

# Influence on Motivation to Invest Their Savings In Equity and Debt Funds of SBI Mutual Fund

Anumasu Anilkumar

Assistant Professor of Commerce, Govt Degree College, Mulugu, Warangal District

### Abstract

Investing in a financial market is not an easy task, but learning the basics can move you ahead and makes you feel confident about where you decide to put your money. That is what getting started is all about a SBI Mutual fund which is a trust that pools the savings of a number of investors who share a common financial goal.

This paper helps the investors to choose the best strategy and it provides an opportunity for the investors to follow financial planning process in practice. In order to choose the best SBI mutual fund for investment. Just a small contribution into the fund can lead the investors to become the unit holder of SBI mutual fund. This is the most suitable investment for a common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost.

This is an opportunity for the common man to invest in capital market instruments and to get high returns with a very low risk profile.

**Key words:** Securities, Mutual Fund, Financial Planning, Strategies.

### Introduction:

SBI mutual fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost. The Mutual Funds normally come out with a number of schemes with different investment objectives, which are laid out from time to time. A mutual fund is a registered trust of Securities and Exchange Board of India (SEBI) which regulates securities market. It can collect funds from the public.

This paper deals with a comparison of equity and debt funds of SBI Mutual funds that influence the common man to invest their savings. The performance that have been evaluated in terms of returns and the risk involved in the scheme since its inception.

### Concept of Mutual Fund

A Mutual Fund is a trust that pools the savings of a number of investors who share a common financial goal. The money thus collected is then invested in capital market instruments such as

As far as mutual funds concern SEBI regulates policies and regulates the mutual funds in the interest of the investors. Mutual Fund is set up in the form of a trust.

Sponsor, trustee, asset Management Company

# Financial Development by SHG,«

Anumasu Anil Kumar

Asst. Professor of commerce Govt Degree College, Muluju War'ngal (Dist) Tclunqan.l

There is a general consensus among economists that financial development spurs economic growth. Theoretically, financial development creates enabling conditions for growth through either a supply-leading (financial development spurs growth) or a demand-following (growth generates demand for financial products) channel. A large body of empirical research supports the view that development of the financial system contributes to economic growth. Empirical evidence consistently emphasizes the nexus between finance and growth, though the issue of direction of causality is more difficult to determine.

The impact of SHG- ham: linkage programme on financial inclusion among households of landless labourers, small farmers, ITIC farmers and other results revealed that SHGs increased the flow of credit institution to landless and marginal farm households in discouraged non-institutional borrowing through their creation. Based on the index values, the percentage of households that reached the medium and low level of financial inclusion increased with the size of land holding; and that the percentage of households that reached the higher degree of financial inclusion is relatively more among SHG member households when compared to non-member households.

The chief aim of the paper is to explain the role of SHGs in the financial development of rural households in Madhira Mandal of Khammam district. Towards this end, 80 SHG women members are surveyed. In the interview schedule, the following data are collected. The major findings are:

\* The study is preliminary.

Table-1: Age

Years	Frequency	Percent	Cumulative Percent
Up to 25	10		
26-40		57.5	70.0
Above 40	24	30.0	100.0
Sample		two.	

Source: Primary data

Table-1 refers to the distribution of the 80 SHG women by their age. It is observed that the age of 12.5 percent of the sample SHG women is up to 25 years; followed by the age of 57.5 percent of the respondents is 26-40 years and the age of 30.0 percent of the sample respondents is above 40 years.

Table-2: Social status

Category	Frequency	Percent	Cumulative Percent
OC	16	20.0	20.0
BC	38	47.5	67.5
SC	14	17.5	85.0
ST	12	15.0	
Total	80	100.0	

Source: Primary data

Table-2 refers to the distribution of the sample SHG women by their social status. It is observed that the 20 percent of the sample SHG women are from socially advanced castes, followed by 47.5 percent are from backward castes; 17.5 percent are from scheduled castes, and 15 percent are from scheduled tribes.

# IMPACT OF LIBRARY SERVICES IN GOVERNMENT & PRIVATE DEGREE COLLEGE LIBRARIES TO THE FACULTY AND STUDENTS A STUDY IN AN URBAN DISTRICT OF TELANGANA STATE

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ETIill I: )'tigandhai 442@ginail.coil

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A SSIS tñ It Pi ofessoj' Libi ai'y and In for tration Science  
Jawaharlal NelH'ri Technological Univei sity Kakinada- A.P-533003  
Elllail: di'naickdoial 970@ginail.coil

## .Abstract

This survey has been conducted for faculty and students of Government and private degree colleges of an urban district based on their establishment for analysis of the impact of library services which are offered. In the academic scenario, the degree college libraries play a major role to achieve students and faculty desires and also help in teaching and learning process. The library services are very vital for student and faculty. So, the study is based on 10 selected Government & private degree colleges using 200 questionnaires to collect and analyze the data. In this connection, some of the major points included in this study are importance, satisfaction and impact levels of library services to know the actual library usage in degree colleges. The survey is personally visited to 10 selected colleges and collect the data in library premises itself to gather the actual data. The impact of library services has been good according to this study.

Key words: Library services, Government & private degree college libraries, Faculty and students,

## 1. INTRODUCTION:

In the present information era, libraries are very crucial for gaining knowledge in education, research and career. with a vital knowledge hub for all types of users i.e. students, research scholars, faculty members, children and adults. In the educational environment, the libraries are having great priority to serve effectively to fulfill the career, research and academic needs. To extend the educational quality of institutions the libraries are serving important information for research scholars/students and faculty members to invent/develop new theories or principles. The institutional recognition, reputation and visibility depend on quality service of libraries of colleges.

Geeta Reddy

# E-Resource Management at the Engineering College Karimnagar District, Telangana: A Study

Praveen Kumar Merugu, Yugandar Bandi

Librarian, Sree Chaitanya Institute of Technological Sciences, Karimnagar, Telangana, and Research Scholar, Pondicherry University

Librarian, Sree Chaitanya Institute of Technological Sciences, Karimnagar, Telangana, and Research Scholar, Pondicherry University

### Abstract

The emerging field of E-resource management offers engineering college libraries the opportunity to improve effectiveness, both for themselves and their parent institutions. This article summarizes e-resource management theory and also electronic information and its services. Application of ICT on e-resource management in engineering college libraries and e-services is described. The management of e-services in engineering college is difficult task for librarian because they are time sensitive. With a stagnant or declining library budget, Technical college libraries have to improve their operational efficiency by applying knowledge management in order to meet the challenges. This paper mainly focuses on concept of e-resource management and its role on engineering college libraries in the present environment.

Key words: e-resource management, engineering college libraries, management e-libraries.

### INTRODUCTION:

To Rio collectively and have considerable liaison activities among all academic literatures. a synergistic approach should be created which should be a panacea. U ollection management is the Hobson's choice and is the best remedy. The journal s provide library professionals or" all types or crucial guidance in the fast changing field of collection management comprising latest developments in providing access to resources. sharing. creation of digital and conventional library resources applying technological developments to managing collections. training and developing staff. Essential tools for library. practically. research based information, building administration, preserving, assessing and Of Qilniring library collection are done by collection management.

E Resouices are the future for most libraries. A mere collection of material or information is of no use as ii users and library colleagues seem to have no idea ca n h e acccbseJ lhrotiyh internet. A collaborative collection management is not: Cd«d. Storage. Kesourcc Libi'ariai seems wiz6rd-like hecartse of the FQSDO illion. »eedin3 and discarding of stock, problem ability to effectively and creatively iiianage the prctean < l' spac e t«ac i times etc. a re rna{ For problems faced by iv'or Id of E-Resources. Rory Kingan (2010) who the institutions and libraries. Collection management presented paper on Electronic Resource Management US 17101' C CIDiill FIC(3DCCQt¥ hich goes beyond a policy syste is introduces the concept of Electl'onic Restrict ce of not only acquiring materials but also curtailing the

problems faced by the libraries. Collection management yet fully fledged and fully developed, the pioneer of it was American Library Association, formulated in the year 1877. But once it is developed and spread all the academic institutions will feel secure and comfortable XVI h the j3O)1C\.

### 2. REVIEW OF LITERATURE:

Steve Jones (2012) who expressed views on eG ov ernment Document Management System (EDMS) a case analysis of risk and Teward depicts the benefits of EDMS. Customer facing staff has access to the information they need to provide a complete service. Kelly.A Smith and Laura Edwards (2010) have confidently stated that the 2010 Electronic Rescoces & Libraries (ERAL) could easily have adopted the tagline“ It's Magic! The E-Resource Librarian as the wizard behind the curtain. For many exactly what E-Resource Librarian's do. For them, E- collection management seems wiz6rd-like hecartse of the ability to effectively and creatively iiianage the prctean presented paper on Electronic Resource Management is introduces the concept of Electl'onic Restrict ce Management systems and how they can help law

## वैश्वीकरण और भारतीय भाषा

मंजुनाथ एन. अबिंग

सांस्कृतिक वर्चस्व एवं मीडिया

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वाक्य विषय

बदलाव  
अधिक

लोकप्रियताधर्मी



” INDIAN LIYERATURE AND CULTURE TODAY

ISSN 2395-3721

vol 2. Issue 11. Nov 2015. pp. 79-86

http://www.vishwabharati .in

Paper received: 21 Sept 2015.

Paper accepted: 13 Nov 2015.

O» VISHWABHARATI Research Centre

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తెలుగు సాహిత్యంలోను ప్రాంతీయతకు ప్రాధాన్యత పెరిగింది. స్థానికత, ప్రాంతీయత అను

జీవనం మొదలగు విషయాల గురించి విస్తృతమైన అర్థాన్నిస్తాయి. స్థానిక జనుల యొక్క జీవన  
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ప్రాంతీయ అస్తిత్వం. ఇలాంటి మౌఖిక విషయాలు క్రమంగా నిర్వీర్యమైపోయి, పరుల దోపిడికి  
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- 1) తమ ప్రాంత సినర్గ ర్మం వ్యక్తం కావడం.
- 2) భాషలో తీవ్రదృష్ట అంటే గ్రామీణ మాండలికంలో కవిత్వం రాయడం.
- 3) ప్రాంతీయ భౌగోళికత ప్రతిఫలించడం.

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## Challenges of Afghan EFL Teachers in Teaching Spoken English: A Study of Sar-e-Pul Province

Ariina Blat, Dr. Ariina Blat

### Abstract:

English language is a foreign language and it has been included in the school curriculum from the fourth standard onwards. Since English is studied as a foreign language, it is not spoken in these communities. This study attempts to find out the challenges of Afghan EFL teachers in teaching spoken English in high schools in Sar-e-Pul province. Additionally, this study attempts to list down the challenges faced by EFL teachers. Twenty EFL teachers from eleven high schools in Sar-e-Pul province of Afghanistan participated in this study. The study collected thirty questionnaires. The result of this investigation indicates that Sar-e-Pul high schools face several challenges in teaching spoken English and these

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**Ariina Blat:** Master of Art in English, Lovely Professional University, Phagwara (Punjab)

**Dr. Ariina Blat (AJ ViB):** Assistant Professor, Department of English, Lovely Professional University, Phagwara (Punjab)

# ONE-POT FULT7-COMPON?NY SYNTHESIS OF [1,4]B<sub>2</sub>NZOX<sub>2</sub>NI{N<sub>2</sub>}- ISOXAZOLE HYBRIDS AND THEIR ANTIBACTERIALACTIVITY

Goya Itoni , Sreenivas VaSam, Vceranna Gugulofli and RavIndcz vaKkfe

Department of Chemistry, K»katiya Unlversiry, \Varang<sub>2</sub> I•506 D09, Tella ngana. In4ia.

## ABSTRACT

A one-flask s<sub>2</sub> alegy for lho synthesis of <ovel 4-((3-(a ) I5oxazol-5-yl) fTI0Ihyl)-2H-benzo[bl[1,4] oxazin-3(4H)-one derivatives (4a-J) were smlhesized by the Cu(I)wa\alyzad reaction of in s8o generated nitrite oxides v•'Jth 'n situ generated N-prop,1rgyl 1,4-ben2oxazine In good yi6lds and their **antibacterial** activity was Invesfigaled. Among a!l the syn\Lesized compound 4j have shown very good Inhbllion against all lhe tested Gram-positive Ond Gram-nega\ive bacterial slrains with ktlC values ranging from 1.12 la 12.5 eg mL<sup>••</sup>. Compound 4f against 0. *suolilis* and K. pneumonias Alh IN/C value 6.25 kg mL<sup>••</sup> and Compound 4g have shown potent actlvly against 8. euDfi/is and *E. coli* wth h1IC value 12.5 pg mt.<sup>••</sup> . Remaining compounds aia shown maderale \o poor activity as compared to fho Standard drug Sİreptomycin.

Keywords: 1,4-benzoxazine: isoxazole, Chtoramne•ñ, Antibac!erfal **actlvly**.

## INTftODUCTION

The chcm!stry of 1,4-bcnzoxayinonc\$ and their dcrk'arivcs have received conridemb!c affrtlon **due to their importance in organic, medicinal, and material sciences (Fig.1)**. For example, a **large number of 1,4-benzoxazinones** have been Incoryoraicd into a avidc VarloW <sub>2</sub> **therapeutically interesting drug candidates possessing antibacterial,<sup>1</sup> anticancer,<sup>2-5</sup> anticonvulsant<sup>6</sup> and antithromobotic activities.<sup>7</sup>**

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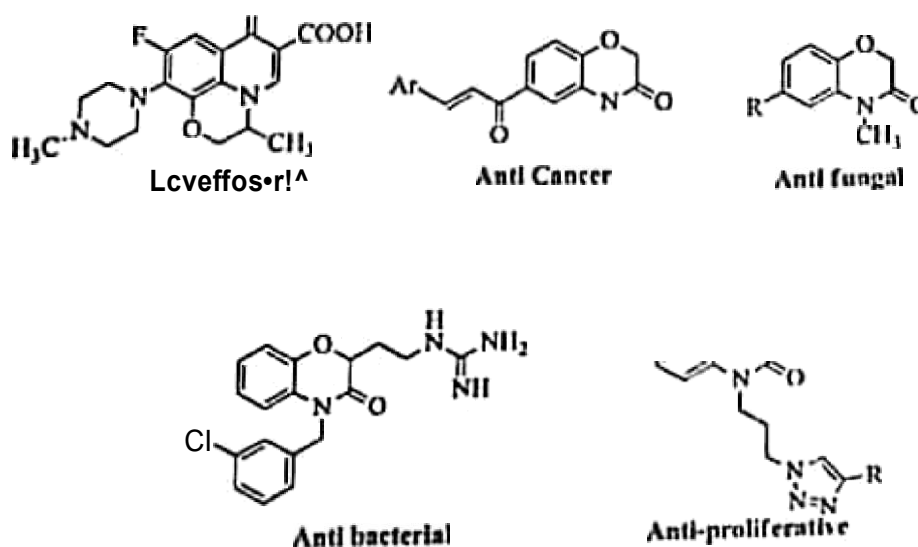


Fig : some biol°simiiy •un•



## Synthetic routes to benzylidene chromene derivatives: Ailronc analogues

V. Ramesh<sup>a</sup>, B. Prasanna<sup>a\*</sup>, Vasam, Sreenivas<sup>b</sup> & B. Nagaraju<sup>a</sup>

<sup>a</sup>Department of Chemistry, Chaitanya Postgraduate College (Autonomous), Kishanpura, Hanamkonda, Warangal, Telangana State 506 001.

<sup>b</sup>Department of Chemistry, Kakatiya Government Degree College, Hanamkonda, Warangal, Telangana State 506 001.

Received: July 2018; Revised: July 2018; Accepted: July 2018

**Abstract:** Novel series of Aurones coupled with chromene derivatives **5(a-f)** have been developed by using resorcinol as starting compound and by involving 2,4-dihydroxy acetophenone (**1**), (2*Z*)-1-(2,4-dihydroxyphenyl)-3-phenylprop-2-en-1-one (**2**), 1,2-dihydroxyacetophenone (**3**), 2,4-dihydroxyacetophenone (**4**) as intermediates. The synthesized compounds were confirmed by their IR, <sup>1</sup>H NMR

and mass spectra. The compounds were evaluated for their in vitro antibacterial activity.

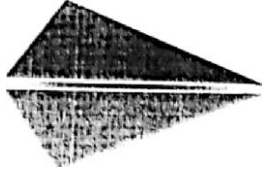
### Introduction

Benzopyran derivatives represent the major class of heterocycles. The pyran derivatives have more applications in biological and pharmacological properties such as anti-cancer [1], anti-coagulant, spasmolytic, diuretic, and anti-anaphylactin [2-5]. They also act as modulators of potassium and calcium channels influencing the activity of heart blood pressure, anti-neoplastic agents [6-7]. The limited methods of synthesis of aurones have been received and this class of compounds showed a range of pharmacological activities including anti-cancer and anti-parasitic activities, anti-microbial, antiviral and antioxidant activities [8-11]. Aurones can be used as potential cancer chemotherapy agents and as inhibitors of an enzyme involved in the metabolism of thyroid hormones [12-13].

They have also been reported to be anti-proliferative agents, tyrosine kinase inhibitors, anti-folate reductase inhibitors and as potentially useful imaging agents for detecting beta-amyloid plaques in Alzheimer's disease [14].

The compound **5(a-f)** was obtained after multiple steps starting from resorcinol, followed by cyclization with iodine as a catalyst affording (2*Z*)-2-benzylidene-6-hydroxy-1-phenylprop-2-en-1-one (**1**). Cyclization of **1** with malononitrile and aromatic aldehydes (**2**) under basic conditions gave the corresponding (2*Z*)-7-amino-2-benzylidene-3-oxo-5-aryl-2,3-dihydro-5*H*-furo[3,2-*g*]chromene-6-carbonitrile **5(a-f)** and these compounds are treated with formic acid deamination takes place to produce corresponding (3*Y*)-7-amino-2-benzylidene-3-oxo-5-aryl-2,3-dihydro-5*H*-furo[3,2-*g*]chromene-6-

\*Corresponding author. Tel: 9866825885; Fax: 0870-2553555, E-mail: prasschem@gmail.com.



International Journal of  
Library Science and Its Search [IJLS32]

(Peer reviewed Bi-Monthly journal)

[www.tj3fc.org](http://www.tj3fc.org)

Impact Factor (JCC) - 2014 : 1.242

(As computed by ASJR : [www.journal-metrics.com](http://www.journal-metrics.com))

Index Copernicus Value(ICV) 2014 IS. i

(As computed by IC . [http://mv.indexcopernicus.com/index\\_en.ghg](http://mv.indexcopernicus.com/index_en.ghg))

Chief Editorial Officer

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Corporate Office : 153, 2nd Main Road, Bhuvaneshwar Nagar, Velachery, Chennai - 609 042, Tamil Nadu, India.

Tel : +91 - 44 - 43863908, Fax : 91 - 44 - 43863908, E-mail : [director@tj3fc.org](mailto:director@tj3fc.org)

# IMPACT OF LIBRARY SERVICES IN GOVERNMENT & PRIVATE DEGREE COLLEGE LIBRARIES TO THE FACULTY AND STUDENTS A STUDY: IN WARANGAL DISTRICT OF TELANGANA STATE

**Yugandhar Bandi**

Research Scholar Department of LIS, JNTU, Kakinada. A.P.  
Lecturer in LIS, Govt. Degree College, Mulugu, Warangal, T.S.  
Email: yigandhr442@gmail.com

**Dr. B. It. Ivorasivainy Naik**

Assistant Professor Library and Information Science  
Department of Library and Information Science  
Technological University Kakinada- A.P-533003  
Email: drivorasivainy970@gmail.com

## Abstract

This study has been conducted on faculty and students of Government and private degree colleges of Warangal district based on their establishment for analysis of the impact of library services which are offered. In the academic scenario, the degree college libraries play a major role to achieve students and Faculty desires also in research, teaching and learning process. The library services are also helpful to the students and faculty. So, the survey is conducted on selected Govt. & private degree colleges and students by using 200 questionnaires to collect and analyze statistical data. In this connection, some of the major points included in this survey, like the satisfaction and impact levels of library services to know the actual picture in degree colleges. The survey is personally visited to the selected colleges and collect the data in library premises itself to gather the actual data. The impact of library services has been good according to this survey.

**Key words:** Library services, Government & private degree college libraries, Faculty and students,

## 1. INTRODUCTION:

In the present information era, libraries are very crucial for gaining knowledge in education, research and career. with a vital knowledge hub for all types of users i.e. students, research scholars, faculty members, children and adults. In the educational environment, the libraries are , having great priority to serve effectively to fulfill the career, research and academic needs. To extend the educational quality of institutions they libraries are serving important information for research scholars/students and faculty members to invent/develop new theories or ,principles. The institution recognition, reputation and visibility depend on quality service of libraries for college students and

\*^\* I ^ eetanjali/ tesorah Publication

# E-Resource Management at the Engineering College Libraries of Karimnagar District, Telangana: A Study"

Ravulakrishna S. Yemmalu, yuganada Bandi

and Research Scholar, Chaitanya Institute of Technological Sciences, Karimnagar, Telangana, Pondicherry University

and Research Scholar, Chaitanya Institute of Technological Sciences, Karimnagar, Telangana, Pondicherry University

Abstract

The emerging field of E-resource management offers engineering college libraries the opportunity to prove effectiveness, both for themselves and their parent institutions. This article summarizes e-resource management theory and also electronic information services. Application of e-resource management in engineering college libraries and e-services is described. The management of e-services in engineering college is difficult task for librarian because they are time sensitive. With a stagnant or declining library budget, Technical college libraries have to improve their operational efficiency by applying knowledge management in order to meet the challenges. This paper mainly focuses on conceptual e-resource management and its role on engineering college libraries in the present environment.

Key words: e-resource management, engineering college libraries, management e-libraries.

## INTRODUCTION:

To collectively and have considerable liaison activities among all academic literatures. A systematic approach should be created which should be a panacea. Collection management is the librarian's choice and is the best remedy. The journals provide library professionals of all types of crucial guidance in the field of collection management comprising latest developments in providing access to resources. Sharing, creation of digital and conventional library resources applying technological developments to managing collections, training and developing staff. Essential tools for library. Practically, research based in format, building administration, assessing, and organizing library collection are done by curriculum.

problems faced by the libraries. Collection management yet fully fledged and fully developed, the pioneer of it was American Library Association, formulated in the year 1877. But once it is developed and spread all the academic institutions will feel secure and comfortable with the policy.

## 2. REVIEW OF LITERATURE:

Steve Jones (2012) who expressed views on Electronic Document Management System (EDMS) a case analysis of risk and reward depicts the benefits of EDMS. Customer facing staff has access to the information they need to provide a complete service. Kelly.A Smith and Laura Edwards (2010) have confidently stated that the 2010 Electronic Resources & Libraries (ERAL) could easily have adopted the tagline "It's Magic! The E-Resource Librarian as the wizard behind the curtain. For many users and library colleagues seem to have no idea exactly what E-Resource Librarian's do. For them, E-Resource Librarian seems wizard-like because of the ability to effectively and creatively manage the protean world of E-Resources. Rory Kingan (2010) who presented paper on Electronic Resource Management systems introduces the concept of Electronic Resource Management systems and how they can help law



**AN ETHNOBOTANICAL STUDY OF MEDICINAL PLANTS USED BY KOYA TRIBES IN AND AROUND MALLURU HILL REGION, WARANGAL DISTRICT, TELANGANA, INDIA.**

Mediseti Narendar<sup>1</sup> and Mustafa. fold\*

<sup>1</sup>Department of Botany, Government Degree College, Mulugu, Warangal -506343 (Telangana) India

<sup>2</sup>Department of Botany, Kakatiya University, Warangal-306009 (Tebngana) India

**ABSTRACT:** Ethnobotanical survey conducted from July-2013 to June-2015 with various villages of the Mangapeta mandal (Around the malluru hill region) Warangal District. Information on 103 angiosperms belonging to 54 families was gathered with regard to their ethnomedicinal plants used by Koya tribes in alleviating diseases. The medicinal plants used by the Koya tribes are arranged alphabetically followed by botanical name, common name in telugu, family name, habit, parts used, preparation and medicinal uses. This paper reports for the uses of plant parts by the Koya tribes in the form of crushing, powdering, decoction, chewing.

**Key words:** Ethnomedicine, Mangapeta mandal, Warangal District, Koya tribes.

\*Corresponding author: Mediseti Narendar, <sup>1</sup>Department of Botany, Government Degree College, Mulugu, Warangal -506343 (Telangana) India E-mail: narend174@gmail.com

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**INTRODUCTION**

Human civilization has evolved as a result of overall interaction with the environment, including plants and animals. This trend has been continued to the present time where people derive much of their needs, particularly the food and medicine from biological resources. Plant derived medicines are used in all cultures. The plant based traditional medical systems continue to provide the primary health care to more than three-quarter of the world's population. The World Health Organization (WHO) has estimated that over 80% of the global population rely chiefly on traditional medicine (Akerly, 1992). Indigenous herbal treatment is a part of the culture and dominant mode of therapy in most of the developing countries. These traditional phytotherapies, with considerable extent of effectiveness, are socially accepted, economically valuable and mostly are HUG only available means. Still, one-third of the modern pharmaceutical preparations have botanical origin. It was officially recognized that 2500 plant species have value, while over 6000 plants are estimated to be explored in traditional folk and herbal medicine (Huxley, 1984). There are many ways by which the medicinal plants are used in the realm of pharmacology (Hansel, 1982) Tribal people have traditional knowledge of plant species used for different purposes such as food, Beverages, colours, resins, gums and medicine. This knowledge was even passed through generation to generation and play an important role in conservation and sustainable use of biodiversity. Unfortunately, such knowledge of tribal's has only existed in oral traditions without any written documents. Due to the changing life style of tribals and fast urbanisation the ethnobotanical knowledge on useful plants acquired and accumulated through generations is gradually getting lost. The existing literature clearly indicates that much ethnobotanical work has been done in India. Till this Malluru and around villages of Mangapeta mandal, Warangal district has not been studied sufficiently on ethnomedicinal plants. In view of this, The Malluru hill and around villages, which are with dense vegetation and rich biodiversity and Koya tribal residing were selected for the research work.

ETHNOVETERINARY PRACTICES IN MULUGU REVENUE DIVISION OF  
JAYASHANKAR BHUPALPALY DISTRICT, TELANGANA

N. R. Chandrabhushan

Assistant Professor, Department of Botany, Government Degree College, Mulugu, 506343 (T.S) India.

Corresponding Author: N. R. Chandrabhushan

Assistant Professor, Department of Botany, Government Degree College, Mulugu, 506343 (T.S) India.

Received on 09/11/2017

Revised on 30/12/2017

Article Accepted on 20/01/2018

### ABSTRACT

The present communication paper deals with some important medicinal plants used by Koya tribal community to treat common veterinary diseases in Mulugu revenue division in Jayashankar Bhupalapally districts of Telangana. 36 healers were interviewed and recorded the medicinal plants and method of preparation of the drug. The traditional medicine is presented disease wise alphabetically and the information including mode of administration along with scientific name of the plant. For the ethnoveterinary practices, 57 species representing 57 genera and belonging to 40 families were identified. The common veterinary ailments in this region are snake bite, Bone fracture, Anti-helminthiasis, Broken Horns, Conjunctivitis, Diarrhoea, Dog bite, Fever, Foot diseases, Inflammation, Tick infection, Swelling of abdomen, Wounds and Sores, etc.

**KEYWORDS:** Koya Tribe, Mulugu revenue division, Anti-helminthiasis, veterinary diseases.

### INTRODUCTION

Over a long period of time and through trial and error, tribal and rural folk have developed a wealth of traditional animal health care practices. Such indigenous knowledge is based on experience, while the practices have not been scientifically tested. Quarter part of the population of these tribes live in remote areas and possess a wealth of traditional animal stock, which they maintain largely by the use of traditional medicine. The Koya and Mala are the major tribes in this area. Their knowledge of ethnoveterinary medicine can be used elsewhere to treat common diseases of the livestock. The available information on ethnoveterinary medicine in Telangana is limited.

The present paper enumerates plant based veterinary curative techniques found in Mulugu revenue division area of Jayashankar Bhupalapally district. The district is spread over an area of 6,175 square kilometers (2,384 sq mi). It is bounded on north and north east by Gadchiroli district and Bijapur district of Maharashtra, on east by Jtara and Chhattisgarh respectively, on south by Mahabubabad and Warangal district, on west by Nandya and Peddapalli district. The district consists of 20 mandals and 2 revenue divisions (Mulugu and Mulugu).

### MATERIALS AND METHODS

Field trips were undertaken during the period 2017-18 to the ethnic villages of study area. The data

have been collected personally from the tribal villages. The resource persons including aged ethnic people cum owners of cattle, besides local vaidyas. The methodology was adopted as described by Jain. Each medicinal practice was cross checked with at least 3 or 4 informants. Ethnoveterinary data were collected for documentation. The botanical specimens of all ethnoveterinary plants were collected, identified with help of flora and deposited at the herbarium or Government Degree College, Mulugu, for further reference.

### RESULT AND DISCUSSIONS

The information was gathered from thirty male (83.3%) and six female (16.6%) informants for the study purpose. Out of thirty six informants, ten (27.7%) of the informants were found between the age 19-39, fourteen (38.8%) informants were between the ages 40-59, eight (22.2%) informants were between the ages 60-79 and the remaining 04 (11.1%) of the informants were between the ages 80-100. Much knowledge of traditional medicine obtained from elder informants. 57 plant species were collected and identified. Of these, 37 species were used by ethnic villages of the Mulugu Revenue Division to treat animal ailments. 57 species belong to 57 genera and 40 families find their application in veterinary medicines. Almost all parts of the plants find their way into 72 preparations aimed at curing 24 diseases related to animals.

# Financial Inclusion - The Role of Microfinance Institutions

Author: Anil Kumar

LPCUer in Commerce Govt Degree college, Mulugu, Warangal Didi, A.P

## INTRODUCTION

The Microfinance Sector in India is considered to be the backbone of the financial inclusion in the country. There are two major models for delivery of microfinance services the SHG Bank Linkage Programme (SBLP) and the MFI model.

Under the SBLP model, NADARO has been refinancing bank loans to SHG through co-operative banks, bill the credit risk is carried by the banks. The MFI model uses a variety of methodologies ranging from the very popular SHG model to the more conditionally pursued in the country to, Grameen and Joint Liability Groups (JLG), as well as individual banking arrangements. The NIFIS is a pilot project jointly initiated by the Government of India and the World Bank. The NIFIS is a pilot project jointly initiated by the Government of India and the World Bank. The NIFIS is a pilot project jointly initiated by the Government of India and the World Bank. The NIFIS is a pilot project jointly initiated by the Government of India and the World Bank.

Microfinance institutions have made significant progress during the last decade in terms of outreach and penetration in urban and rural areas. Several innovations in credit delivery in terms of leading, thereby emerging is a structural addition to the financial system. However, high growth rates have encountered serious setbacks in the wake of the Pradesha crisis and its shadow included in the data set of GIMFTs.

over the entire sector across the country. The negative growth in terms of outreach and loan portfolio from the second half of the crisis year 2012. Despite the strong top line, the sector has been cautiously optimistic on account of strong regulatory initiatives, greater emphasis on client protection and improving governance with a social focus.

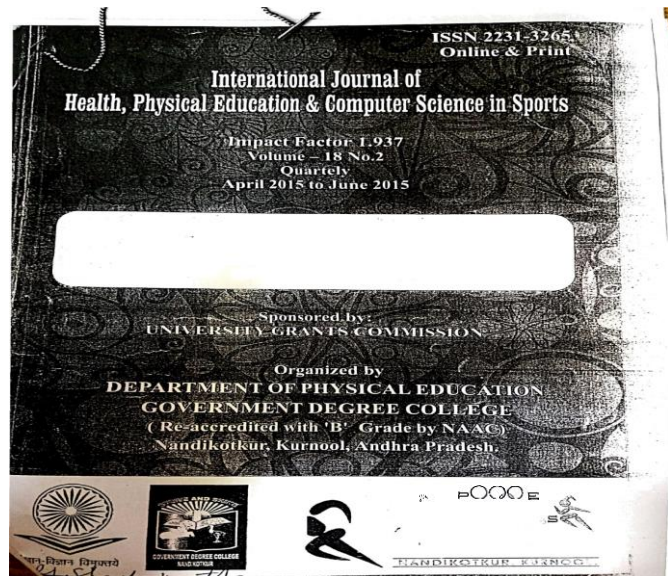
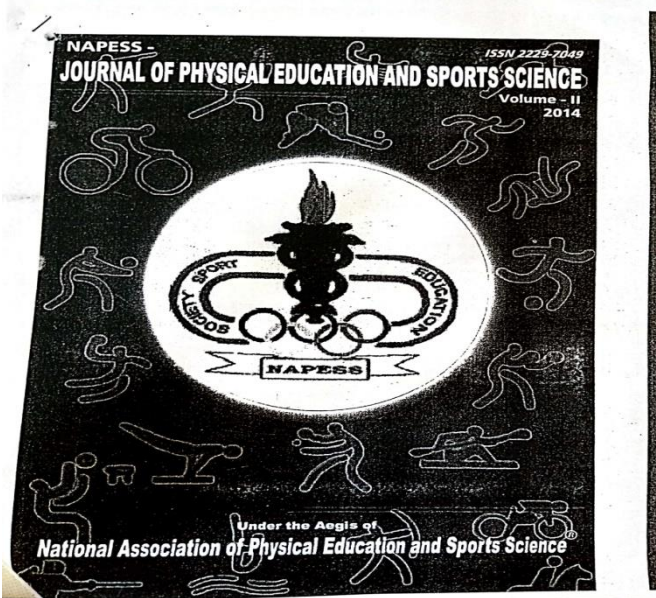
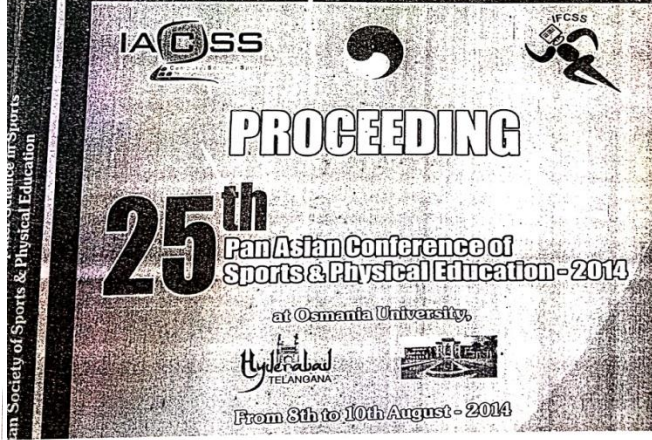
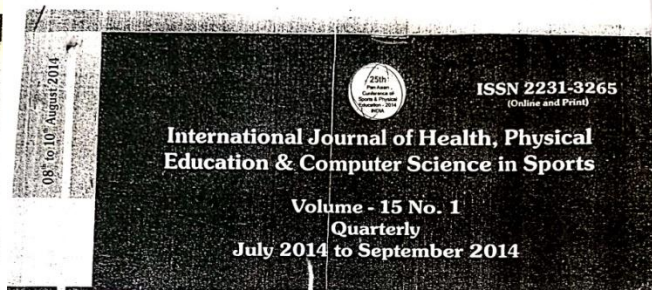
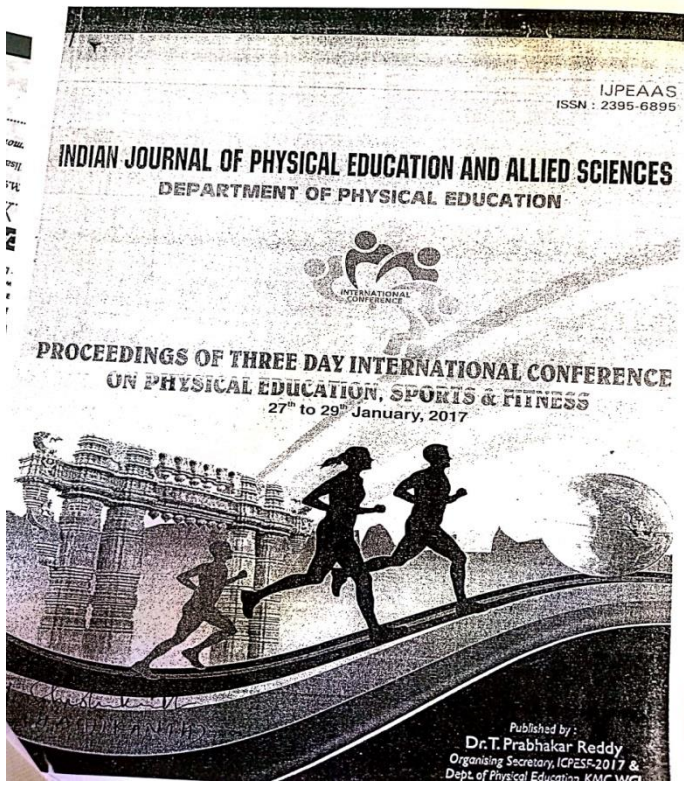
The Indian MFIs that began the journey essentially as a single credit product programme have now moved onto a different realm with MFIs trying to understand their clients' financial needs in a more meaningful way and scope of regulatory initiatives. The period 2005-10 witnessed intense growth at the cost of innovation as it was easier to increase outreach with a standard product. The evolution of the Indian microfinance sector at the global context has shown a significant downfall during the last three years, which needs to be taken note of.

## PROBLEMS AND PERFORMANCE OF MFIS

The progress and performance of the industry has been analyzed using data from multiple sources. The overall industry performance was analyzed using the data collected from "The Bharat Microfinance Quick Report-2012" published by Sa-Dhan comprising information from 167 MFIs. The individual data were sourced from the BHIX Hair Set data set of GIMFTs.

Table-1 : Progress of MFIs

	2010	2011	Growth (%)**	2012	Change rate (%)
No. of MFIs Reporting	264	170		167	
Customer Outreach (Million)	26.7	31.5	19.1		-15.7
Outstanding Loans (Rs. billion)		21,56	17.5	20,13	3.0



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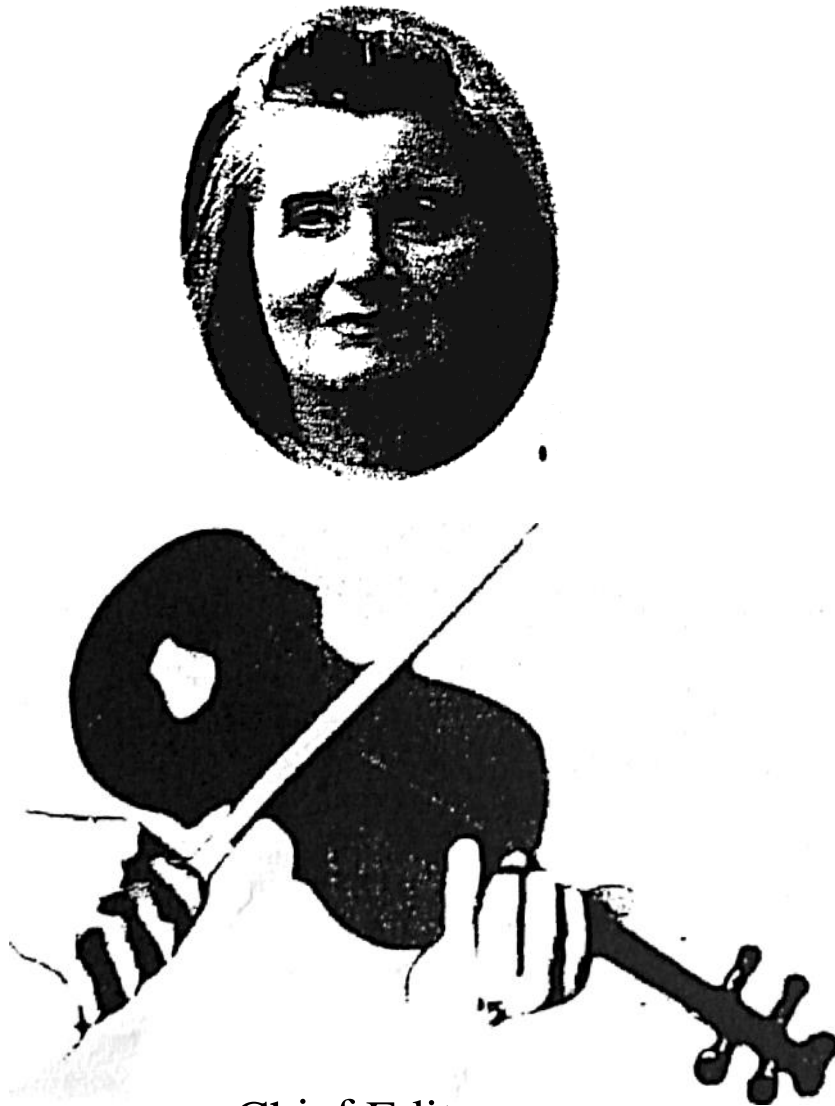
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August 2017

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**DR. ADIRAMESH BABU**



ISBN 978-93-86722-41-6