



**SINDHU EDUCATION SOCIETY'S
(S.E.S.) SWAMI HANSMUNI MAHARAJ
DEGREE COLLEGE OF COMMERCE**

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DVV Clarification

Criteria III

Key Indicator	3.3 Research Publication & Awards
Metric No.	3.3.2

3.3.2.1. Total number of books and chapters in edited volumes/books published and papers in national/ international conference proceedings year wise during last five years

HEI Input:

2021-22	2020-21	2019-20	2018-19	2017-18	Total
01	00	00	02	00	03

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Principal
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Degree College of Commerce
Ulhasnagar-421 004



One Day National Conference On “Impact of Social Media in Global Era”

Saturday, 17th February 2018

Organized by

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Ulhasnagar - 421 004, Dist. Thane, Maharashtra.

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Certificate

This is to certify that

Dr. / Mr. / Ms. Vandana Kodwani from (S.E.S) Shree Degree College has participated / presented / published paper on Impact of Social media on Youth at the seminar held in this college.

Ninad K. Sale

Dr. (Ms.) Prema Guruxani
Principal

Hanish Bathij
राज्य

PROCEEDINGS

One Day Inter-Disciplinary National Seminar On Impact of Social Media in Global Era

(17th February 2018)

Organized by:

(S.E.S) Swami Hansmuni Maharaj Degree College
of Commerce

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HEAD

China

More than any other major country, China differs from the rest of the world where social media are concerned, in a large part because of government censorship – Facebook and Twitter are blocked, although some users still manage to access them. All the most significant Chinese networks are home-grown (and even on these every post has to be manually examined to check it doesn't infringe rules).

Germany

Once again Facebook is a major social site here, with Google+ also scoring highly. An important locally-created alternative is Xing, a LinkedIn competitor founded in Germany but now with international reach. German users are reputed to be especially concerned about privacy.

Italy

Facebook again... & Twitter and LinkedIn. Italy's domestic contenders are comparatively weak.

Japan

As in China, the Japanese market has been dominated more by local operators than by internationals, although that is changing. Mixi is a major Japanese network but sign-in restrictions make it difficult for non-Japanese to access. Facebook is making some inroads into Mixi's territory but, unusually, Twitter is the better-established of the global giants in Japan. Another leading local service is the smartphone-based Line, which also has substantial user numbers in East Asian countries such as Thailand and Indonesia. Japanese internet users are said to be more willing than those in many countries to pay for online content.

Netherlands

Facebook and YouTube are the big names here, with LinkedIn and Twitter lagging behind.

Poland

Facebook again... but also NK.pl, a Poland-specific service.

Russia

Russians are very heavy users of social media. Facebook and (to a much lesser extent) Twitter are present, but the dominant site is VKontakte, a local equivalent of LinkedIn. Also popular, although narrower in focus, is Odnoklassniki, a schoolmates-reunited site. Censorship of social media is not as harsh as in China but the Putin government has been slowly tightening its control.

United States

Unsurprisingly, Facebook absolutely dominates the U.S. social market, accounting for nearly 60% of site visits. YouTube, LinkedIn and Google+ are among other important names.

Impact on buying behavior of Youth:

Today's youth market is now techno-savvy. Teens are becoming shopping "experts" by the time they reach middle school, and they continue to wield a lot of influence on what their parents buy.

As they get older, those budding consumers get even better at recognizing inauthentic attempts to market products to their group. Kids are influenced not only by TV commercials but also by the things that they see other kids using at school or at camp.

Tweens and kids rely on their parents to buy them the things they covet. By the time they become teenagers, they are able to research, browse, and exhibit impulse-buying behavior that adults demonstrate.

Here are some things marketers should consider when approaching this diverse, ever-fungible demographic called youth.

Impact of Social Media on Youth:

1. Awareness/Being Informed:

- 27.8% of Americans get their news online. (28.8% get it from newspapers and 18.8% from radio.)
- Information spreads faster online than any other media. More than 50% learn about breaking news on social media.
- Social networking provides academic research to everyone with online access, allowing people access to previously unavailable resources.
- Social media sites inform and empower individuals to change themselves and their communities.

2. Social Benefits:

- Social media allow people to communicate with friends and this increased online communication strengthens those relationships. 52% of online teens say social media have helped their friendships. 88% say being online helps them stay in touch with friends they don't see regularly.
- People make new friends. 57% online teens report making new friends online.

3. Micro-Blogging:

Microblogging is a real-time information network, which shares similarity to blogging, yet it limits the size (number of words) of each post and encourages a faster mode of communication. Microblogging allows users to spread their short-texted messages via instant messages, mobile phones, e-mails, or the Web. For instance, Twitter, launched in

2006, is one of the primal and leading microblogs that currently has over 140 million users as of 2012 and handles over 1.6 billion search queries per day (Twitter 2011). Advertising:

Studies have shown that sites such as Facebook influence you, via advertisements, to spend more money. Advertisers gain all kinds of personal information about you via your social media, information they use to persuade you to buy their product.

4. Save Time And Money:

You can stay home and do some works and search some useful information without going to book store or going to college. Older people can get more certificates via online courses. Teenagers or youth improve knowledge just with network at their home. They even can buy products through sites.

5. Customer and in-store experiences matter

- Peer influence is important when youth shoppers are considering where to buy products in person, but how they are treated when they actually shop is also critical to developing brand loyalty.
- If the experience involves youthful shoppers' are treated with respect, they are more likely to develop an affinity for that particular store or brand. If that's missing, they will shun that store and pass along the negative experience to their friends as often as possible.
- In online shopping, more boys (63%) shop at pure "online-only" stores than at the online sites of brick-and-mortar stores (51%). According to the *YouthBeat* report. Girls have no real preference between the two, although the Internet-only shoppers (57%) outpace those who shop at store Web sites by a slight margin (54%).

6. Life-stage purchase tracking is key

- Marketers need to use the research that's out there to make sure they stay in tune with the needs of the three major youth segments.
- For example, boys under the age of 10 list video games, candy, and snacks as the top three things they want to buy, while girls in the same age group list clothes, shoes, candy, and snacks.
- Teens, on the other hand, list clothes, eating out, and going to movies as their top 3 selections, a distinct shift when it comes to disposable income. Recognizing and responding to those differences can give marketers an edge in developing effective campaigns aimed at a desired segment of the youth market.

Conclusion:

The main objective of this research was to explain why, when, and how social media has impacted on consumer decision making process. The Current social media is a potentially powerful tool for influencing Youth customers, engaging them, and generating brand

advocates. As youth itself continuously surf, watch like & share. The organizations have to apply push-Pull approach to youth. In other words, marketing via social media is more about creating high-quality contents that are consumer relevant (Drury 2008), instead of being a brash product placement. Moreover, marketing through social media focuses on building relationships between consumers and companies.

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Twitter is a social site designed to let people share messages or "updates" with others. Facebook, in contrast is a full-blown social networking site that allows for sharing of updates, photos, joining events and a variety of other activities. Social media is becoming an integral part of life online as social websites and applications proliferate. Many traditional online media include social components, such as comment fields for users. In business, social media is used to market products, promote brands, connect to current customers and foster new business.

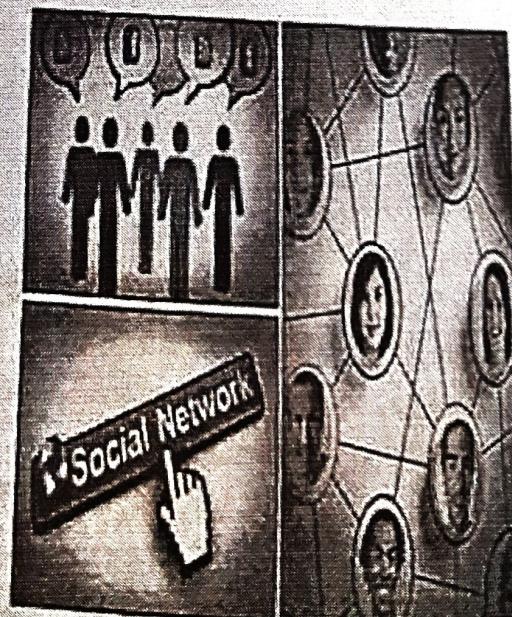
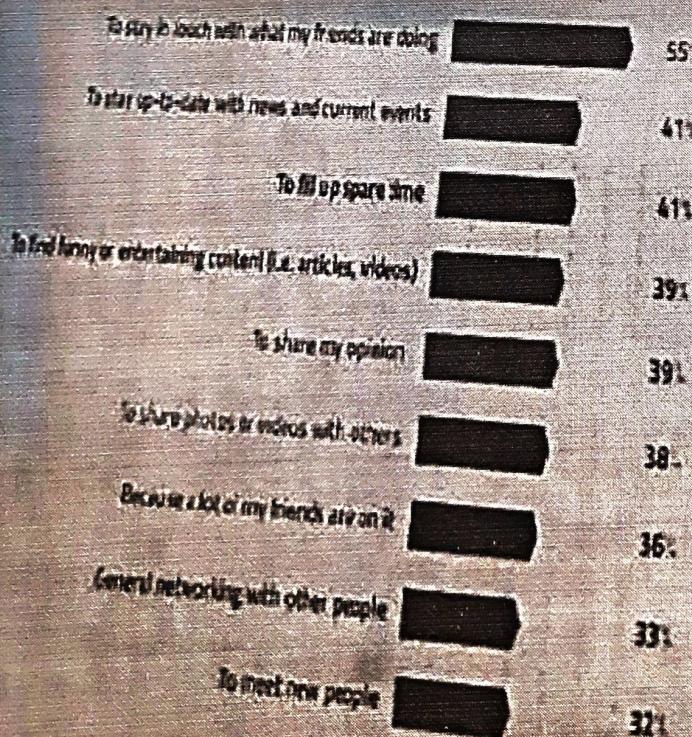
Buying Behaviour:

Consumer Buying Behavior refers to the buying behavior of the ultimate consumer, firm needs to analyze buying behavior for:

- ✓ Buyer's reactions to a firm's marketing strategy has a great impact on the firm's success.
- ✓ The marketing concept stresses that a firm should create a Marketing Mix (MM) that satisfies (gives utility to) customers, therefore need to analyze the where, when and how consumers buy.
- ✓ Marketers can better predict how consumers will respond to marketing strategies.

It is estimated that there are 80 percent of teen Internet users. So, it is no wonder our real world social lives are seeing some changes. Social media is the driver behind the connection. It is about sharing and broadcasting your life online, conversing with friends as well as strangers. Yet, there are both positive and negative effects of social media that many people do not aware.

Top 10 Social Networking Motivations



"An Analysis of Impact of Social media on buying behavior of Youth"

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Abstract:-

This paper throws light on young people's experience of social media. While the term "social media" is often referred to a restricted area of online platforms, a broader understanding of social media, taking into account past history, allows an appreciation of the precursors to current online practices, issues, and research frameworks. Hence, this paper covers relevant research on young people's use of mobile phones and the internet, before examining the emerging risk agenda. Presently social media is gaining popularity like fire in the forest. The moment anyone uploads, tweet, post or comment any subject on social media it gets viral in few minutes. From Entertainment industry to Politics, social media rules everywhere. Many popular websites such as Facebook, Twitter, LinkedIn, Pinterest, Google +, Snap chat, Hike, Instagram, gaming sites, and blogs. The major impact of social media is on youth of our country. The world changes with every blink of an eye. Today's youth post everything on social media, whether its exam, outing, coffee shop, etc. they have become social addicted. This paper throws light on how social media effects on buying behavior of youth. Within today's business environment, Global Marketing remains a significant issue. Therefore, the global implications of consumer behavior will be continuously integrated and examined, and one topic area will be devoted to the cross-cultural issues in consumer behavior.

Keywords: Social Media, Marketing, Consumer behavior, Brand Loyalty, Integrated marketing communications, Consumer-generated media, Promotion mix

Introduction:

What is Social Media?

A social networking service (also social networking site, SNS or social media) is an online platform that people use to build social networks or social relations with other people who share similar personal or career interests, activities, backgrounds or real-life connections. The variety of stand-alone and built-in social networking services currently available online introduces challenges of definition; however, some common features exist. Social media — or more accurately, the content that is easy to spread via social media — has the ability to make people act in very specific ways that are positive to business owners. A recent report from Deloitte shows how social media affects consumer behavior. Social media works well with most groups but especially with millennial. The Deloitte report found that 47 percent of millennial are influenced in their purchases by social media, compared to 19 percent for all other age groups. Social media itself is a catch-all term for sites that may provide radically different social actions. For instance



2. Collaboration:

There are tools that many of us use on a daily basis that have a 'social' aspect to them. For example Wikipedia is a collaborative tool which enables many people to simultaneously update and view an online encyclopedia. Google docs allows people to share and edit documents online such as text documents or spreadsheets, and Drop box allows people to upload or download files (often of large sizes) from a central 'folder' which multiple people can access from a range of devices (from your desktop pc, phone, tablet, etc.).

3. Reviews & Opinions:

While review & opinion sites may seem similar to communication and blog sites, there is perhaps a subtle but key difference between the two. Whereas Blog sites may be written by individuals or organizations and may or may not be well regarded - there are some sites that specialize in being authoritative and well regarded 'good sources' for information and knowledge. Quora and Yahoo Answers are examples of sites that specialize in allowing open-ended questions to be posed and responded to by other users in the community. CNET and Amazon are more focused on consumer products, whereas CNET has more of a blog format with articles and expert reviews that can be commented on, Amazon allows reviews and comments by consumers on the products it sells itself including a rating system.

4. Brand Monitoring:

These are tools that are perhaps less well known publicly, but are increasingly known about in particular by public facing companies and consumer brands. Brand monitoring tools enable you to read and summarize what is being said on the web and social media about particular brands, people, and products against defined keywords. Brands can respond to, but also analyze trends, campaigns and competitors. Notable companies offering these kinds of tools include Brand watch and Radian 6.

5. Entertainment:

Gaming is certainly not something that started off social, with its origins in self-contained console games and handheld devices. Yet with the advent of the internet, and other social media - the entertainment and gaming industry has now enthusiastically adopted the 'social' aspect to the extent that some games now heavily rely on this in order to retain and monetize players. Zynga for example is famous for its hugely successful games Farmville and Mafia Wars which utilized Facebook for exposure, as well as being designed having player interaction as integral to the game. For Virtual worlds such as World of Warcraft and Second Life, again player interaction is again essential to its purpose.

6. Media Sharing:

Some of the most well-known video sharing sites include YouTube and Vimeo, where users can upload and view videos, while being able to add comments, create channels and connect with different users. Examples of music sharing tools include Spotify and Last FM which are adding increasing features to allow people to share playlists and musical tastes. As well as YouTube, Sound cloud is particularly popular among music professionals, allowing them to listen to, upload and download music tracks for free.

Well known sites that offer photo sharing services with social features include Flickr and Picasa. Pinterest is an example of a 'social bookmarking' site that allows you to share interesting photos, events, and sites that you have found on the web with other people.

7. Political activity & news reporting

When this article was first written (in 2012) it would have been almost impossible to predict the future impact of social media on political activity (if any!). In 2018, we know differently. We have witnessed the Arab spring, where social media facilitated ground-up revolutions in multiple Middle Eastern authoritarian regimes - allowing ordinary citizens to freely discuss anything and then to organize demonstrations spontaneously - completely by-passing state controlled media channels and top-down controlled social infrastructures.

8. AI & machine learning:

The increasing wealth and breadth of information posted on social media has provided a gold-mine of rich personal data of millions of people. In the most obvious case, this data has been utilized and monetized by many of the social media platforms themselves.

Importance of Social Media in India & Abroad:

India

Like Brazil, India was a major territory for Orkut until its closure, and once more Facebook and Twitter seem to be filling the gap. Online gaming is also popular in India.

Australia

The social landscape in Australia generally resembles the rest of the English-speaking world. Facebook and YouTube seem dominant; Twitter is a long way behind.

Belgium

Along with familiar international names, the Belgian-run Netlog is a popular site for youth both here and internationally.

Brazil

Brazilians are some of the world's most enthusiastic users of social, with Facebook and Twitter high on their lists. (The Google-owned Orkut was also very popular in Brazil until its closure last year.) Blogging is avidly pursued in much of Latin America, too.

Canada

Canada has the highest penetration of social media in the world (i.e. the largest percentage of adults who use it), according to some rankings. The sites Canadians favor are much the same as in the U.S.: Facebook, Twitter, Google+, and LinkedIn.

consumers. As youth itself continuously surf, watch like & share. The organizations have adopted push-Pull approach to youth. In other words, marketing via social media is more about creating high-quality contents that are consumer relevant (Drury 2008), instead of being a brash product placement. Moreover, marketing through social media focuses on building relationships between consumers and companies.

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Dr. / Mr. / Ms. Komal Bodhwani
(S.E.S) Swami Hansmuni Maharaj Degree College has participated / presented /
published paper on An analysis of impact of social media on buying behaviour of youth
at the seminar held in this college.

Prof. Haniksha Bathija
Convener

Prof. Ninalad Kasale
Co-Convenor

Dr. (Ms.) Prema Gurbuxani
Principal



Study Of Non-Performing Asset (Npa) Mitigation Practices In Co-Operative Banks In Thane, Maharashtra, India

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Abstract: Non-Performing Assets (NPA) refers to the categorization of Credit/ loans or advances in the books of a lender (financial institutions/banks) in which there is no payment of interest and principal have been made and are "past due" for a specified period of time. NPA is employed by financial institutions that ask loans that are in jeopardy of default. There is no doubt that increasing NPA has become a matter of concern for any bank or financial institution whether it is commercial or co-operative. There are instances where many co-operative banks have faced strict action and closure from the central bank.

The present paper is an attempt to study and analyze the causes of NPA in selected co-operative banks in Thane. It studies the causes of NPA at the micro level for co-operative banks and brings out the main causes liable for assets turning into non- performing. This paper further highlights the importance of NPA in Credit risk management mitigation in Cooperative banks in Thane. The findings of this paper will significantly contribute to the effective asset allocation to cooperative bank and help them to grow and succeed.

Keywords: NPA, NPA risk management, Cooperative banks in Thane

INTRODUCTION

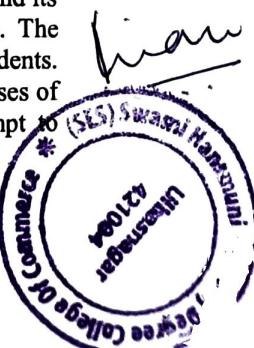
Banking sector is the backbone of economic development of all nations around the world. Banking is a dynamic business activity prevalent across the world. It helps in capital formation for an economy with the help of saving and investment function. Accumulation of saving and lending of cash is leading function of any financial institution. Lending money involves risk because it is the not the bank money but the depositors money who need their money back when needed.

The Urban Co-operative Banks (UCBs) are primarily cooperative banks located in urban and semi-urban areas. In India UCBs are directly involved in farming sector and lending and borrowing practices in small town and rural areas. They play a significant financial role amid those having resources and those requiring these resources. These UCBs are in the business of safeguarding money and other valuables of small town and rural borrowers. They provide loans, credit, different payment services, investments, insurance products and a whole range of other financial services to small town /village clients. Thus, their financial health status directly affects the finances of these common people which are eventually low income people.

Non-Performing Assets (NPA) are loan, credits or advances where Interest and /or installment of principal remain unpaid for a period of more than 3 months. In last decade, NPA in India banking system especially UCBs has become a plague problem. In Current scenario too, Non-Performing Asset (NPAs) are at its peak in UCBs and the problem seems to show no signs of dwindling.

NPA risk management is crucial for the financial health of any institution and has gained focal importance after huge financial losses faced by some big international financial organizations. Cooperative banks plays important role in Indian economy. Their functional structure is entirely demarcated from commercial banks. It has been observed that when it comes to the study of Non- Performing Assets, co-operative banking sector is generally ignored which is as important as commercial banks in our country.

The study is an exploratory study and is based on primary data. It primary highlights the causes of NPA in co-operative banks during appraisal, sanction and disbursal and post disbursal stage. The study takes into account of 15 cooperative banks where three branches of every bank were considered to study the causes of NPA and its mitigation strategies. Primary data was collected with the help of a structured standard questionnaire. The primary Data was collected from Branch managers; zonal heads, department heads were the major respondents. Data collected have been analyzed with the help of Friedman test in order to study the most important causes of non-performing assets in banks as perceived by the cooperative bankers. Thus this paper is an attempt to understand the NPA risk management cycle in Co-operative banks in Thane.



Objectives

Some of the underlying objectives of the study are as follows.

1. To discuss the theoretical framework of Non-Performing Assets in cooperative banks in Thane.
2. To understand the causes of NPA during appraisal, sanction and disbursal and post disbursal stage at the micro level in cooperative banks in Thane.
3. To understand the NPA risk management cycle in cooperative banks in Thane.

Methodology And Findings

NPA mitigation strategies were observed at three different stages in designated cooperative banks in Thane.

Variables & Measurement

Respondents of Cooperative Banks were offered a standard questionnaire consisting questions related to common causes of NPA during three different stages of credit disbursal.

Each respondent was required to notify the extent of their agreement or disagreement for these causes being prominently responsible for NPAs using a 5- point Likert scale (5 -Strongly Agree, 4- Moderately Agree, 3- Don't Know, 2-Moderately Disagree, and 1-Strongly Disagree).

Level of Significance: $\alpha = 0.05$ was maintained throughout the study.

Stages Studied

1. Appraisal Stage

The primary data was analyzed especially for appraisal stage. For statistical analysis, Friedman's Chi-Square test was conducted to find if there is any significant role of Credit Appraisal Stage in NPA.

Hypothesis

H_0 : There is no difference in the importance that the Cooperative Banks attach to the causes of NPA during Appraisal Stage.

H_1 : There is significant difference in the importance that the Cooperative Banks attach to the causes of NPA during Appraisal Stage.

Table 1. Table shows the mean rank of 13 parameters which are possible causes of NPAs in customer's purview at appraisal stage.

S.No.	Parameters	Mean Rank
1	Submission of unrealistic project by the borrower.	8.28
2	Deliberate attempt of loose appraisal.	2.35
3	Lack of critical presentation appraisal.	7.31
4	Preparation of incorrect loan repayment schedule activity.	6.38
5	Incorporation of improper assessment of experience of the borrower or to pursue his capacity or the business.	7.61
6	Non-Availability of reliable market to study to the credit officer.	7.34
7	Reliance on provisional/ unaudited data as submitted by the borrower to Bank.	5.67
8	Lack of network/ information system amongst branches/ banks enabling borrowers to enjoy banks funds from more than one bank.	5.28
9	Non-availability of skilled/trained staff in credit department.	5.31
10.	Absence of right to select good borrowers by the credit department.	1.68
11	Fear of staff accountability on account turning NPA in future in the mind of credit officer at the time of appraisal.	6.97
12	Fraudulent approach of borrowers.	9.54
13	Fraudulent and irresponsible attitude of bank officials.	1.59

S.No.	Test Statistics	
1	N	50
2	Chi-square	184.214963
3	Df	12
4	Asymp. Sig.	.000
Friedman Test Observation: $\chi^2 (12)=184.214963$, P=0.0245, N=50		

Inference

From the above table it is observed that the P value is less than level of significance (0.05) thus the null hypothesis is summarily rejected. From this set of data it is inferred that there are ample factors responsible for

NPA losses in Cooperative banks. Among these factors, Fraudulent approach of borrowers (9.54) is the strongest cause of NPA as perceived by cooperative banks followed by Submission of unrealistic project by the borrower (8.28), Incorporation of improper assessment of experience of the borrower or his capacity to pursue the business activity (7.61), Non availability of reliable market study to the credit officer (7.34) and soon. Thus the study concluded that fraudulent approach of borrowers in the ways possible is main causes of NPA in Cooperative banks in Thane.

2. SANCTION AND DISBURSAL STAGE

Primary data was collected for understanding of causes of NPA from bank perspective during Sanction and Disbursal Stage of any type of credit disbursed by cooperative banks in Thane under study. Collected data was statistically analyzed by Friedman's Chi-Square test to study if there is any significant difference in the strategies of Cooperative banks for mitigation of NPAs during the Sanction & Disbursal Stage.

Hypothesis

H0: There is a no flaw in the sanction process of Cooperative Banks during sanction and disbursal stage which causes NPA.

H1: There is a flaw in the sanction process of Cooperative Banks during sanction and disbursal stage which causes NPA.

Table 2. Table shows the mean rank of 7 parameters which are possible causes of NPAs in banker's purview at sanction and disbursal stage.

S.No.	Parameters	Mean Rank
1	Indulgent approach to family or group connection or long standing relationship than to the project viability.	4.68
2	Political interference i.e. pressure to sanction loan.	3.28
3	Political favoritism to particular borrower in order to please politicians.	3.05
4	Undue delay in decision making in sanction of loan.	4.55
5	Undue delay in disbursements of credit facilities.	4.08
6	Disbursement of loan before the compliance of terms and conditions of sanction.	3.31
7	Incomplete and defective legal documentation.	4.09

S.No.	Test Statistics	
1	N	50
2	Chi-square	28.614
3	Df	6
4	Asymp. Sig.	0.00189

Friedman Test analysis: Observation: $\chi^2 (6)=28.614$, P=0.0024, N=50

Inference

From table 2, it is understood that the Indulgent approach to family or group connection or long standing relationship than to the project viability (4.68) is the strongest cause of NPA as perceived by cooperative banks followed by Undue delay in decision making in sanction of loan (4.55), Incomplete and defective legal documentation (4.38), Undue delay in disbursements of credit facilities (4.08) and so on.

From descriptive statistics it is understood that the P value is less than level of significance (0.05). The null hypothesis is rejected and it is therefore concluded that there is a flaw in the sanction process of Cooperative Banks during sanction and disbursal stage which causes NPA.

3. POST DISBURSAL STAGE

This stage is a crucial stage in NPA accumulation in any banking system. Researcher collected primary data for this purpose. Collected data was analyzed by Friedman's Chi-Square test to study if there is difference in the importance Cooperative banks attach to causes of NPAs during the Post Disbursal Stage.

Hypothesis

H0: There are no flaws in the post disbursal process of loans in Cooperative Banks strategies.

H1: There are flaws in the post disbursal process of loans in Cooperative Banks strategies.

Table 3. Table shows the mean rank of 7 parameters which are possible causes of NPAs in banker's purview at post disbursal stage.

S. No.	Parameters	Mean Rank
1	Unavailability of audited financial statements in time.	4.28

2	Non-submission of stock and other required periodical statements by the borrowers.	5.35
3	Negligent approach by the bank officials in regards to inspection of stock.	3.01
4	Absence of effective monitoring.	4.68
5	Lack of close supervision of loan account.	4.82
6	Delayed detection of warning signals.	4.34
7	Delay in initiating remedial measures and actions.	3.99

S.No.	Test Statistics	Statistics value
1	N	50
2	Chi-square	38.1274
3	Df	6
4	Asymp. Sig.	0.0143

Friedman Test Observation: $\chi^2 (6)=38.1274$, P=0.0143, N=50

Inference

From table 3, it is depicted that Non submission of stock and other required periodical statements by the borrowers (5.35) is the strongest cause of NPA as perceived by cooperative banks followed by Lack of close supervision of loan account (4.82), Absence of effective monitoring (4.68) and Unavailability of audited financial statements in time (4.28) and so on.

Since the P value is less than level of significance (0.05). The null hypothesis is rejected and it is therefore concluded that there are flaws in the post disbursal process of loans in Cooperative Banks strategies.

CONCLUSION

NPA is measured as an important parameter to judge the reliability of banking industry. A high level of NPAs suggests more credit defaults that affect the profitability and liquidity of cooperative banks.

The NPA growth involves the necessity of provisions, which poorly affects the cooperative banks and its stakeholders. Identifying the causes of loans turning badly during numerous stages of disbursement of credit facilities are therefore significant for a cooperative banker.

Thus in a nut shell, it is concluded that sound appraisal and due diligence must be taken by the cooperative banks branch managers before sanctioning the loans to clients and a proper backcheck of their fraudulence must be thoroughly done. Effective post disbursal monitoring and control will also enhance the creditability and soundness of the cooperative banking sector in Thane region.

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