8105 00 2018
and a second sec
The Reportment of Commerce organizal a
meeting to discuss about the Two day
National Sential arrangueuts works. In this
mosting finalized mangral serior and
THE LOCAL PROPERTY AND ADDRESS OF THE PARTY
Reduced servin and Valudaring Serion, again
worker and Reviewed the Completton
The state of the s
of syxlabor for Sem-I and IV
9 melicipeuts
participate)
1. B. Showing endly (Our)
2. Go. Shendler Rao
2. 13. Saining frage
4. G. Saily
5. Gr. Soutu

ay ou | 2018

The Department of Commence anguired

- 1 Completion of Syllabus for com- I 40 IV
- @ publishing of Seminar proceedings
- @ Admirsson for 2018-19
- (Sometioned News Course B. Com (Gren) E/4.
- B Instruction to the students Regarding
 Semester Examinations.

Dartisparts

- 1. B. Shorouth Roddy (Sun)
- 2 Go. Shaulter Rao
- 2. B. Srimas of Co
- 4. G. Saily
- 5 G1. Sailu.

WAANIJYA - 2018

National Seminar (A Collection of Papers)

Innovations in Commerce and Bussiness: A Digital Perspective

Organised On 27th, 28th - March 2018

Department of Commerce

SRNK Government Degree College (NAAC-B)

Banswada- Kamareddy Dist.



Inaugural Session



Releasing of Souvenir



August Gathering

ISBN: 978-93-85100-88-8

VAANIJYA-2018

TWO DAY NATIONAL SEMINAR

(A Collection of Papers)

INNOVATIONS IN COMMERCE AND BUSINESS: A DIGITAL PERSPECTIVE

Organised on 27th -28th March-2018 (Sponsored by DRC, SBI and IQAC)

Chairperson

Dr. D. RAMA SUBBA REDDY

Principal

Editorial Board

B. SHARATH REDDY, Editor in Chief

Dr. G. SHANKER RAO, Co-Editor

B. SRINIVAS, Associate Editor

Dr. I. GANGADHAR, Managing Editor, Co-ordinator IQAC

M. VENKATA REDDY, Reviewer and Technical Editor, GDC, Dubbak, Siddipet



DEPARTMENT OF COMMERCE SRNK GOVERNMENT DEGREE COLLEGE BANSWADA (NAAC-B) KAMAREDDY Dist. TELANGANA State

INNOVATIONS IN COMMERCE AND BUSINESS: A DIGITAL PERSPECTIVE (Two Day National Seminar-Collection of Papers)

EDITOR: B. SHARATH REDDY

ISBN: 978-9385100-88-8

FIRST EDITION: 2018

COPIES: 200

Published By: The Principal SRNK Govt. Degree College, Banswada Kamareddy Dist. Telangana State

For Copies; Dept. of Commerce SRNK Govt, Degree College, Banswada Kamareddy Dist. Telangana State

Coper Designer: MURALI-9393847520

Printed at: R.K. PRINTERS Nampally Hyderabad.

Note: All the research papers which are published here are the opinions and the works of the concerned persons. These are not the opinions of the editorial board, so the editorial board is not responsible for it.

POCHARAM SRINIVAS REDDY

MINISTER FOR AGRICULTURE & COOPERATION, HORTICULTURE SERICULTURE, SEEDS CORPORATION



Room No. 261, 1= Floor D-Block, Telangana Secretariat Phone: 040-23450513 (O) 040-23450533 (P) Hyderabad.



MESSAGE

SRNK Govt. Degree College is one of the finest Colleges among the best Colleges in Telangana State. The Two Day National seminar entitled "Innovations in Commerce and Business: A Digital Perspective" organised by the Department of Commerce, will certainly beneficial to the Students, Scholars, and the prospective researchers. On this occasion 1 congratulate Dr. D. Ramasubba Reddy Principal of the college for motivating the Departments to organise such programs in the college. I extend my warm regards to the faculty who help to organise the National Seminar by the Department of Commerce.

It is highly appreciable that the Department of Commerce for rendering the contributions from different sectors of Commerce and bringing the deliberations in the form of a ISBN numbered book.

It will be helpful and an inspiration for the future innovations in the business and even to the departments of the college.

Once again, I congratulate all.

Sd/- xxxxx (Hon'ble P. SRINIVAS REDDY) Minister for Agriculture Telangana State Dr. D. RAMASUBBA REDDY SENK, Government Degree College Banswada-Kamareddy Dist.

MESSAGE OF THE PRINCIPAL

SRNK, Govt. Degree College has been gaining credit with new and innovative programs quite frequently. It has accredited NAAC "B" grade and it has conducting the extension lectures by the eminent Professors from the different Universities. It has been organising Conferences, Seminars and Workshops.

In the month of March 2018 it has organised a Two Day National Seminar entitled "Innovations in Commerce and Business: A Digital Perspective" organised by the Department of Commerce.

Several authors have contributed their research papers. The Department of Commerce has intended to give a print form to the deliberations, so a Book with ISBN: 978-93-85100-88-8 has come up in print.

The college is indebted to Hon'ble Minister for Agriculture, Sri P. Srinivas Reddy, for his continuous support to the College. On behalf of college we convey our regards to the Hon'ble Minister.

I am very thankful to The Manager SBI, Banswada and District Resource Centre, of GDC, Kamareddy for extending their financial support to organise the National Seminar and extending warm regards to B. Sharath Reddy, Head of the Department, Commerce, Dr. Shankar Rao, B. Srinivas and the Faculty who helped to bring up this Book.

(Dr. D. RAMASUBBA REDDY)

EDITOR's Desk

Innovation is the most dominant key to success in every spear of the life. The continuous pace in everyday life and one has to adapt to new situations and face challenges. Academia and Business entities are no exception to this phenomenon.

The continuous pace of business and technology pushed each and every literate and illiterate to run with it and bag the skill to use it. Innovation is the buzz word; the entire world is striving for it. The over bringing new ideas and strategies have to gain much more importance than the prevalence.

The hype was so overwhelming that the leader and the manager last the track of the real value that innovation would add, by realising it there is a little logic where in the width of traditional models for new and experimental traits in different spears of functional areas.

The unsolved mystical fallacy of the innovation is an adverse perspective to find the fact where its myth or reality. An attempt is made to bring out the real insights. It happens to be positive and states the innovation is the high potential formula of success. Certainly there is a need to change towards innovation. Some of the paradigms discussed are HR, Finance, Marketing, IT, Banking and Accounting.

The main objective of this conference is value addition. It will add to the existing. It will give better results to existing frame work.

The seminar has expanded its light in covering the development of alternative pathways and modalities for developing Business. The traditional practices need the modernisation through innovation. It paves the way towards the Global effective standards.

Several Scholars and faculty are contributed their papers. They presented their papers in the Seminar. For permanency we brought out all the papers in the form of a Book.

The Editorial Team is thankful to Hon'ble Minister for Agriculture P. Srinivas Reddy Telangana State for encouraging us to launch several innovative programs in College. At the same time our indebted thanks to Dr. D. Ramasubba Reddy, Principal of our college for his excellence and eminent guidance to bring out the book. We are blessed with his continuous, generous, and lovable support in successful completion of the seminar and the publishing of proceedings of the seminar in the form of book.

We extend our warm regards to the Manager SBI, Banswada for his financial support and for his cordial support in designing Vaaniiya-2018 and in organising the National Seminar. We are very thankful to one and all, who extended their support in organizing and publishing the book.

Our sincere thanks to Murali the cover page designer and M/s RK Printers Nampally, Hyderabad.

- B. Sharath Reddy

CONTENTS

SLNo	Title of the Paper	Page No.
1.	A Study of Performance Appraisals Practices with Reference To APSPDCL, Andhra Pradesh, - Dr. B.Padmaja	1
2	An Overview of Balance of Payment of India-Study of F.Y. 2013-14 - Dr. S. L. Kundalwar	8
3.	Tap and Click Banking: A Conceptual Study on Application Based Mobile Banking - Mr. G. Srininas	17
4.	Consumer Behaviour Regarding e-Commerce Portals in India - Mr. Suryokant R. Wakle, Dr. Nagnath B. Jadhav	25
5.	An Overview of Institutional Refinancing Operations of National Bank for Agriculture and Rural Development (Nabard) - Pinamkar Naresh Vyankatesh	29
6.	Does Tune out – QWL, in special reference with School, Junior, and Degree Colleges in Telangana State – Dr. I. Gangadhar, and M. Venkata Reddy	40
7.	Customer Relationship Management Practices in Banking Sector In India-A Conceptual Study - Dr. H. Satesh	45
8.	"FDI in the Indian Economy" - Dr. Prakash Ratanlal Radiya	51
9.	Innovations in banking sector - e-banking products - K. Ranjitha	60
10.	Entrepreneurial Scenario in India - G.Navayana	65
11.	Environmental Accounting: A Conceptual Study - B. Sharath Reddy	69
12.	e-Payments in Rural India-Issues and Challenges - S.Sarada deci	81
13.	Recent Trends in Indian Banking Facilities - B.Srinicus	90
14.	Green banking in India: opportunities and challenges - B. Sumulatha	95
15.	IFRS in India: A Conceptual Paper - Dr.K.Gangadhar	104
16.	Opportunities and Challenges in Adopting IFRS in India - A Study - Dr. Thirumathi Kanchu, Mr. B. Naresh	112

Innovative Products In Indian Banking Industry - Dr.G.Raja Reddy 122 A Study on Mutual Funds - Nagolla Ramesh 125 Demonetization: A Step towards Digitalization of the Indian 138 Economy - Addala Naveen Kumar e-Accounting: a Key of Modern Business - Mr. Manoj Kumar Gelda 20... 143 Role of Quality of Work Life of Employees in Business Success 150 Rural Development in India - Dr. Pradeep Dnyanoba Shelke 155 Innovative products in banking sector 23 - C. Chandra Shekar 158 A Study on New Innovations in Banking Sector. 24. 163 - Dr. Imtiazuddin Faroogi 25. Micro insurance in India Present Scenario - T. Srinipus 169 Technology and Rural Development - Dr.N.Jyothi 177 27. The Role Of Information Technology In Business Success - M. Saritha 183 Innovations in e-Commerce 28. - G. Sailu 186 Novel Financial Services of Poverty Alleviation at National Level 192 - Dr. G. Shanker Rao Innovations in Marketing: A Digital Perspective - K. Ambaiah 199

...

A STUDY OF PERFORMANCE APPRAISALS PRACTICES WITH REFERENCE TO APSPDCL, ANDHRA PRADESH

- Dr. B.Padmaja Assistant Professor, Dept. of Commerce and Business Administration, Acharya Nagarjuna University Ph. 984814344

ABSTRACT

Performance Appraisal is a concept that stated in the early 20th century. It is the process of obtaining, analyzing and recording information about an employee to evaluate and improve their performance. Performance appraisal (PA) is gradually becoming a part of a more strategic move towards integrating HR practices and organizational objectives and might now be seen as a general term covering a range of actions through which organizations seek to measure employees and increase their competence, improve performance and distribute rewards. The study revealed that APSPDCL use 360 Degree Appraisal method for performance appraisal. Furthermore, it was again revealed that employees are satisfied with the coverest appraisal method and agreed that performance appraisal helps in achieving organization goals, helps in improving motivation & job satisfaction and employees performance.

INTRODUCTION

The liberalization and globalization of the Indian economy in 1991 brought substantial changes in the levels of competition, production environment, and cost structure of firms and led to rapid development of advanced technologies. Corporate India was compelled to adopt contemporary management accounting techniques in order to ensure survival and maintain competitive advantages. Performance evaluation is an integral part of management accounting. After 1991, the Indian organizations started to face intensified competition both from domestically and multinational corporations. Even, it has made to the organizations to think inwardly to have high performance with all respects and to evaluate and measure an employee performance in job life. The concept and practice of an employee performance appraisal has undergone many changes especially after liberation and globalization era. The performance improvement process is a critical component of the strategic planning process, call it by mane, the process is very vital, and it has always been practiced by many companies worldwide for a long time. The employee performance appraisal is not as simple as it looks. There is no perfect system that can be obtained without modifications. There are many different appear to be successful but in reality, there are not.

Performance Appraisal is necessary to measure performance of the employees and the organization to check the progress towards the desired goals and aims. Performance appraisal includes all formal procedures used to evaluate personalities, contributions potentials of group members in a working organization. It is a continuous process to secure information necessary for making correct and objective decisions on employees. Performance appraisals help to rate the performance of employees and evaluate their contribution towards the organizational goals.