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**Amit Kundu**

The Government of India had initiated bank payments of wages under Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP). This initiative is undoubtedly a big financial inclusion drive particularly among the rural poor of India. This paper has tried to evaluate this financial inclusion drive through MGNREGP in Mandir Bazar block of South 24 Parganas District of West Bengal on the basis of field survey. The findings of the field research is very encouraging. It is established that a large section of rural poor now have a bank account which they can operate individually without taking much assistance from local panchayat officials or bank officials or any middleman. It is also identified that the women job card holders of the households are deprived to become literate about banking services. This initiative of the government also encourages few participating households to initiate some savings of their wage income.

**Azimuddin Khan**  
**Karunesh Saxena**

Financial system is the mainstay of Indian economy. The robustness of Indian banking system has withstood many a financial storm in the wake of global economic recession. Recently the development in the field of information technology has had tremendous impact on the banking system. Business intelligence solutions have also come to be predominantly used in the banking sector.

In an empirical study of 20 select Indian banks, the impact of various organizational demographics such as nature of ownership, viz. Public/Private; and age of the banks, viz. Old/New have been studied on applicability of Business Intelligence (BI) and financial benefits received after implementation of business intelligence solutions in Indian banking.

The major finding is that access of BI solutions is mostly at top level management, operational business intelligence is not being utilized by branches, and business value delivered by business intelligence. Fraud Prevention, Key Performance Indicators (KPI) and Capital Adequacy are important applications of BI is being utilized by the of the banks. Execution of regulatory compliances is highest benefit perceived by the respondent's bank. Revenue growth and competitive advantage have significant difference with reference to old and new banks included in the study. Revenue growth and cost reduction by private and foreign banks has significantly improved the implementation of business intelligence system. The research is particularly useful for practitioners in the banking field and suggestions have been given towards the end of paper.

**V Vimala**  
**K S Sarala**

The present research paper provides the platform to understand the perception, behaviour, awareness level, usage of the Plastic Money and its impact on the ICICI Bank customers in the Davanagere District. The study notes the financial beneficial impact of the use of Plastic Money and its satisfaction level will affect the financial system consequent upon the reforms as well as highlights the current weakness of the existing banking system in the area selected for the study. The study focuses on the general behaviour and their perception towards the Plastic Money holders of ICICI Bank in Davanagere District. With the help of a structured schedule for the

Plastic Money holders and personal interviews with the bank customers of ICICI Bank, the analysis is made thereafter. The analysis and interpretation will be made by using suitable statistical tools and techniques in order to arrive at an authenticated information about the credit card holders in the present scenario. It concentrates on behaviour, usages, satisfaction, and perception, attitude of card-holders towards the cashless society and its impact of the income of the selected sample customers in the study. Finally it makes an attempt to offer few suggestions to enhance better use of credit cards and how to cope with the existing challenges in the wake of severe competition.

**Gurpreet Randhawa**  
**Ashutosh Gupta**

Among the Indian states, the Punjab State is known as the granary of India. Its fertile land is considered ideal for agricultural production. During the year 2011-12 the State of Punjab contributed 38.7 per cent of wheat and 22.1 per cent of rice to total agriculture production. However, as far as the sugar production is concerned the State of Punjab produced only 1.48 per cent of the total sugar production of India. In this regard the present paper attempts to examine the current status of sugar industry in Punjab. Further, the paper also attempts to identify the key challenges of the sugar mills in Punjab. The paper is based on the secondary sources of data which have been collected from various reports and publications of Sugarfed (Sugar Federation, Punjab), Economic Surveys of Punjab and India, Statistical Abstracts of Punjab, Indian Sugar Mill Association (ISMA) reports, reports of Food and Public Distribution Department, Vasantdada Sugar Institute Annuals, etc.

## **Book Reviews**

### **Marketing a Critical Textbook**

**Nick Ellis, James Fitchett, Mathew Higgins, Gavin Jack, Ming Lim, Michael Saren & Mark Tadajewski**

New Delhi, Sage Publications India Pvt. Ltd., 2012, xiii + 245 pp., Rs. 395.00.

*Reviewed by Dr Sarita Bhatnagar*, Assistant Professor, National Institute of Bank Management, Pune.

### **Soulful Corporations – A Values-Based Perspective on Corporate Social Responsibility**

**Shashank Shah**  
**V E Ramamoorthy**

Springer India, 2014, 608 pp, Price \$69.99.

*Reviewed by Mr M V Tanksale*, Chief Executive and *Mrs Jayasree Menon*, Vice President, Indian Banks' Association, Mumbai, India