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## UGC SPONSORED 3 DAY NATIONAL SEMINAR ON SUSTAINABLE TOURISM AND EMERGING TRENDS, CHALLENGES AND ISSUES IN HRM

29<sup>TH</sup>, 30<sup>TH</sup> SEPTEMBER & 1<sup>ST</sup> OCTOBER 2015

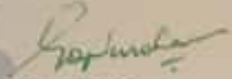
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POST GRADUATE DEPARTMENT OF COMMERCE

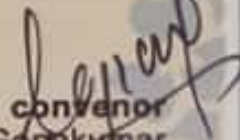
### CERTIFICATE

This is to Certify that Sri/Smt/Dr. Akhil. V, Assistant Professor of  
Commerce, N.S.S. College, Pandalam

has participated in the three day National Seminar on Sustainable Tourism And Emerging  
Trends, Challenges and Issues in HRM Organised by the Post Graduate Department  
of Commerce, NSS College Pandalam held on 29<sup>th</sup>, 30<sup>th</sup> September & 1<sup>st</sup> October 2015.  
He/She served as a resource person/has presented a paper titled 'Management of  
Stress - A Crucial Step.'

  
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NSS College, Pandalam

  
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Prof. M. Rajalekshmi Amma  
PG Department of Commerce

  
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Dr. B. Gopakumar  
(Associate Professor)  
PG Department of Commerce

Double Blind Peer Reviewed and Edited

# CHRYSA LIS 2015

Journal of Research Papers



SUSTAINABLE TOURISM AND EMERGING TRENDS,  
CHALLENGES AND ISSUES IN H R M

POST GRADUATE DEPARTMENT OF COMMERCE

N S S COLLEGE PANDALAM

PATHANAMTHITTA (DIST)

KERALA-689501

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THIRUVANATHAPURAM



## CONTENT

Sl.No.	Title & Author	Page No.
1	<b>The Positive Economic Impact of Tourism in Kerala</b> <i>Ambily C.R, Binu Raj B.K, Muthumon . T.R</i>	1-9
2	<b>Quality of Work life of Internal Migrant Workers</b> <i>Ashidha.M Nisha Anand, Stephy Rajan</i>	10-15
3	<b>Management of Stress –A Crucial Step</b> <i>Anil Chandran S, Akhil V</i>	16-24
4	<b>The Five A's Needed For The Promotion Of Tourism</b> <i>Anjali Laiju, Abhil Raj</i>	25-34
5	<b>Problem And Prospects Of Tourism Industry With Special Reference To Kollam District</b> <i>Anuji.S, Justin Does</i>	35-42
6	<b>Pilgrimage Tourism At Sabarimala: Problems And Challenges</b> <i>Arun Kumar.T.T, DR.B.Vijayachandran Pillai</i>	43-46
7	<b>Impact Of Rural Tourism-With Special Reference To Wayanad District</b> <i>Divya Raj G, Darsana Raj G</i>	47-55
8	<b>Backwater Tourism- In Alappuzha District</b> <i>Dr.B.Gopakumar, Kavitha.L.</i>	56-62
9	<b>Human Resource Management Practices In Seafood Exporting Firm In Kerala</b> <i>Harish.M</i>	63-66
10	<b>Management Of Tourism Industry In Alappuzha</b> <i>Dr. Jubily Navaprabha, Ms. Aparna Devi U.</i>	67-72
11	<b>Importance of Fatigue Management in Hospital Industry</b> <i>Lethy L B, Dr. Rajan Varghese</i>	73-78
12	<b>Effect Of Superior Subordinate Relationship On Employee Productivity</b> <i>(Dr.) Meghana V P., Dr Pramod Gonckar</i>	79-91
13	<b>Problems And Prospects Of Backwater Tourism With Special Reference To Alappuzha District</b> <i>Mukesh.M, Sojith, Mrs.Sreejadevi V.M</i>	92-102
14	<b>Relevance Of Insurance Education In Commerce And Management Curriculum - Special Reference To Higher Education In Kerala</b> <i>Pramod A.</i>	103-111
15	<b>Stress Management Of Secondary School Teachers In Pathanamthitta District.</b> <i>Promod Gopal ,Sujith S</i>	112-121



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From

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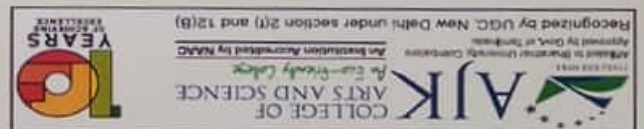
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This is certify that Dr / Mr / Ms V. Srikanth

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Dr. E. Shirley Elizabeth  
(Convenor)

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## BANCASSURANCE - AN EMERGING SCENARIO IN INDIAN INSURANCE SECTOR

Keerthi Krishna M.

### Abstract

*There was a time in the past when insurance policies were meant for a small part of public who were financially strong. Today the scenario has completely changed wherein insurance policies reach every person in almost every corner of our nation. This change in the financial horizon was ushered in with the birth of bancassurance in India. Banks which were meant for deposits, loans and transactions are allowed to provide insurance policies to people and this feature of bank is called 'bancassurance'. As a channel for insurance, it gives insurance an unlimited exposure to Indian consumers. Banks have expertise on the financial needs, saving patterns and life stages of the customers they serve. Banks also have much lower distribution costs than insurance companies and thus are the fastest emerging distribution channel. For insurers, tying up with banks provides extensive geographical spread and countrywide customer access; it is the logical route for insurers to take. However, the evolution of Bancassurance as a concept and its practical implementation in various parts of the world, have thrown up a number of opportunities and challenges. This paper focus on the concept of bancassurance, an emerging trend in the Indian insurance sector. The data is collected through the secondary source.*

**Keywords:** Bancassurance, emerging trend, insurance

### Introduction

The life insurance industry in India has been progressing at a swift pace since opening up of the sector in 2000. The size of the country, a diverse set of people combined with problems of connectivity in rural areas makes insurance selling in India a very difficult proposition. Life insurance companies require enormous distribution of strength and tremendous manpower to reach out to such a huge customer base. This distribution has undergone a paradigm



Miss. Keerthi Krishna. M.  
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Industrialization around the globe has triggered the pursuit of ever increasing needs and demands of the population and it has become symbolic of prosperity and development of an economy. But on the other hand it has resulted in the exploitation of the natural environment which in turn has disturbed the ecological balance. The disturbance in ecological balance has adversely impacted the human and its surrounding environment. The recent industrial disasters and natural disasters occur in the last three decades were directly or indirectly linked with the uneven industrialization. This in turn has raised an important issue of environmental protection among environmentalists, government and organization from all over the world. Environmentalism is a broad philosophy and social movement regarding concerns for environmental conservation and improvement of the state of the environment. Environmentalism and environmental concerns are often represented by the color 'green'. Global warming, also called as "Green House Effect" is a global issue that calls for a global response. The warming effect of certain man-made gas emission such as carbon-dioxide, methane, nitrous oxide and hydro-fluoro carbon is found responsible for distortion in climate changes. The rapid change in climate will probably be too great to allow many eco systems to suitably adapt, since the changes have direct impact on biodiversity, agriculture, forestry, dry land, water resources and human health. However, there is general lack of adequate awareness on the above issues and hence there is urgent need to promote certain urgent measures for sustainable development and corporate social responsibility. Change is the need of hour to for survival in all spheres. The world has seen much focus on economic progress and mankind has made giant steps in its journey through time. The side effects of the development process have, however, also been equally enormous loss of biodiversity, climatic change, environmental damage, etc. Bank is also not the exception for this. Green banking refers to the banking business conducted in such areas and in such a manner that helps the overall reduction of external carbon emission and internal carbon footprint. To aid the reduction of external carbon emission, banks should finance green technology and pollution reducing projects. Although, banking is never considered a polluting industry, the present scale of banking operations have considerably increased the carbon footprint of banks due to their massive use of energy (e.g., lighting, air conditioning, electronic/electrical equipments, IT, etc), high paper wastage, lack of green buildings, etc. Banks are the major economic agents influencing the industrial sector for lending and financing the projects. They are playing an important role in promoting a sustainable environment. Therefore, banks should adopt technology, process and products which result in substantial reduction of their carbon footprint as well as develop a sustainable business. There are many differences compared with normal banking. Green Banks give more weight to environmental factors, their aim is to provide good environmental and social business practice, they check all the factors before lending a



SL. NO.	TITLE OF PAPER	AUTHOR (S)	PAGE NUMBER(S)
8	STUDY ON FINANCIAL INCLUSION THROUGH PRADHAN MANTRI JAN DHAN YOJANA	ANJALY T.R ANJU SASIKUMAR S.B SUBRAMANIAM	51 – 55
9	AGRICULTURAL ENTREPRENEURSHIP – PROBLEMS AND PROSPECTS	ASWATHY SR ANJULAKSHMI AJ	56 – 61
10	A STUDY ON THE IMPACT OF GST ON HOTELS IN KOTTAYAM DISTRICT	ANN ABRAHAM REUBEN PHILIP ABRAHAM	62 – 68
11	A STUDY ON CONTRACT FARMING: A STRATEGIC TOOL FOR WOMEN EMPOWERMENT IN KERALA	ANN MARY JONES DR. SONY VIJAYAN	69 – 73
12	E-WASTE RECYCLING: A STEP TOWARDS ENVIRONMENTAL SUSTAINABILITY	MS. ANUSREE P.S. DR. P. BALASUBRAMANIAN	74 – 79
13	IMPACT OF UNION BUDGET 2017 ON SECTORAL INDICES OF NATIONAL STOCK EXCHANGE	APARNA ANILKUMAR	80 – 94
14	INNOVATIVE STOCK MARKET INVESTMENT TECHNIQUES: SYSTEMATIC INVESTMENT PLAN	ARJUN T P	95 – 102
15	NUDGE THEORY – AN APPLICATION OF BEHAVIOURAL SCIENCE IN MANAGEMENT FOR ORGANIZATIONAL GROWTH	DR ASHA R NAIR	103 - 106





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