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**TRR GOVERNMENT DEGREE COLLEGE (Autonomous)
KANDUKUR, Andhra Pradesh**

**Department of Economics
Organized**

A

National Seminar

On

**Financial Services in India-Opportunities,
Issues and Challenges.**

On 25-26th July 2024

**Seminar Proceedings published as Special Issue-2
August 2024.**

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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.



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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

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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]

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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 August 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

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