



ज्ञान - विज्ञानं विमुक्तये



BABU JAGJIVAN RAM GOVT. DEGREE COLLEGE

Vittalwadi, Narayanaguda, Hyderabad – 500 029.

(Affiliated to Osmania University, Hyderabad)

UGC Sponsored Two Day National Seminar on “LIBERALISATION OF HIGHER EDUCATION IN INDIA”

This is to certify that Mr./Ms./Dr./Prof. Dr. KASTOORI SRINIVAS Department of
COMMERCE, VIVEK VARDHINI(AW) & College/University, HYDRABAD has participated
/ presented a paper on HIGHER EDUCATION IN INDIA: NEEDS IMPROVEMENT & A
WAYS TO GO in Two-day National Seminar on “
Liberalisation of Higher Education in India” held on 5th & 6th February 2016, Organised by
Department of Commerce, BJR Govt. Degree College, Hyderabad in Collaboration with Institute of
Company Secretaries of India, Hyderabad Chapter, Hyderabad.


Dr. R. Praveen Kumar Reddy
Head, Department of Commerce & Convenor

Dr. K. Padmavathi
Principal & Chairman

About the College

Vivek Vardhini College – a major institution of Vivek Vardhini Education Society was established on 19th November 1949 and had completed 62 years of its glorious and fruitful existence. V V College was the first to be affiliated to Osmania University among the aided institutions of higher learning. **Dr. Satwalekar** was the founder Principal of the college from 1949 to 1968. It was his stature, far sightedness and intellectual acumen that were primarily responsible for the growth and stability of the college into one of the premier, leading educational institutions in AP.

Vivek Vardhini Afternoon College was established in June 1958. It was again through pioneering efforts of Dr. S.D. Satwalekar; He was the Principal of this college till his retirement in 1968. This college has celebrated its golden jubilee during 2008-09.

The Faculty: The College has about 50 permanent lecturers including 25 Ph.Ds Several faculty members have distinguished themselves in Academic and Research activities and have published books in various subjects for Intermediate, Under Graduate & Post Graduate students. Vivek Vardhini has been a recipient of several minor and major Research Projects not only from the UGC but also from the Dept of Environment (DOE) CSIR, AP Pollution Control Board (APPCB), Indian Council for Social Science Research (ICSSR) and other leading funding agencies.

Faculty of Commerce: The Faculty of Commerce which came into existence in 1949. A large number of the alumni of the Faculty hold today prestigious positions. Several faculty members have distinguished themselves in Academic and Research activities and have published books in Banking Finance, Business Organization Management, and Commerce subject.

**UGC & ICSSR SPONSORED
ONE - DAY NATIONAL SEMINAR
ON
BANKING INDUSTRY IN HOUSING FINANCE
10th NOVEMBER 2012**

REGISTRATION FORM

1.Name: _____
2.Designation: _____
3.Name of the: _____
College/Institution/ _____
University _____
4.Address for: _____
Correspondence _____
City: _____
State: _____
5.Phone (O): _____
Phone (R): _____
Fax: _____
Mobile: _____
E-Mail: _____

Please find enclosed a Demand Draft
No. _____ dated _____ for
Rs. _____ drawn on _____
_____ Bank.

Note: The delegates are required to submit the registration form duly filled in along with registration fee in Cash or through Cheque/Draft in favour of "Principal, Vivek Vardhini (AN) College" payable at Hyderabad.

Date: _____ Signature _____



ONE - DAY NATIONAL SEMINAR

ON

**'BANKING INDUSTRY
IN
HOUSING FINANCE'**

10th November, 2012

Sponsored by

**UGC-SERO & ICSSR-SRC
NATIONAL SEMINAR**



Organized by

Department of Commerce

**VIVEK VARDHINI (AN) COLLEGE OF
ARTS & COMMERCE**

Jambagh, Hyderabad – 500 095 (A.P.)

About the Seminar:

Shelter is one among the basic human needs of "Roti, Kapdaa aur Makaan". Traditionally in India, most of the people used to depend on their provident fund and gratuity for buying a home. However, with the emergence of housing finance by many financial institutions, large numbers of people are going for housing loans. Secure ownership of a house can raise the welfare of the household that lives in it and inter alia enhances productivity, efficiency and creativity. Since, Housing required large investment, the development of housing becoming slow. Besides the other factors that are hindering are unaffordable rate of interests, high inflation, inconsistency of financial markets and puzzling legal system. At this juncture, to tap the market share, the Indian Banking Industry is necessarily to rethink on the procedural issues of sanctioning of housing loan particularly to the middle class and vulnerable sections in the society so as to accomplish inclusive development as per the twelfth plan agenda. The present National Seminar aims to discuss the issues confronted by Banking Industry in general and customer's perception towards housing loans in particular.

Main Objectives:

- To examine the housing situation, and to review the housing finance system in India.
- To analyze the perceptions of Beneficiaries in availing housing loans.
- To study the challenges and problems those are confronted by customers and Housing Finance Institutions under the Housing schemes of Andhra Pradesh Government.
- To make relevant suggestions & recommendations towards effective and viable housing finance by Public & Private Sector Banks.

Issues & Themes:

- Housing finance - Inclusiveness - Policy initiatives.
- Government of India Policy - Housing and Housing Finance.
- Rural Housing Finance in India - A special Focus.
- Exercising Housing Finance Portfolio by Public & Private Sector Banks.
- Affordable Housing For All - A distant dream.
- Challenges for Housing Finance Institutions.
- Home Loans - Fixed Vs Fluctuating Interest Rates.
- Role of MFI's to SHG's for Rural Housing finance.
- Housing schemes in Andhra Pradesh for Inclusive Growth
- Operational Performance of Housing Finance Institutions.
- Role of National Housing Bank - in Housing Finance.
- Other contemporary issues relating to housing finance.

Invitation for papers:

Research Papers/Articles and Case Studies from practitioners, academicians, research scholars and students are invited for presentation in the national seminar in hard as well as soft copies. The full paper along with abstract must reach the **Dr. Kastoori Srinivas Organizing Secretary**, National Seminar on "Banking Industry in Housing Finance" Department of Commerce, Vivek Vardhini (AN) College, Jambagh, Hyderabad-95 Latest by October 20, 2012 The papers can also be sent through E-mail at drsrikas@gmail.com OR dr_srikas@yahoo.co.in

Registration Fees:

Academicians/Executives : Rs. 300/-
Research Scholars / Students : Rs. 200/-

Key dates:

Acceptance of abstract: 10th October 2012
Submission of full paper: 20th October 2012

Note: Selected Research Papers will be called for presentation and those will be published in the form of Book having ISBN Number by Himalaya Publishers along with proceedings.

Spl Note: Accommodation will be provided on request to the delegates in the Private Lodges/Hotels on payment basis.

Venue of Seminar: VV COLLEGE CAMPUS

Chief Patron:

Dr. RAMAKRISHNA SATWALEKAR
President, VV E S

Patron:

Shri. SREEDHAR H. KUNDE
Vice President, VV E S & Chairman College Committee

Convener:

Shri. PRABHAKAR BUDHALE
Honorary Gen. Secretary & Correspondent, VV E S

Seminar Chairpersons:

Dr. S. SUDHA **Dr. V. LAKSHMI DEVI**
Principal - AN *Principal - Day*

Organizing Secretary/Seminar Director:

Dr. KASTOORI SRINIVAS (FR)
(Visited Saudi Arabia, Bahrain & Malaysia)
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E-Mail : drsrikas@gmail.com & dr_srikas@yahoo.co.in

Organizing Committee (Dept. of Commerce) Day & AN

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