

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 4255 Cities in 176 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>A STUDY OF IMPLEMENTATION OF BI SOLUTIONS AT SELECTED BRANCHES OF BANKS IN RAJASTHAN</b> <i>DR. AZIMUDDIN KHAN</i>	1
2.	<b>ROLE OF WOMEN IN IT: TODAY &amp; TOMORROW</b> <i>DR. KIRAN ARORA</i>	5
3.	<b>POWERS LANGUAGES AND TEACHERS FORGETFULNESS</b> <i>DR. MIGUEL ALBERTO GONZÁLEZ GONZÁLEZ</i>	7
4.	<b>AN ANALYSIS OF RURAL DEVELOPMENT THROUGH MNREGA IN DISTRICT MANDI OF HIMACHAL PRADESH</b> <i>SANJAY KUMAR &amp; DR. SHYAM LAL KAUSHAL</i>	11
5.	<b>A DETAILED STUDY ON INDIAN CHILD LABOUR PROBLEMS AND PROSPECTS</b> <i>DR. ALLA.JAGADEESH BABU</i>	16
6.	<b>OCCUPATIONAL STRESS AMONG SOFTWARE EMPLOYEES: ROLE OF CORPORATE COMPANIES</b> <i>NAGARAJ NAIK. M &amp; DR. KODANDARAMA.</i>	22
7.	<b>PERFORMANCE OF REGIONAL RURAL BANKS: WITH SPECIAL REFERENCE TO ANDHRA PRADESH GRAMEENA VIKAS BANK, ANDHRA PRAGATHI GRAMEENA BANK AND DENA GUJARAT GRAMIN BANK</b> <i>DR. S. SELVAKUMAR &amp; S. PAVITHRA</i>	26
8.	<b>AN EMPIRICAL ANALYSIS OF HEALTHCARE SPENDING IN INDIA: EVIDENCES FROM MAHARASHTRA AND BIHAR</b> <i>UPANANDA PANI &amp; PRAVIN GANGADHAR JADHAV</i>	31
9.	<b>CUSTOMER PERCEPTION IN INDIAN RETAIL INDUSTRY</b> <i>MANOJ KUMAR SINGH</i>	42
10.	<b>CONSUMER AWARENESS AND CONSUMER PROTECTION ACT: A CASE STUDY WITH SPECIAL REFERENCE TO EAST DISTRICT OF SIKKIM</b> <i>SANJAYA KUMAR SUBBA</i>	45
11.	<b>A STUDY ON JOB SATISFACTION OF EMPLOYEES OF GOVERNMENT SCHOOLS AND PRIVATE SCHOOLS IN JAGDALPUR</b> <i>DR. ARUNA PILLAY</i>	49
12.	<b>IMPACT OF BRAND IMAGE ON CONSUMER BUYING BEHAVIOR OF INSTANT FOOD PRODUCTS</b> <i>S. KALPANA &amp; HEMAVATHY RAMASUBBIAN</i>	53
13.	<b>BPO INDUSTRY IN INDIA: TRENDS AND CHALLENGES</b> <i>DR. SHRUTI GUPTA</i>	56
14.	<b>DECODING THE 'STARBUCKS' FRENZY: A COMPARATIVE STUDY WITH CAFÉ COFFEE DAY</b> <i>KHUSHBOO GUPTA</i>	59
15.	<b>A STUDY ON HEALTH, SAFETY AND WELFARE MEASURES IN SIMPSON &amp; CO. LTD, CHENNAI</b> <i>RAJANI KUMARI &amp; DR.R.ALAMELU</i>	63
16.	<b>IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION OF PUBLIC AND PRIVATE SECTOR BANKS</b> <i>BHOOMI PATEL</i>	66
17.	<b>EMPOWERING WOMEN AT PANCHAYAT LEVELS THROUGH RESERVATION &amp; EDUCATION: A SPECIAL STUDY IN THE SAMASTIPUR DISTRICT OF BIHAR, INDIA</b> <i>DR. SWETA</i>	77
18.	<b>EFFECTIVENESS OF FORENSIC ACCOUNTING IN THE DETECTION AND PREVENTION OF FRAUD IN NIGERIA</b> <i>ABU SEINI ODUDU &amp; YUSUF MOHAMMED ALIYU</i>	80
19.	<b>APPLICATION OF TOTAL QUALITY MANAGEMENT (TQM) TOOLS TO SOLID WASTE MANAGEMENT: THE CASE OF MOMBASA MUNICIPAL COUNCIL</b> <i>RIUNGU, IRENE KARIMI</i>	86
20.	<b>STUDY ON TURMERIC PRODUCTION AND GROWTH IN ERODE DISTRICT</b> <i>M.ANAND SHANKAR RAJA &amp; SHENBAGAM KANNAPPAN</i>	94
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	98

***CHIEF PATRON***

**PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur  
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)  
Chancellor, K. R. Mangalam University, Gurgaon  
Chancellor, Lingaya's University, Faridabad  
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi  
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

***FOUNDER PATRON***

**LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana  
Former Vice-President, Dadri Education Society, Charkhi Dadri  
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

***FORMER CO-ORDINATOR***

**DR. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

***ADVISORS***

**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

**PROF. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

***EDITOR***

**PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

***CO-EDITOR***

**DR. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

***EDITORIAL ADVISORY BOARD***

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SANJIV MITTAL**

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

**PROF. ANIL K. SAINI**

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

**DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P. J. L. N. Government College, Faridabad

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

***ASSOCIATE EDITORS***

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

**PROF. A. SURYANARAYANA**

Department of Business Management, Osmania University, Hyderabad

**PROF. V. SELVAM**

SSL, VIT University, Vellore

**DR. PARDEEP AHLAWAT**

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

**DR. S. TABASSUM SULTANA**

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

**SURJEET SINGH**

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

***FORMER TECHNICAL ADVISOR***

**AMITA**

Faculty, Government M. S., Mohali

***FINANCIAL ADVISORS***

**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

***LEGAL ADVISORS***

**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

***SUPERINTENDENT***

**SURENDER KUMAR POONIA**

## **CALL FOR MANUSCRIPTS**

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## **GUIDELINES FOR SUBMISSION OF MANUSCRIPT**

1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**

IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF \_\_\_\_\_.

**(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)**

**DEAR SIR/MADAM**

Please find my submission of manuscript entitled ' \_\_\_\_\_ ' for possible publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to their inclusion of names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

**NAME OF CORRESPONDING AUTHOR** :

Designation :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

**NOTES:**

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
- b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**  
**New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
- e) **Abstract alone will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
- f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.

2. **MANUSCRIPT TITLE:** The title of the paper should be **bold typed, centered and fully capitalised**.
3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
5. **ABSTRACT:** Abstract should be in **fully italicized text**, ranging between **150 to 300 words**. The abstract must be informative and explain the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations.
7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at [www.aeaweb.org/econlit/jelCodes.php](http://www.aeaweb.org/econlit/jelCodes.php), however, mentioning JEL Code is not mandatory.
8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
11. **MAIN TEXT:**

**THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:****INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably range from 2000 to 5000 WORDS.**



12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered & self explained, and titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, horizontally centered with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word should be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section: Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they are supposed to follow Harvard Style of Referencing. **Also check to make sure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parenthesis.
  - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders after the references.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**

**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

**UNPUBLISHED DISSERTATIONS**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**WEBSITES**

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

**PERFORMANCE OF REGIONAL RURAL BANKS: WITH SPECIAL REFERENCE TO ANDHRA PRADESH  
GRAMEENA VIKAS BANK, ANDHRA PRAGATHI GRAMEENA BANK AND DENA GUJARAT GRAMIN BANK**

**DR. S. SELVAKUMAR**  
**HEAD**  
**DEPARTMENT OF COMMERCE**  
**THEIVANAI AMMAL COLLEGE FOR WOMEN (AUTONOMOUS)**  
**VILLUPURAM.**

**S. PAVITHRA**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF COMMERCE**  
**THEIVANAI AMMAL COLLEGE FOR WOMEN (AUTONOMOUS)**  
**VILLUPURAM**

**ABSTRACT**

*Regional Rural Banks (RRBs) in India are an integral part of the rural credit structure of the country. The main objective of the study is to analyze the performance of Andhra Pradesh Grameena Vikas Bank, Andhra Pragathi Grameena Bank and Dena Gujarat Gramin Bank. The study covers a period of 6 years from 2007-08 to 2012-13. This study is mainly based on secondary data. The data were collected from annual reports of the three banks. The hypothesis of the study is that there is no significant difference among APGVB, APGB and DGGB in profitability, liquidity and operational parameters. The performance of the banks has been measured using parameters like profitability, liquidity, operational and drawn conclusion using statistical tools like ANOVA and descriptive statistics. This study concludes that the performance of the three banks were good during the study period. The profitability, liquidity and operational efficiency improved due to amalgamation. Hence amalgamation process can be continued.*

**KEYWORDS**

Regional Rural Banks, Andhra Pradesh Grameena Vikas Bank, Andhra Pragathi Grameena Bank, Dena Gujarat Gramin Bank.

**INTRODUCTION**

In India, Regional Rural Banks (RRBs) play an important role in providing financial assistance for the development of agriculture and industry. The banks are state sponsored, regionally based and rural oriented, functioning specially to meet the credit needs of the weaker section of rural population including small and marginal farmers and landless labourers. Rural development has to play a phenomenal role in the overall socio-economic development of a country like India, where the majority of the population lives in rural areas. A large part of the revenue of the government is also generated from the rural. The necessity of rural finance was felt to provide protection and reliance to rural people like moneylenders, landlords, traders and the like. But, they exploit farmers and small entrepreneurs by charging exorbitant rate of interest and force farmers to sell their product at low price to them. Rural people also face the risk of unpredictable production of crops due to high dependency on monsoon. Including problem of finance, they also suffer from lack of seeds, fertilizers, water supply and other facilities which lead to rural indebtedness.

**GROWTH OF RRBs (2000-01 to 2013-14)**

The following table represents the growth of RRBs in India based on No of RRBs, No of branches, No of districts covered, total assets, loans and advances, deposits and net profit.

**TABLE 1**

Year	No of RRBs	No of branches	No of districts covered	Total assets (in crore)	Loans & advance (in crore)	Deposit (in crore)	Net profit (in crore)
2000-01	196	14301	476	43505	156320	44539	507
2001-02	196	14311	487	56804	17710	48346	608
2002-03	196	14350	495	63614	20934	57010	769
2003-04	196	14311	518	70278	25038	62143	750
2004-05	196	14446	523	77866	32870	71329	510
2005-06	133	14446	524	88652	38520	83144	596
2006-07	96	14526	534	105768	47326	99093	1374
2007-08	91	14761	594	123541	57568	120189	1369
2008-09	86	15158	617	145824	69030	145834	1884
2009-10	82	15480	618	184093	79157	184093	1988
2010-11	82	16001	620	215359	94715	215359	2118
2011-12	82	16914	635	231539	112820	240542	2313
2012-13	64	17856	635	235216	139837	266540	2515
2013-14	57	19082	642	256789	145233	278900	2768

Source: Report on Trend and Progress of India, NABARD, 2014.

The above table represents a continuous decrease in number of RRBs due to merger and amalgamation of RRBs. The table shows that the banks branches have been increased from 14,301 during 2000-01 to 19,082 during 2013-14. The total assets of RRBs in the year 2000-01 was Rs.43,505 crores increased to Rs.2,56,789 crores in the year 2013-14. The loans and advances of RRBs in the year 2000-01 was Rs.1,56,320 crores increased to Rs.1,45,233 crores in the year 2013-14. The deposits of RRBs in the year 2000-01 was Rs.44,539 crores increased to Rs. 2,78,900 crores in the year 2013-14. The net profit of RRBs in the year 2000-01 was Rs.507 crores increased to Rs. 2,768 crores in the year 2013-14.

**STATEMENT OF THE PROBLEM**

There are few studies on RRBs relating to financial performance after merger/amalgamation of Regional Rural Banks. Hence an attempt has been made to analyse the financial performance of RRBs in India with special reference to APGVB, APGB, DGGB.



**REVIEW OF LITERATURE**

**Syed Ibrahim (2013)** conducted study on the topic, "A Study on the Performance of Regional Rural Banks (RRB's) in India before and After Amalgamation". In this paper an attempt has been made to study the performance of RRBs during pre and post-merger/amalgamation periods limiting the variables like number of RRBs, branches, owned and borrowed funds and credit deposit ratios. The present study is diagnostic and exploratory in nature and makes use of secondary data. The study were estimated using various statistical tools like Descriptive Statistics, 't' test and Correlation have been accomplished through EXCEL and SPSS Software. The study concludes that the Regional Rural Banks (RRBs) have significantly improved their working performance after amalgamation.

**Venkata Rao, Sundarsana Rao (2014)** in their study on, "Performance of RRBs in India A study on Andhra Pradesh Gameena Vikas bank in Andhra Pradesh". The main objective is to analyse institutionalisation of credit, commercialisation of agriculture and adequacy of credit flow for production and consumption purpose and to analyse the performance of Andhra Pradesh Grameen Vikas Bank. The Study mainly concentrated on Andhra Pradesh Grameena Vikas Bank is of utmost importance in Andhra Pradesh state to provide financial support to agriculture and performance of the bank in various identified potential areas. It is concluded that there is a consistent improvement in all service areas of the bank.

**Minaxi Jariwala, Martina Noronha (2014)** analysed, "Performance of RRBs Before and After Amalgamation". The objective of the study to analyse the performance of Regional Rural Banks Before and After Amalgamation. The group suggested two options for mergers/amalgamation, merger between RRBs of the same sponsor bank in the same State and merger of RRBs sponsored by different banks in the same State. The group noted that merger of RRBs with the sponsor bank is not provided for in the RRB Act, 1976, and that such mergers would go against the spirit of setting up RRBs as local entities and for providing credit primarily to weaker sections. It is concluded that amalgamation has been beneficial for RRBs in increasing the Net worth of RRBs.

**OBJECTIVES OF THE STUDY**

- To trace the growth of RRBs in India.
- To analyse the financial performance of Andhra Pradesh Grameen Vikas Bank, Andhra Pragathi Grameena Bank and Dena Gujarat Gramin Bank.
- To offer suggestions based on the findings of the study.

**SCOPE OF THE STUDY**

The study mainly deals with the financial performance of Andhra Pradesh Grameena Vikas Bank, Andhra Pragathi Grameena Bank and Dena Gujarat Gramin bank. It does not cover any other Regional Rural Bank or Commercial Bank or Co-operative Bank.

**HYPOTHESIS**

$H_0$ : There is no significant difference among APGVB, APGB and DGGB in profitability parameter.

$H_0$ : There is no significant difference among APGVB, APGB and DGGB in liquidity parameter.

$H_0$ : There is no significant difference among APGVB, APGB and DGGB in operational parameter.

**PERIOD OF THE STUDY**

The study covers a period of 6 years from 2007-08 to 2012-13.

**METHODOLOGY**

The study is mainly based on secondary data. The data were collected from annual reports of the three banks and Report on Trend and Progress of Banking in India, Publications, Books, Journals and Websites.

**FINANCIAL PARAMETERS & STATISTICAL TOOLS USED FOR DATA ANALYSIS**

- Profitability parameter
- Liquidity parameter and
- Operational parameter

**STATISTICAL TOOLS**

- Descriptive Statistics
- ANOVA (Analysis of Variance) using SPSS software 17.1version.

**PROFITABILITY PARAMETER**

This ratio reflects the return on assets employed or the efficiency in utilization of assets. It is calculated by dividing the net profits with total assets of the bank. Higher the ratio reflects better earning potential of a bank in the future.

**Formula: Net profit / Total assets \*100**

**TABLE 2: NET PROFIT TO TOTAL ASSETS RATIO**

YEAR	APGVB	APGB	DGGB
2007-08	0.77	2.06	0.98
2008-09	1.26	1.65	0.81
2009-10	1.47	1.91	0.82
2010-11	1.41	1.91	0.52
2011-12	1.43	1.89	0.45
2012-13	1.56	1.60	0.55

Source: Computed data

**TABLE 3: DISCRIPTIVE STATISTICS**

	APGVB	APGB	DGGB
Mean	1.317	1.837	.688
Median	1.420	1.900	.680
Std.deviation	.285	.176	.210
Co-variances	.081	.081	.044
Skewness	-1.855	-.425	.256
Minimum	.77	1.60	.45
Maximum	1.56	2.06	.98

It is found from the above table that the mean of net profit to total assets Ratio in APGB was higher (1.84) than APGVB (1.317) and DGGB (.688). This shows that APGVB is earning more net profit from its total assets when compared to APGVB and DGGB.

TABLE 4: ONEWAY ANOVA TABLE FOR NET PROFIT TO TOTAL ASSETS

Sources of Variation	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	3.968	2	1.984	38.047	.000
Within Groups	.782	15	.052		
Total	4.750	17			

H<sub>0</sub>: There is no significant difference in the net profit to total assets ratio of APGVB, APGB and DGGB.

**INTERPRETATION**

From the above ANOVA table, it is clear that the calculated P value is highly significant (P<0.01). So null hypothesis is rejected and alternative hypothesis is accepted. So it is concluded that there is significant difference in the net profit to total assets ratio of APGVB, APGB and DGGB.

**LIQUIDITY PARAMETER**

**CURRENT RATIO**

The current ratio is a liquidity and efficiency ratio that measures a firm's ability to pay off its short-term liabilities with its current assets. The ideal current ratio is 2:1 i.e. current assets must be twice of current liabilities. In case this ratio is less than the ideal ratio of 2:1, the short term financial position is not supposed to be very sound.

Formula:  $\text{Current assets} / \text{Current liabilities}$

TABLE 5

YEAR	APGVB	APGB	DGGB
2007-08	4.05	2.01	7.59
2008-09	3.74	3.87	15.51
2009-10	4.25	6.14	16.01
2010-11	4.27	8.87	6.86
2011-12	3.76	9.02	5.60
2012-13	4.00	9.83	4.62

Source: Computed data

**Components of current assets:** Cash and balance with RBI, balances with bank money & money at call. **Components of current liability:** Other liabilities and provisions

TABLE 6: DISRIPTIVE STATISTICS

	APGVB	APGB	DGGB
Mean	4.001	6.623	9.365
Median	4.025	7.505	7.225
Std.deviation	.229	3.168	5.060
Co-variances	.052	10.034	25.607
Skewness	-.129	-.577	.796
Minimum	3.74	2.01	4.62
Maximum	4.27	9.83	16.01

From the above table it is revealed that the current ratio of all the three banks exceeds standard ratio of 2:1. It is concluded that the liquidity position of the banks are good. It is clear from that the table the mean of current ratio DGGB was higher (9.365) than APGVB and APGB.

TABLE 7: ONE WAY ANOVA TABLE FOR CURRENT RATIO

Sources of Variation	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	85.991	2	42.996	3.614	.052
Within Groups	178.467	15	11.898		
Total	264.458	17			

H<sub>0</sub>: There is no significant difference in the current ratio of APGVB, APGB and DGGB.

**INTERPRETATION**

It is clear from the ANOVA table shows that the calculated p value is not significant P>0.05. So null hypothesis is accepted and alternative hypothesis is rejected. So it is concluded that there is no significant difference in the current ratio of APGVB, APGB and DGGB.

**OPERATIONAL PARAMETER**

**ADVANCES TO TOTAL ASSETS RATIO**

Advances to Total Assets is the ratio of the total advances to total assets. This ratio indicates a bank's aggressiveness in lending which ultimately results in better profitability.

Formula:  $\text{Advances} / \text{Total assets} * 100$

TABLE 8

YEAR	APGVB	APGB	DGGB
2007-08	55.33	66.87	43.59
2008-09	59.43	66.13	29.81
2009-10	62.43	62.81	23.97
2010-11	63.22	61.89	21.62
2011-12	65.12	68.45	29.89
2012-13	63.92	68.97	34.38

Source: Computed data

TABLE 9: DISCRIPTIVE STATISTICS

	APGVB	APGB	DGGB
Mean	61.575	65.853	30.543
Median	62.825	66.500	29.850
Std.deviation	3.608	2.916	7.857
Co-variances	13.021	8.507	61.747
Skewness	-1.219	-.503	.793
Minimum	55.33	61.89	21.62
Maximum	65.12	68.97	43.59

It is observed from the above table mean of advances to total assets ratio in APGB higher (65.853) than DGGB (30.543). Therefore the advances to total assets ratio APGB is the highest loan disbursement bank in the three banks. The DGGB is having lowest loans in the three banks.

TABLE 10

Sources of Variation	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	4456.129	2	2228.065	80.266	.000
Within Groups	416.375	15	27.758		
Total	4872.504	17			

$H_0$ : There is no significant difference in the advances to total assets ratio of APGVB, APGB and DGGB.

#### INTERPRETATION

It is clear from the ANOVA table shows that the calculated p value is highly significant  $P < 0.01$ . So that null hypothesis is rejected and alternative hypothesis is accepted. So it is concluded that there is significant difference in the advances to total assets ratio of APGVB, APGB and DGGB.

#### FINDINGS

- Net profit to total assets Ratio in APGB was higher (1.84) than APGVB (1.317) and DGGB (.688). There is significant difference in the net profit to total assets ratio of APGVB, APGB and DGGB.
- Interest income to total assets ratio in APGVB was higher (9.030) than APGB (8.100) and DGGB (7.076). There is significant difference in the interest income to total assets ratio of APGVB, APGB and DGGB.
- Net profit to total advances for APGVB, APGB and DGGB is quite stable and volatile over the years. There is no significant difference in the net profit to total advances ratio of APGVB, APGB and DGGB.
- Interest income to total income ratio in DGGB was higher (96.311) than APGVB (91.356) and APGB (91.376). There is significant difference in the interest income to total income ratio of APGVB, APGB and DGGB.
- Net income to total income ratio in APGB was higher (20.738) than APGVB and DGGB. There is significant difference in the net income to total income ratio of APGVB, APGB and DGGB.
- Total income to total assets ratio in APGVB was higher (9.030) than APGB (8.875) and DGGB (7.350). There is significant difference in the total income to total assets ratio of APGVB, APGB and DGGB.
- The current ratio of all the three banks exceeds standard ratio of 2:1. It is concluded that the liquidity position of the banks are good. There is no significant difference in the current ratio of APGVB, APGB and DGGB.
- The acid test ratio of both APGVB and DGGB exceeds standard ratio of 2:1. It is concluded that the short term liquidity position of the banks are good. There is no significant difference in the acid test ratio of APGVB, APGB and DGGB.
- Cash ratio of all the three banks is quite stable and volatile over the years. Therefore the three banks are having same range of cash equivalents assets. There is no significant difference in the cash ratio of APGVB, APGB and DGGB.
- Liquid assets to total assets ratio in DGGB was higher (43.068) than APGVB and APGB. There is significant difference in the liquid assets to total assets ratio of APGVB, APGB and DGGB.
- Investment to deposits ratio in DGGB was higher (27.456) than APGVB (22.288). There is significant difference in the investments to deposits ratio of APGVB, APGB and DGGB.
- There is significant difference in the credit deposits ratio of APGVB, APGB and DGGB.
- Credit deposit ratio in APGB was higher (110.371) than DGGB (37.615). There is significant difference in the advances to total assets ratio of APGVB, APGB and DGGB.
- Deposits to total assets ratio in DGGB higher (80.920) than APGB (60.192) and APGVB (61.140). There is significant difference in the deposits to total assets ratio of APGVB, APGB and DGGB.
- Interest expended to total expenses ratio in DGGB higher (67.068) than APGB (63.901). There is no significant difference in the interest expended to total expenses ratio of APGVB, APGB and DGGB.
- Interest earned to total income ratio in DGGB higher (96.310) than the APGVB and APGB. There is significant difference in the interest earned to total income ratio of APGVB, APGB and DGGB.
- Other income to total income in APGVB higher (8.633) than DGGB (3.650). There is significant difference in the other income to total income ratio of APGVB, APGB and DGGB.
- Operating expenses to total income ratio in APGVB higher (25.716) than APGB and DGGB. There is no significant difference in the operating expenses to total income ratio of APGVB, APGB and DGGB.

#### SUGGESTIONS

The profitability, liquidity and operational efficiency improved due to amalgamation. Hence amalgamation process can be continued.

#### SCOPE FOR FURTHER RESEARCH

1. A Study on Financial Performance of RRBs in India.
2. A Comparative Study between RRBs and Rural Cooperative Banks.
3. Performance Evaluation during Pre and Post Merger Periods.

#### CONCLUSION

The overall Performance of Regional Rural Banks is good. The performance of Regional Rural banks was found good in terms of certain parameters like growth pattern of RRBs, the credit distribution of RRBs, deposits of RRBs, net profits of RRBs and the geographical distribution of RRBs. The amalgamation RRBs were expected to provide better customer service due to better infrastructure, computerisation of branches, pooling of experienced work force, common publicity, marketing efforts etc. and also derive the benefits of a large area of operation, enhanced with credit exposure limit and more diverse banking activities. As a result of amalgamation, the number of RRBs was reduced from 196 to 56 as on 31<sup>st</sup> march, 2014. Thus due to amalgamation process, 145 RRBs have been

amalgamated to form 45 new RRBs. The APGVB, APGB and DGGB banks were amalgamated in 2005-06. The performance of APGVB, APGB and DGGB, has been measured using parameters like profitability, liquidity and operational was good during the study period.

## REFERENCES

### JOURNALS

1. Abhiman das, saibal ghosh (2005) ,“Examining Excess capacity in Regional Rural Banks: some empirical insights for india”, prajan NIBM, vol.XXXIII, issue.4 pp291-305.
2. Ahmed, Bhandari, Rohima Ahmed (2013), “Profitability of Regional Rural Banks in India: an empirical analysis in Meghalaya rural bank”,journal of rural and industrial development, vol.1,issue.1, pp 1-14.
3. Anil kumar soni, abhay kapre (2012), “Study on Regional Rural Banks in Chhattisgarh State with Special Reference to Durg Rajnandgaon Gramin Bank”,Indian streams research journal, vol.2, issue.2, pp87-97.
4. Bhaskar Haribhau Jangale (2013), “Performance Of Regional Rural Banks During 2009-13”,Indian Streams Research Journal Volume-3, Issue-10, pp.1-4.
5. Biswa swarup misra (2006), “ The Performance of Regional Rural Banks in India:has past anything suggest for future”, Reserve Bank of India occasional paers, vol.27, no.1, pp 89-110.
6. Gupta IQBAL khan (2014), “Financial Performance of Regional Rural Banks : a case study Himachala Pradesh”, international journal of social science and interdisciplinary research, vol.3, no.7, pp.107-117.
7. Kanika, Nancy (2013), “Financial Performance Evaluation of RRBs in india, international journal of management and information technology, vol-4, issue-2,pp.237-247.
8. Karam pal, jasvir sura (2006), “Efficacy of Regional Rural Banks in India”, The Journal of Indian management and strategy, vol.11, no.4, pp.4-12.
9. Kildeep singh,(2014) “performance evaluation of regional rural banks”, international research journal of management and commerce, vol-1, issue-7, pp.1-13.
10. Mahashvara reddy, Prasad (2011), “Evaluating Performance of Regional Rural Banks:an application of camel model”, researcher world journal of arts, science and commerce, vol 2, issue 2,pp 61-68.
11. Manas chakrabarti (2009), “Profitability Performance of Regional Rural Banks in India : a region –wise comparative analysis”, Journal of Business and Economic issues, vol.1,no.2, pp63-71.
12. Minaxi Jariwala, Martina Noronha (2014), “Performance of RRBs before and after amalgamation”, International Journals of Multidisciplinary Research, Vol. 2, Issue: 5, pp-3.10.
13. Mudasir ahmad (2014), “Performance of Regional Rural Banks. a comparative position of Regional Rural Banks in Jammu and Kashmir”,International journal of research in management , economics and commerce, vol.4, issue.7, pp 32-47.
14. Niraj verma, Alagu Pandian (2013) , “A Study of Profitability Performance of RRBs in India”,International journal of management and social science research, vol.2, issue.10, pp39-51.
15. Sudarshana Reddy, Padmavathi (2013) , Growth and Performance of Regional Rural Banks”, international journal of scientific research, vol- 2, issue-11, pp-119.120.
16. Sweety madan (2014) “Financial Performance of Regional Rural Banks in India for post merger period: an analytical study”,the international journal’s research journal of social science and management, vol.4, issue.2, pp 176-182.
17. Syed Ibrahim (2012), “Role of Indian Rregional Rural Banks (RRBs) in the priority sector lending-an analysis”, international management journal, vol.1,issue.1, pp 25-32.
18. Syed Ibrahim (2010), “Performance Evaluation of Regional Rural Banks in India”,International Business Research Published by Canadian Center of Science and Education, vol.3, no.4, pp 203-213.
19. Syed Ibrahim (2013) , “A Study on the Performance of Regional Rural Banks (RRB’s) in India before and After Amalgamation”, International SAMANM Journal of Business and Social Sciences Vol. 1, No. 1, 2013
20. Thirumal (2012), “Factors influencing profitability of Regional Rural Banks (RRBs) in india”,research journal of social science and management, vol.2, no.3, pp.41-45.
21. Usha Sharma (2013),”Role of credit disbursement policies of Regional Rural Banks in the sustainable development of H.P economy an empirical study”, International Journal of Marketing, Financial Services & Management Research , Vol.2, No. 4, pp 156-175.
22. Venkata rao, sundarsana rao (2014), “Performance Evaluation of Regional Rural Banks in India Astudy on Andhra Pradesh Grameena Vikas Bank”, international journal of advance research in computer science and management studies,vol.2,issue.4, pp1-9

### BOOKS

23. C.R. KOTHARI, Research Methodology, Methods & Techniques New Age International Publishers Second Revised Edition.
24. S.P GUPTA, Statistical Methods, Sultan Chand and Sons Educational Publishers, Thirty Fifth Revised Edition, 2007 Newdelhi
25. T.S. REDDY and Y. HARIPRASAD REDDY, Cost And Management Accounting Margham Publications.

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce, IT & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-  
**Co-ordinator**

## **DISCLAIMER**

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.



## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

