

T.T.W.R.DEGREE COLLEGE (GIRLS)

DAMMAPETA,BHADRADRI KOTHAGUDEM (DT).TS.

Affiliated to kakatiya University,warangal,T.S.



CRITERIA - III

RESEARCH,INNOVATIONS AND EXTENSION

3.4 - COLLABORATIONS

Additional information

QN.M :-3.4.2

Functional information MoUs

in the TTWR Degree College(G),Dammapeta during the period

2018-2019 to 2022-203

FUNCTIONAL MoUS

TTWR Degree College(G),Dammapeta

2018-2019

- ❖ Dept of Zoology, TTWRDC(Girls) Dammapeta,Bhadradi kothagudem, District, Telangana, with Apple Diagnostic Center, Khammam,Khammam(District),Telangana State.

**MoU BETWEEN TTWRDC (G) DAMMAPETA ZOOLOGY DEPARTMENT
AND APPLE DIAGNOSTIC CENTRE, KHAMMAM, T.S IN
2018-2019**



TTWR DEGREE COLLEGE (GIRLS) DAMMAPETA

Bhadrachalam District.

Affiliated to Kakatiya University-Warangal University

e-mail:ttwrdcgirls.dammapet@gmail.com Mob. No:-7901097701

University-Institution interaction

Memorandum of Understanding

Between

Department of Zoology TTWRDC (G), DAMMAPETA, BHADRACHALAM DIST.

AND

Apple Diagnostic Centre

In accordance with the mutual desire to promote cooperation between TTWRDC (G), DAMMAPETA College Bhadrachalam and Apple Diagnostic Centre both the college and the institution centre into this formal statement of collaboration in the form of memorandum of Understanding for the purpose of academic and professional exchanges this MOU is for the period of 5 years from 2018 to 2024.

Both the institutions have found it mutually beneficial to explore cooperative activities for the following purposes.

1. Training of B.Sc students every year by Assignments and short research projects.
2. Collaboration in research activities between college and institution.
3. Exchange of visit between scientists/ faculty members of the college to their counterpart and place.
4. Organization of joint seminars/ training programs/ meetings.
5. placements of joint seminars/ training programs/ meetings

It is understood that the details of the joint activities/ conditions for the utilization of the results achieved, arrangements for specific visits exchange and all other form of cooperation will be handled on mutually agreeable terms for each specific case.

Apple Diagnostic Centre
P. Prasad
Mob. No. 9849 221 009 - 9849 221 019




Principal
TTWR DEGREE COLLEGE (G) DAMMAPETA
T.T.W.R. DEGREE COLLEGE (W)
DAMMAPETA at ANKAMPALAM
Bhadrachalam District.

**MoU BETWEEN TTWRDC (G) DAMMAPETA ZOOLOGY DEPARTMENT
AND APPLE DIAGNOSTIC CENTRE, KHAMMAM, T.S IN**



FUNCTIONAL MoUS

TTWR Degree College(G),Dammapeta

2019-2020

- CGC ,TTWRDC(Girls) Dammapeta,Bhadradi kothagudem Dt,T.S.with UNDP Project ,MS.Gurupreet Bhatia State project Head UNDP , Hyderabad

**MoU BETWEEN IN THE TTWREIS, TTWRDC (G) DAMMAPETA AND
UNDP 2019-2020
DURING THE PERIOD
2 018-2019 TO 2022-2023**

TELANGANA TRIBAL WELFARE RESIDENTIAL EDUCATIONAL INSTITUTIONS SOCIETY: HYDERABAD

CIRCULAR

Ref. No A/0096/TTWRDC/2018

Dated: 04. 04.2020

Sub: TTWREIS – TTWRDC – UNDP - Proposal to replicate the "career guidance and counselling" centres programme of UNDP for the tribal students - MOU between UNDP & Tribal Welfare Department-further with TTWREIS - Training for TTWRDC women for about (5000)- Need to complete the counseling programme for (2000) students – Health Emergency in the country – Permission to complete the programme through Online – Orders issued -Reg.

Ref: 1. MOU finalized between UNDP and Tribal welfare Department.
2. Mail received from Ms.Gurupreet Bhatia on Dt 13.03.2020.
3. Request of UNDP on Dt. 02.04.2020

In the ref 1st cited above, an MOU has been signed between UNDP and Tribal Welfare Department for providing Career Guidance and Counselling to the Girl inmates. In this regard as per the agreement in which the programme of "Career Guidance and Counselling" was also included to the Girl inmates of TTWR Degree Colleges.

In view of the above TTWREIS has requested UNDP to start the programme of " Career Guidance and Counselling " to (5000) Girl inmates of TTWR Degree Colleges. Accordingly the programme has started successfully and the UNDP coordinators have given counselling for the Girls of TTWRDCs.

In the ref. 2nd cited above Ms. Gurupreet Bhatia State Project Head UNDP has sent a status report, progress of the project "Career Guidance and Counselling " Programme to (5000) Girl students in all TTWRDCs(W).

In this connection due to health emergency prevailing in the country and since all the institutions in TTWREIS are under lock down, UNDP has requested to accord permission to take up counseling sessions for remaining (2000) students of TTWRDCs(w) through phone.

In view of the above UNDP Counsellors are permitted to council the students through Telephone and complete the counselling individually. In this regard certain instructions are issued to the Principals of TTWRDCs(w) to coordinate with UNDP coordinators for completion of the above said programme.

- Principals are informed to gather the information of the students who have not participated in the UNDP counseling.
- Principals are informed to coordinate with the Institution UNDP coordinators for any assistance.
- Principals are instructed to inform the college coordinators to share students'/parents'/Guardians' contact numbers along with their hall ticket numbers.

- For any information please contact Mr. Imam Hussain, Senior Project Consultant Ph: No. 9182323269
- For any further clarification please contact DS Degree Colleges

In view of the above Principals are instructed to follow the guidelines strictly, any deviation in this matter it will be viewed seriously.

Sd/-
Secretary

Copy to the Principals TTWRDC(w)
Copy to all the RCs for information
Copy to the Dy.Secretary (Admin/Accounts/planning/Degree colleges) for information
Copy to JS(Admin)
Copy to ITI, Hyderabad
Copy to Ms. Gurpreet Madam of UNDP Copy to DS Degree colleges to coordinate with UNDP and with all the Principals.

MoU's and Activities initiated under MoU's.

- MOU has been signed between UNDP and Tribal Welfare Department for providing "Career Guidance and Counselling" to the Girl inmates dated 04-04-2020.
- MOU between "Center for Human Security studies" Hyderabad with TTWREIS to provide online training to the students for one month from 20th July 2020 to 19th August 2020
- MOU between M/s iAdore Transtech Pvt Ltd, Hyderabad and TTWREIS to train 285 TTWRDC students for LIFE SKILLS 360 Program in 02 workshops. As per the M.O.U, the TTWRDC boys and girls have to teach the cascading model to the students of TTWREIS schools (89) from class 5th to 9th in the allotted schools from 20- 12-2019 to 1 -07-2020.



T.T.W.R. DEGREE COLLEGE(WOMENS), DAMMAPETA,
At Laqshya College , Thanikella, Khammam(Dist)

e-mail : ttwrdegirls.dammapet@gmail.com

Mob.No7901097701

A Detailed report on UNDP PROGRAM


- 1) **Psychometric test:** It was conducted for 347 students and counseling was also given to 192 students from II and III year.
- 2) **Internship program:** It was conducted for both second and final year students for 60 hours.
B.Z.C II year : 10 students selected, only 5 students got the interview calls.
B.Com II Year : 16 student participated in internship program.
B.Z.C III year : 3 students participated in internship program. They have attended chemistry classes on zoom app.
- 3) **Job Readiness Skills:** This program was conducted for 35 final year students, where they trained students about how to prepare curriculum vitae, review writing, how to develop soft skills , attend interviews and enroll in job portals and sites etc.,
- 4) They gave students a chance to join in career conclave on future technologies. We are enclosing the list of students who were there in job readiness program and internship.

Internship Program :

Total No. of students participated – 29

Job Readiness skills :

Total No. of students participated – 35


PRINCIPAL (FAC)
T. T. W. R.D.C. COLLEE (W)
DAMMAPETA-507306,
at Laqshya Engg. College
TANIKELLA, KHAMMAM.

MoU BETWEEN IN THE TTWREIS, TTWRDC (G) DAMMAPETA AND
UNDP 2019-2020
DURING THE PERIOD
2 018-2019 TO 2022-2023



FUNCTIONAL MoUS

TTWR Degree College(G), Dammapeta

2021-2022

- ❖ TTWREIS(GURUKULAM),TTWRDC(G)Dammapeta,Bhadradri kothagudem(Dt),T.S with Naandi Foundation,Trend set towers,road no 2,Banjara hills,Hyd-500034.

MoU BETWEEN IN THE TTWREIS, TTWRDC (G) DAMMAPETA AND

NAANDI FOUNDATION on 18.12.2022

DURING THE PERIOD

2 018-2019 TO 2022-2023



O/o the Secretary,
TTWREIS (Gurukulam),
1st floor, DSS Bhavan,
Masab Tank, Hyderabad

Circular

Rc.No. RDC/DEGR/TRWS/3/2019

Dt: 07.12.2019

Sub: TTWREIS-TTWRDC- Certain instruction to the Principals of TTWR Degree Colleges on "EMPOLYABLITY SKILLS" training programme by M/s Naandi Foundation -Reg.

Ref: Instructions of Secretary, TTWREIS

With reference to the subject cited, TTWREIS Gurukulam decided to conduct "EMPOLYABLITY SKILLS" training programme in collaboration with M/s Naandi Foundation- Hyderabad for students who are interested in Employability along with Entrepreneur of TTWRDCs.

In this regard Principals of TTWR Degree Colleges are instructed to follow certain instructions for "EMPOLYABLITY SKILLS" training program to be held at 17 TTWRDCs after completing IV semester.

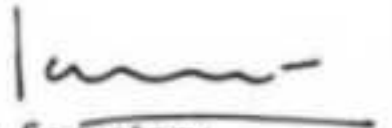
In this regard Colleges names and scheduled dates given below:

S.NO	COLLEGE NAME	SCHEDULE DATES
1	Sangareddy	11th Dec - 17th Dec
2	Siricilla	15th Dec - 21st Dec
3	karminagar	15th Dec - 21st Dec
4	Medak	15th Dec - 21st Dec
5	Asifabad	18th Dec- 24th Dec
6	Boath	18th Dec- 24th Dec
7	Mahabubabad	18th Dec- 24th Dec
8	Manuguru	18th Dec- 24th Dec
9	Dammapeta	18th Dec - 24th Dec
10	shadnagar	18th Dec- 24th Dec
11	Nagarkurnool	18th Dec- 24th Dec
12	Mahabubnagar	18th Dec- 24th Dec
13	Devarkonda	18th Dec- 24th Dec
14	Surypeta	18th Dec- 24th Dec
15	Maripeda	25th Dec- 31st Dec
16	Kamareddy	will communicate soon
17	Nizamabad	will communicate soon

Instructions to the principals and CGC Coordinators:

1. Participants should be from Employment and entrepreneurship final year students only.
2. Accommodation to the women trainer should be give in their respective colleges, if not possible arrange accommodation nearby institution with the notice of H.O.
3. Trainer details will be communicated as earliest as possible. You are requested to contact Madhuri (A.F) - 7019179408 for clarifications.
4. If any changes in schedule dates by NAANDI Foundation will communicated

Principals of TTWRDCs are instructed to follow the above said instructions and any deviation in this matter will be viewed seriously.


Dy. Secretary

To
Copy to All the Principals of TTWRDCs in the state for take necessary action
Copy to all the RCs in the state for information
Copy to JS(Admin) ,Dy.Secretary(Admin/Acad/Accts/Planning) for information.

TTWRDC W DAMMAPETA
INTERESTED CANDIDATES FOR EMPLOYABILITY COACHING BY NAANDI FOUNDATION

No of III year students : 148

University exams dates (Tentative): 10th June 2022

S.No	Name of the college	Name of the student	Group	Remarks
1	TTWRDC W DAMMAPETA	N.Swetha	MPC	
2	TTWRDC W DAMMAPETA	P.Renuka	MPC	
3	TTWRDC W DAMMAPETA	B.Rocpa	MPC	
4	TTWRDC W DAMMAPETA	S.Roja	MPC	
5	TTWRDC W DAMMAPETA	M.Prathusha	MPC	
6	TTWRDC W DAMMAPETA	T.Viharika	MPC	
7	TTWRDC W DAMMAPETA	B.Sindhu	MPC	
8	TTWRDC W DAMMAPETA	B.Srithika	MPC	
9	TTWRDC W DAMMAPETA	Y.Nirosha	MPC	
10	TTWRDC W DAMMAPETA	V.Rukmini	MPC	
11	TTWRDC W DAMMAPETA	M.Priyanka	MPC	
12	TTWRDC W DAMMAPETA	E.Akhila	MPC	
13	TTWRDC W DAMMAPETA	E.Tejasri	MPC	
14	TTWRDC W DAMMAPETA	Ch. Divya	MPC	
15	TTWRDC W DAMMAPETA	Sr.Reshma	MPC	
16	TTWRDC W DAMMAPETA	T.Sharanya	MPC	
17	TTWRDC W DAMMAPETA	K.Urmasai	MPC	
18	TTWRDC W DAMMAPETA	P.Usha	MPC	
19	TTWRDC W DAMMAPETA	P.Sandhya	MPC	
20	TTWRDC W DAMMAPETA	A.Rajeswari	MPC	
21	TTWRDC W DAMMAPETA	J.Rambai	MPC	
22	TTWRDC W DAMMAPETA	D.Nirmala	MPC	
23	TTWRDC W DAMMAPETA	k.Srilaxmi	BZC	
24	TTWRDC W DAMMAPETA	B.Dwaraka Devi	BZC	
25	TTWRDC W DAMMAPETA	E.Mounika	BZC	
26	TTWRDC W DAMMAPETA	V.Usha	BZC	
27	TTWRDC W DAMMAPETA	V.Vijayalaxmi	BZC	
28	TTWRDC W DAMMAPETA	A.Pushpaiatha	BZC	
29	TTWRDC W DAMMAPETA	M.Swapna	BZC	
30	TTWRDC W DAMMAPETA	J.Laxmibai	BZC	
31	TTWRDC W DAMMAPETA	E.Lavanya	BZC	
32	TTWRDC W DAMMAPETA	T.Revathi	BZC	
33	TTWRDC W DAMMAPETA	K.Sushanitha	BZC	
34	TTWRDC W DAMMAPETA	T.Akhila	B.Com G	
35	TTWRDC W DAMMAPETA	P.Lalitha	B.Com G	
36	TTWRDC W DAMMAPETA	M.Ramalakshmi	B.Com G	
37	TTWRDC W DAMMAPETA	E.Maheswari	B.Com G	
38	TTWRDC W DAMMAPETA	G.Divya	B.Com G	
39	TTWRDC W DAMMAPETA	S. Pramo kumarl	B.Com G	
40	TTWRDC W DAMMAPETA	S. Anusha	B.Com G	
41	TTWRDC W DAMMAPETA	D. Nagasri	B.Com G	

To acad mail

17/05/2022

Naandi foundation

42	TTWRDC W DAMMAPETA	K. Saraha	B.Com G
43	TTWRDC W DAMMAPETA	Ch. Anitha	B.Com G
44	TTWRDC W DAMMAPETA	H. Laxarani	B.Com G
45	TTWRDC W DAMMAPETA	T. Mounika	B.Com G
46	TTWRDC W DAMMAPETA	S. Naga jyothi	B.Com G
47	TTWRDC W DAMMAPETA	D. Kalavathi	B.Com G
48	TTWRDC W DAMMAPETA	G. Mounika	B.Com G
49	TTWRDC W DAMMAPETA	K. Sitara	B.Com G
50	TTWRDC W DAMMAPETA	K. Mamata	B.Com G
51	TTWRDC W DAMMAPETA	K. Manasa	BA
52	TTWRDC W DAMMAPETA	Ch. Hema	BA
53	TTWRDC W DAMMAPETA	H. kavitha	BA
54	TTWRDC W DAMMAPETA	V. Sreesha	BA
55	TTWRDC W DAMMAPETA	T. Rama lakshmi	BA
56	TTWRDC W DAMMAPETA	K. Sreesha	BA
57	TTWRDC W DAMMAPETA	E. Savitri	BA
58	TTWRDC W DAMMAPETA	P. Divya	BA
59	TTWRDC W DAMMAPETA	M. Naga jyothi	BA
60	TTWRDC W DAMMAPETA	G. Sindhuja	BA
61	TTWRDC W DAMMAPETA	K. Baby	BA
62	TTWRDC W DAMMAPETA	E. Prusendharetwari	BA
63	TTWRDC W DAMMAPETA	v. Karuna	BA
64	TTWRDC W DAMMAPETA	V. Sravani	BA
65	TTWRDC W DAMMAPETA	B. Krishnaveni	BA
66	TTWRDC W DAMMAPETA	A. Manjula	BA
67	TTWRDC W DAMMAPETA	M. Varamma	BA
68	TTWRDC W DAMMAPETA	S. Rajeswari	BA
69	TTWRDC W DAMMAPETA	V. Karuna	BA
70	TTWRDC W DAMMAPETA	A. Prameela	BA
71	TTWRDC W DAMMAPETA	N. Nirmala	BA
72	TTWRDC W DAMMAPETA	M. Charanya	BA
73	TTWRDC W DAMMAPETA	G. Kalyani	BA
74	TTWRDC W DAMMAPETA	D. Sowjanya	BA
75	TTWRDC W DAMMAPETA	V. Shreetha	BA
76	TTWRDC W DAMMAPETA	M. Indira	BA
77	TTWRDC W DAMMAPETA	B. Shreya	BA
78	TTWRDC W DAMMAPETA	K. Sindhu	BA
79	TTWRDC W DAMMAPETA	M. Anitha	BA
80	TTWRDC W DAMMAPETA	K. Ramya	BA
81	TTWRDC W DAMMAPETA	K. SRILEKHA	B.Com CA
82	TTWRDC W DAMMAPETA	K. Bhavani	B.Com CA
83	TTWRDC W DAMMAPETA	V. Kavitha	B.Com CA
84	TTWRDC W DAMMAPETA	V. Sirtsha	B.Com CA
85	TTWRDC W DAMMAPETA	V. Kalvani	B.Com CA

Cefward No. 22

dt 17/05/2022

88	TTWRDC W DAMMAPETA	V.Sravani	B.Com CA	
89	TTWRDC W DAMMAPETA	S.Sandhya Rani	B.Com CA	
90	TTWRDC W DAMMAPETA	V.Nagalaxmi	B.Com CA	
91	TTWRDC W DAMMAPETA	R.Nagarani	B.Com CA	
92	TTWRDC W DAMMAPETA	T.Srilatha	B.Com CA	
93	TTWRDC W DAMMAPETA	B.Mounika	B.Com CA	
94	TTWRDC W DAMMAPETA	B.Deepika	B.Com CA	
95	TTWRDC W DAMMAPETA	K.Ramyasri	B.Com CA	
96	TTWRDC W DAMMAPETA	B.Jhansi	B.Com CA	
97	TTWRDC W DAMMAPETA	B.Swathi	B.Com CA	
98	TTWRDC W DAMMAPETA	M.Renuka	B.Com CA	
99	TTWRDC W DAMMAPETA	J.Devika	B.Com CA	
100	TTWRDC W DAMMAPETA	N.Kanakadurga	B.Com CA	
101	TTWRDC W DAMMAPETA	B..Shresta	B.Com CA	
102	TTWRDC W DAMMAPETA	G.Sireesha	B.Com CA	
103	TTWRDC W DAMMAPETA	P.Amulya	B.Com CA	

FUNCTIONAL MoUS

TTWR Degree College(G), Dammapeta

2022-2023

- ❖ This MOU is executed Between TTWRDC(G)Dammapeta ,telangana And Gudakesha Trust,Hyderabad
- ❖ TTWREIS(GURUKULAM),TTWRDC(G)Dammapeta,Bhadradi Kothagudem(Dt),T.S with Mass Mututual india, 7th floor, Blook 1, BSR IT SEZ Nanakaramguda (V), Serilingampally(M), Ranga Reddy, Hyd,T.S-500008.
- ❖ TWREIS(GURUKULAM),TTWRDC(G) Dammapeta, Bhadradi Kothagudem(Dt),T.S with Dr.Ramesh Kanneganti, founder & executive director, Center for Human security studies(CHSS) Room-no-114,krishnablock Dr.MCR HRD IT road no-25 Jubliee hills,HYD-500033.
- ❖ TTWREIS(GURUKULAM),TTWRDC(G)-Dammapeta, Bhadradi Kothagudem(Dt), T.S with G.Ravi ,CEO, Swinfy solutions pvt Ltd, Valmiki Nagar, Bairagiguda, Hyderabad.

**This MOU is executed Between TTWRDC (G)Dammapeta ,telangana
And Gudakesha Trust,Hyderabad**



GOVERNMENT OF TELANGANA STATE
TELANGANA TRIBAL WELFARE RESIDENTIAL DEGREE COLLEGE (W)
Dammapet, Dammapeta District
Email ID: ttwrdcgirls.dammapet@gmail.com
(Affiliated to Kakatiya University)

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding is executed

Between

Telangana Tribal Welfare Residential Degree College (Girls), Dammapet District, Telangana

And

Gudakesha Trust, Hyderabad

Telangana Tribal Welfare Residential Degree College (Women) (hereafter referred to as "TTWRDC(G)"), Dammapet is offering UG program in Arts, Commerce and Sciences.

AND WHEREAS, Gudakesha Trust, is a registered Gudakesha Trust, engaged in teaching Meditation, Spiritual Wisdom, Energy Yoga etc.

AND WHERE both TTWRDC(G), Dammapet and Gudakesha Trust are desirous of associating with each other to expertise students of TTWRDC(G), Dammapet on Meditation, Spiritual Wisdom, Energy Yoga, Strengthen (possible area/subject of working) will also help in conducting Expert Lectures/Seminars/Workshops (keep appropriate) as an addition TTWRDC(G) curriculum in co-ordination with TTWRDC(G) Faculties & HOD.

Now therefore, in consideration of the premises and the actual covenants herein contained, it is agreed by both TTWRDC(G) and Gudakesha Trust as under..

1.0 Definitions and Interpretation

1.1 "MOU" shall mean this Memorandum of Understanding executed between TTWRDC(G) and Gudakesha Trust on 19/01/2023 to 18/01/2024.

1.2 "Party" or "Parties" shall mean TTWRDC(G) and Gudakesha Trust individually and collectively as the context may require;

1.3 The headings/subheadings/titles sub-titles are only for the sake of convenience and shall not be interpreted to restrict or otherwise affect the meaning or import of the clauses, which shall be interpreted solely in light of the contents thereof.

1.4 Use of words in the singular includes the plural and vice versa and the masculine gender includes the feminine where applicable.

1.5 Where a word or phrase is defined, other parts of speech and grammatical forms of that word or phrase shall have the corresponding meanings. Any reference to 'Writing' includes printing, typing, lithography and other means of reproducing words in visible form.

2.0 SCOPE OF THE MOU

Both TTWRDC(G), Dammamet and Gudakesha Trust, shall encourage interactions between the Trainer, faculty members and students of both the organizations through the following arrangements:

2.1. Gudakesha Trust may depute its personnel as visiting faculty at TTWRDC(G) to teach any of the regular Course or specialized topics.

2.2 Gudakesha Trust may seek assistance / guidance of TTWRDC(G) faculty member/s in Meditation, Spiritual Wisdom, Energy Yoga and other co-related.

2.3 Gudakesha Trust may showcase its activities at the seminar/workshop, etc. at TTWRDC(G), Dammamet.

2.4 Gudakesha Trust may avail library, Internet, computational facilities at TTWRDC(G).

3.0 Responsibility Structure

3.1 TTWRDC(G) shall provide the infrastructure of systems, LCD projector etc, for the Expert Lectures. Also the labs and other research equipment available in the lab.

3.2 Gudakesha Trust shall arrange & coordination for Training Program, Process of necessary Expert Lectures and Visits in co-ordination with staff & HoD TTWRDC(G).

3.3 TTWRDC(G) shall create awareness amongst its students for promotion of the activity especially Health, Exercise, Yoga, Meditation and other co-related.

4.0 Certification

4.1. Upon completion of the Internship, Gudakesha Trust & TTWRDC(G) will jointly conduct course for students. The students qualifying the training shall be certified with completion certificate.

5.0 Relationship

This MOU relates solely to the intention of the parties, wherein TTWRDC(G) and Gudakesha Trust jointly work together and shall not extend to any other activity or create a partnership between the Parties hereto and under any law of any country. The parties agree that it is not their intention to share any loss or profit between them in their respective fields, except to the extent expressly provided herein.

6.0 Authority to Bind

No party shall act on behalf of the other party to contractually bind the other Party under the terms of this MOU having first obtained the other Party's written agreement.

7.0 Confidential and Proprietary Information

7.1 "Confidential Information" shall mean all information, including the material and licenses or other information if any so given to TTWRDC(G), written or verbal, identified as confidential or of a nature that a reasonable person would understand as being considered confidential by Gudakesha Trust and disclosed by Gudakesha Trust to TTWRDC(G) or its faculty which is related to Gudakesha Trust information such as course Meditation, Spiritual Wisdom, Energy Yoga and other co-related activity etc.

7.2 TTWRDC(G) shall not disclose Gudakesha Trust confidential information without first obtaining written consent from Gudakesha Trust.

8.0 Termination

19/01/2023 to 18/01/2028 year from the date of signing of MOU, unless renewed on a mutually agreed terms and condition for a further period. During the initial term or any renewal term, either party may terminate this MOU, after mutually agreed days, with prior written notice to the other party.

9.0 Assignment

This MOU shall not be assigned or otherwise transferred by any Party, in whole or in part, without the express written consent of the Other Party.

10.0 Consequential Damages

Other than explicitly mentioned in this MOU, either Party shall not under any circumstances or at any time be liable to the other under or in connection with the MOU for any special or any direct or indirect loss or damage or for any consequential loss or damage, whether direct or indirect, including but without limiting the generality of the foregoing, loss of profits, loss of production, or loss of opportunities.

11.0 Severability

If any provision of this MOU or the application thereof to any person, entity or circumstance shall be invalid or unenforceable to any extent, the remainder of this MOU shall not be affected thereby and the application of such provision shall be enforced to the greatest extent permitted by law.

12.0 Arbitration

12.1 All disputes, differences or claims arising out of or in relation with this MOU not limited but inclusive of as regards to rights, liabilities, damages, claims, breach or interpretation of this MOU between the Parties shall be referred to arbitration.

12.2 Any party shall give a written notice to other party of existing such dispute, difference or claim. On receipt of such notice within 15 days, the Head of Institution of TTWRDC(G) a Partner, Gudakesha Trust or any other persons so nominated by the respective Parties, shall meet together and try to resolve such dispute, difference or claim amicably. If such amicable solution is not arrived within one month, then the matter shall be referred to Arbitration.

12.3 The place of arbitration shall be Dammamet. The arbitration proceedings shall be conducted in English as per the rules of The Arbitration and Conciliation Act 1996 by three (3) arbitrators appointed in accordance with the said Rules. The Arbitration Decision shall be final and binding.

13.0 Governing Law

The agreement shall be governed by Law of the Land.

14.0 Notices

14.1 Any notice and other communications provided for in the Agreement shall be in writing in English and shall be first transmitted by facsimile transmission and/or by internationally recognized courier service, in the manner as elected by the Party giving such notice: In the case of notices to Gudakesha Trust.

Reg.Office Address: Gudakesha Trust, H.No. 5-9-52/14, Patel Enclave, beside Kalyan Garden, Yapral, Alwal, Medchal-Malkajgiri, Hyderabad, Telangana 500094

College Address: TTWRDC(G), Dammamet, Telangana – 507301.

14.2 Either Party may, from time to time, change its address or representative for receipt of notices or other communications provided for in this Agreement by giving to the other not less than 15 days prior written notice.

15.0 Entire understanding

This MOU expresses the whole agreement reached between the Parties. Consequently, this Agreement supersedes any previous letter or document of whatsoever nature exchanged between the Parties with respect to this Agreement.

16.0 Waiver

The waivers by one Party hereto of any default hereunder or of any covenant, agreement or condition contained herein shall not be construed to constitute a waiver of any other default or breach hereof whether similar or otherwise.

17.0 Amendment

No amendment to this MOU shall be valid and binding to the Parties unless it is made in writing and signed by authorized representative of all Parties to this Agreement. In witness whereof the Parties have caused this Agreement to be executed by their duly authorized representatives on this 19/01/2023 (Thursday)

For Gudakesha Trust

Name: *Maddukuri Sumanth*

Designation: *Trustee*

For GUDAKESHA TRUST



Sumanth

TRUSTEE



For TTWRDC(G), Dammamet

Name: *B. Roja*

Designation: *Principal*
PRINCIPAL (FAC)

**T.T.W.R.D.C. COLLEGE (W),
DAMMAPETA - 507301**

At PV Project, Aswaraopet

**MoU BETWEEN IN THE TTWREIS, TTWRDC (G) DAMMAPETA AND
MASS MUTUAL INDIA ON 10.27.2022
DURING THE PERIOD
2 018-2019 TO 2022-2023**

O/o the Secretary
TTWREIS
Masab Tank
Hyderabad

CIRCULAR

RC No: C/Spl/OSD/RDC/2022

Dt: 23 .05.2022

Sub: TTWREIS:RDC- Conduction of Data Science Camp at Identified TTWR Men & women Degree colleges for III year Physical science(Mathematics) students (2021-22) in collaboration with identified firms -Principals to submit the list of interested candidates from RDCs for selection-reg
Ref: Instructions of the Secretary, TTWREIS

Gurukulam has been providing training for the final year students on employability skills since 2019 and a good number of students got selected in various companies also.

Further Data science has been helping businesses to grow beyond the conventional norms of data consolidation. It enables the organizations to have access to more and more information and allows seeing new things in a better way, from a different perspective.

Hence It is decided to conduct Data Science training camp for the III year interested and selected students of MPC, MPCs & MSCs (2021-22) from all the TTWR degree colleges having minimum 60% in academics with no backlogs.

Selection process will be done by conducting (2) levels of Screening tests followed by Interview and training will be conducted for the final selected Men & Women students separately at identified colleges in the month of July (Tentatively in Second week of July 2022) .

In this regard the principals of RDCs are directed to submit list of the students interested for the Data Science camp in the given proforma for further selections on or before 26.05.2022 by 5 pm. in excel & signed copy .

S.No	Name of the college	Name of the student	Category	Group	Contact number	Avg academic score (till now)	Backlogs if any
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The date of conducting screening test and venue will be communicated in due course of time.


Deputy Secretary
Degree colleges

To,
All the Principals of TTWRDCs & RCs in the state for necessary action.

Copy to spare.

List of students selected for W&MA program at TTWRDC Shad nagar

Sl. No	Student Name	Society	College	Course Name
1	G Sailatha	TTWREIS (W)	TTWREIS (W) - Nizamabad	Others
2	Gorla Pavani	TTWREIS (W)	TTWREIS (W) - Devarakonda	MPCs
3	Annabothula Umabindhu	TTWREIS (W)	TTWREIS (W) - Dhammapet	MPCs
4	Bhukya.Gangothri	TTWREIS (W)	TTWREIS (W) - Khammam	BZC
5	T.Swathi	TTWREIS (W)	TTWREIS (W) - Mulugu	BZC
6	Kalyani Bukya(Vasuram)	TTWREIS (W)	TTWREIS (W) - Siricilla	MPC
7	Laxmi Athram	TTWREIS (W)	TTWREIS (W) - Siricilla	MPCs
8	Kanneboina Bhargavi	TTWREIS (W)	TTWREIS (W) - Jangaon	BZC
9	B.PALLAVI	TTWREIS (W)	TTWREIS (W) - Mahabubnagar	MPCs
10	Srjja Pipoji	TTWREIS (W)	TTWREIS (W) - Siricilla	B.Com(com)
11	Akhila Salendrula	TTWREIS (W)	TTWREIS (W) - Siricilla	B.Com(G)
12	Priyanka Guguloth	TTWREIS (W)	TTWREIS (W) - Siricilla	MPCs
13	Nunavath Sai Laxmi	TTWREIS (W)	TTWREIS (W) - Jangaon	BZC
14	Banoth Manasa	TTWREIS (W)	TTWREIS (W) - Jangaon	MPCs
15	M. Rachana	TTWREIS (W)	TTWREIS (W) - Medak	BZC
16	Vaishnavi	TTWREIS (W)	TTWREIS (W) - Shadnagar	MPC
17	Ravali Devarapalli	TTWREIS (W)	TTWREIS (W) - Siricilla	MPC
18	Eslavath Spandana	TTWREIS (W)	TTWREIS (W) - Suryapeta	MZC
19	Kandoju Rupa	TTWREIS (W)	TTWREIS (W) - Jangaon	MPC
20	Kanneboina Sravanthi	TTWREIS (W)	TTWREIS (W) - Jangaon	MZC
21	V.Samatha Sri	TTWREIS (W)	TTWREIS (W) - Kothagudem	BZC
22	L. Divya Rani	TTWREIS (W)	TTWREIS (W) - Medak	BZC
23	M. Jyothi	TTWREIS (W)	TTWREIS (W) - Medak	MSC
24	K. Vaishnavi	TTWREIS (W)	TTWREIS (W) - Medak	MSC
25	D Nihitha	TTWREIS (W)	TTWREIS (W) - Nizamabad	BZC
26	Shirsha Bandam	TTWREIS (W)	TTWREIS (W) - Siricilla	B. Co
27	Sindhujaa Gaddameedi	TTWREIS (W)	TTWREIS (W) - Siricilla	BA
28	Kalyani Bukya(Gangaram)	TTWREIS (W)	TTWREIS (W) - Siricilla	MPC
29	Basava Jyothi	TTWREIS (W)	TTWREIS (W) - Suryapeta	MPC
30	K.Maheshwari	TTWREIS (W)	TTWREIS (W) - Asifabad	MPC
31	Angadi Shivani	TTWREIS (W)	TTWREIS (W) - Dhammapet	MPC
32	Punem Karuna kumari	TTWREIS (W)	TTWREIS (W) - Dhammapet	MPC

49	Maloth Suguna	TTWREIS (W)	TTWREIS (W) - Medak	MSCs
50	T Amrutha	TTWREIS (W)	TTWREIS (W) - Nizamabad	MPCs
51	D Mounika	TTWREIS (W)	TTWREIS (W) - Nizamabad	MPCs
52	P Jyothi	TTWREIS (W)	TTWREIS (W) - Nizamabad	MZC
53	Swapna Manthana	TTWREIS (W)	TTWREIS (W) - Siricilla	MPC
54	Archana Bavu	TTWREIS (W)	TTWREIS (W) - Siricilla	MPC
55	Shirisha Amgothu	TTWREIS (W)	TTWREIS (W) - Siricilla	MPCs
56	Borukunta Shilaja	TTWREIS (W)	TTWREIS (W) - Asifabad	BZC
57	Vankudavath Nikitha	TTWREIS (W)	TTWREIS (W) - Devarakonda	BZC
58	P.Soundarya	TTWREIS (W)	TTWREIS (W) - Asifabad	MPCs
59	Putta Divyateja	TTWREIS (W)	TTWREIS (W) - Devarakonda	BA
60	Bhukya Sanju	TTWREIS (W)	TTWREIS (W) - Dhammapet	MPC
61	Banoth Priyanka	TTWREIS (W)	TTWREIS (W) - Jangaon	BA
62	Manupati Shirisha	TTWREIS (W)	TTWREIS (W) - Jangaon	MPC
63	Banoth,Manasa	TTWREIS (W)	TTWREIS (W) - Khammam	MPCs
64	Tejavath.Vinoda	TTWREIS (W)	TTWREIS (W) - Mahabubabad	MPCs

33	Lavudya Rajeshwari	TTWREIS (W)	TTWREIS (W) - Jangaon	BZC
34	Banoth Divya	TTWREIS (W)	TTWREIS (W) - Jangaon	MPC
35	Sapavet Mounika	TTWREIS (W)	TTWREIS (W) - Jangaon	MPC
36	katabathini.shirisha	TTWREIS (W)	TTWREIS (W) - Khammam	MPCs
37	Kolipaka.Komala	TTWREIS (W)	TTWREIS (W) - Khammam	MZC
38	Esiavath.Navya	TTWREIS (W)	TTWREIS (W) - Mahabubabad	MPCs
39	J.SHIVANI	TTWREIS (W)	TTWREIS (W) - Mahabubnagar	MPCs
40	Nagaveni	TTWREIS (W)	TTWREIS (W) - Shadnagar	MPCs
41	Ch.Deevena	TTWREIS (W)	TTWREIS (W) - Shadnagar	MZC
42	Vennela Manthepuri	TTWREIS (W)	TTWREIS (W) - Siricilla	MPCs
43	G.supriya	TTWREIS (W)	TTWREIS (W) - Asifabad	BZC
44	Banavath Swathi	TTWREIS (W)	TTWREIS (W) - Devarakonda	BZC
45	Bhukya.Mallika	TTWREIS (W)	TTWREIS (W) - Khammam	MPCs
46	Kalakotla.Kavya	TTWREIS (W)	TTWREIS (W) - Mahabubabad	MPCs
47	K.ANUSHA	TTWREIS (W)	TTWREIS (W) - Mahabubnagar	MPCs
48	SANIYA BEGUM	TTWREIS (W)	TTWREIS (W) - Mahabubnagar	MZC

6	Y SWETHA	TTWREIS (W)	TTWREIS (W) - Mahabubnagar	B. Com(com)
6	P. RAZIYA BEE	TTWREIS (W)	TTWREIS (W) - Mahabubnagar	BZC
6	Dhanavath Sakkubai	TTWREIS (W)	TTWREIS (W) - Medak	BZC
6	B. anusha	TTWREIS (W)	TTWREIS (W) - Mulugu	MPC
6	K Subramani	TTWREIS (W)	TTWREIS (W) - Nizamabad	BZC
7	N shirisha	TTWREIS (W)	TTWREIS (W) - Nizamabad	MPCs
7	D Aashya	TTWREIS (W)	TTWREIS (W) - Nizamabad	MZC
7	K Pooja	TTWREIS (W)	TTWREIS (W) - Nizamabad	Others
8	R. Umadevi	TTWREIS (W)	TTWREIS (W) - Shadnagar	MPC
8	M.Sravani	TTWREIS (W)	TTWREIS (W) - Shadnagar	MZC
8	Akshitha Makutam	TTWREIS (W)	TTWREIS (W) - Siricilla	B. Com(com)
8	Ravali Jada	TTWREIS (W)	TTWREIS (W) - Suryapeta	MPCS
8	G.Sujatha	TTWREIS (W)	TTWREIS (W) - Utnoor	BZC
8	V. Nikitha	TTWREIS (W)	TTWREIS (W) - Asifabad	B.com
8	Amgothu Meghana	TTWREIS (W)	TTWREIS (W) - Devarakonda	BZC

80	Polam Aahila	TTWREIS (W)	TTWREIS (W) - Devarakonda	BZC
81	Kalshi Bhargavi	TTWREIS (W)	TTWREIS (W) - Dharmapet	B.Com(com)
82	Yasu Sarna	TTWREIS (W)	TTWREIS (W) - Dharmapet	BA
83	Nallapriya Varli	TTWREIS (W)	TTWREIS (W) - Dharmapet	MPCs
84	Dharavath Mychili	TTWREIS (W)	TTWREIS (W) - Dharmapet	MPCs
85	Merika Shravani	TTWREIS (W)	TTWREIS (W) - Jangam	BZC
86	Ravipurnam Nakshi	TTWREIS (W)	TTWREIS (W) - Jangam	MPCs
87	Mulchi.Sandhya	TTWREIS (W)	TTWREIS (W) - Khammam	MPCs
88	Kondapurugula Anusha	TTWREIS (W)	TTWREIS (W) - Nalabundabad	B.Com(com)
89	Guglotti Srivani	TTWREIS (W)	TTWREIS (W) - Neda	B.Com(com)
90	Kamath Jyothsna	TTWREIS (W)	TTWREIS (W) - Neda	MPCs
91	J Anwa	TTWREIS (W)	TTWREIS (W) - Nizamabad	MPCs
92	C.Anitha	TTWREIS (W)	TTWREIS (W) - Shadnagar	B.Com(com)
93	P.Anitha	TTWREIS (W)	TTWREIS (W) - Shadnagar	BZC
94	Muni Sakya	TTWREIS (W)	TTWREIS (W) - Siricilla	BZC

95	Sushmitha Chennuri	TTWREIS (W)	TTWREIS (W) - Siricilla	MPC
96	Kethavath Nagalaxmi	TTWREIS (W)	TTWREIS (W) - Suryapeta	B.COM(G)
97	Pavithra Dharavath	TTWREIS (W)	TTWREIS (W) - Suryapeta	BZC
98	k. Thirumala	TTWREIS (W)	TTWREIS (W) - Utnoor	MPCs
99	M.Saritha	TTWREIS (W)	TTWREIS (W) - Utnoor	MPCs
100	A.Sandhya	TTWREIS (W)	TTWREIS (W) - Asifabad	BZC

**MoU BETWEEN IN TTWRDC (G) DAMMAPETA AND CHSS 2022-2023
DURING THE PERIOD
2018-2019 TO 2022-2023**

O/o The Secretary
TTWREIS
Masabtank, DSS Bhavan
Hyderabad

CIRCULAR

RC.No. TTWRES-ACAD/ACB4/TRA/3/RDC/2020

Dt: 20.06.2020

- Sub: TTWREIS- RDC -Selection of the II year students ⁽²⁰¹⁹⁻²⁰²⁰⁾ for Online Internship Program to the II year students of TTWR Degree Colleges for a period of one month by M/s Center for Human Security studies" - Hyderabad- Enter MOU with TTWREIS - Reg.
- Ref: 1. Proposal received from the M/s "Center for Human Security studies" - Hyderabad 14.03.2020
2. Rc.No. TSW/RDC/2559/2019 Dt: 23.12.2019 Secretary, TSWREIS
3. Note approval of the Secretary, TTWREIS

With reference to the subject, it is decided to conduct Online Training Program to (154) students of TTWR Degree Colleges for a period of one month by M/s Center for Human Security studies" - Hyderabad from the 20th July 2020 to 19th August 2020.

In this regard, the Principals of the TTWRDCs are here by instructed to select the II year students following the below instructions.


- a) Select the students (7) from each college.
- b) The students should have good GPA in the semester examinations.
- c) The students should have smart phone/ tab and network access throughout the program.
- d) The students should have good communication skills and zeal to learn.
- e) The students should give an undertaking that she/He will not leave the program in the middle & if they leave they are willing to re-pay the expenses to the Gurukulam incurred on them by the Gurukulam.
- f) All should submit the feedback on the program after every 7days and also on completion of the program.

Therefore the principals are requested to send the details of the selected students in the following format (Excel) on or before 05.07.2020 without fail and further requested to observe the participants throughout the program and submit the report after completion of the program.

s.no	Name of the student	College	Year & Group	GPA	Mobile no	Email address	Remarks
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All the principals requested to follow the instructions without any deviation.

Sd/-
Secretary


Dy. Secretary
Degree Colleges

Copy to
All Principals, TTWRDCS, for necessary action.
RCs in the state, TTWREIS for information.

Forwarded to the principals of RDCs in
Khammam region for immediate necessary
action.


22/06/2020
Re, Room

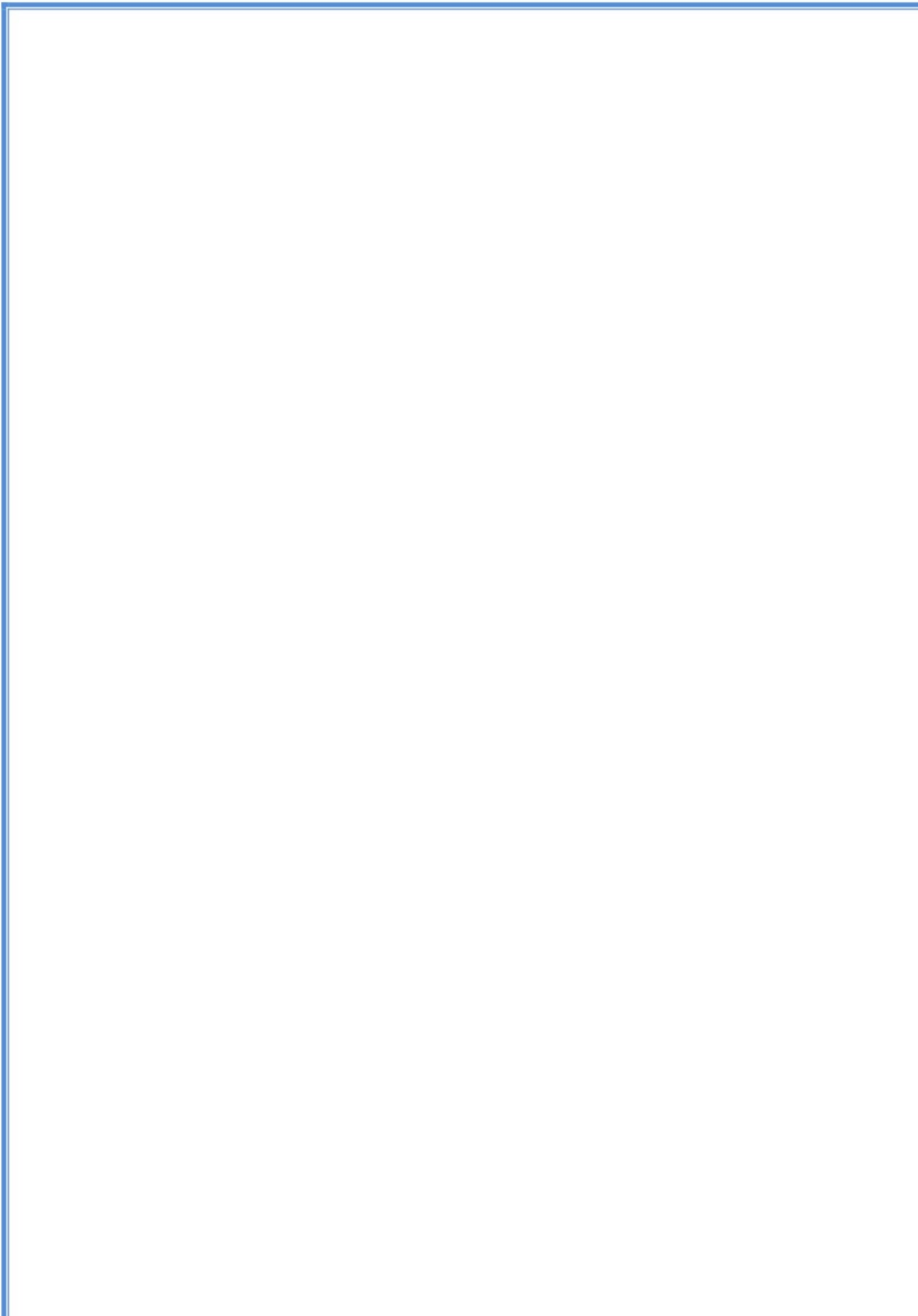
No.	Name	Designation	Remarks

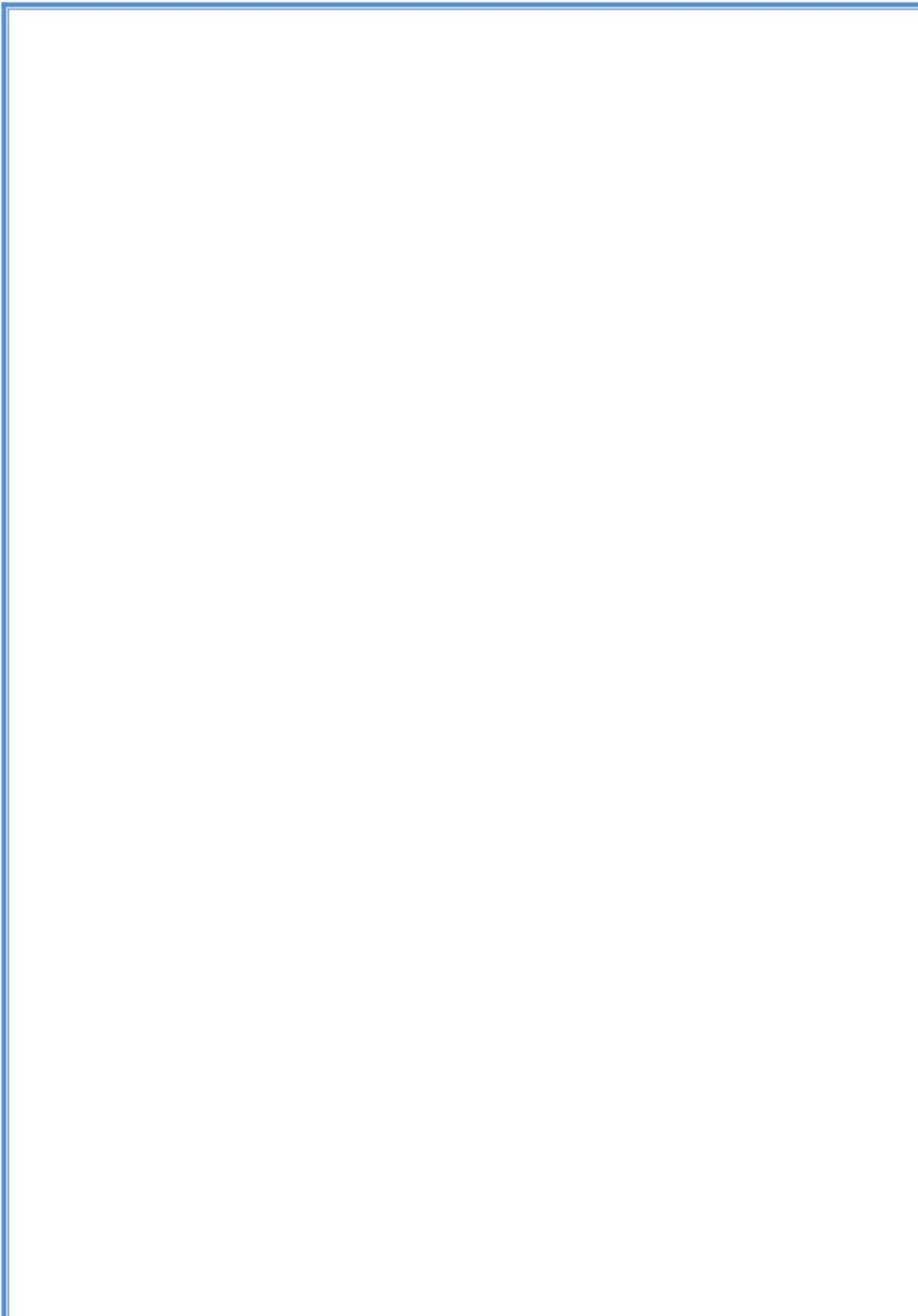
TTWREIS-Shortlisted TOP (50) - CHSS internship

S.NO	Name of the college	STUDENT NAME	GROUP	MARKS (50+10=60)
1	Law college	Nunsavath Manyam	(B.A) LLB II	45
2	Law college	M Venkatesh	(B.A) LLB II	40
3	Law college	Mathi Sathwik Anand	(B.A) LLB II	39
4	Armed forces	Ramavath Pavan	B.A. (E.H.P)	48
5	Armed forces	Ramavath Shivaji	B.A. (E.H.P)	45
6	Armed forces	Surpam ChandraShekar	B.Sc. (M.P.C)	44
7	Armed forces	Mudavath Vinod	B.Sc. (M.P.C)	42
8	Armed forces	V. Ganesh	B.Sc. (M.P.C)	42
9	Sangareddy	S Vamshi	B.Com (CA)	37
10	Sangareddy	S Sravan Kumar	MSCs	37
11	Nagarkurnool	K SRIDHAR	BCOM-II	45
12	Nagarkurnool	S AADHI	BCOM-II	41
13	Boath	S CHANDRASHEKAR	MSDS-II	39
14	Boath	B. SHIVA TEJA	BZC-II	38
15	Kamareddy	G. Shiva Kumar	BA (HEP)	32
16	Kamareddy	B. Rajesh Goud	MPCS	32
17	Dammapeta	M Somaraju	MPCs	37
18	Dammapeta	T.Chandra Babu	MPCs	37
19	Mulugu	D Srija	MPCs	49

20	Mulugu	R.Venkatalaxmi	MPCs	41
21	Mulugu	K.Shalini	MPCs	49
22	Mulugu	J.devi	MPCs	48
23	Utnoor	RATHOD USHA	MPCS	34
24	Utnoor	SIDAM PRATHIBHA	MPCS	32
25	Suryapet	V. Bhoomika	MBZC	36
26	Suryapet	K. Krushanda Raj	MBZC	36
27	Sircilla	K.Akhila	MbZC -II	32
28	Sircilla	M.sravanthi	BA-II	31
29	Shadnagar	R.Rupavathi	MPC-II	33
30	Shadnagar	G.Vjetha	MPC-II	32
31	Nizamabad	G.Ruchitha	MZC-II	40
32	Nizamabad	B.Mounika	BZC-II	36
33	Medak	R.Renuka	BZC	32
34	Medak	E.Ramya	BZC	31
35	Mahbubabad	G.Deepika	BZC	36
36	Mahbubabad	B.Susmitha	MSICs	35
37	Mahabubnagar	S.NARMADHA	MPC-II	37
38	Mahabubnagar	G.SANGEETHA	MPCS-II	34
39	Kothagudem	KUNJA DEVENDRA	II	35
40	Kothagudem	VEERALA VIVEKA SINDHU	II	34
41	Khammam	E.LIDAYA SRI	MSDS	34
42	Khammam	G.KAVITHA	MBZC	31
43	Janagaon	CHAVVA DIVYA	II	36
44	Janagaon	DARAVATH SANDHYA RANI	II	35

45	Devarakonda	D.KAVYA	MPCS-II	37
46	Devarakonda	A.BHAVANI	MPCS-II	35
47	Dammapeta	K.Priyanka	BA	36
48	Dammapeta	S.Pavani	BA	34
49	Asifabad	M.chandana	Mpc 2 nd yr	37
50	Asifabad	L.Mounika	Mpc 2 nd yr	35





T.T.W.R.DEGREE COLLEGE (GIRLS)

DAMMAPETA AT PV PROJECT, BHADRADRI KOTHAGUDEM (DT).TS.

Affiliated to kakatiya University, warangal, T.S.



CRITERIA - III

RESEARCH, INNOVATIONS, AND EXTENSION

3.4 - COLLABORATIONS

QN.M :-3.4.1

REPORT OF THE EVENT ORGANIZED

collaborations

in the TTWR Degree College, Dammameta during the period

2018-2019 to 2022-203

3.4 - COLLABORATIONS

QN.M :-3.4.1

REPORT OF THE EVENT ORGANIZED

- **INTERNSHIP PROGRAM (AIESEC)**
- **BHARATH DARSHAN**
- **FIELD TRIPS**

REPORT OF THE EVENT ORGANIZED

Field Trip -1

Internship-1

in the TTWR Degree College, Dammamapeta during the period

2018-2019

- Agriculture paddy field work
- Internship program (AIESEC)

ACTIVITY ORGANISED PHOTO GALLERY

Department of Botany

Paddy Field Trip on 20.08.2018

As a part of the field trip II BZC students went to Agriculture field "Agriculture-paddy field work" at Ankampalem. The purpose of the trip is usually for observation of Education, non experimental research and to make students to experience with outside world.



2018-2019

INTERNSHIP PROGRAMME (AIESEC)

TTWREI Society is providing a platform for adventurous and vibrant students to travel abroad and to do internship with NGOs, startups during academic year 2018-2019.

TTWREIS-TTWRDC-International Internship-Opportunity for TTWR Degree Students-"Association for International Students in the field Economics and Commerce"(AIESEC) FOR THE TTWR Degree College Students.

TTWREI Society for implementation of **International Internship in Collaboration with Association for International Students in the field Economics and Commerce (AIESEC)**, an international NGO which provides young students a wonderful opportunity to travel various countries and work on UN's sustainable development goals-Zero hunger Good health & Wellbeing Quality Education and Climate action etc.

Objectives of International Internship:

- To provide a cross-cultural and global learning experience.
- To gain an international outlook on contemporary world challenges.
- To nurture future leaders and intellectuals.
- To imbibe the spirit of team-work in project implementation.
- To strengthen communication and soft skills.



AIIESEC Program

M. Shirisha from 3rd BZC got selected for Internship at Srilanka



PHOTOGRAPHED BY EAMISHI TASMINA GAMAGE
0773163324

Winter Global Village
University of Columbia

AIIESEC

Dream Catcher

Photography

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REPORT OF THE EVENT ORGANIZED

Field Trips -3

in the TTWR Degree College, Dammamapeta during the period

2019-2020

- Botanical field Trip (Department of Botany)
- Field Visit to "Sugarcane Industry (Department of Chemistry)
- Field Trip Visit to Pond Ecosystem (Department of Zoology)
- **INTERNSHIP PROGRAM (AIESEC)**
- **BHARATH DARSHAN**

ACTIVITY ORGANISED PHOTO GALLERY

Department of Botany

Botanical Field Trip

Date:-10.09.2019

Students visited Agriculture College at Aswaraopeta. As a part of Botanical field Trip along with Science faculty in 10.09.2019. They observed different Medicinal plants and their scientific names and uses.



ACTIVITY ORGANISED PHOTO GALLERY

Department of Chemistry

Field Visit to "Sugarcane Industry"

Date:-04.01.2020

We feel to spread out the wings of our college students in every possible way one such opportunity bestowed to our institution is field visits. students visited certain place and had blissful experience in learning about the places. We would like you to have a glance about this in the following data provided.



ACTIVITY ORGANISED PHOTO GALLERY

Department of Zoology

Field Trip Visit to "Pond Ecosystem"

Date:-19.02.2020

Our college 3rd BZC students filed trip visit to "Pond ecosystem" at nearby pond visited along with Science faculty. for this purpose we went nearby pond at thanikella village. Which is 1km distance from our college. Through this visite students going to know about "pond Ecosystem". They observe the biotic and abiotic factors of that pond. The pond Ecosystem is a one of the source for Biodiversity.



2019-2020

INTERNSHIP PROGRAMME (AIESEC)

AIESEC Program:-

TTWREIS-TTWRDC-"Vishwa Vidhyai"-international internship Programme-internship in various countries in collaboration with Association for International Students in the field of Economics and Commerce(AIESEC) as part of "Vishwa Vidhyarthi programme".

"Vishwa Vidhyarthi"- International internship Programme is a successful programme taken by Gurukulam for the students of TTWRDCs during the academic year 2018-2019.same programme has been initiated for this academic year 2019-2020 also.

M. Divya from 3rd BZC and B.Yamuna from 3rd MPC got selected for Internship at Cairo Egypt



B.Yamuna from 3rd MPC



M. Divya from 3rd BZC

Objectives of International Internship:

- To provide a cross-cultural and global learning experience.
- To gain an international outlook on contemporary world challenges.
- To nurture future leaders and intellectuals.
- To imbibe the spirit of team-work in project implementation.
- To strengthen communication and soft skills.

TTWREIS-TTWRDC-“Vishwa Vidhyai”-international internship Programme

- Our Students M. Divya from 3rd BZC and B.Yamuna from 3rd MPC Visited EGYPT Under this Programme.
- Our Students selected for AIESEC Internship Programme in Egypt.



2019-2020

BHARATH DARSHAN PROGRAMME:

TTWREIS(GURUKULAM) Hyderabad decided to conduct Bharath Darshan(An Educational tour) as an incentive for the benefits of outstanding students & staff of TTWRE Institutions who perform in different Academic & Non-Academic activities.

TTWREIS-TTWRDC- Bharath Darshan Programme

- ❖ Our college students selected for Bharath Darshan Programme
- ❖ M.Rajini , M.Roja , B.Padmavathi Went to Bharath Darshan programme.



REPORT OF THE EVENT ORGANIZED

Field Trips -1

in the TTWR Degree College, Dammapeta during the period

2020-2021

- **Field Visit to Buddhist Stupa (Department of History)**

ACTIVITY ORGANISED PHOTO GALLERY

Department of History **Field Visit to Buddhist Stupa**

Date:-03.12.2020

Department of History conducted field trip our college B.A students visited to "**Buddhist Stupa**" at Nelakondapally along with History faculty. Students visited historical places in Telangana like Nelakondapalli and gained knowledge with regard to **Buddhist Stupas**. The purpose of the field trip is usually for observation of Buddhist Stupa and to make students to experience with outside world



REPORT OF THE EVENT ORGANIZED

Field Trips -3

in the TTWR Degree College, Dammamapeta during the period

2021-2022

- Field Visit to Observed Gasipium Plants (Department of Botany)
- Field Visit to "Poster Presentation on Biodiversity (Department of Botany)
- Filed exposure at IT Hub (Department of Computer Science)

ACTIVITY ORGANISED PHOTO GALLERY

Department of Botany

Field Visit to "Observed Gasipium Plants"

Date:-30.11.2021

Field trips' provide alternative educational opportunities for students and benefit the community if opportunities to take the break from their routine life and experience more hands-on learning. Our college BZC students visited cotton field at Thanikella along with science faculty. They experimented the formation of fruits in the "Gasipium", and Commercial value of the cotton in the Market.



ACTIVITY ORGANISED PHOTO GALLERY

Department of Botany

Field Visit to "Poster Presentation on Biodiversity"

Date:-14.12.2021

Our college BZC students "Poster Presentation on Biodiversity" at nearby pond visited along with Science faculty. Students understand the Biodiversity in pond water lilies and other aquatic plants, frogs, turtles and fish. The ponds have been found to hold a great biodiversity of species.



ACTIVITY ORGANISED PHOTO GALLERY

Department of Computer Science

"Field exposure at IT Hub"

Date:-05.05.2022

Department of Computer Science Field exposure at IT Hub,Khammam,Computer Science Students as part of project work were taken to on field exposure to IT Hub,Khammam on **May 5th 2022** Mr.Ravi.Manager of IT Hub interacted with students and given them with the necessary inputs on opportunities in software, Languages and packages to be learn by the students for better placements opportunities.



T.T.W.R.DEGREE COLLEGE (GIRLS)

DAMMAPETA ,BHADRADRI KOTHAGUDEM (DT).TS.

Affiliated to kakatiya University,warangal,T.S.



CRITERIA - III

RESEARCH,INNOVATIONS AND EXTENSION

3.3 – Research Publication and Awards

ADDITIONAL INFORMATION ON

QN.M :-3.3.1. & 3.3.1.1

Research papers published per teacher in the Journals

in the TTWR Degree College,Dammapeta at Pv Project during the period

2018-2019 to 2022-203

3.3.1 Number of research papers published per teacher in the Journals notified on UGC CARE list during the last five years

Title of paper	Name of the authors	Department of the teacher	Name of journal	Calendar Year of publication	ISSN number	Link to the recognition in UGC enlistment of the Journal /Digital Object Identifier (doi) number		
						Link to website of the Journal	Link to article / paper / abstract of the article	Is it listed in UGC Care list
2019-2020								
Role of Health Insurance in Indian Insurance Sector	Dr.G.Jaya	Commerce	Health Insurance in India:Issues and challenges,P.P.299-304- An National journal	2019	978-81-910141-7-4	hirmolipress@gmail.com , kripal_joshi@Yahoo.com	hirmolipress@gmail.com , kripal_joshi@Yahoo.com	Yes
Role of Education in Women Empowerment	Dr.G.Jaya	Commerce	Rural Women Development: Some issues and perspectives-P.P. 84-87,An national Journal	2019	978-93-87896-30-7	pragmapublication.blogspot.com	pragmapublication.blogspot.com	Yes
Insight to Gain Competitiveness to HR Managers in the Competitive Era	Dr.G.Jaya	Commerce	Emerging issues and challenges in Commerce and management P.P.34-36	2019	978-93-53513-90-0	paramountpublishers@gmail.com , alluriast2005@yahoo.com	paramountpublishers@gmail.com , alluriast2005@yahoo.com	Yes
2018-2019								
An Analytical Study of Reforms and their impact on Indian Banking Sector	Dr.G.Jaya	Commerce	Journal of Advance management Research, Vol.6, Issues-02 (February2018) ,Impact factor:4.73 P.P. 331-339	2018	2393-9664	www.jamrpublication.com	www.jamrpublication.com	Yes

CURRICULUM VITAE

Dr. GAJJALA JAYA

D/o PULLAIAH

E-mail: jaya_venkat21@yahoo.com

Mobile: 6301982428

Educational Qualifications:

Exam	School/Board/University	Subjects	Year	Division/Grade Merit etc.
High school	BABY SAINIK SCHOOL, Hanamkonda	SSC	1996	First Division
Board of intermediate	LAL BAHADUR COLLEGE, Warangal	C.E.C	1998	First Division
Bachelor's Degree (s)	KAKATIYA UNIVERSITY, Warangal	B.Com (Commerce)	2001	Distinction
Master's Degree (s)	OSMANIA UNIVERSITY, Hyderabad	M.Com (Commerce)	2003	Second Division
Research Degree(S)	KAKATIYA UNIVERSITY, Warangal	Ph.D. (Commerce)	2011	Awarded
SET(TS&AP)	OSMANIA UNIVERSITY	Commerce	2015	Qualified

Personal Profile:

Name : **Dr. GAJJALA JAYA**

Father's Name : **PULLAIAH**

Address for Correspondence : **# 2-11-94, Saraswathi Nagar
Vidyaranyaपुरi, Hanamkonda
Warangal, Telangana. -506 009**

Date of Birth : **05-04-1981**

Caste : **BC-B**

Nationality : **Indian**

Marital Status : **Married**

Gender : **Female**

Languages Known : **English, Telugu, and Hindi**

Teaching Experience in P.G. & U.G. : **15 Years**

Courses Taught	Name of the University/College/Institution	Duration
U.G. (B.Com)	University Arts & Science Degree College, Subedari, K.U, Warangal	2011 to 2014
P.G (M.Com.&MBA)	University P.G College, School of Management Subedari, K.U Warangal	2014 to 2019
Degree College (U.G)	TTWRDC (women) Dammamet, Regular DL in Commerce	2019 to Till now

Working Experience:

1. Working as a Vice Principal in TTWRDC(w), Dammapeta at PV Project Aswaraopet from 07-06-2022 to till now
2. Working as a NSS Programme officer in TTWRDC(w), Dammapeta at PV Project Aswaraopet from 05-10-2021 to till now
3. Worked as a Principal (FAC) in TTWRDC(W), Mahabubabad at Mahabubabad district for one year – orders issued 29-06-2020 to 28-07-2021.

Departmental Test Passed

1. Test Name: Accounts Test For Executive Paper Code No(s) 141 No.03/2022
2. Test Name: D.T. For Gazetted Officers Of Education Department Paper Code No(s) 088.097 Notification No.03/2022

➤ No. of Publications	:	17
➤ Orientation/Refresher Courses	:	Nil
➤ No. of Seminars attended	:	21
➤ Administrative responsibilities	:	yes
➤ Project work supervised	:	30 MBA Students
➤ Field of Specialization	:	HRM
➤ Membership of Professional bodies	:	Telangana Commerce Association
➤ Address for communication (Official Address)	:	Dr. G. JAYA, DL in Commerce TTWRDC (w), Dammapeta at PV Project Aswaraopet Telangana.
➤ Residential Address	:	Dr. G. JAYA # 2-11-94, Saraswathi Nagar Vidyaranyaपुरi, Hanamkonda warangal-506 009 Telangana.
➤ Workshops	:	1
➤ Seminar	:	11
➤ National Conference	:	2
➤ Webinar	:	5
➤ Symposium	:	1

Ph.D. TOPIC:

"Leadership and Team Development among Women: A Study of select SHG's in North Telangana Region"

BOOKS

1. **Dr. G. Jaya Prof. A. Shankaralah and Prof. V.V. Subrahmanya Sarma (2017), " Principles of Management"** Seven Hills International Publishers, Hyderabad ISBN:- 978-81-935676-3-0

INTERNATIONAL JOURNALS

1. **Dr. G. Jaya (2015), "An Analysis Of Leadership Styles Among Women Groups – A Study"** International Journal of Technology and Business Management, Vol.4, No. 2, IITBM, P.P.45-49 ISSN: - 2319-6815
2. **Dr. V.V.Subrahmanya Sarma and Dr. G. Jaya (2014), "Demographic Variables as Determinants of Leadership Development among Women- A Focused Study on New Skill Development for Leadership Effectiveness"** Mirror, Peer Refereed Bi-annual International Research Journal of Commerce, Management and Social Science, Vol. 4, No.1, P.P. 78-88 ISSN: - 2249-8117

NATIONAL JOURNALS

1. **Dr. G. Jaya (2019), " Role Of Education In Women Empowerment"** Rural Women Development: Some Issues and Perspectives, P.P. 84-87, ISBN:- 978-93-87896-30-7
2. **Dr. G. Jaya (2019), " Role of Health Insurance in Indian Insurance sector"** Health Insurance in India :Issues and Challenges, P.P. 299-304, ISBN:- 978-81-910141-7-4
3. **Dr. G. Jaya (2019), "Insights to Gain Competitiveness to HR Managers in the Competitive Era"** Emerging Issues and Challenges in Commerce and Management, P.P. 34-36, ISBN: - 978-93-53513-90-0
4. **Dr. G. Jaya (2018), "An Analytical Study of Reforms and their impact on Indian Banking Sector"** Journal of Advance Management Research, Vol.6, Issue-02, (February 2018), Impact Factor:4.73, P.P.331- 339, ISSN:- 2393-9664
5. **M. Giri Prasad and Dr. G. Jaya (2017), "Right NGOs: Key For The Success of CSR"** Corporate social Responsibility In India Emerging Issues And Challenges, P.P. 397-401 January-24, 2017 ISBN:- 978-93-85101-45-8
6. **Dr. G. Jaya and Dr. V.V.Subrahmanya Sarma (2015), "Some Determinants Of Team Building Skills Among Women Managed Groups – A Study Of Select SHG'S"** Business Vision, Vol.11, No.1, P.P.15-24 January-March, 2015, ISSN:- 2231-5497
7. **Ms. L.Rajini and Ms. M. Archana Dr. G. Jaya (2014), "Forms of Investments In India – A study"** P.P. 190-193, ISBN: - 978-81-926819-2-4
8. **Dr. G. Jaya and Thirupethi Janne (2013), "Emerging Challenges in Life Insurance Service Sector-Strategies for Success"**, Role of Financial Services in Growth of Indian Economy, P.P. 192-199 2013, ISBN:- 978-81-923541-2-5
9. **Gajjala Jaya and V.V.S. Sarma (2012), "Effects of Education on Team Building in Women Empowerment Teams"** Development of Females in Education: Policies and Programmers, P.P. 277-294, ISBN:- 978-81-8429-079-0
10. **G. Jaya and Dr. Veluri V.S.Sarma (2007), "Gender Empowerment in SAARC Region and High Human Development Countries Some Reflections"**, Women's Empowerment and Globalisation, vol. 2, P.P. 478-493, ISBN:- 81-904985-0-9
11. **G. Jaya and Veluri V.S.Sharma (2005), "Gender Empowerment in SAARC Region: Some Reflections"** ISDA Journal, October-December Vol.15. Number-4. 2005, P.P.283-299. ISSN:- 0971-2550
12. **Dr. VV Subrahmanya Sarma and G. Jaya, L.Munindar Rao R Shirisha, "Potential Appraisal System-An Emerging Approach to Organizational Development"** HRM Review, September (2004), P.P. 59-67. ISSN:- 0972-5148
13. **G. Jaya (2004), Dr.V.V. Subrahmanya Sharma, "Behaviour Modification and Corporate Image-A Case Study"** Kakatiya Business Review, Volume: 1, March 2004, No.1 P.P. 88-101.

Workshop

Gajjala Jaya, Participated in the Work shop on "Case Study as a Pedagogic Tool for Management Teachers In Marketing, Strategy & Finance" IBS, Hyderabad, 30th – 31st May 2011

Seminars

1. **Dr. Gajjala Jaya**, participated in Two-Day National Seminar on **"Emerging Issues and Challenges in Commerce and Management"** held on 25th & 26th March 2019, Department of Commerce and Business Management, University Arts and Science College (Autonomous) Kakatiya University, Warangal
2. **Dr. Gajjala Jaya**, participated in Two-Day National Seminar on, **"Corporate Social Responsibility in India- Emerging Issues and Challenges"** on February 3rd - 4th, 2017, Department of Commerce and Business Management, University Arts and Science College (Autonomous) Kakatiya University, Warangal.
3. **Dr. Gajjala Jaya**, participated in National Seminar On **"Women Empowerment – Issues and Challenges"**, University College for Women, Kakatiya University and presented a paper on **"Empowerment of Women through SHG's"** during March 5-6, 2014
4. **Dr. Gajjala Jaya**, participated in Two- Day National Seminar on **"Emerging Dimensions in Banking Industry in India-Issues and Challenges"** on 19th & 20th February, 2013 and presented a paper on **"Indian Retail Banking Industry- Issues and Challenge"**, at School Of Management, University Arts and Science College Kakatiya University, Warangal.
5. **Gajjala Jaya**, attended the Two Day National Seminar on **"Women's Empowerment And Globalisation"** held in the Department of Economics UPGC, Subedar, Kakatiya University, Warangal on 27th & 28th September, 2005.
6. **Gajjala Jaya** attended the UGC Sponsored Two- Day National Seminar on **"Financial Markets in India – Problems and Prospects"** and presented a paper titled **"The role of financial instruments in Indian Money Markets- Problems and Prospects"** during 18th & 19th March, 2005
7. **Dr. Gajjala Jaya**, attended the National Seminar on **"Emerging Issues And Challenges Of Insurance Sector In India – A Diagnostic and Prescriptive Approach"**, and presented a paper on **"Micro Insurance in India issues & Challenges"** held on 28th - 29th March, 2013, Department of Commerce & Business Management, Kakatiya University, Warangal.
8. **Dr. Gajjala Jaya**, participated in TWO-DAY National Seminar on **"Rural Women & Development: Some Issues and Perspectives"** and presented a paper on **"Role of Education in Women Empowerment"** held on 16th & 17th March, 2019.
9. **Dr. Gajjala Jaya**, attended the TWO-DAY Joint Seminar on **"Companies Act, 2013- New Standards for Corporate Governance"**, on 21-22nd December 2015, University College of Commerce & Business Management Kakatiya University, Warangal,
10. **Dr. Gajjala Jaya**, attended the TWO-DAY National Seminar on **"Rural of Financial Services in Growth of Indian Economy"** and presented a paper entitled **"Emerging Challenges in Life Insurance Service Sector – Strategies for Success"**, held on 26th & 27th September, 2013, Sponsored by All India Council for Technical Education (AICTE), Alluri Institute of Management Sciences Accredited by national Board of Accreditation (NBA) (2008-11) Hunter Road, Hanamkonda, Warangal.
11. **Dr. Gajjala Jaya**, participated in the Two- Day National Seminar on **"Transforming Indian Economy during 25 years of Economic Reforms"**, and presented paper entitled **"Role of SHGs towards Women Empowerment"**, held on 6th & 7th March, 2018, Department of Commerce and Business Management University Arts and Science College, Kakatiya University, Warangal.

NATIONAL CONFERENCES

1. **Dr. Gajjala Jaya**, attended National Conference on **"Management Practices In Emerging Economies"** and presented a paper on **"An Analysis of Leadership Styles Among Women Groups – A Study"** on 21st FEB 2015 at Sree Chaitanya Educational Institutions Sponsored by Takshasila Educational Society Approved by AICTE, Affiliated to JNTUH LMD Colony, Karimnagar.

2. **Dr. Gajjala Jaya** attended National Conference on "Global Business Operations- Strategies in the Transforming Scenario" and presented a paper on "Form's of Investments in India – A Study" on 21st FEB 2014, at Sree Chaitanya Educational Institutions Sponsored by Takshasila Educational Society Approved by AICTE, Affiliated to JNTUH LMD Colony, Karimnagar.

Symposium

1. **Dr. Gajjala Jaya**, attended one- Day Symposium on "Ideas for Quality in Management Education in Telangana State" on 07th March, 2015 at School Of Management, University Arts and Science College, Kakatiya University, Warangal,

Webinars

1. **Dr. Gajjala Jaya**, participated in "Intellectual Property Rights" on 29th January 2022' organized by "Institution Innovation cell and Internal Quality Assurance Cell", conducted by SR Govt. Arts & Science College, Kothagudem Bhadradi Kothagudem.

2. **Dr. Gajjala Jaya**, Dr. MCR HRD INSTITUTE OF TELANGANA Training Management Unit G. Jaya, Principal District Mahabubabad of Tribal Welfare Department has successfully completed the "Intensive Training Programme for PMRC Staff (ACMOs, GCDOs & SCRPS) of TWD" from 11-02-2021 to 13-02- 2021 in virtual Mode.

3. **Dr. Gajjala Jaya**, participated in "Art of writing a Quality Research Article And Publishing In Impact Journals" held on 10th February 2022 organised by Department of Commerce, Keshav Memorial Institute of Commerce And Sciences, Narayanaguda, Hyderabad

4. **Dr. Gajjala Jaya**, attended National Level Webinar on "NEP 2020 Impact on Higher Education" has attended the National Level Webinar on NEP 2020 Skillslate Foundation, Pune in association with Nishitha Degree College, Nizamabad, Telangana Affiliated to Tealangana University, and Accredited with "A" Grade by NAAC organizes on 19th February, 2022

5. **Dr. Gajjala Jaya**, Dr. B.R. Ambedkar Open University Prof. G. Ram Reddy Marg Road No. 46, Jubilee Hills, Hyderabad Faculty of Commerce Vanijya Vahini – A Webinar Series On Contemporary Issues DR. G. JayaDL in Commerce TTWRDC (W), Dammamet Has Participated in One Day National Webinar on " Insurance Business And Role of Government And Schemes" on 24th January 2022

6. Participated in "POISE" School Leadership Development program at Kanha Shanti Vanam, Kanha Village, and Global Heartfulness Meditation Training Center from 9th Nov to 14th Nov.

Declaration

I hereby declare that the above written particulars are true to the best of my knowledge and belief.

Place: HANAMKONDA

Date:

(Dr. GAJJALA JAYA)

**TTWRDC GIRLS DAMMAPETA,
BHADRADRI KOTHAGUDEM DIST. TELANGANA.**



**RESEARCH PAPERS PUBLISHED IN
2019-2020**

- 1. Role of Health Insurance in Indian Insurance Sector.**
- 2. Role of Education in Women Empowerment.**
- 3. Insight to Gain Competitiveness to HR Managers in the Competitive Era.**

1. Role of Health Insurance in Indian Insurance Sector.

Role of Health Insurance in Indian Insurance Sector

Dr. G.Jaya

Assistant Professor, School of Management, University Arts and Science College, Subedari,
Kakatiya University, Warangal Email:jaya_venkat21@yahoo.com

INTRODUCTION:

Health insurance is one of the emerging service sectors in India. The term 'Health Insurance' relates to a type of insurance that essentially covers the medical expenses. A health insurance policy like other policies is a contract between an insurer and an individual or group in which the insurer agrees to provide specified health insurance cover at a particular "premium" subject to terms and conditions specified in the policy. Health insurance, which remains highly underdeveloped and less significant segment of the product portfolios, is now emerging as a tool to manage financial needs of people to seek health services. Today, various health insurance schemes are available in the market and providing benefits from an individual to an entire family also called family floater policies. The new economic policy and liberalization process followed by Government of India since 1991 paved the way for privatization of insurance sector in the country. The Insurance Regulatory and Development Authority (IRDA) bill, passed in Indian parliament, is the important beginning of changes having significant implications for the health sector.

OBJECTIVES OF THE STUDY

The following are the main objectives of this paper.

1. To know the role of health insurance sector in India
2. To study the need and importance of health insurance sector.
3. To find the problems and prospects of Indian health insurance sector.

RESEARCH METHODOLOGY

The present study is mainly based on the secondary sources of data.

HEALTH INSURANCE SECTOR IN INDIA

It is really pathetic to know that many Indian people believe that health insurance is not a worthy investment and thus, do not buy these products. The people realize the significance of health insurance only when their friend or relatives fall sick and face financial hardship. A person should buy a health insurance policy so that there is no financial stress faced by the family at the time of setting long hospitalization or treatment bills. At present, health insurance is need of the society when medical assistance is needed. People who have a certain risk or event to contribute small amount time to time like health insurance fund. This fund is used to treat patient or other used for other families' members for particular event hospitalization. The benefit of the Health insurance fund is used when they need of health care or when they unable to pay for health care. Only 4.05% of India's GDP spends on health care, which one of the lowest health spending globally, the government contributes a sizable portion of the health expenditure, in India, it is one of the lowers, less than a quarter of the total expenditures. In this way, health insurance is emerging as an alternative mechanism for financing of health care.

NEED OF HEALTH INSURANCE IN INDIA

Role of Health Insurance in Indian Insurance Sector

India needs health insurance to cover the following risk:

- Lack of proper Medicare facilities.
- Due to lack of infrastructural facilities it is very difficult to get health care facility.
- Rural peoples income is seasonal they may not able to pay during the medical emergencies.
- Higher cost of health care system etc.

Hence, there is a serious need of health insurance to cover risk of people in incurring medical expenses. Hence, it is emerging as financial needs of people to seek health services.

ADVANTAGES OF THE HEALTH INSURANCE POLICY

Major advantages of health insurance policy may be enumerated are as follows:-

- Assists in securing the future through premiums. Payments for medical and hospitalization bills.
- Saves lot of future financial losses due to costly medical and post treatment expenses, custodial and disability bills.
- Heightened sense of security Tax benefits as per Indian Income tax acts section 80D.
- Greater financial security.
- They endure medical security, which helps the insured seek quality
- Medical treatment without any financial anxiety. This way they make medical treatment affordable and accessible.
- Financial assistance at the time of medical emergency offers peace of mind which helps insured individuals and their family members live their lives to a greater extent etc.

REASONS FOR POOR PENETRATION OF HEALTH INSURANCE:

There are some reasons that explain for the slow expansion of health insurance in India are as follows:-

- **Lack of regulations and control on provider behavior:** The unregulated environment and near total absence of any form of control over providers regarding quality, cost or data sharing, makes it difficult for proper underwriting and actual premium setting. Most insurance companies are therefore wary about selling health insurance as they do not have the data, the expertise and the power to regulate.
- **Unaffordable premiums and high claim ratios:** Increase use of service and high claim ratios only result in higher premium. The insurance agencies in the face of poor information also tend to overestimate the risk and fix high premium. Besides the administrative costs are also high over 30% i.e. 15% commission to agent; 5.5% administrative fee to TPA; own administrative cost 20% etc. patients also experience problems in getting their reimbursements including long delays to partial reimbursement.
- **Problem of Inequality:** Equity in health is an important and long standing goal for society. The poor were squeezed out of the public hospitals partly because there was not too much difference in costs between the public's and private health facilities. The poor, by virtue of lower incomes, unsanitary living conditions, poor access to health care not only tend to have higher levels of morbidity and mortality but despite needing it more, have lower levels of health care use compared to those who are better off. They also spend higher proportions of incomes on the little health care that they access.
- **Socio-economic problems:** The state of economy has a direct effect on the state of health in a country. Health sector policies in India have tended to stress on reducing

Role of Health Insurance in Indian Insurance Sector

population growth. Stabilizing growth of population is a matter of importance for a large country like India, as there are links between overall health status of population and population growth rate. In many of the Indian states where stabilization of population growth is not a priority their health and social status is among the worst in the world. Illiteracy and lack of awareness amongst masses poses constant threat to the fabric of the society. The poor lack adequate access to health care facilities, possess low education levels and awareness, live in poor environmental conditions and lack the social opportunities to change their current predicament.

- **Political will:** In large developing country like India there are numerous gaps left by the government in the development process – sometimes by intention, sometimes due to lack of funds. Sometimes due to lack of awareness, India is a representative rather than a participatory democracy. Once the election are over, the politicians who run the federal and state governments do not really need to go back to the electorate for every major decision. Most Indian politicians are hesitant to take harsh but health decisions as the politics of vote dominates the agenda.

According to circumstances insurance sector have been designed various health product such options in health insurance provide wide, range of choice to buyer. So people can choose the plan according their needs or requirements. When there is a need of financial security, health insurance provides it. This can secure the health for long time. There is some guidance for people to choose the health insurance policies are:

Choose an adequate sum insured policy:-Firstly people priorities to be known. They should be aware about their personal needs to choose best health insurance plan that fulfill needs. They must ensure that plan they want to take must be adequate and proper health coverage.

Understand the time limit and exclusions:- When people buy such policy they should understand the time limit and exclusions, they should refer to their policy documents to determine which health care services care covered and to what extent before buying policy they should know the depth knowledge of its terms and condition, exclusions benefits, words of policy and compare the different insurance policies offered by other companies.

Claim limitation related to treatment:- They should know carefully about claim limitation related to treatment in their policy they choose. Certain policy caps the amount they can claim for a particular surgery. Such limit would restrict your claim, even if there is a large sum insured under your policy.

Health network of the insurance company:-This is important to take or acquire important details about hospital network of the insurance company.

Choose a policy with no sub limits:-When they choose a policy with no sub limit will help to avoid unpleasant situation at the time of claims. They find such plan to be expensive, but it will help them to secure greater financial risks as well as provide the freedom to pick for efficient medical treatment, that too at the best health care provider.

To take policy for additional coverage:-Additional coverage like maternity cover critical illness etc. maternity coverage for medical expenses incurred at the time of pregnancy and delivery. Critical illness such as heart attack, cancer, diabetes, kidney failure, organ transplant or paralysis in any case of these situation, they can benefit from these riders over and above existing health insurance policy.

Fill up the proposal:-This is very important for people to fill up the proposal form to know the actual term and condition above policy as they want to buy.

Role of Health Insurance in Indian Insurance Sector

Read understand the policy wording:-It is very important that they should read and understand the policy wordings before fill up the form.

Gradual (Serial) increase in sum insured:- People should compare various policies available from the website of different companies and speak to your insurance advisor to know what the apt sum is assured for them and family. Clear all doubts before taking the final decision before making decision of buying a health insurance policy. Health insurance policies are very important one for an individual or for family. It covers adequate in-patient and outpatient service. Some policies are covers full expectation of an individual and entire family. An affordable health policy makes free from medical expenses when they are not well. All the expenses related medical bills. In other sense when we take insurance of our health en insure about our health and financial plan its heals to certain circumstances when unwanted risk has come in future.

It can be said that health insurance as an insurance against the future medical expenditure of a person. It means that anybody who take health insurance plan they expects a certain amount of medical. Expenses to be there in future and that individual are paying for that in the present in the form of premium. The present form of premium main aim of this to make sure that people have enough money to take care of their emergency medical requirements when they need.

CONCLUSION:

The health of a nation is an essential component of development vital to the nation's economic growth and interval stability. Assuring a minimum level of health care to the population is a critical constitution of the development process. The strong link between poverty and ill health needs to be recognized. High health care costs can lead to entry into or exacerbating of poverty. The importance of public provisioning of quality health care or enables access to affordable and realizable health services cannot be underestimating. This is especially so, in the context of preventing the non-poor from entering into poverty or in terms of reducing the suffering of those who are already below poverty line, the country has to deal with rising costs of health care and glowing expectations of the people. The challenge of quality health services in remote rural regions has to be urgently met.

REFERENCES

1. Health Policy Challenges for India: Private Health Insurance and Lessons from the international Experience by Ajay Mahal
2. Health Insurance in India by Sujatha Rao
3. Different Countries, Different Needs: The Role of Private Health Insurance in Developing Countries by Denis Drechsler, Johannes Jütting
4. Health Insurance: Innovation and Challenges Ahead.
5. *Global Journal of Management and Business Studies*, 3 (5): 475-780.
6. Anita, J. 2008. Emerging Health Insurance in India-An overview. In 10th Global Conference of Actuaries, 81-97.
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8. <http://www.cccindia.co/corecentre/Database/Docs/DocFiles/insurance.pdf>
9. <http://www.nrias.net/presentations/dr.dayasagar/Healthinsuranceopportunities%20&%20challenges.pdf>
10. <http://www.slideshare.net/SurajChawla/health-insurance-inindia- dr-suraj-chawla>
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Role of Education in Women Empowerment



Rural Women Development: Some Issues and Perspectives

CENTRE FOR WOMEN'S STUDIES & EMPOWERMENT
KAKATIYA UNIVERSITY, Warangal - 506 009.
Telangana State - INDIA

2. Role of Education in Women Empowerment.

ROLE OF EDUCATION IN WOMEN EMPOWERMENT

Dr. G. Jaya

Asst. Professor

Department of Commerce & Business Management

University Arts & Science College (Autonomous)

Kakatiya University, Warangal (T.S.)

Abstract:

Education brings a reduction in inequalities and functions as a means of improving the status within the family. When women who contribute almost half of the population are empowered it will strengthen the national economy. Education is considered as a milestone for women empowerment because it enables them to respond to the challenges, to confront their traditional role and change their lives. Women education in India has also been a major preoccupation of both the government and civil society. Educated women can play a very important role in the development of the country. The importance of education in reference to women empowerment India is poised to becoming superpower, a developed country by 2020.

Key Words: Women empowerment, Education

Introduction:

Education is considered as a basic requirement and a fundamental right for the citizens of any nation. It is a powerful tool for reducing inequality as it can give people the ability to become independent. Education of women is the most powerful tool to change their position in the society. Still women are illiterate, backward, weak, and exploited. Education reduces inequalities and functions as a means of improving their status within the family. Empowerment and capacity building provides women an avenue to acquire practical information and learning for their improved livelihoods. As education is both an input and input of human development, educational equity will ensure enabling and entrepreneurial development. This paper focuses on the role of education in women empowerment.

Objectives of the Study

The main objective of the study is to examine the role of education in women empowerment.

Methodology:

Role of Education in Women Empowerment

The present study is based on the collection of data from secondary sources. Secondary data is obtained from various published and unpublished records, books, magazines and journals.

Women Empowerment

Women empowerment is a process of enabling women to have access and make productive contributions to their economic independence, political participation and social development. Empowerment enables the individuals to realise their identity and powers in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in making decisions or free from the shackles imposed on them by custom, belief and practices in the society. As per the latest Census of India, women constitute 48.49% of the country's population and about 90% of the informal sector. Women are mostly venerated and found valuable.

Need of Women Education in Women Empowerment:

Empowerment enables women to acquire knowledge, skills and techniques which will help them in their personal and social growth as well as foster in them sensitivity towards problems in the society. Special efforts are required to be taken for education, health and employment of women. Lack of education is the root cause for women's exploitation and negligence. Only literacy and education can help women to understand the Indian's constitutional and legislative provisions that are made to strengthen them. When women are educated, they will be able to contribute in nation building. Empowerment becomes the means of achieving it with dignity. Indian woman is considered as *shakthi*, which means power.

The concept of Women empowerment is a recent one. The first year of New Millennium 2001 was declared as "WOMEN EMPOWERMENT YEAR". The national policy of empowerment of women has set certain clear-cut goals and objectives. The policy aims at upliftment, development and empowerment in socio-economic and politico-cultural aspects, by creating in them awareness on various issues human rights, fundamental freedom, providing access to health care, quality education at all levels, career building, vocational guidance, employment, equal remuneration, occupational opportunities, health, safety, social security and public life etc. in relation to their empowerment. The *Sarva Shiksha Abhiyan* (SSA – Education for All), which was launched in 2001-02, is the national umbrella programme that is spearheading the universalisation of elementary education.

UNESCO's new analysis proves that:-

- **Education empowers women:** Educated girls and young women are more likely to know their rights and to have the confidence to claim them.

Role of Education in Women Empowerment

- **Education promotes tolerance:** Education helps people to understand democracy, promotes the tolerance and trust that underpin it, and motivates people to participate in the political life of their societies.
- **Education equality improves job opportunities and increases economic growth:** If all children had equal access to education, productivity gains would boost economic growth. Over 40 years, per capita income would be 23 per cent higher in a country with equality in education.
- **Education liberates:** Education liberates the mind. Books which educate open up our minds to places, people and everywhere. Therefore, an educated woman will also be a liberated woman.
- **Education breaks down barriers:** Education enables to break down all barriers such as religious, linguistic, cultural, political, gender and geographical. An educated woman treat everyone the same, and work with them.
- **Education saves mother's lives:** In some countries, many women still die because of complications during pregnancy and childbirth. Education can prevent these deaths.
- **Education helps choose a career and gets financial independence:** Today, women are becoming models, actors, fighters, pilots, gym instructors, cops, writers, engineers, architects, journalists, scientists, corporate, law and whatnot- they are breaking the glass ceiling.
- **An educated woman contributes to economy:** women contribute greatly to the advancement of any society, both culturally and economically, and also help its human development indicators. Women can help through their work, get rid of problems like India's high maternal mortality rate, high rates of gender violence and other crimes against women, child sex abuse, implement family planning etc.

Apart from these, there is a much deeper reason that women must be educated, and they must be encouraged to learn as much as they want. Paraphrasing a popular saying here- educate a man and you will educate one person, educate a woman and you will educate a whole family. I would add that educating a woman can, in fact, educate more generations.

Role of Education in Women Empowerment

Hence, the Indian Government had recognised the importance of woman, it formulated some constitutional provisions, special laws and national policies in support of women empowerment as they are given below:

Constitutional Provisions, Special Laws And National Policies in Support of Women Empowerment

The importance of women as an important human resource was recognized by the Constitution of India which not only accorded equality to women but also empowered the State. A number of Articles of the Constitution repeated towards the socio-economic development of women and participation decision making. These are:

Article 14 :Men and women to have equal rights and opportunities in the political, economic and social spheres.

Article 15(1) :Prohibits discrimination against any citizens on the grounds of religion, race, sex, caste etc.

Article 16: Equality of opportunities in matter of public appointments for all citizens.

Article 39(d) :Equal pay for equal work for both men and women.

Article 42 :The state to make provision for ensuring first and humane conditions of work and maternity relief.

Government has also enacted specific laws to safeguard the interests of women and for up gradation of their status. These are:

The Hindu Succession Act, 1956 :which provides for women the right to parental property.

The Dowry Prohibition Act, 1961: which declares the taking of dowry an unlawful activity and thereby prevents the exploitation of women.

Equal Remuneration Act, 1976 :which provides payment of remuneration equal with men for work of equal value.

The Medical Termination of Pregnancy Act, 1971: which legalizes abortion conceding the right of a women to go for abortion on the ground of physical and mental health.

The Criminal Law Amendment Act, 1983: which seeks to stop various types of crimes against women.

□ **The Indecent Representation of Women (Prohibition) Act, 1986**: which prohibits the Vulgar presentation of women in the media such as- newspapers, cinema, T.V. etc.

□ **The Protection of Women from Domestic Violence Act, 2005**: provides for more effective protection of the rights of women guaranteed under the Constitution who are victims of violence of any kind occurring within the family.

Apart from these, some suggestions are given below to encourage women education as they are:

Role of Education in Women Empowerment

Suggestions:

- Awareness of daughter's education is essential. It is said that "educated mothers educate family which results in educated population of a nation which builds strong nation"
- Encourage and ensure socio-economic participation of women in local and international forums.
- Encourage participation of women in income generating activities.
- Proper implementation of schemes provided by the government should be done by respective agencies.
- To induce the feeling of self-dependence amongst women.
- Removal of gender inequality.
- Women should actively participate in social and political moves. Fifty % seats should be reserved for women in all the governments
- Arrange community awareness programmes.
- Give Natural Learning Experiences (NLE)

Conclusion:

Education that inculcates human and spiritual values are of great significance for the empowerment of women. Education brings a reduction in inequalities and functions as a means of improving their status within the family. There is a positive relationship between education and woman empowerment. Another important aspect in this regard is that the issue of women empowerment has been facing certain serious challenges, which are outcome of some certain evil norms and attitude such as child labour, child marriage, illiteracy, superstition, partial attitude of the parents, female feticides, etc. and in such a situation women empowerment is an urgent necessity. In order to promote women's empowerment, it is necessary to create an environment that will allow women to participate in educational programs and share the benefits.

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Insight to Gain Competitiveness to HR Manager's in the Competitive Era.

Emerging Issues and Challenges in Commerce and Management

Insights to Gain Competitiveness to HR Managers in the Competitive Era

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Abstract:

Technology has changed everything with great extent such as the methods of production, process of recruitment, training techniques and new equipment etc. HR managers are expected to offer instant solutions for issues and strategies in an organization. As companies move around the world setting up offices, service delivery centers and manufacturing hubs, there will be an even greater movement of people and that is the big challenge while moving forward. Managing diverse workforce is another important problem that HR managers need to tackle. To overcome these issues and challenges, the HR managers will have to build a standard structure that allows managing all different workforce alternatives. This paper presents an issues and challenges of Human resource managers to attain competitiveness.

Key Words: Technology, Competitiveness, Environment etc.

INTRODUCTION:

The modern business cannot effectively operate in the business, if the human force not well equipped with the latest technology and techniques. It is strange that the HR function is not much appreciated in our country. For decades, the HR activity has remained a staff function (advisory) as opposed to a line (decision making) function. The trend was to changing now the organizations are putting more power and responsibilities on HR department. The world of HRM is changing more rapidly than we can imagine. Constant environmental changes mean that HR managers face constant challenges. Human resource manager will have to build or develop such a frame work that allows flexibility to develop such a workforce that will be a workforce for tomorrow. The HR managers have to adopt proactive strategy which helps them to foresee events and take appropriate actions before the events occur. This paper has focused on some of the issues pertaining to challenging situations the HR manager is likely to come across.

OBJECTIVES & RESEARCH METHODOLOGY:

of insights. The study is purely descriptive in nature, data collected from secondary sources.

INSIGHTS TO GAIN COMPETITIVENESS TO HR MANAGERS:

1. Vision and Mission of the Company

HRM is becoming increasingly involved with strategic planning and the development of means by which people can work proactively toward the achievement of organizational objectives. This means a broader perspective focused on objectives and results. It implies personal commitment by each worker to the company's goals. The need for this personal commitment means that employee education, communication, and involvement become fundamental. HR planning is closely linked with strategic planning, so as to support the company mission and give incentives to support its achievement.

2. INFORMATION & KNOWLEDGE

Information and knowledge have replaced manufacturing as the source of most new jobs. Work performed in factories by machines is being replaced by work in offices or at computer terminals. Instead of working with things, people increasingly work with ideas and concepts. The available information made knowledge the most important organizational resource. Successful companies are becoming learning organizations. Organizational effectiveness will increasingly depend on attracting, utilizing and retaining people who can use their knowledge to solve problems, create services, develop new work processes and satisfy customer needs.

3. ATTRACTING AND RETAINING EMPLOYEES

One of the greatest challenges of human resource management today is to create HR Capabilities that increase and sustain organizational performance. The ability to attract and retain employees is a core HR capability

only when a company creates a good employer brand, internally as well as externally, by ensuring that people have good jobs which make them feel proud of working for the organization. Employees can be given opportunities to make presentations at international forums, or made members of academic institutes or industry associations. Compensation is the big driver in retaining employees. So, organization needs to re-evaluate the pattern of compensation time to time, this will increase retention.

4. EMPOWERING EMPLOYEES

Empowering is mutual influence, creative distribution of power, shared responsibility and long-lasting etc. Empowering enables people to use their talents and capabilities, fosters accomplishment, invests in learning, finds the spirit in an organization and builds effective relationships, informs, leads, coaches, serves, creates, and liberates. In an empowering organization, managers should believe leadership derives from all its employees not a select few. Managers of an empowering organization should know that the company is most likely to succeed when employees have the tools, training, and authority to do their best & understand that information is power and they share it with all employees. Managers of an empowering organization should value employees enough to build a culture that values and supports individuals.

5. ENHANCING THE SUPPLEMENTARY SERVICES

In today's competitive world the work force are heavily loaded with work and stress associated with mental stress as well as physical stress. To have a sound body and sound mind it is necessary to develop certain competencies to survive with the stressful situations. The growth of an supplementary industries like computer training institutes, counselors, manpower consultants, soft skills and cultural training consultants, psychological spiritual guides, stress and time management trainers, gyms, recreational facilities and health-related services, yoga teachers etc. are required to deliberate shaping of personalities and bodies to be fit for global challenge.

6. MANAGING WORKPLACE DIVERSITY

The future success of any organizations relies on the ability to manage workforce talent that can bring innovative ideas, perspectives and views to their work. With the mixture of talents of diverse cultural backgrounds, genders, ages and lifestyles, an organization can respond to business opportunities more rapidly and creatively, especially in the global arena, which must be one of the important organizational goals to be attained.

Multinational companies (MNCs) who have operations on a global scale and employ people of different countries, ethnic and cultural backgrounds. Thus, a HR manager needs to be mindful and may employ a 'Think Global, Act Local' approach in most circumstances. Thus, many local HR managers have to undergo cultural-based Human Resource Management training to further their abilities to motivate a group of professional that are highly qualified but culturally diverse.

7. CHALLENGES OF MERGERS & ACQUISITIONS

Liberalization, Privatization and Globalization (LPG), is as dangerous as beneficial. Increasing competition has forced the organizations to devise ways and means to grow, perform and achieve excellence. Mergers and acquisition are being accepted as one of the technology to gain competitive advantage over other organizations. If ownership of companies changes hands, starting off a wave of uncertainty of acquired company, suddenly the employees starts feeling that their bosses are changed, if not physically, at least attitudinally. Some of them find themselves grave danger of losing their jobs. A general demotivating feeling permeate organization.

The HR professionals have to perform certain activities with set of skills and competencies.

These includes:-

1. Creating transition teams, especially those that will:
 - Develop infrastructure for new organization
 - Process and design systems
 - Address cultural issues
 - Provide training
 - Managing the activities associated with staffing, in particular, developing and
 - Process and design systems
 - Address cultural issues
 - Provide training
 - Selection processes
 - Retention strategies
 - Separation strategies
2. Managing the learning processes, e.g.,
 - Building learning into the partnership agreement
 - Setting up learning-driven career plans
 - Using training to stimulate the learning process
3. Re-casting the HR department itself:
 - Develop new policies and practices consistent with vision

Emerging Issues and Challenges

- Develop HR structure and staffing
- 4. Identifying and embracing new roles for the HR leader, namely:
 - Partnership
 - Change Facilitator
 - Strategy Implementer
 - Strategy Formulator
 - Innovator
 - Collaborator
 - Counselor
- 5. Identifying and developing new competencies.

8. MANAGING CROSS CULTURAL COMMUNICATION

It is concerned with beliefs and values on the basis of which people interpret experiences and behave individually and in groups. Firms with strong cultures achieve higher results because employees sustain focus both on what to do and how to do it. Cross-cultural communication is becoming increasingly important as organizations expand their business operations beyond their national boundaries. Cross-cultural factors like connotations, semantics, tone difference & difference in perceptions create potential for increased communication problems. Managers doing business in other countries should sensitize themselves to the cultures of those nations and avoid making mistakes while performing their work or interacting with customers. This is possible by nurturing the corporate culture.

RECOMMENDATIONS:

- In the present era most of the organizations are competing globally for their best reputation by keeping in view the above issues and challenges the HR managers are responsible to train all the young workers, to provide them best rewards as a result they will show their commitment and loyalty.
- Technology has changed each and everything with great extent, the methods of production, the process of recruitment, the training techniques, new equipment and technology should be introduced by the organization and training should be provided to young and educated workers.
- The concept of Globalize Human Resource Management (GHRM) should be implemented to prepare the skill people or manager worldwide.
- Human resource manager should develop such a HR system which consistent with other organizations.

- Organization culture is another important element which must be considered by the HR manager, the culture will be like to shape their behavior and beliefs

CONCLUSIONS:

The first and foremost work by the HR is to develop sound organizational structure with strong employees skill to employees, and also to train employees in introducing them with the concept of globalize human resource management to perform better in the global organization context. All the issues and challenges like attracting and retaining employees, information & knowledge enhancing supplementary services, empowering employees, diversity, challenges of mergers and acquisitions and managing cross cultural communication. In order to overcome this, the HR managers need to be well equipped & well equipped to face these challenges.

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Spectrum
EDUCATION

Principles of Management



SEVEN HILLS

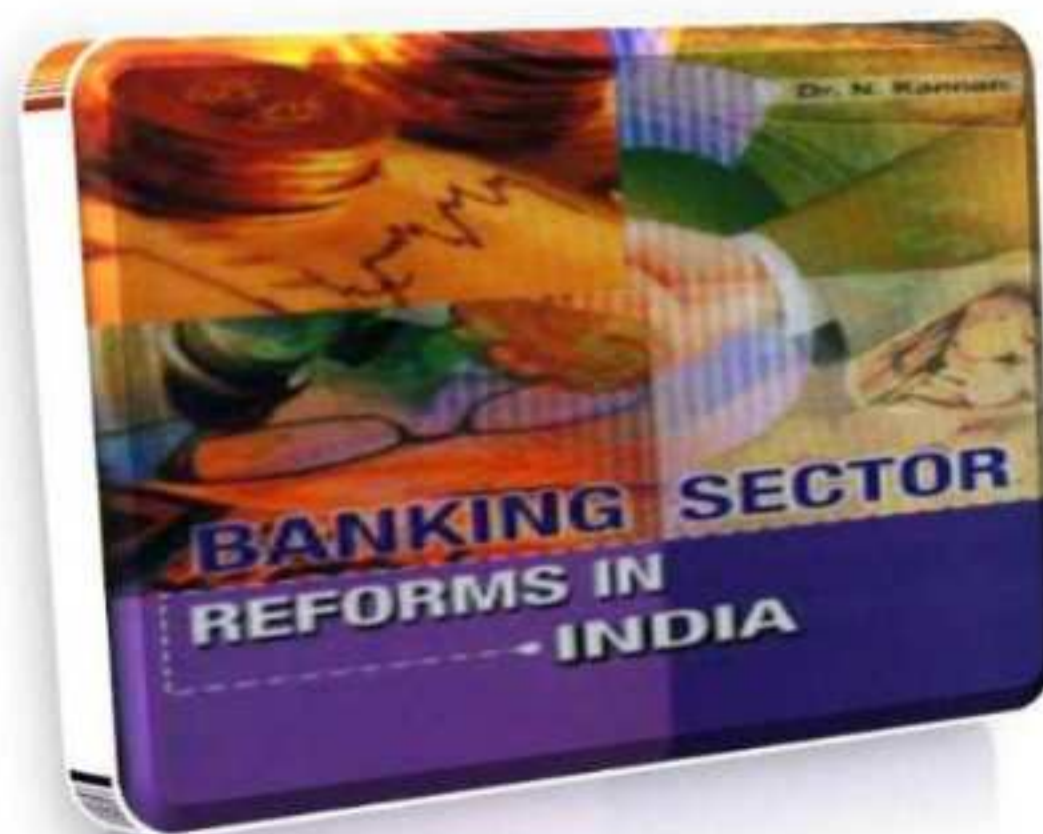
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- **An Analytical Study of Reforms and their impact on Indian Banking Sector**





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I wish to place on record my profuse gratitude and heartiest felicitation on very kind heartedly submitting your research paper titled "**AN ANALYTICAL STUDY OF REFORMS AND THEIR IMPACT ON INDIAN BANKING SECTOR**" and its subsequent publication in Journal of Advance Management Research Vol. 6, Issue 2, February 2018 Impact Factor: 4.73, ISSN: (2393-9664). The scholarly paper provided in valuable insights on the topic. It gives me immense pleasure in conveying to your good self the appreciation which your article has earned from the learned members of our Editorial Board. I would like to take this opportunity to thank you for your valuable contribution and wish that you would be kind enough to communicate your research papers for publication in our ensuing editions of the journal.

This will go a long way in solidifying our academic association and camaraderie.

Thanking you once again

With Warm Regards,

Editor

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AN ANALYTICAL STUDY OF REFORMS AND THEIR IMPACT ON INDIAN BANKING SECTOR

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1.1 Introduction

The banking sector plays a magnificent role in an economy for the smooth as well as efficient functioning of the different activities of the society. Finance is like blood to every form of activities. Finance is at the core of socio-economic growth trajectory of a society. The principal objective of Indian planning had been the attainment of growth with social justice and equity. Finance which acts as a catalytic agent, is a great necessity. To meet this growing need of finance, the demand for strengthening the banking system on sound footing gathered momentum during the early period of independence in India. Banking system occupies an important place in a nation's economy and is indispensable in a modern society. The overwhelming role of finance in the economic development of a country is well recognized and forms the core of the money market in economy.

Generally, banks collect money from those who have spare money or who are saving it out of their income and lend this money out to those who require it. This mechanism of providing finance is highly valuable and a bare necessary in any community. But the role of commercial banks is not only confined to savings and its transmission to those who are in a position to invest it in a profitable enterprise; but also an instrument of credit creation. The role of bank has been transformed as prime mover of economic change, particularly in developing countries. It is necessarily more complex in view of dynamic contribution expected from time to time in the challenging task of optimum economic growth. A distinguishing feature of Indian banking industry comprises a wide range of functions. The financial sector plays a major role in mobilization and allocation of financial savings from the net savers to the borrowers. The banks are the most important segment of the financial sector. The structure of the banking industry affects its performance and efficiency which in turn affects the banks' ability to collect savings and channelize them into productive investment. The effective role of intermediation performed by banks adds gain to the real sector of the economy.

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Banking Regulation Act, 1949, Section 5(c), defines bank as "a banking company which transacts the business of banking in India." Further, Section 5(b) of the BR Act defines banking as, 'accepting, for the purpose of lending or investment, of deposits of money from the public, repayable on demand or otherwise, and withdraw able, by cheque, draft, and order or otherwise.

1.2 Objectives of the Study

1. To study the Evolution of Indian banking system.
2. To know the changing structure of Indian banking sector.
3. To find out the nature of banking sector reforms
4. To examine the reforms affect on functioning of banks in India.

1.3 Research Methodology of the Study

The study is mainly based on both the quantitative and the qualitative approaches. **Quantitative approaches** were originally used while studying natural sciences like: laboratory experiments, survey methods and numerical methods. A qualitative study is used when the researcher wants to get a deeper understanding on a specific topic or situation. Myers (2007) stated that the qualitative approach was developed in social sciences in order to support the researcher in studies including cultural and social phenomena. Sources included in the qualitative approach are interviews, questionnaires, observations, documents and the researcher's impression and reactions. The chosen approach is qualitative.

Qualitative approach typically takes the form of in-depth interviews with a small number of respondents. These interviews may be done one individual at a time, or in groups. Individual interviews have the advantages of providing very rich information and avoiding the influence of others on the opinion of any one individual. Individual interviews are very expensive and time consuming, however, and as a result, it is not likely that any one research program will interview large number of individuals.

1.4 Evolution of Banking in India

There were a number of Public sector banks like Bank of Bengal, Bank of Bombay which came into existence between 1800 and 1850(including State Bank of India. These banks were founded as per the charters from British East India Company. With the trade relations developing between India and various other countries there was a keen interest from banks in other countries to invest in India and grow their customer base here. The banks were following the customers in some cases while in some other banks led new customers to enter new geographies and make investments. In India, banking has developed from the primitive stage to the modern system of banking in a fashion that has no parallel in the world history. With the dawn of independence, changes of vast magnitude have taken place in India.



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After independence India launched a process of planned economic activity in order to overcome the multitude of problems it faced as an underdeveloped nation. The increasing tempo of economic activity lead to tremendous increase in the volume and complexity of banking activity. Therefore, the role of banks has had to expand at a fast pace. As engines of development and vehicle of silent Socio-economic revolution in the country, Indian banks have assumed new responsibilities in the fields of geographical expansion, functional diversification and personal portfolio. Indian banking transformed itself from 'Class banking to Mass banking'. A banking sector performs three Primary functions in an economy: The operation of the payment system, the mobilization of savings and the allocation of savings to investment projects. By allocating capital to the highest value use while limiting the risk and cost involved, the banking sector can exert a positive influence on the overall economy, and thus of broad macro-economic importance. The origin of the Indian banking industry may be found with the establishment of 'Bank of Bengal' in Kolkata in 1786. The Bank of Calcutta was the first part of the golden triangle- established in June 1806, it which was renamed as Bank of Bengal in January 1809. This was followed by the establishment of the Bank of Madras in July 1843, as a joint stock company, through the reorganization and amalgamation of four banks viz., Madras Bank, Carnatic Bank, Bank of Madras and the Asiatic Bank. This bank brought about major innovations in banking such as use of joint stock system, conferring of limited liability on shareholders, and most importantly acceptance of deposits from the general public. The last presidency bank - Bank of Bombay which was also last bank to be set up under the British Raj was established in 1868. The three Presidency Banks with their 70 branches were merged in 1921 to form the Imperial Bank of India. The new monolith took on the triple role of a commercial bank, a banker's bank and a banker to the government. Thus proving that the concept of mergers and consolidation as well as their success in the banking system of India, is not as recent a phenomenon as is often thought to be. Between the 1865 & 1913 a number of Indian private bank emerged which are even reigning successfully today. The first bank which was exclusively set up by Indians was Allahabad Bank, followed by Punjab National Bank Ltd. set up in 1895 with headquarters at Lahore. Other private banks established during this period were Bank of India & Central Bank of India established in 1911, Bank of Baroda (1908), Canara Bank (1906), Indian Bank (1907) and Bank of Mysore (1913). Until 1935 all the banks which were set up only belonged to the private sector. In the absence of any regulatory framework, these private owners of banks were at liberty to use the funds as they wanted, they deemed appropriate and resultantly the bank failure & exploitation of the poor were frequent phenomenon. Therefore in order to control & regulate these banks the Reserve Bank of India

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was established. The Reserve Bank of India was established on April 1, 1935 in accordance with the provisions of the Reserve Bank of India Act, 1934. The establishment of this central bank of the country ended the quasi - central banking role of the Imperial Bank. The latter ceased to be bankers to the Government of India and instead became agent of the Reserve Bank for the transaction of government business at centre at which the central bank was not established. Even after the formation as well as nationalization of RBI the growth of economy & banks was very slow and banks still experienced periodic failure. Therefore in order to streamline the functioning and activities of the 1100 commercial banks present then, the Government of India came up with in March 1949, a special legislation, called the Banking Companies Act, 1949. The Banking Act 1949 was a special legislation, applicable exclusively to the banking companies. This Act was later renamed as the Banking Regulation Act from March 1966. The Act vested in the Reserve Bank of India the responsibility relating to licensing of banks, branch expansion, and liquidity of their assets, management and methods of working, amalgamation, reconstruction and liquidation. Thus giving RBI authority along with responsibility & igniting the first part of banking International Journal of Business Administration and Management. The second path banking & transformation effort took place in 1955 with the establishment of the Indian Banking Sector' State Bank of India. In 1951, when the First Five Year Plan was launched, the development of rural India was given the highest priority. The commercial banks of the country including the Imperial Bank of India had till then confined their operations to the urban sector and were not equipped to respond to the emergent needs of economic regeneration of the rural areas. In order, therefore, to serve the economy in general and the rural sector in particular, the All India Rural Credit Survey Committee recommended the creation of a state-partnered and state-sponsored bank by taking over the Imperial Bank of India, and integrating with it, the former state - owned or state-associate banks. An act was accordingly passed in Parliament in May 1955 and the State Bank of India was constituted on 1 July 1955. The need for nationalization was felt because government believed that private commercial banks were lacking in fulfilling the social & developmental goals of banking. This was evident from the fact that the industries' share in loans almost doubled between 1951 and 1968, from 34% to 68%. On the other hand, agriculture which was a major occupation (and still is) received less than 2% of total credit Thus with a view to serve the mass Government of India Nationalized 14 banks (refer table 1) in 1969 bringing the total number of branches under government control to 84 percent .

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1.5 Major Banking Reforms in India

To understand the scenario before banking reforms, we have to revisit the development of banking sector in India. Just after the independence in 1950s, in those days, the need of the hour was to reorganize and to consolidate the prevailing banking network keeping in view the requirements of the economy. The first step taken to that end was the enactment of the Banking Companies Act, 1949 followed by rapid industrial finance. Role played by banks was instrumental behind industrialization with the impetus given to both heavy and Small Scale Industries. Subsequently after the adoption of social control, banks started taking steps in extending credit to agriculture and small borrowers. Finally, on July 1969, 14 banks were nationalised with a view to extending credit to all segments of the economy and also to mitigate regional imbalances. Thus, the period of regulated growth from 1950 till bank nationalization witnessed a number of far-reaching changes in the banking system. Banking Reforms in India The main objective of the financial sector reforms in India initiated in the early 1990s was to create an efficient, competitive and stable financial sector that could then contribute in greater measure to stimulate growth. Concomitantly, the monetary policy framework made a phased shift from direct instruments of monetary management to an increasing reliance on indirect instruments. However, as appropriate monetary transmission cannot take place without efficient price discovery of interest rates and exchange rates in the overall functioning of financial markets, the corresponding development of the money market, Government securities market and the foreign exchange market became necessary. Reforms in the various segments, therefore, had to be coordinated.

The last two decades witnessed the maturity of India's financial markets. Since 1991, every governments of India took major steps in reforming the financial sector of the country. The government and the regulator have undertaken several measures to strengthen the Indian banking sector. The Reserve Bank of India (RBI) has issued guidelines for priority

- Sector lending certificates (PSLCs), according to which banks can issue four different kinds of PSLCs—those for the shortfall in agriculture lending, lending to small and marginal farmers, lending to micro enterprises and for overall lending targets – to meet their priority sector lending targets. The Reserve Bank of India (RBI) has allowed additional reserves
- To be part of tier-1 or core capital of banks, such as revaluation reserves linked to property holdings, foreign currency translation reserves and deferred tax assets, which is expected to shore up the capital of state-run banks and privately owned banks by up to Rs 35,000 crore



(US\$ 5.14 billion) and Rs 5,000 crore (US\$ 734 million) respectively. Scheduled commercial banks can grant non-fund based facilities

- Including partial credit enhancement (PEC), to those customers, who do not avail any fund based facility from any bank in India. Ministry of Finance has planned to inject Rs 5,000 crore (US\$ 734 million) in eight public sector banks in order to boost their capital,
- To reduce the burden of loan repayment on farmers, a provision of Rs 15,000 crore (US\$ 2.2 billion) has been made in the Union Budget 2016-17 towards interest subvention.
- Under Pradhan Mantri Jan Dhan Yojna (PMJDY), 217 million accounts have been opened and 174.6 million RuPay debit cards have been issued. These new accounts have mustered deposits worth almost Rs 37,000 crore (US\$ 5.53 billion).
- The Government of India is looking to set up a special fund, as a part of National Investment and Infrastructure Fund (NIIF), to deal with stressed assets of banks. The special fund will potentially take over assets which are viable but don't have additional fresh equity from promoters coming in to complete the project.
- The Reserve Bank of India (RBI) plans to soon come out with guidelines, such as common risk-based know-your-customer (KYC) norms, to reinforce protection for consumers, especially since a large number of Indians have now been financially included post the government's massive drive to open a bank account for each household.
- To provide relief to the state electricity distribution companies, Government of India has proposed to their lenders that 75 per cent of their loans be converted to state government bonds in two phases by March 2017. This will help several banks, especially public sector banks, to offload credit to state electricity distribution companies from their loan book, thereby improving their asset quality.
- Government of India aims to extend insurance, pension and credit facilities to those excluded from these benefits under the PradhanMantri Jan DhanYojana (PMJDY).

To facilitate an easy access to finance by Micro and Small Enterprises (MSEs), the Government/RBI has launched Credit Guarantee Fund Scheme to provide guarantee cover for collateral free credit facilities extended to MSEs upto Rs 1 Crore (US\$ 0.15 million). Moreover, Micro Units Development & Refinance Agency (MUDRA) Ltd. was also established to refinance all Micro -finance Institutions (MFIs), which are in the business of lending to micro / small business entities engaged in manufacturing, trading and services activities upto Rs 10 lakh (US\$ 0.015 million). The Finance Ministry continuously formulated



major policies in the field of financial sector of the country. The Government accepted the important role of regulators. The Reserve Bank of India (RBI) has become more independent. Securities and Exchange Board of India (SEBI) and the Insurance Regulatory and Development Authority (IRDA) became important institutions. Opinions are also there that there should be a super-regulator for the financial services sector instead of multiplicity of regulators.

FIRST GENERATION REFORMS (NARASIMHAM COMMITTEE – I 11) The Government of India appointed a committee called 'The Committee on Financial System' under the chairmanship of Sri M. Narasimham, ex - Governor of Reserve Bank of India which made recommendations in November 1991. The Committee laid down a blue print of financial sector reforms, recognized that a vibrant and competitive financial system was central to the wide ranging structural reforms. In order to ensure that the financial system operates on the basis of operational flexibility and functional autonomy, with a view to enhance efficiency, productivity and profitability, the Committee recommended a series of measures aimed at changes according greater flexibility to bank operations, especially in pointing out statutory stipulations, directed credit program, improving asset quality, institution of prudential norms, greater disclosures, better housekeeping, in terms of accounting practices.

SECOND GENERATION REFORMS (NARASIMHAM COMMITTEE - II 1998) The recommendations of Narasimham Committee - I (1991) provided blueprint for first generation reforms of the financial sector. The period 1992-97 witnessed laying of the foundations for reforms of the banking system. It also saw the implementation of prudential norms relating to capital adequacy, asset classification, income recognition and provisioning, exposure norms, etc. M. Kartik and Ganesh (2013) 12 said The second Narasimham Committee Report (1998) too focused on issues like strengthening of the banking system, upgrading of technology and human resource development (RamasastriA.S. and Achamma Samuel, 2006). Banking in India is generally fairly mature in terms of supply, product range, and reach - even though reach in rural India still remains a challenge for the private sector and foreign banks in the year 2007.

PRUDENTIAL ACCOUNTING NORMS FOR BANKS - The Reserve Bank persevered with the on-going process of strengthening prudential accounting norms with the objective of improving the financial soundness of banks and to bring them at par with international standards. The Reserve Bank advised PSBs to set up Settlement Advisory Committees (SACs) for timely and speedier settlement of NPAs in the small scale sector, viz., small scale industries, small business including trading and personal segment and the agricultural sector.



RISK MANAGEMENT GUIDELINES - The Reserve Bank issued detailed guidelines for risk management systems in banks in October 1999, encompassing credit, market and operational risks. Banks would put in place loan policies, approved by their boards of directors, covering the methodologies for measurement, monitoring and control of credit risk. The guidelines also require banks to evaluate their portfolios on an on-going basis, rather than at a time close to the balance sheet date.

DISCLOSURE NORMS As a move towards greater transparency, banks were directed to disclose the following additional information in the 'Notes to accounts' in the balance sheets from the accounting year ended March 31, 2000: (i) maturity pattern of loans and advances, investment securities, deposits and borrowings, (ii) foreign currency assets and liabilities, (iii) movements in NPAs and (iv) lending to sensitive sectors as defined by the Reserve Bank from time to time.

TECHNOLOGICAL DEVELOPMENTS IN BANKING- India, banks as well as other financial entities have entered domain of information technology and computer networking. A satellite -based Wide Area Network (WAN) would provide a reliable communication framework for the financial sector. The Indian Financial Network (INFINET) was inaugurated in June 1999. It is based on satellite communication using VSAT technology and would enable faster connectivity within the financial sector. The INFINET would serve as the communication backbone of the proposed Integrated Payment and Settlement System (IPSS). The Reserve Bank constituted a National Payments Council (Chairman: Shri S. P. Talwar) in 1999 - 2000 to focus on the policy parameters for developing an IPSS with a real time gross settlement (RTGS) system as the core.

1.6 Conclusion

The banking system, which was over -regulated and over administered, was freed from all restrictions and entered into an era of competition since 1992. The entry of modern private banks and foreign banks enhanced competition. Deregulation of interest rates had also intensified competition. In their paper Dr . Shurveer S. Bhanawat, Shilpi Kothari (2013), research will evolve the performance of financial institutions only after 1998 and in the wake of Narsimham Committee II. The study is micro economic in nature and seeks to analyze the productivity of banking systems. Here an attempt has been made to examine the impact of reforms. The impact of reforms on the profitability of Indian banks has been examined on the basis of following parameters: Interest Income to Total assets, Operating Profit to Total Asset, Return on Asset and Return on Advances. Rajiv et. al (2016) , In their study on Banking Reforms mentioned that Public Sector Banks (PSBs) in India are struggling with high NPAs (Non – Performing Assets) which have been rising steadily since 2009 -10. These banks continue to face the dual problem of



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significant asset quality stress and inadequate capitalisation, which has impacted their growth. Around 27 PSBs wrote off a staggering Rs 1.14 lakh crore of bad loans during FY12-15. The Punjab National Bank (PNB), the fourth largest state-owned bank by assets, announced that its gross NPAs touched 8.5% of the loan book in December 2015, highest in eleven years. Without government recapitalization, some of these banks may find its lending activity squeezed.

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