

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., Google Scholar,

Open J-Gate, India [link of the same is duly available at Infilbnet 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 5220 Cities in 187 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.	PERFORMANCE MANAGEMENT SYSTEM IN TELECOM INDUSTRY: COMPARISON OF INDIAN PUBLIC AND PRIVATE SECTOR UNDERTAKINGS <i>ADITYA GAUTAM & SAMEEKSHA JAIN</i>	1
2.	SUPREME COURT OF INDIA ON GROUNDS OF SETTING ASIDE ARBITRAL AWARD <i>SUDHIR S. KOTWAL & DR. ASMITA A. VAIDYA</i>	6
3.	PERFORMANCE EVALUATION OF THE CYBERAGE SCHEME IN GOA: STUDENTS' PERSPECTIVE <i>DR. GAJANAN MADIWAL</i>	10
4.	INFORMATION MANAGEMENT SYSTEM IN THE LIVELIHOOD PROJECT <i>DR. VIJAY KUMAR & AJAY PUROHIT</i>	13
5.	TESTING WEAK FORM OF EFFICIENT MARKET HYPOTHESIS IN INDIA: WITH SPECIAL REFERENCE TO NIFTY MIDCAP 50 INDEX BASED COMPANIES <i>DR. N. N. PANDEY</i>	18
6.	THE RETAIL AVALANCHE: A STUDY ON CUSTOMER PERCEPTION <i>ZOHEB ALI K & DR. RASHMI KODIKAL</i>	22
7.	INVESTORS ATTITUDE TOWARDS SAFETY AS AN IMPORTANT CRITERION FOR MUTUAL FUND INVESTMENT – WITH SPECIAL REFERENCE TO CHENNAI CITY <i>S. PRASANNA KUMAR & DR. T. JOSEPH</i>	27
8.	FDI IN INDIAN RETAIL SECTOR: BOON OR BANE? <i>YASMIN BEGUM R. NADAF & SHAMSHUDDIN M. NADAF</i>	32
9.	UNDERSTANDING THE RELATIONSHIP BETWEEN ETHICAL LEADERSHIP BEHAVIOR AND ETHICAL CLIMATE IN PRIVATE SECTOR BANKS IN ERNAKULAM DISTRICT <i>ROHINI. S. NAIR & SMITHA RAJAPPAN</i>	36
10.	A STUDY ON LECTURERS' PERCEPTION OF STUDENTS' FEEDBACK ON COURSES AND TEACHING WITH REFERENCE TO PRIVATE INSTITUTIONS IN BANGALORE CITY <i>ASHA RANI.K</i>	39
11.	THE CHANGING DYNAMICS OF TALENT ACQUISITION IN RECRUITMENT SERVICE CENTERS: A CONCEPTUAL STUDY <i>NAMITHA.S</i>	45
12.	THE AMALGAMATION OF SBI AND ITS SUBSIDIARIES: OPPORTUNITIES AND CHALLENGES <i>ANAND DHANANJAY WALSANGKAR</i>	49
13.	ORGANIZATIONAL RESOURCES AND CAPABILITIES FOR KNOWLEDGE STRATEGY IN HIGH VELOCITY ENVIRONMENTS: THE PERSPECTIVE OF BUSINESS STRATEGY ALIGNMENT <i>K.UMA LAKSHMI & DR. SUMITHA K</i>	53
14.	FINANCIAL DISTRESS AND ITS IMPACT ON STOCK PRICES OF MINING SECTOR FIRMS IN INDONESIA STOCK EXCHANGE <i>FITRI WAHYUNI, LUKYTAWATI ANGGRAENI & TONY IRAWAN</i>	59
15.	DISTRICT WISE SITUATION OF THE CHILD LABOUR (AGE 5-14) IN ANDHRA PRADESH <i>DR. PARUPALLY ANJANEYULU & SRIPARNA BANERJEE</i>	65
16.	INVESTIGATION OF UNEMPLOYMENT REGISTRATION SYSTEM IN ADDIS ABABA: THE CASE OF BOLE, ARADA AND YEKA SUB-CITIES <i>WUBALEM SERAW GEZIE</i>	71
17.	POVERTY: A COLOSSAL PEST IN INDIA <i>KHEM RAJ</i>	77
18.	EXTRADITION AND LAW <i>SHREEMANSHU KUMAR DASH</i>	83
19.	COMPARATIVE ANALYSIS OF FARMERS' SUICIDE IN ODISHA WITH INDIA <i>IPSITA PRIYADARSINI PATTANAIK</i>	86
20.	NEED FOR CHANGE IN THE HISTORICAL LEGACY OF CURRENT FINANCIAL YEAR <i>GUNEEV BRAR</i>	91
	REQUEST FOR FEEDBACK & DISCLAIMER	94

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, Chinara 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 I.T., 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 the 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 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 titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is 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 inclusion of their 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/Post*

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

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

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

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 the 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) Only the **Abstract 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 the manuscript, within two days of its 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 on 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 typed in **bold letters, 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 italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating 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 etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of 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 be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **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, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may 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 e.g. 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 may follow Harvard Style of Referencing. **Also check to ensure 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 italic printing. 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 before 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>

THE AMALGAMATION OF SBI AND ITS SUBSIDIARIES: OPPORTUNITIES AND CHALLENGES

ANAND DHANANJAY WALSANGKAR

LECTURER

DR. BAMU SUB-CAMPUS

OSMANABAD

ABSTRACT

before 3 or 4 years an issue of consolidation of Indian nationalise banking industry had discussed, but now a days this deliberations are emphasize obtain about merging of Associate banks into State Bank of India (SBI) who is one of the largest Nationalise bank in our countryside. The present paper focus on the impact of consolidation on Indian Economy and Business concern.

KEYWORDS

SBI and its associates banks, pros & cons of consolidation, contemporary issues.

INTRODUCTION

In our country State bank of India plays a vital role in Economical background to small account transaction which smoothly touch the heart of every Indian. the banking sector in India are widely spread across the nation. the main purpose of banking to make commercial business and transactions not only in India but also in global world. in this research paper we are study about the Merging of State bank of India(SBI) and its subsidiaries, what implications on economic concerns and how the business of India are execute enormously.

Initiative of merging procedure

The negotiations for merging of 5 associate banks State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore and Bharatiya Mahila Bank by acquire their businesses including assets and liabilities with SBI started in 2016. The merger of these six subsidiaries was approved by Union Cabinet on 15 June 2016. The State Bank of India and all its associate banks are identified by the same blue keyhole logo. The State Bank of India word mark usually has one standard typeface, but also utilises other typefaces.

The first step towards unification occurred on 13 August 2008 when State Bank of Saurashtra merged with SBI, reducing the number of associate state banks from seven to six. Then on 19 June 2009 the SBI board approved the absorption of State Bank of Indore. SBI holds 98.3% in State Bank of Indore. (Individuals who held the shares prior to its takeover by the government hold the balance of 1.7%).

The acquisition of State Bank of Indore added 470 branches to SBI's existing network of branches. Also, following the acquisition, SBI's total assets will inch very close to the 10 trillion mark (10 billion long scale). The total assets of SBI and the State Bank of Indore stood at 9,981,190 million as of March 2009. The process of merging of State Bank of Indore was completed by April 2010, and the SBI Indore branches started functioning as SBI branches on 26 August 2010.

State Bank of India(SBI) is an Indian multinational, public sector banking and financial services company. It is a government-owned corporation with its headquarters in Mumbai, Maharashtra. As of 2014-15, it had assets of INR 20,480 billion (USD 310 billion) and more than 14,000 branches, including 191 foreign offices spread across 36 countries, making it the largest banking and financial services company in India by assets. The company is ranked 232nd on the Fortune Global 500 list of the world's biggest corporations as of 2016.

State Bank of India is one of the Big Four banks of India, along with ICICI Bank, Bank of Baroda and Punjab National Bank. The bank traces its ancestry to British India, through the Imperial Bank of India, to the founding, in 1806, of the Bank of Calcutta, making it the oldest commercial bank in the Indian Subcontinent. Bank of Madras merged into the other two "presidency banks" in British India, Bank of Calcutta and Bank of Bombay, to form the Imperial Bank of India, which in turn became the State Bank of India in 1955. Government of India owned the Imperial Bank of India in 1955, with Reserve Bank of India (India's Central Bank) taking a 60% stake, and renamed it the State Bank of India. In 2008, the government took over the stake held by the Reserve Bank of India. State Bank of India is a banking behemoth and has 20% market share in deposits and loans among Indian commercial banks.

OPERATIONS

SBI provides a range of banking products through its network of branches in India and overseas, including products aimed at non-resident Indians (NRIs). SBI has 14 regional hubs and 57 Zonal Offices that are located at important cities throughout India. Under the Pradhan Mantri Jan DhanYojana of financial inclusion launched by Government in August 2014, SBI held 11,300 camps and opened over 30 lacs accounts by September, which included 21.16 lacs accounts in rural areas and 8.8 lacs accounts in urban areas.

DOMESTIC PRESENCE

SBI has 18,354 branches in India. In the financial year 2012-13, its revenue was INR 200,560 Cores (US\$36.9 billion), out of which domestic operations contributed to 95.35% of revenue. Similarly, domestic operations contributed to 88.37% of total profits for the same financial year.

INTERNATIONAL PRESENCE

As of 2014-15, the bank had 191 overseas offices spread over 36 countries having the largest presence in foreign markets among Indian banks.

It has branches: Singapore, Moscow, Colombo, Dhaka, Frankfurt, HongKong, Tehran, Johannesburg, London, Los Angeles, Male in the Maldives, Muscat, Dubai, New York, Osaka, Sydney, and Tokyo. It has offshore banking units in the Bahamas and Bahrain, and representative offices in Myanmar, Bhutan and Cape Town. SBI has 7 retail banking branches in Singapore. The Canadian subsidiary SBI Canada Bank (previously- State Bank of India (Canada) also dates to 1982. It has six branches, four in the Toronto area and two in the Vancouver area. SBI operates several foreign subsidiaries or affiliates.

In 1990, it established an offshore bank: State Bank of India (Mauritius). SBI (Mauritius) has 15 branches in major cities/towns of the country including Rodriguez. SBI Sri Lanka now has three branches located in Colombo, Kandy and Jaffna. The Jaffna branch was opened on 9 September 2013. SBI Sri Lanka, the oldest bank in Sri Lanka, celebrated its 150th year in Sri Lanka on 1 July 2014.

In 1982, the bank established a subsidiary, State Bank of India (California), which now has ten branches – nine branches in the state of California and one in Washington, D.C. The 10th branch was opened in Fremont, California on 28 March 2011. The other eight branches in California are located in Los Angeles, Artesia, San Jose, Canoga Park, Fresno, San Diego, Tustin and Bakersfield.

In Nigeria, SBI operates as INMB Bank. This bank began in 1981 as the Indo-Nigerian Merchant Bank and received permission in 2002 to commence retail banking. It now has five branches in Nigeria.

In Nepal, SBI owns 49% of SBI Nepal (State Bank in Nepal) share with Nepal Government owing the rest and SBI NEPAL has branches throughout the country in each and every city as banking has become the major part of daily life for Nepalese people.

In Moscow, SBI owns 60% of Commercial Bank of India, with Canara Bank owning the rest.

In Indonesia, it owns 76% of PT Bank Indo Monex.

The State Bank of India already has a branch in Shanghai and plans to open one in Tianjin.

In Kenya, State Bank of India owns 76% of Giro Commercial Bank, which it acquired for US\$8 million in October 2005.

In January 2016, SBI opened its first branch in Seoul, South Korea following the continuous and significant increase in trade due to the Agreement signed between New Delhi and Seoul in 2009.

As of 31 March 2016, SBI has 49,577 ATMs & SBI group (including associate banks) has 58,541 ATMs.

EMPLOYEES

SBI is one of the largest employers in the country having 222,033 employees as on 31 March 2014, out of which there were 45,132 female employees (20%) and 2,610 (1%) employees with disabilities. On the same date, SBI had 42,744 Schedule Caste (19%) and 17,243 Schedule Tribe (8%) employees. The percentage of Officers, Assistants and Sub-staff was 36%, 46% and 18% respectively on the same date. Hiring drive: 1,776 Assistants and 1,394 Officers joined the Bank in FY 2013-14, for expansion of the branch network and to mitigate staff shortage, particularly at rural and semi-urban branches. Staff productivity: As per its Annual Report for FY 2013-14, each employee contributed net profit of INR 4.85 lacs.

Major Competitors:- Some of the major competitors for SBI in the banking sector are large private sector banks ICICI Bank, HDFC Bank, Axis Bank, IndusInd Bank, small regional banks and other public sector banks Canara Bank, Bank of India and Union Bank of India. However, in terms of average market share, SBI is by far the largest player in the market.

Turnover of Associate Banks of SBI: SBI now has one associate bank, down from the eight that it originally acquired in 1959. All use the State Bank of India logo, which is a blue circle, and all use the "State Bank of" name, followed by the regional headquarters' name.

1) State Bank of Patiala:- His Highness Bhupinder Singh, Maharaja of Patiala State, founded the Patiala State Bank on 17 November 1917 to foster growth of agriculture, trade and industry. The bank combined the functions of a commercial bank and those of a central bank for the princely state of Patiala. The formation of the Patiala and East Punjab States Union in 1948 led to the bank being reorganized, being brought under the control of the Reserve Bank of India, and being renamed Bank of Patiala. On 1 April 1960 Bank of Patiala became a subsidiary of State Bank of India and was renamed State Bank of Patiala.

Presently, State Bank of Patiala has a network of 1445 service outlets, including 1314 branches, in all major cities of India, but most of the branches are located in the Indian states of Punjab, Haryana, Himachal Pradesh, Rajasthan, Jammu & Kashmir, Uttar Pradesh, Madhya Pradesh, Delhi, Gujarat and Maharashtra.

The talk of bank merger is thicker in the air now, than never before. At this subject point no 129. And page no 24 of Union Budget 2014-2015 submitted, so question strongly arises about what will be the effect of bank merger? what impact on bank employees? what are implications and consequences? whether bank mergers in good or bad in Indian context? we analyse these points hereunder

Competitors:- Some of the major competitors for SBP in the banking sector are State Bank Of India, Axis Bank, ICICI Bank, HDFC Bank, Punjab National Bank, Bank of Baroda, Canara Bank and Bank of India. However, in terms of average market share, SBP is by far the largest player in the market.

Branches and ATM Service:- The State Bank of Patiala has more than 1300 branches, spread across the major cities of India. The majority of its branches are located in Punjab, Haryana, Himachal Pradesh, Uttar Pradesh, Rajasthan, Jammu & Kashmir Delhi, and Chandigarh. The Bank provides easy access to money to its customers through its ATMs spread over 21 states and 2 union territories of India. It was the first bank in India to go on CORE 100%.

2) State Bank of Mysore:- State Bank of Mysore was established in the year 1913 as The Bank of Mysore Ltd. under the patronage of Maharaja Krishna Raja Wadiyar IV, at the instance of the banking committee headed by the great Engineer-Statesman, Bharat Ratna Sir M. Visvesvaraya. During 1953, "Mysore Bank" was appointed as an agent of Reserve Bank of India to undertake Government business and treasury operations, and in March 1960, it became a subsidiary of the State Bank of India under the State Bank of India (subsidiary Banks) Act 1959. Now the bank is an Associate Bank under State Bank Group and the State Bank of India holds 92.33% of shares. The Bank's shares are listed in Bengaluru, Chennai, and Mumbai stock exchanges.

This bank has 976 branches and 10627 employees (June 2014) and the Bank has 772 branches (79%) in Karnataka State. The bank has regional offices in Bengaluru, Mysuru, Mangaluru, Mandya, Hassan, Shivamogga, Davangere, Ballari, Tumakuru, Kolar, Chennai, Coimbatore, Hyderabad, Mumbai and New Delhi. The bank's turnover in the year 2013-2014 was around US\$19 Billion and Profit about US\$46 Million.

3) State Bank of Bikaner and Jaipur:- State Bank of Bikaner & Jaipur came into existence on 1963 when two banks, namely, State Bank of Bikaner (established in 1944) and State Bank of Jaipur (established in 1943), were merged. Both these banks were subsidiaries of the State Bank of India under the State Bank of India (Subsidiary Bank) Act, 1959.

4) State Bank of Hyderabad:- The bank was the central bank of the erstwhile Nizam state under the name Hyderabad State Bank. It was established on 8 August 1941 under the Hyderabad State Bank Act, during the reign of the last Nizam of Hyderabad, Mir Osman Ali Khan. The bank managed the Osmania Sica, the currency of Hyderabad state, which covered the present-day Telangana, some districts later known as Hyderabad-Karnataka of Karnataka and Marathwada of Maharashtra. (At the time a number of the princely states had their own currencies.) The bank also carried out commercial banking. The bank opened its first branch at Gunfoundry, Hyderabad on 5 April 1942. The Imperial Bank of India, which had established a branch in Hyderabad in 1868 and another in Secunderabad in 1906, provided officers and clerical staff in the initial stages, and later provided training for new recruits. The first secretary of Hyderabad State Bank was Muhammad Saleh Akbar Hydari, son of Sir Akbar Hydari. After Partition, on 17 September 1948, the Indian Army conducted Operation Polo, which resulted in the annexation of Hyderabad to India. By 1950, the bank had some 50 branches, including branches in parts of the then Hyderabad State that would later be transferred to other states.

In 1956, the Reserve Bank of India took over the bank as its first subsidiary and renamed it State Bank of Hyderabad. That Aurangabad, Beed, Parbhani, Nanded and Osmanabad merged with Maharashtra state. Gulbarga, Bidar, Raichur, and parts of Osmanabad were merged with Karnataka state. The remaining districts formed part of Andhra Pradesh state, until the formation in 2015-16 of the state of Telangana. After the trifurcation, the branches of Hyderabad State Bank continued to conduct government transactions in their new states as well.

The Bank's head office is situated at Gunfoundry Area, Hyderabad, India. SBH has over 2,000 branches and about 18,000 employees. The Bank's business has crossed Rs. 2.4 trillion as on 31.12.2015 with a net profit of Rs. 8.12 billion.

5) State Bank of Travancore:- SBT was established in 1945 as the Travancore Bank Ltd, at the initiative of Travancore Divan C. P. Ramaswamier. Following popular resentment against his dictatorial rule, the bank no longer credits his role. Instead, the Bank now considers the Maharaja of Travancore as the founder, though the king had little to do with the founding. Although the Travancore government put up only 25% of the capital, the bank undertook government treasury work and foreign exchange business, apart from its general banking business. Its registered office was at Madras. In 1960, it became a subsidiary of State Bank of India under the SBI Subsidiary Banks Act, 1959, enacted by the Parliament of India

SBT as of March 31, 2015 has a network of 1,157 branches and 1,602 ATMs, covering 18 states and three union territories. As of March 31, 2015, SBT has a total business of ₹1.61 lakh crore (US\$25.23 billion), comprising total deposits of ₹91,077 crore (US\$14.29 billion) and gross advances of ₹69,907 crore (US\$10.96 billion). The bank has reported a net profit of nearly ₹192 crore (US\$30.12 million) in the fourth quarter of the fiscal year 2014-15, compared with ₹48.6 crore (US\$7.62 million) a year ago, registering a growth of 295%. For the full fiscal year 2014-15, profit came in at ₹336 crore, against ₹304 crore a year ago.

6) Bhartiya Mahila Bank:- is an Indian financial services banking company based in New Delhi, India. Former Indian Prime Minister Manmohan Singh inaugurated the system on 19 November 2013 on the occasion of the 96th birth anniversary of former Indian Prime Minister Indira Gandhi. Although initially reported as a bank exclusively for women, the bank allows deposits to flow from everyone, but lending will be predominantly for women. India is the third country in the world to have a bank especially for women, after Pakistan and Tanzania

Capital:- The Bank's initial capital consists of Rs 1,000 crore. The government plans to have 25 branches of the said bank by the end of March 2014 and 500 branches by 4th year of operation (2017). US-based FIS Global, in partnership with Wipro is leading the race for a Rs 1,000-crore contract to provide IT systems at the country's first women-focussed bank, it is reliably learnt.

Branches:- The Bank currently has 103 branches and is planning to open more than 700 branches within 2 years. Currently Bhartiya Mahila Bank's branches are located at the following places- Mumbai-Nariman Point, Central Mumbai-Ghatkopar, Thane, Pune, Patna, Noida, Chandigarh, Bhubaneswar, Panchkula, Kochi, Vadodra, Ahmedabad, Indore, Bhopal, New Delhi-Nehru Palace, New Delhi-Model Town, Chandigarh, Gurgaon, Patna, Ranchi, Raipur, Kolkata, Guwahati, Shimla, Shillong, Gangtok, Thiruvananthapuram, Chennai, Coimbatore, Madurai, Bengaluru, Mangalore, Hyderabad, Visakhapatnam, Jaipur, Alwar, Dholpur, Komargiri, Kakinada, Goa-Panaji, Agartala, Agra, Haridwar, Kanpur, Lucknow, Dehradun, Dodaipalya, Kutiyatu, and Lalithadripura.

IMPACT OF MERGING

TABLE 1

Factors	SBI (2016)	SBI Associates (2016)	Merging (2016)
Net Profit(in Corer)	9951	1,639	11,589
CAR(%)	13.12	11.59	12.66
Gross NPA	98,173	23,796	1,21,969
Gross NPA(%)	6.50	5.98	6.40
Net NPA	55,807	13,087	68,894
Net NPA(%)	3.81	3.39	3.73
Restructured Advances(in corer)	66.117	35.396	94.569
PCR(%)	60.69	60.03	60.56
Not including in calculations	2)assets can be revaluated of Associates 400cr approx and SBI 1000cr approx. If included CAR over 85 bps		
1)Equity capital of Rs.1000 of Bhartiya mahila bank			

TABLE 2

Sr.no	Opportunities	Challenges
A) Overall Picture	1) After Merging the Indian banks can manage their liquidity short terms and long terms so that SBI don't borrow their money at every moment to RBI	After merger in shifting/closure of ATMs, branches and controlling offices, it is not prudent and so much economical in urban and metropolitan centres.
	2)The no. public sector banks will come down to 6-7 after this consolidation.this will increases intense and professional competition into banks as well as leads unhealthy practises and regulatory violations are present	Merger results in job losses and immediate VRS and slows down or stoppage in recruitment. this will worsen the unemployment which leads law and order disturbances.
	3)The public sector banks holds 77% market so that banks having to use more money after merging as well as SBI being gain higher ratings and recognition, after consolidation the inter transaction will come down which improves clearance of accounts	After merging their is financial delay occur in enforcing government aided schemes, grants and subsidies. the bank account linked to ECS so it is Expansive. the head office of the banks are now places at far distance may be in one side corner in country and branches are in other side.
B) Banks financial Health	1)Synergy of operations and scale of economy are higher profits. many controlling offices are closed and this will reduces in posts like GM,ED,CMD and RM.	We can't prevent lethargy, conflicts and discontentment among staff for the top positions those bank will reduce the will tough and ugly competition facing.
	2)After merging, there is reduction Govt. nominees, RBI delegates which so much make interference in bank proceedings.	This my loosen the control RBI in banks, which leads spoils the reputation and credibility of RBI.
C) Organizational climate & cultural	1)in new entity, employee works better with healthy environment and comfort unless the employee enable in working he will not getting direct punishment.	It is so much challenging job when merging happen there are large no branches are tackle to difficult and over response given to system may increase domination.
D) Human Resources	1)After merging, the banks strength is more & visible. Employees are bargain for wages and service conditions	Bank forcefully implement the scheme of VRS after age of 50 employee complete their 25 yrs service of merging.
	2)after merging bank offers more money for training programs & development for employees.	After merging promotion conditions lay down employee in SBI having greater chances to promote first, it grows in prevalence & unemployment.
E) Trade Union	in new environment unions have more numerical strength which flushed with funds & no dominance on different no. unions.	In new setup union leader lose their position and new leaders are arrogant and self-centred.
F)Customer service	In new setup bank gives better service quality with honest response and acceleration to customer problems.	After merging, customer have no option to use its parent bank service.
G) monitoring, regulation & control.	After merging, banks are comes in single pillar so that it is easy to control and regulate bank business.	Merging, problem of corruption occurs in bank accounts, subsidies, aid etc. when a big bank books huge loss or crumbles the there will be a big jolt in banking industry.
H) shareholders	The fall in share price is temporary and it grows up coming soon and loss in dividends are made by increase in stock market.	After merger the rates of share price are fallen down and dividend also diminish forever.
I) General public	1)After merger all public sector banks extending all types of services.	1)it will confused after merging, the remembrance of bank grouped together.
	2)While deposit interest rates may go up marginally, loans may become cheaper.	2)poor people will hesitate to enter in bank, looks posh furniture, fully air conditioned branches increases exponentially.

SUGGESTIONS

- 1) After merging, shares Indian banks not be sold in foreign banks or institution beyond any limit.
- 2) Whenever further divestment takes place, the government shareholding not followed below 51% under any circumstances. so it ensures that the government of India monitors all activities of SBI.
- 3) For consolidation process it requires careful study in depth and sufficient time to implement this scheme. in my assessment 2 yrs time is more convenient, reasonable and adequate to merging.
- 4) The decision regards with selection of smaller banks to larger company is to be taken carefully and grouping of various banks for this purpose is key issue involved. The government shall not take risk of political socio-economical pressure.
- 5) The acquiring bank shall not attempt to dominate or subsume the acquired bank. Good aspects of both bank should be combined, in ordered to make confidence within stakeholders.
- 6) Personnel absorbed from acquired banks will be required to undergo carefully, intermittent training programmes with the philosophies, processes and technology in the new environment. The management must be ready with a good roadmap for this and allot considerable budgetary resources for this purpose.
- 7) The inconvenience and discomfort brought by bank employees are about job losses, reduction of VRS, forcefully resignation, as me thought adequate amount of compensation must be awarded who quite their service, after consolidation.

Recent Developments:—on completing this paper SBI chairperson Hon. Arundhati Bhattacharya announces some conflict resolution and criticism made by union of subsidiaries.

TABLE 3

After Consolidation	Factual Happenings to subsidiaries from SBI
1) Increase the assets of SBI about 37lacs corer	1) Shareholders of SBBJ having get 28 share in case it invest 1 share
2) Higher ratings in world as a 45 th bank	2) The SBM, SBT shareholders get 22 shares in his 10 shares of each
3) Increment in no. Branches around 22,500	3) In case of BMB 100 corer share of having price 10 rs each get 4,42,31,510 shares
4) More than 58,000 ATM centres	4) After consolidation the emoluments, allowances of present employee remains same as well as after retirement also.
5) More than 50 corers of customers	

CONCLUSION

From my paper as me thought the ideology and criticism are eliminating about the merging Associate banks into SBI. After merging happens it is easy, comfort and sophisticated duty followed by employees. so i pay my warm greetings for this consolidation.

REFERENCE

www.wikipedia.com/mergingofbanks

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 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.

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

Looking forward to 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

