

ALAGAPPA BANKERS QUEST FINANCIAL LITERACY



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Department of Banking Management
Alagappa University, Karaikudi
amangair@alagappauniversity.ac.in

Associate Editors

Dr. K. Alamelu

Senior Professor
Department of Banking
Management
Alagappa University, Karaikudi
alameluk@alagappauniversity.ac.in



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Senior Professor
Dean faculty of Management
Department of Banking
Management
Alagappa University, Karaikudi
yogalakshmic@alagappauniversity.ac.in



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Professor
Department of Banking
Management
Alagappa University, Karaikudi
parimalaranig@alagappauniversity.ac.in



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Department of Banking
Management
Alagappa University, Karaikudi
sudhab@alagappauniversity.ac.in



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It gives me immense pleasure to understand that the department of banking Management is bringing out a E-Magazine titled as Alagappa Banker's Quest which carries wonderful research articles by the professors, research scholars, and students of the department also enriched with the latest developments in Banking and Financial services sector which will be highly beneficial to the readers, I wish the department great success all in its future academic endeavours.

**Dr.C.Yogalakshmi ,Senior professor,
Dean, Faculty of Management,
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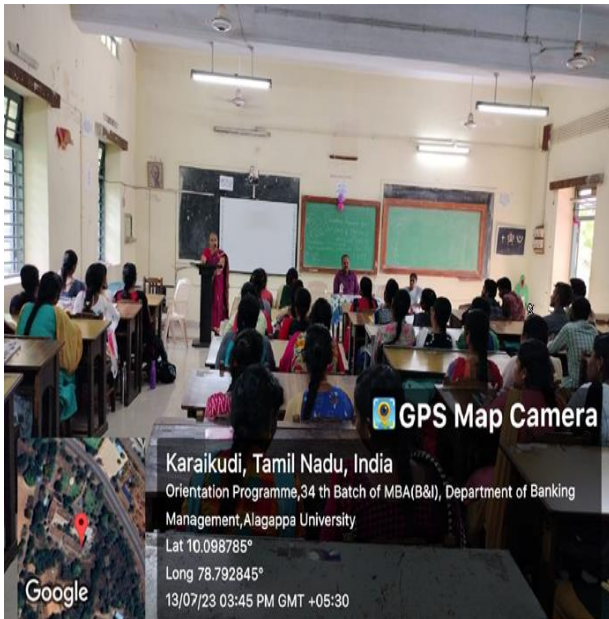
As we navigate the evolving landscape of banking, it is an exiting time for our department to disseminate the details of financial literacy to younger generation.

I am Proud to inform you that in this edition of Bankers Quest, the team of scholars and students has done a fruitful job of providing information about financial literacy through radio talks, articles, drawings and crossword puzzles. My hearty congratulations to all the contributors and special appreciation to Ms. M.RA. Yuvashree and Mrs. S. Sasikala, Ph.d scholars for having brought this issue of magazine in a nice manner

**Dr. R. Alamelumangai,
Senior professor, & Head i/c
Department of Banking Management
Alagappa University.**



Freshers' Orientation Programme **2023-24**



The Department of Banking Management organized Three days' Orientation Programme for the academic year 2023-24 from 12th July 2023 to 14th July 2023. The Programme was intended to provide participants with comprehensive insights into various aspects of the banking and finance industry. During these three days, students had the opportunity to gain practical knowledge from esteemed speakers. On day 1 (12.07.2023), the programme kicked off with a welcome address by Dr.R.Alamelumangai, Senior Professor & Head i/c of the Department of Banking Management at Alagappa University, who set the tone for the event with her warm and inclusive remarks. Dr.T.R.Gurumoorthy, the former Senior Professor and Head of the Department of Commerce at Alagappa University, inaugurated the programme with his

inaugural address, emphasized the crucial role of the banking sector in today's economy and the employment opportunities available to the students in the banking industry. Later, Dr.K.Alamelu, Senior Professor & Director IQAC delivered a special address which was both inspirational and motivational, leaving a lasting impact on the audience. The first session, titled Future of Banking, was addressed by Mr.A.L.Ramanathan, Former General Manager of Pandiyan Grama Bank. He gave a comprehensive picture about the rapidly evolving banking landscape, emerging trends and technologies that are reshaping the industry. Mr. Ganesh Ram Prabhu, Deputy Manager of City Union Bank, Paramakudi, shared his insights about the Career Prospects in Private Sector Banks in the second session. His presentation shed light on growth prospects and the essential skills required to succeed in this sector. In the third session, Mr. Mohamad Asraf, Branch Credit and Operational Manager, Housing Loan, Cholamandalam Investment and Financial Company Ltd, Karaikudi spoke on Career opportunities in the NBFC sector, providing students with a deeper understanding of the varied career opportunities available in the NBFC sector. On the 2nd day (13/07/2023), Dr.V.A.Anand, Assistant Professor, Department of Logistics Management conducted a session on Soft Skills,

emphasized the significance of interpersonal skills and effective communication in the banking profession. Mr. A. Ananthan, Relationship Officer, City Union Bank, Karaikudi and Mrs. M. Kaleeswari, Assistant Manager, Karur Vysya Bank, Karaikudi led a session on Education loans and other loan products of banks, provide valuable information about various financial products available in the banking industry. Ms. K. Rajasri, Deputy Branch Manager, Equitas Small Finance Bank, Karaikudi shared her insights about the Services of Small Finance Banks, highlighted their role in promoting financial inclusion and the array of services they provide. The second-day programme was concluded by Mr. K. Shenbagaraman, who explained the Role of Modern Commercial banks. He described the functions of modern commercial banks in depth. On Third day (14.07.2023), Faculty members Dr. R. Alamelumangai, Dr. C. Yogalakshmi and Dr. B. Sudha explained the curriculum of MBA (B&I) Programme and the infrastructure available in the Department as well as in the University to enrich their academic career. Later, engaging ice-breaking sessions were handled by the Ph.D scholars of the Department in order to foster a sense of camaraderie among the new students and help them get acquainted with their peers. The scholars led the session and facilitated several activities like communication, arranging numbers, colour identification, and thumb shots. Overall, the Orientation Programme proved to be an enriching experience for all participants, equipping them with valuable insights into banking and financial services sector. The diverse range of topics covered and the expertise of the speakers ensured that students were left with a deeper understanding of the dynamic banking sector and the career opportunities.





“Yoga for Physical, Mental and Psychological Well being for University Students” - 11.12.2023 to 15.12.2023.



As per the direction of University Grants Commission (UGC), the Fitness Club, Department of Banking Management has celebrated Fit India week from 11.12.2023 to 15.12.2023. The department has arranged five day workshop on “Yoga for Physical, Mental and Psychological Well being”. During the five days workshop various fitness activities such as asanas, breathing exercise, outdoor games and awareness about the physical, mental and psychological well-being have been arranged. On 11.12.2023 Dr.R.Alamelumangai, Professor and Head, Department of Banking Management delivered presidential address and honoured the resource persons Dr.K.Usha Rani, Professor and Head, Department of

Physical Education and Health Sciences and Dr.P.Yoga, Assistant Professor, Alagappa University College of Physical Education. Dr.R.Alamelumangai in her presidential address explained the importance of fitness and narrated the main theme of celebrating Fit India week. Dr.K.Usha Rani, delivered inaugural address and special lecture on the topic “Yoga For Healthy life”. She stated that adopting *yogic lifestyle* in day-to-day activities can improve *health*, fitness and overall wellness. Dr.P.Yoga delivered keynote address, he emphasized that regular yoga practice can improve one’s immune system. On 12.12.2023, Dr.K.Usha Rani gave asanas practice to the students in the AUCPE indoor stadium. On 13.12.2023 Dr.P.Yoga, delivered a special lecture on the topic “Mind your Mind” and conducted sports events such as throw ball for female students and ball badminton for male students in the AUCPE playground. On 14.12.2023 Dr.P.Yoga, explained various ways of Stress Management. On 13.12.2023 Dr.K.Usha Rani, delivered a special lecture on the topic “Yogic Diet”, she stated that everyone should take easily digestible food with essential nutrition.



Weekly BAND (Bankers Articulate on Novel Development)



On the 14th of September 2023, the Department of Banking Management, Alagappa University organized a weekly BAND (Bankers Articulate on Novel Developments) event. The event was graced by the presence of several distinguished individuals who played pivotal roles in making it a success. Mrs. S. Sasikala, Research Scholar, Department of Banking Management, Alagappa University warmly welcomed the attendees and set the tone for the event. Dr. R. Alamelumangai, Senior Professor and Head i/c, Department of Banking Management, Alagappa University delivered the presidential address. Her insights and wisdom in the domain captivated the audience's attention. She emphasized the significance of continuous learning and knowledge sharing in the ever-evolving banking sector. Mr. R. Sivakumar, Branch

Operation Manager, HDFC Bank LTD, Pudukkottai was invited to deliver a special address. He delved into the recent

technological trends in Banking. Sivakumar's address provided valuable insights and practical knowledge that left the audience enriched. The event concluded on a gracious note with Mr. S. Gokul Siva, II MBA, Department of Banking Management, Alagappa University expressing his gratitude and delivering the vote of thanks. He extended heartfelt appreciation to the speakers, organizers, and attendees for their active participation and contribution to the event's success. In conclusion, the weekly BAND event organized by the Department of Banking Management at Alagappa University on the 14th of September 2023 was a resounding success. The warm welcome by Mrs. S. Sasikala, insightful presidential address by Dr. R. Alamelumangai, Senior Professor and Head i/c, informative special address by Mr. R. Sivakumar, Branch Operation Manager, HDFC Bank LTD, Pudukkottai and gracious vote of thanks by Mr. S. Gokul Siva, II MBA collectively made it an enriching experience for all participants, reaffirming the importance of knowledge sharing and collaboration in the banking and finance industry.



The Pradhan Mantri Jan Dhan Yojana (PMJDY): A Game Changer in Financial Inclusion

The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched on August 28, 2014, is a flagship financial inclusion program of the Indian government aimed at ensuring that every household has access to basic banking services. Before PMJDY, a significant portion of India's population, particularly in rural areas, lacked access to formal banking, which limited their economic opportunities and security. The PMJDY sought to address this gap by offering zero-balance savings accounts, making banking accessible to the economically weaker sections of society who previously could not meet the minimum balance requirements.

One of the most significant features of the PMJDY accounts is the provision of a RuPay debit card, which includes an inbuilt accident insurance cover. This feature not only promotes cashless transactions but also provides financial security against unforeseen events. Additionally, after six months of satisfactory account operation, account holders are eligible for an overdraft facility of up to ₹10,000, providing a crucial

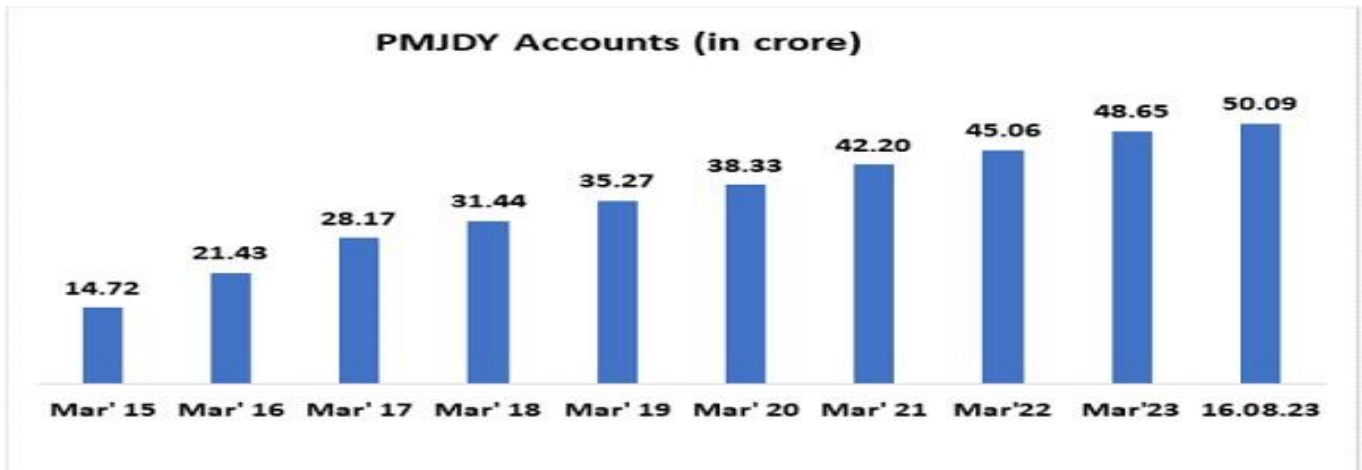
**Radio Talk Delivered by
PL.Vallikkannu, II- MBA.**

financial cushion. The scheme also includes a life insurance cover of ₹30,000 for eligible



account holders, further enhancing the financial security of the economically vulnerable.

The PMJDY has had a profound socio-economic impact. It has enabled the Direct Benefit Transfer (DBT) system, ensuring that government subsidies and benefits are directly transferred to beneficiaries' bank



accounts, thereby reducing leakage and corruption.

This system has been particularly effective in welfare schemes, where the direct transfer of funds has improved efficiency and transparency. Additionally, access to formal banking services has encouraged savings and investments among the newly banked population, fostering a culture of financial prudence and stability.

Credit access has also seen a significant boost due to the PMJDY. The overdraft facility and the broader access to affordable credit have empowered small entrepreneurs and farmers, facilitated economic activities and fostered growth at the grassroots level. By integrating economically marginalized individuals into the formal credit system, the PMJDY has promoted entrepreneurship and economic resilience. Furthermore, the insurance benefits provided with PMJDY accounts have increased insurance penetration among lower-income groups, offering them a safety net against life's uncertainties.

Despite its successes, the PMJDY faces challenges such as dormant accounts and inadequate banking infrastructure in rural areas. To address these issues, financial literacy programs need to be intensified to educate account holders about the benefits

and proper use of their accounts. Infrastructure development, particularly in rural areas, must be prioritized to ensure banking facilities are easily accessible. Technology integration, such as mobile banking solutions, can also play a crucial role in enhancing the customer experience and streamlining operations.

In conclusion, the Pradhan Mantri Jan Dhan Yojana has significantly transformed India's financial inclusion landscape. By bringing millions of unbanked individuals into the formal banking system, it has laid the foundation for a more inclusive and equitable economy. The success of PMJDY underscores the importance of financial inclusion in driving socio-economic development and reducing poverty. As the program continues to evolve, its focus on financial literacy, infrastructure development, and technology integration will be crucial in sustaining its impact and achieving its long-term goals.

FINANCIAL LITERACY WEEK

SPECIAL PROGRAM

P. Surya student of Department of Bank Management at Alagappa University participated the program called “**Financial Literacy Week Special**” conducted by Alagappa University Community Radio. In this program he gives a talk related to **KCC (Kisan Credit Card)** which is introduced by Government of India in the year 1998. In this program he gives detail information about KCC that is ‘The scheme was introduced with the objective of providing adequate and timely credit to farmers for their agricultural operations. He highlighted the eligibility norms of the scheme and KCC. The farmers (Individual/joint borrowers), Self Help Groups (SHGs), and Joint Liability Groups (JLGs) are eligible for getting credit under KCC scheme. Age limit of getting credit under KCC is minimum 18 to maximum 75’. Under this scheme the farmers can get a credit up to RS.1.60 Lakh without any collateral and Rs. 3 lakhs with the collateral of the crops. The interest rate charged by this scheme was minimum 3% to maximum 7% and the Government of India provide subsidy for this credit up to 4% per annum. In conclusion he said the Government of India take so many initiatives for promoting the agriculture activities in the country. So, the government launched so many schemes. KCC is also one of the schemes launched by the Government of India. The farmers can get this credit from both Public and Private sector banks.





History of the Indian rupee symbol

On 5th march 2009, the Indian government announced a contest to create a sign for the Indian rupee. During the 2010 union budget, the union finance minister Pranab Mukherjee said that the proposed sign should reflect and capture the Indian ethos and culture. From around 3,331 responses received, 5 symbols were shortlisted. These were the entries from Nandita Malhotra, Hitesh Padma Shali, Shibin kk, Sharukh J. Irani and D. Udaya Kumar one of them was due to be selected at the union council of ministers of India meeting held on 24 June 2010. However the decision was deferred at the request of the finance minister and the final decision was made when they met again on 15 July 2010.



The new sign is a combination of Devanagari letter raa... Latin word R without its vertical bar the parallel lines at the top are safe to make an illusion of the tricolour Indian flag and also depict an equality sign that symbolize the nation desire to reduce economic disparity There

was also huge controversy while the selection of the symbol.

The Indian rupee sign selection process was challenged in the Delhi high court by petitioner Rakesh Kumar who was a participant in the competition describes the process as the full of discrepancies and flawed. On 26 November 2010 the Delhi high court single bench dismissed the writ petition stating that there was no detestable ground for the state allegation. The final selection symbol was designed by D.Udaya kumar a bachelor of architecture and visual design student at the industrial design centre, IIT Bombay. It was presented to the public by the Government of the India on 15 July 2010.

Following its selection through an open competition among Indian residents. Before its adoption, the most commonly used symbols for the rupee were Rs, Re or in texts in Indian languages, an appropriate abbreviation in the languages used the Unicode character for the Indian rupee sign is U+20B9₹

The Indian government said it would try to adopt the sign within 6 months in the country and globally within 18 – 24 months. Major Banks have also started printing cheques with the new Indian rupee sign, where the traditional Rs sign was used. The Indian postal department also started printing postage stamps with this

new Indian rupee sign, when it issued the commonwealth games commemorative stamps on 3 October 2010. In his budget speech on 28 February 2011, the finance minister Pranab Mukherjee announced that the sign would be incorporated in future coin issues. Coins of denomination of ₹1, ₹2, ₹5 and ₹10 with the new rupee symbol have been put into circulation. As of January 2012 the new Indian rupee sign has been incorporated in the currency notes in the denominations of ₹10, ₹100, ₹500 and

Benefits of having account in a Bank- (Insurance Benefits)

We are having a bank account for various reasons like Savings, business purpose, getting loan etc. Moreover, these bank accounts having additional benefits like insurance.

Government of India has launched various Insurance Schemes which are affordable to low-income Indian people. These schemes are rooted through banks and other financial Institutions. The most common and famous schemes are PMJJBY, PMSBY, APY and Rupay card insurance scheme.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

It is a life insurance scheme backed by Government of India with an annual premium of Rs. 436. It was launched in 9th May 2015 by prime minister Narendra modi.

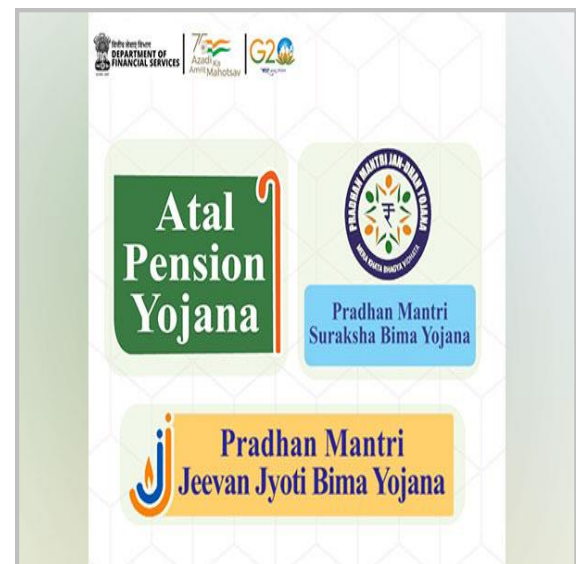
It is available to the people aged between 18 and 50 years with bank accounts. Their bank account must be Aadhar linked. The premium amount will be automatically debited from account on or before 31 may every year. The period of Insurance coverage is 12 months i.e. from 1 June to 31 May. Those who registered for

₹1000 and as of 12 April 2012 this was extended to denominations of ₹20 and ₹50.

The symbol for the rupee would lend a distinctive character and identity to the currency and further highlight the strength and robustness of the Indian economy as also a favoured destination for global investments.

By PL.Vallikkannu, II MBA.

auto debit facility will have auto renewal upto 55 years. If any unfortunate event happens the nominee will get Rs. 2 lakhs.



Pradhan Mantri Suraksha Bima Yojana (PMSBY):

It is a accidental benefit scheme backed by Government. It is also launched in the same day. This scheme will be available to people (Indian resident or NRI) between 18 and 70 years of age with bank accounts (Aadhar linked). It has annual premium of Rs. 20. It automatically debited from account. It also have one year coverage i.e. 1 June to 31 May.

In case of death or full disability, the payment to the nominee will be ₹2 Lakh and in case of partial permanent disability it would be ₹1 Lakh. Full disability has been

defined as loss of use of both eyes, hands, or feet. Partial Permanent disability has been defined as loss of use of one eye, hand, or foot. Further, death due to suicide, alcohol, drug abuse, etc., are not covered. A person joined under this scheme is eligible for a claim only after 45 days of joining the scheme.

Atal Pension Yojana (APY):

Atal Pension Yojana Formally known as Swalamban Yojana. It is a pension scheme backed by Government mainly for unorganized sector. Its main objective is to help the people who needs economic security after their working age and take retirement from professional life. To join the scheme, a person's age should be between 18 and 40 years. An enrolled person would start receiving pension on attaining the age of 60 years. Therefore, a minimum period of contribution by the subscriber under APY would be 20 years or more. Subscribers are required to opt for a monthly pension from ₹1,000 to ₹5,000 and ensure payment of the stipulated contribution regularly (monthly, quarterly, or half-yearly basis). Subscribers can opt to decrease or increase pension amount during the course of the accumulation phase, as per the available monthly pension amounts. The switching option is available only once a year during the month of April. The benefit amount will be decided based on subscription amount.

Rupay card Insurance scheme:

Most of the card holders are unaware about these scheme that they are eligible for this scheme without the need of premium. For non-premium PMJDY cards, if you haven't used the card for any transactions within the last 90 days, and an accidental death or disability occurs, you may not be eligible to claim the insurance benefit. It's crucial to

keep the card active by using it for transactions regularly.

If you hold premium cards like Platinum or Select Rupay cards, you must ensure that you've made at least one transaction using the card within the last 45 days to remain eligible for the insurance claim. Regular usage of the card is necessary to maintain eligibility for the insurance coverage. It's essential to file the claim within 90 days of the accident. In cases where the cardholder is hospitalised for an extended period, the claim can still be filed once they are able to do so, even after the 90-day period. The terms and conditions must be followed. The insured amount will be ranged between Rs. 2 lakhs and 10 lakhs.

Most of the public are unaware about these schemes and their uses. So banks and Government must increase the awareness programs, melas, meetings to increase the awareness about these insurance schemes. It will help them in crucial times.

By S. Gokul Siva, II MBA.

Ayushman Bharat scheme

(Free medical treatment for citizens over 70)

Our Hon'ble President Droupadi Murmu announced on 25-07-2024, Thursday that all citizens aged above 70 years will receive free treatment under the Ayushman Bharat health insurance scheme. This declaration was made during her address to the joint sitting of Parliament in New Delhi. President Murmu highlighted the progress of the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), which currently provides free health services to 55 crore beneficiaries.



“Further, the Government is going to take yet another decision in this area. Now all the elderly above 70 years of age will also be covered and get the benefit of free treatment under Ayushman Bharat Yojana,” she said.

In addition to expanding healthcare coverage, President Murmu noted that the rapid establishment of 25,000 Jan Aushadhi Kendras across the country. These centers aim to provide affordable medicines to the public.

The AB-PMJAY is recognized as the largest publicly funded health insurance scheme in the world, offering health coverage of Rs 5 lakh per family per year for secondary and tertiary care hospitalization to 12 crore families. The scheme mandates State Health Agencies (SHAs) to empanel hospitals under the Hospital Empanelment and Management (HEM) guidelines, ensuring extensive healthcare access.

Benefits of Scheme:

The Ayushman Bharat scheme, also known as Pradhan Mantri Jan Arogya Yojana (PMJAY), is one of the largest healthcare initiatives in the world. **Here are some of its key benefits:**

1. **Financial Protection:** The scheme provides health insurance coverage of up to ₹5 lakhs per family per year for secondary and tertiary care hospitalization. This helps protect families, especially the economically disadvantaged, from high medical costs.

2. **Comprehensive Coverage:** It covers almost all secondary and many tertiary hospitalizations, including treatments for serious illnesses such as cancer, cardiovascular diseases, and kidney disorders.

3. **Cashless and Paperless Access:** Beneficiaries can avail of cashless treatment at empanelled public and private hospitals across India, eliminating the need for upfront payments and reducing paperwork.

4. **Wide Network of Hospital:** The scheme has empanelled a large network of hospitals across India, including both public and private institutions, ensuring widespread access to quality healthcare services.

5. **Focus on Preventive Care:** Ayushman Bharat includes the establishment of Health and Wellness Centres (HWCs) to provide comprehensive primary healthcare, including preventive and promotive health services, free essential drugs, and diagnostic services.

6. **Improvement in Healthcare Infrastructure:** By incentivizing private hospitals to join the scheme, Ayushman Bharat encourages investment in healthcare infrastructure, leading to better healthcare services in underserved areas.

7. **Portability:** The scheme is portable across the country, meaning beneficiaries can avail of services at any empanelled hospital regardless of their state of residence, providing flexibility and convenience.

8. **Reduction in Out-of-Pocket Expenditure:** With coverage for a wide range of medical procedures, Ayushman Bharat significantly reduces out-of-pocket expenses for beneficiaries, helping to alleviate the financial burden of healthcare costs.

9. Focus on Quality: The scheme sets standards for empanelled hospitals, promoting the delivery of high-quality healthcare services and ensuring better patient outcomes.



10. Health Assurance for All: By targeting the bottom 40% of the Indian population, the scheme aims to provide health assurance to nearly 50 crore people, contributing to the goal of universal health coverage.

11. Digital Health Ecosystem: Ayushman Bharat leverages technology to create a digital health ecosystem, including the use of an online portal for beneficiary identification, hospital empanelment, and claim processing, ensuring transparency and efficiency.

12. Employment Generation: The expansion of healthcare services and infrastructure under the scheme also leads to the creation of new job opportunities in the healthcare sector.

Overall, Ayushman Bharat aims to make quality healthcare accessible and affordable to the economically weaker sections of society, thereby improving health outcomes and enhancing the overall well-being of millions of Indians.

By

M.Ra. Yuvashree,

Research Scholar.

Return on Assets of Private Sector Banks in India

RETURN ON ASSETS

Return on Assets is a financial metric used to assess a bank's efficiency in generating profits relative to its total assets. ROA can be increased either by increasing profit margins or asset turnover but they can't do it simultaneously because of competition and trade-off between turnover and margin. So, the banks which maintain higher ROA will make more the profit.

Interpretation

The ROA of IDBI Bank (-1.07%) and Dhanlaxmi Bank (-0.38%) fall within the range of less than 0%. It is therefore regarded as a weak position, they stood in 6th Rank. The word "weak" refers to the fact that these banks struggle to generate positive returns. Weak financial performance is often marked by inefficiencies, leading to negative or below-average returns from assets. These Banks was included in the RBI's prompt corrective action framework (PCA) since its capital adequacy had previously dropped below necessary levels and NPA also Increased. These banks should prioritize asset quality improvement, implement robust credit risk management, explore capital infusion options and enhance operational efficiency to improve their Return from Assets.

The average ROA of IDBI Bank is -1.07%. The minimum and maximum ROA of IDBI Bank is -4.68% and 1.2%. The standard deviation is 2.12%. The average ROA of Dhanlaxmi Bank is -0.38%. The minimum and maximum ROA of Dhanlaxmi Bank are -1.84% and 0.55%. The standard deviation is 0.96%.

The ROA of Catholic Syrian Bank (0.16%), IDFC First Bank (0.17%), Jammu and Kashmir Bank (0.23%), Yes Bank (0.3%) and South Indian Mercantile Bank (0.43%) fall within the range of 0% - 0.5%. It is therefore regarded as a challenging position. They stood in 5th Rank. The word "Challenging" refers to the fact that these

banks face difficulties in maintaining positive returns or financial stability. It may signal the need for progress or strategic actions to overcome adversity, or it may indicate a negative ROA. The reasons for struggling to maintain positive ROA are small-sized bank, low CASA, Poor Advance growth, selecting only a prime retail product, growing non-performing assets and investing in unprofitable areas.

The average ROA of Catholic Syrian Bank is 0.16%. The minimum and maximum ROA of Catholic Syrian Bank are -1.13% and 1.9%. The standard deviation is 1%. The average ROA of IDFC First Bank is 0.17%. The minimum and maximum ROA of IDFC First Bank is -1.79% and 1.13%. The standard deviation is 1.11%. The average ROA of Jammu & Kashmir Bank is 0.23%. The minimum and maximum ROA of Jammu & Kashmir Bank are -2.04% and 1.74%. The standard deviation is 1.06%. The average ROA of Yes Bank is 0.3%. The minimum and maximum ROA of Yes Bank are -5.39% and 1.81%. The standard deviation is 2.26%. The average ROA of South Indian Bank is 0.43%. The minimum and maximum ROA of South Indian Bank are 0.04% and 1%. The standard deviation is 0.31%.

The ROA of Nainital Bank (0.54%), Karnataka Bank (0.71%), Karur Vysya Bank (0.76), RBL Bank (0.82%), Axis Bank (0.96%) and Federal Bank (0.96%) fall within the range of 0.5% - 1%. It stood in moderate position with 4th rank. "Moderate" describes a financial performance that is restrained. A moderate ROA suggests a stable but not particularly high level of profitability or efficiency in utilizing assets to generate earnings. A drop in ROA can mean that the bank's loans are earning a lower rate of interest. This could be due to a number of reasons, including Interest rates have dropped, the bank isn't

making enough additional loans to cover the loss and delinquencies are high in the loan portfolio. The Margin moderation, higher operating expenses and credit cost normalization are the other reasons for the moderate ROA.

The average ROA of Nainital Bank is 0.54%. The minimum and maximum ROA of Nainital Bank are -0.79% and 1.48%. The standard deviation is 0.64%. The average ROA of Karnataka Bank is 0.71%. The minimum and maximum ROA of Karnataka Bank are 0.49% and 1.21%. The standard deviation is 0.22%. The average ROA of Karur Vysya Bank is 0.76%. The minimum and maximum ROA of Karur Vysya Bank are 0.31% and 1.27%. The standard deviation is 0.32%. The average ROA of RBL Bank is 0.82%. The minimum and maximum ROA of RBL Bank is -0.07% and 1.3%. The standard deviation is 0.4%. The average Return on Assets (ROA) of Axis Bank is 0.96%. The minimum and maximum ROA of Axis Bank are 0.04% and 1.83%. The standard deviation is 0.65%. The average ROA of Federal Bank is 0.96%. The minimum and maximum ROA of Federal Bank are 0.57% and 1.32%. The standard deviation is 0.24%.

The ROA of DCB Bank (1.01), Tamilnad Mercantile Bank (1.19), ICICI Bank (1.4) and City Union Bank (1.41) fall within the range of 1% - 1.5%. It stood in strong position with 3rd rank. A strong ROA implies effective management of assets to generate substantial returns, reflecting a solid financial position and efficiency. This is due to a substantial ramp up in operations, improvement in asset quality metrics, less contingent provisions and earnings profile.

The average ROA of DCB Bank is 1.01%. The minimum and maximum ROA of DCB Bank is 0.7% and 1.37%. The standard deviation is 0.2%. The average

ROA of Tamilnad Mercantile Bank is 1.19%. The minimum and maximum ROA of Tamilnad Mercantile Bank are 0.59% and 1.97%. The standard deviation is 0.43%. The average ROA of ICICI Bank is 1.4%. The minimum and maximum ROA of ICICI Bank is 0.39% and 2.16%. The standard deviation is 0.56%. The average ROA of City Union Bank is 1.41%. The minimum and maximum ROA of City Union Bank are 1% and 1.64%. The standard deviation is 0.2%.

The ROA of IndusInd Bank (1.63%), Kotak Mahindra Bank (1.84%) and HDFC Bank (1.97%) falls within the range of 1.5% - 2%. It stood in robust position with 2nd rank. "Robust" describes a financial performance that is strong, sturdy, and capable of withstanding challenges. This is due to focus on risk-adjusted underwriting has been its key strength over cycles and technology transformation to building the bank of the future.

The average ROA of HDFC Bank is 1.97%. The minimum and maximum ROA of HDFC Bank is 1.88% and 2.07%. The standard deviation is 0.07%. The average ROA of IndusInd Bank is 1.63%. The minimum and maximum ROA of IndusInd Bank are 0.9% and 1.91%. The standard deviation is 0.34%. The average ROA of Kotak Mahindra Bank is 1.84%. The minimum and maximum ROA of Kotak Mahindra Bank are 1.19% and 2.47%. The standard deviation is 0.33%.

The ROA of Bandhan Bank (2.82%) falls above the range of 2%. It stood in commendable position with 1st rank. "Commendable" signifies a financial performance that earning recognition for achieving a high level of efficiency and success in generating returns. Bandhan Bank's pan-India presence and focus on diversifying its book may lead to expected

ROA and efficiently managing its overall asset portfolio.

The average ROA of Bandhan Bank is 2.82%. The minimum and maximum ROA of Bandhan Bank are 0.1% and 4.46%. The standard deviation is 1.63%.

Table 3.1**Return on Assets of Private Sector Banks during 2013-2014 to 2022-2023.**

Name of the Bank	Mean (%)	Rank	Min (%)	Max (%)	S.D (%)
Axis Bank	0.96	9	0.04	1.83	0.65
Bandhan Bank	2.82	1	0.1	4.46	1.63
Catholic Syrian Bank	0.16	18	-1.13	1.9	1
City Union Bank	1.41	5	1	1.64	0.2
DCB Bank	1.01	8	0.7	1.37	0.2
Dhanlaxmi Bank	-0.38	19	-1.84	0.55	0.96
Federal Bank	0.96	9	0.57	1.32	0.24
HDFC Bank	1.97	2	1.88	2.07	0.07
ICICI Bank	1.4	6	0.39	2.16	0.56
IDBI Bank	-1.07	20	-4.68	1.2	2.12
IDFC First Bank	0.17	17	-1.79	1.13	1.11
IndusInd Bank	1.63	4	0.9	1.91	0.34
Jammu & Kashmir Bank	0.23	16	-2.04	1.74	1.06
Karnataka Bank	0.71	12	0.49	1.21	0.22
Karur Vysya Bank	0.76	11	0.31	1.27	0.32
Kotak Mahindra Bank	1.84	3	1.19	2.47	0.33
Nainital Bank	0.54	13	-0.79	1.48	0.64
RBL Bank	0.82	10	-0.07	1.3	0.4
South Indian Bank	0.43	14	0.04	1	0.31
Tamilnad Mercantile Bank	1.19	7	0.59	1.97	0.43
Yes Bank	0.3	15	-5.39	1.81	2.26

Source: Statistical tables relating to Banks in India.

Table 3.1.1**Ranking of Private Sector Banks based on ROA.**

Range	Category	Bank Name	Rank
Below 0%	Weak	IDBI Bank (-1.07%), Dhanlaxmi Bank (-0.38%)	6
0 %-0.5%	Challenging	Catholic Syrian Bank (0.16%), IDFC First Bank (0.17%), Jammu and Kashmir Bank (0.23%), Yes Bank (0.3%), South Indian Mercantile Bank (0.43%)	5
0.5% - 1%	Moderate	Nainital Bank (0.54%), Karnataka Bank (0.71%), Karur Vysya Bank (0.76%), RBL Bank (0.82%), Axis Bank (0.96%), Federal Bank (0.96%)	4

1% - 1.5%	Strong	DCB Bank (1.01%), Tamilnad Mercantile Bank (1.19%), ICICI Bank (1.4%), City Union Bank (1.41%)	3
1.5 %- 2%	Robust	IndusInd Bank (1.63%), Kotak Mahindra Bank (1.84%), HDFC Bank (1.97%)	2
above 2%	Commendable	Bandhan Bank (2.82%)	1

Source: Computed by the Learner based on the Data in the table 3.1

- By S. Afrin Banu, II – MBA.

Recent Trends in Banking: Navigating the Future of Finance

Introduction:

The banking industry is experiencing rapid transformation, driven by technological advancements, evolving customer expectations, regulatory changes, and economic shifts. These changes are reshaping the way banks operate, interact with customers, and deliver services. As we delve into the recent trends in banking, it is crucial to understand the implications of these developments and how they are steering the future of finance.

Recent Trends in Banking

1. **Digital Transformation:** The adoption of digital banking services has accelerated significantly. Customers now prefer online and mobile platforms for their banking needs due to the convenience and flexibility they offer. Digital payments, including digital wallets, contactless payments, and peer-to-peer payment apps, have become mainstream. Additionally, blockchain technology is being explored for secure, transparent, and efficient transaction processing.

2. **Fintech Collaboration:** Traditional banks are increasingly partnering with fintech companies to offer innovative services and improve customer experience. The adoption of open banking initiatives is allowing third-party developers to create applications and services around financial institutions, fostering a more competitive and customer-centric ecosystem.

3. **Artificial Intelligence and Machine Learning :** AI and machine learning are transforming customer service and risk management in banking. AI-powered chatbots and virtual assistants handle customer inquiries and provide personalized services, enhancing customer satisfaction. These technologies are also being used for fraud detection, credit scoring, and risk assessment, helping banks to mitigate risks more effectively.

4. **Regulatory Compliance:** The use of RegTech (Regulatory Technology) is on the rise, enabling banks to manage regulatory processes efficiently and ensure compliance with evolving regulations. In response to stricter regulations and increased cyber threats, banks are enhancing their data privacy and security measures to protect customer information.
5. **Sustainability and ESG (Environmental, Social, Governance) Factors:** Banks are focusing on sustainable finance by offering green loans and investing in environmentally friendly projects. There is an increased emphasis on transparency and reporting related to ESG factors, as stakeholders demand more accountability in these areas.
6. **Customer Experience :** Data analytics is being utilized to offer personalized banking services tailored to individual customer needs and behaviour. Banks are improving user interfaces and experiences across digital platforms to provide seamless and user-friendly services.
7. **Cybersecurity:** With the increasing digitalization of banking services, cybersecurity has become a top priority. Banks are implementing advanced security measures, such as multi-factor authentication, biometrics, and encryption, to protect against cyber threats. Proactive monitoring and defense strategies are being employed to anticipate and mitigate cyber risks.
8. **Decentralized Finance (DeFi):** Some banks are exploring the integration of cryptocurrencies and offering related services. The use of smart contracts is also being considered to automate and secure financial transactions without intermediaries, showcasing the potential of decentralized finance.
9. **Neobanks and Challenger Banks:** Digital-only banks, or neobanks, are rising in popularity. These banks operate entirely online without physical branches, offering innovative and cost-effective banking solutions. Their customer-centric models provide seamless, user-friendly services with lower fees compared to traditional banks.
10. **Financial Inclusion:** Efforts to provide banking services to unbanked and underbanked populations through digital channels are gaining momentum. Microfinance and small loans are being expanded to offer credit access to small businesses and individuals in underserved communities, promoting financial inclusion.
11. **Cloud Computing:** Banks are migrating their infrastructure to the cloud to improve scalability, reduce

costs, and enhance security. The adoption of Software-as-a-Service (SaaS) applications for various banking operations is also becoming more common, allowing for more agile and efficient operations.

12. **Data Analytics and Big Data:** The use of big data and predictive analytics is helping banks anticipate customer needs, market trends, and optimize operations. Real-time data analytics are being implemented for instant decision-making and fraud detection, enabling banks to respond swiftly to emerging threats and opportunities.

Conclusion: The banking industry is undergoing a profound transformation, driven by technological innovation and changing market dynamics. To stay competitive and meet the evolving needs of customers, banks must invest in emerging technologies, enhance cybersecurity measures, prioritize customer experience, embrace sustainability, and promote financial inclusion. By adapting to these trends and continuously improving their operations, banks can navigate the future of finance successfully and maintain their relevance in an increasingly digital world.

- By, S. Sasikala,
Research Scholar.

POETRY

தாழ்வினும் தாழ்வும் மனம்

நிறம்,நிறை,உடை,உருவம்
அனைத்தும்

இரு-ஓர் துருவம் விலக்குவது
போல்

சேர்த்துக்கொள்ளும் வெவ்வேறு-
"ஏற்ற" "தாழ்வு" துருவங்கள்.

தாழ்வு மனப்பான்மையே இங்கு
பெரிய வியாபாரம்!

தன் உடல் கொண்டு வெறுப்பு
சம்பாதிக்கும் விளம்பரங்கள்

வெகு நாட்களுக்கு பிறகு
ஊருக்கு செல்ல பயம்... ஏன்?

நலம் விசாரிப்பு என்ற பெயரில்
குறை விசாரிப்பு!

குழந்தை இல்லாதவரிடம்
கேள்வி -குழந்தை!

மணம் ஆக பெண்ணிடம்,
ஆணிடம்?

அறியா பருவம் முதல் அறிந்தது
வரை எள்ளி நகையாடுவோர்
பலர்...

சிலர் தற்கொலை முதல்; தாண்டி
வந்த வரை

அவர்களின் தனிமை பேசும்

உருவம் கொண்டு பண்பை
அளப்பது இயற்பியளுக்கு சரி!

இயல்பு வாழ்க்கைக்கு?

சொல்லப்படா சிறைச்சாலை
தாழ்வு மனப்பான்மை....!

-முகிலா உமாராஜன், I - MBA

எதிலிருந்து தொடங்க?

நான் பிறந்த கணத்திலிருந்தா?

தவழ்ந்த தருணத்திலிருந்தா?

வாத்தியான்

வசைபாடியதிலிருந்தா?

அரும்பு

மீசை

அரும்பியதிலிருந்தா?

மாமன்

மகளிடம்

மறித்து

பேசியதிலிருந்தா?

ஒருத்தி மீது ஒரு வருடமாக ஒரு

தலையாக

காதல்

கொண்டாதிருந்தா?...

இன்னும் இருக்கிறது...

இன்று கல்லூரியின் கடை

நிலையில்,

உருண்டோடிய

ஈராண்டு

பத்தியத்தை முறிக்கிறேன்.

ஏராளம் உள்ளது உன்னவான

நான்;

என்னவளான

உன்னிடம்

சொல்ல!

தயக்கங்கள் பெரும்பாலும்

தடைக்கல்லாகவே உள்ளது..

எதிலிருந்து தொடங்க?- என்று

தயங்கி நிற்கிறேனே அது

போல!..

என் தந்தையிடம் எதிர்த்து

பேசையில் கூட உள்ளவம்

தயங்கியதில்லை,

ஈராண்டு

பக்கத்தை

திருப்புகையில் ஈஈ... என்றே

சிரிக்கிறேன்,

காதலில் தயக்கமும் அழகுதான்!

இறுதி நாளான இன்று

தயக்கத்தை

சிறையெடுக்கிறேன்

ஆணான நான் உன்:

ஆசைகளில்,

ஆர்வங்களில்,

இலக்குகளில், என்றும் மிகுந்த

காதலையும்,காமத்தையும்

அள்ளித்தர

எதிலிருந்து

தொடங்க?...

~முகிலா உமாராஜன் I MBA

கல்லூரியின் சிறப்பு

துன்பங்கள் சில..

இன்பங்கள் பல..

இன்னல்கள் சில..அதில்

இனிமையான நினைவுகள் பல..

வாழ்க்கைக்கு படித்த காலம்

சில...

வாழ்க்கையை படித்த காலம்

பல...கல்லூரியை கூண்டாக

நினைத்த காலம் சில...

அதிலும் சிறகடித்து பறந்த

காலம் பல... மலைபோல்

வேலைப் பளுவால்

மெய்வருந்திய காலம்

சில..மலையின் நடுவில்

மழையின் அழகில் மெய்மறந்த

காலங்கள் பல.. கூண்டைவிட்டு

பறக்க மாட்டோமா? என

ஏங்கிய நினைவுகள் சில..இந்த

அன்பு கூண்டிலே சிறைபட

மாட்டோமா? என ஏங்கிய

நினைவுகள் பல..ஆனால்

இன்றோ சிறகிருந்தும்

சிறகொடிந்த பறவைகளாய்

விடுதலை பெற்றதும்
சிறைக்கைதிகளாய்
விடுதலைப் பெற்றம்
சிறைக்கைதிகளாய் அன்புக்

கூண்டில் விடைபெற்று,
அடைபட்டிருக்கிறோம்
சமூக கூண்டில்..!

- வெ. விமலா I MBA

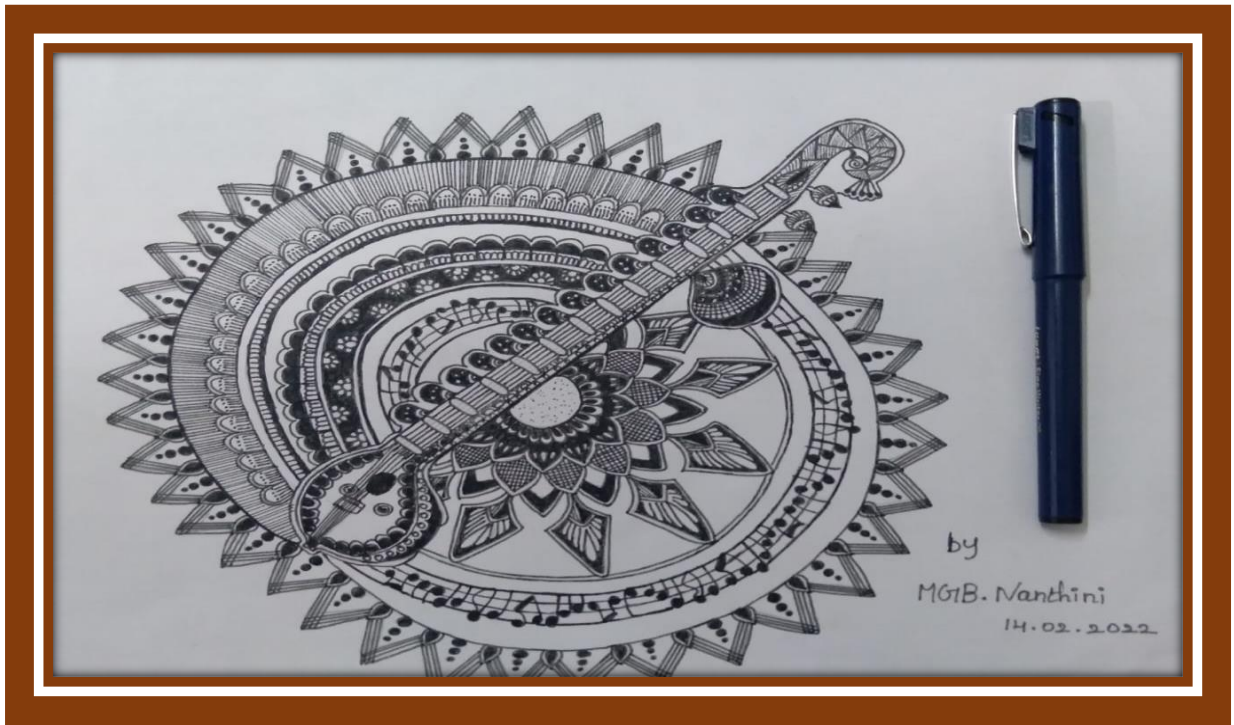
கல்கியா? செல்வமா?
பூடி பூடி உழைத்து கீணம்
சொக்து வைத்து செல்வமது
கடலளவு ஆயினும்
சேய்ப்பிறைபோல் கரைபுடம்.....
நாடி நாடி கற்ற கல்கி
உருப் போட்ட நூலறிவு
பூணை தற்ற பட்டறிவு
கையளவே ஆயினும்
நான்பு நான்பு
உணர்விறைபோல் உளநுடம்.....
செல்வமது கொடுக்க கொடுக்க
குறைவு படும்!
கல்கி கொடுக்க கொடுக்க
விளியு படும்!
செல்வம் இங்கு பொறுத்து
செல்வத்தின் மகிழ்வு மாறுபடும்!
செல்வத்தின் இடம் எல்லாம்
கல்கி பெருக்கிறும் கரும்!
செல்வம் களிவர் கிருட
இடம் கரும்!
நீரும் பெருக்கும் அழிச்சொழிக்கம்!
கல்கியோ களிவர் கிருட
இயலாது!
நீரும் பெருக்கும் அழிக்கமுடியாது!
கல்கியே பெருக்கெல்வம்!
கற்ற நூல் கை கொள்ளோம்!.....
- வெ. விமலா
MBA (B.Ed.)



C. Sri Krishnan II – MBA.



M. Santhiya II – MBA.



MGB.Nanthini - I MBA



S. Keerthana -I MBA



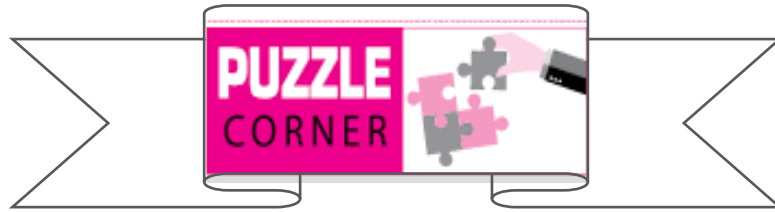
S. Keerthana- I MBA



S. Keerthana- I MBA



K.Jeevana - I MBA



Banking Terms

DIRECTIONS: Find and circle the vocabulary words in the grid. Look for them in all directions including backwards and diagonally.



C	Z	Y	V	W	I	T	H	D	R	A	W	O	N	E	J	I	B	
U	I	S	M	X	N	R	X	T	E	I	K	A	M	C	E	N	P	
R	B	M	T	H	E	B	S	A	I	C	Y	D	P	N	A	V	Y	R
R	R	O	A	D	L	U	E	T	E	S	N	N	I	A	R	E	T	Y
E	I	N	N	T	Q	D	E	U	A	U	O	U	J	L	S	S	L	M
N	M	E	O	J	W	G	F	N	F	P	A	P	O	A	N	T	A	D
C	L	Y	V	Z	Y	E	E	L	U	V	O	S	E	B	E	M	N	J
Y	L	O	A	N	S	T	A	T	E	M	E	N	T	D	R	E	E	Y
S	O	R	K	X	T	U	D	R	A	C	T	I	B	E	D	N	P	R
G	W	D	G	O	T	G	E	Z	R	I	A	P	C	I	K	T	I	U
N	O	E	W	U	O	D	Z	T	D	C	G	O	V	A	C	S	D	S
I	V	R	M	R	E	B	M	U	N	G	N	I	T	U	O	R	D	A
V	E	M	R	X	N	G	K	S	M	C	D	R	L	J	E	M	P	E
A	R	T	M	V	D	C	T	C	I	V	O	I	F	X	C	C	P	R
S	D	Q	B	Y	O	O	E	L	E	Y	I	N	T	E	R	E	S	T
C	R	N	A	P	R	L	E	Y	A	H	D	C	Q	P	E	U	V	L
W	A	J	N	D	S	X	X	P	A	C	C	O	U	N	T	Y	Y	V
V	F	P	K	U	E	P	R	I	N	C	I	P	A	L	Q	J	A	X
H	T	M	D	R	A	C	T	I	D	E	R	C	F	C	K	W	S	P

- ENDORSE
- FEE
- INTEREST
- INVESTMENT
- LENDER
- LOAN
- MONEY ORDER
- MUTUAL FUND
- OVERDRAFT
- PAYEE
- PAYOR
- PENALTY
- PRINCIPAL
- RECONCILE
- ROUTING NUMBER
- SAVINGS
- STATEMENT
- TREASURY
- WITHDRAW

- ACCOUNT
- ATM
- BALANCE
- BANK
- BOUNCED
- BUDGET

- CHECKBOOK
- CREDIT CARD
- CURRENCY
- DEBIT CARD
- DEPOSIT
- DIVIDEND

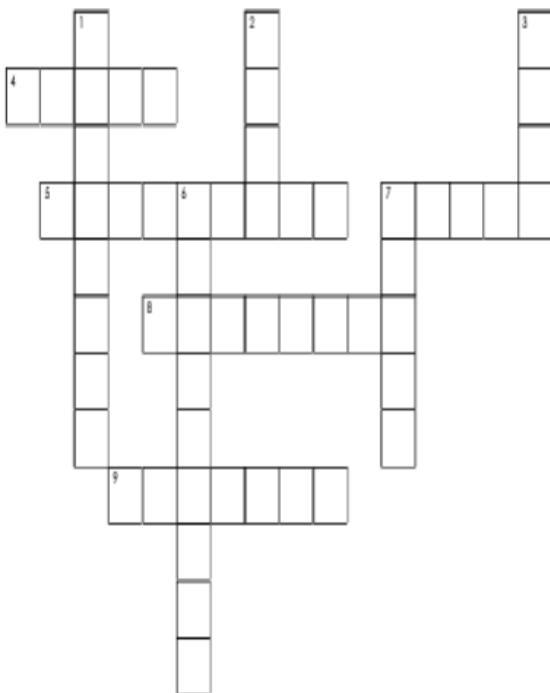
By
R. Sainath - II MBA.

D I V I D E N D S E L B I T C U D E D N
 X W B D A A P U F D Y T I L I B A I L G
 T S U S S F O R E X Y C N B F C G G X T
 N M R R S H C E T G E R V P R B N Y N I
 E U E Q I Z E E T A R D E X I F I R K D
 M T C U G M U I M E R P N S D L D A N E
 T U L C N S I N Q V F W T R A F N U A R
 S A X J E E U N A D O T O Q Z C U T B C
 E L C Y E B V M T M R I R M V L F C X D
 V F F A C G A E I E S A Y O D A D A I E
 N U M I P I A N R N R D C O H I W X H B
 I N R F L I L R K U S E U T M M O Z B T
 I D Y S W O T O E R E U S B I M R F Y O
 R S T S Q X X A P V A Z R T M B C F G R
 E Q I K T T O N L W E T F E J O E M T E
 K N U C B M W Z U H X L E V D B J D V G
 C J Q O D O C U M E N T A T I O N H F X
 O Z E T Q A G E N T A L X H X R I S K P
 L O A S C L E A R I N G H O U S E T G Z
 B M Z Q B E C G R O S S M A R G I N T T

SUMINSURED	RISK	DEBITCARD	INVENTORY	DOCUMENTATION	CAPITAL	
OMBUDSMAN	PREMIUM	FIXEDRATE	MUTUALFUNDS	ASSIGNEE	CREDIT	
GROSSMARGIN	REVENUE	STOCKS	LOCKER	INVESTMENT	BANK	
CROWDFUNDING	EQUITY	CLEARINGHOUSE	DIVIDEND	FOREX	AGENT	
ACTUARY	DEDUCTIBLES	DEBTOR	INTEREST	CLAIM	BANKRATE	POLICY
REGTECH		LEVERAGE		LIABILITY		

By

S. Afrin Banu – II MBA.



Across:

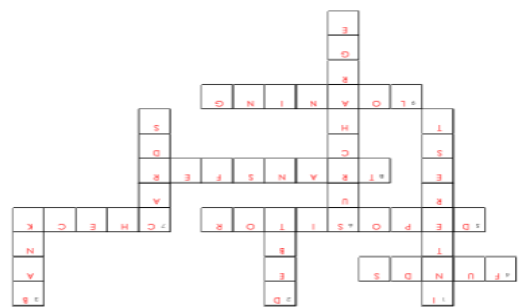
- 4. Money set aside for a specific purpose.
- 5. Person who puts money in a bank.
- 7. Written order to a bank to pay money.
- 8. Moving money from one account to another account.
- 9. Lend money to Someone or a person.

Down:

- 1. Money earned on savings.
- 2. Money owned to others.
- 3. Place to keep money.
- 6. Additional fee for using an ATM.
- 7. Plastic payment method.

By

R. Sainath II - MBA



Banking
SOLUTION