



MESSAGE

At the outset, I am extremely delighted to having known that the Department of Economics, TRR Government Degree College, Kandukur, Nellore dist of Andhra Pradesh is organising a two day National Seminar sponsored by ICSSR-SRC, Hyderabad, during 25-26th July 2024 on **Financial Services in India- Opportunities, Issues and Challenges** under your able directorship. The theme of the seminar is not only current relevance but also of future prospects. The department of Economics has revealed a distinguished dedication to academic and research activity. It is a welcome feature that it is hosting a national seminar in the rural college. In today's dynamic economic landscape, the financial sector in India stands at a crucial crossroads, presenting immense potential yet accompanied by notable hurdles. Given the Global and National significance of financial services as the source of information, opportunities, and issues the seminars and Journals become indispensable.

It keeps us well informed of the advances taking place in the seminar. The pecuniary skills are essential and desirable to every person of diverge backgrounds. It inculcates the core life skills to the people and it is an important instrument to develop desired attitudes and socially acceptable values. The seminar gives ample prospect for critical needs to look at close quarters and bring into light of some of the key concerns which have been so far lying in darkness and need a voice. I trust that the deliberations of the seminar, while focussing on research and pedagogy, would also ponder over how effectively students could be taught the financial skills in the class room and how best they can leverage to their advantage in pragmatic life.

Wishing the All Success.

Nara Lokesh

Honourable Minister for Human Resources Development &
IT Electronics & Communication; RTC,
Government of Andhra Pradesh, Amaravathi.



Dr. POLA BHASKAR, I.A.S.
Commissioner, Collegiate Education



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Message



I am extremely delighted to having known that the Department of Economics, TRR Government Degree College, Kandukur, Nellore dist of Andhra Pradesh is organising a two day National Seminar sponsored by ICSSR-SRC, Hyderabad, during 25-26th July 2024 on *Financial Services in India- Opportunities, Issues and Challenges* under your able directorship. In addition to the seminar, the department of Economics is planning to publish an ISSN Journal based on seminar proceedings is highly appreciable. The themes of the seminar are not only current relevance but also of future prospects and everyone has to learn and practice in day to day life.

The department of Economics has revealed a distinguished dedication to academic and research activities. It is a welcome feature that it is hosting a National Seminar in the rural college. In today's dynamic economic landscape, the financial sector in India stands at a crucial crossroads, presenting immense potential yet accompanied by notable hurdles. Given the Global and National significance of financial services as the source of information, opportunities, and issues the seminars and Journals become indispensable.

It keeps us well informed of the advances taking place in the seminar. The pecuniary skills are essential and desirable to every person of diverge backgrounds. It inculcates the core life skills to the people and it is an important instrument to develop desired attitudes and socially acceptable values. The seminar gives ample prospect for critical needs to look at close quarters and bring into light of some of the key concerns which have been so far lying in darkness and need a voice. I trust that the deliberations of the seminar, and research articles published in this Journal, while focussing on research and pedagogy, would also ponder over how effectively students could be taught the financial skills in the class room and how best they can leverage to their advantage in pragmatic life.

Wishing the All Success.

Dr Pola Bhaskar, IAS
Commissioner of Collegiate Education,
Government of Andhra Pradesh,
Mangalagiri. A.P




Principal's Message

It is a great honour to know that the Department of Economics is conducting a National Seminar entitled “Financial Services in India-Opportunities, Issues and Challenges” sponsored by ICSSR-SRC-Hyderabad on 25-26 July 2024 at TRR Government Degree College, Kandukur, SPSR Nellore district, Andhra Pradesh, India.

The National Seminar organized with the Main theme and its sub themes, is very much useful to the students, academicians, bankers and common people in the current scenario, where Economics and Financial Services are at the helm of affairs. The Academicians from across the country have submitted Research Articles on various themes of expertise and will present them in the seminar. Panel discussions will be held among the participants in the Seminar and will provide a wider scope for understanding the Opportunities, Issues and Challenges of Financial Services in India and across the world. These Research Articles will be published in a Special Issue of International Journal of Creative Research Thought (IJCRT) in the month of July 2024.

This College which has been accredited with NAAC A+ (CGPA 3.44) recently is always in the forefront in encouraging Academic talent and so, this seminar and the journal brought out on the occasion will raise the institution to new heights. The journal will be useful to all academicians, researchers, bankers and students along with people who can understand the emerging Opportunities, Issues and Challenges in Financial Services across the world.

With best wishes,


[Dr M.Ravi Kumar]

Principal
TRR Government Degree College,
KANDUKUR,
SPSR Nellore (district)
Andhra Pradesh-523105

EDITOR



It gives me immense pleasure to bring out a Special Issue of the Journal from International Journal of Creative Research Thought (IJCRT) with **ISSN No 2320-2882, Impact factor: 7.97** in the month of July 2024 based on the Proceedings of Onsite National Seminar entitled **“Financial Services in India-Opportunities, Issues and Challenges”** sponsored by **ICSSR-SRC-Hyderabad** scheduled on 25-26 July 2024 at our college TRR Government Degree College, Kandukur, SPSR Nellore district, Andhra Pradesh, India.

The National Seminar has organized with the entitled and its sub themes are very much useful to students, academicians, bankers and civilians in day to day life. The participants across the country have written different topics of Articles and presented them in the seminar and given the scope for deliberations among the participants in scheduled programme and given the scope for understanding the Opportunities, Issues and Challenges of Financial Services in India and across the world.

With added many feathers to the cap of the college, the seminar and this journal will increase to new heights. The journal will be useful and helpful to all academicians, researchers, bankers and students along with peoples can understand the new era Opportunities, Issues and Challenges in Financial Services across the world.

With Best Wishes to Authors

Dr Yedukondalu Narendra

SEMINAR CONVENER &
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TABLE OF CONTENTS

S.NO	NAME OF THE AUTHOR	TITLE OF THE ARTICLE	PAGE NO
1	Dr YEDUKONDALU NARENDRA	Crowd Funding-An Alternative Source of Investment	1-14
2	Dr. DudekondaRamanjineyulu	A Comprehensive study of the Merchants and their Trade development inAndhra Desa in perspectives of Profit Incentive Speculative venture	14-20
3	Dr.jagadish H	Influence of finance on suooly chain a study with reference to dunzo Pvt. Ltd.	21-29
4	Domhari Anjaneyulu Badiginchala Lakshmi Devi Bhumannagari Suresh Babu	Performance of NSE Nifty Financial Services Index and Share Price Performance of its selected Stocks	30-37
5	KotapatiNareshRaja	DWCRA AND FINANCIAL EMPOWERMENT OF WOMEN IN ANDHRA PRADESH: OPPORTUNITIES, ISSUES, CHALLENGES	38-46
6	Dr. G. Jagadeesh	Fiscal Situation in Andhra Pradesh: A Macro View	47-64
7	Rahmath Unnisa Begum	SUSTAINABILITY OF DIGITAL INSURANCE CHALLENGES AND OPPORTUNITIES	65-70
8	Dr. KUSHALAPPA. S, Anusha B M, Pratheeksha	AN ANALYSIS OF EQUITY MUTUAL FUNDS IN INDIA	71-79
9	B. SRINIVASA RAO	LAGGARD MONEY PAYMENTS – STAGGERED ECONOMIC GROWTH	80-86
10	Dr. Chette Usharani	A STUDY OF VOLATILITY OF INDIAN STOCK MARKET	87-93
11	Madhu G, &Mahadeva G K	A BEHAVIORAL FINANCE ANALYSIS OF THE INVESTMENT DECISIONS MADE BY INDIAN SECURITIES INVESTORS	94-103
12	B R Kumar	The Role of Internal Marketing in Shaping Employee Satisfaction and Customer Experience in India's Financial Sector	104-116
13	Dr. M. Shireesha	Synergizing HR and Marketing in India Marketing Financial Services	117-127
14	Dr. A. Madhuri	Financial Services in India: Opportunities, Issues, and Challenges in Employer Branding for Talent Acquisition and Retention – A Comparative Study of Multinational Corporations	128-140
15	Dr. Sreenivas Dadigala,	Status of SHG-Bank Linkage Programme in India	141-149
16	Dr. Kambapu Surya Rao	GROWTH OF THE MUTUAL FUNDS – PERFORMANCE IN THE INDIAN BUSINESS MARKET	150-155
17	Palla Rajya laxmi	A STUDY OF ARTIFICIAL INTELLIGENCE IN THE FINANCE SECTOR	156-164
18	Dr. B. VEERRAJU	A study on perception of Investors towards Mutual Funds	165-175
19	Geddam Venkata Rao,	Role of DWCRA groups in financial empowerment of rural women	176-183
20	Dr V Chenchu Ramaiah	Financial Performance of Micro Finance in India- An Analysis	184-192
21	G. Samuel Aravind	Money – From Printing to Programming	193-201
22	Dr. G. KANUKA RAJU & Mr. K. VENKATA SUBBAIAH	Performance Analysis of Mutual Funds with special reference to SBI Long Term Equity Fund - Growth Option Scheme	202-207
23	Anjaiah Gudipudi	THE IMPACT OF SELF-HELP GROUPS (DWCRA) ON FINANCIAL SERVICES' AWARENESS	208-216
24	Dr Rukmani Mallepu	Rural development and microfinance: A case study	217-225
25	Dr. K. Bhaskar Rao	Role of Women in Financial Empowerment	226-231

भारतीय सामाजिक विज्ञान अनुसंधान परिषद्
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(शिक्षा मंत्रालय, भारत सरकार)
द्वितीय मंजिल, नई इमारत, OUCIS परिसर,
OUCIS के निकट, उस्मानिय विश्वविद्यालय
हैदराबाद - ५०० ००७



Prof. B. Sudhakar Reddy, Ph.D.
Honorary Director

భారత సమాజ విజ్ఞాన పరిశోధన మండలి
దక్షిణ ప్రాంతీయ కేంద్రం

(విద్యా మంత్రిత్వ శాఖ, భారత ప్రభుత్వం)
2వ అంతస్తు కొత్త భవనం, OUCIS ప్రాంగణంలో,
ఉస్మానియా విశ్వవిద్యాలయం క్యాంపస్, హైదరాబాద్ - 500007

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No. 31 /ICSSR-SRC/2024

Date:- 20.04.2024

Sanction Order

Sub:-Sanction Partial Financial Assistance – Dr. Yedukondalu Narendra – TRR Government Degree College - Onsite Two Day National Seminar on "Financial Services in India – Opportunities, Issues and Challenges" from 21.02.2024 to 22.02.2024 – reg...

Dear Sir,

Sanction of the ICSSR - SRC is hereby accorded for the payment of an amount of Rs.60,000/- (Rupees Sixty Thousand Only) **Dr. Yedukondalu Narendra**, Lecturer (Selection Grade), Dept. of Economics, TRR Government Degree College, Kandukur, Nellore (DT), Andhra Pradesh for conducting **Onsite Two Day National Seminar on "Financial Services in India – Opportunities, Issues and Challenges" from 21.02.2024 to 22.02.2024.**

The financial assistance should be utilized for the purpose for which it has been sanctioned within the stipulated period as mentioned in your application. No part of the grant is to be utilized for publication of the proceedings of the Seminar/ Conference.

If the College fails to utilize the grant, the College should refund the amount of the grant with Interest thereon @ 10% per annum from date of its sanction. Any amount of the assistance which would remain unspent shall be refunded to the ICSSR-SRC immediately after completion of the Seminar/ Conference.

The sanctioned amount will be released in two Installments as follows:

First Installment (80%)	Rs.48,000-00
Second Installment (20%)	Rs.12,000-00
Total	Rs.60,000-00