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# **A STUDY ON SERVICE QUALITY OF CO-OPERATIVE BANKS IN DINDIGUL DISTRICT**

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## **ABSTRACT**

*Commercial banks are playing important role in the Indian Financial System and also the well-being of rural people. These banks are providing loans to rural people for their economic stability. The relationship between service quality and customer satisfaction has a direct impact. The results of most research studies reveal that service quality and customer satisfaction are indeed independent but are closely related. The service sector has tremendous development due to their differentiate service. In order to retain customers, the organization wants to provide facilities. For this purpose, the organization treat their existing customers in a better way than finding new customers. Customers are always taking the service with a lot of expectation. These expectations can meet by the organization by providing quality services with personal consideration. The importance of service quality has been increased in these recent years some 5 times there may be difference between customer's expectation and actual perception. The cooperative banks also contribute to the development of nation. A number of products and service offered by cooperative banks. The important products offered by the cooperative bank include deposit and loans. The deposits are again classified in to S.B account, Current Account, Recurring deposits, fixed deposits and cash certificates. The loans include loan to salaried employees, housing loans, educational loans, loan of physically challenged persons and etc. Service include clearing, safe deposit locker, ATM, Demand Draft /Pay Order. In this study the service quality of cooperative banks at Dindigul District by taking customers samples. The study is descriptive in nature. Both primary and secondary data are collected for measuring service quality. SERVQUAL tool is used for this purpose.*

# MULTITUDE SUSTAINABILITY APPROACH OF GLOBAL BUSINESS ENTITY'S – AN APPRAISAL

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**COIMBATORE**

## ABSTRACT

*Sustainability is understood as an outline of intergenerational ethics in which the economic and environmental measures taken by present people do not lessen the opportunities of future people to enjoy similar levels of assets, utility and wellbeing. A small but growing number of businesses rank in the top tiers of performance transversely multiple disciplines, right from supply chain management to carbon emissions reductions. For the business houses, the sustainability goals are the cornerstone to tenable future economic and business growth. Government also must work with companies and businesses in novel and innovative way to endorse responsible private investment, public wellbeing and collective action. In order to cheer other businesses to take action, here is the spotlight on the following companies across globe: The multinational brand of Beverage Company has improved the effectiveness of its water use by 20 percent, the energy producer company has introduced an innovative enduring performance hare scheme that plunder executives for reaching non-financial performance targets related to the company. The computer company's incorporate alternative, recycled and recyclable materials in its product line and packaging design, developments in energy efficiency, and design for end-of-life and recyclability. With the increased necessity of sustainability by the big business houses, the general public should also be motivated and some kind of initiation required at least at the smaller levels from the households. With the increased necessity of sustainability by the big business houses, the general public should also be motivated and some kind of initiation required at least at the smaller levels from the households.*

**PAYMENT BANKS IN INDIA – CHALLENGES & OPPORTUNITIES**

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**ABSTRACT**

Redefining banking in India is move. The Reserve Bank expected payment banks to target India's target customers that centered on low-income households and small businesses, providing low transaction cost savings accounts and remittance services. It hopes that payment banks will enable poorer people who only transact in cash to take their first step towards formal banking. Opening branches in every village may be inexpensive for conventional banks, but availability of mobile phones is a promising low-cost medium to quickly take basic banking services to every rural resident. This is also hoped the breakthrough will speed India's transition into a cashless economy. The domestic remittance market in India is estimated at about Rs.800-900 billion, and is increasing. With money transfers made possible via cell phones, a large chunk of it might move to this new platform, particularly that of migrant labour. Payment banks will also play a key role in enforcing the government's direct benefit transfer program, where healthcare, education and gas subsidies are transferred directly to the accounts of the beneficiaries. Also, this is the first time that private sector business groups have bagged the RBI's nod for banking services since banks were nationalized. This paper talks about the objectives of payments banks, opportunities and challenges of future Indian banking system.

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**MARKETING MIX STRATEGIES FOR RURAL MARKETS IN INDIA**

**Dr. BASU GARG**  
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**DEPARTMENT OF COMMERCE**  
**GOVERNMENT COLLEGE**  
**BILASPUR**

**ABSTRACT**

*There is a dilemma among the marketers, whether same marketing mix may be applied for rural and urban markets equally? The fact is that in India rural markets are significantly different from urban markets. Due to their unique features rural customers reveals significantly different buying behaviour than urban customers. Majority of the rural population is engaged in agriculture. In India rural markets are scattered as well as different to each other. These markets consist of people having different needs, habits and preferences. In rural areas literacy level is low. Moreover, caste system, social class and religions etc. are also varying from region to region. Population density is also different in village to village. In some villages population have up to 10,000 whereas, in some it is extended up to 500 people only. Some farmers are very big having land holding more than 10 hectares whereas, some are marginal farmer having land holding less than one hectare. Therefore, it is recommended that same marketing mix would not be suitable for both markets but adapted marketing mix will cater the need of rural markets in better way.*

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# PROMOTING WOMEN'S ENTREPRENEURSHIP THROUGH MSME: GROWTH AND DEVELOPMENT IN THE CONTEXT OF INDIA

**RITU**  
**ASST. PROFESSOR**  
**SWAMI SHRADDHANAND COLLEGE**  
**UNIVERSITY OF DELHI**  
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## ABSTRACT

*Women's entrepreneurship is necessary for country's economic development process. Women entrepreneurship is similar to women empowerment. The Government of India has taken various steps towards Empowering Women Entrepreneurs in all the business areas. Institutions provide several schemes for initiation and nourishment of startups, specifically managed by Women entrepreneurs. The Ministry of Micro, Small and Medium Enterprises of Government of India has opened women's cell to provide support to women entrepreneurs. The main objective of this study is to have an overview of women entrepreneurs in India and growth situation through MSME. The study also focused on role of MSME to promote women entrepreneurs. This article includes problems and challenges faced by women entrepreneurs like lack of finance, lack of managerial skills, family boundations, lack of 6 mobility etc. This study also suggests some policy and their possible implications for improving women entrepreneurship so that they can make contribution to the economic development process.*

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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.

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