


**KAKATIYA GOVERNMENT COLLEGE
HANUMAKONDA**

Name : Dr. S. Vinodar Rao
 Designation : Lecturer in Commerce
 Year of Award of Ph.D. : 2017
 Name of the University : Kakatiya ~~Govt.~~ University
 Year of entering into Govt. Service : 1989

S. No.	Details of copies of Certificates	Remarks
1	Copy of Ph.D Certificate	Enclosed
2	Press note	Enclosed
3	Research work dates of seminars and Pre-Ph.D Date of joining in this college	Date of Admission: 17-11-2009, Pre-submission
4	Details of Ph.D Admission-part time or full time	part-time seminar 15-12-2016
5	Copies of RDC Approval letters of Ph.D	Enclosed
6	Name of guide/supervisors with mobile number, email id	prof. K. Raji Reddy
7	Copies of guide allotment letter	Enclosed
8	No. of increments sanctioned for Ph.D.	In state scale No ph.D. Increments
9	Published Research article-copies.	Attached
10	Original Ph.D Thesis.- Book.	Attached


 Dr. S. Vinodar Rao,
 Lecturer in Commerce,
Name & Designation
 KGC HNK

Sl. No. [REDACTED]



215839

2811

Kakatiya University



Faculty of Commerce and Business Management

This is to certify that S. Vinodar Rao son/daughter of Narayan Rao having pursued a course of study in Commerce by this University and having passed the Ph.D. examination by thesis, has been admitted to the degree of

Doctor of Philosophy

in Commerce and Business Management

The title of the thesis is:

*Performance of Andhra Bank in Poverty Alleviation – A Study of
Select Districts of Telangana Region*

The candidate has been declared qualified for the award of the Degree of Ph.D. on 03-04-2017

Given under the seal of the University

Warangal, Telangana State, India

Date: 15 July 2017


Vice-Chancellor



**EXAMINATION BRANCH
KAKATIYA UNIVERSITY
WARANGAL - 506 009 (TS) INDIA**

No. 1507 /E1/ Ph.D./KU/2017

Date: 03-04-2017

PRESS NOTE

Mr. S. Vinodar Rao, Research Scholar in **Commerce and Business Management**, Kakatiya University, Warangal, who has presented a thesis for the Degree of Ph.D. in **Commerce and Business Management** entitled "**Performance of Andhra Bank in Poverty Alleviation - A Study of Select Districts of Telangana Region**", has been declared qualified for the Degree of **Doctor of Philosophy (Ph.D.)** of the Kakatiya University.

"By Order"

CONTROLLER OF EXAMINATIONS

Copy forwarded for information to:

1. The Registrar, Kakatiya University, Warangal.
2. The Secretary, University Grants Commission, New Delhi-110 002.
3. The Editor, University News, A.I.U., 16 Kotla Marg, New Delhi-110 002.
4. The Dean, Faculty of Commerce & Business Management, KU, Wgl.
5. The Coordinating Officer, U.G.C. Unit, Kakatiya University, Warangal.
6. The Principal/Head, Univ. College of Commerce & BM, KU, Wgl.
7. The Chairperson, Board of Studies in Commerce & BM, KU, Wgl.
8. The E X A M I N E R.
9. **Prof. K. Raji Reddy** (Retd.), Supervisor, Dept. of Commerce & BM, KU, Wgl.
10. The Nodal Officer, Kakatiya University, Warangal.
11. The Member-in-Charge, University Library, Kakatiya University, Warangal.
12. The Deputy Registrar (Admn.), Kakatiya University, Warangal.
13. The Public Relations Officer, Kakatiya University, Warangal.
14. The Secretary to Vice-Chancellor, Kakatiya University, Warangal.
15. The Documentation Section (E5), Examination Branch, K.U., Warangal.
16. The Person concerned (**S. Vinodar Rao, S/o Narayan Rao**)

* * *

(2811)

**OFFICE OF THE DEAN
FACULTY OF COMMERCE & BUSINESS MANAGEMENT
KAKATIYA UNIVERSITY, WARANGAL-506009.**

**PROF.T.JOGACHARY
DEAN**

No. 48/Dean/FCBM/2009

Date: 17.11.2009

ORDERS

Sub: Ph.D. in Commerce & Business Management-Admission 2008-2009-Allotment of Topics and Guides- Orders Issued- Reg.

On the recommendation of the Ph.D. Admission Committee and with the approval of the Vice-Chancellor, the following candidates have been admitted into Ph.D. Programme in Commerce & Business Management as detailed below:

S. No.	Name of the Candidate	Supervisor	Topic	Remarks
1.	Ms.M.Ranganayakamma	Prof.N.Hanumantha Rao	Job Satisfaction among Bank Employees-A Study of Select Banks in Warangal District	Part-Time
2.	Ms.B.Pragathi	Prof.K.Omprakash	Changing Patterns of Savings and Investment- A Study of Individual Investors	Part-Time
3.	M.Kodandaram	Prof.P.Krishnama chary	R&D and Marketing Strategies in Pharma Industry- A Study of Select Companies	Part-Time
4.	T.Kishan Reddy	Prof.K.Sayulu	Marketing of Seeds in A.P.- A Study of Select Companies	Part-Time
5.	G.K.Kumar	Prof.T.Jogachary	HR Practices in NTPC-A Case Study of Ramagundam Unit	Part-Time
6.	P.Sathish Chandra	Prof.K.Raji Reddy	Organised Retailing in Selected Cities of Andhra Pradesh-A Comparative Study	Part-Time
7.	P.Shiva Shanker	Dr.S.Narasimha Chary	Foreign Direct Investment in Service Sector-A Study	Part-Time
8.	V.Naveen	Prof.Ch.Rajesham	Social Responsibilities of State Road Transport Organisations- A Study of APSRTC	Part-Time
9.	Ms.B.Rama Devi	Dr.S.Narasimha Chary	Impact of Training & Development in Singareni Collieries Co Ltd- A Study	Full-Time
10.	Murali Gangavath	Prof.K.Sayulu	Marketing Strategies of Organised Retailers in Andhra Pradesh	Full-Time
11.	A.Suresh	Prof.B.Venkat Ratnam	Marketing of Insurance Services-A Study of Select Insurance Companies	Part-Time

P2

12.	Ch.Karunaker	Prof.T.Jogachary	CRM in Banking Sector-A Comparative Study	Part-Time
13.	M.Showry	Prof.K.Sayulu	Attrition and Performance in IT Sector- A Study of Select Companies in Hyderabad	Part-Time
14.	G.Radhakrishna Murthy	Dr.P.Varalaxmi	Performance Appraisal in Central Public Enterprises- A Case Study of NTPC Ltd, Ramagundam	Part-Time
15.	P.Gopinadha Rao	Dr.K.V.Janardhan Rao	Financial Performance of IT Sector- A Study of Select Companies	Part-Time
16.	Ms.B.V.Sandhya Vani	Dr.T.Srinivasa Rao	HR Practices in Health Care System- A Study of Select PHCs	Part-Time
17.	Ms.K.V.L.Manasa	Prof.K.Raji Reddy	Work Life Balance and Job Satisfaction -A Study of Select Organisations	Full-Time
18.	K.R.K.Murthy	Dr.Upendra Sasty	Impact of Organisational Climate on Creativity and Growth- A Study of Bharat Dynamics Ltd	Part-Time
19.	Ms.K.Sudha	Prof.B.Venkat Ratnam	HR Policies and Practices in APSRTC- A Zonal Comparison	Full-Time
20.	Ms.K.V.Satya	Dr.K.Raji Reddy	Microfinance and its impact on Rural Development in Telangana-A Study	Part-Time
21.	Ms.D.Harika	Dr.P.Amaraveni	Women Entrepreneurship through Microfinance and Microenterprises-Problems and Prospects	Full-Time
22.	Ms.K.Jyothi	Prof.S.Ravi Prakash	Stress Management among Working Women in Service Sector-A Study of Select Banks	Part-Time
23.	Ms.A.Kalpana	Prof.P.Krishnama chary	Innovative Financial Products and Performance of Private Sector Banks- A Case Study of HDFC Bank	Part-Time
24.	S.Vinodar Rao	Prof.K.Raji Reddy	Performance of Andhra Bank in Poverty Alleviation- A Study of Select Districts of Telangana Region	Part-Time
25.	S.Sunder Raj	Prof.P.Krishnama chary	Role of Independent Directors in Corporate Governance- A Study of Select Public limited Companies	Part-Time
26.	K.Sharath Babu	Dr.P.Varalaxmi	Marketing Strategies of Cellular Services- A Comparative Study	Part-Time
27.	N.Ravi Babu	Prof.B.Venkat Ratnam	Financing Pattern of SMEs by APSFC in Andhra Pradesh	Part-Time
28.	Padigela Madhu	Dr.P.Varalaxmi	Industrial Relations in Coal	Part-Time

29.	N.Sreenivas	Prof.V.V.S.Sarma	Industry- A Study of SCCL Role of Micro-Finance in Human Development- A Study of Select Indicators	Part-Time
30.	Y.Praveen Kumar	Prof.K.Krishna Reddy	Impact of Organised Retailing on Unorganised Retailers- A Study	Part-Time
31.	Ch.Suresh Chandra	Prof.K.Raji Reddy	Lapsation of Policies in Insurance Sector- A Study of Select Life Insurance Companies in A.P.	Part-Time
32.	Raju Thota	Dr.S.Narasimha Chary	Customer Relationship Management in Service Sector- A Comparative Study	Part-Time
33.	S.Srinivas	Dr.S.Narasimha Chary	Regulation of Microfinance Institutions- A Study	Part-Time
34.	Shaik Hameedullah	Prof.Ch.Rajesham	Performance Analysis of State Financial Corporations- A Study of APSFC	Part-Time
35.	Gurram Naveen Kumar	Dr.S.Upendra Sastry	Internal Marketing in Banking Sector- A Study of SBH	Part-Time

The candidates are permitted to work for their Ph.D. Degree on the topics and under the supervisors allotted to them. They have to submit their joining reports to the undersigned duly forwarded by the Supervisors concerned and the Head of the Department under intimation to the Principal, University College, Kakatiya University, Warangal on or before 7.12.2009. The candidates have to pay Registration and Tuition fee as per the Ph.D. Rules of the University in vogue. Further, they are required to submit an undertaking to abide by the Ph.D. Rules and Regulations of the University with effect from October 9, 2006. They should submit half-yearly reports to the Dean, through the supervisor concerned and the Head of the Department indicating the progress of their research work.


DEAN
 DEAN, Commerce & Business Management
 Faculty of Commerce & Business Management
 Kakatiya University, WARANGAL.

To
 The Persons concerned

Copy to:

1. The Registrar (Academic), KU
2. The Principal, University College, KU
3. The Head, Department of Commerce & Business Management with a request to intimate the date of joining of the candidates
4. Chairman, Board of Studies in Commerce & Business Management, KU
5. The Supervisors concerned
6. The Controller of Examinations, KU
7. The Member In charge, University Library, KU
8. The Secretary to Vice-Chancellor, KU
9. The Dean, College Development Council, KU
10. The Co-ordinating Officer, UGC Unit, KU
11. The Dean, Academic Affairs, KU

PROCEEDINGS OF THE REGIONAL JOINT DIRECTOR OF INTERMEDIATE EDUCATION:
WARANGAL

Present: K. Pulinder Reddy, M.Sc.,

Dated: 04-12-2008.

Rc.No.3686/C1-A/2008.

Sub:- APIES – Permission is accorded to the Junior Lecturers working in Govt. Junior College's in Zone-V to do Ph.D/M-Phil (On part-time basis) – Orders – Issued.

- Ref:-
1. The Lr.Rc.No.A1/Ph.D.App.Form/2008, dated: 03-11-2008 from the Principal, GJC (Science) Karimnagar.
 2. The Lr.Rc.No.685/GJC(M), dated: 25-10-2008 from the Principal, Govt. Junior College, Maddur, Dist: Warangal.
 3. The Lr.Rc.No. A1/391/2008, dated: 14-10-2008 from the Principal, Govt. Junior College Dharmapuri, Dist: Karimnagar.
 4. The Lr.Rc.No. Nil, dt: 23-10-2008 from the Principal, Govt. Junior College Huzurabad, District: Karimnagar.
 5. The Lr.Rc.No. 322/A/Estt/M.Phil.App.JLs/2008, dt: 13-08-2008 from the Principal, GJC Enkoor, Dist: Khammam.
 6. Lr.Rc.No.102/GJC/Nov.,2008,dt: 14-11-2008 from the Principal, GJC Nekkonda, Warangal District

-oOo-

In the circumstances reported by the Principals of the Govt. Junior Colleges concerned in the references cited under 1st to 6th read above the under signed is pleased to accord permission to the following Junior Lecturers to do the M.Phil/Ph.D course on Part-time basis as detailed here under.

Sl.No	Name of the JL & Place of working	Name of the course	Name of the University
1	Sri V. Umapathi Raju, JL in English, GJC (Science) Karimnagar	Ph.D	Kakatiya University, Warangal
2	Smt. V. Lalitha, JL in History, GJC Maddur, Warangal Dist.	M.Phil	Dr.B.R.Ambedkar Open University,Hyd.
3	Sri M. Rama Sharma, JL in Chemistry, GJC Dharmapuri, Dist: Karimnagar	M.Phil	Vinayaka Mission's University, Salem
4	Sri J. Chinna, JL in Commerce, GJC Huzurabad, Dist: Karimnagar	Ph.D	Kakatiya University, Warangal
5	Sri T. Vinoder Rao, JL in Commerce, GJC Nekkonda, Warangal District	Ph.D	Kakatiya University, Warangal
6	Smt. D. Sujatha, JL in Commerce, GJC Enkoor	M.Phil	SV University Thirupathi

The permission hereby accorded to the above said Junior Lecturers subject to the following conditions.

1. That there should not be any financial commitment to the Government.
2. That his research work should not be in any way detrimental to his normal to duties.
3. That he should not accept any financial assistance from any source.
4. That he should under take the Research work at his own cost.
5. That he should under take the Research work only after he is selected for the course.
6. That this permission shall not be made a ground for either transfer or retention in future.

K. PULINDER REDDY
REGIONAL JOINT DIRECTOR (FAC)

To:
The Individual concerned (Through Principal)
Copy to the Principal's of the Govt. Jr. Colleges concerned,

//T.C.F.B.O//

Dulena
5/12/08
SUPERINTENDENT

*VNC/-




Date: 10-10-2013

CERTIFICATE

Certified that **Mr. S. Vinod Rao** has presented **Research Design Seminar** on **27th September, 2013** at 2:30 p.m. before the Departmental Research Committee on the topic entitled, "**Performance of Andhra Bank in Poverty alleviation – A Study of Select Districts of Telengana Regions**", under the supervision of **Prof. K. Raji Reddy**, and it is **approved** in conformity with the Ph.D. rules of the University effective from October, 2006.


Convener
Departmental
Research Committee


Chairman
Departmental
Research Committee


Dean
Faculty of Commerce
& Business Management

Vol.V
Number-1

ISSN 2320-4710
Jan.-Dec. 2016

THOUGHTS ON EDUCATION

A PEER REVIEWED JOURNAL

**AN INTERNATIONAL JOURNAL OF
EDUCATION & HUMANITIES**

APH PUBLISHING CORPORATION

ISSN : 2320-4710

THOUGHTS ON EDUCATION

A Peer Reviewed/Refereed Journal

AN INTERNATIONAL JOURNAL OF EDUCATION & HUMANITIES

Vol. V, Number - 1 January - December, 2016

Chief Editor

Mr. K. Marisamy

Co-Editor

S. B. Nangia

A.P.H. Publishing Corporation

4435-36/7, Ansari Road, Darya Ganj,
New Delhi-110002

Different Methodologies for School Teaching in the West and in India in the 20 th Century <i>Dr. Sheela Phillip</i>	118
Robert Frost as a Symbolist Poet - An Analytical Approach Throughout His Poems <i>Riazul Hoque</i>	122
Virtual Reality as a Tool to Enhance Teacher Education <i>Dr. K. Nachimuthu</i>	126
A Study of the Relationship Between Emotional Intelligence and Teachers' Efficacy of the Teachers at the Secondary Level of Education <i>Mrs. Saroja Pradhan and Dr. Premalata Mohapatra</i>	132
Menstruation - Still a Taboo in India <i>Dr. R. Shalini Prabhata</i>	143
Parameters of Global Citizenship and Global Citizenship Education <i>K. S. Divakara Naik</i>	146
Higher Education-Issues of Equity and Quality <i>Dr. Pawan Kumar</i>	151
A Comparative Study of the Class Room Morale of Government and Private High School Students <i>K. V. Prasad</i>	161
A Philosophical Study on Bhartrhari and Mīmāṃsākas Theory of Sentence and Sentence Meaning <i>Deepti Sinha</i>	168
Extraction of Pigments from Selected Local Plants as Commercial Ink <i>Vijaykumar Biradar, Ashashree I., Smita K., Abhilash T. and Afiya S.</i>	176
Impact of Family Influence on Emotional Intelligence Quotient of the B.Ed. Trainees in Thanjavur (Tamil Nadu) <i>Dr. R. Anandarasu</i>	184
A Study on Education in Narpala Mandal, Anantapur District of Andhra Pradesh <i>T. Raja Sekhar</i>	191
Mythological Elements in Namita Gokhale's the Habit of Love <i>Dr. Dipankar Sukul and Sunayana Khatter</i>	195
Socio-Economic Conditions of Telangana in 19 th and 20 th Centuries <i>Dr. Thirunahari Madhavalatha</i>	199
Schemes Taken up by Andhra Bank to Alleviate Poverty – A Study of Adilabad, Karimnagar, Mahaboobnagar and Warangal Districts of Telangana <i>Sri. S. Vinodar Rao</i>	208

PERFORMANCE OF ANDHRA BANK IN POVERTY ALLEVIATION
- A STUDY OF SELECT DISTRICTS IN TELANGANA REGION



*Thesis Submitted to Kakatiya University
In partial fulfilment for the Degree of*

**DOCTOR OF PHILOSOPHY
IN
COMMERCE & BUSINESS MANAGEMENT**

By

SURABHI VINODAR RAO

Under the Guidance of
Prof. K. Raji Reddy

DEPARTMENT OF COMMERCE AND BUSINESS MANAGEMENT

KAKATIYA UNIVERSITY

Warangal 506 009

2016

CERTIFICATE

This is to certify that the thesis entitled "**PERFORMANCE OF ANDHRA BANK IN POVERTY ALLEVIATION: A STUDY OF SELECT DISTRICTS IN TELANGANA REGION**" is written by **Mr. Surabhi Vinodar Rao** under my supervision. The thesis is of the standard expected of a candidate for Ph.D Degree. The thesis or part thereof has not been submitted for any other degree to any other universities hence I recommend that it may be sent for evaluation.


(Prof. K. RAJI REDDY)