Research Paper
Impact Factor: 7.358
Peer Reviewed & Indexed Journal
www.ijmsrr.com

IJMSRR
E- ISSN - 2349-6746
ISSN -2349-6738

EVOLUTION OF PUBLIC SECTOR BANKS IN TELANGANA STATE: A COMPREHENSIVE ANALYSIS

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Abstract
The present study analyses the trends of public sector banks in Telangana State. Public sector banks are essential to the economy, facilitating financial transactions and providing credit to businesses and individuals, which drives economic growth. They play a crucial role in money creation and savings mobilization, enabling capital formation. By offering investment services and managing wealth, banks help individuals and businesses grow their financial assets. They ensure the smooth functioning of the payment system and help manage financial risks through various products. Banks contribute to economic stability by providing liquidity and credit during downturns and support financial inclusion by reaching underserved populations. Additionally, they finance infrastructure and industrial development, underpinning the overall economic development of a country. This study analysed the performance of public sector banks in three parameters they are number of branches, deposits and advances from 2014 to 2021. To know the inclusive growth CAGR method applied, except number of bank branches two parameters should a positive trend and positive Compounded Annual Growth Rate in the study period. Hence it can be concluded that public sector banks play a pivotal role in the development of priority sectors, such as agriculture, small and medium enterprises (SMEs), and affordable housing with increase trend in advance allocation. By channeling credit and resources to these critical areas, banks support the inclusive growth and development of the economy.

Key words: Public sector banks, Financial Products, Priority Sector, Financial Inclusion.

1. Introduction
The banking sector plays a pivotal role in driving economic growth and development, and understanding its evolution is crucial for informed decision-making and policy formulation. This article presents an in-depth analysis of the growth trajectory of public sector banks in Telangana State, focusing on various parameters such as branches, deposits, advances, and their distribution across rural and urban areas. By examining the number of bank branches, we can observe trends in the expansion or contraction of banking infrastructure, which directly impacts financial inclusion and accessibility for different population segments. Analyzing deposits and advances provides insights into the mobilization of savings and the allocation of credit, essential for supporting economic activities and development projects. The distribution of these banking activities between rural and urban areas highlights the focus areas of banks, shedding light on regional disparities or advancements. Through a meticulous examination of data spanning several years, this study offers valuable insights into the changing dynamics of banking activities within the region, illustrating how policy changes, economic shifts, and technological advancements influence the banking landscape. These insights are crucial for stakeholders, including policymakers, financial institutions, and investors, to craft strategies that enhance financial stability, promote inclusive growth, and drive sustainable economic development in Telangana State.

Public sector banks are financial institutions in which the government holds a significant stake, often exceeding 50%, making them majority-owned by the state. They play a crucial role in the banking

IJMSRR
E- ISSN - 2349-6746
ISSN -2349-6738

sector by promoting financial inclusion, providing essential banking services to underserved areas, and supporting government initiatives and policies aimed at economic development. These banks often focus on priority sectors such as agriculture, small and medium enterprises (SMEs), and infrastructure, helping to drive economic growth and stability. Public sector banks also contribute to social welfare by implementing various schemes for the benefit of marginalized and rural populations. In Telangana State, several public sector banks operate to cater to the banking needs of the population. Some prominent public sector banks in Telangana include State Bank of India (SBI), Bank of India (BOI), Punjab National Bank (PNB), Bank of Baroda (BOB), Canara Bank, Union Bank of India, Indian Bank, and Central Bank of India. These banks have a significant presence across urban and rural areas, providing a wide range of banking services such as savings accounts, loans, and financial products to individuals, businesses, and government entities. They play a vital role in driving financial inclusion, supporting economic activities, and contributing to the overall development of Telangana State. However this study analyses the deposit dynamics, advance allocation and number of branches of public sector banks in Telangana State. Following are the reviews on the banking sector performance.

2. Literature Review

Pooja Saxena, Umesh Gupta (2023) The primary focus of the Indian economy is on agricultural production. About two thirds of the population is reliant on this industry, which contributes for 21 percent of the country's gross domestic product. The main aim of the study is Priority sector lending in India: the role of regional rural banks. The data in this research was analyzed using several statistical methods performed in EXCEL and SPSS, including the Descriptive Statistics, t-test, correlation, and analysis of variance. The liberation of rural people from poverty, unemployment, and other socio-economic backwardness is the key to the true development of India's economy.

Kesarwani, Sandeep & Satish (2023) Agriculture is the foundation upon which the Indian economy is built, and even today, 65 percent of the population makes their living in this sector. The farmers and landowners in rural India faced their greatest obstacle, which was the acquisition of funds necessary for their agricultural endeavors. The purpose of this study is to provide a summary of the historical and theoretical development of agricultural financing provided by various organizations, mostly after the independence of India. This article tries to reflect both the old method of organizing agricultural financing and its progression into the contemporary era. Additionally, this article seeks to represent some of the challenges that face Indian agriculture. The results of the research provide conclusions on agricultural financing as well as the expansion of its institutional structure and development in India. In addition to this, it focuses on the difficulties that arose in the agricultural financing sector following independence. This study is one of a kind since it is the first of its kind to attempt to draw a connection between the changing face of agricultural financing and the expansion and maturation of agricultural economics in India after the country gained its independence.

Arhin, Solomon (2023) Rural banks have developed into a dynamic and expanding sector of Ghana's overall banking industry as well as the country's overall economy. In the context of what the researcher referred to as a triangle model (AHE), which included Agriculture, Education, and Health, the purpose of this study was to evaluate the operations of rural banks and their contribution to the economic growth of Ghana. 339 workers, including senior members, hailing from 15 different rural banks were included in the sample. A questionnaire was used to obtain the information required for the investigation. According to the results of the study, rural banks have been successful in terms of the triangle model (AHE) both in the communities where they have been founded and throughout the nation since they were first established. According to the findings of the research, officials should

IJMSRR
E- ISSN - 2349-6746
ISSN -2349-6738

exercise close supervision over rural banks in order to provide customers with the most possible advantage.

Susena, K. C., Huda, M., Maseleno, A., Sahoo, B. P., & Kaur, K. (2021) In order to encourage banks to lend more to neglected areas of the economy, the idea of a priority sector was introduced. These priority sectors add significantly to gross domestic product but have not received sufficient finance to function adequately. However, lending in the priority sector is not very warmly welcomed by the banks, particularly nationalized banks in India, as they generate more nonperforming assets than other sectors. It is the priority sector that contributes to the biggest default. As far as NPAs on account lending to the priority sector are concerned, it has been observed that there are inefficiencies in this sector, such that the fresh loans turning bad. Thus, our study examines the impact of non-priority sector loans on the rise of NPAs in the nationalized banks.

D. Veena, G. V. Bhavani Prasad (2020) Priority Lending is critical to the inclusive growth in India. The credit distribution to the priority sectors is vital in ensuring that the economic growth is even and percolates down to all levels in the economy. RBI made it mandatory to the Scheduled Commercial Banks (SCB) in India for providing credit delivery to critical sectors identified as part of priority sector. RBI mandated all the banks should achieve the targets and sub targets of priority sector lending as minimum percent of Adjusted Net Bank Credit (ANBC) or Off - Balance sheet Exposure (OBE) whichever is higher. The statistical tools are used to check the significant variation of priority lending by these banks. Public Sector banks are proved that they are dominant partners in this strategy for sustainability of financial inclusion through lending to all the target and sub targets as per the RBI norms. Major portion of PSBs lending is towards MSMEs while PSB were targeting more on agriculture and weaker sections.

Sumy and Raman (2018) study the perception of commercial banks with reference to education loan in Tamil Nadu. This study is analytical and descriptive in nature. The state and district level data are collected from SLBC and Department of priority credit section. The statistical tools used by the researcher are Factor analysis, ANOVA, correlation coefficient, chi-square test and t-test. The researcher concludes that bank wise priority sector lending has received due attention but there is a need to reduce the processing time in loan sanctioning. They suggest the need to select borrowers without taking into consideration political issues and other non-financial matters.

Sinha and Kundu (2018) in their study on priority sector lending consider secondary data for the period 2005 to 2015 collected from the RBI. The research looks not only on the overall priority sector but also the eight components that form a part of it. The four components that show maximum growth are agriculture, loans to MSE sector, education and towards weaker sections. In contrast, the growth rate is comparatively less for microcredit and housing. However, the credit flow towards state sponsored institutions for SCs and STs is on the decline. An interesting point is that the coefficient of variation is low, thereby showing no major deviation during the period.

Santosh Kumar Panda, Ganesh Prasad Panda, Dr. Anil Kumar Swain (2017) Compulsory sanctioning credit or priority sector lending (PSL) is part of the regulatory framework for commercial banks/ financial institutions in many countries, both developing and developed. However, compliance and lending effectiveness of such programs may be determined by a number of factors. This may be particularly so in developing countries, where availability of finance for the vulnerable sectors likes agriculture, small businesses, weaker sections, are scarce.

IJMSRR
E- ISSN - 2349-6746
ISSN -2349-6738

Panda et al. (2017) examined the impact of various determinants on PSL by Indian public sector banks and give suggestions. The study for the period 2006 to 2015 is based on the RBI data. To examine the impact of determinants on PSL the researchers use multiple linear regression method. The panel data regression for public sector banks are used for the three variables: bank size, bank performance and lending efficiency. The study shows that private sector banks perform better than the public sector banks with regard to the achievement of total PSL targets.

Ibrahim (2017) explained the concept, targets and the classification of priority sector lending in India. In the study, the data on twenty-six public sector banks, twenty private sector banks and thirty foreign banks are selected from the RBI website. The result shows that the public sector banks achieve the targets of PSL fixed by the RBI. It also discloses that private sector banks cater mainly to the needs of the MSME. The performance of foreign banks shows a decreasing trend.

3. Objective

The primary objective of this study is to analyze the growth trajectory of public sector banks in Telangana State, shedding light on key trends and patterns that have emerged over time.

- To study the Growth Trajectory of Public Sector banks in Telangana State.

4. Methodology

To achieve the stated objective, the analysis relies on two fundamental methodologies: the percentage method and the Compounded Annual Growth Rate (CAGR) method. The percentage method involves computing the proportion of various banking parameters, while the CAGR method facilitates the calculation of average annual growth rates, thereby providing a comprehensive understanding of the evolving landscape of public sector banking in Telangana State.

5. Scope of the Study

The current study aims to analyze the growth trends of public sector banks operating within a specified study period, spanning from 2014 to 2021. Specifically, the study focuses on three key parameters: the number of branches, the volume of deposits, and the extent of advances extended by these banks. By meticulously examining the data over this time frame, the study seeks to provide comprehensive insights into the evolving landscape of public sector banking in terms of its physical reach, financial mobilization through deposits, and lending activities represented by advances. This analysis will shed light on the strategic decisions, market dynamics, and macroeconomic factors influencing the performance and trajectory of public sector banks in the specified period, offering valuable insights for policymakers, banking executives, investors, and other stakeholders in the banking sector.

6. Analysis and Interpretation

This section provides the analysis part, with the help of CAGR method the data is analysed and the comprehensive analysis is provided with the help of this method.

Table 1:Population-wise Branch Distribution of Public Sector Banks in Telangana State

Years	Rural and Semi-Urban Branches	Share of Total Branches (%)	Urban Branches	Share of Total Branches (%)	Total Branches	Growth Rate (%)
2014-15	1580	69.51	693	30.49	2273	-
2015-16	1559	68.29	724	31.71	2283	0.44

2016-17	1588	68.42	733	31.58	2321	1.66
2017-18	1536	65.95	793	33.12	2329	0.34
2018-19	1602	67.85	759	32.15	2361	1.36
2019-20	941	39.94	1415	46.44	2356	-0.21
2020-21	935	37.93	1530	48.1	2465	4.44
CAGR	**-7.22**	**-**	**11.98**	**-**	**1.17**	

The table outlines the number of bank branches in rural and semi-urban areas versus urban areas from 2014-15 to 2020-21, including their shares of total branches and the growth rates. In 2014-15, there were 1,580 rural and semi-urban branches, constituting 69.51% of total branches, while urban branches numbered 693, making up 30.49%. By 2020-21, the number of rural and semi-urban branches decreased to 935 (37.93%), while urban branches increased to 1,530 (48.1%). The total number of branches rose from 2,273 in 2014-15 to 2,465 in 2020-21. The annual growth rate varied, with a high of 4.44% in 2020-21 and a low of -0.21% in 2019-20. The Compound Annual Growth Rate (CAGR) for rural and semi-urban branches was -7.22%, indicating a decline, while urban branches saw a positive CAGR of 11.98%, reflecting significant growth. The overall CAGR for total branches was 1.17%, showing a modest increase in the total number of branches over the period. This shift suggests a strategic reallocation of banking resources towards urban areas, possibly driven by urbanization and changing economic dynamics.

Table 2,Deposit Dynamics of Public Sector Banks in Telangana State (2014-2022)

Years	Rural & Semi-Urban Deposits (Rs. in crores)	% of Total Deposits	Urban Deposits (Rs. in Crores)	% of Total Deposits	Total Deposits (Rs. in Crores)	Growth Rate (%)
2014-15	2657439	63.12	1552550	36.88	4209989	13.66
2015-16	2827571	58.67	1991828	41.33	4819399	14.48
2016-17	3194613	60.21	2111606	39.79	5306219	10.1
2017-18	3311219	58.17	2380746	41.83	5691965	7.27
2018-19	3491926	57.39	2592323	42.61	6084249	6.89
2019-20	3868476	59.52	2630971	40.48	6499447	6.82
2020-21	4498413	59.45	3068438	40.55	7566851	16.42
2021-22	5156504	58.92	3594854	41.08	8751358	15.65
CAGR	**8.64%**	**-**	**11.06%**	**-**	**9.58%**	**-**

IJMSRR
E- ISSN - 2349-6746
ISSN -2349-6738

The above table shows the deposit dynamics of public sector banks in Telangana State. From 2014-15 to 2021-22, the deposits collected by banks from rural and semi-urban areas, and urban areas have shown significant growth. In 2014-15, rural and semi-urban deposits were Rs. 2,657,439 crores, accounting for 63.12% of total deposits, while urban deposits were Rs. 1,552,550 crores, making up 36.88%. By 2021-22, rural and semi-urban deposits increased to Rs. 5,156,504 crore (58.92% of the total), and urban deposits rose to Rs. 3,594,854 crore (41.08%). The total deposits grew from Rs. 4,209,989 crores in 2014-15 to Rs. 8,751,358 crores in 2021-22. The annual growth rate varied, with a high of 16.42% in 2020-21 and a low of 6.82% in 2019-20. The Compound Annual Growth Rate (CAGR) for rural and semi-urban deposits was 8.64%, indicating steady growth in these areas. Urban deposits had a higher CAGR of 11.06%, reflecting more rapid growth. The overall CAGR for total deposits was 9.58%, indicating consistent expansion in banking sector deposits across both rural and urban areas, contributing to the financial stability and economic growth of the country.

Table 3,Advances Allocation of Public Sector Banks in Telangana State (2014-2022)

Year	Rural & Semi- urban Advances (Rs)	Share of Total Advances	Urban Advances (Rs.)	Share of Total Advances	Total Advances (Rs.)	Growth Rate in (%)
2014-15	918808	51.37	869831	48.63	1788639	21.23
2015-16	1160374	56.41	896813	43.59	2057187	15.01
2016-17	1225274	52.08	1127420	47.92	2352694	14.36
2017-18	1257236	47.41	1394335	52.59	26515'71	12.7
2018-19	2647818	83.96	505804	16.04	3153622	18.93
2019-20	1834883	47.98	989684	52.02	3824567	21.28
2020-21	2309274	46.27	2681470	53.73	4990744	30.49
2021-22	2538710	45.30	3608528	58.7	6147238	23.17
CAGR	**13.55**	**-**	**19.46**	**-**	**16.69**	

Source: Compiled from State Level Bankers Committee agenda Paper

The table details the allocation of advances by public sector banks in Telangana State from 2014 to 2022. Rural and semi-urban advances started at Rs. 918,808 crores in 2014-15 and grew to Rs. 2,538,710 crores by 2021-22, with a compound annual growth rate (CAGR) of 13.55%. Urban advances increased from Rs. 869,831 crores in 2014-15 to Rs. 3,608,528 crores in 2021-22, with a CAGR of 19.46%. The total advances rose from Rs. 1,788,639 crores in 2014-15 to Rs. 6,147,238 crores in 2021-22, achieving a CAGR of 16.69%. The compound annual growth rate (CAGR) is a useful measure to understand the mean annual growth rate of investments over a specified period of

IJMSRR
E- ISSN - 2349-6746
ISSN -2349-6738

time longer than one year. In this context, the CAGR provides insights into the growth trends of public sector bank advances in Telangana State from 2014 to 2022.

Specifically, the rural and semi-urban advances exhibited a CAGR of 13.55%, indicating steady growth in banking activities and loan disbursements in these areas over the eight-year period. Urban advances, on the other hand, showed a higher CAGR of 19.46%, reflecting more rapid growth in urban loan allocations. The total advances for both sectors combined had a CAGR of 16.69%, highlighting a significant overall increase in the advances made by public sector banks in Telangana State during this period. These CAGR figures underscore the varying growth dynamics between rural and urban sectors and provide a comprehensive picture of the banking sector's expansion in the state.

7. Findings of the study

Below are the major findings from the three parameters considered in the study.

1. Branch Distribution Trends

Population-wise Branch Distribution: The analysis reveals significant shifts in the distribution and growth of rural and urban bank branches over the years. While rural and semi-urban branches initially dominated, urban branches witnessed consistent growth, reflecting a notable transition towards urbanization and the concentration of banking services in urban areas. Here the statistics

1. In 2014-15, rural and semi-urban branches constituted 69.51% of total branches, with 1,580 branches, while urban branches accounted for 30.49%, with 693 branches.
2. By 2020-21, rural and semi-urban branches decreased to 37.93%, with 935 branches, while urban branches increased to 48.1%, with 1,530 branches.
3. The Compound Annual Growth Rate (CAGR) for rural and semi-urban branches was -7.22%, while urban branches saw a positive CAGR of 11.98%.

2. Deposit Dynamics

Deposit Dynamics: The data illustrates a consistent pattern of growth in total deposits, with rural and semi-urban areas holding the majority share initially. However, urban deposits saw a gradual increase, indicating changing economic dynamics and banking preferences within the state. Below are the stats of deposit dynamics.

1. In 2014-15, rural and semi-urban deposits constituted 63.12% of total deposits, amounting to Rs. 2,657,439 crores, while urban deposits made up 36.88%, with Rs. 1,552,550 crores.
2. By 2021-22, rural and semi-urban deposits decreased slightly to 58.92%, with Rs. 5,156,504 crores, while urban deposits increased to 41.08%, with Rs. 3,594,854 crores.
3. The Compound Annual Growth Rate (CAGR) for rural and semi-urban deposits was 8.64%, while urban deposits had a higher CAGR of 11.06%.

3. Advances Allocation

Advances Allocation: There were substantial fluctuations in the distribution of advances between rural/semi-urban and urban areas. Urban advances consistently dominated, highlighting the urban-centric nature of banking activities in Telangana State. Below figures elaborates this.

1. In 2014-15, rural and semi-urban advances constituted 51.37% of total advances, amounting to Rs. 9,18,808 crores, while urban advances accounted for 48.63%, with Rs. 8,69,831 crores.
2. By 2021-22, rural and semi-urban advances decreased slightly to 45.30%, with Rs. 2,538,710 crores, while urban advances increased to 58.70%, with Rs. 3,608,528 crores.

IJMSRR
E- ISSN - 2349-6746
ISSN -2349-6738

3. The Compound Annual Growth Rate (CAGR) for rural and semi-urban advances was 13.55%, for urban advances 19.46%, and for total advances 16.69%.

8. Conclusion

From the analysis conducted in this study reveals significant insights into the growth trends of public sector banks from 2014 to 2021. By focusing on the number of branches, volume of deposits, and extent of advances, the study has provided a comprehensive understanding of the evolving landscape of public sector banking in terms of its physical presence, financial mobilization, and lending activities. The findings highlight the resilience of public sector banks amidst changing market dynamics and macroeconomic conditions, emphasizing their pivotal role in driving financial inclusion and supporting economic development. These insights are invaluable for policymakers, banking executives, investors, and other stakeholders, enabling informed decision-making and strategic planning to further enhance the efficiency and effectiveness of public sector banking in the years to come. In moving forward, it is imperative to continue monitoring the performance and trajectory of public sector banks, considering ongoing technological advancements, regulatory changes, and global economic trends. Additionally, efforts should be directed towards addressing any identified challenges and leveraging opportunities to strengthen the resilience and competitiveness of public sector banks. By fostering innovation, enhancing operational efficiency, and maintaining a customer-centric approach, public sector banks can further consolidate their position as key drivers of inclusive growth and financial stability, thereby contributing significantly to the overall socio-economic development of the nation.

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