

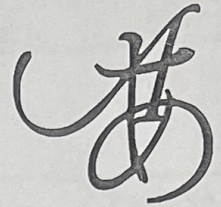


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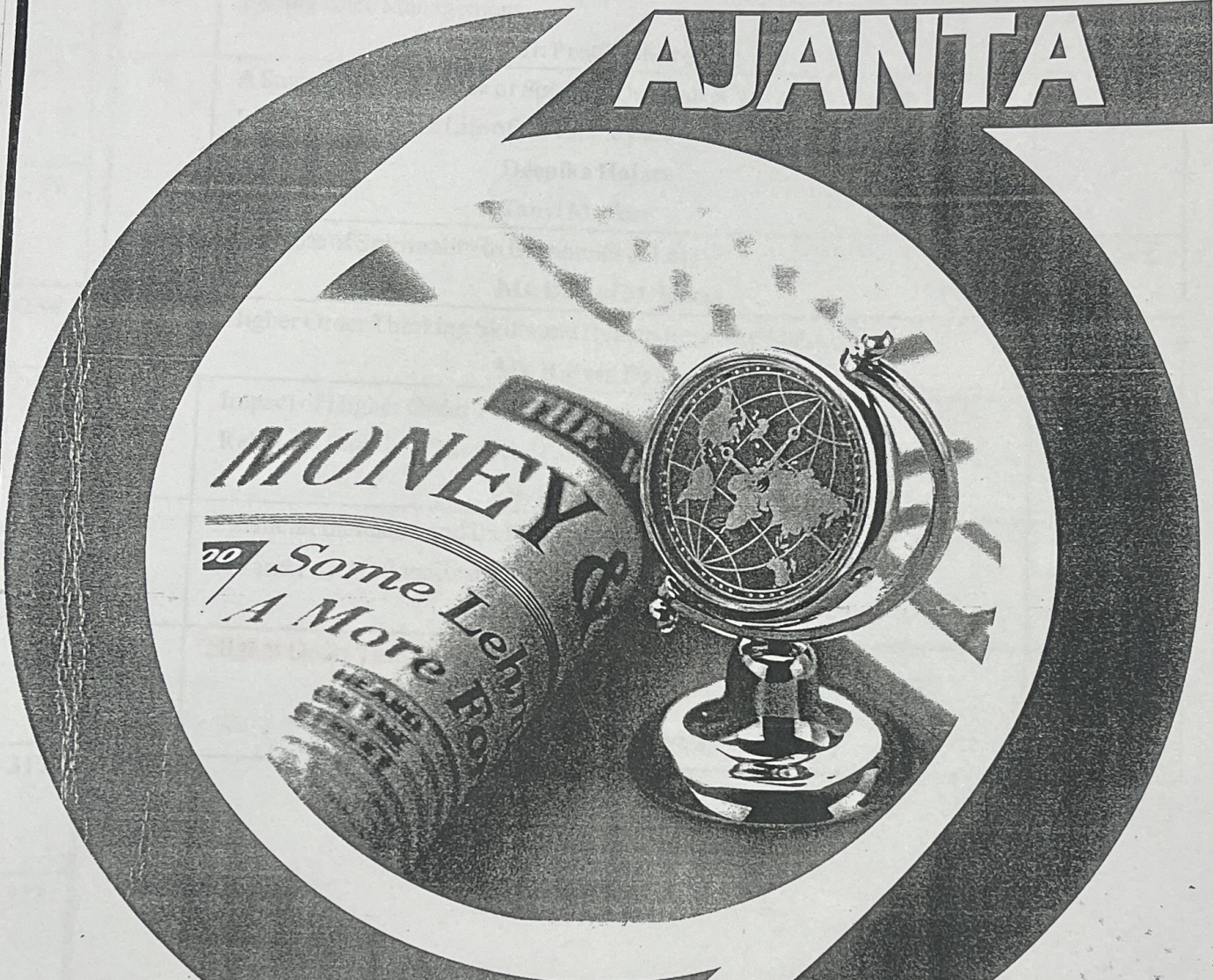
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## 50. Higher Order Thinking Skills and Education

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### Abstract

The research paper briefly describes the General Principles for Assessing Higher Order Thinking Skills (HOTS) that apply to constructing all assessment, because without those, assessment of anything, including higher-order thinking, fails. This paper expands on the creative and cognitive thinking. Education deals with interpreting student responses when assessing higher-order thinking. Whether you are interpreting work for formative feedback and student improvement or scoring work for grading, you should look for qualities in the work that are signs of appropriate thinking.

**Key words:** HOTS, Cognitive thinking, Education, Grading.

### Introduction

What is education?

Is it just learning? Or scoring good marks? remembering all answers? No, **Education is a learning experience.**

Education brings about an inherent and permanent change in a person's thinking and capacity to do things.

**Swami Vivekanada said for education that:**

“All the wealth of the world cannot help one little Indian village if the people are not taught to help themselves. Our work should be mainly educational, both moral and intellectual.”

“Education is not filling the mind with a lot of facts. Perfecting the instrument and getting complete mastery of my own mind”.

One of the main 21<sup>st</sup> century components that teachers want their students to use are higher-order thinking skills. This is when students use complex ways to think about what they are learning.



Thereafter the though the growth was slow but steady with an increase in the number of bank offices rising by almost 1059 ,which was almost double in the next period at 2673 increase in the number of offices and by a relatively lesser change in 2013 from 2012 by 2839 and thereafter in 2014 it grew by a figure of 5982 as compared to 2013. In semi-urban India ,from 1969 –the year of nationalization the bank offices grew by a number of 17398 whereas in 2011 it went down by almost 2954 which is a negative growth reflecting closing of bank offices in semi-urban India whereas in 2013 as compared to 2012 it had increased by 2368, which was at a better growth rate in 2014 at 3277 as compared to 2013. In urban parts of India, the bank offices in 1969 stood at 1584 which went up to a figure of 17000 approx. reflecting a growth by 15,419 , whereas in the ensuing period the growth was minimal at 487 followed by a growth of 1291 and 1,121 and at 3277 from 2011 to 2012, from 2012 to 2013 and from 2013 to 2014, with the highest growth in bank offices seen in 2014 from 2013. This analysis reveals a sure growth in bank offices resulting in better financial inclusion especially in rural areas and semi-urban areas but the matter of closure of offices in semi-urban areas is a matter of concern, with the highest growth visibly in the rural areas indicating concentrated efforts of Government towards financial inclusion.

#### 4.2 Financial Inclusion with reference to growth in the deposits of Scheduled Commercial Banks in India:

**Table 2: Table Showing year-wise number of Deposits of Scheduled Commercial Banks in India in the pre-nationalization and post-nationalization period :**

Deposits of Scheduled Commercial Banks in India						
Year/Indicator	1969	2010	2011	2012	2013	2014
Deposits in Billions	46.46	44928.26	52079.69	59090.82	69342.80	79134.43
Deposits per Office in millions	5.6	526.1	577.0	600.9	657.7	674.7
Per Capita Deposits	88	38062	43034	48732	55445	62252

The table showing growth in deposits in billions of Scheduled Commercial banks , have registered skyrocketing growth from 1969 to 2010 with 46 billion approx. and touching a high growth at a figure of deposits of 44928 billions which further increased by 7151 billion, 7011 billion, 10252 billion and 9792 billion in 2011 , 2012 , 2013 and 2014 as compared to its previous years, with the highest growth registered in 2013. With respect to deposits per office also there was a high growth from 5.6 million in 1969 to 526.1 million in 2010 witnessing a



growth of 520 million and thereafter the growth was a 51 million, 23 million, 57 million and 17 million respectively from 2010 to 2011, 2011 to 2012, 2012 to 2013, and 2013 to 2014. The per capita deposits which were a minimal figure of 88 in 1969 went up to 38,062 in 2010 reflecting a growth of almost 37000 in per capita deposits during the forty year period, which further went up by 4972, 5698, 6713 and 6807 respectively from 2010 to 2014 showing a steady growth in per capital deposits. This analysis also shows a positive step towards financial inclusion as higher deposit mobilization is a sign of better banking reach and also availability of more funds for credit deployment.

**Table 2: Table Showing year-wise number of credits of Scheduled Commercial Banks in India in the pre-nationalization and post-nationalization period :**

Credits of Scheduled Commercial Banks in India						
Year/Indicator	1969	2010	2011	2012	2013	2014
Credits in Billions	36	32447.88	39420.82	46118.52	53931.58	61390.45
Credits per Office in millions	4.4	380.0	436.7	469.0	511.5	523.5
Per Capita Credits	68	27489	32574	38033	43123	48294

The table above showing figures of credit deployment of Scheduled Commercial banks in India from 1969 and from 2010 to 2014 covering the pre-nationalization period and post-nationalization period also had seen a steady rise in credits from 36 billions in 1969 to 32447 billions approx in 2010 having a growth of 32,411 billions, whereas from 2010 to 2011, 2011 to 2012, 2012 to 2013 and from 2013 to 2014; the growth of credits by 6973 billions, 6698 billions, 7813 billions, and 7459 billions respectively with highest growth registered in 2013. On the similar lines, the growth in credit per office of Scheduled Commercial Banks also grew at 375 from pre to post nationalization period encompassing a period of forty years whereas thereafter the growth was 56, 33, 42, and 21 million respectively which was due to growth in both the bank offices also and in credits of the banks. Lastly, the per capita credits which were at a figure of 68 in 1969 grew at 27489 in 2010 with growth figure of 27000 approx. during the forty year period. In 2011 the growth in this variable was at 5085, in 2012 it was at 5459, in 2013 it was 5090, whereas in 2014 it grew at 5171, with the highest growth of per capita credit seen in 2012. These growth figures led to a betterment of provision of banking facilities year after year thereby leading to better financial inclusion.



## 5. Conclusion:

The Indian banking industry, especially Commercial Banks have shown a tremendous progress in delivering its services to the entire part of the country. To make the country inclusive it is necessary to reach all the groups of the people with financial services with affordable cost. The major indicators of banking development of any bank are the growth in bank offices in number, growth in deposits and credits. Since the nationalization of banks in 1969, as can be seen from the study, there is a tremendous growth in the banking facilities leading to a better and better financial inclusion day by day. The highest growth was observed in deposits mobilized by banks in both, the pre and the post nationalization period which is an indication of better banking outreach resulting in inclusive banking. The study also reflects a higher growth in banking reach to the rural parts of the country which is the need of the hour as the rural areas the utmost lacking areas with respect to banking facilities. In order to ensure inclusive banking growth and financial inclusion, there needs to be concerted efforts on the part of bankers, policy makers and the Government to reach the unreached.

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