

# Loans And Advances with Reference to PKGB Bank

BHADRAPPA HARALAYYA

*HOD and Associate Professor, Department of MBA, Lingaraj Appa Engineering College, Bidar*

*Abstract- India has a strong and vivid banking region comprising state-owned banks, personal zone banks, foreign banks, monetary establishments and regional banks which consist of cooperative banks, rural banks and local neighborhood banks, in addition there are non-banking financial organizations (NBFCs), housing finance companies, Nidhi companies and chit fund firms which play the function of financial Intermediaries. Since the launch of the economic liberalization and international program in 1991, India has significantly comfy banking policies and opened the financial location for distant places investment. India additionally committed to similarly open the banking vicinity for overseas funding in pursuance to its dedication to the World Trade Organization (WTO) As financial authority of the country, the Reserve Bank of India (RBI) regulates the banking industry and lays down suggestions for every day functioning of banks inside the average framework of the banking Regulation Act, 1949, Foreign Exchange Management Act, 1999 and Foreign Direct Investment (FDI) policy of The government u.s .a .owned banks.*

## I. INTRODUCTION

In this competitive world to begin a new commercial enterprise one wants large capital investment. To overcome this one need to take monetary help from the financial firms or Banks. Before getting monetary assistance, it is vital to recognize the term and stipulations of the financial establishments i.e. Their fee of hobby repayment duration, healing policy, proportion of safety and other conditions.

In the before day sole proprietorship was once run as a family business and were endured by way of the descendants of the family, but in these days, many wishes to be self-employed and this has resulted in amplify of sparkling entrepreneurs. These clean entrepreneurs need economic support. Thus, financial

organization plays a foremost function for their business.

The Bank as Loans and Advances. The following is analysis done.

- To analysis of loans
- To analysis of advances
- To analysis of procedures loan and advances
- To assessment the loans and advances
- To analysis of the all typed of loans and advances

## • ORGAN OF RRBs AND BANK

RRBs have been hooked up with the aid of the use of authorities of India, Under the provision of RRBs Act 1976 enacted by using way of the parliament. The targets of placing up to this distinctive classification of Banks is to cater to the basics banking wishes of rural human beings in unique to make a contribution for the development of rural economic system and prosperity of the vicinity and employment science RRBs like public sectors Banks are mounted with the aid of Govt. of India and are the time table Banks, notified with the aid of Reserve bank of India.

Government of India with a view to enhance the operational viability and effectivity of RRBs, initiated the gadget of structural consolidated through ability of amalgamation RRBs, the ambulated the RRBs had been predicted to the furnish higher client company with accelerated infrastuced, computerization, pooling of trip work pressure universal publicity and marketing efforts etc.

The amalgamation supposed to reap blessings of giant are of operation greater deposit publicity restriction and undertake a range of banking activities. Pragathi Krishna Gramina Bank with Head workplace at Bellary got here into existence on 23rd August 2013 with the amalgamation of the 2 RRBs vise erstwhile PragathiGramina Bank (Sponsored by using State Bank of India with Head Office at Gulbarga, The Bank used to be shaped as per gazette Notification of

Government of India No.F1/5/2011-RRB (Karnataka) dated 23.08.2013.

Recent improvement in Banking enterprise

- State Bank of India has obtained seventy six share kingdoms in Gyro Commercial Bank,
- Pragathi Krishna Gramina Bank two is planning to collect a monetary institution in India consolidates its presence in the continent.
- Cenara Bank is supporting India banks get higher their large non-performing property (NPA).
- The RESERVE BANK OF INDIA has these days allowed the commonwealth Bank India.

- History

Regional Rural Banks were established under the provisions of an Ordinance passed on 26 September 1975 and the RRB Act. 1976 to supply adequate banking and deposit facility for agriculture and different rural seniors.

These have been set up on the pointers of The Narasimham Working Group<sup>1</sup> all via the tenure of Indira Gandhi's authorities With a vie“. to encompass rural areas into monetary mainstream given that that time about 70% of the Indian Population “as of Rural Orientation. The improvement method of RRBs commenced on 2 October 1975 with the forming of the first RRB, the Prathama Bank. Also on 2 October 1976 live regional rural banks had been set up with a complete licensed capital (SIG Million) which later augmented to 500 crore (50 Million). The Regional Rural Bank were owned through the Central Government, The State Government and the Sponsor Bank (There have been live industrial banks, Punjab National Bank.

State Bank of India, Syndicate Brink. United Bank of India and United Commercial Bank, which subsidized the regional rural banks) “ho held shares in the ratios as follows Central Government-50%, State (iovernmcntI5% and Sponsor Banks35%..Earlier. Reserve Bank of India had laid down ceilings on the rate of pastime to be charged with the aid of these RRBS.

How ere from August 1996 the RRBs have been granted freedom to repair expenses of interest, which is commonly in the fluctuate of 14-18”o for advances. Recapitulation of Regional Rural Bank (RRBs)

Subsequent to evaluate of the Financial reputation ol‘ RRBs via the use of the Union Finance Minister in August, 2009, it used to be felt that a massive range of RRBs had a low Capital to Risk weighted Assets Ratio (CRAR).

A committee used to be for this reason constituted in September, 2009 under the Chairmanship of K C Chakra arty. Deputy Governor. RBI to analyses the financials of the RRBs and to advise measures including re-capitalization to supply the CRAR of RRBs to at least 9% in a sustainable manner by2012. The committee submitted its repots in May,2010

### 1.1 COMPANY PROFILE

It has been a prolonged end eventful ride nearly a century 25. Starting two in 1928 from a scent establishing in to as new hi-rise Pragathi Krishna GraminaBankin Maine branch Bellary.is sage of vision Enterprise. It is a story crafted in two non-public capital, princely two patronages and country ownership. it is a nary of normal bankers and their amazing contribution two in the ascent two Pragathi Krishna GraminaBankto the daring heights of enterprise glory. It is I story that wants to be shared with all these tens of hundreds of thousands two of human beings customers, stakeholders. Personnel & the public at Large who in enough more.Have contributed to the melting of an institution.

- SCHEDULED BANK STATUS OF PRAGATHI KRISHNA GRAMINA BANK

Regional Rural Banks (RRBs) are exclusive class of Banks hooked up by way of skill of Govt. of indie in 1975 below the Provisions two of the Ordinance promulgated via the use of the promulgated two of India on 26.09.1975. This Ordrrnnnce later was once changed by means of using the utilization of RRBs Act. 1976 enacted with the aid of ability of the Parliament. The powers to Make Rules, Regulations & Frame the policy matters bearing on to RRBs are vested with Government of India.

CBS: 100% CORE BANKING (CBS) Implemented

The offerings furnished by using our ATMs:

- Cash Withdrawal
- Balance inquiry
- Mini announcement (last 10 transactions)
- PIN Change
- RUPAY ATM two CARD/ DEBIT CARDS/ KISAN CARDS

Our Bank is issuing the following varieties two of Rupay two enjoying playing cards in affiliation with NPCI and Canada Bank

- ATM cards: Withdrawing money and exclusive offerings at ATMs only.

Debit Card:

- Withdrawing cash and one-of-a-kind offerings at ATMs
- Point of Sales (POS) terminals at selected shops/merchant establishment for purchase / making consignment payments,
- To make e-commerce transactions reserving train/bus/plane tickets, online purchase, charge of utility repayments etc.

Kisan Cards:

Essentially personalized debit playing cards issued to farming community. All functionalities of Debit taking phase in enjoying playing cards are enabled for these cards also. Bank has issued more than 3.5 lakh taking part in enjoying playing cards plans to bother 10 lakh taking part in enjoying cards at some stage in this yr unintended Insurance facility of up to Rs.1 lakh is accessible on Rupay taking phase in taking part in playing cards for enjoying cards holders a ged between 18 to 70 years.

Shortly Banks is going to hassle Junior Cards also.

SMS ALERTS

Upon registration of their Cell (Mobile) number. Our purchasers get SMS Alerts on their Mobile two for the following events: For credit score ranking & For imparting day with the aid of the use of day EOD balance (only when End of Day balance modifications at some stage in the day) to generate symptoms when

the balance in the account goes under the certain aMOUnT. Term Deposit maturity Alerts 5 any two in advance. two For Withdrawal of portions in ATM/

Service Charges

For remittances up to Rs. 10,000/- Rs.2.50per transaction Remittances two extra than Rs.10,000/- & up to Rs.1 lakh:Rs.5.00per transaction two Remittances.

RTGS

The minimal quantity to be remitted via RTGS is Rs.2 Lakhs and there is no maximum prevent for the same.

Inter Branch Transaction

Inter –Branch switch authorized up to forestall of Rs.10 Lakh for saving Bank Account (SB), Current Account (CA), Over Draft(OD) and two Cash Credit (CC) account (Excluding Kisan Credit Card) .Inter – Branch Cash remittance up to Rs.2 Lakh for two SB,CA,OD,CC,RD A loan debts ,Inter-Branch two Cash Withdrawal for customer o to 1/3 parry (through Cheques two only) up to Rs.50,000/

21 Public Sector banks in India	
Indian overseas bank	Oriental Bank of Commerce
Bank of Baroda	Allahabad Bank
Bank of India	Andhra Bank
Syndicate Bank	Punjab National Bank
UCO Bank	Canara Bank
Bank of Maharashtra	Union Bank of India
United Bank of India	Central Bank of India
Dena Bank	Corporation Bank
Corporation Bank	State Bank of India
Industrial Development Bank of India	

Career Prospects in Public quarter Banks

Public region Banks are growing considerably and are coming up with whopping recruitment project. Every yr they are hiring 20,000 Officers and 19,000 clerks, In 2012, spherical seven lakh candidates have been qualified for the Common Interviews, PSBs is booming in the job market due to the fact of two particular reasons- Expansion of two business in the

banking enterprise as they are opening up new branches across the country

Banking employees will be retired in the upcoming 5-6 years two In order to fill these gaps it used to be figured that round 30,000 vacancies be coming forth in the next year across the banking industry.

Reason behind opting for Public sector bank Public quarter monetary institution is the appropriate want for the youngsters because of two reasons-

- PSBs banks can pay great remuneration as it tiers from Rs. 3 to four lakh par annum
- Getting Promotion in banks is very an awful lot viable.

Skill required for becoming a banker

- One ought to possess suitable interpersonal capability in order to deal with the clients
- One should have an ardent urge to play the position of genuine time period player
- One have to have the functionality of fast analyzing in order to interpret the new banking two products
- One should have the flexibility for relocation
- Diligence & actual judgment energy are the quintessential trains of a genuine banker
- Creativity, applicable determination – making skills, and through knowledge of distinct company are the integral attributes of a Banker
- One ought to replace oneself with the RBI's latest insurance policies & policies alongside with a variety of banking transactions, monetary group and the economy in general
- If you do now no longer desire to omit over remarkable opportunity, then pull up your shocks now and be up to date with the modern day small print advertised in the newspapers & IBPS two Bank Exam Websites (<http://www.careerskill.in>) for the syllabus of the course content material material & exam dates.

## II. THEORETICAL BACKGROUND OF THE STUDY

The manner of reviewing and analyzing a financial institution financial announcement to make higher

economic decision. These announcements encompass the income statement, steadiness sheet, assertion of cash flows, and announcement of retained earnings. Financial statement assessment is a method of approach involving precise techniques for evaluating risks, performance, economic health, and future prospect of an business enterprise .

It is used with the useful resource of a range of stakeholders, such as credit and fairness customers, the government, the public and decision- makers inside the agency . These stakeholders have special assets and observe a range of specific techniques to meet their needs. For example, fairness asses are involved in the long-term earnings electrical energy of the agency and per chance the sustainability two and amplify of dividend payment. Creditor prefer to make positive the interest and predominant is paid on the business enterprise debt securities (e.g. bonds) when due.

Common strategies of economic announcement evaluation consist of integral analysis, DuPontanalyse horizontal and vertical assessment and the use of financial ratios. Historical facts blended with a sequence of assumptions and changes to the economic information may additionally be use to undertaking future performance. The chartered Financial evaluation designation in accessible for expert monetary analysis.

The joint-stock banks are categorized with the useful resource of the Reserve Bank of India as scheduled banks and non-scheduled banks. Banks with a paid-up capital and reserves of over Rs.5 Lakhs and which are blanketed in the 2nd agenda of the Reserve Bank of India Act are stated as scheduled banks while banks which do no longer fall beneath this class are regarded as non-scheduled banks. Indian joint-stock banks are fully those scheduled banks registered under the Indian Companies Act.4 Nationalization of Banks: In the two many years following the enactment of the Banking Regulation Act, 1949, the Indian banking system developed in many respects. It grew geographically, structurally and functionally.

Judged on the foundation of credit score rating mobilization, commercial banks made a consider Before the Banking Regulation Act, 1949 got here into

existence, Banking device in India suffered for the following reasons:

The joint-stock banks are labeled with the useful resource of the Reserve Bank of India as scheduled banks and non-scheduled banks. Banks with a paid-up capital and reserves of over Rs.5 Lakhs and which are blanketed in the 2nd agenda of the Reserve Bank of India Act are referred to as scheduled banks whilst banks which do no longer fall below this category are considered as non-scheduled banks. Indian joint-stock banks are utterly those scheduled banks registered under the Indian Companies Act.4 Nationalization of Banks: In the two many years following the enactment of the Banking Regulation Act, 1949, the Indian banking gadget developed in many respects. It grew geographically, structurally and functionally.

Ignorant public have been proven large figures of approved capital as in the direction of very fractional amounts of paid-up capital and hence should be barring situation misled by means of high quality unscrupulous bankers. The promoters of banking corporations used to persuade men and women to purchase a very big variety of shares than they may additionally favor to definitely discover the money for to and additionally with the aid of capacity of calling entirely a small factor of the subscribed capital. For instance, the Poona Bank which went into liquidation in 1924 had an authorised capital of Rs.10 crores as in opposition to a subscribed capital of Rs.50 Lakhs and a paid-up capital of Rs.3 Lakhs. 5. Interlocking directorates (same man or lady appointed as director for extra than one bank) paved way of mismanagement.

The two principle functions viz. institutionalization of savings and institutionalization of credit, had been inseparable from each other for the RBI as these have been moreover its precept functions, specifically financial policy. In November 1951 the RBI made mild of its constraints to unroll a new economic coverage marked through the abandonment of a less highly-priced money policy.

The Indian banking gadget characterised via capability of a large range of undercapitalized and poorly managed banking organisations resulted in panics and financial institution collapses in 1940's. Consolidating

banks and instituting sound licensing, management, and supervisory norms and tactics as an end result grew to grow to be vital priorities. Following the RBI's efforts,

The clumsy banking affiliation comprising some 566 economic institution in 1951 used to be two decreased through means of 1967 to a extra homogenous and manageable device made up of ninety6 one institutions. At the equal time the gain of the banking system widened, places of work of enterprise banks rising from about 4000 in 1951 to over 7000 in 1967. This increase fuelled the nation's expectations with the aid of the late 1960's, which noticed a debate over the relative blessings of social control over banks and outright nationalization.

The Government coverage was once to motivate small, tiny and cottage and village industries however the truth was once as soon as that the small industrial and commercial enterprise gadgets had been consistently and consistently disregarded and starved of funds. Banks did no longer suppose about agricultural financial savings seriously. Public cash had been used to resource anti-social and illegal activities in opposition to the hobby of the everyday public.

"The banking system touches the lives of tens of millions and has to be influenced with the useful resource of giant social purpose and has to subserve countrywide priorities and objectives, such as speedy boom in agriculture, small industries and exports, raising of employment levels, encouragement of new entrepreneurs and the enchantment of the backward areas. For this cause it is critical for authorities to take direct accountability for the extension and diversification of banking services and for the working of tremendous section of the banking system."

### III. RESEARCH DESIGN

#### 3.1 STATEMENT OF THE PROBLEM

- To analysis the loans and advances of Pragathi Krishna Gramina Bank Mannaekhelli Branch with that analysis of all the property and all the liabilities toward advances.
- To analysis the elements of loans

- To evaluation of the elements of procedures
- To evaluation the loans and advances

### 3.2 SCOPE OF THE STUDY

The look up about used to be as rapidly as restrained totally to PRAGATHI KRISHNA GRAMINA BANK. With reference to phrases and stipulations for financial assist and find out about of Pragathi Krishna GraminaBnak.

The fundamental reason of the find out about is to apprehend the phrases and stipulations of two Pragathi Krishna Gramina Bank loans and advances.

### 3.3 OBJECTIVE OF THE STUDY

- Awareness of Agriculture loan.
- Awareness of mortgage merchandise for formers.
- To learn about the issue and difficulties of loans and advances of the forms
- To study the loan and advance in
- To study the loans and advances sanction procedure
- To study the match differences between the five year. And three years
- To know the statutory and other reserve
- To learn about the troubles and difficulties in the banking system for agriculture oriented customers. To know about the working of the bank

### 3.4 RESEARCH METHODOLOGY

Date Collection:

The archives series is one of the quintessential factors in the lookup plan honestly because; it is the way that lookup can get answer to the lookup question.

Data Details:

Data bearing on to Loans and Advance required for the examine about i.e. about the sources of money and software of dollars and stability sheet for calculating extra than a few ratio.

The statistics is collected in two ways:

- Primary Data
- Secondary Data

1) Primary Data: Personal interview i.e., go to the branch and qualitative information used to be

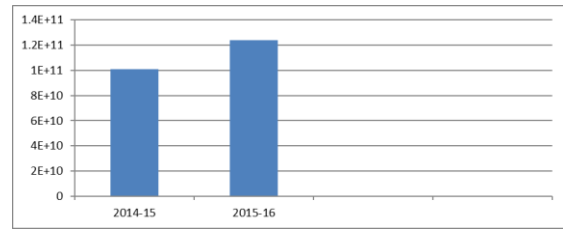
gathered all thru two interactions with the finance departments.

2) Secondary Data: The secondary information is every other from of the collection, the place the records are gathered from the existing records. Company information and from in the past carried out search for work and additionally through internet.

## IV. DATAANALYSIS AND INTERPRETATION

### 4.1 ANALYSIS OFLOANS AND ADVANCES

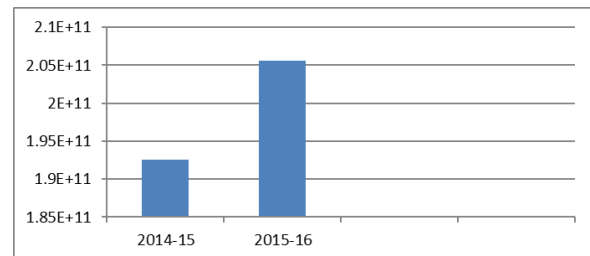
Year	LOANS AND ADVANCES
2016-17	101085978600
2017-18	123829293751



Interpretation: Loans and Advances is in the year 2016-17 is 101085978600 and 2017-18 is 123829293751

### 4.2 ANALYSIS OF DEPOSITES AND OTHER FUNDS

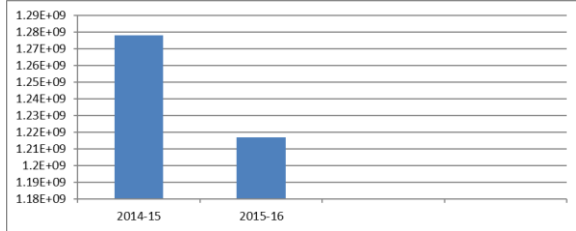
Year	DEPOSITES AND OTHER FUNDS
2016-17	192597636346
2017-18	205555302237



Interpretation: Deposits and other funds is in the year 2016-17 is 192597636346 and 2017-18 is 205555302237

4.3 ANALYSIS OF BORROWINGS

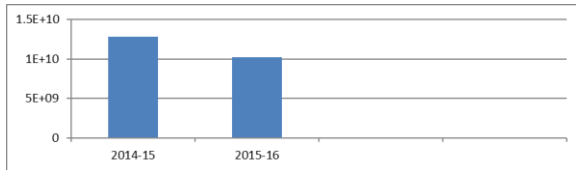
Year	BORROWINGS
2016-17	1278137940
2017-18	1216699451



Interpretation: Borrowings in the year 2016-17 is 1278137940 and 2017-18 is 121669945

4.4 ANALYSIS OF OTHER LIABILITIES

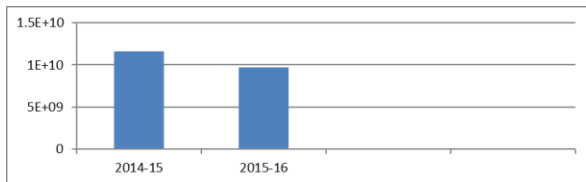
Year	OTHER LIABILITIES
2016-17	12781800302
2017-18	10243326387



Interpretation: Other liabilities in the year 2016-17 is 12781800302 and 2017-18 is 10243326387.

4.5 ANALYSIS OF OTHER ASSETS

Year	OTHER ASSETS
2016-17	11608389116
2017-18	9671496213

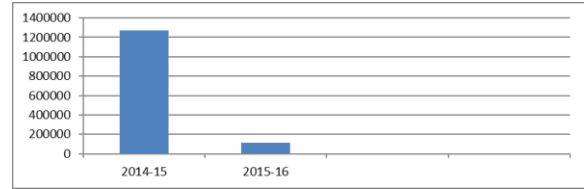


Interpretation: Other assets in the year 2016-17 is 11608389116 and 2017-18 is 9671496213.

4.6 ANALYSIS OF CASH IN HAND

Year	CASH IN HAND
2016-17	1268475

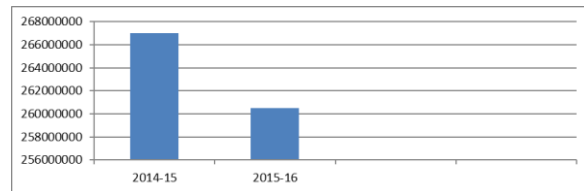
2017-18	109414
---------	--------



Interpretation: Cash in hand in the year 2016-17 is 1268475 and 2017-18 is 109414.

4.7 ANALYSIS OF INVESTMENTS

Year	INVESTMENTS
2016-17	267000000
2017-18	260500000



Interpretation: Investments in the year 2016-17 is 267000000 and 2017-18 is 260500000.

V. FINDINGS, CONCLUSION AND SUGGESTIONS

5.1 SUMMARY OF FINDINGS

- From the analyze about it used to be PKGB Acknowledge the developing importance of Internet Banking. Online payment, fore provider and Public provident fund to senior citizen.
- It was once as soon as positioned from the take a look at about that a concession charge of exercise is enabling entirely to Education Loan no longer to agriculture loan.
- It was once as soon as seen that PKGB presenting the all kinds of loans to the public, consider to the gorgeous non-public banks for the formers.
- It used to be decided that upfront costs charged through the use of the Pragathi Krishna Gramina Bank are very excessive have a seem at to the one of a type Bank.

## 5.2 CONCLUSION

The mortgage scheme operated with the resource of way of the PKGB is very gorgeous and it is moreover imparting the concession price of recreation to instructional loan. Hence, I acquired all by way of the undertaking length one of a shape sorts of terms and stipulations for all kinds of loans.

## 5.3 SUGGESTION

- To furnish the concession rete of hobby to agricultural sector.
- Upfront costs be reduced be decreased with the useful resource of way of the bank, to appeal to extended customers.
- It ought to try to pay interest all kinds of peoples to presenting the loans.
- The huge steps concerned in availing loan ought to be minimizing.

## REFERENCES

- [1] BHADRAPPA HARALAYYA , P.S.AITHAL , PERFORMANCE AFFECTING FACTORS OF INDIAN BANKING SECTOR: AN EMPIRICAL ANALYSIS, George Washington International Law Review, Vol.- 07 Issue -01, April-June 2021, PAGE No : 607-621, Available at: <http://archive-gwilr.org/wp-content/uploads/2021/06/Bhadrappa-Haralayya.pdf>
- [2] BHADRAPPA HARALAYYA , P.S.AITHAL , TECHNICAL EFFICIENCY AFFECTING FACTORS IN INDIAN BANKING SECTOR: AN EMPIRICAL ANALYSIS, Turkish Online Journal of Qualitative Inquiry (TOJQI), Vol.- 12 Issue -03, June 2021, PAGE No : 603-620, Available at: <https://www.tojqi.net/index.php/journal/article/view/791/242>
- [3] BHADRAPPA HARALAYYA , P.S.AITHAL , IMPLICATIONS OF BANKING SECTOR ON ECONOMIC DEVELOPMENT IN INDIA, George Washington International Law Review, Vol.- 07 Issue -01, April-June 2021, PAGE No : 631-642 Available at: <http://archive-gwilr.org/wp-content/uploads/2021/06/Bhadrappa-Haralayya-1.pdf>
- [4] BHADRAPPA HARALAYYA , P.S.AITHAL , STUDY ON PRODUCTIVE EFFICIENCY OF BANKS IN DEVELOPING COUNTRY, International Research Journal of Humanities and Interdisciplinary Studies (www.irjhis.com) ,Volume: 2, Issue: 5, May 2021, Page No : 184-194. Available at : <http://irjhis.com/paper/IRJHIS2105025.pdf>
- [5] Bhadrappa Haralayya ; P. S. Aithal . "Study on Model and Camel Analysis of Banking" Iconic Research And Engineering Journals ,Volume 4 ,Issue 11 ,May 2021 Page 244-259. Available at <https://irejournals.com/paper-details/1702750>
- [6] Bhadrappa Haralayya and Aithal, P. S.. "Analysis of cost efficiency on scheduled commercial banks in India". International Journal of Current Research, Volume 13, Issue 06, June 2021, pp 17718-17725 Available at: <https://www.journalcra.com/sites/default/files/issue-pdf/41580.pdf>
- [7] Bhadrappa Haralayya and P. S. Aithal, "A Study On Structure and Growth of Banking Industry in India", International Journal of Research in Engineering, Science and Management ,Volume 4, Issue 5, May 2021. Page no 225–230. Available at: <https://www.journals.resaim.com/ijresm/article/view/778/749>.
- [8] Bhadrappa Haralayya, Retail Banking Trends in India ,International Journal of All Research Education and Scientific Methods (IJARESM), Volume: 9, Issue: 5, Year: May 2021, Page No : 3730-3732. Available At [http://www.ijaresm.com/uploaded\\_files/document\\_file/Bhadrappa\\_Haralayyaqscw.pdf](http://www.ijaresm.com/uploaded_files/document_file/Bhadrappa_Haralayyaqscw.pdf)
- [9] BHADRAPPA HARALAYYA, P.S.AITHAL, FACTORS DETERMINING THE EFFICIENCY IN INDIAN BANKING SECTOR : A TOBIT REGRESSION ANALYSIS", International Journal of Science & Engineering Development Research (www.ijsdr.org), Vol.6, Issue 6, June-2021, page no.1 - 6, Available :<http://www.ijsdr.org/papers/IJSDR2106001.pdf>
- [10] BHADRAPPA HARALAYYA , P.S.AITHAL , IMPLICATIONS OF BANKING SECTOR ON ECONOMIC DEVELOPMENT IN INDIA,



- flusserstudies, Volume 30, June 2021,Page No:1068-1080, Available at: <https://flusserstudies.org/archives/801>
- [11] BHADRAPPA HARALAYYA, P.S.AITHAL, STUDY ON PRODUCTIVE EFFICIENCY OF FINANCIAL INSTITUTIONS, International Journal of Innovative Research in Technology, Volume 8, Issue 1, June-2021 ,Page no: 159 – 164, Available: [http://ijirt.org/master/publishedpaper/IJIRT151514\\_PAPER.pdf](http://ijirt.org/master/publishedpaper/IJIRT151514_PAPER.pdf)
- [12] BHADRAPPA HARALAYYA , STUDY OF BANKING SERVICES PROVIDED BY BANKS IN INDIA, International Research Journal of Humanities and Interdisciplinary Studies (www.irjhis.com), Volume: 2, Issue: 6, Year: June 2021,Page No : 06-12, Available at : <http://irjhis.com/paper/IRJHIS2106002.pdf>.
- [13] BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF BANK PERFORMANCE USING CAMEL APPROACH", International Journal of Emerging Technologies and Innovative Research (www.jetir.org | UGC and issn Approved), Vol.8, Issue 5, May-2021, page no 305-314, Available at : <http://www.jetir.org/papers/JETIR2105840.pdf>
- [14] BHADRAPPA HARALAYYA, P.S.AITHAL, ANALYSIS OF BANK PRODUCTIVITY USING PANEL CAUSALITY TEST, Journal of Huazhong University of Science and Technology, Volume 50, Issue 6, June-2021 , Page no: 1 – 16, Available at: <https://app.box.com/s/o71lh776oepypauvzucp9e sntjwur9zf>
- [15] BHADRAPPA HARALAYYA, P.S.AITHAL, INTER BANK ANALYSIS OF COST EFFICIENCY USING MEAN, International Journal of Innovative Research in Science, Engineering and Technology (IJIRSET), Volume 10, Issue 6, June-2021 ,Page no: 6391-6397, Available at: [http://www.ijirset.com/upload/2021/june/97\\_IN TER\\_NC1.pdf](http://www.ijirset.com/upload/2021/june/97_IN TER_NC1.pdf)
- [16] BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF TOTAL FACTOR PRODUCTIVITYAND PROFITABILITY MATRIX OF BANKS BY HMTFP AND FPTFP, Science, Technology and Development Journal, Volume 10, Issue 6, June-2021, Page no: 190-203, Available at: <http://journalstd.com/gallery/23-june2021.pdf>
- [17] BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF BANKS TOTAL FACTOR PRODUCTIVITY BY AGGREGATE LEVEL, Journal of Xi'an University of Architecture & Technology, Volume 13, Issue 6, June- 2021 ,Page no: 296-314, available at: <https://www.xajzkjdx.cn/gallery/28-june2021.pdf>
- [18] Bhadrappa Haralayya, P S Aithal, "ANALYSIS OF BANKS TOTAL FACTOR PRODUCTIVITY BY DISAGGREGATE LEVEL", International Journal of Creative Research Thoughts (IJCRT), Volume.9, Issue 6, June 2021, pp.b488-b502, Available at :<http://www.ijcrt.org/papers/IJCRT2106187.pdf>
- [19] Haralayya B. Importance of CRM in Banking and Financial Sectors Journal of Advanced Research in Quality Control and Management 2021, 6(1): 8-9
- [20] Haralayya B. How Digital Banking has Brought Innovative Products and Services to India. Journal of Advanced Research in Quality Control and Management 2021; 6(1): 16-18
- [21] Haralayya B. Top 5 Priorities That will Shape The Future of Retail Banking Industry in India. Journal of Advanced Research in HR and Organizational Management 2021; 8(1&2): 17-18.
- [22] Haralayya B. Millennials and Mobile-Savvy Consumers are Driving a Huge Shift in The Retail Banking Industry. Journal of Advanced Research in Operational and Marketing Management 2021; 4(1): 17-19
- [23] Haralayya B. Core Banking Technology and Its Top 6 Implementation Challenges. Journal of Advanced Research in Operational and Marketing Management 2021; 4(1): 25-27
- [24] Nitesh S Vibhute ; Dr. Chandrakant B. Jewargi ; Dr. Bhadrappa Haralayya . "Study on Non-Performing Assets of Public Sector Banks" Iconic Research And Engineering Journals Volume 4, Issue, 12 June 2021, Page 52-61 Available at

- <https://irejournals.com/formatedpaper/1702767.pdf>
- [25] Haralayya, Dr. Bhadrappa and Saini, Shrawan Kumar, An Overview on Productive Efficiency of Banks & Financial Institution (2018). International Journal of Research, Volume 05 Issue 12, April 2018, Available at SSRN: <https://ssrn.com/abstract=3837503>
- [26] Haralayya, Dr. Bhadrappa, Review on the Productive Efficiency of Banks in Developing Country (2018). Journal for Studies in Management and Planning, Volume 04 Issue 05, April 2018, Available at SSRN: <https://ssrn.com/abstract=3837496>
- [27] Basha, Jeelan and Haralayya, Dr. Bhadrappa, Performance Analysis of Financial Ratios - Indian Public Non-Life Insurance Sector (April 30, 2021). Available at SSRN: <https://ssrn.com/abstract=3837465>.
- [28] Haralayya, Dr. Bhadrappa, The Productive Efficiency of Banks in Developing Country With Special Reference to Banks & Financial Institution (April 30, 2019). Available at SSRN: <https://ssrn.com/abstract=3844432> or <http://dx.doi.org/10.2139/ssrn.3844432>
- [29] Haralayya, Dr. Bhadrappa, Study on Performance of Foreign Banks in India (APRIL 2, 2016). Available at SSRN: <https://ssrn.com/abstract=3844403> or <http://dx.doi.org/10.2139/ssrn.3844403>
- [30] Haralayya, Dr. Bhadrappa, E-Finance and the Financial Services Industry (MARCH 28, 2014). Available at SSRN: <https://ssrn.com/abstract=3844405> or <http://dx.doi.org/10.2139/ssrn.3844405>
- [31] Haralayya, Dr. Bhadrappa, E-payment - An Overview (MARCH 28, 2014). Available at SSRN: <https://ssrn.com/abstract=3844409> or <http://dx.doi.org/10.2139/ssrn.3844409>.
- [32] Bhadrappa Haralayya . "Customer Satisfaction at M/s Sindol Bajaj Bidar" Iconic Research And Engineering Journals, Volume 4 ,Issue 12, June 2021, Page 157-169 Available at: <https://irejournals.com/formatedpaper/1702792.pdf>
- [33] Bhadrappa Haralayya . "Ratio Analysis at NSSK, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 170-182 Available at: <https://irejournals.com/formatedpaper/1702793.pdf>
- [34] Bhadrappa Haralayya . "Financial Statement Analysis of Shri Ram City Union Finance" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 183-196 Available at: <https://irejournals.com/formatedpaper/1702794.pdf>
- [35] Bhadrappa Haralayya . "Employee Job Satisfaction at Big Bazaar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 197-206 Available at: <https://irejournals.com/formatedpaper/1702795.pdf>
- [36] Bhadrappa Haralayya . "Effect of Branding on Consumer Buying Behaviour at Vijay Bharat Motors Pvt Ltd, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 207-222 Available at: <https://irejournals.com/formatedpaper/1702796.pdf>
- [37] Bhadrappa Haralayya . "Study on Customer Perceptions Guru Basava Motors, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 223-231 Available at: <https://irejournals.com/formatedpaper/1702797.pdf>
- [38] Bhadrappa Haralayya . "Study on Loans and Advances for DCC Bank Main Branch Nayakaman, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 232-242 Available at: <https://irejournals.com/formatedpaper/1702798.pdf>
- [39] Bhadrappa Haralayya . "Work Life Balance of Employees at Karanja Industries Pvt Ltd, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 243-254 Available at: <https://irejournals.com/formatedpaper/1702799.pdf>
- [40] Bhadrappa Haralayya . "Working Capital Management at TVS Motors, Bidar" Iconic Research And Engineering Journals, Volume 4,

Issue 12, June 2021, Page 255-265 Available at:  
<https://irejournals.com/formatedpaper/1702800.pdf>

- [41] Haralayya, Dr. Bhadrappa, Testing Weak Form Efficiency of Indian Stock Market – An Empirical Study on NSE (April 30, 2021). Emerging Global Strategies for Indian Industry (ISBN: 978-81-910118-7-6), 2021, Available at SSRN: <https://ssrn.com/abstract=3837488>
- [42] Haralayya, Dr. Bhadrappa, Top 10 Ways to Improve the Communication Skills (JUNE 20, 2016). Available at SSRN: <https://ssrn.com/abstract=3844410> or <http://dx.doi.org/10.2139/ssrn.3844410>
- [43] Haralayya, Dr. Bhadrappa, Multi-Inter-Trans Disciplinary Research Towards Management and Commerce (July 25, 2016). Available at SSRN: <https://ssrn.com/abstract=3847404>