3.3.1. NUMBER OF RESEARCH PAPERS PER TEACHER IN THE JOURNALS NOTIFIED ON UGC WEBSITE DURING THE YEAR

NAMES OF THE AUTHORS

DR. KUSUM

MS. RAMAN MATHARU

St. Bede's College Shimla

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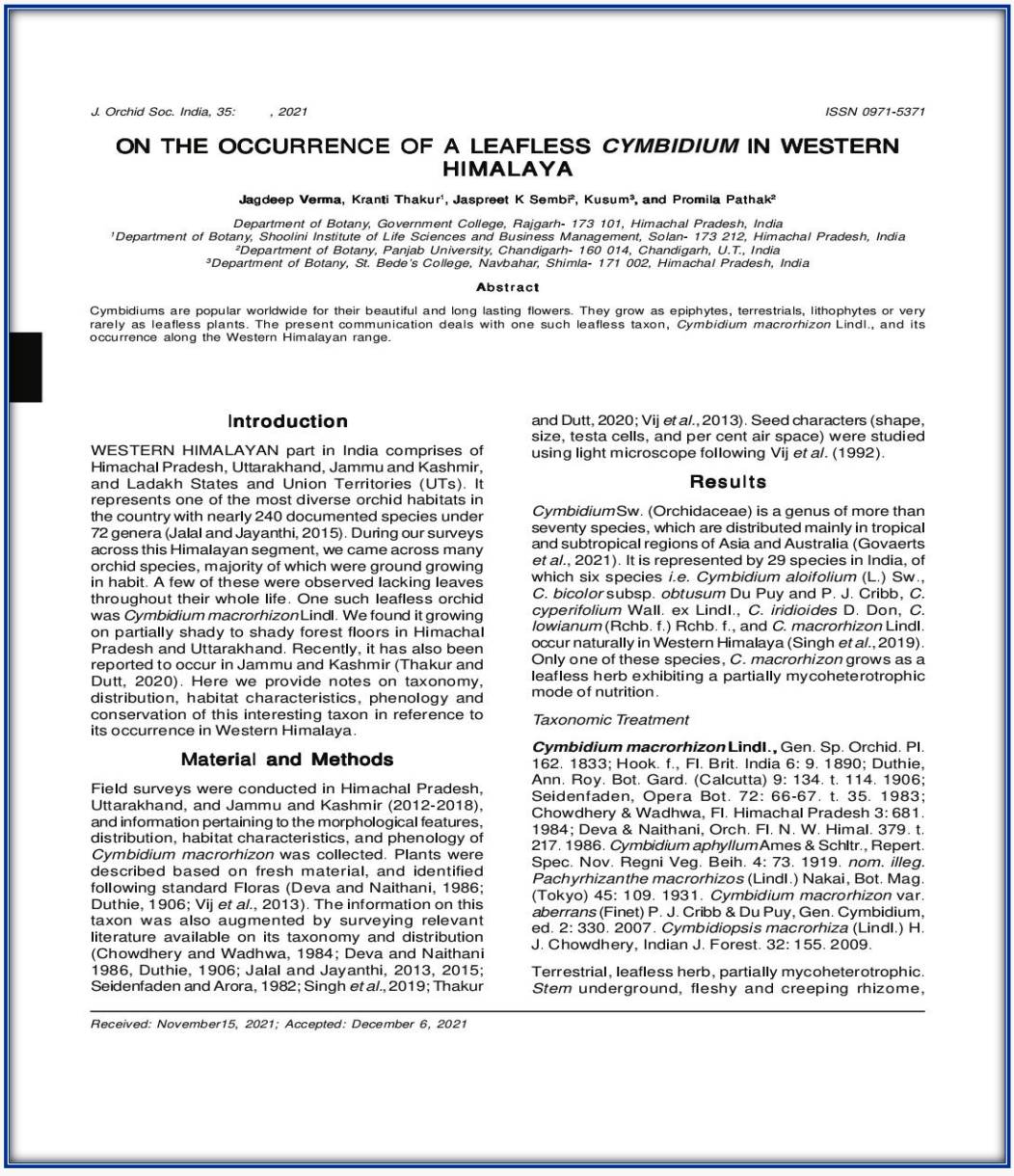

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ON THE OCCURRENCE OF A LEAFLESS *CYMBIDIUM* IN WESTERN HIMALAYA

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Abstract

Cymbidiums are popular worldwide for their beautiful and long lasting flowers. They grow as epiphytes, terrestrials, lithophytes or very rarely as leafless plants. The present communication deals with one such leafless taxon, *Cymbidium macrorhizon* Lindl., and its occurrence along the Western Himalayan range.

Introduction

WESTERN HIMALAYAN part in India comprises of Himachal Pradesh, Uttarakhand, Jammu and Kashmir, and Ladakh States and Union Territories (UTs). It represents one of the most diverse orchid habitats in the country with nearly 240 documented species under 72 genera (Jalal and Jayanthi, 2015). During our surveys across this Himalayan segment, we came across many orchid species, majority of which were ground growing in habit. A few of these were observed lacking leaves throughout their whole life. One such leafless orchid was *Cymbidium macrorhizon* Lindl. We found it growing on partially shady to shady forest floors in Himachal Pradesh and Uttarakhand. Recently, it has also been reported to occur in Jammu and Kashmir (Thakur and Dutt, 2020). Here we provide notes on taxonomy, distribution, habitat characteristics, phenology and conservation of this interesting taxon in reference to its occurrence in Western Himalaya.

Material and Methods

Field surveys were conducted in Himachal Pradesh, Uttarakhand, and Jammu and Kashmir (2012-2018), and information pertaining to the morphological features, distribution, habitat characteristics, and phenology of *Cymbidium macrorhizon* was collected. Plants were described based on fresh material, and identified following standard Floras (Deva and Naithani, 1986; Duthie, 1906; Vij *et al*., 2013). The information on this taxon was also augmented by surveying relevant literature available on its taxonomy and distribution (Chowdhery and Wadhwa, 1984; Deva and Naithani 1986, Duthie, 1906; Jalal and Jayanthi, 2013, 2015; Seidenfaden and Arora, 1982; Singh *et al*., 2019; Thakur and Dutt, 2020; Vij *et al*., 2013). Seed characters (shape, size, testa cells, and per cent air space) were studied using light microscope following Vij *et al*. (1992).

Results

Cymbidium Sw. (Orchidaceae) is a genus of more than seventy species, which are distributed mainly in tropical and subtropical regions of Asia and Australia (Govaerts *et al*., 2021). It is represented by 29 species in India, of which six species *i.e. Cymbidium aloifolium* (L.) Sw., *C. bicolor* subsp. *obtusum* Du Puy and P. J. Cribb, *C. cyperifolium* Wall. ex Lindl., *C. iridioides* D. Don, *C. lowianum* (Rchb. f.) Rchb. f., and *C. macrorhizon* Lindl. occur naturally in Western Himalaya (Singh *et al*., 2019). Only one of these species, *C. macrorhizon* grows as a leafless herb exhibiting a partially mycoheterotrophic mode of nutrition.

Taxonomic Treatment

***Cymbidium macrorhizon* Lindl.,** Gen. Sp. Orchid. Pl. 162. 1833; Hook. f., Fl. Brit. India 6: 9. 1890; Duthie, Ann. Roy. Bot. Gard. (Calcutta) 9: 134. t. 114. 1906; Seidenfaden, Opera Bot. 72: 66-67. t. 35. 1983; Chowdhery & Wadhwa, Fl. Himachal Pradesh 3: 681. 1984; Deva & Naithani, Orch. Fl. N. W. Himal. 379. t. 217. 1986. *Cymbidium aphyllum* Ames & Schltr., Repert. Spec. Nov. Regni Veg. Beih. 4: 73. 1919. *nom. illeg. Pachyrhizanthe macrorhizos* (Lindl.) Nakai, Bot. Mag. (Tokyo) 45: 109. 1931. *Cymbidium macrorhizon* var. *aberrans* (Finet) P. J. Cribb & Du Puy, Gen. Cymbidium, ed. 2: 330. 2007. *Cymbidiopsis macrorhiza* (Lindl.) H. J. Chowdhery, Indian J. Forest. 32: 155. 2009.

Terrestrial, leafless herb, partially mycoheterotrophic. *Stem* underground, fleshy and creeping rhizome,

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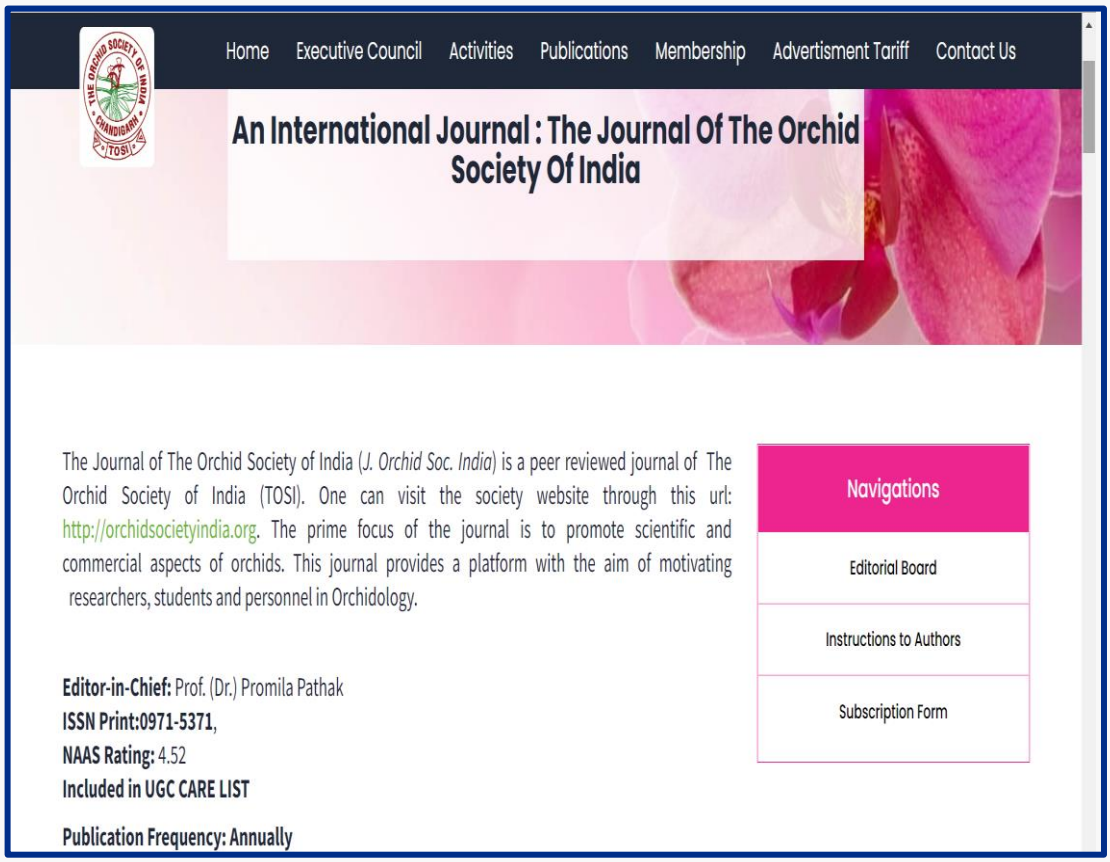

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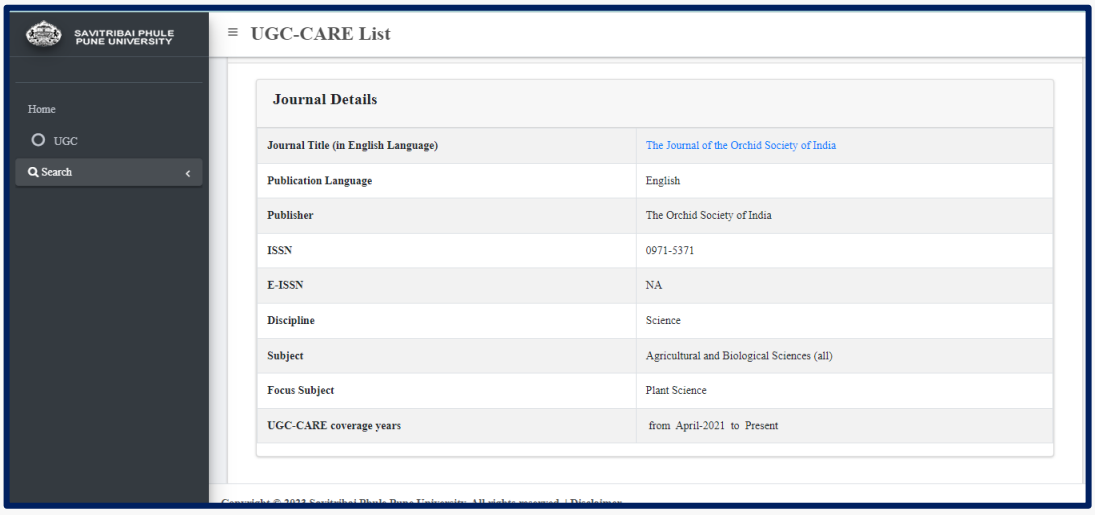

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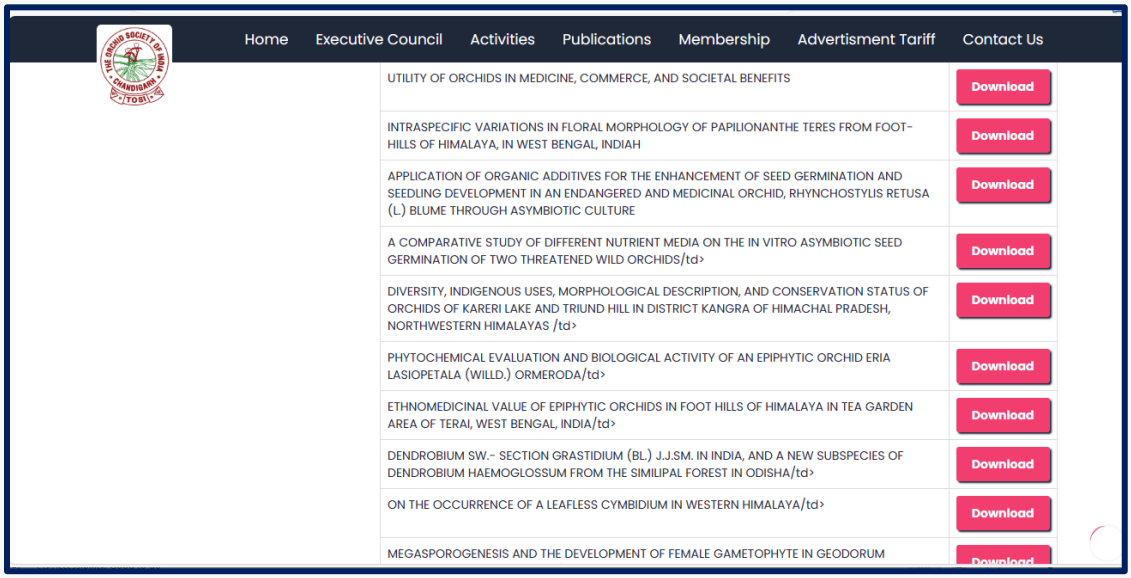

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REASONS FOR NON-PERFORMING ASSETS IN HIMACHAL PRADESH STATE CO-OPERATIVE BANK: AN EMPIRICAL EVIDENCE

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Abstract
The banking sector's increasing non-performing assets (NPAs) can harm the economy in a number of ways. A financial and economic catastrophe as well as an unfavourable investment environment may result from ineffective management of NPAs. In this paper, an effort has been made to pinpoint the causes of the sharp increase in NPA as well as proposed remedies. A number of businesses, including SSI, agriculture, priority industries, the public sector, and others are eligible for loans from the H.P. State Cooperative Bank. These loans must be controlled through pre-approval appraisal and distribution in order to curb the HPSCB's rising NPAs. NPAs need to be decreased in order for banks to become more profitable. A comprehensive framework for NPA management is required to recover NPAs. In order to create new policy measures and key performance indicators within the purview of the Reserve Bank of India's regulatory process and the management of non-performing assets, this study tracks the dynamics of NPAs in HPSCB.
Keywords: H. P. State Co-Operative Bank Ltd., Non-Performing Assets, Priority Sector, Non-Priority Sector

1. Introduction
Finance is the life blood of a modern economy. A financial system helps to mobilize the financial surpluses of an economy and transfer them to areas of financial deficit. The financial system promotes savings by providing a wide variety of financial assets to the general public. In the context of relatively under-developed capital market and with little internal resources, firms or economic entities depend largely on financial intermediaries for their fund requirements (Bhasin, 2007). The banks are the financial intermediary which accepts deposits of money from the public and lends them with a view to make profits. The banking system forms the core of financial sector of an economy (Bhasin, 2007). Banks are special as they not only accept and deploy large amounts of uncollateralized public funds in a fiduciary capacity, but also leverage such funds through credit creation (Akhtar & Azeez, 2015). Co-operative Banks are an important constituent of the Indian financial system, judging by the role assigned to them, the expectations they are supposed to fulfil, their number, and the number of offices they operate (Bhole & Mahakud, 2013). The co-operative banks in India and elsewhere provide banking facilities to the highly disorganized agriculture sector of country (Mathur, 1982).
Himachal Pradesh has the distinction of having first cooperative society registered in India. Cooperatives were primarily visualized as specialized agency for financing the credit requirement of rural people in the country particularly agriculture (Balokhra, 2015). Presently there are three co-operative banks functioning in Himachal Pradesh. These are Himachal Pradesh State Co-operative Bank, Kangra Co-operative Bank and Jogindra Central Co-Operative Bank. The Himachal Pradesh Co-operative Bank is serving the people of the State through a network of 190 branches and Extension Counter of which about 94% is in the rural areas of the State and one branch at New Subzi Mandi, Azadpur, New Delhi for the benefit horticulturists of the State (HPSCB, 2022). Therefore, HP State

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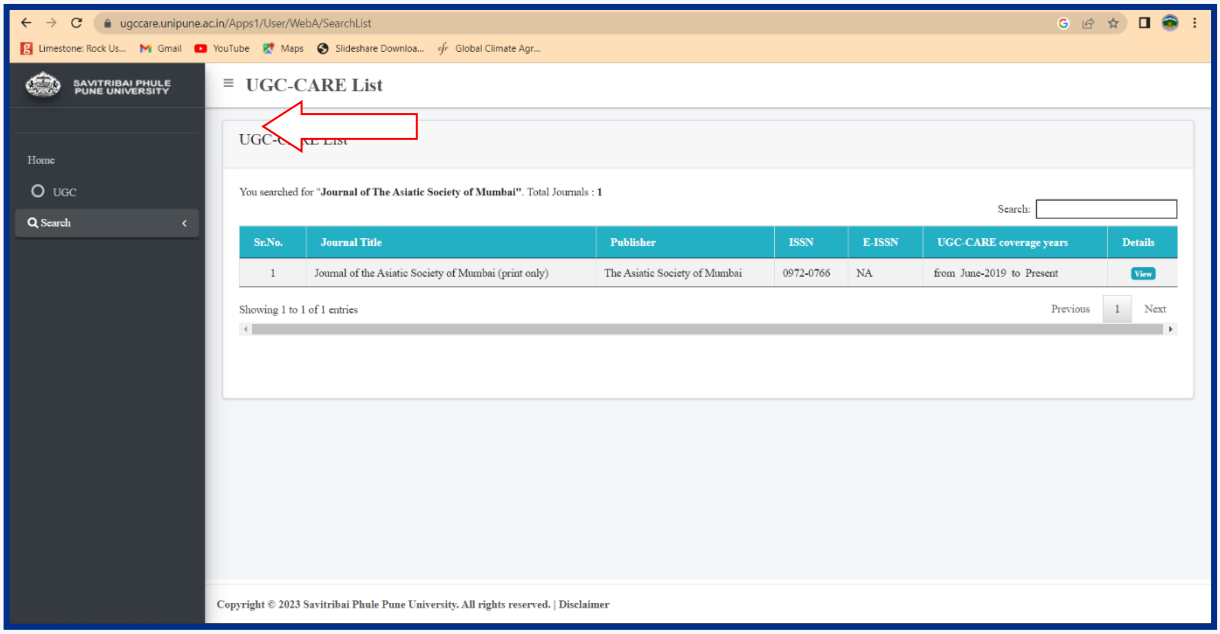

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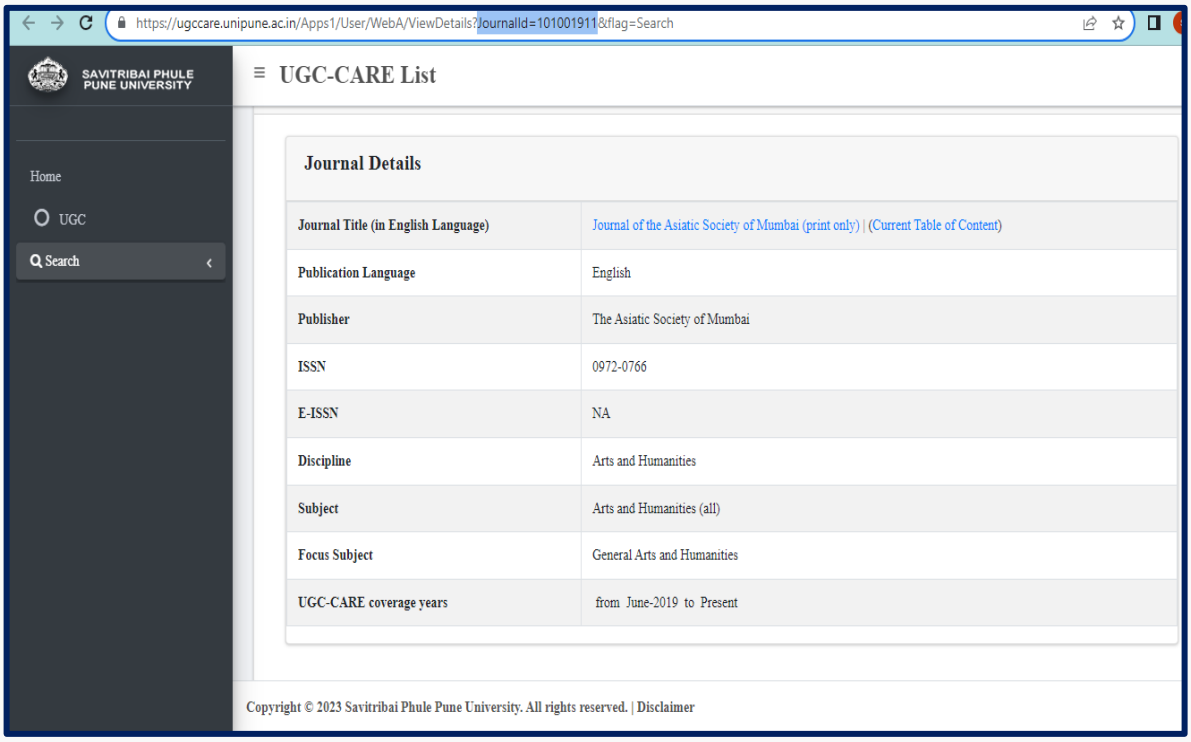

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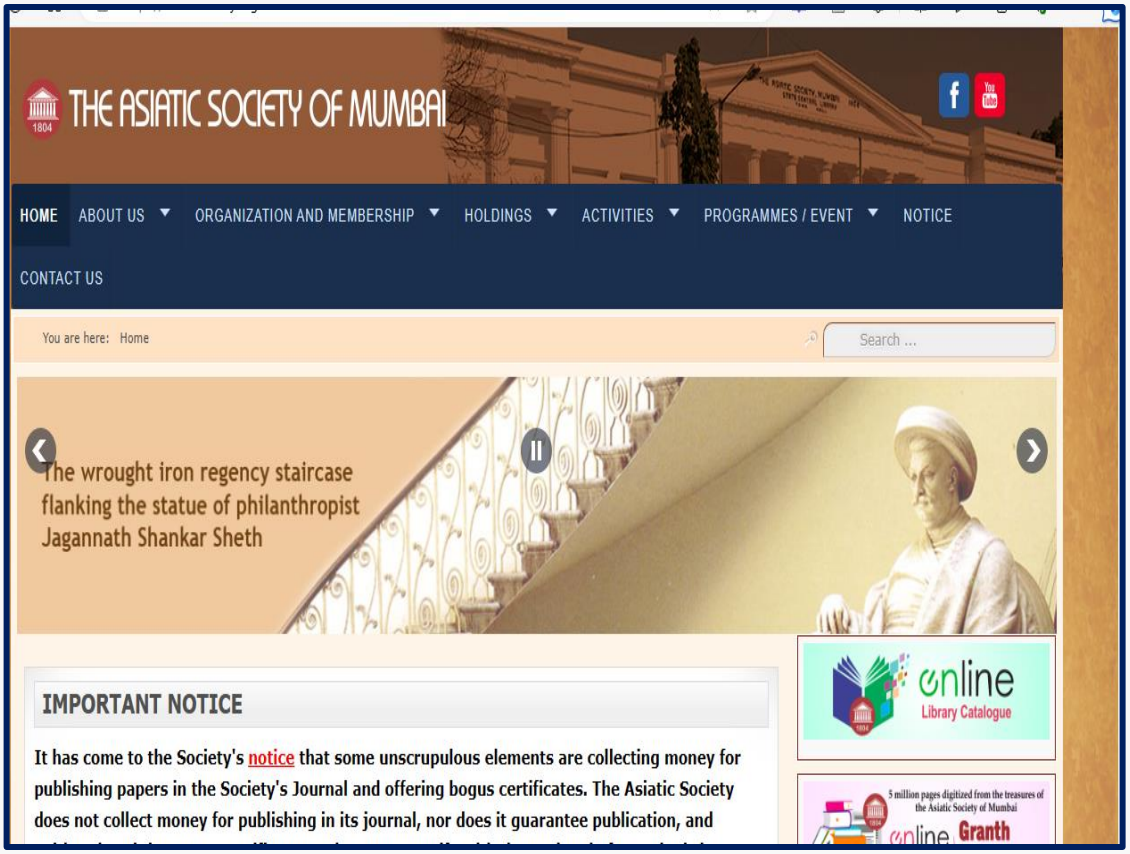
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The wrought iron regency staircase flanking the statue of philanthropist Jagannath Shankar Sheth
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