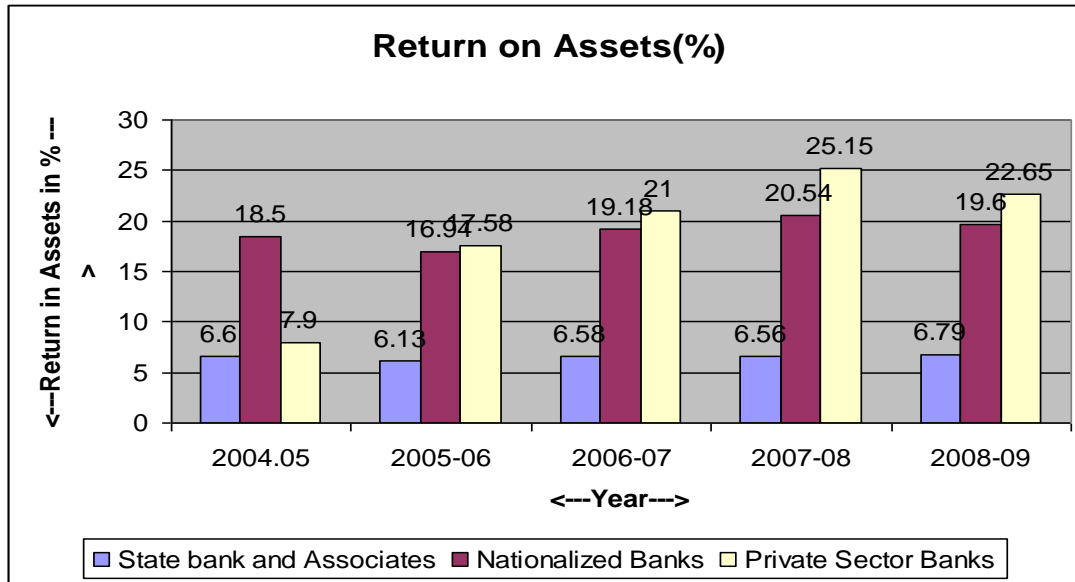


Advances are the major source of income for the banks. Banks are giving advances (Assets) the amount which received as deposits(Liability). Banks charges greater interest on advances than the interest paid on deposits and create the profit spread. As advance is concerned in case of state bank and associates advances are in increasing trend. It was highest in the year 2008-09.

In case of Nationalized Banks, advance position was also in increasing trend and it was maximum in the year 2008-09. In case of Private sector Banks the advances are in increasing order ant it touched the highest figure in the year 2008-09.

1.5 RETURN ON ASSETS (%)

SI No	Year	State bank and Associates	Nationalized Banks	Private Sector Banks
1	2004.05	6.6	18.5	7.9
2	2005-06	6.13	16.94	17.58
3	2006-07	6.58	19.18	21
4	2007-08	6.56	20.54	25.15
5	2008-09	6.79	19.6	22.65

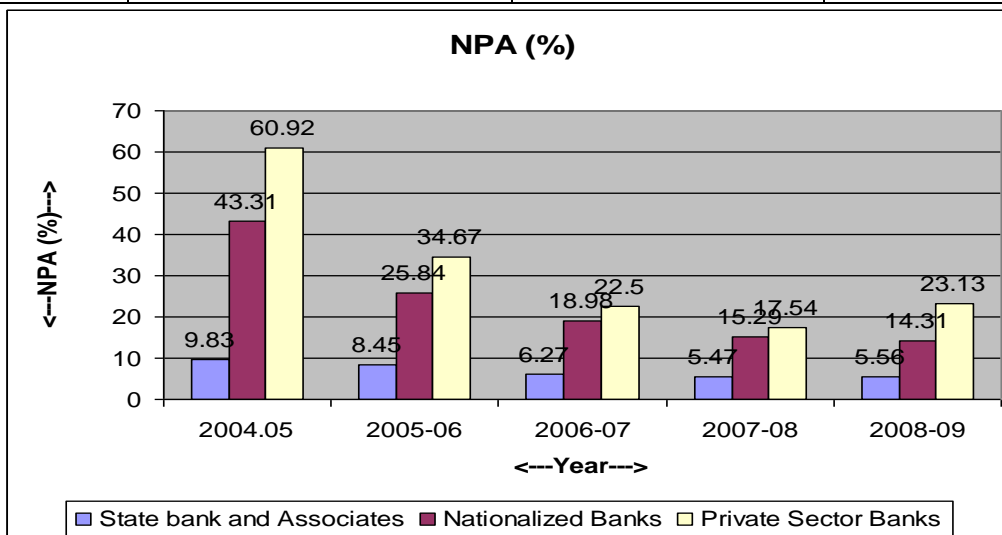


Return on Assets is one of the important agenda of every organization. From the above graph 1.5 it is observed that in case of State Bank and Associates there was a steady growth and it was highest in the year 2008-09 i.e. 6079 %. In case of Nationalized Banks growth in Return on Assets is quite encouraging and it was highest in the year 2007-08 i.e 20.54%.

In case of Private sector Banks Return on Assets is excellent in the every year except 2004-05. It touched highest rate i.e. 25.05 % in the year 2007-08.

1.6 NON PERFORMING ASSETS (%)

SI No	Year	State bank and Associates	Nationalized Banks	Private Sector Banks
1	2004.05	9.83	43.31	60.92
2	2005-06	8.45	25.84	34.67
3	2006-07	6.27	18.98	22.5
4	2007-08	5.47	15.29	17.54
5	2008-09	5.56	14.31	23.13



Non Performing Asset (NPA) of a bank adversely affects the profitability of the bank which is a major concern today for all the banks. In case of State bank and Associates the NPA is decreasing for the year 2004-05 till 2007-08 which was a good sign. Again it was slightly increased in the year 2008-09. In case of Nationalized Banks, NPA was highest in the year 2004-05 and gradually it declined to 14.31 % in the year 2008-09.

Similarly in case of Private sector Banks NPA was record breaking in the year 2004-05 i.e. 60.92%. It reduced gradually in subsequent years and landed at 17.54 % in the year 2007-08. Again it was slightly increased in the year 2008-09 i.e 23.18%.

CONCLUSION

Capital is a scarce resource. It should have optimum use. So the rational allocation of the source is utmost important. The availability of the capital comes from the depositors which are used in manner consistent with the overall socio economic objectives. For collection of resources bank has to pay interest which becomes cost of funds for the bank at the same time when it allocates this resource to be utilized for repayment of interest to the depositor, bank charges interest in various portfolios. The approach of determining profitability depends on various factors like observance of the financial discipline of the borrower, periodic review of loan account, renewal and inflexibility. The convenience for the customer as a borrower to receive the bank's funds for its own purposes is to be suitably utilized for the productive purposes and return the money with interest. Bank utilizes this interest in paying to the depositor for the deposit occurred by the bank.

To enable bank to compete with their global counterparts and to be able to compete on a level playing and to be more market driven instead of operating controlled parameters it is more felt to give better operational flexibility to transact the banking business more smoothly and competitively. Whether the autonomy is normal or additional it would give strength to all the banks. Whether it is higher degree of freedom or additional freedom framing the interest structure for a real growth of the banking industry.

In the light of above analysis the study would create significance in determining the profitability, growth, and market behaviors in term of Deposits, Advances and Investment opportunities of the Banks and status of NPA. This will help in comparing a strong banking base with ability to compete global or the sound economic development of the country.

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FINANCIAL INCLUSION - GROWTH AND CURRENT SCENARIO

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ABSTRACT

Financial inclusion was initiated with a view to providing financial services to all sections at affordable costs. The Government initiated so many measures for providing these services to all society. Access to bank and credit facilities are not so encouraging. Measures of financial inclusion help them to overcome this deficiency by providing these facilities at cheapest cost to all sections of society. This paper is about financial inclusion- growth and current scenario. The objectives of the study are to know the various measures introduced by the government for financial inclusion and analyze the influence of these measures. For analyzing such facts for the study has been gathered through secondary data sources. The study conclude that the newly started programmes lead to improvement in total banking business and it increase the overall banking usage by whole people whether they are rural or urban.

KEYWORDS: *Financial inclusion, Customer, Services.*

INTRODUCTION

Financial inclusion or inclusive financing is the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society. Normally the weaker sections of society are completely ignored by the formal financial institutions. Unrestrained access to public goods and services to the weaker sections is the main objective of financial inclusion. Banking services are considered in the nature of public good. The term "financial inclusion" has gained importance since the early 2000s. The United Nations defines the goals of financial inclusion as -access at a reasonable cost for all households to a full range of financial services, including savings or deposit services, payment and transfer services, credit and insurance, sound and safe institutions governed by clear regulation and industry performance standards, financial and institutional sustainability, to ensure continuity and certainty of investment and competition to ensure choice and affordability for clients.

SIGNIFICANCE OF STUDY

Financial inclusion plays a important role in the economy of India. The financial inclusion is the delivery of financial services to low-income segment of society. Most of the Indian citizen lived in rural areas, they are not a were about financial services. Banks and other financial services players are expected to mitigate the supply side processes that prevent poor and disadvantaged social groups from gaining access to the financial system. Access to financial products is constrained by several factors which include lack of awareness about the financial products, unaffordable products, high transaction costs and products which are inconvenient, inflexible, not customized and of low quality

SCOPE OF STUDY

Now days a good number of financial services is conducted through bank as a part of financial inclusion. Even though Government introduced certain measures for financial inclusion public living in rural areas are not aware about these measures. This paper discusses about the different measures introduced and also examines the growth and current scenario of financial inclusion.

STATEMENT OF THE PROBLEM

Financial inclusion or inclusive financing is the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society. Government introduced so many measures to include the rural poor in to the main stream. This paper is an attempt to know about the influence of these measures.

OBJECTIVE OF THE STUDY

1. To know the various measures of financial inclusion introduced by Government
2. To analyze the influence of different measures.

METHODOLOGY

The data required for the study has been collected from secondary data. The secondary data collected from various sources like books, journals, magazines, reports, etc related to the topic. Percentage is used to analyze data.

CONCEPTS

FINANCIAL INCLUSION

Financial Inclusion is the process of ensuring access to appropriate financial products and services needed by vulnerable groups such as weaker sections and low income groups at an affordable cost in a fair and transparent manner by mainstream Institutional players

PUBLIC SECTOR BANK

Public Sector Banks (PSBs) are banks where a majority stake (i.e. more than 50%) is held by a government. The shares of these banks are listed on stock exchanges. There are a total of 27 PSBs in India [19 nationalized banks + 6 State bank group (SBI + 5 associates) + IDBI+BMB].

SCHEDULED COMMERCIAL BANK

A scheduled bank, in India, refers to a bank which is listed in the 2nd Schedule of the Reserve Bank of India Act, 1934. Banks not under this Schedule are called non-scheduled

banks. Scheduled banks are usually private, foreign and nationalized banks operating in India. However, cooperative banks are allowed to seek scheduled bank status if they satisfy certain criteria. A scheduled bank is eligible for loans from the Reserve at bank rate. They are also given membership to clearing houses.

ON-SITE ATM

These are ATM machines that are set up in the premises where there is a bank branch so that both the physical branch and the ATM can be used. This is known as being on site and this can be used for several purposes. Many people can use this to avoid the lines that are present in the branch and hence save on the time required to complete their transactions.

OFF-SITE ATM

These are the machines that are set up on a standalone basis. This means that the bank has a place where there is only an ATM machine then this becomes an offsite ATM. This is done to ensure that the bank reaches out to more geographical areas and that people are able to use its services even when there is no bank branch in the area.

REASONS FOR FINANCIAL INCLUSION

1. Distance from the nearest bank branch resulting in longer connecting time to the branch
2. Rigid banking rules and procedures to commence banking relationship.
3. Lack of awareness of products and services.
4. Involves small value transactions resulting in high transaction cost.
5. Lack of suitable products.

LITERATURE REVIEW

1. Dr.Sharma Anupama and Ms.Kukreja Sumita(2013) An Analytical study: Relevance of Financial inclusion for Developing Nations, Research Inventory:International Journal Of Engineering and Science,ISSN:2278-4721,Vol.2,issue 6. Revealed that financial inclusion is playing a catalytic role for the economic and social development of society but still there is a long road to achieve the desired outcomes.
2. Sharma Mandira and Pais Tesim (2011) in their study Financial inclusion and Development, Journal of Internal Development, they conducted the study to examine the relationship between financial inclusion and development by empirically identifying Country specific factors that are associated with the level of financial inclusion. It finds that level of human development and financial inclusion in a country more closely with each other.

IN INDIA, RBI HAS INITIATED SEVERAL MEASURES TO ACHIEVE GREATER FINANCIAL INCLUSION

1. OPENING OF NO-FRILLS ACCOUNTS: 'No Frills' account is a basic banking account. Such account requires either nil minimum balance or very low minimum balance. Charges applicable to such accounts are low. Services available to such account are limited. The RBI in 2005-06 called upon Indian banks to design a 'no frills account' – a no precondition, low 'minimum balance maintenance' account with simplified KYC (Know Your Customer) norms. . Low income groups having no access to formal banking systems can well be brought under the

umbrella of credit & savings – key factors which form the basis of the idea of financial inclusion. Internet Banking, Phone Banking, Free quarterly statements, E-Statement, Access a wide network of branches and over a thousand ATMs across the country to meet all your banking main banking needs

2. RUPAY CARD: Rupay card is an Indian version of credit/debit card. National Payments Corporation of India (NPCI) initiated the launch of RuPay card in India. It was done with the intention of integration of payment systems in the country. The RuPay card was launched on 26 March 2012. NPCI entered into a strategic partnership with Discover Financial Services (DFS) for RuPay Card, enabling the acceptance of RuPay Global Cards on Discover's global payment network outside of India. On 8 May 2014, RuPay has been dedicated to India by President of India, Pranab Mukherjee at Rashtrapati Bhavan, New Delhi

3. RELAXATION ON KNOW-YOUR-CUSTOMER (KYC) NORMS: KYC requirements for opening bank accounts were relaxed for small accounts in August 2005, thereby simplifying procedures by stipulating that introduction by an account holder who has been subjected to the full KYC drill would suffice for opening such accounts. The banks were also permitted to take any evidence as to the identity and address of the customer to their satisfaction. It has now been further relaxed to include the letters issued by the Unique Identification Authority of India containing details of name, address and Adhar number.

4. ENGAGING BUSINESS CORRESPONDENTS (BCS): In January 2006, RBI permitted banks to engage business facilitators (BFs) and BCs as intermediaries for providing financial and banking services. The BC model allows banks to provide doorstep delivery of services, especially cash in-cash out transactions, thus addressing the last-mile problem.

5. USE OF TECHNOLOGY: Recognizing that technology has the potential to address the issues of outreach and credit delivery in rural and remote areas in a viable manner, banks have been advised to make effective use of information and communications technology (ICT), to provide doorstep banking services through the BC model where the accounts can be operated by even illiterate customers by using biometrics, thus ensuring the security of transactions and enhancing confidence in the banking system

6. ADOPTION OF EBT

Banks have been advised to implement EBT by leveraging ICT-based banking through BCs to transfer social benefits electronically to the bank account of the beneficiary and deliver government benefits to the doorstep of the beneficiary, thus reducing dependence on cash and lowering transaction costs.

(6) (I) DIRECT BENEFIT TRANSFER (DBT): The scheme was launched in the country from January, 2013 and was rolled out in a phased manner, starting with 25 welfare schemes, in 43 districts and extended to additional 78 districts and additional 3 schemes from 1st July, 2013. Presently DBT in 35 schemes have been expanded across the entire country.

(6)(II) DIRECT BENEFIT TRANSFER FOR LPG (DBTL): The Direct Benefit Transfer for LPG (DBTL) scheme was rolled out in 291 districts in the country from 1st June 2013 in six phases.

Union Cabinet in its meeting held on 18.10.2014 decided to re-launch of Modified Direct Benefit Transfer for LPG Consumers (DBTL) PAHAL Scheme from 15.11.2014 in 54 districts and in the entire country from 1.1.2015.

7. GENERAL PURPOSE CREDIT CARD (GCC): With a view to helping the poor and the disadvantaged with access to easy credit, banks have been asked to consider introduction of a general purpose credit card facility up to ₹25,000 at their rural and semi-urban branches. The objective of the scheme is to provide hassle-free credit to banks' customers based on the assessment of cash flow without insistence on security, purpose or end use of the credit. This is in the nature of revolving credit entitling the holder to withdraw up to the limit sanctioned.

8. SIMPLIFIED BRANCH AUTHORIZATION: To address the issue of uneven spread of bank branches, in December 2009, domestic scheduled commercial banks were permitted to freely open branches in tier III to tier VI centers with a population of less than 50,000 under general permission, subject to reporting.

9. OPENING OF BRANCHES IN UNBANKED RURAL CENTRES: To improve banking penetration and financial inclusion rapidly, the need for the opening of more branches, besides the use of BCs, was felt. Accordingly, banks have been mandated in the April monetary policy statement to allocate at least 25% of the total number of branches to be opened during a year to unbanked rural centers.

(11) PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

Pradhan Mantri Jan-Dhan Yojana (PMJDY) was formally launched on 28th August, 2014. The Yojana envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension. The beneficiaries would get a RuPay Debit Card having inbuilt accident insurance covers of Rs.1.00 lakh. In addition there is a life insurance cover of Rs.30000/- to those people who opened their bank accounts for the first time between 15.08.2014 to 26.01.2015 and meet other eligibility conditions of the Yojana.

11. PRADHAN MANTRI MUDRA YOJANA

Any Indian Citizen who has a business plan for a non-farm sector income generating activity such as manufacturing, processing, trading or service sector and whose credit need is less than 10 lakh can approach either a Bank, MFI, or NBFC for availing of MUDRA loans under Pradhan Mantri Mudra Yojana (PMMY). Pradhan Mantri Mudra Yojana three categories of interventions has been named which includes

1. Shishu :- Loan up to ₹50,000 (US\$750)
2. Kishore :- Loan ranging from ₹50,000 (US\$750) to ₹5 lakh (US\$7,500)
3. Tarun :- Loan above ₹5 lakh (US\$7,500) and below ₹10 lakh (US\$15,000)

These three categories will signify the growth, development and funding needs of the beneficiaries as well as it will assure the loan amount to be allotted by Micro Units Development and Refinance Agency Bank.

ANALYSIS AND INTERPRETATION OF DATA

1. OVERVIEW AND PROGRESS ON FINANCIAL INCLUSION

Financial Inclusion is an important priority of the Government. The objective of Financial Inclusion is to extend financial services to the large hitherto un-served population of the country to unlock its growth potential. In addition, it strives towards a more inclusive growth by making financing available to the poor in particular.

2. POSITION OF HOUSEHOLDS AVAILING BANKING SERVICES

Households	As per Census 2001			As per Census 2011		
	Total number of households	Number of households availing banking services	Percent	Number of households availing banking services	Number	Percent
Rural	138,271,559	41,639,949	30.1	167,826,730	91,369,805	54.4
Urban	53,692,376	26,590,693	49.5	78,865,937	53,444,983	67.8
Total	191,963,935	68,230,642	35.5	246,692,667	144,814,788	58.7

3. BANK BRANCHES AND ATMs

(I) EXPANSION OF BANK BRANCH NETWORK: The number of branches opened by Public Sector Banks (PSBs) and Scheduled Commercial Banks (SCBs) during last five years :

Number of functioning branches of Public Sector Banks - Population Group wise:

As on	Rural	Semi Urban	Urban	Metropolitan	Total
31.03.2011	33%	26%	21%	20%	62937
31.03.2012	33%	26%	21%	20%	67850
31.03.2013	33%	27%	21%	19%	72737
31.03.2014	35%	27%	20%	18%	80462
31.03.2015	35%	27%	20%	18%	85895

POPULATION GROUP WISE NUMBER OF BRANCHES OF SCHEDULED COMMERCIAL BANKS (SCBS)

As on	Rural	Semi Urban	Urban	Metropolitan	Total
31.03.2011	37%	25%	20%	18%	90896
31.03.2012	37%	26%	19%	18%	98533
31.03.2013	37%	27%	19%	17%	106389
31.03.2014	39%	27%	18%	16%	117630
31.03.2015	39%	27%	18%	16%	125857

BANK GROUP AND POPULATION GROUP WISE NUMBER OF FUNCTIONING BRANCHES AS ON MARCH 31, 2015

Bank Group	Rural	Semi Urban	Urban	Metropolitan	Total
SBI & its Associates	36%	29%	19%	16%	22548
Nationalised Banks	35%	27%	20%	18%	61585
Other Public Sector Banks	21%	30%	27%	22%	1762
Private Sector Banks	22%	31%	23%	24%	19978
Foreign Banks	2%	4%	18%	76%	324
Regional Rural Banks	74%	19%	6%	1%	19660
GRAND Total	48557	33766	23036	20498	125857

(II) POSITION OF ATMS DEPLOYED BY PSBS AND SCBS DURING THE LAST FIVE YEARS

NUMBER OF ATMS OF PUBLIC SECTOR BANKS (PSBS)

As on	Off-site ATMs	On-site ATMs	Total ATMs
31.03.2011*	40%	60%	50233
31.03.2012	42%	58%	58193
31.03.2013	42%	58%	69652
31.03.2014	40%	60%	110424
31.03.2015	46%	54%	128665
30.06.2015**	45%	55%	131224

NUMBER OF ATMS OF SCHEDULED COMMERCIAL BANKS (SCBS)

As on	Off-site ATMs	On-site ATMs	Total ATMs
31.03.2011*	45%	55%	75645
31.03.2012	50%	47%	95686
31.03.2013	51%	49%	114014
31.03.2014	48%	52%	160055
31.03.2015	51%	49%	181252
30.06.2015**	50%	50%	184221

FINDING AND CONCLUSION

As per census 2001 position of households availing banking services-Total-68,230,642 out of it 30.1% is from rural area and 49.5% on urban area.

As per 2011 census-total household availing banking services-Total-1, 44,814,788 out of it 54.4% from rural area and 67.8% is from urban area.

From the study the number of branches opened by Public Sector Bank in the year 2011 was 62,937. In which 33% rural area, 26% semi urban area, 21% urban area and 20% metropolitan area. In 2012 total branches 67,850. 33% rural area, 26% semi urban area, 21% urban area and 20% metropolitan area. In 2013 total branches 72,737. 33% rural area, 27% semi urban area, 21% urban

area and 19% metropolitan area. In 2014 total branches 80,462.34% rural area, 28% semi urban area, 20% urban area and 18% metropolitan area. In 2015 total branches 85,875.35% rural area, 27% semi urban area, 20% urban area and 18% urban area.

From the study the number of branches opened by scheduled Commercial Bank in the year 2011 was 90,896.37% in rural area, 25% in semi urban area, 20% in urban area and 18% in metropolitan area. In the year 2012 total branch opened 98,583.37% in rural area, 26% in semi urban area, 19% in urban area, and 18% in metropolitan area. In the year 2013 branches are 1,06,389.37% in rural area, 27% in semi urban area, 19% in urban area, and 17% in metropolitan area. In the year 2014 total branches 117,630.39% in rural area, 27% in semi urban area, 18% in urban area, and 16% in metropolitan area. In the year 2015 1,25,857 branches are opened. 39% in rural area, 27% in semi urban area, 18% in urban area and 16% in metropolitan area.

The data reveals that at the end of 31-12-2015, the number of functioning branches of SBI and its associates are 22,548.36% of branches are in rural areas, 29% branches are in semi urban areas, 19% in urban areas, and 16% in metropolitan area.

In case of Nationalized banks 61,585 branches are there. 34% in rural area, 27% in semi urban area, 21% in urban area and 18% in metropolitan area. In case of Other public sector banks 1,762 branches are there, 21% in rural area, 30% in semi urban area, 27% in urban area, and 22% in metropolitan area. In case of Private Sector Banks 19,978 branches are there. 22% in rural area, 31% in semi urban area, 23% in urban area, and 24% in metropolitan area. In case of Foreign Bank 324 branches, 2% in rural area, 4% in semi urban area, 18% in urban area and 76% in metropolitan area. In case of Regional Rural Bank 19,660 are there, out of which 74% of branches are in rural areas, 19% in semi urban areas, 6% in urban areas, and 1% in metropolitan areas.

As per the data ATM deployed by Public Sector Banks in the year 2011 total number of ATMs 50,233 in which 40% offsite ATM and 60% onsite ATM. In 2012 58,193 ATMs are there in which 42% offsite ATM and 58% onsite ATM and in the year 2015 45% off site ATM and 55% on site ATM.

As per the data ATM deployed by Scheduled Commercial Bank in the year 2011 45% in offsite counters and 55% in on site. By comparing the data with 2015 there is an increase of 5% in offsite ATM and 5% decrease in onsite ATM.

CONCLUSION

This paper is an attempt to know the various programmes introduced by the Government and their influence. There are various programmes like Pradhan Mantra Yojana, Rupay Card, Mudra Bank etc. The study reveals that there is an increase in the total branches of both public sector bank and scheduled commercial bank and also in the total number of ATM's newly started by both these banks. The study concludes that the newly started programmes lead to improvement in total banking business and had increased the overall banking usage by people whether they are rural or urban.

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