



BASUNDHARA TEACHERS' TRAINING COLLEGE
(A UNIT OF NORTH BIHAR EDUCATIONAL TRUST)

RECOGNISED BY NCTE-ERC, BHUBANESHWAR
AFFILIATED B.R.A BIHAR UNIVERSITY, MUZAFFARPUR
DR. U.S. ROY KNOWLEDGE PARK, SILOUT (NEAR MARKAN CHOWK) N.H. 28,
MUZAFFARPUR (BIHAR) PIN-843119

**5.1.1 - Report on each
capability building and
skill enhancement
initiative**


Principal
Basundhara Teachers
Training College, Silout
Muzaffarpur, Bihar


Coordinator
IQAC
BTTC, Muzaffarpur



TM

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Report on Student Orientation Programme

Date: 08.11.2022

Palace: BTTC, Muzaffarpur

An orientation program was organized for the B.Ed students of the 2022-24 batch at Basundhara Teachers' Training College, Silout, Muzaffarpur. The college was decorated with flowers for this event.

The newly admitted students were welcomed by the staff with roses and sweets. Second-year students were also present to welcome the new batch.

The orientation program began with the lighting of the ceremonial lamp. The college principal, Dr. Sheo Prakash Diwedi, offered floral tributes to Goddess Saraswati. Thereafter, the second-year students chanted the Deep Mantra and sang the Saraswati Vandana.



Principal Dr. S.P Dwivedi addressing the students on student orientation programme in college auditorium 08/11/2022


Principal
Basundhara Teachers
Training College, Silout
Muzaffarpur, Bihar

The assistant professor Pankaj Kumar, under the principal's permission, introduced the nominated students by mentioning their names, their fathers' names, their qualifications, and information about their locations.



Mr. addressing the students on student orientation programme in college auditorium 08/11/2022

Astt. Professor Chunchun Kumar, while discussing the college culture, rules, regulations, and discipline, also provided information about the mandatory 80% attendance requirement for students.



Mr. Chunchun Kumar discussing the college culture and rule and regulations to students
08/11/2022

The second-year students warmly welcomed all the new students and expressed their desire to help their juniors. With this, the program concluded with blessings and well-wishes. The newly admitted students felt motivated.



Mrs. Sushma Kumari gave vote of thanks to every how make this programme happen successfully
08/11/2022

Sushma Kumari
Principal
Basundhara Teachers
Training College, Silout
Muzaffarpur, Bihar

[Signature]
Coordinator
Admission Committee
B TTC, Muzaffarpur



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Value Added Report

Academic Year:-

2022-23



Principal
Basundhara Teachers
Training College, Silout
Muzaffarpur, Bihar

Coordinator
Students Skill Development Committee
BTC, Muzaffarpur



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REPORT ON ENGLISH **COMMUNICATION DEVELOPMENT** **PROGRAMME**

Date:- 17-02-2023 to 15-05-2023

1. Course Aim

The aim of the English Value Added Course is to enhance the language proficiency and communication skills of students. This course is designed to bridge gaps in English language understanding and usage, ensuring that students can effectively engage in academic, professional, and social environments.



About Course

2. Objectives

Improve Language Proficiency: Strengthen students' grasp of grammar, vocabulary, and pronunciation.

Enhance Communication Skills: Develop the ability to communicate clearly and effectively in both written and spoken English.

Increase Confidence: Build students' confidence in using English in diverse contexts, including public speaking, presentations, and everyday conversations.

Prepare for Examinations: Equip students with the skills needed to excel in English language examinations and assessments.

Foster Critical Thinking: Encourage analytical and critical thinking through reading comprehension and writing exercises.



Mrs. Manisha Singh Taking English Classes 17/02/2023

Mrs. Manisha Kumari Sharing the Objective of this Course

3. Course Structure

The course typically covers the following modules:

Grammar and Syntax: Detailed study of grammar rules, sentence structure, and syntax.

Vocabulary Building: Expansion of vocabulary through various exercises and reading materials.

Reading Comprehension: Techniques for understanding and analyzing texts.

Writing Skills: Development of writing skills for essays, reports, emails, and creative writing.

Listening and Speaking: Activities aimed at improving listening comprehension and speaking fluency.

Pronunciation and Accent Training: Exercises to refine pronunciation and reduce accent barriers.



Mrs. Manisha Singh during English Classes 17/02/2023

Mrs. Manisha Kumari Sharing the Course Structure of this Course

4. Methodology

Interactive Lectures: Engaging lectures with practical examples.

Group Discussions: Group activities to foster collaborative learning and discussion.

Role Plays and Simulations: Real-life scenarios to practice language skills.

Assignments and Projects: Regular assignments to reinforce learning.

Feedback Sessions: Personalized feedback to track progress and address specific areas of improvement.

Use of Technology: Incorporation of language learning apps, online resources, and multimedia tools.

5. Outcomes

Improved Proficiency: Students demonstrate a marked improvement in grammar, vocabulary, and overall language proficiency.

Enhanced Communication: Students are able to communicate more effectively and confidently in various contexts.

Better Academic Performance: Improved performance in English language examinations and academic tasks.

Increased Employability: Enhanced language skills contribute to better job prospects and career advancement.

Broadened Perspectives: Exposure to diverse reading materials and discussions broadens students' cultural and intellectual perspectives.

6. Evaluation and Feedback

The course's effectiveness is evaluated through:

Pre and Post Assessments: Tests administered before and after the course to measure improvement.

Continuous Assessment: Regular quizzes, assignments, and participation.

Student Feedback: Surveys and feedback forms to gather student insights and suggestions.

Instructor Observations: Instructors' qualitative assessment of students' progress

Examination Question

Conclusion

The English Value Added Course significantly contributes to the holistic development of students' language skills. By focusing on comprehensive language training and practical application, the course prepares students for academic success and professional excellence. Our course coordinator Sri Pankaj Kumar Sir has organized Certificate distribution Programme. He highlighted the objective of this course.



Sri Pankaj Kumar Concluding the above topic.

Principal
**Basundhara Teachers
Training College, Silout
Muzaffarpur, Bihar**

Coordinator
**Students Skill Development Committee
BTTC, Muzaffarpur**



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REPORT ON COMPUTER SKILL DEVELOPMENT PROGRAMME

The skill development committee of BASUNDHARA TEACHER TRAINING COLLEGE formed to provide best updated course.



Computer Class Picture

For this skill development committee has launch computer skill development course which is 45 days. Student who enrolled themselves will provide basic knowledge of computer, type of computer, parts of computer, input and output devices like CPU hard disk, mouse, besides these functions of hardware and software, storage device CD/DVD. Creating and sending, receiving email.



Practical Session of Student

This course commence from dated- 17.12.2022 to 16.02.2023.
After the completion of course skill development committee has taken multiple objectives type examination in the examination all' students who enrolled has appeared and obtained more than 70% marks.



Theory Class Attending by Mr. Pankaj Sir

Our skill development committee has decided to distribute certificate among the students



Exam Conducted by Pankaj Sir

Course coordinator has highlighted the objective of this course and says that course will be continued for further session Principal has distributed the certificate to the student who passed examination.

At last course coordinator Shri Pankaj Kumar has given concluding remarks and thanks to principal.



Principals
Principal
Basundhara Teachers
Training College, Sitout
Muzaffarpur, Bihar

Tanveer
Coordinator
Students Skill Development Committee
BTTC, Muzaffarpur



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REPORT ON MENTAL STRESS MANAGEMENT & YOGA PROGRAMME

Our skill development committee always motivate the students to cope with mental stress so college skills development committee organise a 15 days mental stress management and yoga course.



Surya Namaskar

Students of Session 2022-23 enrolled this 15 days course of theory and practical session organised by Satendra Sir our yoga Teacher Dated 03-01-2023 to 18-01-2023 . Session start with breathing techniques for this catcow forward fold focus on deep diaphragmatic breathing all total students has taken yoga class more than 80% our instructor notes good progress.some needed alignments corrections.after over the class committee organise a multiple objectives type questions in which all students appeared .



Satyendra Sir Taking yoga Class

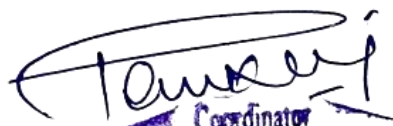
Committee has decided to take multiple objective examination of the Students who has enrolled this course. There are 40 question has given to students.

After the examination results of the session published Dated - 25.01.2023. Our skill Development Committee organised a certificate distribution programme in which programme coordinator Sri Pankaj Kumar has given brief discription of this course.



Course Coordinator Giving Brief Description of the Objective of the course


Principal
Basundhara Teachers
Training College, Sitout
Muzaffarpur, Bihar


Coordinator
Students Skill Development Committee
BTTC, Muzaffarpur



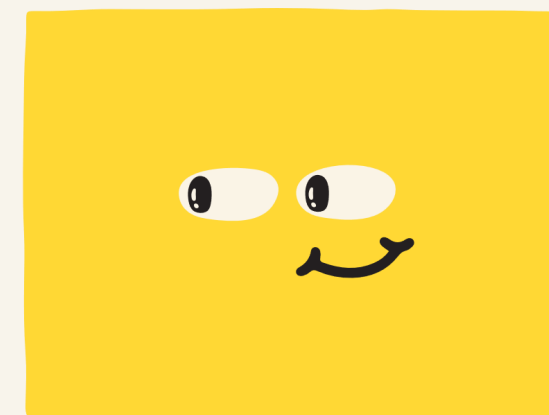
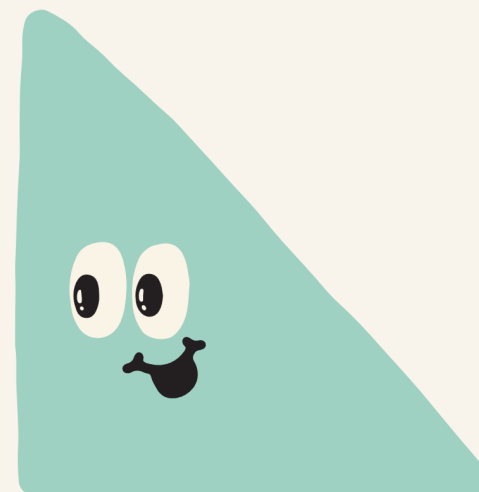
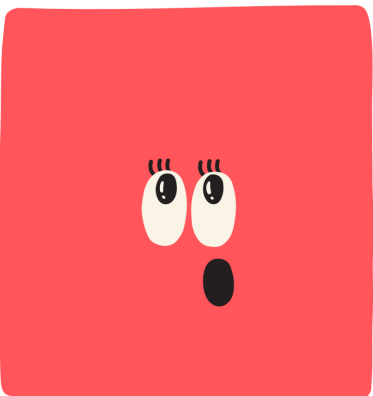
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Muzaffarpur, Bihar

Mathematics
SESSION 2021-2023

Submitted by

Nidhi Kumari
Roll no 41

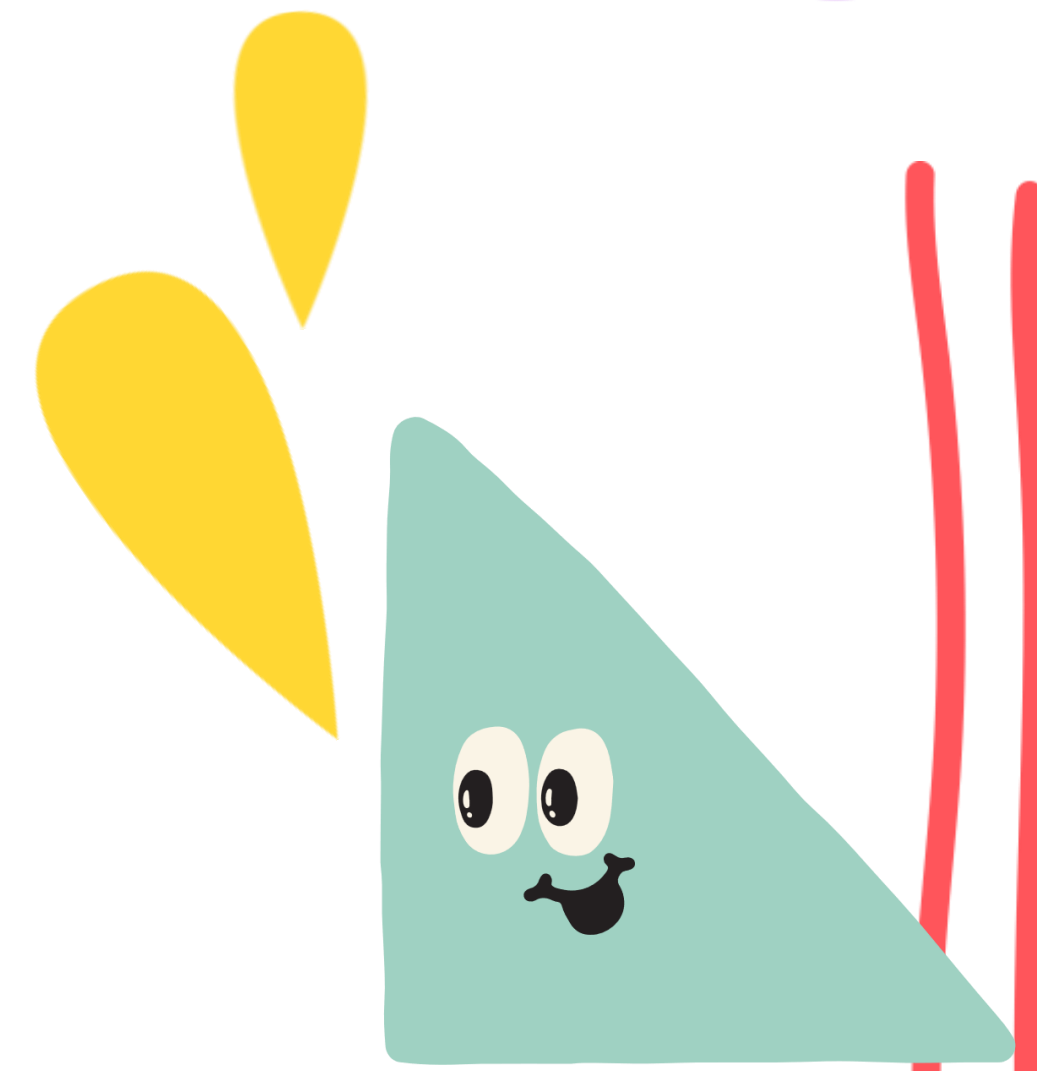
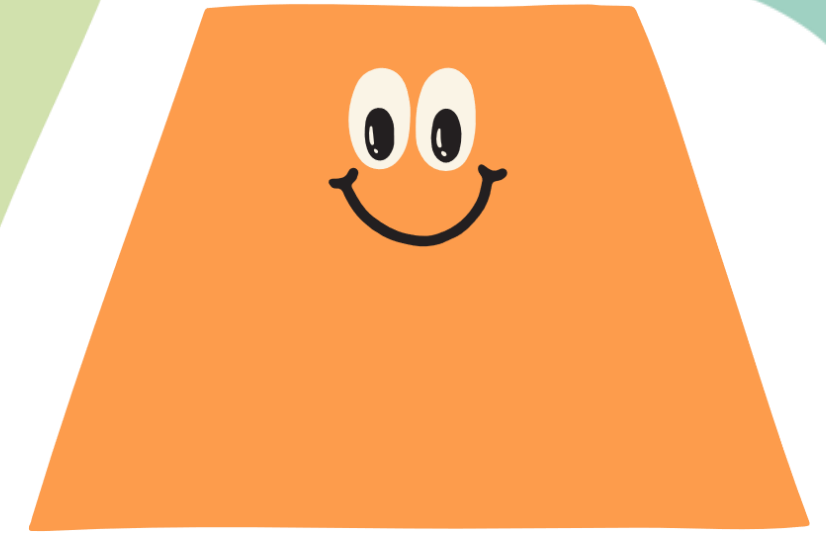
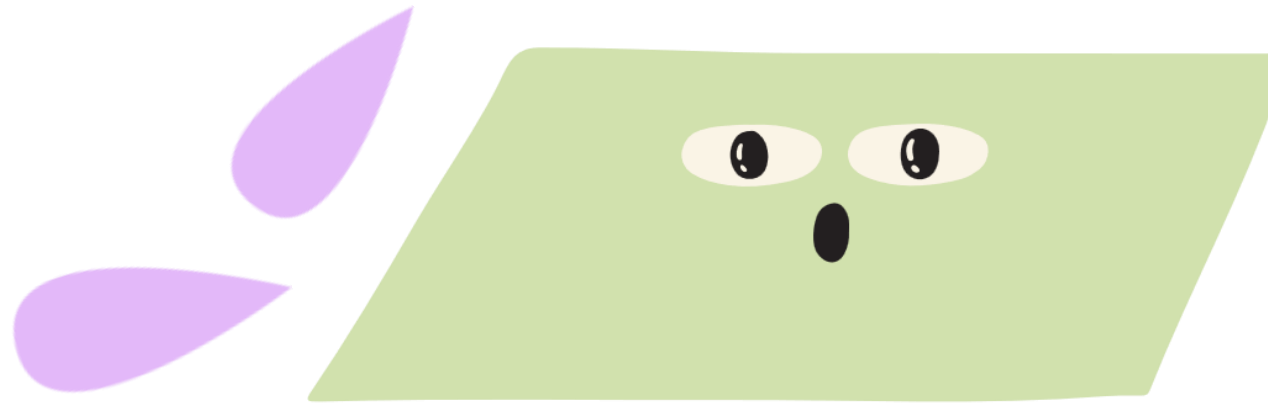
Affiliated by
BRABU,
Muzaffarpur



AREA (क्षेत्रफल)

यह क्या है ?

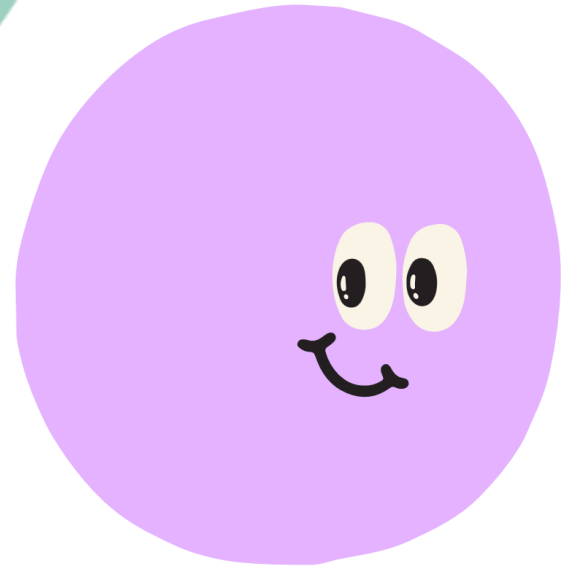
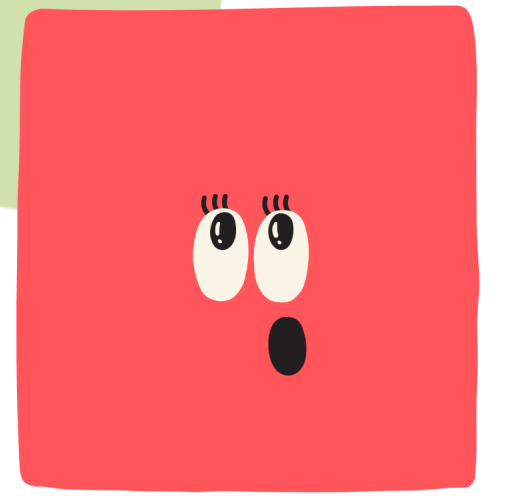
क्षेत्रफल एक द्वि-आयामी आकृति द्वारा घेरी गई जगह की मात्रा है। दूसरे शब्दों में, यह वह मात्रा है जो एक बंद आकृति की सतह को ढकने वाले इकाई वर्गों की संख्या को मापती है। क्षेत्रफल की मानक इकाई वर्ग इकाई है।



PERIMETER(परिमाप)

यह क्या है ?

किसी आकृति के परिमाप को आकृति के चारों ओर की कुल दूरी के रूप में परिभाषित किया जाता है। यह किसी भी द्वि-आयामी ज्यामितीय आकार की रूपरेखा या सीमा की लंबाई है। आयामों के आधार पर विभिन्न आकृतियों का परिमाप माप में समान हो सकती है।

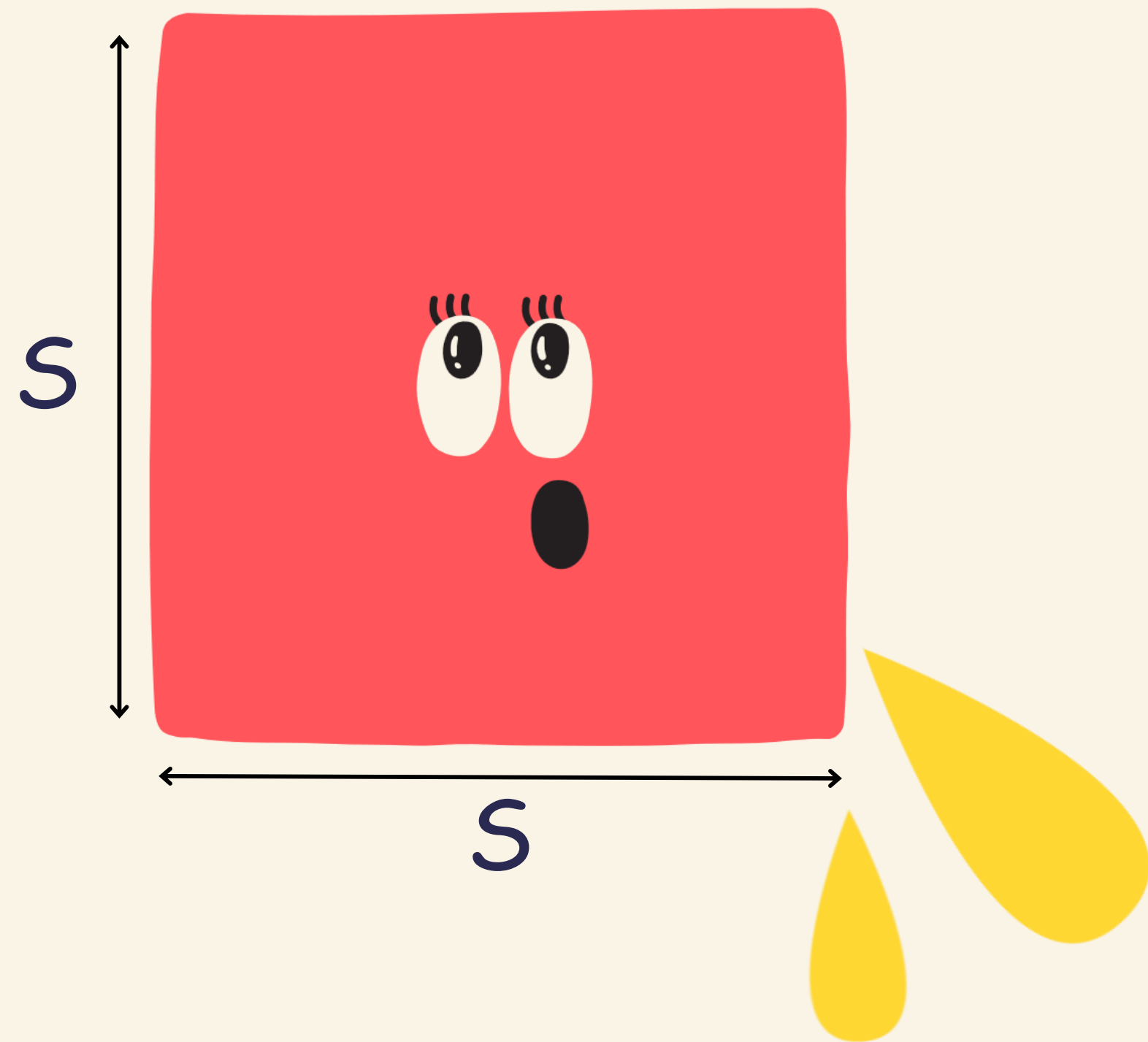


FORMULAS

सामान्य आकृतियों के क्षेत्रफल
एवं परिमाप



S Q U A R E (वर्ग)



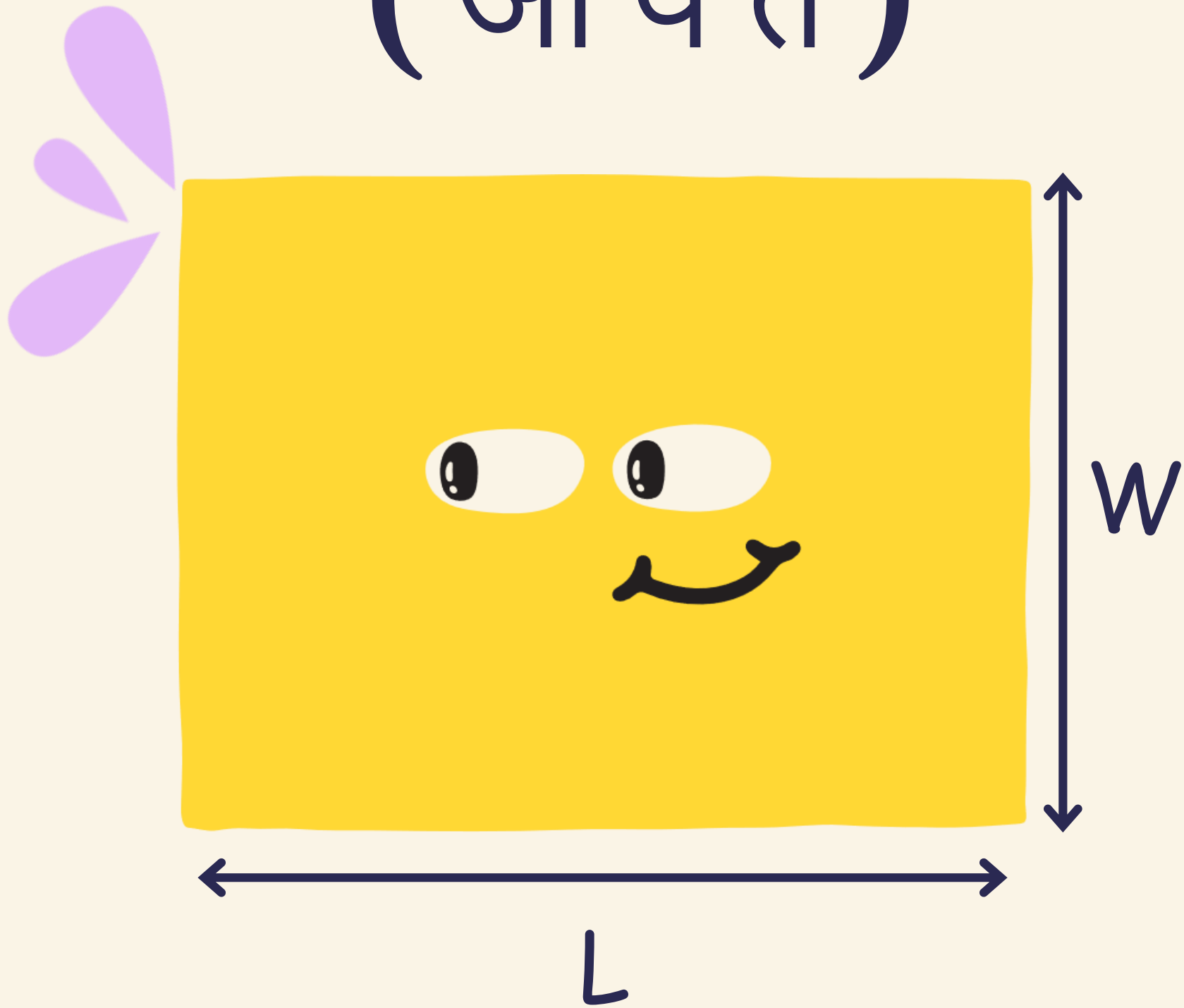
AREA (क्षेत्रफल):

$$S \times S$$

PERIMETER (परिमाप):

$$S + S + S + S$$

RECTANGLE (आयत)



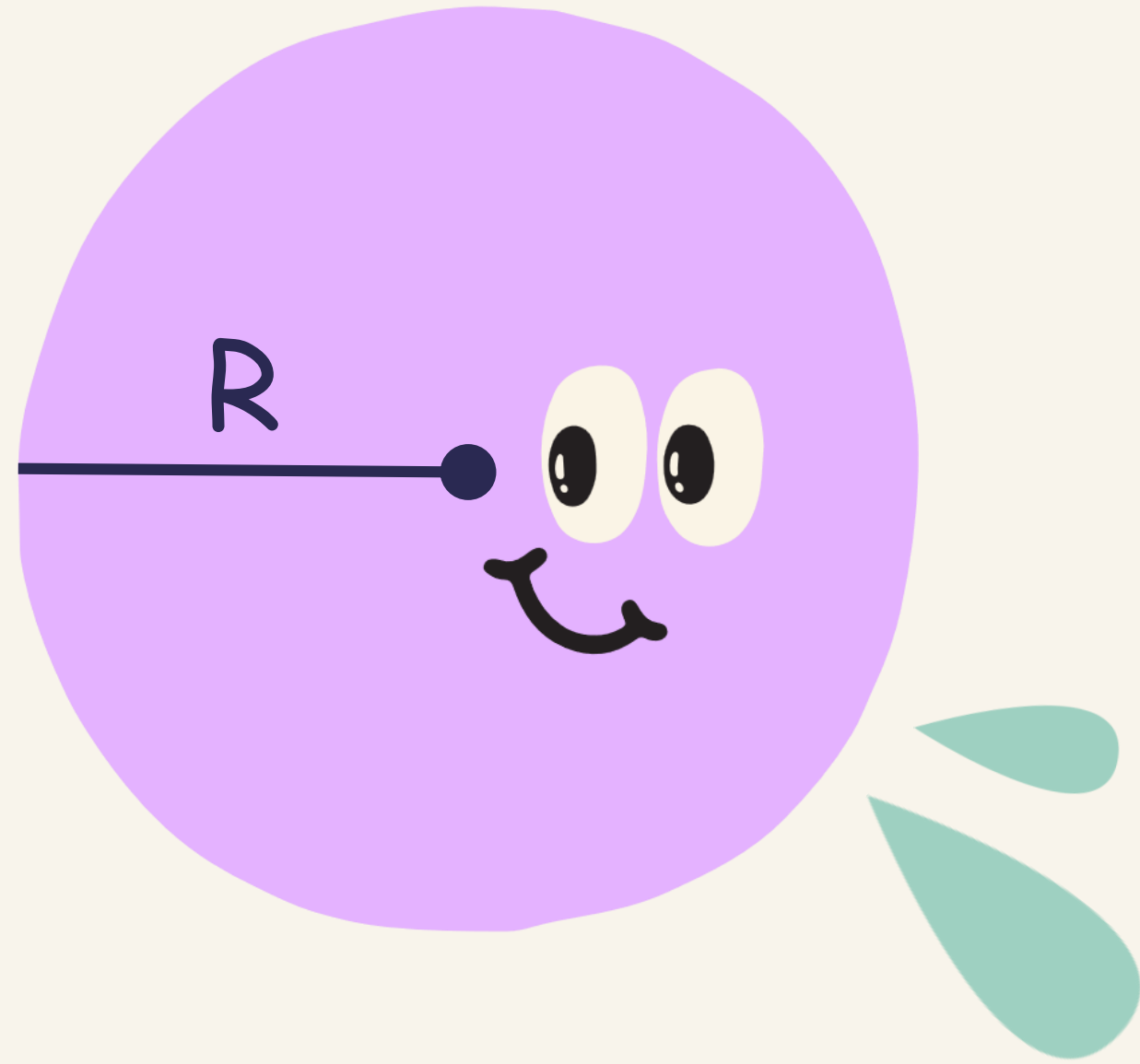
AREA (क्षेत्रफल):

$$L \times W$$

PERIMETER (परिमाप):

$$(L + W) \times 2$$

CIRCLE (वृत्त)



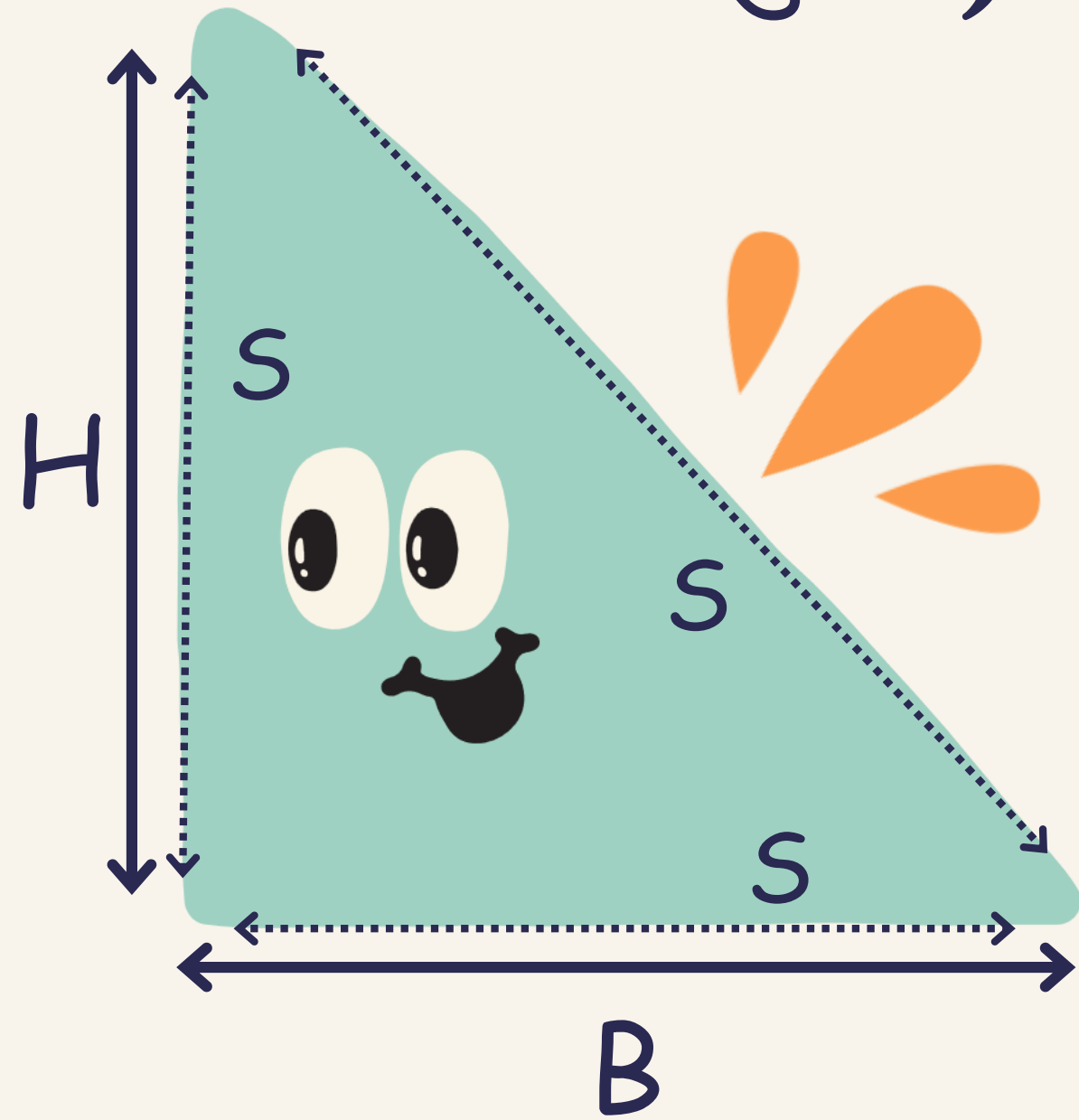
AREA (क्षेत्रफल):

$$\pi R^2$$

PERIMETER (परिमाप):

$$2\pi R$$

RIGHT ANGLE TRIANGLE (समकोण त्रिभुज)



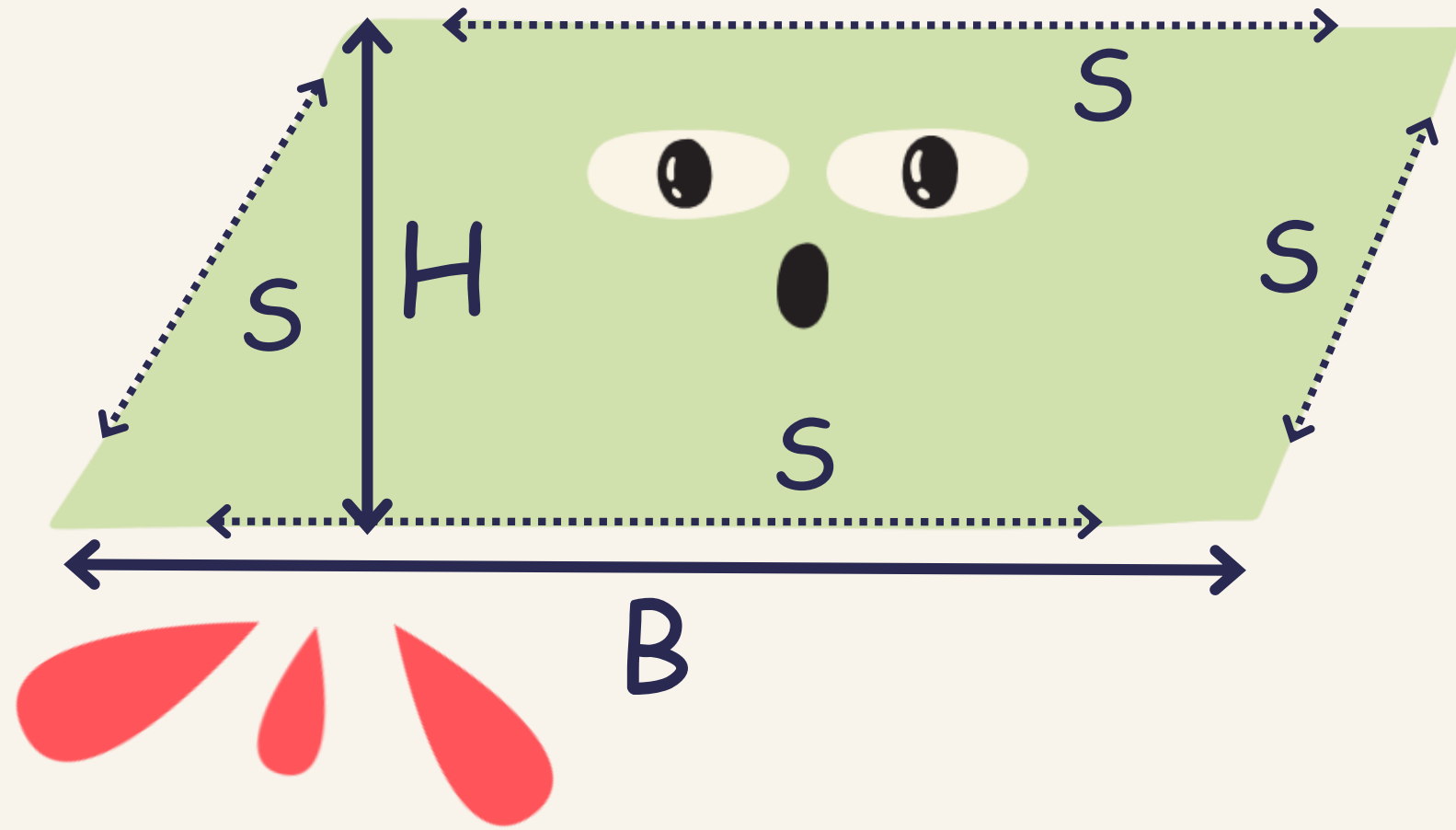
AREA (क्षेत्रफल):

$$\frac{1}{2} B \times H$$

PERIMETER (परिमाप):

$$S + S + S$$

RHOMBUS (समचतुर्भुज)



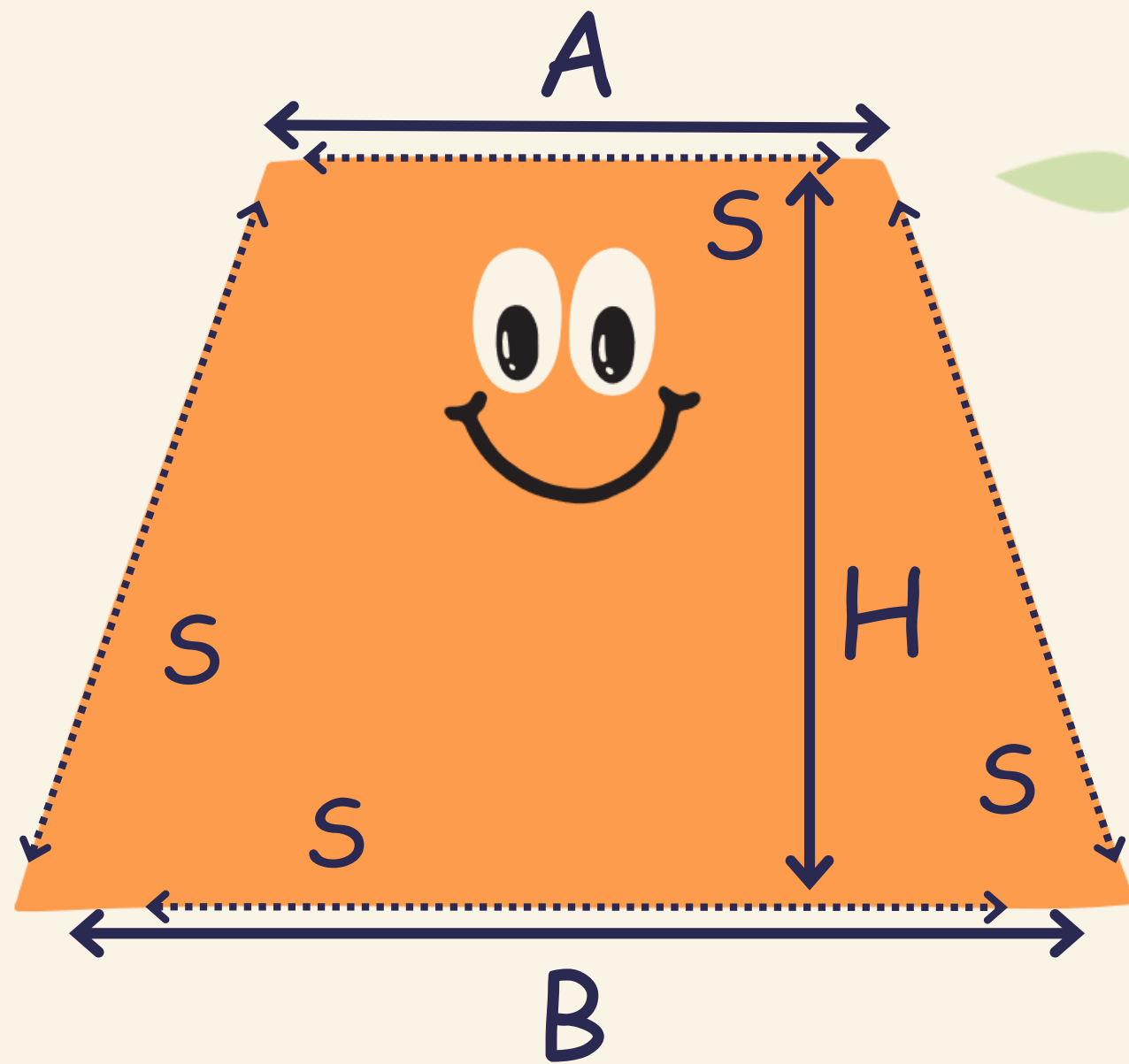
AREA
(क्षेत्रफल)

$$: B \times H$$

PERIMETER
(परिमाप):

$$S + S + S + S$$

TRAPEZOID (विषम चतुर्भुज)



AREA (क्षेत्रफल):

$$\frac{1}{2} (A + B) \times H$$

PERIMETER (परिमाप):

$$S + S + S + S$$

Thank You



welcome

Basundhara Teachers' Training
college,
Muzaffarpur, Bihar

STUDENT PROFILE

NAME	-	Pushpanjali Kumari
ROLL NO	-	72
Session	-	2021-2023
Topic	-	Hindi (Visheshan ev uske bhed)
TEACHIN PRACTICE CENTER	-	Basundhara Teachers' Training college, Muzaffarpur, Bihar

#HindiGrammarB2A

हिंदी
व्याकरण
Deep
Dive

विशेषण और विशेषण के भेद

विशेषण : परिभाषा, भेद विशेषण की परिभाषा

विशेषण वे शब्द होते हैं जो संज्ञा या सर्वनाम की विशेषता बताते हैं। ये शब्द वाक्य में संज्ञा के साथ लगकर संज्ञा की विशेषता बताते हैं।

विशेषण विकारी शब्द होते हैं एवं इन्हें सार्थक शब्दों के आठ भेड़ों में से एक माना जाता है।

बड़ा, काला, लम्बा, दयालु, भारी, सुंदर, कायर, टेढ़ा-मेढ़ा, एक, दो, वीर पुरुष, गोरा, अच्छा, बुरा, मीठा, खट्टा आदि विशेषण शब्दों के कुछ उदाहरण हैं।

विशेषण के उदाहरण

राधा बहुत सुन्दर लड़की है।

जैसा कि आप ऊपर उदाहरण में देख सकते हैं राधा एक लड़की का नाम है। राधा नाम एक संज्ञा है। सुन्दर शब्द एक विशेषण है जो संज्ञा शब्द की विशेषता बता रहा है।

चूंकि सुन्दर शब्द संज्ञा की विशेषता बता रहा है इसलिए यह शब्द विशेषण कहलायेगा। जिस शब्द की विशेषण विशेषता बताता है उस शब्द को **विशेष्य** कहा जाता है।



विशेषण

विशेषण के भेद

विशेषण के मुख्यतः आठ भेद होते हैं :

गुणवाचक विशेषण

संख्यावाचक विशेषण

परिमाणवाचक विशेषण

सार्वनामिक विशेषण

व्यक्तिवाचक विशेषण

प्रश्नवाचक विशेषण

तुलनबोधक विशेषण

सम्बन्धवाचक विशेषण

1. गुणवाचक विशेषण :

जो विशेषण हमें संज्ञा या सर्वनाम के रूप, रंग आदि का बोध कराते हैं वे गुणवाचक विशेषण कहलाते हैं। **जैसे:**
ताज महल एक सुन्दर इमारत है।

2. संख्यावाचक विशेषण :

ऐसे शब्द जो संज्ञा या सर्वनाम की संख्या के बारे में बोध कराते हैं वे शब्द संख्यावाचक विशेषण कहलाते हैं। **जैसे:**
विकास चार बार खाना खाता है।

3. परिमाणवाचक विशेषण :

जो शब्द संज्ञा या सर्वनाम की मात्रा के बारे में बताते हैं वे शब्द परिमाणवाचक विशेषण कहलाते हैं। **जैसे:**
मुझे एक किलो टमाटर लाकर दो।

4. सार्वनामिक विशेषण :

जो सर्वनाम शब्द संज्ञा से पहले आएँ एवं विशेषण की तरह उस संज्ञा शब्द की विशेषता बताएँ तो वे शब्द सार्वनामिक विशेषण कहलाते हैं। **जैसे:**
यह लड़का कक्षा में अक्ल आया।

5. व्यक्तिवाचक विशेषण :

जो शब्द असल में व्यक्तिवाचक संज्ञा से बने होते हैं और विशेषण शब्दों का निर्माण करते हैं, वे शब्द व्यक्तिवाचक विशेषण कहलाते हैं। **जैसे:** लखनऊ से लखनवी आदि।

मुझे भारतीय खाना बहुत पसंद है।

6. संबंधवाचक विशेषण

जब विशेषण शब्दों का प्रयोग करके किसी एक वस्तु या व्यक्ति का संबंध दूसरी वस्तु या व्यक्ति के साथ बताया जाए, तो वह संबंधवाचक विशेषण कहलाता है। इस तरह के विशेषण क्रिया, क्रिया-विशेषण आदि से बनते हैं।

जैसे: अंदरूनी यह शब्द अन्दर शब्द से बना है जो कि एक क्रिया विशेषण है। भीतरी : यह शब्द भीतर शब्द से बना है। जो की एक क्रियाविशेषण है।

7. तुलनाबोधक विशेषण

जैसा कि हम सभी जानते हैं विशेषण शब्द संज्ञा या सर्वनाम की विशेषता बताते हैं। लेकिन कई बार दो वस्तुओं के गुण दोष आदि की तुलना कि जाती है। जिन शब्दों से दो वस्तुओं कि परस्पर तुलना की जाती है वे शब्द तुलनाबोधक विशेषण कहलाते हैं।
जैसे: राम सुरेश से ज्यादा सुन्दर है। यहाँ दो व्यक्तियों की विशेषताओं की तुलना की जा रही है।

ज़िन्दगी में एक शेर की भांति **निडर** होना चाहिए।

8. प्रश्नवाचक विशेषण

ऐसे शब्द जिनका संज्ञा या सर्वनाम में जानने के लिए प्रयोग होता है, जैसे कौन, क्या आदि वे शब्द प्रश्नवाचक विशेषण कहलाते हैं। इन शब्दों का प्रयोग करके हमें किसी वस्तु, व्यक्ति आदि के बारे में ज्यादा जानने की कोशिश की जाती है।

मेरे जाने के बाद **कौन** यहाँ आया था ?

तुम **कौन** सी वस्तु के बारे में बात कर रहे हो?

THANK YOU

Basundhara Teachers' Training

college,
Muzaffarpur, Bihar

संज्ञा व उसके भेद

Submitted By : Puja Kumari
Roll. No. 99
B.Ed. 2nd year

परिभाषा

किसी व्यक्ति, वस्तु, भाव,
स्थान आदि के नाम को संज्ञा
कहते हैं ।

जैसे -

व्यक्ति - भगत सिंह , कबीर दास , दीपक , राम आदि

वस्तु - सेब , कुर्सी , मेज , कलम आदि

भाव - प्रेम मित्रता , मिठास , सुन्दरता , आदि

स्थान - भारत , दिल्ली , बठिंडा , पंजाब आदि

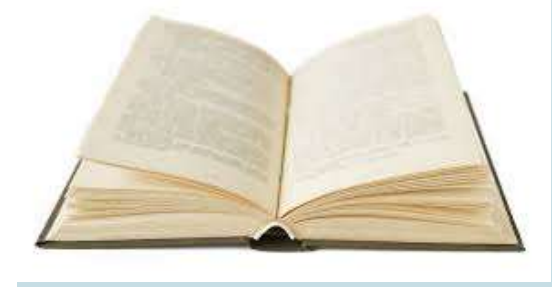


संज्ञा के भेद



मुख्यता: संज्ञा के तीन भेद माने गये हैं :-

1. व्यक्तिवाचक संज्ञा
2. जातिवाचक संज्ञा
3. भाववाचक संज्ञा



1. व्यक्तिवाचक संज्ञा

जो शब्द किसी विशेष एवं निश्चित व्यक्ति, स्थान या वस्तु के नाम का बोध कराते हैं , उन्हें व्यक्तिवाचक संज्ञा शब्द कहते हैं ।



जैसे -

श्री गुरु नानक देव जी, भारत, सूर्य, भगत सिंह,
तिरंगा, ताजमहल, कुतुबमीनार, लालकिला
आदि।



2. जातिवाचक संज्ञा

जो संज्ञा शब्द किसी प्राणी, पदार्थ, या समूह की जाति के नाम का बोध कराते हैं, उन्हें जातिवाचक संज्ञा शब्द कहते हैं ।



जैसे -

मनुष्य, नदी, नगर, पर्वत, बकरी, पहाड़,
कंप्यूटर, पशु, पक्षी, लड़का, कुत्ता, गाय, घोड़ा,
भैंस, बकरी, नारी, गाँव आदि।



3. भाववाचक संज्ञा

जो शब्द से किसी व्यक्ति या वस्तु के गुण, शील, दशा, अवस्था, दोष के नाम का बोध कराते हैं, उन्हें भाववाचक संज्ञा कहते हैं।



जैसे -

बचपन, बुढ़ापा, मोटापा, मिठास थकावट,
मानवता, चतुराई, जवानी, मित्रता, खुशी,
परायापन, क्रोध, सुन्दरता आदि।





Thank You

IMPORTANT FACTOR CONTRIBUTING TO THE GROWTH OF DERIVATIVE AND OPPORTUNITIES IN MARKET

Anil Kumar, B.Ed. Student, Basundhara Teachers' Training College, Muzaffarpur, Bihar

Introduction

Factors contributing to the explosive growth of derivatives are price volatility, globalization of the markets, technological developments and advances in the financial theories.

Price Volatility:

A price is what one pays to acquire or use something of value. The objects having value may be commodities, local currency or foreign currencies. The concept of price is clear to almost everybody when we discuss commodities. There is a price to be paid for the purchase of food grain, oil, petrol, metal, etc. the price one pays for use of a unit of another person's money is called interest rate. And the price one pays in one's own currency for a unit of another currency is called as an exchange rate.

Prices are generally determined by market forces. In a market, consumers have "demand" and producers or suppliers have "supply", and the collective interaction of demand and supply in the market determines the price. These factors are constantly interacting in the market causing changes in the price over a short period of time. Such changes in the price are known as "price volatility". This has three factors: the speed of price changes, the frequency of price changes and the magnitude of price changes. (Pati et.al, 2009)

The changes in demand and supply influencing factors culminate in market adjustments through price changes. These price changes expose individuals, producing firms and governments to significant risks. The breakdown of the BRETTON WOODS agreement brought an end to the stabilizing role of fixed exchange rates and the gold convertibility of the dollars. The globalization of the markets and rapid industrialization of many underdeveloped countries brought a new scale and dimension to the markets. Nations that were poor suddenly became a major source of supply of goods. The Mexican crisis in the south east - Asian currency crisis of 1990's has also brought the price volatility factor on the surface. The advent of telecommunication and data processing brought information very quickly to the markets. Information which would have taken months to impact the market earlier can now be obtained in matter of moments. Even equity holders are exposed to price risk of corporate share fluctuates

rapidly. This price volatility risk pushed the use of derivatives like futures and options increasingly as these instruments can be used as hedge to protect against adverse price changes in commodity, foreign exchange, equity shares and bonds. **Globalisation of Markets:**

Earlier, managers had to deal with domestic economic concerns; what happened in other part of the world was mostly irrelevant. Now globalization has increased the size of markets and as greatly enhanced competition. It has benefited consumers who cannot obtain better quality goods at a lower cost. It has also exposed the modern business to significant risks and, in many cases, led to cut profit margins. In Indian context, south East Asian currencies crisis of 1997 had affected the competitiveness of our products vis - à - vis depreciated currencies. Export of certain goods from India declined because of this crisis. Steel industry in 1998 suffered its worst set back due to cheap import of steel from south East Asian countries. Suddenly blue chip companies had turned in to red.

The fear of china devaluing its currency created instability in Indian exports. Thus, it is evident that globalization of industrial and financial activities necessitates use of derivatives to guard against future losses. (Hansda et.al., 2002) This fact or alone has contributed to the growth of derivatives to a significant extent.

Technological Advances:

A significant growth of derivative instruments has been driven by technological breakthrough. Advances in this area include the development of high-speed processors, network systems and enhanced method of data entry. Closely related to advances in computer technology are advances in telecommunications. Improvement in communications allow for instantaneous world-wide conferencing, Data transmission by satellite. At the same time there were significant advances in software programmed without which computer and telecommunication advances would be meaningless. These facilitated the more rapid movement of information and consequently its instantaneous impact on market price.

Although price sensitivity to market forces is beneficial to the economy as a whole resources are rapidly relocated to more productive use and better rationed overtime the greater price volatility exposes producers and consumers to greater price risk. The effect of this risk can easily destroy a business which is otherwise well managed. Derivatives can help a firm manage the price risk inherent in a market economy. To the extent the technological developments increase volatility, derivatives and risk management products become that much more important.

Advances in Financial Theories:

Advances in financial theories gave birth to derivatives. Initially forward contracts in its traditional form, was the only hedging tool available. Option pricing models developed by Black and Scholes in 1973 were used to determine prices of call and put options. In late 1970's, work of Lewis Edington extended the early work of Johnson and started the hedging of financial price risks with financial futures. The work of economic theorists gave rise to new products for risk management which led to the growth of derivatives in financial markets. (John et.al., 2004)

Opportunities of The Indian Commodity Derivative Market

Tax Reforms In the past, speculative and non-speculative businesses in India were treated equally for taxation so far as right to set off or carry forward of loss was concerned, However over the years various forms of tax benefit were extended to other financial assets as well as markets in the Indian financial system. Such incentives were not extended to the Indian commodity derivative market which subsequently was placed at a disadvantage. In this context, the Indian commodity derivative market has been demanding amendments in the tax law correcting this discrepancy which stands in the way of growth of futures trading activities.

Besides the stamp duty provisions on futures trading make the transaction cost higher and moreover, the rates vary from one state to the other. While states like Gujarat, Madhya Pradesh, and Kerala do not impose stamp duty on futures trading, some other states like Maharashtra impose stamp duty on futures trading of certain commodities.

Movement of some goods from one state to other is restricted at present. If it is removed then truly national market can be developed for physical trade as well as for derivative trades on commodities. Besides such an integrated market also requires uniformity in octroi and sales taxes etc, which can be only brought through regulatory changes. Value Added Tax (VAT) has been introduced in the country in 2005, to resolve this problem which however has not been uniformly put into force by all states.

The dichotomy is evident when one considers the commodity derivative market which falls within the purview of the Central government and the physical market which is largely regulated by the state government. Thus two tier of government controlling two components of the same market using their respective fiscal instrument work against the stated aim of market integration of the derivative and spot market. Coordination of operation of the two thereof government with respect to fiscal intervention can result in reduction cost and time. Besides the inconvenience,

inefficiency and inequity of the multiple taxation can be avoided.

The Banking Regulation Act, 1949 prohibits banks from trading in the Indian commodity derivative market although most of the banks in developed countries are active participants in their commodity derivative markets. Barring banks from entering the derivative market prevents them from fully engaging in the agricultural economy. This is because banks, if permitted to function in commodity derivative market can administer greater credit accommodation in both the farm and non-farm sector by hedging against price fluctuations in agricultural collateral through derivative instruments and hence avoid non-performing asset. Similarly, greater bank participation can be ensured in others sectors on the basis of the similar logic.

Besides direct participation of banks in commodity derivative trading will impart huge liquidity to the derivative market besides expanding market breadth. This will also provide them an opportunity for speculative investment which can significantly enhance their profitability.

As per the credit policy of the banks make an appraisal of the credit worthiness of the customer. If he is from the commodity sector, the bank will ask the borrower to hedge his position on a commodity exchange.

Bank's large network of branches can provide information related to spot and future prices of commodity. This will facilitate farmers awareness and empowerment. Commodity price information will attract customers to get other banking products like crop loan, land development loan, tractor loan, etc. Bank can also open savings account of such customers.

Market Integration:

Withdrawal of prohibition on future trading on all commodities in April 2003 has opened up new opportunities and challenges for the Indian commodity derivative market. Subsequently existing infrastructure and institutions are being upgraded; new exchanges have been approved with the mandate to set up world-class infrastructure and systems; more participants with resources, skills and expertise are being attracted from the other derivative markets.

Conclusion:

This sudden jump in the growth rate can be given a further fillip if the market participation is extended to include all segments of derivative products like insurance, mutual fund, securities, banking, by way of integration. Such market integration has the potential to provide a massive growth impetus to the commodity derivative market which also extend to other entities that are included into the integrated system. This is perceivable on the assumption that such integration

would enable all these entities, which otherwise are functioning independently, to pool both their human, physical, and financial resources and in the process generate a synergy that could have a multiplier effect.

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