

UGC SPONSORED TWO-DAY NATIONAL SEMINAR

ON

"REGIONAL RURAL BANKS IN INDIA: CHALLENGES AND PROSPECTS"

16th & 17th November, 2016



Organised by



**Department of Commerce
Saldiha College
Saldiha, Bankura
West Bengal
India**

In Collaboration with

**Khatra Adibasi Mahavidyalaya
Khatra, Bankura**

Invitation

Dear Sir/Madam,

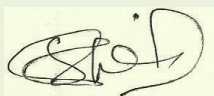
It is our great pleasure to inform you that a U.G.C. Sponsored Two-day National Seminar on **“REGIONAL RURAL BANKS IN INDIA: CHALLENGES AND PROSPECTS”** would be organized by the Department of Commerce, Saldiha College, Saldiha, Bankura, West Bengal, India in Collaboration with Khatra Adibasi Mahavidyalaya, Khatra, Bankura, W.B., India on **November 16-17, 2016**. We solicit your kind presence on that occasion as special guest in the seminar.

You are also requested to send a message which will definitely motivate us to carry out such academic activities.

The success of our Seminar will entirely depend on your gracious presence.

With regards

Yours sincerely



Dr. Shaikh Sirajuddin
(Teacher-in-Charge)
Saldiha College
Saldiha , Bankura
West Bengal

Theme of the Seminar

The importance of the Rural Banking in the economic development of a country cannot be overlooked. As Gandhiji said “Real India lies in villages,” and village economy is the backbone of Indian economy. Without the upliftment of the rural economy, the objectives of economic planning cannot be achieved. In fact, the rural growth of Indian economy lies in the freeing of rural masses from acute poverty, unemployment and socio-economic backwardness. Hence, Regional Rural Banks and other rural financial institutions are considered to play a vital role for the development of the rural economy in India. These banks penetrate every corner of the country and have been extending a helping hand in the growth of the rural economy. Despite the RRBs journeying over four decades, they have not achieved performance to the expected level particularly towards sound

financial management and productivity. Moreover the achieved performance is not uniform though they are working under the same management pattern. Effective performance is the success of every business. In order to achieve the effective and efficient performance, the RRBs have taken up amalgamation process in the entire organization in the year 2005-06. Amalgamation of RRBs was considered to strengthen all the branches financially. As a result of amalgamation, number of the RRBs has been reduced from 196 to 56. The number of branches of RRBs has increased to 19400 covering 639 districts throughout the country.

In view of the above facts the main objectives of this seminar are: to discuss how much role RRBs have been playing in the fulfillment of their objectives; to identify the problems RRBs have been facing on the way to fulfillment of their objectives; to assess the prospects of RRBs in the development of our rural economy; to make suggestions to improve the performance of RRBs by removing the problems faced by them; to analyze the working of RRBs in different aspects.

Sub-Theme of the Seminar

This seminar is expected to cut across disciplines and will address, though not strictly limited to, the following issues:

- i. Deposit Mobilisation of RRBs in India
- ii. Granting of Loans & Advances by RRBs in India
- iii. Recovery of Loans & Advances by RRBs in India
- iv. Problems faced by RRBs in India
- v. Performance of RRBs in India
- vi. Suggestions to improve the performance of RRBs in India

Our Distinguished Dignitaries & Eminent Speakers

1. Prof. (Dr.) Deb Narayan Bandyopadhyay, Hon'ble Vice Chancellor, Bankura University, Bankura, West Bengal, India.
2. Prof. (Dr.) Dipak Ranjan Mandal, Hon'ble Vice Chancellor, Sidho Kanho Birsha University, Purulia, West Bengal, India.
3. Prof. Jaydeb Sarkhel, Former Professor, Department of Commerce, Burdwan University, Burdwan, West Bengal, India.
4. Prof. (Dr.) Biswambhara Mishra, Dean, The School of Economics, Management and Information Sciences, North-Eastern Hill University, Shillong.
5. Prof. (Dr.) Chittaranjan Sarkar, Professor of Commerce, Department of Commerce, Burdwan University, Burdwan, West Bengal, India.
6. Prof. (Dr.) Arindam Gupta, Professor of Commerce, Department of Commerce, Vidyasagar University, Midnapore, West Bengal, India.
7. Prof. (Dr.) Debasish Sur, Professor of Commerce, Department of Commerce, Burdwan University, Burdwan, West Bengal, India.
8. Prof. (Dr.) Uttam Dutta, Professor of Commerce, Department of Commerce, West Bengal State University (Barasat University), North 24 Parganas, West Bengal, India.
9. Prof. (Dr.) S. N. Dhar, Professor of Commerce, Department of Commerce, University of North Bengal, Raja Rammohunpur, Darjeeling, West Bengal, India.
10. Swapan Biswas, Former Associate Professor and Head, Department of Commerce, Khatra Adibasi Mahavidyalaya, Bankura, West Bengal, India.

About the College

Saldiha College is situated by the side of Bankura-Purulia via Bangla, Zorda, Saldiha Bus-Route, and 33 K.M.s off from Bankura town on the south-western border of Bankura District in jungle mahal region of West Bengal. The College was established on 22nd August, 1966. The site of the College is calm & cool, beset with Bowery trees, “far from the madding crowd”. The College has been diffusing learning in Arts, Science & Commerce Stream with Honours in different subjects. Financially aided by the UGC, the College has been running ‘Service Coaching’ and ‘Remedial Coaching Centres’. The College has a distant education Centre in M.A. & M.Sc. under Vidyasagar University. Computer & Internet facilities are available here in all the departments. The College has

a well equipped gymnasium with latest & modern apparatus. We have digitalized and fully computerized Library. So many Minor Research Projects are submitted and presently running in this College by different faculty members sponsored by the U.G.C. The College is under the University of Burdwan of West Bengal.

Call for papers and Submission of Abstract

Participants intending to present papers are requested to send the abstract of papers (not exceeding 300 words) on or before 1st November, 2016. The full paper should reach on or before 10th November, 2016. Both the abstracts as well as full papers should be sent in the form of soft copies, text typing using MS word along with the hard copies in printed form (font size 12). Participants are requested to send a copy of abstract to email ID: siraj_sc_2011@yahoo.com & sksirajuddin96@gmail.com & papers may be in English or Bengali or in Hindi. LCD Projectors will be available for presentation.

Registration

Registration Fee should be sent before 7 days before the Seminar to the Teacher-in-Charge, Saldiha College by demand draft.

Charges are

1. Out stations delegates:- Rs. 500/-
2. Scholar- Rs. 250/-
3. Students:- Rs. 200/-

Accommodations

It is not possible to provide accommodation for all due to paucity of funds. However, accommodation in different hotels/guest houses may be arranged on actual payment basis, if requested by any participant well in advance. Accommodation will be provided to registered outstations delegates on prior intimation latest by 10.11.2016.

Contact & Communication:-

1. Dr. Shaikh Sirajuddin, TIC & Convenor of the Seminar : 9434933586
2. Dr. Matilal Sen, Organising Secretary of the Seminar : 8348748358

REGISTRATION FORM

U.G.C. sponsored Two-Day National Seminar on "Regional Rural Banks in India: Challenges and Prospects"

On November 16-17, 2016 Organized by the Department of Commerce, Saldiha College, Saldiha, Bankura, West Bengal in collaboration with Khatra Adibasi Mahavidyalaya, Khatra, Bankura, West Bengal, India.

1. Name:

2. Designation:

3. Institution:

4. Address for communication:

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5. Telephone: Mobile:

6. E-mail:

7. Sex: Male / Female

8. Age:

9. Whether presenting a paper in the Seminar: Yes / No.

10. Copy of the paper/extended abstract of the paper enclosed: Yes / No.

11. If yes, title of presentation:

12. Any other information:

13. Accommodation required – Yes/No

14. Date & time of arrival and departure:

15. Food habit: - Veg. / Non-veg.

Date:

Place:

(Signature)

Photo copy of this Form may be used.