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Address:-Ashok Yakkaldevi 258/34, Raviwar Peth, Solapur - 413 005 Maharashtra, India
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LOANS AND ADVANCES AT THE BANK OF BARODA, CHALISGAON

H. D. Thorat

Professor and Head Research Pcet's SBPatil Institute of Management, Nigdi, Pradhikaran,Pune.

Abstract:-LOAN AND ADVANCES:

A loan is a type of debt. Like all debt instruments, a loan entails the distribution of financial assets over time, between the lender and the borrower. The borrower initially does receive an amount of money from the lender, which they pay back, usually but not always in regular installments, to the lender. This service is generally provided at a cost, referred to as interest on the debt. A loan is of the annuity type if the amount paid periodically (for paying off and interest together) is fixed.

Keywords: Self Esteem and Mental Health , Parenting Style .

INTRODUCTION

LOANS:

An arrangement in which a lender gives money or property to a borrower, and the borrower agrees to return the property or repay the money, usually along with interest, at some future point(s) in time. Usually, there is a predetermined time for repaying a loan, and generally the lender has to bear the risk that the borrower may not repay a loan (though modern capital markets have developed many ways of managing this risk).

ADVANCES:

Advance on the other hand, is a credit facility granted by the bank. Banks grant advances largely for short-term purposes. The advances can be classified two categories

- Loans, cash credits and overdrafts.
- Bills discounted and purchased.

MEANING OF BANKING

A bank is an institution, which deals with money and credit. It accepts deposits from the public, makes funds available to those who needs them, and helps in the remittance of the money from one place to another. In fact modern bank performs such a variety of functions that is difficult to give a precise and general definition to it. It is because of this reason that different economies give different definition of the bank. In India the banking regulations act of 1949, under which banks are regulated by the Reserve Bank of India. Banking company and banking has been classified as under.

BANKING:

Section 5 (b) defines banking as accepting for the purpose of lending or investment of deposits of money

LOANS AND ADVANCES AT THE BANK OF BARODA, CHALISGAON

from the public, repayable on demand or otherwise and withdrawals by cheque, drafts, order otherwise. Section 49(a) of the act prohibits any institution other than a banking company to accept deposit money from public, withdrawals by cheque. A bank is an institution, which deals with credit. Thus bank is an intermediary, which handles other people's money, both for their advantage and to its own profit. But bank is not merely a trade in money but also important manufacture of money. In other words, bank is a manufacturer of credit. According to Crowther, a bank "collects money from those who have it to spare or who are saving out of their income".

In the words of Kinley "A bank is an establishment which makes to individuals such advances of money as may be required and safely made, and to which individuals interest money when not required by them for use".

TYPES OF THE BANK

COMMERCIAL BANK

Commercial bank is the most important type of banking, as much that the term "Term bank" When used unqualified by any objectives it is taken to mean a commercial bank. These banks perform important function of accepting deposit & granting loans to Traders, Industrialists etc. for short period.

CO-OPERATIVE BANK

In the first category fall in primary co-operative bank which are small size units organized sector which operate both in urban & town urban center. They finance small borrowers in industrial & Trade sector besides professional & salaried classes.

CENTRAL BANK

In every country, there is a central bank which has to performed various function like note issue, banker's bank government bank etc. R.B.I is the central bank of our Indian established on 1 April 1935.

FOREIGN BANK

The bank established abroad are called as 'Foreign Bank' In India this Foreign Banks perform various banking functions like accepting deposits granting loans, & rendering other banking service. They are very useful in the international trade in many ways

INTERNATIONAL BANK

They are really a close by themselves. International bank for reconstructions & development (IBRD) Asian development Bank (ADB) International finance corporations (IFC) are some such bank their aim is to help the smooth performance of international financial transaction, economic de.

CURRENT STRUCTURE OF INDIAN BANKING SYSTEM INTRODUCTION OF LOANS AND ADVANCE

One of the primary functions of the commercial bank with the object of making profit. Although commercial bank are governed status; it can be consider as one of the business organization they cannot keep deposit collected with the primary object of landing & making a profit out of the interest received and paid .

The business is to deal in money & provide finance to needy people as the deposits are collected two forms.

- 1.Primary deposits.
- 2.Derivatives deposits.(deposits derived out of lending process)

These deposits have to be employed profitability, but the banker is not having a free channel in employing his funds. He has to do the job lending well within the frame bank of status government policy & guidelines issued by the monetary authorities of the country (RBI IN INDIA) in the process he may not make good profit. Where there is high degree of bad debit take for example, the banks which have to serve the segment where economic condition is very poor. Particularly in case of nationalized banks. It is the policy of the government to lend to the priority sections like agriculture or self-employment schemes. In this segment of bank operation the bank cannot make profit. However in order to increases profits. They have to employ funds in business & Industrial sector. These they have to

strike a balance.

As observed, the employment of funds is not an easy task. They have to strike a balance between profitability and the accepted social objectives of the country. The basic object of nationalizing the commercial banks was to provide the funds to neither to neglected sector like agriculture tiny industries & other weaker section of the society. They nearly 40% of the total commercial bank advances is in the priority sector. One may say that this has come in the way of profitability of the commercial banks. But it is social obligation on the government to develop the economy in every front & hence it is an inevitable. Lending to be made to these sectors. But still it cannot ignore the profitable concept as the organization has to service for long, as major source of bank funds is the public deposit & they have to pay the agreed interest on their money deposited with the bank.

The bank advances are broadly classified into two categories.

SECURED LOANS:-

Which have a full backing of some security or the other this is the first classification of advances & reads, loan considered good in respect of which the bank is fully secured 'Loan on mortgage' loan against deposit of little deposit of little deeds etc. are considered to be secured loans. Secured loan means the loan that has been granted against the securities which are equal to or more than the amount advanced. Therefore any secured loan should be equal to the advances made by the banker till such time it is cleared. Because of this, the bankers do not consider the full value of the security at the time of advance & they keep some margin for interest & other changes. The security may be primary or collateral one. Primary security is one offered by borrower himself whereas the collateral security is deposited by a third party to secure the advance made to the customer. Security may be 'tangible or personal'. Tangible security is visible & can be sold or transferable ex goods documents of title of goods real estate etc. are the tangible securities whereas the personal securities refers to the promise of the borrowed money. In this case a promissory note is known respectable person who stands as a comobligant. Section 5(7) of the Banking Regulation Act 1994 defines a 'secured loan advances' as a loan or advance made on the security of assets of the market value of which is not than the amount of such loan or advance. The banks always refer to make secured advances while considering the security for advances. The banker follows certain guidelines, regarding the acceptance of security as advance.

They are as follows.

1. Ready conversion
2. No encumbrance
3. Stable price
4. Safety
5. Yield on returns
6. Margin
7. Valuation

UNSECURED LOANS:

Unsecured loans are those not covered by any security other than personal security of the debtor himself on security of one or more person. Even bills discounted are considered to be as clean loan. While making advances against personal security the banker should be careful. He must give such loan only to those who have high credit worthiness and are capable of repaying the loan. Otherwise the banker will have to recover the loan, In case of default exercising only personal right of action of borrower. Reserve Bank of India also diacnates clean advance & requires that such advance should from only small portion of the total advances of the bank.

BARODA HOME LOAN

Bank of Baroda invites you to be a proud owner of your own home and offers easy Home Loan with a number of conveniences to suit your budget.

Home Loan is available for:

- Purchase of new / old dwelling unit.
- Construction of house.
- Purchase of plot of land for construction of a house.
- Repaying a loan already taken from other Housing Finance Company / Bank.
- Repayment period up to 30 years (floating rate option).

BARODA TRADERS LOAN

The Baroda Traders Loan facility enables individuals, Proprietorships, bodies such as Partnership firms and Co-op societies to avail of working capital or undertake development of shop by way of loan/overdraft. Dealers in gold/ silver jewelry are also covered under the scheme.

Key Benefits

Option to avail the credit facility as loan or overdraft.

- Advance available up to Rs. 400 Lacks.
- Loan can be repaid in a maximum period of 60 months.

BARODA PERSONAL LOAN

A wedding in the family. Maybe it's high time you surprised your spouse with a priceless gift. Or you simply need to pamper your family with an extended vacation. These are the times when you may need a helping hand. That's when you can bank on us. Bank of Baroda's Personal Loan offers financial help to meet your personal requirements.

Key Benefits

- Helps you take care of all kinds of expenses at a short notice.
- The Loan may be availed to meet expenses related to marriage, travel, honeymoon, holiday and medical expenditure or for any other personal use.
- The loan is also available to Pensioners/Defense Pensioners
- Loan is also available for Earnest Money Deposits for buyers of home/flat/plot BARODA ASHRAY (REVERSE MORTGAGE LOAN)

ADVANCES:

DEFINITION: -

- 1)An increase in price opposite of decline.
- 2)A payment made before it is due.

SIGNIFICANCE OF LOANS IN TODAY'S LIFE

1) Need of Money:-

Everyone needs money at every stage of their life. Sometimes it so happens that people have keen desire to purchase their favorite stuff but they are incapable to purchase due to shortage of money. Here lies a question that a person who does not have a good amount of money at particular time has no right to see dreams? Is he not authorized to fulfill his desires on time? Should he stop dreaming? No, because there is solution for these queries. Loans are available for these purposes only.

2) Useful In Crucial Situations:-

Loans are provided to people for such critical circumstances which may occur at any time. In anyone's life a situation may come when all of sudden you require cash. A moment when you do not want to borrow cash from your relatives there may occur any kind of emergency when you need huge amount of money. There are various types of loans like home loans, personal loans, student loan, business loan etc. You can take any type of loan you need. For each and every kind of need, loans are available.

3) Limited Financial Sources:-

If the financial sources are limited that time loan became an important because if money is not there people cannot do anything in the society. Need of money explains the importance of loan.

4) Increase the Standard Of Living:-

When money comes rapidly the standard of living change automatically. For example in Jalgaon people have money so their standard of living is also high if sometimes they don't have money they took loan from banks and fulfill their needs.

TYPES OF ADVANCES

ADVANCES AGAINST THE GOODS:

In the early stage of banking development bankers were not advancing much against the goods. But today banks are sanctioning loans against the security of industrial raw materials, plantation produces, minerals etc. Even people are also finding it easy to get working capital by pledging of hypothecation the goods. Nearly 65% of secured of commercial banks are against goods. The cost of cooperation of such loans is relatively clean.

ADVANCE AGAINST WAREHOUSE RECEIPT:

When the goods stored in public ware house it gives an acknowledgement of accepting goods for strong purpose. This is called an ware house receipt is nontransferable. But some state ware house act provides for transfer of the receipt all the central & state warehousing co-operation providing the facility for storing goods & the receipt issued by then can be pled user with the banker for securing loan while accepting ware house receipt the banker.

ADVANCE AGAINST DELIVERY ORDERS

Delivery order is an instrument issued by the owners of the goods to the custodian of goods where the goods are stored or handed over to transport operator asking him to deliver full or part of the goods to the person stated in the order. These are normally issued against shipping companies or warehouse keeper. But delivery of goods for person who obtained delivery order should get the entries charged in his favor in the books of custodian otherwise there will be a chance of second delivery order being issued & the first holder there may lose the right of obtaining goods.

PROCESS OF LOAN SANCTIONING

Borrower has to visit bank & the procedure of the bank manager take the personal interview of the borrower, where the manager see for what purpose the loan borrower wants, is borrower has open any account in other bank or not.

Application form is given to the borrower; he fills his full information correctly if the borrower writes any faculty information, bank can any take serious action.

Eligibility criteria is very important part for sanctioning loan banker has to see income earning of the borrower. No loan taken from other bank permanent addresses how borrower can repay the loan money.

Proposal is sanction by manager divisional manager, head office, the sanctioning they scrutinized the loan application.

Name of the borrower, limit sanction period security offered, terms of repayment installment, margin to be mention rate of interest.

Procedure for sanctioning loan

- 1)Pre-sanctioning of loan application.
- 2)Pre-sanctioning survey or inspection.
- 3)Appraisal.
- 4)Sanctioning.
- 5)Preparation of sanction letter.
- 6)Acceptance of terms and conditions.
- 7)Preparation of loan document.

Sanctioning survey or inspection:-

Loan facility is available to the borrower on the basis of security offered and on the basis of the period for which it is required. Security offered may be fixed assets as land and building, plant and machinery or equipment or it could be movable or immovable property. The banker depending upon the purposes the banker conduct a pre-sanction survey and inspection. During pre-sanction survey the banker would inspect the security offered. He would see the location of the factory or a workshop or the business premises inspect the documents and the title of the goods. See whether place has direct access from the road. Find out the distance between the branch and the location. Such a survey or an inspection helps in judging the property of customer and knowing the infrastructural facility available to him. While preparing his report for recommendation for loan, such visit helps in details.

Pre-sanctioning of loan application:-

Loan application has to prepared and handed over to the banker by the borrower.

According to proposal of loan different form should be used.

Detail information for example loan for tractor, vehicle, taxi, crop loan etc. In the loan application the following details are normally furnished:

- Name of borrowers.
- Occupation.
- Purpose of loan.
- Period of loan.
- How the borrower proposes to repay the loan.
- Researchon of cash generation over along period.
- Profit & Loss A/c, Balance sheet of period of loan in the form of Researchon.
- Details of security offered.

The borrower uses the idea of experts to fulfill the loan application form.

Appraisal:-

Completed application submitted by borrower is normally is set of 3 or 4 copies. All managers do not have power to sanction all type of applicant and for any amount. They can sanction the application whether they can sanctioned or rejected and whether they can be recommended for sanction to higher authorities. This work is done by higher officer in the bank in appraisal the officer concern apply various method of security to find out whether the detail given in the application are true and the research holds goods.

An appraisal is examination of details given by the borrower. Period taken for appraisal least and various from a week to even six months depending upon the nature of proposal. Amount involved and technique contains in a proposal. The authorities also have their appraisal system.

Sanctioning:-

Sanctioning authority is given or vested in the hands at manager, the regional or zonal manager and the head officer. They do not communicate sanction directly to the borrower.

For sanctioning proposal there are two types of norms, it indicated by RBI and norms by the bank itself on

the basis of its experience in dealing with a particular type of business.

Preparation of sanction letter:-

Sanction letter has following points:

- Name of borrowers.
- Limit sanctioned.
- Period.
- Security offered by borrower.
- Margin maintained.
- Term of repayable.
- Rate of repayable.
- Rate of interest.
- Stock statement to be submitted.
- Periodical interval.

Acceptance of terms and conditions by customers:

On many occasions the borrowers are too eager to receive finance from the bank. They accept the term as laid down by the bank. This sanction letter indicates that the sanction letter is acceptance by them.

Preparation of loan documents:-

Demand Promissory Note:-

This is the most important document relating loans and advances. It contains following points:

Date of execution, pledge of execution, name of the payee bank, amount in words and figures, rate of interest, periodical intervals co-signature, signature of the executants and address of the executants.

Loan Agreement:-

These are standard pointed document running into a number of pages. They contains all the legal aspects regarding the right of the both parties and the liability of the borrower.

Latter of Waiver:-

Some bank follows the practice of obtaining a document called letter waiver. In case of dispute regarding the loan, if the bank desires to file a suit, it will have to present the demand promissory note in the court to support its claim. A letter of waiver sign by the borrower permits the banks not to present the promissory note.

DOCUMENTS REQUIRED

- 1.PERSONAL SECURITY
- 2.INCOME DOCUMENT
- 3.LIGHT & TELEPHONE BILL
- 4.SALARY CERTIFICATE OR PAYMENT SLIP
- 5.PERMANENT ADDRESS
- 6.GUARANTOR
- 7.PHOTOGRPH
- 8.IF OTHER DOCUMENT NECESSA

Understanding Income Documents

- I.Salary Slip Analysis
- II.Understanding Bank Statements
- III.Form 16 – Salaried / Form 16A – Other than salaried
- IV.Understanding Profit & Loss Account
- V.Why do we require a Balance Sheet?

VI. What to read out of Schedules?

General Causes of Rejection of the Proposal

Not every case that comes into BANK OF BARODA can be approved for a loan. Certain cases get rejected there are various causes which lead to the rejection of a case.

RESEARCH METHODOLOGY AND DATA ANALYSIS

Introduction

Research in common parlance refers to a research for knowledge. One can also define research "As scientific and systematic search pertinent information on a specific topic". In fact research is an art of scientific investigation. Another meaning of research,

"A careful investigation or inquiry especially through for the new facts in any branch of knowledge".

The system of collecting and processing of data is known as research methodology. Some important factors in research methodology include validity of research data, ethics, reliability of measures and logical sequence.

Research Methodology is a systematic method of discovering new facts or verifying old facts, their sequence, inter-relationship, casual explanation and the Natural laws which governs them. Research Methodology explained by Redman and Mory are as follows Systematized effort to gain new knowledge, Research Methodology is original contribution to the existing stock of knowledge, making for its advancement. It is the pursuit of truth with the help of study; Observation, comparison and experiment.

OBJECTIVES

- 1) To study the functioning of bank.
- 2) To study the concept of loans and Advances.
- 3) To study the various types of loan and advances.
- 4) To measure the performance of the bank on the basis of loan and advances.

RESEARCH METHODOLOGY

Research Methodology means collection of statistical information analysis, analyzing and interpretation of information. Which are based on real information. Methods are as follows:-

Collection from Primary Data:

It is firsthand information from original source.

Observation:

Interview:

The personal interview with the bank manager and customers (borrower) to collect the information in details clarify the doubt immediately.

Magazines and Newspapers served as source of secondary data for the purpose of research. Secondary data also collected from website relating banking like www.jjslb.com

The bank free of cost gave proper guidance to me. Knowledge about banking, loans and other functions of bank was given to me.

- i) Data available in Bank.
- ii) Reference books: - The theoretical part of the research is taken with the help of reference books.
- iii) Internet: - referring various web sites collect the theoretical part, advance details, current trends. iv. Annual reports of the bank

FINDINGS

- Most of the customers prefer loan from this Bank.
- About 50% +of customers don't know changes made in interest rate in comparison of other banks.
- Most of the customers expect easy process for taking loan instead of checking interest rates.
- Selection between fixed or floating is not simple. It depends upon many factors i.e. Borrowers age, income, profession etc. for example, if the borrower is young he can go for floating rate assuming borrower's potential and time period available for the repayment of the loan.
- The fixed rate of interest of Bank of Baroda is lower as compared to other private Banks. The bank has given maximum loans compare to other bank.

CONCLUSIONS

The study of the research reveals that The Bank of Baroda were in the analysis and interpretation of the research states that the bank provides various types of loans and advances to the society. The bank makes various steps in reducing loss against the loans and advances provided to the society.

As compare to the private financial organization the Bank had made more efficient and valuable changes in the facilities which are to be provided to the common people with less of charges.

Different types of loans like personal loan, consumer loan, car loan, house loan, educational loan etc. are made available by the bank. In the same manner crop loan for the farmers are provided as per the NABARD AND RBI norms. The Kisan credit card facility is also made available to the farmers.

The overall study reveals that the customer connected to the BANK OF BARODA are made over satisfied with the bank. The BANK OF BARODA play very important role in the development of a rural area by lending fund.

LEARNING

- It is understood that lengthily procedure is used to sanction loans to the customers.
- Proper documentation is not done while loan is provided.
- Coordination of the staff members were good hence work would be carried out smoothly.
- Efficient team is set up for the recovery of loans.

SUGGESTIONS:

- Bank should increase the number of tenures by keeping the interest rates same apparently maintaining the profit margin of the bank.
- To increase their customers, the banks should provide specialized services in this sector. These services can be such as proper guidance to the customer regarding the processing of loans, especially for the customer who are illiterate.
- The Bank should use easy procedure, or say, less lengthy procedure for the sanctioning of loan to the customer. There should be less number of legal formalities, in case this exists, then, these should be completed in less time. This will be helpful in attracting more customers.
- To satisfy their customers and for good dealings in future, the banks should make prompt disbursement of loan amount to the customers so that they can buy or construct their dream home as early as possible.

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