CRITERION 3

3.3.1 NUMBER OF RESEARCH PAPERS PER TEACHERS IN THE JOURNALS NOTIFIED ON UGC WEBSITE DURING THE YEAR

NAMES OF THE AUTHORS

DR. MAHESHWAR SINGH THAKUR

MS. RAMAN MATHARU



1. Dr. Maheshwar Singh Thakur – Chemistry Department Journal of Research: Coordination Chemistry Reviews

Year- 2022

ISSN: 1873-3840

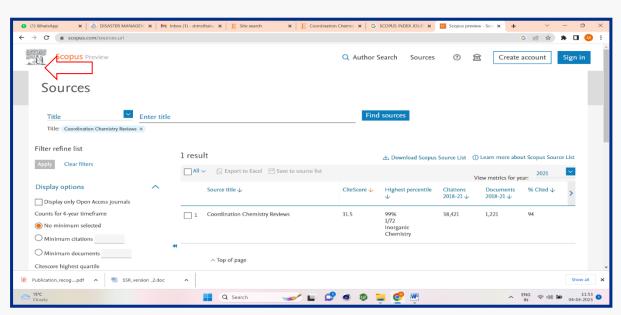
Link to website of the Journal- https://www.sciencedirect.com/journal/coordination-

chemistry-reviews

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2. Ms. Raman Matharu – Department of Commerce and Management

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UGC Care Group 1 Journal

REASONS FOR NON-PERFORMING ASSETS IN HIMACHAL PRADESH STATE CO-OPERATIVE BANK: AN EMPIRICAL EVIDENCE

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The banking sector's increasing non-performing assets (NPAs) can harm the economy in a number of ways. A financial and economic catastrophe as well as an unfavourable investment environment may result from ineffective management of NPAs. In this paper, an effort has been made to pinpoint the causes of the sharp increase in NPA as well as proposed remedies. A number of businesses, including SSI, agriculture, priority industries, the public sector, and others are eligible for loans from the H.P. State Cooperative Bank. These loans must be controlled through pre-approval appraisal and distribution in order to curb the HPSCB's rising NPAs. NPAs need to be decreased in order for banks to become more profitable. A comprehensive framework for NPA management is required to recover NPAs. In order to create new policy measures and key performance indicators within the purview of the Reserve Bank of India's regulatory process and the management of non-performing assets, this study tracks the dynamics of NPAs in HPSCB.

Keywords: H. P. State Co-Operative Bank Ltd., Non-Performing Assets, Priority Sector, Non-Priority Sector

Introduction

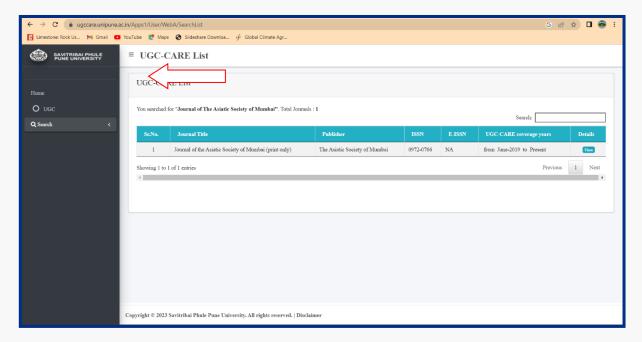
Finance is the life blood of a modern economy. A financial system helps to mobilize the financial surpluses of an economy and transfer them to areas of financial deficit. The financial system promotes savings by providing a wide variety of financial assets to the general public. In the context of relatively under-developed capital market and with little internal resources, firms or economic entities depend largely on financial intermediaries for their fund requirements (Bhasin, 2007). The banks are the financial intermediary which accepts deposits of money from the public and lends them with a view to make profits. The banking system forms the core of financial sector of an economy (Bhasin, 2007). Banks are special as they not only accept and deploy large amounts of uncollateralized public funds in a fiduciary capacity, but also leverage such funds through credit creation (Akhtar & Azeez, 2015). Cooperative Banks are an important constituent of the Indian financial system, judging by the role assigned to them, the expectations they are supposed to fulfil, their number, and the number of offices they operate (Bhole & Mahakud, 2013). The co-operative banks in India and elsewhere provide banking facilities to the highly disorganized agriculture sector of country (Mathur, 1982).

Himachal Pradesh has the distinction of having first cooperative society registered in India. Cooperatives were primarily visualized as specialized agency for financing the credit requirement of rural people in the country particularly agriculture (Balokhra, 2015). Presently there are three cooperative banks functioning in Himachal Pradesh. These are Himachal Pradesh State Co-operative Bank, Kangra Co-operative Bank and Jogindra Central Co-Operative Bank. The Himachal Pradesh Cooperative Bank is serving the people of the State through a network of 190 branches and Extension Counter of which about 94% is in the rural areas of the State and one branch at New Subzi Mandi. Azadpur, New Delhi for the benefit horticulturists of the State (HPSCB, 2022). Therefore, HP State

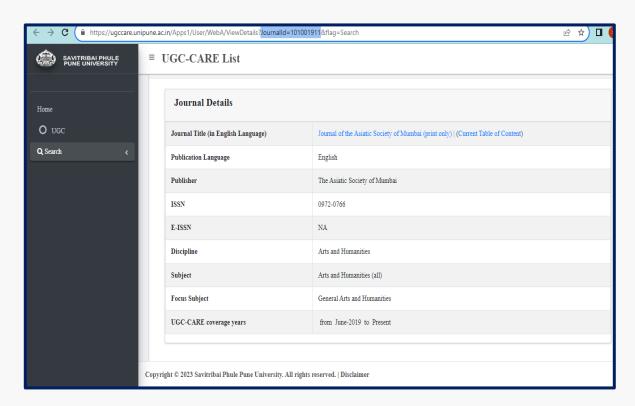
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