



K.T.S.P MANDAL'S



HUTATMA RAJGURU MAHAVIDYALAYA

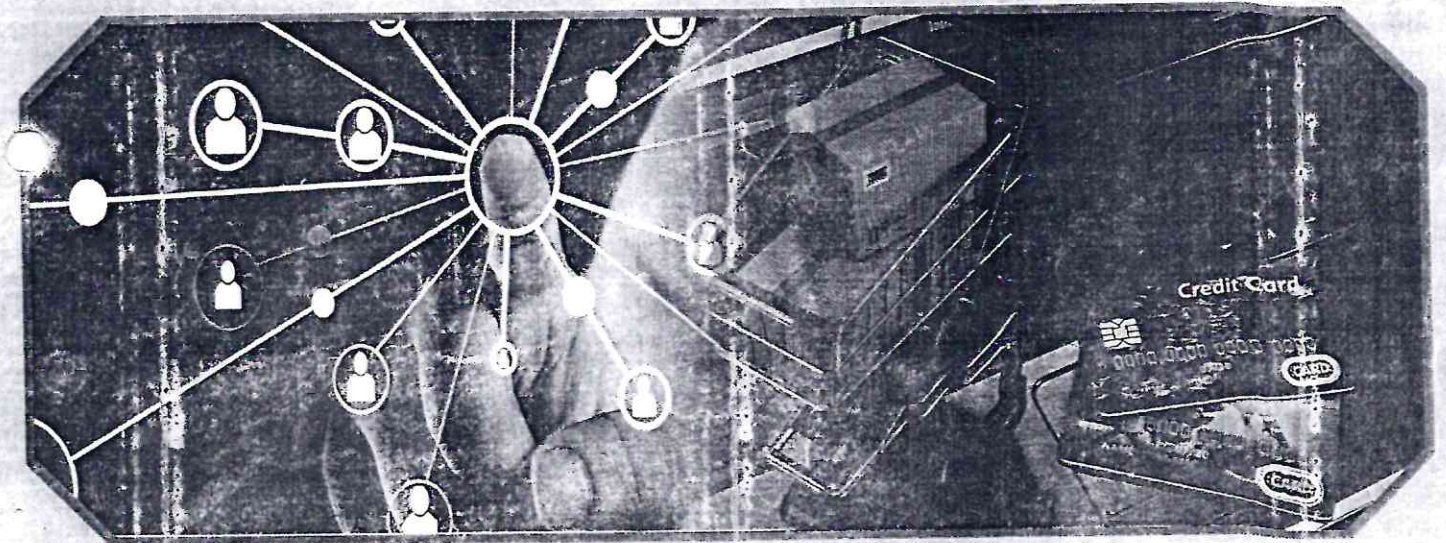
RAJGURUNAGAR, Tal:- Khed, Dist:- Pune - 410505

**STATE LEVEL SEMINAR
ON**

"CONTEMPORARY ISSUES IN COMMERCE, BANKING AND MANAGEMENT"

ON

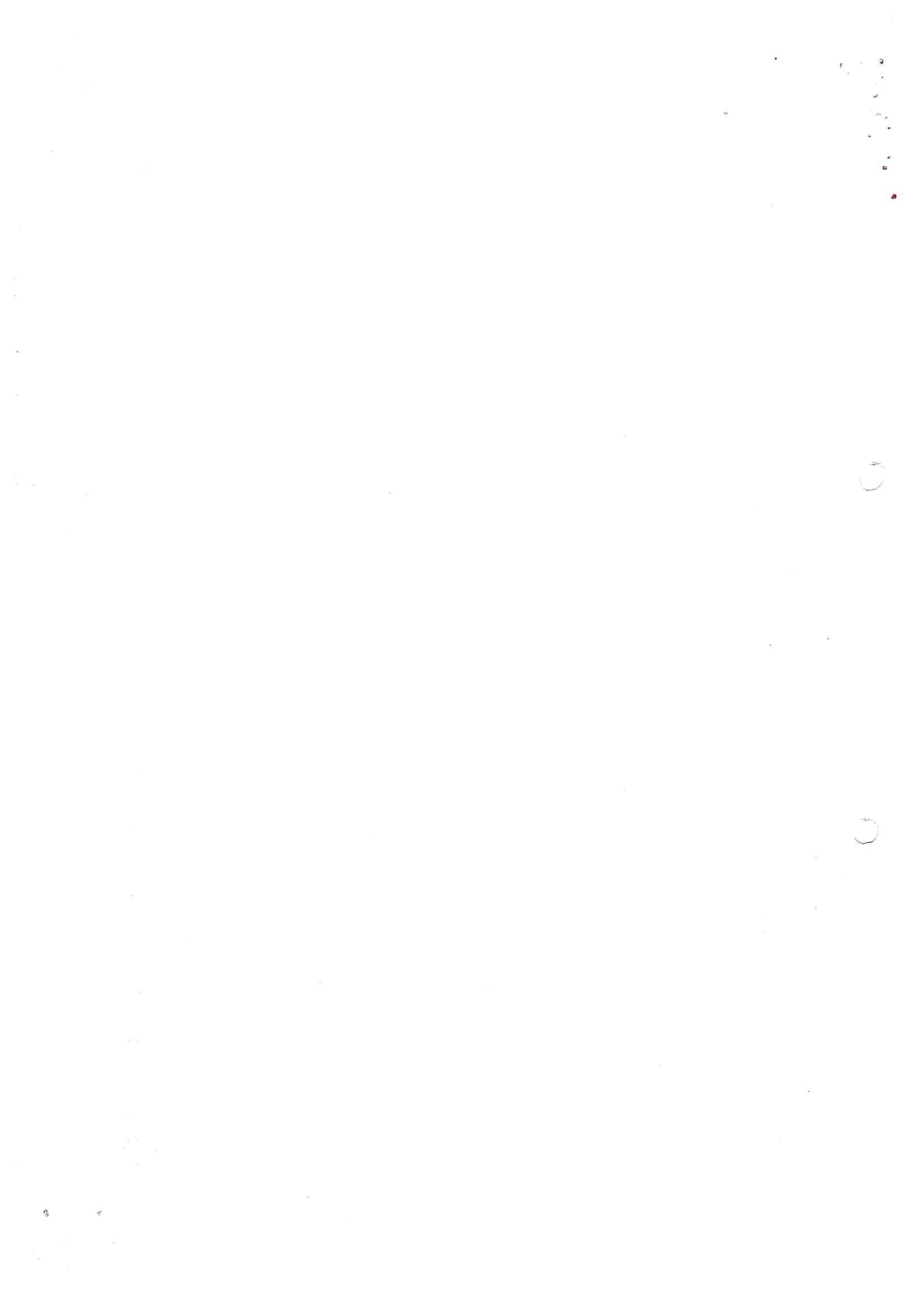
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USE OF INFORMATION AND TECHNOLOGY IN SELF HELP GROUP IN INDIA

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INTRODUCTION

India is Agricultural based country mostly population stay in rural area. In this rapidly changing the world, development in micro Finance is important role play in micro sector . Micro finance on large scale working in nearest 53 developing countries in the world. Specially banks give a special efforts like RBI and BDB of Indonesia and Grammen Bank of Bangladesh to reaching out to the poor people . Showing that the Banking with poor is sustainable development in poor people. Twenty First Century known as age of Information Technology. Today rapidly changes in information technology. Every bank apply various bank application as base on Internet , Mobile, Robotic , various application use of mobile and software . Information technology has transformed the functioning of business, also SHGs the world over. Several initiatives taken by the Government of India as well as the RBI have facilitated the development of e-banking in India. The Government of India enacted the IT Act ,2000 with effect from October 17, 2000, which provides legal recognition to electronic transactions and other means of electronic commerce.

OBJECTIVE OF STUDY

- To study the Origin of Self Help Group..
- To study the use of information technology in SHGs.
- To study the Changes of SHGs through use of information technology .

AREA OF STUDY

The study is based on the NABARD through SHGs , Origin, development & work in the India. There are area cover to the fulfillment of objectives of the study.

PERIOD OF THE STUDY

For collection of the secondary data on the Annual Repot of NABARD and Status of Micro Finance in India from 2007-2008 & 2011-2 012 . We takes as the reference period and actual own experience discussion with all concerns in this paper.

REVIEW OF LITERATURE

1. Osman 2000 in an article titled " Micro – Finance Institutions : Effective Weapon in the war against Rural Poverty ." remarked that micro – Finance schemes alone can not alleviate poverty . The SHGS provide finance to rural people addressing the social anf cultural dimensions of want privation.

2. Research Paper on “ E-banking :Benefits and Risks” by K. Brindha . Give the introduction of E- Banking in this research paper .Published New Century Publications New Delhi .
3. Annual Report of NABARD & Status of Micro Finance in India from 2007-2008 & 2011-2012 .

RESEARCH METHODOLOGY AND DATA COLLECTION :-

The present study based on the secondary data published by Books, Periodicals, research, articles , Magazine and Internet have been used for reference.

Scope and Limitations of Study

- 1) Study is limited concept of Self Help Group .
- 2) The study applicable to Self Help Group, Various Banks and researcher for the changes in use of information technology.

HISTORICAL BACKGROUND

As per the view of historical background basis the origin of micro finance can be traced to the beginning of the cooperative movement in Germany , where the movement started in 1944 in field of cooperative based credit system by the Raiffeisen Societies but Bangladesh has been acknowledged as pioneer in the field of micro finance . Dr. Muhmud Yunus Professor of Economics started this concept in 1976 as “ Grameen Bank ” . It was formally recognized in 1983.The Grameen Bank provide loans to the landless poor , women to promote self-employment.

GROWTH OF SHGS IN INDIA

In India, Self-help Groups (SHGs) first emerged by Mysore Resettlement and Area Development Agencies (MYRADA) in 1985. In 1986-87 there were some 300 SHGs in MYRADA's projects. The first SHGs emerged in 1985 to the inclusion of the SHG strategy included in the annual plan for 2000-2001 government of India , several important steps were taken by the NABARD, RBI, NGO & IFAD . The SHG is a very important tool of the Government overall trust to mitigate poverty and it included in every annual plan since 2000. This period of 20 years can be divided broadly into two phases.

NABARD has promoted and monitored the SHG programme, provided funds for capacity building and innovation, and helped change policy to create an enabling environment. The programme began in 1992 with a two-year pilot project to link 500 SHGs. It was indeed the pilot plan of the SHG-Bank Linkage Programme, although not of the SHG movement, with which NABARD had already been involved since 1987. Without that 1987 investment, the SHG movement would not have had official recognition and ownership. The SHG-Bank Linkage Programme was slow to take off, but has been speeding along since 1999. It has received unstinting support from RBI, the central and several state governments of India – notably Tamil Nadu, Andhra Pradesh, Maharashtra and Karnataka – and thousands of NGOs and the banking sector, as well as multilateral agencies, notably IFAD.

Owing to this social impact, MYRADA has pointed out that the SHG movement does not focus on the provision of credit; rather it focuses on the management of

savings and credit. The SHG-Bank Linkage Programme is the major component of the SHG movement for which official data are available. Such data give a reliable overview of the progress of the movement in India.

Project of Information Technology applied by NABARD for SHGs :-

1. **Project on Processor Cards** : - This project has started in AP and Karnataka . Aim of this project to introduce processor cards for SHGs.
2. **Project on E – grama:-** The aim of this project to provide equipment an enabling SHGs members to accesses information , NABARD during 2005-2006 has a part funded establishment of 13 villages information centers (E- grama) through an NGO in Davanagare district of Karnataka. The technology integrated information network covers various areas like weather condition , crop input and other useful information for rural area .
3. **Computer Munshi** :- PRADAN and NGO has been sanctioned a grant assistant of Rs. 6.10 lakh for setting up computers munshi . The project is being implemented in four district in Jharkhand and one district in Orissa.
4. **Social Security System for SHGs members** :- This project started security of SHGs members in rural area. Pilot project sanctioned in two villages in MP.
5. **Mobile Based Accounting system for SHGs:-**
NABARD has initiated a pilot project on SHG bookkeeping project for 100 SHGs in Tamil Nadu, using mobile handsets. The application is expected to help SHGs to maintain their financial transactions electronically in the local language and allows ease of monitoring to all stakeholders. SHG transactions are entered through the mobiles owned by SHGs . Besides the financial transactions, attendances etc are also captured through this mechanism. The other stakeholders including SHPI /Bank /NABARD could generate MIS report on a regular basis through a web access or through automated e-mail system. SMS updates are sent to every member of the group on weekly basis to ensure smooth running of the group.
6. **Tablet PC Based Accounting system for SHGs:-**
This is a web cum tablet enabled SHG bookkeeping solution being piloted in 100 SHGs in Maharastra state. The tablet will be used by field staff of NGOs to maintain and update SHG's data and it would facilitate the monitoring of SHGs. SHG can also access copies of financial transactions, final accounts etc on payment of nominal fees. The pilot also intends to work out a revenue model for such field staff. Various graphical as well as analytical reports can be generated which helps to monitor the particular SHG at micro level. All the SHG members and cooperative bank personnel who have promoted the groups have been trained and have started using the Tablet.
7. **E-bookkeeping through POS/ handheld device:-**
This is yet another ICT enabled bookkeeping endeavor for SHGs using handheld devices which are normally used for electronic ticketing. The device will capture the accounting and book keeping aspects of SHGs and generate no. of reports which can be printed instantly. The data can also be transferred to a

PC and reports can be generated. SHG members can know their savings, loan outstanding, bank balance etc. It is being implemented on a pilot basis in Uttar Dinajpur district of West Bengal.

8. Web Based MIS for tracking SHPI-partners:-

A web-based application for monitoring the progress of all SHPIs partners provided with grant assistance by NABARD for promotion of SHGs has been launched by NABARD. The website (www.nabardshg.in) will help electronic updation of progress on real time basis by SHPI and help monitoring the progress of all SHPI projects. The SHPIs will be required to register themselves in the website and also gain access to guidelines, tool kits, study materials etc.

9. Progress of project EShakti for Digitisation of SHGs.:-

Existence of a large number of institutions and multitude of schemes does not in itself lead poor to the desired deliverance. The poor and under privileged need to have unhindered access to credit at affordable price through cent per cent credit linkage of SHGs for mainstreaming the bottom of the pyramid. Digitisation of Self Help Groups is a step towards achieving the avowed goals by facilitating the banks to take informed credit decisions on real time basis. Continuing the initiatives which began during 2015 from Ramgarh (Jharkhand) and Dhule (Maharashtra) under Phase I, NABARD is moving to expand project EShakti for digitisation of SHGs under Phase II to another 22 districts across different geographies of the country. About 2.3 lakh SHGs touching the lives of around 35 lakh SHG members mostly impoverished rural women will be covered in this Phase

Early impact of Phase I of pilot on digitisation of SHGs

District Ramgarh (Jharkhand)
No of SHGs credit linked before digitization :- 340
No of SHGs credit linked after digitization :- 1006
District Dhule (Maharashtra)
No of SHGs credit linked before digitization :- 1424
No of SHGs credit linked after digitization :-2254

10. YES Livelihood Enhancement Program (YES LEAP):-

YES BANK has been developing innovative business models to reach out to "The Next Billion" customers. YES Bank implemented innovated process solutions to cater to excluded population in rural and urban India through YES Livelihood Enhancement Program (YES LEAP) in Sept 2011 – an initiative to create savings linked credit accounts through a Self Help Promoting Institutions (SHPI) network. Bank appoints potential SHPI as BC after detailed due diligence. YES LEAP has reached to over 2 million women via about 1.5 lakh Self Help Groups spread across 19 states and 250 districts of the country as on March 31, 2016. As on March 31, 2016, the portfolio outstanding of YES LEAP is about

1,578 Cr and cumulative disbursements are about ` 3,987 Cr. The repayment rate has been consistently high at about 99.7%.

- ❖ **Result And Finding :-** Study of this topic we find the above reporting it is clear that NABARD are various innovative project various places, serving in the field of agricultural credit and rural development through the information technology. Information Technology are playing extraordinary role for root level agricultural credit and rural development of SHGS. Save the cost of transaction and save the time of SHGs member of traveling.
- ❖ **Suggestions and Recommendations :-**
 - The system was taken by many bank branches in Ramgarh and Dhule.
 - Grading reports are being used by banks for appraising SHGs before credit linkage.
 - Large number of first as well as subsequent **linkages for many SHGs.**
 - Increase in credit flow to SHGs.
 - Increased levels of **awareness** amongst bank branches about the functioning of SHG dealing with them through MIS generated from the system.
 - The real time SMS alerts brought **transparency** in the operations /transactions and confidence among the SHG members
 - Banks try to increase their deposits and increase the no of SHGs with bank linkage .
 - **Accountability** a transparency needs to be brought in the **implementation** of the documentation of SHGs.
 - To form the SHGs of Tenant farmers/ share croppers & agricultural workers and give the micro-credit through bank.
 - Timely and adequate support by way of credit to SHGs with focusing small and marginal
 - Women to have them modern equipment for improved agricultural productivity.
 - Give the training and demo for use of mobile banking, SMS, ATM, Net banking to SHGs members.

CONCLUSION

Information technology allows the bank industry to establish a direct link to SHGs. SHGs members .Innovative technology may result in reduce the cost and cost controlled problem .Implementing the information technology in SHGs field and also sector will gives more employment opportunities , remove the unemployment. IT improved productivity levels and reduced transaction costs.

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