Financial Inclusion for Inclusive Growth **Opportunities and Challenges**

About the Editor

Dr. K. Mallikarjuna Rao is currently working as Assistant Professor of Commerce, Government Degree College, Zaheerabad, Dist-Medak (Telangana) India. He has also served at Padala Rama Reddi College of Commerce & Management, Hyderabad as Associate Professor, and also served at various capacities as Head, Department of Business Management, In-charge of Examinations and projects.

Dr. Rao obtained his post graduate degree in Commerce and Business Administration from Sri Krishnadevaraya University, Anantapur (AP) and Ph.D in Commerce from Sri Krishnadevaraya University. He has also qualified UGC NET in Commerce & Business Administration and Andhra Pradesh State Eligibility Test (APSET) in Business Administration Conducted by Osmania University Hyderabad.

Dr. Rao has over eight years of teaching experience in the field of Commerce & Business Administration and has presented several papers in various national seminars, international conferences and his twenty five research papers are published in national and international journals. His areas of interest are Corporate Finance, Investment Analysis & Portfolio Management and Financial Derivatives.





Financial Inclusion for Inclusive Growth **Opportunities and Challenges**

Sponsored by



Editor Dr. K. Mallikarjuna Rao



Organised by DEPARTMENT OF COMMERCE Government Degree College Zaheerabad, Dist-Medak, Telangana

University Grants Commission

Financial Inclusion for Inclusive Growth **Opportunities and Challenges**

About the Editor

Dr. K. Mallikarjuna Rao is currently working as Assistant Professor of Commerce, Government Degree College, Zaheerabad, Dist-Medak (Telangana) India. He has also served at Padala Rama Reddi College of Commerce & Management, Hyderabad as Associate Professor, and also served at various capacities as Head, Department of Business Management, In-charge of Examinations and projects.

Dr. Rao obtained his post graduate degree in Commerce and Business Administration from Sri Krishnadevaraya University, Anantapur (AP) and Ph.D in Commerce from Sri Krishnadevaraya University. He has also qualified UGC NET in Commerce & Business Administration and Andhra Pradesh State Eligibility Test (APSET) in Business Administration Conducted by Osmania University Hyderabad.

Dr. Rao has over eight years of teaching experience in the field of Commerce & Business Administration and has presented several papers in various national seminars, international conferences and his twenty five research papers are published in national and international journals. His areas of interest are Corporate Finance, Investment Analysis & Portfolio Management and Financial Derivatives.





Financial Inclusion for Inclusive Growth **Opportunities and Challenges**





University Grants Commission

Editor Dr. K. Mallikarjuna Rao



Organised by **DEPARTMENT OF COMMERCE Government Degree College** Zaheerabad, Dist-Medak, Telangana.

Financial Inclusion for Inclusive Growth Opportunities and Challenges







R

Financial Inclusion for Inclusive Growth Opportunities and Challenges



UGC SPONSORED NATIONAL SEMINAR (22nd-23rd AUGUST, 2014)

SEMINAR PROCEEDINGS & PAPERS



Organised by DEPARTMENT OF COMMERCE **Government Degree College** Zaheerabad, Dist-Medak, Telangana