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SERVICE IN UDHAM SINGH NAGAR**

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# Analytical Study of Online Banking Service in Udham Singh Nagar

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**Abstract – In this paper we present about the financial health of banks is reflected by their operational efficiency. Among other factors, Non-performing Assets (NPA) in the loan portfolio affects the operational efficiency which in turn influences profitability, liquidity and solvency position of banks. They have to maintain and increase viability by generation of more products in order to meet capital adequacy norms.**

**Keywords: Industrial District, Banks, Private and Public Banks**

## INTRODUCTION

Udham Singh Nagar is a part of district Nainital before it gained the identity of a separate district in October 1995. Udham Singh Nagar is basically an industrial district and many industry related professions are prevalent here, it is perfect example of 'Unity in Diversity' for which India is so widely known, on the other hand different cultures, religions and life styles are blended in absolute harmony.

The fertile land lends itself to different forms of agriculture giving rise to agriculture related activities and industry making this lands a green place which has resulted into prosperity all around. Pantnagar University is a leading temple of learning in the fields of agriculture and technology with one of the finest built university all around the world.

## REVIEW OF LITERATURE:

The Ministry of Minority Affairs (GOI) has identified 90 minority concentrated backward districts using eight indicators of socio-economic development and amenities based on the 2001 census data. The objective is to improve these indicators to the all India level through a Multi-Sector Development Plan (MSDP) under the Eleventh Five Year Plan. Since, it is expected that there would be changes in these indicators after 2001 a baseline survey was conducted to indicate the current development deficits and help formulate the multi-sector development plan (MSDP).

- Udham Singh Nagar district is one of the minority-concentrated districts of India which lags behind in terms of socio-economic indicators (Category B1).

Vincent Bouvatier (2000) in their study titled 'Provisioning Rules and Bank Lending: A Theoretical Model' describes that this paper develops a partial equilibrium model of a banking firm to analyze how provisioning rules influence loan market fluctuations.

Larry G. Meeker and Laura Gray (2002) in their study titled 'A note on non-performing loans as an indicator of asset quality' used the tool of regression analysis and described that, the public was given its first opportunity to review bank asset quality in the form of non-performing asset information.

Prashanth K. Reddy (2002) in their study titled 'A comparative study of Non-Performing Assets in India in the Global context - similarities and dissimilarities, remedial measures' analyzed that Financial sector reform in India has progressed rapidly on aspects like interest rate deregulation, reduction in reserve requirements, barriers to entry, prudential norms and risk-based supervision. But progress on the structural-institutional aspects has been much slower and is a cause for concern.

Nachiket Mor and Bhavna Sharma(2002) in their study titled 'Rooting Out Non-Performing Assets in India' tries to seek a solution to the problem of NPA in the small scale industries under the present circumstances of banking and insurance working together under the same roof.

## Brief Profile of Udham Singh Nagar District

- The total population of Udham Singh Nagar district was 8, 32,600 in 2001, of which more than two-thirds live in rural areas -- a figure

that is lower than the State share of rural population.

- The banking and insurance facilities are adequate for agriculture and industrial development. In 2001, nearly 72 percent of the villages were having at least a primary school, which is higher than the figure for the State.
- Persons belonging to Scheduled castes and Scheduled tribes constitute respectively 14.3 percent and 13.1 percent of the population of the district. One-third of the population belongs to the minority communities.
- Agriculture is the major livelihood activity in the district. The farmers are using improved seeds, fertilizers, irrigation and technology at a high scale.

However, the proportion of irrigated land to total land is comparatively poor in the district. The net sown land area is about 53 percent. Allied activities such as animal rearing, milk production and horticulture are top priorities in the district.

#### ► Improving Literacy Levels

The gender gap in literacy is noticeable, which further reflects comparatively lower female status in the community vis-à-vis the male counterparts. This needs serious attention by educational planners and decision-makers, besides the community have to be made aware of the advantages of female education. To ensure equity in educational attainment, more scholarships need to be given to poor but deserving female students.

#### ► Improving Enrolment and Educational Attainments

The proportion of the children never enrolled, left after enrolment, and enrolled but does not go to school is quite small, which implies that enrolment and retention rate is very high and Sarva Shiksha Abhiyan (SSA) has been making its impact on the rural educational scenario of the district in a potent way. However, there is a need to speed up the efforts of the government to ensure cent percent enrolment of children with zero drop outs, especially among Hindu and Muslim communities in general and for male children in Sikh community in particular.

#### Banks in Udham Singh Nagar district

There are many services available like online internet banking, mobile banking, money deposit/withdraw, Loan facility and other basic facilities are provided by private and nationalized banks in Udham Singh Nagar District, and moreover there are so many ATMs available in Udham Singh Nagar District. Here we will provide the details like IFSC code, MICR code, Branch code, contact details, office time etc. of every bank

and its branches. We provide the correct and the most updated information about every bank and its branch. Top available banks in Udham Singh Nagar district are given below:-

1. Allahabad bank
2. Axis bank
3. Bank of Baroda
4. Housing development finance corporation bank
5. Nainital bank
6. Oriental bank of commerce
7. Punjab national bank
8. State bank of India
9. State bank of Patiala
10. Union bank of India

#### CONCLUSION:

In this paper we found that large banks groups in Udham Singh Nagar are providing online banking services to citizens. The Indian Banking industry, which is governed by the Banking Regulation Act of India, 1949 can be broadly classified into two major categories, scheduled banks and non-scheduled banks. Scheduled banks comprise commercial banks and the co-operative banks.

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