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## E-commerce on Cloud

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### ABSTRACT

Newly emerged cloud computing technology in IT field plays an important role in business field. Now a day, there is a tremendous shift of business enterprises towards e-business to gain customers worldwide. But this leads to the need of storing and managing bulk amount of data by each single business enterprises. The cost entailed with installing the infrastructure for managing and maintaining bulk data is a big overhead for business enterprises. These requirements are fulfilled by cloud, which extends its services to all enterprises who want to gear up their promotion of products through E-commerce. This paper put forth the overall vision of practices going through the business enterprises over these decades from traditional enterprise software to modern enterprise software that incorporates with cloud computing.

Keywords: E-commerce, cloud computing, ERP, cloud services.

### INTRODUCTION

The rate of growth of technology rapidly increases and also drastic change takes place in all sectors especially in business sector. The recent trends like cloud computing, data mining have evolved into going hand in hand with the business applications like e-commerce.

In those days sale of products meant to rent a physical space like an office which also led to be accumulation of expenses. This is when e-commerce emerged. Even enterprises like small and medium sized enterprises (SME) take little advantage of cloud computing. The growth of the innovation led to the competition with large enterprises providing services as they have large infrastructure rather than limited infrastructure.

As cloud enables the provider to host its application on its own infrastructure which its client can use on a subscription basis the client is thus saved from investing heavily on its infrastructure constraint and rather invest more on its business concerns. The cloud services such as Gmail and Google Docs are used by most of the company to store the infinite flow of information about customer and their feedback, which is used to leverage their power of business strategy to a next level.

Hence, whatever might be the cloud services in use, the net result is less consumption of time and money and also data are easy to access and manage. Investments made by many companies in cloud computing are widely accepted as they provide reliability, flexibility and also reduces the cost of e-business [1].

This paper thus highlights the need of cloud computing in e-commerce by traversing through the challenges in the traditional enterprises software that was over thrown by cloud computing. Next up, exploring the setback still prevailing in the proposed modern enterprise software incorporating with cloud computing.

**I. E-commerce**

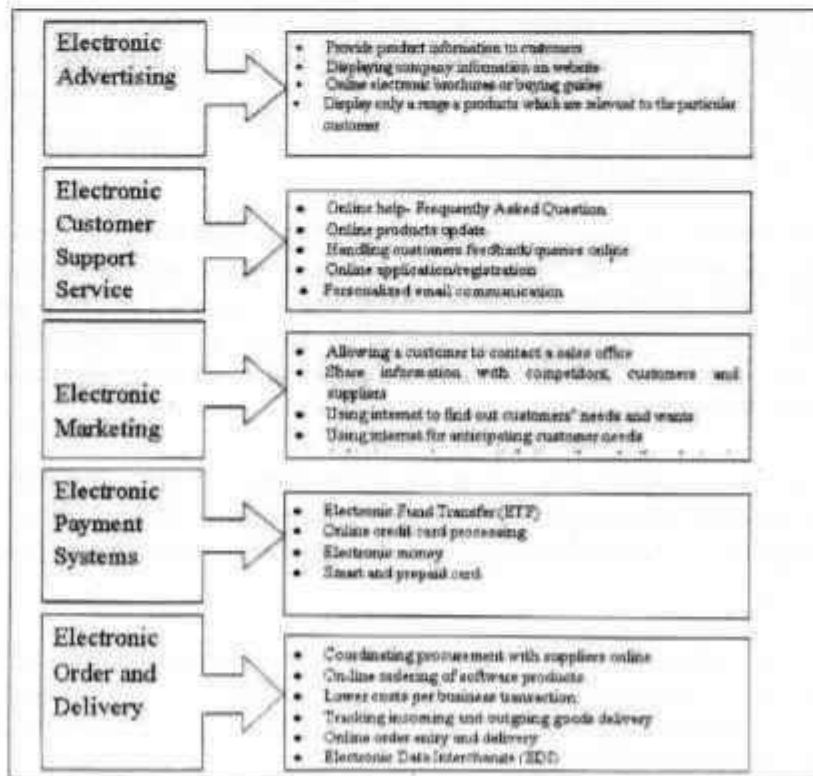
E-commerce is electronic commerce. It is nothing but the buying or selling of products electronically over the Internet. It goes hand in hand with many technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Currently it also incorporates with cloud computing [2].

A more complete definition is: E-commerce is the use of electronic communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among organizations, and between organizations and individuals [3].

The types of E-commerce are: [1]

1. Consumer to Consumer E-commerce (C2C E-commerce): The E-transactions between consumers themselves
2. Business to Consumer E-commerce (B2C E-commerce): Enterprises can sell to the consumers directly.
3. Business to Business E-commerce (B2B E-commerce): The E-transactions between Enterprises.
4. Consumer to Business E-commerce (C2B E-commerce): Consumers can sell products to the Enterprises.

Actually, there are many different types of E-commerce applications, which grouped in Figure1 according to categories.



**Figure 1.** Applications of E-commerce [1]

They are as follows: [6]

1. **Software-as-a-Service (SaaS):** This refers to remote access of sites that are hosted with applications like CRM (Customer Relationship Management), ERP (Enterprise Resource Planning) over the internet for the consumption of the end-user. The data center which displayed by Amazon Web Services are examples for this model.
2. **Platform-as-a-Service (PaaS):** This refers to availing operating systems, software development kits (SDKs) and tools (like Java, .NET, Python, Ruby on Rails) without buying the software licenses, which are made available over the Internet for software developers. The Google App Store is a best example for this model.
3. **Infrastructure-as-a-Service (IaaS):** This refers to providing the tangible physical devices over the internet virtually like virtual computers, servers, storage devices, network transfer, which are physically located in one data center. Organizations use their own platforms and applications within a service provider's infrastructure using the login authentication systems and passwords from any dumb terminal or device.

#### IV. Challenges Faced by Traditional ERP Software

Implementation of traditional enterprise software like System Applications and Products (SAP) in Enterprise Resource Planning (ERP) is a challenging task as a detailed analysis of factors that are critical to the implementation has to be taken into account. Further focusing on the critical success factors (CSF) from four different perspectives such as: technology selection; change management, knowledge management, emerging technologies would give a detail view of challenges in ERP implementation [7].

The ERP developed on a technology selection requires adequate training for the employees. If Chennai based industries are taken into consideration, they spend 16 to 20% of the ERP software cost on training. So, in this kind of situation most organization tries to retain their employees. Adversely at times these employee conflict against the interest of the organization when change management comes into role. 27% of Chennai based industries resist to change [8]. Then comes the knowledge management challenges that mitigate the implementation of ERP. The fundamental knowledge management challenges include the lack of knowledge in the employees about customization and process knowledge [9]. At last from the perspective of emerging technology it is up to the organization to take decision of continuing on-premises ERP or switching over to cloud ERP by taking all CSF into consideration – cost, employee adoption to the new environment.

#### V. Benefits of Cloud

The biggest benefit of the cloud computing is its ability to help business enterprises to increase their productivity and reduce their cost of and maintenance while providing new products to their customers.

The subscription of cloud client to a cloud provider is very flexible in the sense that the pay-as-you-go pricing model allows the users to try the applications or infrastructure before they commit themselves to renting them. When the users rent assets, the responsibility of maintenance of the data centers is in the hands of cloud provider, so the users care free about maintenance [10].

## II. Cloud Computing

Cloud computing do not have a unique definition, many authors have proposed their own perspective of cloud computing, here are some of them. Buyya et al. have defined it as follows: "Cloud is a parallel and distributed computing system consisting of a collection of interconnected and virtualized computers that are dynamically provisioned and presented as one or more unified computing resources based on service-level agreements (SLA) established through negotiation between the service provider and consumers."

Vaquero et al. have stated "clouds are a large pool of easily usable and accessible virtualized resources (such as hardware, development platforms and/or services). These resources can be dynamically reconfigured to adjust to a variable load (scale), allowing also for an optimum resource utilization. This pool of resources is typically exploited by a pay-per-use model in which guarantees are offered by the Infrastructure Provider by means of customized Service Level Agreements." [4].

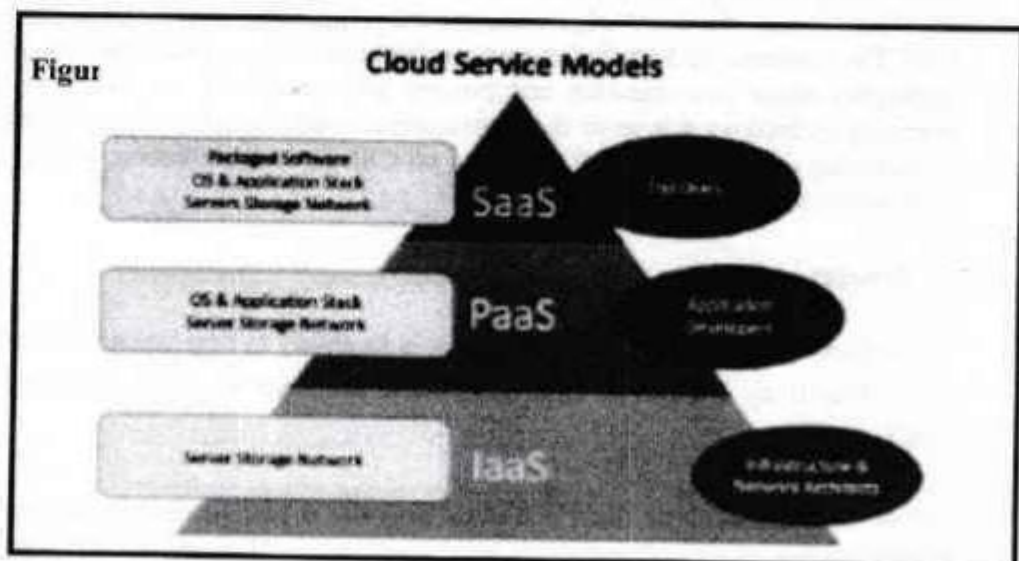
"Cloud" is a virtualized pool of computing reusable resources. It is:

- Flexible in increasing workload by virtual machines.
- Reliable by supporting redundancy, that is saving the data in more than one machine.
- Scalable by allocating resources on demand
- Maintainable as autopilot at times under the supervision of cloud administrator.

Cloud computing services are classified into three models: "Applications", "Platforms," and "Infrastructure". Each model serves a different purpose and offers different products for businesses and individuals around the world. The server administrator monitors traffic and client demands to ensure everything runs accurately [5].

## III. Cloud Technology Service Model

As stated before, the cloud computing has three service models as shown in Figure 2.



The cloud services are generally available 24/7 and accessible from multiple browsers (i.e., Mozilla Firefox, Chrome, Safari) and devices (i.e., desktop, laptop, smartphone, iPad) in any given time zone. This gives enormous flexibility for everyone to conduct their work [11].

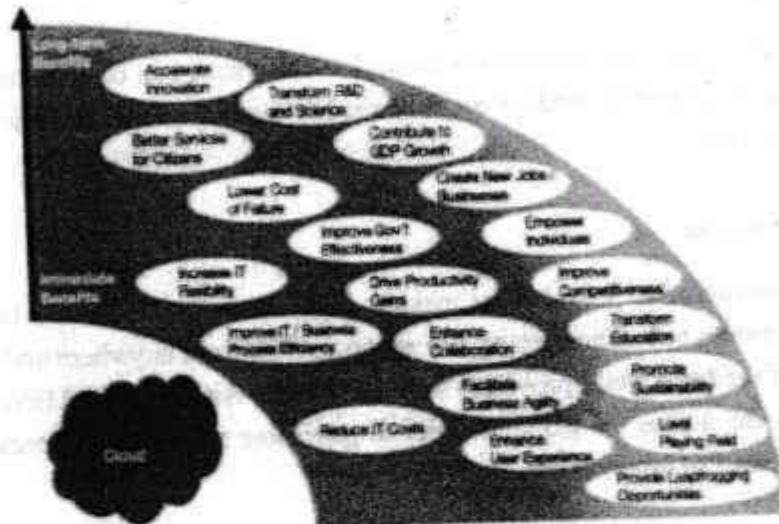


Figure 3. Examples of Benefits of Cloud [12]

## VI. Benefits of Cloud Computing for E-commerce

Both cloud computing and e-commerce is in peak usage over the Internet. Cloud computing allows clients to use services in a transparent way. E-commerce on the other hand, allows consumers to buy services or products from anywhere in the globe and anytime. The cloud computing for e-commerce has several benefits [13].

New Technology, cloud computing has brought a paradigm shift in e-commerce in the following aspects: [10]

### Transparency

It is up to the organization to decide to go in for cloud or not, as there is no guarantee for security. However, many cloud computing users trust the cloud provider because of transparency and looking at the security standards followed by them.

### Scalability

The most important aspects of cloud computing are scalability of resources based on the demand of the cloud clients, with an added advantage of disposing them when they are not needed by the cloud users.

### **Mobility**

E-commerce is benefited by cloud computing which allows the users to access products and services from anywhere in the globe and anytime from their mobile devices even while they are in travel.

### **Global expansion**

Global expansion of business enterprises through e-commerce can be accomplished by cloud computing. The e-commerce product could be readily made available to customers all around the world at any time.

### **Quality of e-commerce**

Quality of e-commerce is provided by making it available 24/7 over the Internet. So, the products and services of business enterprise are accessible from anywhere and anytime in the world. Many of the large cloud providers such as Google, Amazon, and Microsoft have their data centers spread across the globe in order to guarantee reliability in accessing the cloud applications in cases of failures [14].

## **VII. Difficulties Posed by Cloud ERP**

In spite of all the advantages, enterprise software poses challenges, even if rendered via the cloud. Here are three major problems that executives, planners, decision makers, and directors face with existing enterprise software solutions in cloud [15].

### **1. Lack of mobile compatibility**

Enterprises are struggling with legacy software that does not support mobile applications seamlessly. This lacks in compatibility of software on mobile devices. Even leading software enterprise developers are vigorously participating in developing software that operates well on all kinds of mobile devices.

### **2. Less cohesion in software integration**

In many cases, enterprises face the problem of integration of software with more than one software solution to automate a single business process; for instance, an ERP system integrated with a third-party warehouse application, and the invoicing in ERP integrated with an external document management solution vendor. Breakage within these interfaces is a major disruption in the flow of routine business day operations.

### **3. Software complexity**

Understanding the software solution by the end users need continuous training. These steep learning curves dissuade employees from properly engaging with the technologies, which leaves massive software potential untapped.



## VIII. Conclusion

The expansion of e-commerce along with cloud computing is enormous in recent trends. They go hand-in-hand in all aspects such as flexibility in subscription, scalability of resources; reliability in providing backup, maintainability is autopilot. This enhances high productivity, creating new products and gaining customers all over the world.

These benefits of cloud computing are enjoyed by business enterprises under some compensations such as lack of mobile compatibility, Less cohesion in software integration and software complexity.

In the near future e-commerce and cloud computing has to be tightly coupled across these drawbacks. Perhaps, cloud computing plays a vital role in the growth of e-commerce with a cutting edge of success for large enterprises. But still SME struggles to survive in cloud. This also has to be overcome in the near future. I think this paper might open a path for new researchers in providing a prior knowledge.

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## WOMEN OWNED SMALL BUSINESS

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# **WOMEN OWNED SMALL BUSINESS**

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## ABOUT THE BOOK

Women owned small business is one of the emerging studies in the present day scenario which helps to achieve sustainable inclusive growth of the country. The Government has taken several measures to encourage women to set up small-scale and micro-enterprises through training, skill development programmes and financial assistance for the upliftment of women. The primary objective of the research study is to evaluate the status of women owned small business in Tiruchirappalli district. Supplement to family income is the major reason for starting business in this district. They frequently get affected by shortage of own fund, inability to provide security and high interest for loan.

By running the small business, women are becoming empowered, self confident and competent enough to uplift the economic status of the society at large. The economic and social status has increased and they become successful business owners. The government should create awareness about various schemes and incentives to them. This district needs more monitoring with behavioral changes, institutional assistance and marketing support to strengthen and sustain their entrepreneurial activities in the long run.

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## CONTENTS

CHAPTER No.	TITLE	PAGE No.
I	Introduction and Review of Literature	1
II	Women Entrepreneurship in India	14
III	Socio-Enterprise Profile of Women Owned Small Business in Tiruchirappalli District	41
IV	Reasons for Women Starting Business	57
V	Financial and Marketing Performance of Women Owned Small Business In Tiruchirappalli District	74
VI	Problems of Women Owned Small Business In Tiruchirappalli District	102
VII	Impact of Women Owned Small Business on Socio-Economic Empowerment of Women In Tiruchirappalli District	129
VIII	Summary of Findings, Suggestions and Conclusion	144

**SOCIAL, ECONOMIC,  
EDUCATIONAL AND ENVIRONMENTAL  
IMPACT OF COVID-19  
ISSUES AND CHALLENGES**

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**EDUCATIONAL IMPACT OF COVID-19**

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95	28. STUDENTS' INVOLVEMENT IN ACADEMIC AND CREATIVE ACTIVITIES, DURING COVID-19 LOCK-DOWN PERIOD :A STUDY Prof. (Dr.) Raghu Nath Datta, Dr. Pranam Dhar, Pritam Dhara	179
102	29. EDUCATION IMPACT IN INDIA OF COVID-19 Dr. Mahesh Barad	187
107	30. WOMEN EDUCATION IN INDIA IN PRE AND POST COVID ERA: A CASE STUDY OF WEST BENGAL Dr. Suparna Banerjee, Dr. Aparna Banerjee	194
113	31. IMPACT OF COVID- 19 AMONG PRIVATE SCHOOLS IN INDIA Dr.M.Priyadarshini	201
119	32. COVID19 -AN ANALYTICAL STUDY ON HIGHER EDUCATION STUDENTS IN SALEM Dr.S.Kavitha, Dr.S.Mahalakshmi	205
126	33. EDUCATIONAL IMPACT OF COLLEGE STUDENTS DURING COVID-19 IN COIMBATORE CITY Dr.P.Mari Selvam, Dr.A.Gomathi	215
133	34. EDUCATIONAL IMPACT OF COVID-19-ISSUES AND CHALLENGES - A STUDY Dr.G.Radhika, D.Ponmalar	221
143	35. THE ISSUES AND NEEDS OF CHILDREN WITH SPECIAL NEEDS (CWSN) IN THE PRESCHOOLS DURING COVID-19 PANDEMIC. UK Abdunnasar	227
149	36. IMPACT OF COVID-19, EDUCATION SECTOR CONVERT INTO DIGITAL PLATFORM IN TAMIL NADU Dr.T.Kannan, C.Kavitha, P.Jayapradha	231
153	37. IMPACT OF PANDEMIC COVID-19 ON EDUCATIONAL SECTOR Prof.Dr.N.Savithri	236
160	38. IMPACT OF SOCIAL MEDIA ON THE ACADEMIC DEVELOPMENT OF COLLEGE STUDENTS DURING LOCK DOWN PERIOD OF COVID-19 Dr. S.Subathra	241
168	39. OUTBREAK OF COVID 19 AND ITS IMPACT ON THE SYSTEM OF IMPARTING EDUCATION Priyanka Das	248
173	40. PROBLEMS FACED BY STUDENTS ON ONLINE CLASS WITH SPECIAL REFERENCES TO ARTS AND SCIENCE COLLEGE OF TIRUCHIRAPPALLI DISTRICT J. Premadas	256
	41. THE IMPACT OF ONLINE CLASSES IN THE ACADEMIC PERFORMANCE: A STUDENT'S PERSPECTIVE Dr.S.Savarimuthu, Dr.R.Pasupathi	265
	42. A COMPENDIUM OF ONLINE EDUCATION IN COVID 19 LOCKDOWN PERIOD Dr. M.R. Lakshiminarayanan	271
	43. ACADEMIC ENHANCEMENT PRACTICES OF COLLEGE TEACHERS DURING COVID -19 LOCK DOWN PERIOD -A STUDY Dr.C.Paramasivan	275
	44. CHALLENGES FACED BY PROFESSORS IN ONLINE TEACHING DURING COVID-19 PANDEMIC WITH SPECIAL REFERENCE TO MADURAI DISTRICT OF TAMILNADU Dr.S.C.B.Samuel Anbu Selvan, K. Deepthi Nivasini	283

## IMPACT OF SOCIAL MEDIA ON THE ACADEMIC DEVELOPMENT OF COLLEGE STUDENTS DURING LOCKDOWN PERIOD OF COVID-19

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### Abstract

*Corona viruses are large family viruses that can cause respiratory illness in people and it spreads through respiratory droplets produced by an infected person to other person. It becomes severe and causes to death. The Government of India had taken the steps to protect its people by way of lockdown the whole. Nationwide lockdown has closed all educational institutions. The impact of lockdown on education leads the college students to learn through online mode. Social media plays a major role to learn course material during the lockdown period. Here the researcher used the word "social media" for Whatsapp. Teaching-learning process had been held with the use of google meet, Zoom meet and also through social media (whatsapp). During lockdown, college students are enjoying with family and they are not concentrated on studies but they feared about disease. The main objectives of the study are to know the impact of social media on educational background of the college students during COVID 19 lockdown and offer suggestions for academic development of college students during lockdown period. This study is descriptive and analytical in nature by using both primary and secondary data. The data collected through google form during one month from 16<sup>th</sup> April 2020 to 15<sup>th</sup> May 2020. The data have been collected by the response of 70 sample students in various colleges with various disciplines. It had been analyzed with the help of simple percentage distribution.*

**Key Words:** Social Media (Whatsapp), COVID – 19, Lock Down, College Students, Academic Development.

### Introduction

A new respiratory virus called Corona virus is a kind of common viruses that cause an infection on nose, sinuses or upper throat. It can lead to pneumonia, respiratory failure, septic shock and death. It spreads severely through person to person when he becomes sick close contact with an infected person. On 11<sup>th</sup> March 2020, World Health Organization declared Novel Corona Virus Disease (COVID-19) outbreak as a pandemic and informed that countries should take immediate actions and scale up response to treat, detect and reduce transmission to save people's lives. On 24<sup>th</sup> March the Government of India declared a nationwide lockdown for 21 days to protect its people. Educational institutions include universities, deemed universities, aided colleges and self financing colleges had been closed. In this lockdown period, college students are enjoyed with family. Several educational institutions around the state have started online classes to cover the courses and have requested students to prepare for the semester examination during this lockdown period. The students are not interested to learn the course through online. This study have been undertaken to know the impact of social media on educational background of the college students during COVID 19 lockdown and offer suggestions for academic development of college students.



**Review of Literature**

Vikram et al. (May 2020) had pointed out that lockdown has a definite effect on education. Due to Lockdown issues, students can't concentrate on their studies and some students say that there is positive impact. Exams should be conducted online only and college professors should take online lectures during the lockdown period. These issues have increased the cost of education to some extent and these issues have not only affected the education sector but also all sectors. Some students also think that it is an opportunity to innovate on lockdown issues.

Pravat Kumar Jena (June 2020) has outlined various impacts of Covid-19 on higher education in India. The recent pandemic created an opportunity for change in pedagogical approaches and introduction of virtual education in all levels of education. In this pandemic situation, a gradual move towards the online/virtual education is the demand of the current crisis. This would involve upgrading the service platform to enable it to meet the required volume of educational demands of students. All service providers need to be mobilized to provide proper access to the educational service platforms to the disadvantaged groups of population also.

Nanigopal Kapasta et al. (June 2020) had assessed the impact of lock down on learning status of undergraduate and postgraduate students in West Bengal. There should be made a uniform academic plan for the universities and colleges and initiate a proper Education Continuity Plan (ECP) to continue the learning process during this pandemic. The Government should create a positive space for study among the students.

**Objectives of the study**

1. To know the impact of social media on educational background of the college students during COVID 19 lockdown.
2. To offer suggestions for academic development of college students during lockdown period of COVID 19.

**Scope of the study**

The scope of the study is limited to collecting data which is filled by the respondents through google form. The analysis is done to suggest the possible suggestions. The data collected through google form only for one month from 16<sup>th</sup> April 2020 to 15<sup>th</sup> May 2020.

**Research Methodology**

The present study is descriptive and analytical in nature by using both primary and secondary data. Primary data were collected with the help of structured questionnaire framed in google form. The link was sent to students through social media and mail. The data have been collected by the response of 70 sample students in various colleges with various disciplines. Secondary data were collected from the various books, journals, newspapers and government websites.

The data collected from the respondents have been analyzed with the help of simple percentage distribution to strengthen the present research study.

**Limitations of the Study**

This study is surveyed on the basis of response given by respondents. Irrespective of studies whether they may be part-time, full-time, regular or distant education with various disciplines can consider.

**Educational Background of College Students During COVID 19 Lockdown**

During first lockdown the college students felt free from college studies and they started to do home activities and enjoyed as holidays with family. They are feared

the lockdown on that time they had planned to prepare for exams. The following answers had given by sample respondents to know the educational background during lockdown.

**Table 1**  
**Activities Doing Most Of Time During COVID 19 Lockdown**

SPENDING ACTIVITIES	No. of Respondents	Percentage
Take care of home	19	27%
Watching TV	08	11%
Spending time with social media	08	11%
Studying your course materials	06	09%
Enjoying with your family	25	36%
Others	04	06%
<b>Total</b>	<b>70</b>	<b>100%</b>

Source: Primary data

Table 1 showed that the college students had spent time for activities during covid 19 lockdown. Out of 70 respondents, 19 respondents are taking care of their home during COVID 19 lockdown, 8 of them are spending time to watch TV, again 8 out of them are spending to see mobile, 6 of them only are using the lock down period for studying their course material, 25 of them are enjoying their times with family and 4 of them are doing farm work and other works. Hence the majority of respondents that is 36 percent are enjoying with their family during lock down period.

**Table 2**  
**Time utilizing for watching social media per day**

Time Utilized	No. of Respondents	Percentage
Less than 2 hours	28	40%
2 to 4 hours	25	36%
4 to 6 hours	12	17%
More than 6 hours	5	07%
<b>Total</b>	<b>70</b>	<b>100%</b>

Source: Primary data

Table 2 showed that time utilized for watching social media per day. It shows that 40 percent of respondents are utilizing less than 2 hours per day to watch social media, 36 percent of them are using 2 to 4 hours, 17 percent of them are spending 4 to 6 hours and 7 percent of them are utilizing more than 6 hours per day to watch social media. Hence the majority of 28 respondents are using less than 2 hours to watch social media.

**Table 3**  
**Time spending for watching TV per day**

Time Spending	No. of Respondents	Percentage
Less than 2 hours	45	64%
2 to 4 hours	14	20%
4 to 6 hours	09	13%
More than 6 hours	02	03%
<b>Total</b>	<b>70</b>	<b>100%</b>

Source: Primary data

Table 3 showed that time spending for watching TV per day. It shows that 64 percent of respondents are utilizing less than 2 hours per day to watch TV, 20 percent of them are using 2 to 4 hours, 13 percent of them are spending 4 to 6 hours and 3 percent of them are utilizing more than 6 hours per day to watch TV. Hence the majority of 45 respondents are spending less than 2 hours to watch TV.

**part of Social Media on Development of E-Learning System**

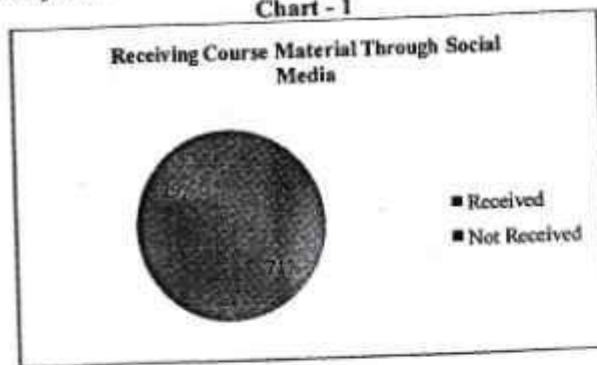
Because of lockdown for continuation of education to students, the government has come up with e-learning program. The teachers had took class through zoom meeting, google meeting. They had created groups in social media and sending information, course materials by using gmail, google classroom and social media to continue the education. Social media plays a major role in the development of e-learning system. The college students are continuing their studies through online mode. The development of e-learning had been seen in following tables.

**Table 4**  
**Receiving course material through social media**

Course Material Through Social Media	No. of Respondents	Percentage
Received	50	71%
Not Received	20	29%
<b>Total</b>	<b>70</b>	<b>100%</b>

Source: Primary data

**Chart - 1**



It is revealed that from the Table 4 and Chart 1, 71 percent of respondents are receiving course material from masters through social media and 29 percent are not received any course material. Hence most of them are received their course materials through social media.

**Table 5**

**Time Utilizing for studying course material through social media per day**

Time Utilizing	No. of Respondents	Percentage
Less than 2 hours	46	66%
2 to 4 hours	18	26%
4 to 6 hours	04	06%
More than 6 hours	01	01%
No Opinion	01	01%
<b>Total</b>	<b>70</b>	<b>100</b>

Source: Primary data

Table 5 showed that time utilized for studying course material through social media per day. It shows that 46 respondents are utilizing less than 2 hours per day to study course material through social media, 18 of them are using 2 to 4 hours, 4 of them are spending 4 to 6 hours and 1 of them are utilizing more than 6 hours per day and again one of them not willing to utilize time for studying course material. Hence the majority

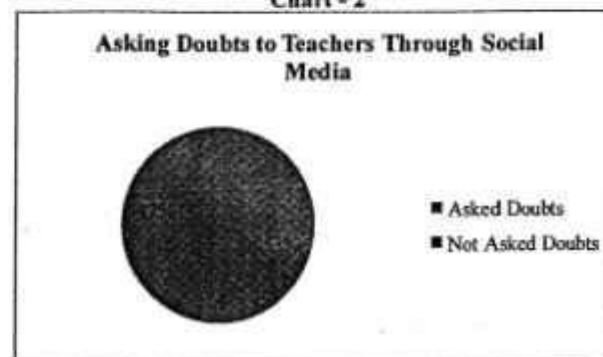
of 66 percent of respondents are using less than 2 hours to watch social media for studying course materials.

**Table 6**  
**Asking Doubts to teachers through social media**

Asking Doubts to teachers Through Social Media	No. of Respondents	Percentage
Asked	37	53%
Not Asked	33	47%
<b>Total</b>	<b>70</b>	<b>100%</b>

Source: Primary data

**Chart - 2**



The Table 6 and Chart 2 showed that the college students are asking doubts to their teachers through social media. It showed that out of 70 respondents, 37 respondents are not asked any doubts about course material through social media and 33 of them are asked doubts. The majority of respondents are asked doubts using social media.

**Table 7**

**Clearing Student's doubt through social media**

Clearing Student's doubt Through Social Media	No. of Respondents	Percentage
Cleared	47	67%
Not Cleared	22	32%
No opinion	01	01%
<b>Total</b>	<b>70</b>	<b>100%</b>

Source: Primary data

It is revealed that from the Table 7, 67 percent of respondent's doubt regarding their course cleared through social media, 32 percent are pointed out that their doubts are not cleared and 1 percent of them are not stated any opinion regarding clarification of the doubts. Hence most of them are getting answers for their doubts using social media.

**Table 8**

**Student's Opinion about Clarification of doubt**

Clarification of Student's doubt through	No. of Respondents	Percentage
Conversation through Phone	21	30%
Receiving information through social media	32	46%
Not cleared the doubts	15	21%
No Opinion	--	--

primary data  
Students opinion about clarification of their doubts. Out of 70 of respondent's doubts cleared by directly talking with phone, 46 doubts cleared by receiving information through social media, 21 percent that teachers are not taking care to clear the doubts and 2 percent by my opinion. Hence most of them are receiving information through

Table 9

Opinion about learning course material through social media

Opinion about learning through social media	No. of Respondents	Percentage
Learn course material through social media	28	40%
Do not learn course material through social media	41	59%
	01	01%
	70	100%

primary data  
Students interest about learning course material through media. Out of 70 percent of them are interested to learn course material through social media and 1 percent by my opinion.

Table 10

Opinion about preparing for exam through social media

Opinion about preparing for exam through social media	No. of Respondents	Percentage
Preparing for exam through social media	23	33%
Do not preparing for exam through social media	45	64%
	02	03%
	70	100%

primary data  
Students revealed that Student's opinion about preparing for exam through social media. 33 percent of them are preparing for board examination through social media and 64 percent are not preparing for board examination through social media and 3 percent had not given any opinion.

Table 11

Opinion about usefulness of social media for course study

Opinion about usefulness of social media for course study	No. of Respondents	Percentage
Useful for course study	15	21%
Not useful for course study	20	30%
	29	41%

social media is useful to study course, 4 percent of them felt that social media is not useful to study the course and again 4 percent of them specified that not very useful.

Suggestions

The government should take decision to regulate the college education by adopting systematic digital learning. It should create awareness of importance of learning through online in this pandemic situation. It should ensure that learning by online learning is possible through providing job opportunities for skilled personnel. It created interest to learn course with employable skill. Social media is very helpful for enlighten the college education. The Government should support to utilize user friendly advanced technology for teaching-learning process. It should provide fund to economically weak background of college students and also for academic development of college education during lockdown of COVID-19.

Conclusion

During lock down period most of the college students are spending less time for their studies. They are receiving course material through social media and utilizing it for clarification of doubts in subjects and getting replies from their professors. They are not concentrated on their board exams and also not interested to learn through online. College teachers should be adopted many methods differently to teach and to create interest to learn the course among college students. Social media is very useful for teaching-learning process during this lockdown period. The government should initiate to recognize online way of course learning for guiding and for academic development of college students. It should adopt systematic continuous learning process to make them to enroll higher studies. For preventing transmission of the disease, college students should stay at home and also should have enthusiastic mind-set to learn the course through online. It can be provide relaxation from stress and also guides to achieve the target in the course. This study analyzed through simple percentage distribution only, the researchers may utilize statistical tools in SPSS package for further research.

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DEPARTMENT OF BUSINESS ADMINISTRATION



# AIMAN COLLEGE OF ARTS & SCIENCE FOR WOMEN

(Sponsored by AIMA Education & Welfare Society) (Affiliated to Bharathidasan University)  
(ISO 9001:2015 Certified Institution) Recognized by UGC under section 2(f) and 12(B),  
Tiruchirappalli - 620 021.

Cordially invites you for National Conference  
On Challenges to Indian Businesses

11<sup>th</sup> JANUARY 2020 Saturday at 9.30a.m

Venue: **Auditorium**

Presidential Address

Dr. **SUHASHINI ERNEST**, Principal

Inaugural Address

**CMA PSM. HAMEED NAJIMUDEEN**

General Manager and Head, Finance EDN, BHEL, Bengaluru

Topic : **The Causes and Effects of Economic Slowdown**

Key Note Address

**JANAB.M.Y.HABIBULLAH** Secretary & Correspondent

Vote of Thanks

Ms. **V.SUMATHI**, Assistant Professor

**TECHNICAL SESSION I (11.15a.m)**

Chair Person

Ms. **N.FIVEROSE**, Assistant Professor

Resource Person

Dr. **G.RABIA JAHANI FARZANA**

Head, Department of Business Administration Govt. Arts College, Tiruchirappalli - 22.

Topic : **Psychological Capital**

**TECHNICAL SESSION II (2.00p.m)**

Chair Person

DR. **K.PRABAVATHY**, Assistant Professor

Resource Person Dr. **A.ABDUL HAMEED**

Assistant Professor, Alliance School of Business, Alliance University, Bengaluru

Topic : **Changing Business Scenario and its Impact on Financial  
Performance of Corporates Valedictory Address (3.30p.m)**

Prof Dr. **V.BALACHANDRAN**

Department of Management Studies, Central University of Kerala

Topic : **Challenges Ahead for Businesses in 21st Century**

Vote of Thanks

Ms. **J.JAYANTHI GRACE RUBY**, Organizing Secretary

## A STUDY ON FINANCIAL PERFORMANCE OF IOB WITH REFERENCE TO RATIO ANALYSIS

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### ABSTRACT

The banking sector as service sector, and as one of the components of financial system, plays an important role in the performance of any economy. The performances of banks are dependent more on the management's ability in formulating strategic plans and the efficient implementation of its strategies. In financial analysis, a ratio is used as a benchmark for evaluation the financial position and performance of a firm. Banks nowadays are going through various changes in the forms of corporate restructuring etc. The main objective of this study is to analyze the financial performance of the Indian Overseas Bank in India with the help of ratio analysis. This study focuses on the parameters such as Credit Deposit Ratio, Deposit to Total Asset Ratio, Equity Multiplier Ratio, Interest Expended to Operating Income Ratio, Advances to Total Asset Ratio and Total Investment to Total Asset Ratio. This paper is an attempt that has been made to identify the actual position as well as the strength or weakness of the Indian Overseas Bank in India so that it could help the investors in making decisions for their investment.

**Key Words:** Financial Performance, Credit Deposit ratio, Operating Income, Deposit to Total Asset Ratio.

### INTRODUCTION

In Modern Era, banking is the kingpin of all business activity. Economic and industrial development of a country depends on efficient and effective utilization of funds which are managed by the banks. Adequacy of capital and competency of management are the main factors which are raised the earning capacity of the banks. In financial analysis, a ratio is used as a benchmark for evaluation the financial position and performance of a firm. The primary objective of this study is to analyze the financial performance of the Indian Overseas Bank in India through ratio analysis in the years ended from March 2016 to 2019. This study focuses on

the parameters such as Credit Deposit Ratio, Deposit to Total Asset Ratio, Equity Multiplier Ratio, Interest Expended to Operating Income Ratio, Advances to Total Asset Ratio and Total Investment to Total Asset Ratio. It is an attempt that has been made to identify the actual position as well as the strength or weakness of the Indian Overseas Bank in India so that it could help the investors in making decisions for their investment.

### **PROFILE OF IOB**

Indian Overseas Bank (IOB) was founded on 10th February 1937 by Shri. M. Ct. M. Chidambaram Chettyar a pioneer in many fields such as Banking Insurance and Industry with the twin objectives of specializing in foreign exchange business and overseas banking. As on 31st March 2018 the Bank had 3332 domestic branches as against 3373 branches as on 31st March 2017 comprising of 922 rural branches (27.67%) 990 Semi Urban branches (29.71%) 678 urban branches (20.35%) and 742 Metropolitan branches (22.27%). Besides the Bank has 7 Zonal Offices 48 Regional Offices 4 Extension Counters 20 Satellite Offices 3 City Back Offices and 6 Inspectorates.

IOB was the first Bank to venture into consumer credit. It introduced the popular Personal Loan scheme during this period. In 1964 the Bank made a beginning in computerisation in the areas of inter-branch reconciliation and provident fund accounts. In 1968 IOB established a full-fledged department to cater exclusively to the needs of the Agriculture sector. At the time of Nationalisation (1969) IOB was one of the 14 major banks that was nationalised in 1969. On the eve of Nationalisation in 1969 IOB had 195 branches in India with aggregate deposits of Rs. 67.70 Crs. and Advances of Rs. 44.90 Crs. IOB was one among the first to join Reserve Bank of India's negotiated dealing system for security dialing online. The Bank has finalised an e-commerce strategy and has developed the necessary Internet banking modules in-house.

During the year 2017-18 the Bank issued 397830018 equity shares of Rs.10/- each for cash at issue price of Rs.27.65 per equity share (including premium of Rs.17.65 per equity share) aggregating upto Rs.1100 crores to Government of India on Preferential Basis on 31 August 2017 for the capital infusion received from Government of India on 16 March 2017 and 2038211029 equity shares of Rs.10/- each for cash at issue price of Rs.23.03 per equity share (including premium of Rs.13.03 per equity share) aggregating upto Rs.4694 crores to Government of India on Preferential Basis on 28 March 2018.

## REVIEW OF LITERATURE

**Barinder Singh (2017)** had evaluated the financial analysis of SBI with special reference to Indian Banking Industry. It is founded that the bank had better capital adequacy ratio so it had strong financial health. On the assets basis it had not a satisfactory position. Liquidity ratio is not satisfactory so it should be maintain the working capital in proper way in the future.

**Ramya et al. (2017)** had analysed the financial performance of SBI using Camels Approach (Model of ratio analysis). In this study it is founded that the SBI has been aggressive in financing in growth with debt. It has made investment in the Government securities both inside and outside India during the five years from 2011-12 to 2015-16. It maintained the high total investment to total asset ratio that indicated that the bank can increase its reputation.

**Subalakshmi et al. (2018)** had examined the financial ratio analysis of SBI during the years from 2009 to 2016. It is founded that the bank had maintained the high Equity Multiplier Ratio. It showed that there are more chances to convert debtors in NPA to bad debts in the near future. The performance is less satisfactory in the analysis of Interest expended to interest earned ratio. It is suggested that there should be in a position to take necessary steps to improve the overall performance.

## OBJECTIVES OF THE STUDY

1. To evaluate the financial performance of the IOB through ratio analysis.
2. To offer the operational efficiency by comparing the balance sheet& profit & loss account.

## SCOPE OF THE STUDY

The scope of the study is limited to collecting financial data published in the reports of the IOB. The analysis is done to suggest the possible suggestions. The study is carried out only for four years from 2016 to 2019.

## RESEARCH METHODOLOGY

In the present study, an attempt has been made to evaluate the financial performance of IOB with the help of Ratio analysis. The study is based on secondary data that has been collected from annual reports of the IOB, magazines, journals, documents and other published information. The study covers the period of 4 years i.e. from year 2016 to year 2019. Ratio Analysis was applied

to analyze the trends in banking business and financial performance of IOB in India. Maximum or Minimum value and Mean have also been deployed to analyze its business stability.

#### LIMITATIONS

1. The study is based on only secondary data.
2. The period of study was 2014-19 financial years only.

#### FINANCIAL ANALYSIS OF IOB DURING 2016 TO 2019

For the purpose of analyzing the financial performance of IOB, a widely accepted analytical Tool that is Ratio Analysis is adopted and results are obtained. It focuses on the following parameters.

Credit Deposit Ratio, Deposit to Total Asset Ratio, Equity Multiplier Ratio, Return on Equity Ratio, Interest Expenses to Operating Income Ratio, Total Investment to Total Asset Ratio and Advances to Total Asset Ratio.

**Table 1**

**Balance Sheet of IOB from 2016 – 2019 (Rs.in 000's)**

Particulars	March 2016	March 2017	March 2018	March 2019
<b>Capital and Liabilities</b>				
Capital	1807,26,57	2454,72,89	4890,76,99	9141,64,82
Reserves	13858,54,97	11289,81,88	8383,21,30	7218,22,99
Deposits	224514,23,96	211342,62,67	216831,81,11	222534,07,72
Borrowings	27183,30,77	16097,67,18	9228,08,11	6146,03,79
Other L & P	7073,40,09	5982,64,12	8634,15,51	4968,36,45
<b>Total</b>	<b>274436,76,36</b>	<b>247167,48,74</b>	<b>247968,03,02</b>	<b>250008,35,77</b>
<b>Liabilities</b>				
<b>Assets</b>				
Cash & Balances	14033,49,24	11499,96,83	11579,45,04	10292,53,22



with RBI				
Balances	8212,74,33	11723,06,72	14965,54,04	20598,96,56
with banks & money at call				
Investments	79189,55,06	71549,19,41	68645,93,65	66932,27,34
Advances	160860,66,80	140458,61,83	132488,81,49	132597,62,96
Fixed Assets	3270,46,49	3054,33,21	2893,43,38	3336,90,47
Other assets	8869,84,44	8882,31,04	17394,85,42	16250,05,22
<b>Total Assets</b>	<b>274436,76,36</b>	<b>247167,48,74</b>	<b>247968,03,02</b>	<b>250008,35,77</b>

Source: Annual Report of IOB from the year 2016-17 to 2018-19

Table 1 depicted the Financial Position Statement that is Balance Sheet as on from 31<sup>st</sup> March 2016 to 2019.

**Table 2**

**Profit and Loss Account for year ended from 2016 – 2019 (Rs.in 000's)**

Particulars	March 2016	March 2017	March 2018	March 2019
<b>Income</b>				
Interest earned	23517,29,49	19718,59,89	17915,21,30	17631,26,12
Other Income	2528,25,70	3372,63,53	3746,43,62	4206,32,09
<b>Total I</b>	<b>26045,55,19</b>	<b>23091,23,42</b>	<b>21661,64,92</b>	<b>21837,58,21</b>
<b>Expenditure</b>				
Interest Expended	18134,60,05	14529,01,88	12447,63,91	12352,12,78
Operating expenses	5025,49,57	4912,01,23	5584,92,54	4451,58,16

Provisions and Contingencies(net)	5752,78,32	7066,94,17	9928,57,52	8771,75,37
<b>Total II</b>	<b>28942,87,94</b>	<b>26507,97,28</b>	<b>27961,13,97</b>	<b>25575,46,31</b>
<b>Net Profit/Loss</b>				
<b>I-II</b>	<b>-2897,32,75</b>	<b>-3416,73,86</b>	<b>-6299,49,05</b>	<b>-3737,88,10</b>
Profit/Loss b/f	-489,83,75	-3423,58,50	-6978,94,50 (set off against Share Premium)	-6373,69,72
<b>Total</b>	<b>-3387,16,50</b>	<b>-6840,32,36</b>	<b>-6299,49,05</b>	<b>-10111,57,82</b>

**Source:** Annual Report of IOB from the year 2016-17 to 2018-19

Table 2 indicated the Income Statement of IOB that is Profit and Loss Account for the year ended from 31<sup>st</sup> March 2016 to 2019.

### **RATIO ANALYSIS**

The ratio is one of the most powerful tools of financial analysis. It stands for the process of determining and presenting the relationship of items and groups of items in the financial statements. It is useful to forecast and plan the expected future returns. It is the way by which financial stability and health of the concern can be judged. Thus ratios have wide applications and helpful to know the overall strength of the business firm.

#### **Credit Deposit Ratio**

Credit-Deposit Ratio is the proportion of loan-assets created by a bank from the deposits received. Credits are the loans and advances granted by the bank. In other words it is the amount lent by the bank to a person or an organization which is recovered later on. Interest is charged from the borrower. Deposit is the amount accepted by bank from the savers and interest is paid to them. It is calculated by the formula

Credit Deposit Ratio = Credit / Deposit.

**Table 3**  
**Credit Deposit Ratio of IOB (Rs.000 omitted)**

<b>Year Ended</b> <b>March</b>	<b>Credit</b>	<b>Deposit</b>	<b>Credit Deposit</b> <b>Ratio</b>
<b>2016</b>	160860,66,80	224514,23,96	<b>0.72</b>
<b>2017</b>	140458,61,83	211342,62,67	<b>0.66</b>
<b>2018</b>	132488,81,49	216831,81,11	<b>0.61</b>
<b>2019</b>	132597,62,96	222534,07,72	<b>0.60</b>
<b>Average = 0.65</b>			
<b>Maximum = 0.72</b>			
<b>Minimum = 0.60</b>			

Computed Secondary Data

It is revealed that from the Table 3, the Credit Deposit Ratio in the year 2016 is 0.72, 2017 is 0.66, 2018 is 0.61 and 2019 is 0.60. The Minimum ratio is registered as 0.60 and the Maximum ratio is registered as 0.72 in the year 2019 and 2016 respectively. It is concluded that during the four years from 2016 to 2019, the average CD ratio of IOB is 0.65 and it indicates that every Rs. 100 deposited Rs. 65 being lent. Hence it is cleared that the IOB may not enough liquidity to cover any unforeseen fund requirements.

#### **Deposit to Total Asset Ratio**

The deposit to total assets ratio is an indicator of financial leverage. It describes the percentage of total assets that were financed by creditors, liabilities and debt. The deposits to total assets ratio is calculated by dividing total deposits by its total assets. The formula to calculate the deposit to total assets ratio is

Deposit to Total Assets Ratio = Deposit/Total Assets

Table 4

## Deposit to Total Asset Ratio of IOB (Rs.000 omitted)

Year Ended March	Deposit	Total Asset	Deposit to Total Asset Ratio
2016	224514,23,96	274436,76,36	0.82
2017	211342,62,67	247167,48,74	0.86
2018	216831,81,11	247968,03,02	0.87
2019	222534,07,72	250008,35,77	0.89
<b>Average = 0.86</b>			
<b>Maximum = 0.89</b>			
<b>Minimum = 0.82</b>			

Computed Secondary Data

It is inferred that from the Table 4, Deposit to Total Asset Ratio in the year 2016 is 0.82, 2017 is 0.86, 2018 is 0.87 and 2019 is 0.89. The Minimum ratio is registered as 0.82 and the Maximum ratio is registered as 0.89 in the year 2016 and 2019 respectively. It is concluded that during the four years from 2016 to 2019, the average Deposit to Total Asset ratio of IOB is 0.86. As this ratio established the extent to the bank's asset being funded by deposits. Hence it is cleared that around 86 percent of total assets are being funded by deposits.

#### Equity Multiplier Ratio

This ratio measures the extent to which assets of the financial institutions are funded with equity relative to debt. Equity Multiplier measures the value of assets funded per equity capital. The higher this ratio, the more leverage or debt the bank is using to fund its assets. The formula to calculate the Equity Multiplier Ratio is

Equity Multiplier Ratio = Total Assets/Total Equity Capital

**Table 5**  
**Equity Multiplier Ratio of IOB (Rs.000 omitted)**

<b>Year Ended March</b>	<b>Total Asset</b>	<b>Equity Capital</b>	<b>Equity Multiplier Ratio</b>
<b>2016</b>	274436,76,36	1807,26,57	<b>151.85</b>
<b>2017</b>	247167,48,74	2454,72,89	<b>100.69</b>
<b>2018</b>	247968,03,02	4890,76,99	<b>50.70</b>
<b>2019</b>	250008,35,77	9141,64,82	<b>27.35</b>
<b>Average = 82.65</b>			
<b>Maximum = 151.85</b>			
<b>Minimum = 27.35</b>			

Computed Secondary Data

Table 5 indicated that the Equity Multiplier Ratio in the year 2016 is 151.85, 2017 is 100.69, 2018 is 50.70 and 2019 is 27.35. The Minimum ratio is registered as 27.35 and the Maximum ratio is registered as 151.85 in the year 2019 and 2016 respectively. It is concluded that during the four years from 2016 to 2019, the average Equity Multiplier Ratio of IOB is 82.65. Higher the EM ratio indicates that more assets are funded by debt than by equity. This involves more risk for the investors because the bank is highly levered with its debts.

#### **Return on Equity Ratio**

It measures the amount of net income after taxes earned for Equity Capital contributed by the bank's stock holders. The formula to calculate the return on Equity ratio is

Return on Equity Ratio = Net income/Total Equity Capital

**Table 6**  
**Return on Equity Ratio of IOB (Rs.000 omitted)**

<b>Year Ended</b> <b>March</b>	<b>Net Income/Loss</b>	<b>Equity Capital</b>	<b>Return on Equity</b> <b>Capital Ratio</b>
<b>2016</b>	<b>-2897,32,75</b>	<b>1807,26,57</b>	<b>-1.60</b>
<b>2017</b>	<b>-3416,73,86</b>	<b>2454,72,89</b>	<b>-1.39</b>
<b>2018</b>	<b>-6299,49,05</b>	<b>4890,76,99</b>	<b>-1.29</b>
<b>2019</b>	<b>-3737,88,10</b>	<b>9141,64,82</b>	<b>-0.41</b>
<b>Average = -1.17</b>			
<b>Maximum = -0.41</b>			
<b>Minimum = -1.60</b>			

Computed Secondary Data

The Table 6 showed that the bank attained the net loss for all the four years from 2016 to 2019. The average Return on Equity Ratio of IOB is adversely showed as 1.17. The bank is not in a good position. The amount of capital invested is increased gradually year by year. But it is not enough to meet the expenditure of the bank. In the year 2019, the Return on Equity Capital is maximum (adversely 0.41) it is clearly depicted that the capital invested more than other years but it is not meet the entire expenditure.

#### **Interest Expended to Operating Income Ratio**

Interest expenses constitute the major part of Total expenses incurred by any bank. Interest is paid on the amount deposited by customers on various schemes like Fixed Deposit Schemes and Savings bank account. The formula to calculate the Interest expenses to Operating Income ratio is, Interest Expenses Ratio= Interest Expended/Total Operating Income

Table 7

## Interest Expended to Operating Income Ratio of IOB (Rs.000 omitted)

Year Ended March	Interest Expended	Operating Income	Interest Expenses to Operating Income Ratio
2016	18134,60,05	23517,29,49	0.77
2017	14529,01,88	19718,59,89	0.74
2018	12447,63,91	17915,21,30	0.69
2019	12352,12,78	17631,26,12	0.70
<b>Average = 0.73</b>			
<b>Maximum = 0.77</b>			
<b>Minimum = 0.69</b>			

Computed Secondary Data

It is revealed that from the Table 7, the average Interest Expended to Operating Income ratio of IOB during the study period is 0.73. The maximum is registered in the 2016 as 0.77 and the minimum is registered in the year 2018 as 0.69. It is cleared that the operating income of the bank is enough to meet the interest expended but it is not so high.

**Total Investment to Total Asset Ratio**

Total investment to total assets is the ratio which is used to measure the liquidity position of a banking company. This ratio is calculated by the following this formula

Total Investment to Total Assets Ratio = Total Investments/Total Assets

Table 8

## Total Investment to Total Asset Ratio of IOB (Rs.000 omitted)

Year Ended March	Total Investment	Total Asset	Total Investment to Total Asset Ratio
2016	79189,55,06	274436,76,36	0.29
2017	71549,19,41	247167,48,74	0.29
2018	68645,93,65	247968,03,02	0.28
2019	66932,27,34	250008,35,77	0.27
Average = 0.28			
Maximum = 0.29			
Minimum = 0.27			

Computed Secondary Data

Table 8 showed the Total Investment to Total Asset ratio during the years from 2016 to 2019. The average of this ratio is 0.28, the maximum is registered in the years 2016 and 2017 as 0.29 and the minimum is registered in the year 2019 as 0.27. It is cleared that the liquidity position of the Indian Overseas Bank is lower.

**Advances to Total Asset Ratio**

The Advances to Total Assets ratio is an indicator of financial leverage. It describes the percentage of total assets that were financed by creditors, liabilities and debt. The advances to total assets ratio is calculated by dividing total deposits by its total assets. The formula is

$$\text{Deposit to Total Assets Ratio} = \frac{\text{Deposit}}{\text{Total Assets}}$$



Table 9

## Advances to Total Asset Ratio of IOB (Rs.000 omitted)

Year Ended March	Advances	Total Asset	Total Investment to Total Asset Ratio
2016	160860,66,80	274436,76,36	0.59
2017	140458,61,83	247167,48,74	0.57
2018	132488,81,49	247968,03,02	0.53
2019	132597,62,96	250008,35,77	0.53
<b>Average = 0.56</b>			
<b>Maximum = 0.59</b>			
<b>Minimum = 0.53</b>			

Computed Secondary Data

It is inferred that from the Table 9, Advances to Total Asset Ratio in the year 2016 is 0.59, 2017 is 0.57, 2018 and 2019 is 0.53. The Minimum ratio is registered as 0.53 and the Maximum ratio is registered as 0.59 in the year 2018, 2019 and 2016 respectively. It is concluded that during the four years from 2016 to 2019, the average Advances to Total Asset ratio of IOB is 0.56. As this ratio established the extent to the bank's asset being funded by advances. Hence it is cleared that around 56 percent of total assets are being funded by advances.

#### FINDINGS

The research work provides the key findings according to the data analysis.

- It is found that the Average Credit Deposit ratio of IOB is 65 percent and it indicates that out of every 100 Deposited, 65 being lent.
- The average of Deposit to Total Assets ratio is around 86 percent, that is being funded by Deposits.
- The maximum Multiplier Ratio was registered at 151.65 in the year 2016 and the minimum Multiplier Ratio was registered at 27.35 in the year 2019.
- It is understood that the Average Return on Equity ratio is adverse 1.17 during the study period.

- The IOB always maintained the percentage of excess of interest earned over interest expended at around 55.18 percent.
- The Average of Total Investment to Total asset ratio is 0.28.
- The Average of Advances to Total Asset Ratio is 0.56. It have a enough liquidity position but not in a satisfactory level.

### **SUGGESTIONS**

On the basis of the study the following suggestions are given to the Indian Overseas Bank to improve their performance.

- The IOB should maintain enough liquidity to cover any unforeseen fund requirements because its Credit Deposit ratio is 65% which means that out of every Rs.100 deposited Rs.65 being lent. So there is a need to maintain sufficient liquidity.
- The Average Equity Multiplier Ratio is higher, this indicates that IOB is highly levered with Debts. The Average Return on Equity Ratio is adverse 1.17. So the IOB should concentrate on their Equity Fund by attracting large investors to invest in their equity shares.
- Interest Expended to Operating Income ratio of IOB is less satisfactory. It is suggested that the bank may take some steps to increase the interest earning capacity of the bank, by inviting more deposits from public.
- The overall performance of the bank for the study period is not satisfactory level. It showed the net loss for all the four years so it should take forwarded steps to change the present position.

### **CONCLUSION**

The present case study dealt with the financial performance of IOB with reference to Ratio analysis. There is no sufficient progress in the IOB and the overall performance of the Bank is not so good. The performance of IOB has been analyzed in detail in terms of deposit mobilization, advances, investments to total asset, return on equity earnings and profitability efficiency. According to the analysis, the IOB is not maintaining the required standards and running profitability. It should be more concentrate on equity shareholders' investment and effective utilization of funds to have profitability position.

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# ICOPAM - 2022

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TAMIL NADU, SOUTH INDIA.

**Paper Presentation - III**

**Time** : 11 am to 1 pm

**Date** : 25. 03. 2022

**Chair Person** : Dr. Thangaraj Beaula

**Duration** : 5 Minutes per Paper

S. No	Name	College	Title	Remark
1	Dr. Thangaraj Beaula, R. Abirami	T.B.M.L College, Porayar.	Some Fixed Point Theorems in 2 – Fuzzy 2 – Hilbert Space	
2	S. Suriyakala	Mannar Thirumalai Naicker College, Madurai.	On Connectedness in Ideal Topological Spaces.	
3	Dr. A. Nagoor Gani, B. Shafina Banu and P. Muruganatham	Jamal Mohamed College, Trichy.	Fixed Point & Common Fixed Point Theorems on Fuzzy Semi – Norm	
4	A.Pappa, P. Muruganatham and A. Nagoor Gani	Jamal Mohamed College, Trichy.	A Note on Compatible Norm of Circulant Fuzzy Matrices.	
5	M. S. Srinivasan, R. Helen	Poompuhar College, Melaiyur.	On Bounds For Certain Closed Neighbourhood Topological Indices.	
6	P. Srividhya & T. Indira	SRC, Trichy.	On Nano Regular b – Closed Sets and Nano Regular b – Open sets in Nano Topological Spaces.	
7	Dr. S. Barkavi	C. Kandaswami Naidu College for Women, Cuddalore.	Fuzzy Soft Vector Space.	
8	R. H. Aravinth & R. Helen	Poompuhar College, Melaiyur.	Computation of Numerous Topological Indices of Dutch Windmill Graph $D_n^m$	
9	P. Lakshmi Kumari and V. Thiruvani	Saiva Bhanu Kshatriya College, Aruppukottai.	S – Topological Be – Algebras.	
10	Nirmala Rebecca Paul and R. Sangeetha	Lady Doak College, Madurai.	Identification of Efficacious Algorithm Via Rough Sets.	
11	S. Princiya and S. N. Leena Nelson	WCC, Nagercoil.	Fixed Point Theorems in Fuzzy 2 – Banach Space using E. A Property.	

## AN ANALYSIS OF MULTI-OBJECTIVE FUZZY STOCHASTIC NONLINEAR PROGRAMMING MODELS

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### Abstract

A novel method is developed for multi-objective fuzzy stochastic nonlinear programming models with some stochastic constraints in which randomness is described by gamma random variables and fuzziness is expressed by L-R fuzzy numbers. The solution for aforesaid model is obtained by three stages: Defuzzification, conversion of MOSNLPP into MONLLP using chance constrained technique and solving multi objective deterministic nonlinear programming problem. An example is exemplified to validate and strengthen the efficacy of proposed technique.

## A NOTE ON COMPATIBLE NORM OF CIRCULANT FUZZY MATRICES

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### Abstract

Circulant matrix is a square matrix whose rows are obtained by cyclically rotating by its first row. The purpose of this paper introduces some algebraic properties of circulant fuzzy matrices on compatible norm  $CFM_c$ . Some idea of reflexive, symmetric, transitive, idempotent, determinant and adjoint of circulant fuzzy matrices ( $CFM_c$ ) are discussed. A new type of semiring properties have been studied.

## PICTURE FUZZY IDEALS IN GAMMA SEMIGROUPS

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### Abstract

The picture fuzzy ideals in gamma semigroups have been introduced and some of their properties have been investigated. In this paper, the theory is illustrated by some examples connected with the notion of picture fuzzy bi-gamma ideals in gamma semigroups.



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# DIASPORA IN BAPSI SIDHWA'S *AN AMERICAN BRAT*

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## ABSTRACT

The aim of this paper is to examine the diasporic realities in Bapsi Sidhwa's novel *An American Brat*. Diaspora brings a metamorphosis in the characters' personalities in the novel and evolution of the characters through the struggle to adapt on foreign soil. The study also brings the various elements of diaspora such as identity, hybridity, mimicry, alienation and orientation. The novel *An American Brat* unveils the experiments of Feroza, a Pakistani girl, belonging to the Parsee community, shifted to the United States by her family to make her modern in approach and outlook.

### Diaspora

The term 'Diaspora' is derived from the Greek term "diasperien", from "dia-across" and "sperien-to sow or scatter seed". It is based on Hebrew word of diaspora-'galut', meaning 'exile' (that is from the Holy Land) (The New Encyclopedia of Britannica (vol.3) ).

So the term 'Diaspora' is used to refer to any people of ethnic population forced or induced to leave their traditional ethnic homelands; being dispersed throughout other parts of the world; and the ensuing developments in their dispersal and culture.

Today, 'Diaspora' refers to a range of ethnic communities and a variety of categories of people like-political and war refugees, migrants, ethnic and racial communities, immigrants/expatriates/transnational communities. In short, the term 'diaspora' denotes communities of people dislocated from their homelands through migration, immigration or exile as a result of imperialism, colonial expansion, trade, business, hunger for better prospects and Globalization.

### An American Brat

*An American Brat* is a story of a young Pakistani Parsee girl Feroza. The conservative attitude of Feroza in Pakistan creates tension to her mother Zareen and father Cyrus. Cyrus decides to send Feroza to the USA for holiday which may broaden her outlook. Sidhwa narrates the experiences of expatriate in the USA. At the end Feroza's love affair with David, a Jew fails because of interference of her mother. She decides to struggle for freedom and self-fulfillment in the USA instead of settling in Lahore with her parents. In the novel Sidhwa sensitizes the issues of inter-community marriage in the Parsee, their traditional different attitudes towards male and female in marriage relationship in the Parsee community and the issues of the expatriates.

Sidhwa's *An American Brat* deals with the metamorphosis of an expatriate. Feroza desires to be an immigrant and refuses to return to her homeland, Pakistan after living four years in America. The experience of diaspora can be seen both empowering as well as disempowering for women in the novel. Sidhwa introduces Feroza's identity from multiple geographical spatial locations : Pakistan and America. These locations demand contrast codes of conduct resulting in hybrid and conflictual tendencies among the the individuals in diaspora.

## MIGRATION

In the novel, different characters migrate at different places at different times under different circumstances. The protagonist of the novel, Feroza is a young girl living in Lahore, Pakistan. Under the rule of General Zia, Pakistani religious fundamentalists have made strict rules for women. There are different codes of conduct for men and women. Men have more liberty as compared to women. Zareen thinks that her daughter has become more orthodox under the influence of Islamic fundamentalist. When Zareen goes to take her from school, Feroza says, "Mummy, Please don't come to school dressed like that" (10). The reason for migration of the protagonist is to get rid of the religious conservatism in the contemporary politics of Pakistan, to which the progressive Parsee family in Pakistan believes that it will spoil Feroza. Her migration to America may be considered as non-voluntary because of non-favorable socio-political circumstances of the homeland. When Zareen's mother objects to the idea of sending Feroza to America, Zareen explains her reason for sending Feroza, "You've no idea how difficult Feroza's been of late. All this talk about Islam, and how women should dress, and how women should behave, is turning her quite strange. And you know how Bhutto's trail is getting to her" (30). So, initially, the migration from the third world country to a developed country for Feroza is a desire of her parents that she has to obey. But she feels enthusiastic about visiting the developed country. The migration for the protagonist Feroza is not voluntary on her part initially. Feroza's parents think that she is depressed because of the politics of Pakistan and she may go to America for a short holiday at her maternal uncle's place for three or four months after her metric examination. The aim of her parents is "Travel will broaden her outlook, get this puritanical rubbish out of her head" (14). Later on Feroza likes the country starts her study there and makes efforts in getting settled there only.

Another character Manek, Feroza's uncle is depicted as an immigrant for his education and has F-1 visa. As per law, he is not permitted to work, but he works in the university cafeteria and does odd jobs. Manek assimilates with the culture, lifestyle of America. later marries a Parsee girl from Pakistan. works in NASA and settles in America with her. Aban, wife of Manek, migrates to America. Her migration is permanent after marriage.

Sidhwa gives examples of people migrating from Pakistan to India as well as from India to Pakistan during the partition of India to preserve their religious identity. This is forced migration due to political reason. Zareen goes to America, just to convince her daughter not to marry a non-Parsee. Her travel to America is just a visit.

## HOMELAND

Sidhwa has described the geographical location of her homeland, especially the city of Lahore. "It had been a typically gorgeous winter's day, bracing, bright, and windless- except for an occasional breeze that sighed through the chrysanthemums in their neighbourhood and masked the reek of exhaust fumes from the buses and rickshaws on the road"(10). The ancestors of Zareen came from a village in Central India to Lahore.

Sidhwa mentions about the political upheaval in Pakistan related to the issue of hanging Bhutto.

Khushwant Singh comes to Pakistan to meet General Zia. Sidhwa mentions about Bhutto's deeds and misdeeds during his prime minister ship, the Islamization of state institutions by General Zia, and death sentence to Bhutto. There is a general talk on Pakistan's politics on Bhutto to be hanged. At one early morning Bhutto was hanged in the Rawalpindi jail and All India radio announced the news. There were appeals from Amnesty International. Other human rights all over the world. The novel mentions the political events of India as a neighbouring country. Two Indian aircraft have been hijacked by the Sikh separatists in

the past few months.

Food has always remained an identity of culture and tradition. The novelist gives idea about culture of food and eating habits of people in the homeland, here, in Pakistan at the auspicious occasion of farewell of Feroza. It was the usual auspicious-occasion fare: sweet vermicelli sprinkled with fried raisins and almonds, thick slices of spicy fried salmon, and fruit. Round stainless steel platters contained yogurt as firm as jelly, upon which a thick skin of clotted cream had formed.(44)

The religion of Pakistan is Islam and on Friday, they announce prayer from the mosque in a loud sound. The Parsee religious and cultural traditions are narrated at the time of departure of Feroza and marriage of Manek.

## HOSTLAND

Bapsi Sidhwa, who lives in America now, portrays the hostland through her characters. The landscape, political condition and economy of America are mentioned in the novel. On arriving in America, Feroza finds cleanliness and discipline at New York airport. "The orderly traffic of rushing people, the bright lights and warmed air, the extraordinary cleanliness and sheen on floors and furnishings, the audacious immensity of the glass-and-steel enclosed spaces dazzled her"(54). The locale of New York is vividly described by Sidhwa. Manek takes Feroza on a tour of New York. They ride the ferry to the Statue of Liberty, Empire State Building, and the twin World Trade towers at the tip of the island. They visit the zoo at Central Park, Manhattan. The novel as a diaspora text gives us glimpse about multi-ethnic America. Feroza is used to the dirt and garbage in Pakistan but here on 42nd street she finds poverty

stricken people and foul smelling garbage. So Manek comments, "So you have seen now, America is not all Saks and skyscrapers" (81). People are selling stolen goods and they find cinema marquees advertising of adult and porn movies. Thus Sidhwa has portrayed dark side of America also.

Manek says about the Brigham Young University in Salt Lake City where one would not be allowed to drink or indulge in premarital sex, one has to pledge to abide by the college dress and conduct codes. Manek warns Feroza, "you wouldn't be allowed to wear shorts or bikinis. And if you were a boy, you'd be allowed to wear a beard or keep your hair long" (138).

The economic development of America is explained by Manek. Wall Street is considered to be the hub of business of the world. Manek says to Feroza, "Do you know, more money changes hands here in one hour than in a whole year in Pakistan?" (72) It is common in India or Pakistan to bribe a police for breaching traffic rules but in America when the police ticket tucked under the wiper of one's car, there is no possibility of getting rescued from the fine just by paying bribe to the police authorities.

During her stay at various colleges and her friendship with David, and Luis, Feroza visits cosmopolitan America. Sidhwa has brought the contemporary economic issue of the developed countries. During the last two decades many young students have migrated to developed countries especially in Germany, the UK, Australia, Canada and the US for their Masters Degree course. There they have to pay high fees and as on F 1 students visa, they cannot do full time job. Thus Sidhwa has depicted the condition of hostland America, its economy and locale.

The novel narrates incidents where there is a clash between Manek and Feroza, because of ego of both. Manek considers that Feroza needs to learn how to assimilate in the culture of America; her manners should be proper. Whenever he makes an effort to improve Feroza, Feroza considers him to be so called Americanized. Thus through the interaction of Feroza and Manek, Sidhwa gives idea about the attitude of immigrants towards the other immigrants and the homeland.

## IDENTITY CRISIS

The novel gives idea about the concern for identity among the immigrants. Feroza being the only child of her parents feels lonely especially when at the dinner time or evening family gathering, the members talk about the politics of Pakistan. The sense of alienation of Feroza in Pakistan is not for her search for identity, but the religious and political turmoil in the state.

The text narrates the feelings of an immigrant while leaving homeland. The departure for America makes Feroza emotional and longing for her identity. Feroza feels that she would miss Lahore and her family. Sudden tears welled in Feroza's eyes. She brushed them away.

In America, though with Manek, Feroza misses her country, people and finds alien in white dominated society. She finds queer at the university and with her roommates. Torn between the free life style of America and the conservative society of Pakistan that she has seen, Feroza becomes more aloof.

### NOSTALGIA

The novel depicts the feelings of nostalgia and its role in the present life among the immigrants. Before partition, the people of all religions were living with harmony and respect other religions. Zareen remembers people of various faith visit fifteenth-century shrine from all over Pakistan, and before partition they came from all over northern India.

Longing for homeland and relatives is very common among the diaspora. Here when Manek listens on phone that Feroza is coming, he gets excited to see someone from his family. Feeling of nostalgia and memories of homeland is a key feature in diaspora text and from the beginning of Feroza's journey to America she feels it. Feroza remembers her school days in Lahore. She becomes homesick and finds it impossible to work on her term paper. Sidhwa also mentions that nostalgia is experienced by these characters not only in physical sense, but it is a psychological condition also. The characters become nostalgic even for food and celebration of Parsee rituals and gatherings.

### WOMEN IN HOMELAND AND HOSTLAND

Being a female, the novelist has given ample incidences in the novel to give idea about issues of women in Pakistan as well as in America. Zareen believes in equality of sex. Zareen's attitude is such that she wants to equal her husband outwardly also. Zareen always wore high heels "To measure up to my husband" (10).

Zareen is critical about the separate codes of conduct in Pakistan that man may drink even if it is prohibited whereas the woman cannot wear sleeveless cloths. She denies Cyrus to manage his shoes and keep them clean. Cyrus still feels that his daughter should not be exposed in a play in public. Zareen is a symbol of women protesting against the code of conducts for women.

. In a review, Edit Villarreal suggests that the coming-of-age theme is closely linked with the theme of immigration in Bapsi Sidhwa's novel: "Coming of age is never easy. Coming of as a woman is even harder. But coming of age as a female immigrant in a foreign country may be the most difficult of all. For any woman born into societies with restrictive social and political codes, however immigration may be the only real way to come of age" (7)

## CONCLUSION

The novel brings various issue of diaspora viz., reason for migration, depiction of homeland and hostland, attitude of diaspora with homeland and hostland, issues of identity and feelings of nostalgia. Feroza has really become a brat – a spoiled child who defies her parents on the issue of her marriage. The docile, submissive, orthodox immigrant from a third world country has really become a resisting and arrogant. The present study of Bapsi Sidhwa demonstrates the issues associated with transformation of oneself. The canvas of her thematic content enlarges and the complexity of cultural assimilation acquires a new dimension.

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