



CERTIFICATE

This is to certify the project work entitled
“RURAL BANKING IN INDIA”

Is done by

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As a part of their Curriculum in the Department of Commerce

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This is work has been carried out under my guidance

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ANNEXURE -1

DECLARATION

I here by declare that the project entitled "RURAL BANKING IN INDIA" is an original work done by me and has been submitted to the Department of Commerce, Osmania University, Hyderabad in partial fulfilment for the award of the Degree of Bachelor of Commerce (Computer Applications).

This report has not been submitted anywhere else for award of any other degree or diploma or certificate.

Name and address of the student

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ABSTRACT

Over the past several decades, management theory has evolved from the promotion of competitive work environments to the development of cooperative ones. As part of this process, students need to put an increasing emphasis on team building. The goal of this way of learning is to build better motivated students, bringing in creativity in class room, better problem solving skills and in turn higher productivity. Students are able to share their outcomes with others - resulting in pride in their accomplishments and reinforcing that learning is a constructive process rather than merely a process of fact retention. The activity has a psychological movement toward a goal and meets many basic needs in the process. Structure supports the cohesion and social development of group members. High stakes create increased chances for conflict and therefore need for conflict resolution skills. Inquiry-based learning may be unfamiliar to some students, and will need to be well structured. Inquiry-based learning is inherently authentic as well as engaging. The skills learned in this kind of activity lend themselves to real life applications, and meet many learning style needs. This paper builds the theoretical foundation for team building with case study approach and this will help the academicians in rethinking solutions to better team. The paper also develops a model as to how to create a successful team. Greater output, increased risk taking, higher commitment, better communication and better solutions to problem are some of the advantages of this way of learning.

Keywords: Team Work, Student Centric Process, Benefits, Team Building Model

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CONCLUSION

RRBs' performance in respect of some important indicators was certainly better than that of commercial banks or even cooperatives. RRBs have also performed better in terms of providing loans to small and retail traders and petty non-farm rural activities. In recent years, they have taken a leading role in financing Self-Help Groups (SHGs) and other micro-credit institutions and linking such groups with the formal credit sector.

RRBs should really be strengthened and provided with more resources with which they can undertake more of these important activities. And most certainly they should be kept apart from a profit-oriented corporate motivation that would reduce their capacity to provide much needed financial services to the rural areas, including to agriculture. Ideally, the best use of the resources raised by RRBs through deposits would be through extensive cross-subsidisation. This, in turn, really requires an apex body that would cover and oversee all the RRBs, something like a National Rural Bank of India (NRBI).

The number of rural branches should be increased rather than reduced; they should be encouraged to develop more sophisticated methods of credit delivery to meet the changing needs of farming; and most of all, there should be greater coordination between district planning authorities, Panchayati raj institutions and the banks operating in rural areas. Only then will the RRBs fulfill the promise that is so essential for rural development.