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**STATE LEVEL BEST TEACHER AWARDEE - 2008**

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Date: 23-09-2017

**To**

**The Editor in Chief**

**International Journal of Education and Social Science Research**

Dear sir

Please find here with enclosed my C V for inclusion as a MEMBER/REVIEWER ,Editorial Board for your publications. I have keen interest to offer services and share my research experience to improve the quality of the journal. Please include my home address on your gratis mailing list for regular supply of publications for concurrent monitor. Kindly acknowledge the receipt

Yours Sincerely

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## Biography of Dr. P.Malyadri



**Dr.P.Malyadri** obtained Doctorate in Commerce in 1991 from Sri Venkateswara University. He got 32 years of experience of Teaching, Research, Administration, Training and consultancy. A prolific writer; Dr. Malyadri has authored **6** Books and **95** Research papers on Banking, Rural and economic development issues in various National and International journals of repute.

He has presented several research papers in around 100 National and International seminars and conferences. He is on the International Editorial advisory boards as a Member in **233** International Peer reviewed journals published from *Canada, USA, U K, Taiwan, Czech Republic, Italy, Turkey, Dubai, Philippines, Australia, Bangladesh, Romania, Pakistan, Kenya, Iran, Africa, Nigeria, Berlin, Tunisian Republic, Indonesia, Singapore, Thailand, Iceland, Republic of Lithuania, West Africa, Brasil, Poland, Nepal, VietNam and many others including INDIA.*

**Dr.Malyadri** reviewed more than 1000 articles for the International peer reviewed journals. He carried out two Major Research Projects sponsored by the UGC, New Delhi. He is a recognized Research supervisor to guide M.Phil. and Ph.D. students in the Departments of Commerce and Business Management, Osmania University and was awarded **6 Ph.D.'s** and 4 M.Phil.'s under his guidance. He is an Adjudicator for Doctoral thesis in Commerce and Management in several Indian Universities. He delivered **keynote address** at 3<sup>rd</sup> International Conference on Contemporary Issues of Management and IT held at **Kuala Lumpur, Malaysia** during 9-10<sup>th</sup> March 2016. He has acted as a **Chair person** at the Fifth International Conference on Contemporary Issues IN Agriculture, Engineering, Management, IT & Life sciences organized by Nehru college of Management and University of Peradeniya at **Sri Lanka** held during 11-15 May 2017

He also recognized Research supervisor to guide Ph.D scholars in the Department of Commerce and Management, Bharathiar University, Coimbatore & Kanchi University, Kancheepuram, Tamilnadu. He served as Program officer of the National Service Scheme for 5 years and conducted several programs and received outstanding awards. **He brought Rs. 55 Lakhs under CSR from GAIL towards construction of college building at Govt. Degree College, Tandur, and also brought Rs. 3.70 crores under CSR from Aurabindo Pharma Company Ltd, towards construction of college building at Govt. Degree College, Patancheru.** Presently he is serving as the Principal; Rayalaseema University affiliated Government Degree College, Srisailam project. He received several outstanding awards for his academic achievements. **Dr. Malyadri is State level Best Teacher awardees in the year 2008**, honored by Government of Andhra Pradesh. His current research interests include CRM, Bank Marketing, and Micro Finance, Rural Development, Human Resource Management, Entrepreneurial development and Strategic Management.



## HIGHLIGHTS OF CV OF Dr. P. MALYADRI (STATE LEVEL BEST TEACHER AWARDEE-2008)

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2. Qualifications : **Ph.D.** (Bank Finance for Rural Development)- 1991  
Sri Venkateswara University  
<http://shodhganga.inflibnet.ac.in/handle/10603/51065>  
**M.Com.**, (HRM) 1980. Sri Venkateswara University  
**PG Diploma** in Computer Applications
3. Date of Birth : 07-08-1958
4. Date of Joining in the Service : 22-12-1984
5. Teaching Experience : **32 years** (B.Com, MBA, BCA, PGDBM &  
M.Com)
6. No. of Research papers published : **95**
7. No. of Books Published : **06**
8. No. of UGC Major Research Projects completed : **02**
9. No. of International Journals associated as Member, Editorial Advisory Board : **234**

- 10. No. of Ph.D s Awarded under guidance** : **06 (Dept. of Commerce & Mgt., Osmania University)**
- 11. No. Of Research articles Reviewed** : **1000 Research articles**
- 12. No. of seminars, conferences, Workshops, Training courses etc. Participated** : **95**
- 13. No. of Talks / Discussions in All India Radio / Television** : **34**
- 14. Caste/Community** : **Backward class Group' A**
- 15. Countries visited** : **'Malaysia, Sri Lanka'**
- 16. Social service activities** :
- Served as a Programme Officer, National Service Scheme (NSS) from 1995 to 2001
  - Brought Rs. 55 Lakhs under Corporate Social Responsibility scheme from GAIL towards construction of College Building, GDC Tandur, Rangareddy Dist in 2012
  - Brought Rs. 3.70 Lakhs under Corporate Social Responsibility scheme from Aurabindo Pharma co. Ltd. towards construction of College Building, GDC Patancheru, Medak Dist in 2014
- 17. References** :
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Andhra University  
Visakhapatnam, Andhra Pradesh  
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## Details of PhD Degrees Awarded Under the Guidance

No	Name of the Scholar	Topic	Date of Award	Department	University
1	Dr. V. D. Santosh Kumar	Impact Of Information Technology On Customer Relationship Management In Select Commercial Banks	28-04-2007	Commerce	Osmania University
2	Dr. G.R. Jyothi	Human Resource Management In Public Enterprises – A Case Study Of APSRTC	23-06-2007	Commerce	Osmania University
3	Dr. V. Prabhakar	Financing Micro Enterprisers – Problems and Prospects.. A Case Study of Rangareddy district.	22-05-2012	Commerce	Osmania University
4	Dr.S. Sirisha	Non Performing Assets Management in State Bank of Hyderabad..A Study of Rangareddy District	15-01-2013	Commerce	Osmania University
5	Dr. P.Satyanarayana	Customer Service in Indian Airlines Industry - A Study.	23-03-2017	Management	Dravidian University
6	Dr. P. Vijayakumar	Financing Tribal Welfare Programmes for Inclusive Growth Through Inclusive Governance – A Case Study of Select districts of Telangana State.	24-05-2017	Commerce	Osmania University

## Details of Books published

1. **“Auditing”** - Published by State Institute of Vocational Education.AP
2. **“Banking and Financial System”** Published by Osmania University.
3. **“Marketing Management”** – Published by Osmania University
4. **“Business organization and Management”**, By Maruti publishers
5. **“Opportunities and challenges of MSME “** By Paramount publishers(edited)
6. **“Challenges and Opportunities of Indian Tourism “** By Paramount publishers(edited)

## Details of Major Research Projects Completed (Sponsored by University Grants Commission)

1. Completed UGC MRP (2005-2008) entitled ‘Impact of Information Technology on Customer Service in Commercial Banks - A Study of Andhra Pradesh State ‘
2. Completed UGC MRP (2009-2011) entitled “Financing Rural Women Entrepreneurs by Rastriya Mahila Kosh for Inclusive Growth- A Study of Andhra Pradesh State “

## Details of Examiners and Consultancies

- Subject Expert, Interview board Interview Board Expert** : **Andhra Pradesh Public Service Commission Hyderabad**  
**Union Public Service Commission, New Delhi**
- Examiner/Adjudicator for Ph.D Thesis and external expert**
- H.N Bahuguna Garhwal Central University
  - Manonmanian Sundarnar University
  - Kumaon University,
  - Sri Chandra Sekharendra Saraswathi Viswa Mahavidyalaya Varsity,
  - Bharatiar University,
  - Anna University
  - Bharati Dasan University
  - Bharati Vidyapeeth Deemed University
- Research Experience** : Recognized as Research supervisor by Osmania University and other Universities to guide M.Phil & Ph.D Scholars in commerce & Business Management Depts. and guiding the scholars for the last 18 years
- No. of Research projects under guidance and supervision** :
- 04 M.Phil degrees awarded under supervision (Distance Education Mode)
  - Presently guiding 04 Ph.D students in Osmania University, Bharatiar University & Kanchi university
  - 40 MBA Research Projects guided and awarded
- Other Academic activities (Experience in distance education)** :
- Resource Person / Academic counselor in Annamalai University, Dr. Ambedkar Open University, Osmania University, Andhra University, Kumaun University, IGNOU for the courses of B.Com., MBA., BBA., M.Com., BCA., PGDBM., PGDBF., PGDMM etc. **for the last 25 years**
- Details of Guest lecturers** : Active in delivering several guest Lectures in colleges, Bank Staff Training and Research Institutions and voluntary Organizations for Rural Development, Refresher courses for Jr. Lecturers & Assistant Professors
- Details of awards** :
- State level Best Teacher Award received from the Chief Minister, Govt. of Andhra Pradesh on 5th September 2008.
  - Received Best Principal award-Rajeev Gandhi Vidya Vikas award-2006
  - Received IPA Best faculty of commerce award 2008

- Details of Administrative Experience** : Served as a coordinator, DR.BR Ambedkar Open University from March 2005 to August 2010.  
Served as a coordinator, vocational Courses-UGC Sponsored-insurance course- 2003-2010
- Participation of International seminars in abroad**
- Delivered **keynote address** at 3<sup>rd</sup> International Conference on Contemporary Issues of Management and IT held at **Kuala Lumpur, Malaysia** during 9-10<sup>th</sup> March 2016.
  - Acted as a **Chair person** at the Fifth International Conference on Contemporary Issues IN Agriculture, Engineering, Management, IT & Life sciences organized by Nehru college of Management and University of Peradeniya at **SriLanka** held during 11-15 May 2017
- Details of Membership in Professional bodies** :
- Member, South Asian Network for Development and Environmental Economics (SANDEE, Kathmandu, **NEPAL**).
  - Member, Guide Association - An international Network of Distance education, Rome, **ITALY**.
  - Member, Indian Association for Women Studies, **KOLKATA**
  - Member, International Society for Development and Sustainability (ISDS) **JAPAN**
  - Member, Euro academia, Paris, France
  - Senior Member of International Economics Development Research Center (**IEDRC**), **CHINA**– (*Senior Member No:* 16050936)
  - Life Member, International Society for Research and Development, **LONDON Fellow id no.F3140900266**
- Present scale of pay** : Basic pay Rs. 71100/- in the scale of Rs.37400-67000(10000-AGP) of UGC scales 2006.
- Passport details** : No. H 6371975, Regional passport office, Hyderabad
- Areas of interest** : Marketing Management, Strategic Mgt, HRM, Banking Finance, MIS, Rural development .Research Methodology, Financial Accounting

<https://rayalaseemauniversity.academia.edu/MalyadriPacha/CurriculumVitae>

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## **PUBLICATIONS OF Dr. P. MALYADRI**

1. Implementation of Lead Bank Scheme: A Study” **Khadi Gramodyog**, Monthly, XXX No.6, March, **1984**, pp. 247-254
2. “Implementation of IRDP by Commercial Banks: Some Problems” **Rural India**, Monthly, Vol.47 No.4-5, April-May, **1984**, pp. 66-69 (With Dr.Murali)
3. “Banks role in supporting Gramodaya Scheme”, **Southern Economist**, Fortnightly, Vol.23, No.6, 15 July **1984**, pp. 18-20.
4. “Development of Rural Artisans: A Case Study”, **Kurukshetra**, Monthly Vol. XXXII, NO.11, August **1984**, pp. 18-20. ISSN :0021-5660
5. “New Gramodaya and Rural Development”, **Satavahana**, Quarterly, Vol.3, No.2, April **1985**, pp. 11-14.
6. “Success of IRDP-Myth or Reality: A Study”, **Kurukshetra**, Monthly, Vol. XXXIII, No.11, August 1985 pp.17-20. Also published in **Khadi Gramodyog**, Vol. XXXII, No.11 August 1986, pp. 507-512.
7. “Problems of Fair Price Shop Dealers: A Study”, **Indian Consumer Cooperator**, Monthly, November **1985**, Vol.12, No.11, pp. 9-12.
8. “Co-operative Credit and Integrated Rural Development”, **the Cooperator**, Fortnightly, Vol.XXIII, No.16, 15th February **1986**, pp. 409-411.
9. “TRYSEM and Self Employment in Rural Areas”, **Khadi Gramodyog** Monthly, March **1986**, Vol. XXXII, No.6, pp.296-301.Also Published in **Rural India**, Monthly, Vol.48, No.3, March 1985, pp. 32-36.
10. “Impact of SEEUY scheme on Educated unemployed Youth: A Study”, **SEDME**, Quarterly (Published by NISIET), Vol.XII, No.1& 2 March and June **1986**, pp. 13-19.
11. “Financing Sheep Rearing Scheme: A Study”, **The Cooperator**, Fortnightly, 15th September **1986**, Vol. XXIV, No.6, pp. 176-177.
12. “Financing Bio-gas Plants: A Study”, **Financing Agriculture**, Quarterly, Vol. XIX, No.3, July-September 1987, pp. 13-16.



13. "Commercial Banks in the Customer Service: A Study", **Banking Finance**, Monthly Vol.1, No.6, June **1988**, pp. 10-12.
14. "Financing Pig Farming: A Study", **Kurukshetra** Monthly, Vol. XXXVI, No.3 December **1988**, pp. 22-23. ISSN :0021-5660
15. "Poultry Farming and Rural Development: A Study", **Kurukshetra**, Monthly, Vol.XXXVII, No.4, January **1989**, pp.9-10.- ISSN :0021-5660
16. "Development Finance for Small Industry", **Banking Finance**, Monthly Vol.II, No.5, May **1989**, pp.11-14.
17. "Role of Warehousing in the Distribution of Essential Goods", **Rural India**, Monthly, Vol.52, No.9, September **1989**, pp. 214-216.
18. "Financing Tribal Development Programmes", **People's Action**, Bi-Monthly (Published by CAPART), Vol.No.4, July1990, pp.3-7.
19. "Promotion of National Integration: An Overview", Edited Volume, National Integration Camp, **1990**, Directorate of Youth Services and Yuvashakti, Government of Andhra Pradesh in collaboration with Department of Youth Affairs, Government of India, New Delhi.
20. "NPBWD: A New Role of Banks in Rural Development", **Khadi Gramodyog**, Monthly, Vol.37, No.10, July **1991**, pp.393-397
21. "Alleviating Poverty through IRDP: Some Issues", **Kurukshetra**, Monthly, July **1992**, pp.22-24. ISSN :0021-5660
22. "JRY and Rural Employment Generation", **People's Action**, Bi-Monthly (Published by CAPART) August-October, 1992, Vol.7, No.3 & 4, pp.21-23.
23. "Dr.Ambedkar -A Saviour of Indian Women", Edited volume on Dr.B.R.Ambedkar, His Relevance Today" - Published by Gyan Publishing House, New Delhi **1994**, pp. 81-86.
24. "Rural Development: NGOs major role", **People's action**, Bi-Monthly (Published by CAPART) August **1996** Vol.2, No.4, pp. 33-36.
25. "Globalization of Indian Agriculture: Some strategies in the Ninth Plan", **Kurukshetra**, Monthly, March - April **1997**, Vol. XLV, No.6 & 7, pp. 83-86.
26. "Development: Consulting for NGOs", **Indian Management**, Monthly, June **1997**, Vol.36 No.6, pp. 59-63.

27. "Problems of Administering a VAT: An Overview", **Southern Economist**, Fortnightly, August 1, **1997**, Vol.36, No.7, pp.10-12
28. "Empowerment of youth and sustainable Rural Development", **People's Action**, Bi-Monthly (Published by CAPART) March – April **1997**.
29. "Financing Rural Non Farm Sector '**Khadi gramodyog**', Monthly, May **1997**, Vol. XXXXIII, pp. 442-448
30. "Sickness in SSI Sector, The melody and Remedy", Edited volume, Horizon publishers, Allahabad **1998**.
31. "Tribal development in India", **People's Action**, Bi-Monthly (Published by CAPART), Oct. - Dec. **2000**, Vol. 18 pp. 20-25.
32. "Janma Bhoomi and Rural Development", **Peoples Action**, Bi-Monthly (Published by CAPART), July-September **2001**, Volume 21.
33. "Customer Relationship Management" (CRM), **Banking Finance**, Monthly, June **2002**, Vol. XV, pp. 3-5.
34. "NPA's in Commercial Banks-An Overview", **Banking Finance**, Monthly, January **2003**, Vol. XVI, No., pp.6-9.
35. "Banking Ombudsman: Boon or Bane", **Banking Finance**, Monthly, April **2003**, Vol.XVI, No.4 pp.3-5
36. "Information technology management in Banks: Some Strategies", **Banking Finance**, November **2004**, Vol XVII, No. 11, pp 18-22.
37. "Technology in Indian Banking Industry", Emerging Trends in Banking (edited), Special Assistance program, UGC, Department of Commerce, Osmania University **2005**.
38. Implication of Trade Liberalization on Women Workers: Some strategies for promoting Rights. **Osmania Journal of Social Sciences**, Osmania University **2006**.
39. Nehru's Ideology and perspectives for Rural Development, **Osmania Journal of International Business studies**, Jan-June **2007** Vol. II No.1.
40. "E payments: Some Emerging Issues", **Banking Finance**, Feb **2008**, vol no XXI No.2.
41. "Customer Services in Insurance Industry: Challenges ahead", **Insurance Times**, July **2008**.
42. "Ethics and Social Responsibilities in Marketing: Some Emerging Issues", **The Economic Challenger**, July-Sept **2008**, Vol No.10 .No. 40 PP. 23-28.

43. "SEZ and Inclusive Growth: Boon or Bane", **Business Vision**, Oct-Dec 2008, Vol: 4 No. 4, PP 70-73.
44. "Women Entrepreneurs and Inclusive Growth", **Business Vision**, Jul-Sept 2009, Vol: 5 No. 3, PP 59-63.
45. "Inclusive Growth- A Serious Concern towards Rural Development", **Jagriti** (A Monthly Journal of KVIC), **October 2009**, Vol: 53 No. 11, PP 24-28.
46. "Impact of IT on Customer Services in Commercial Banks: A Study of Andhra Pradesh State", **International journal of Management Sciences**, **December 2009**, Vol. 5 No. 2, PP 224-243.
47. "NREGA : A search engine for Rural Development " , **KEGEES Journal of Social Sciences**, January 2010, VOL.2 NO.1 PP 72-78 ISSN:0975-3621
48. "Impact of mid day meal Program", **Kurukshetra**, **February 2010** VOL.58 No.4, PP 29-33. ISSN :0021-5660
49. "Rural Infrastructure-An engine for Poverty mitigation", **Kurukshetra**, **August 2010** VOL.58 No.10, PP 16 -19.- - ISSN :0021-5660
50. "Bancassurance- The challenges and opportunities", **Life Insurance Today**, **December 2010**, vol.6 No.9 pp 11-17
51. "India—ASEAN +Free trade agreement-A critical analysis" **Economic Affairs**, **December 2010**, Vol.55 No.3&4 pp 305-311
52. "Micro Finance crisis in Andhra Pradesh: Some issues" **Kurukshetra**, **January 2011** Vol.59 No.3 PP 26-29--.- ISSN :0021-5660
53. "Impact of Globalization on employment in India", **Business Vision**, **January-March 2011**, vol.7 no.1
54. "Union budget: 2011-12 --- Positive vibes for Micro Finance", **Kurukshetra**, **April 2011**. Vol. 59 NO .6. PP 19-22---.- ISSN :0021-5660
55. "Rastriya Mahila Kosh(RMK) and women entrepreneurs--A road map towards inclusive growth", **Banking Finance**, **April 2011** Vol.24.No.4 pp 5-9
56. "Kisan credit card (KCC) : A Vehicle for financial inclusion "**International Journal of Marketing and, technology-**, July 2011, volume 1. Issue 2 , open access journal [http://www.ijmra.us/project%20doc/IJMT\\_JULY/IJMRA-259.pdf](http://www.ijmra.us/project%20doc/IJMT_JULY/IJMRA-259.pdf)
57. "Indian Retail Marketing Scenario- A Pivotal Role towards Economic Growth ", **Economic Affair**, June 2011, volume 56. No. 2. PP 133-138 Print ISSN: 0424-2513. Online ISSN: 0976-4666.
58. Success of banking ombudsmen scheme: Myth or reality". **International Journal of Research Studies in Management**. April, 2012 Volume 1 Number 1, 17-24 Print ISSN: 2243-7770 Online ISSN: 2243-7789, **Philippines** <http://www.consortiacademia.org/index.php/ijrsm/article/view/21>

59. Education for tribal children: An engine for human development” **International Journal of Research Studies in Education**. January 2012, Volume 1 Number 1, 99-106  
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60. A Comparative Study of Non Performing Assets in Indian Banking Industry, **International Journal of Economic Practices and Theories**, Vol. 1, No. 2, October 2011, ISSN: 2247 – 7225 (online), published by The Bucharest Academy of Economic Studies, **Romania**  
<http://www.ijept.org/index.php/ijept/article/view/15>
61. International Migrant remittances and reduction of poverty, **International Journal of Information Business and Management (IJIBM)** ISSN 2076-9202 (Print), ISSN 2218- 046X (Online) Vol.3 No.2, 2011, pp244-269 **TAIWAN**  
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63. Promoting and Strengthening of Self-Help Groups (SHGs) for Inclusive Growth. A Strategy for Rajasthan State, **The International Professional Management Review**, (ISSN:20422341) Volume 5, Issue 5, November 2011, published by International Professional Managers Association, **England, UNITED KINGDOM**  
[http://ipmajournal.com/articles/Vol5\\_Iss5\\_Article2.php](http://ipmajournal.com/articles/Vol5_Iss5_Article2.php)
64. Micro insurance-A vehicle for inclusive development, edited volume (ISBN : 9788192157931), Paramount publishing house ,New Delhi 2012
65. Asset Quality and Non Performing Assets of Indian Commercial Banks, **Advances in Asian Social Sciences** Vol 1, No 2 June 2012 (published by World Science Publisher, United States of America) pp. 224-231 ISSN: 2167-6429  
<http://worldsciencepublisher.org/journals/index.php/AASS/article/view/226>
66. "Youth Entrepreneurship: Key Challenges for Inclusive Development " **Advances in Asian Social Sciences**, Vol.2, no.1, pp.377-382, 2012, published by World Science Publisher , United States of America-- ISSN: 2167-6429  
<http://www.worldsciencepublisher.org/journals/index.php/AASS/article/view/397>
67. Gender issues in project management: A subtlety, ”. **International Journal of Research Studies in Management** , April 2013, Volume 2 Number 1, 53-62 **Philippines** Print ISSN: 2243-7770 Online ISSN: 2243-7789  
<http://www.consortiacademia.org/index.php/ijrsm/article/view/142/117>
68. Services to service Industry-The effervescence of Indian IT forerunners, edited volume on **Corporate excellence in challenging global scenario** (ISBN.9788192528601), Hikey Media ,Chennai September 2012,pp.176-179
69. Impact of Services Mix Variables in building Customer Brand Loyalty: A Study **Arabian Journal of Business and Management Review (Nigerian Chapter)** Vol. 1, No. 1, 2012 -- ISSN: 2315-8638 Impact Factor (SJIF) 3.159

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70. Credit for Rural Women Entrepreneur: A development strategy for Inclusive Growth, **Singaporean Journal of Business Economics and Management Studies (SJBEM) ISSN:2301-3621-** Vol.1, no.6, 2013 **Singapore**  
[http://singaporeanjbem.com/VOL\\_1\\_%286%29\\_SG.php](http://singaporeanjbem.com/VOL_1_%286%29_SG.php)
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<http://www.ejcmr.org/January-2013.html>
72. Role of DHFL in housing finance, **Banking industry in housing finance(edited), Himalaya publishing house, Mumbai 2012 pp-26-30**
73. Domestic Violence against Women--Strategical remedies for its Causes and Consequences, **International Journal of Information Business and Management (IJIBM)** Vol. 5, No.1,2013 PP97-108- ISSN 2076-9202 (Print), ISSN 2218- 046X (Online) **TAIWAN**  
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75. Sansad Adarsh Gram Yojana-An insight for ambitious Village Development, **Kurukshetra** Vol.63 No.1 pp42-43 November 2014 ISSN -0021-5660
76. Service Quality Perceptions of Domestic Airline Consumers in India - An Emperical Study **International Journal of Economics & Management Sciences, USA**, October 16, 2014 ISSN: 2162-6359 IJEMS, an open access journal  
<http://omicsonline.com/open-access/ArchiveIJEMS/ijems-archive.php?month=October&&year=2014>
77. Budget 2015-16 Rural infrastructure-the growth engine, **Kurukshetra**, April 2015, Vol.63. No.06 pp 32-34 , ISSN -0021-5660 , Publication of Ministry of Rural Development, Government of India, New Delhi
78. Impact of IT on Indian Commercial Banking Industry, **Primax International Journal of Commerce And Management Research (PIJCMR)**, Online ISSN: 2321-3612, Print ISSN: 2321-3604,  
[http://www.primaxijcmr.com/backoffice/Images/content\\_images/4173Primax%20Journal%20Final.pdf](http://www.primaxijcmr.com/backoffice/Images/content_images/4173Primax%20Journal%20Final.pdf)
79. The Impact of Banking Ombudsman Scheme on Indian Banking Industry ,**IMPACT : Journal of Research in Business Management**, Vol. 1, Issue 1, Jun 2015, 1-10  
<http://www.impactjournals.us/journals.php?jtype=1&id=26>
80. An Analytical Study on Trends and Progress of Indian banking Industry, **Journal of Business & Financial Affairs**, ISSN: 2167-0234 **USA**  
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Above particulars are true to the best of my knowledge and belief

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