

**One-Day National Conference on
INNOVATIVE METHODS AND CHALLENGES IN ACCOUNTING, MANAGEMENT
AND FINANCIAL SECTOR
(IMCAMFS-2019)
23rd November 2019**

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Prof. Amitabh DeoKodwani

Professor, IIM, Indore

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IDAS Controller of Defence
Accounts & Financial Advisor (Army)
Ministry of Defence, Secundrabad

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Prof. Jitender Govindani

Director-Academics, ICBM-SBE

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MESSAGE



Dear friends and colleagues,

I am delighted and honored to be the part of National Seminar on Innovative methods and challenges in accounting, management, and financial sector” and thank organizers for the same. Such seminars provide opportunities to discuss and deliberate various interesting contemporary in length and to meet people, develop new ideas and get inspired. I always find attending seminars and conferences very rejuvenating and full of opportunities to connect with the greater minds which helps in improving new strategies to approach research.

A good seminar has the capacity to bring academicians and practitioners on a common platform for contemplating a bigger picture and collaborating for future research work. I congratulate organizers of this seminar and wish them all the best for this initiative.

PROF. AMITABH DEO KODWANI

Professor
IIM Indore

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MESSAGE



I deem it as a pleasure and privilege to be a part of this academic event, One day NATIONAL SEMINAR ON INNOVATIVE METHODS AND CHALLENGES IN ACCOUNTING, MANAGEMENT AND FINANCIAL SECTOR.', organised by the Department of Finance, ICBM-School of Business Excellence in collaboration with ANVESHANA EDUCATIONAL & RESEARCH FOUNDATION. The crux of the conference is to deep dive into tropical issues in present tough market conditions coupled with stringent regulatory and procedural issues so as to achieve optimum productivity levels. Also to explore various avenues available to private sector to meet present day challenges. I hope the deliberations and discussions will certainly be fruitful for further professional development of academicians and motivate the young researchers and students to imbibe the new pedagogical techniques and business trends. I whole heartedly thank the administration, colleagues, experts, scholars and participants who rendered support for this event. I wish the conference all success.

Dr. A G RAVINDRANATH REDDY
M com., BL., FCS., P hd.

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MESSAGE



I am glad to know that ICBM – SBE, Dept of Finance and in collaboration with Anveshana Educational and Research Foundation (AERF) holding One day National Seminar on “Innovative Methods and Challenges in Accounting, Management and Financial Sectors”. I understand that the seminar is being participated by all stake holders including all finance, Legal, academicians and Research Scholars from Private as well as Government industries. As it is seen from the themes selected for the Seminar, Accounting, Management, Capital Markets, Banking and Insurance are very much relevant to the present Economic and Financial environment of the country in particular and international in General. These are the concerned areas for growth and Development of the country. For the past few years it has been noticed that various financial frauds and economic crimes occurring in various sectors resulting need of reviewing the accounting practices and standards as well as Audit techniques to bring more accountability. Govt of India has taken a lot of initiatives to streamline the Financial Sectors, Banking and Insurance, Taxation and expenditure Reforms aiming at bigger growth of economy. With these changes, a continuous efforts to innovate new methods of Accounting, Finance and Management and bringing all professionals under one Umbrella is very much appreciated. It is high time that to bring more transparency in financial transactions and accounting norms in turn to bring more accountability and transparency to the investors and stake holders.

I take this opportunity to convey my best wishes and full compliments to the organisers ICBM-SBE and AERF for taking the initiative.

Venkat Rao. K, IDAS
Controller & Financial Advisor (Army),
MOD (Finance), Secunderabad.

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The ICBM, the School of Business excellence has a record of producing world class leaders through constant and continuous pursuit of academic excellence by holding class room seminars, local level, national and international level seminars, conferences, workshops, enhancing the quality of pedagogical practices by exposing them to various sources of learning, encouraging creative learning in the place of rote learning etc. This in turn, helps students face academic, ethical, moral, social and environmental issues and challenges of day to day life successfully. The current seminar on contemporary topic of ‘Innovative Methods and challenges in Accounting, Management and Financial sectors is yet another milestone in the history of this emerging institute of management the School of Business Excellence.. The ICBM is preparing students to reach the moon and in the process even if some drop, they will shine still as stars. Creativity is the heart of research and research in the area of Accounting yielded result in developing and promoting several innovative practices in the related areas of Auditing, Management and Financial sectors. Social Accounting, Human Resource accounting, Carbon accounting, Environmental accounting, Green accounting, Computerized accounting, Information systems accounting, which subsequently changed the auditing practices paving way to Information Systems audit, Social Audit, Detective audit, Preventive audit, Corrective audit etc. Similarly, advent of information technology brought a sea change in the very fundamental principles of Management and practices. Financial institutions like banks have undergone a metamorphosis with the introduction of artificial intelligence and virtual reality in decision making processes. The seminar therefore bears a promising impact on teachers and the taught in preparing them to the new dynasty of technology-ridden Accounting, Auditing, Financial, Managerial worlds and is sure to provide them with a treasure of knowledge shared by the galaxy of visionaries.

I wish the national seminar a grand success.

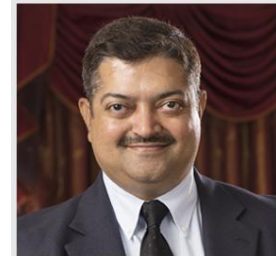


Prof. M.Sulochana

(Retd.) Former Dean of Commerce of
O.U and M.G.Universities

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Dear Distinguished Finance Professionals,

It gives me immense pleasure to announce a one day seminar on, “INNOVATIVE METHODS AND CHALLENGES IN ACCOUNTING, MANAGEMENT AND FINANCIAL SECTORS” . The seminar will have an eminent panel of speakers who will not only share their valuable insights on the challenges facing the Accounting & Management sector but also in the Financial Services Sector.

The seminar will provide great platform to Research scholars and the students to learn from the experts and also discuss varied viewpoints and to gain conceptual knowledge and be better prepared to face the challenges ahead.

I sincerely thank & congratulate the Finance Department lead by Dr.Sai Rani for the commendable effort in putting such an exquisite panel - a perfect blend of Experts from the Industry & Academia. I wish the event a great success and will look forward to meeting the delegates at the seminar.

With best wishes,

PROF. JITENDER GOVINDANI
MBA, PGDM, M.A (Psy), (Ph.D)
Director - Academics
ICBM - School of Business Excellence

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Warm and Happy Greeting to All.

I am immensely happy to announce that the Department of Finance at ICBM is organizing a one-day National Seminar titled “Innovative Methods and challenges in Accounting, Management and Financial sectors”. Under the able guidance of our management, ICBM as an institution continues to march towards success with confidence and pride. The sharp, clear sighted vision and precise decision-making powers of our management has benefited our college to stay competitive and focused. The dedicated faculty fraternity, non-teaching staff members and disciplined students of ICBM are the added features of our college. The role of students in building nation cannot be overlooked and students at ICBM are trained in all aspects to become successful managers, entrepreneurs and good citizens. I thank all the participants from various colleges for participating and presenting research papers on various topics and enlightening with the recent updates. It is a matter of great pride that the organizers of the national seminar have been successful in creating a huge impact on the target participants with in a short time. The overwhelming response received from all over the country is simply amazing and motivates us to conduct such programs in the future. We take this opportunity to acknowledge that the seminar has been organized in collaboration with AERA and thank for their warm support. On behalf of the Department of Finance, I would like to thank the Management of ICBM for their untiring efforts and constant endeavour to make the National seminar scaling to new heights.

Dr. P. SAI RANI
PROF. DEPT. OF FINANCE
ICBM – School of Business Excellence

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MESSAGE



AERF aims to educate researchers for the future to build and maintain quality oriented research related to Engineering, Management, Pharmacy and other domains as well. We believe these researchers,, contribute to make a difference to their Colleges and Universities and to the world around them. In our endeavours, we draw upon reserves of goodwill among the quality oriented research, its reputation among researchers,, and a potential student, commitment is the key strength to AERF.

The future holds tremendous promise for our organization we look forward to being recognized as one of the premier research organization which meets the quality standards across the globe. To achieve this goal, the organization is following a three-pronged approach: connect, nurture, and grow. We will:

CONNECT proactively with the worlds of practice and policy, with academic work nationally and globally, with our research work, and with the local community.

NURTURE a high performance work environment by emphasizing and supporting a climate of autonomy, stretch, and team work.

GROW our capacity, but do so in a thoughtful and strategic manner, aiming to have an impact commensurate with our ambitions, and ensuring that we maintain and upgrade the quality of our people and our experience.

Dr. D. Sucharitha
Director – AERF

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MESSEGE



On behalf of the Conference, it is my pleasure to meet all of the academicians, young researchers, Business delegates and students came from all over the India to attend the National Level Conference on Management on 23rd November 2019 at ICBM.

Management conference shares an insight into the recent research and cutting edge technologies, which gains immense interest with the colossal and exuberant presence of adepts, young and brilliant researchers, business delegates and talented student communities.

Conference main goal is to bring together, a multi-disciplinary group of academicians from all over the world to present and exchange break-through ideas relating to the finance. It promotes top level research and to globalize the quality research in general, thus making discussions, presentations more internationally competitive and focusing attention on the recent outstanding achievements in the field of management, and future trends and needs.

We're looking forward to an excellent meeting with great academicians from different countries around the world and sharing new and exciting results in management, which will be held in ICBM, on 23rd Nov 2019.

DR THIRUPATHI GADABOINA

Professor

Vidyadayini college of Information Technology,
Mallapur, Balapur.

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**SOCIAL RESPONSIBILITY ACCOUNTING: A CONCEPTUAL
FRAMEWORK FOR UNIVERSAL ACCEPTANCE**

Paper ID – IMCAMFS3001

A Paper presented by:

DR. ANAND PATIL

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DR. M.MUTHU GOPALAKRISHNAN

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Abstract:

The growing instance of corporate frauds has necessitated the stronger regulations in the field of corporate with the help of increasing technological invocations. The Social Responsibility Accounting is a phrase that is gaining significance in such a corporate environment to bring light on the societal obligations. In spite of the growing stress laid on the need for Social Responsibility Accounting, the regulatory framework even in the most advanced economies has failed to establish a universally accepted standard for such reporting, as is available for traditional financial information reporting.

The present study aims to identify the most widely accepted models and critically review them, to enhance its applicability in the modern-day business environment. For that purpose the various models of social responsibility accounting such as Seidler's Model of Social Accounting, Ralph's Comprehensive Social Benefit Cost Model, and The Cost-Benefit Analysis Technique (ABT Associate model are analyzed and a Conceptual Frame Work for Social responsibility accounting is suggested based on the analysis of these models. Such a model combines all the superior aspects of all models for the purpose of culminating all primary stakeholders' perspective.

Key Words: Difference, Frauds, Integrate, Models and Review

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**THE BEHAVIOUR OF HOUSEHOLD INVESTORS IN
VARIOUS FINANCIAL INSTRUMENTS**

Paper ID – IMCAMFS3002

A Paper presented by: BHARADIA MITAL

Assistant Professor in Vivekanand
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Abstract:

This study focused on understanding the behavior of households as investors in various financial instruments which are traded in markets regulated by SEBI and other instruments also. As investors, the households evaluate a variety of options available to them including those traded in formal markets under regulation. To this extent, the study has looked at a range of financial saving instruments. The study is based on random sampling of 100 household respondents of Rajkot city. It is estimated that there are 24.5 million investors in India. The study points to the relatively low rates of participation by the households in the securities market, though there has been growth in the investor population over the past 10 years. In this study there is deeper analysis of the economic well-being of the Indian population flowing through socio-economic and demographic indicators at the level of the household (e.g. rural–urban, sector of employment, major source of income, state of residence, social group), and chief earners (their occupation, education and age, etc.). These have significant bearing on earning, spending and saving.

Keywords: Investment behaviour, decision factors, and investment performance

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**AN EMPIRICAL STUDY OF WORK LIFE BALANCE ON IT SECTOR
EMPLOYEES IN HYDERABAD**

Paper ID – IMCAMFS3003

A Paper presented by: DR. B. MADHAVI LATHA

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Abstract

Work-life balance has been conceived in various ways. However, at the core of an effective work-life balance definition are two key everyday concepts that are relevant to each of us. They are Achievement and Enjoyment. As Hyderabad became IT hub, the present research paper is an attempt to identify the common factors leading to Work Life Balance of IT sector employees in Hyderabad. The study had undertaken in five IT organizations in Hyderabad. Total 250 samples were collected from all five IT firms. Few dimensions related to work life balance like employee's personal needs, social needs, work related, compensation, team work and WLB strategies of the organizations were taken for the study.

Keywords

Work Life Balance, Personal life, WLB strategies, Personal needs, and Social needs

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**BANK CRISIS: THE CURRENT SCENARIO OF MERGER
AND ACQUISITION IN INDIA**

Paper ID – IMCAMFS3004

A Paper presented by:

Ms. SMRITI NAGARIA

Research Scholar, PT (Management)

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LECTURER

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TELANAGANA

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Abstract:

Banks are the pillars that support the financial structure of a modern economic system. Their successes and screw ups are inextricably connected to the Indian economy. Indian banks have additionally had their proportion of troubles with consequences for the country. Bank runs, awful debt, etc, are a number of the persistent issues confronted with the aid of banking structures globally. The study focus on how the banking crisis impact on the economy. These days, the banking system in India has been beset through a big terrible debt crisis, which is crimping credit score to the productive sectors of our economy. This weakening in financial institution credit score has dampening impact on domestic funding, leading to subdued increase in employment and Gross domestic Product. Regulatory interventions and oversight of central banks, government aid and stakeholder involvement arise widely a success in preserving stability, even though punctuated with obtrusive disasters. However, it may be the best time to reconsider the primary design of the banking device and restructure it by addressing the flaws in its present day shape through mergers and acquisitions. Furthermore the paper concludes that merger is a helpful strategy through this bank can expand their operations and the overall growth.

Keywords: Amalgamations, Banks, Mergers and Indian economy

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**ATTAINING CUSTOMER DELIGHT THROUGH EMPLOYEE
LOYALTY**

Paper ID – IMCAMFS3005

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Abstract

In the volatile and vociferous business environment, customer loyalty plays a vital role in the survival and growth of any successful business entity. In such a situation, customer loyalty can be attained by looking inward and laying emphasis on employee loyalty. This paper tries to ascertain a optimistic affiliation between employee loyalty and customer loyalty. It demarcates and differentiates between employee satisfaction and employee loyalty. Engaged employees are satisfied with their job; however satisfied employees may not be engaged. Employee engagement leads in inculcating a feeling of ownership and belongingness; it develops organization citizenship behavior among its employees. It also encourages transformational leadership at every level in an organization. Satisfied employees always look to satisfy the customer till a certain standard, however, engaged employees go beyond the expected standards and perform to delight the customers.

Key words: Customer Loyalty, customer satisfaction, customer delight, Employee Loyalty, , employee engagement, employee satisfaction.

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**A STUDY ON COLLISION OF BUSINESS ETHICS IN BANKING
SECTOR**

Paper ID – IMCAMFS3006

A Paper presented by: A KRISHNA SRUJANA

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Abstract

Business ethics is the organized analysis of ethical principles relating to business, industry, commerce, trade and other related activities, institutions, beliefs, and practices. There is definite interdependency between ethics and business ethics. In recent years banking sector has faced various events of frauds, internal oppression, greed, low ethical values, internal control, increasing NPA's due to these events the ethical principles in banking sector has faced poor performance. This study focuses on whether unethical practices have led to bank frauds, has greed played a major role in rising frauds, NPA's and economic slowdown, at the same time, study show the present problems in banking standards of ethics and frauds which negatively affects the financial institution. This paper is aimed to reflect when banks fail to meet the ethical standards, main frauds and problems in past two years of banking ethics result in social and economic drop and create irrelevant friction in the economy.

Key words: Business ethics, unethical practices, NPA, economic slowdown, frauds

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**FINANCIAL PERFORMANCE OF SELECTED CEMENT COMPANIES
IN INDIA –A COMPARATIVE STUDY**

Paper ID – IMCAMFS3007

A Paper presented by: SHEELA SINGH THAKUR

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Abstract

Cement industry is one of the second largest in the world and employing the people in global wide. The cement manufacturing companies contributes to the construction industry. The paper contributes to fine the performance of top companies in India. The data was collected from annual reports of selected companies for analysis presented in the websites since 2015 to 2019. The data analyzed by using ANOVA as a statistical tool. The analysis of the data shows that there is a difference of performance of selected companies in India. To analyze the company's performance the ratio analysis method is used such as ratio's are selected that gross profit, net profit, current ratio, quick ratio and debt equity ratio.

Key Words: Cement companies, Market Capitalization, Ratio's, ANOVA

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AND FINANCIAL SECTOR
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THE IMPACT OF FINTECH ON BANKING - INDIAN ECONOMY

Paper ID – IMCAMFS3008

A Paper presented by:DR.N.DHANRAJ

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Abstract:

This paper examines the potential negative effects of Fintech on the global financial services sector. Due to the broad scope of Fintech the paper focuses only on three elements i.e. blockchain & crypto currencies, alternative payment methods and investment & banking and uses arguments and empirical evidence that refer to three geographic and political regions i.e. the India, in order to analyze the influence of Fintech companies on traditional financial services providers, the reasons behind Fintech's quick development and expansion along with details on the current status of Fintech regulation in the India. The analysis shows that current regulation of Fintech in the aforementioned regions is inappropriate and could lead to potential negative effects on the global financial services sector such as corruption of cyber security, infringement of data privacy and utilization of Fintech services for illegal purposes. Therefore, authorities in the India need to focus on creating suitable regulations for Fintech in order to mitigate potential negative effects. This article provides a discussion on some issues associated with digital finance – an area which has not been critically addressed in the literature. Digital finance and financial inclusion has several benefits to financial services users, digital finance providers, governments and the economy; notwithstanding, a number of issues still persist which if addressed can make digital finance work better for individuals, businesses and governments.

Key words: Fintech, financial services, digitalization, blockchain, crypto currency, payment, investment, banking.

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**FINANCIAL PERFORMANCE COMPARISON BETWEEN PVR LTD &
INOX LEISURE LTD USING FUNDAMENTAL ANALYSIS**

Paper ID – IMCAMFS3009

A Paper presented by: SREEYA NARRA

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Abstract

Fundamental Analysis (FA) is a proven stock selection approach for long-term investing. Investment decisions taken after analyzing key financial parameters can help investors in filtering and comparing peer companies before narrowing down to a single company that might be of interest to the investor who can further do a risk-reward evaluation before investing. While investors chase stock prices, it is the stable and superior long-term financial performance of the company that will ultimately impact the share price over the long-term. This paper does a comparative study between PVR Ltd and Inox Leisure Ltd - two Indian stock exchange-listed companies from the entertainment industry. Stock-specific data for the period 2009 to 2019 is taken up, and overall rating based on financial performance on parameters including PE Ratio, ROE, ROCE, Sales Growth, Dividend Yield, Debt Equity Ratio, and Profit Growth is arrived.

Keywords: fundamental analysis, financial performance, financial ratio, stock comparison.

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**A STUDY ON THE PERFORMANCE OF BANKS IN THE FINANCIAL
INCLUSION OF ANDHRA PRADESH**

Paper ID – IMCAMFS3010

A Paper presented by: Y.V.SIVA RAMA REDDY

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Abstract

The abolition of the vulnerability of the below poverty people by facilitating them with the formal financial services is called “Financial inclusion”. To bring a sound full financial inclusion in the country, the formal financial system is playing a key role by its banking system and with the introduction of a number of financial products and financial inclusion schemes. The present study is about the performance of banks in the financial inclusion of the newly reformed state Andhra Pradesh. The study is about the penetration of banking, number of deposits and advances and the enrollment of the people into the newly introduced central financial inclusion schemes like “Pradhan Manty Jandhan Yojana”, “Pradhan Mantri Suraksha Bhima Yojana”, “Atal Pension Yojana”, “Pradhan Mantri Mudra Yojana”, “Pradhan Mantri Fasal Bhima Yojana” etc. The study used the research tools like, “One way ANOVA”, “Two Way ANOVA”, “Simple linear Regression” for the analysis of the data.

Key terms: “Pradhan Manty Jandhan Yojana”, “Pradhan Mantri Suraksha Bhima Yojana”, “Pradhan Mantri Jeevan Jyothi Bhima Yojana”, “Atal Pension Yojana”, “Pradhan Mantri Mudra Yojana”, “Pradhan Mantri Fasal Bhima Yojana; One way ANOVA”, “Two way ANOVA”, “Simple Linear Regression”

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**A STUDY ON CYBER SECURITY THREATS IN BANKING
INDUSTRY**

Paper ID – IMCAMFS3011

A Paper presented by: K. JEEVAN KUMAR

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Abstract:

In Present global scenario technology is playing a vital role in all aspects of human life be it banking, business, education, sports and games. With the advancement in technology the banking industry is continuing to grow non cash based transactions around the globe and resulted in the online banking. In the present world Internet crimes is making huge losses to many people and they have been victims of cyber related crimes like hacking, identity theft, cyber virus and losing their money. Online related crimes represent huge risk to the financial institutions. This paper focuses on various forms of cyber-crimes and trying to provide measures to control cyber-crimes in the present global world.

Keywords: Banking industry, Cyber Hacking, virus, identity theft.

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**“A COMPARATIVE ANALYSIS ON BONDS AND EQUITY MARKETS
ACROSS MAJOR INTERNATIONAL STOCK EXCHANGES”**

Paper ID – IMCAMFS3012

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Abstract

This study covers that the relationship between beta and return, for bonds & equity in international stock exchanges with their stock movements from 2011-17. The study analyses indices of 10 leading international stock exchanges for the period 2011-17 – NYSE, HSE, BSE, etc. Risk, returns and coefficient of variation for these indices are calculated and hypothesis testing using ANOVA – 2-way method is conducted. Bond & equity segments of these leading stock exchanges and their movements from 2011-17 are the focus of this study. From the study the returns of Shenzhen Stock exchange are more in Bond market and in equity market Bolsa Stock Exchange is higher and they are continuously rising in their returns. According to data analysis we can say that no stock exchange is similar they are different from each other across the world from the period 2011-17. Bonds and equity markets also different from each other in the period of 2011-17. It says that all the markets are different based on their risk, return and consistency. Main limitation of the study is some of the stock exchanges could not be considered due to unavailability of data.

Key words: Beta and return, International stock exchanges, NYSE, HSE, ANOVA-2-way method, Data analysis,

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INVESTOR ATTRIBUTES AND INVESTMENT DECISIONS

Paper ID – IMCAMFS3013

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Abstract

Investment advisory is an emerging financial service; hence this study can be valuable to investors, brokers, financial planners, students of investment finance, etc. They help investors to make better investment decisions related to their portfolio. This study aims to understand factors underlying the investment decisions of the sample. It also conducts post hoc testing for significant variables in order to find out significant categories. The study found that most of the investors do not plan beyond regular expenses, however many of them are keen to attend training sessions in financial services. Age and annual income are the significant factor which can cause change in the investment of an individual. Gender and occupation are not an important factor affecting the investment decision. The study also found Knowledge, confidence and satisfaction from broker are important factors of investment and they can affect the investment decision of investors. This study recommends that households and retail investors should educate themselves about investment in stock market and more women should start investing in stock markets. Investors can do tactical portfolio allocation, shifting funds between bonds and equity depending on bullish and bearish market. Regular investment makes them more confident about their investment decisions. This study is limited to some investors only and it focuses only on some attributes of investors. This Study can focus on other factors that are affecting investment decisions like investment advisor's influence, brokerage charges etc

Key words: Financial service, Investors, Brokers, Financial planners, Households and Retail investors, Stock market, Bullish and Bearish market.

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RIGHT TO INFORMATION MOVEMENT IN INDIA

Paper ID – IMCAMFS3014

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Abstract:

To intensify the process of shifting the paradigm from the state-centered development model to the citizen-centered model, the Movement for the right to information in India emerged in 1900, resolving an important contradiction between the colonial laws, which prevented the access to information and independence after the Indian Constitution 0 which recognizes the search for information as a fundamental right to promote a transparent, responsible, responsible, participatory and decentralized democracy. Following the basic movement for the right to information to fight corruption, well-informed citizens and promote good governance, the state responded in the form of the Right to Information - 2005. With the introduction of the law on the Right to All 2005 information, colonial laws, such as the law on official secrets, the law on the evidence of India and the rules of the code of conduct of the public function, which contain provisions that limit the fundamental right to information guaranteed to citizens in the constitution, have become irrelevant.

Key words: Paradigm, Colonial Acts, Right to Information Act- 2005, Indian Constitution, Indian Evidence Act Civil Service Code, Decentralized democracy, Corruption

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**CRISIS IN THE INDIAN NON-BANKING FINANCE COMPANIES (NBFC)
SECTOR**

Paper ID – IMCAMFS3015

A Paper presented by

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Abstract

Managing one-fifth of credit in the country, the Non-Banking Finance Company (NBFC) is a vital sector for the Indian economy. A series of problems are hurting the Indian NBFC sector since the default of infrastructure finance major IL&FS in September 2018. What seemed to be a liquidity crisis is looming into a solvency issue. Some major players backed by reputed promoters are going out of business. Though the downgrades & defaults do have a considerable impact on the banking and finance industry as a whole, there is sufficient panic-triggering turbulence in certain pockets of the industry. The Housing Finance Companies (HFCs) and the Asset Management Industry are found to be vulnerable and got highly hurt by the crisis. A central issue that led to the liquidity issues in the industry is the asset-liability mismatch. Regulators prefer tweaking macro-economic variables to curtail the problem rather than providing a special liquidity window. The crisis highlighted the need for much closer interaction and the interplay between regulators such as RBI, IRDA, NHB, and SEBI to avert such possibilities in future failing which bubbles like these could culminate to become a systemic risk. Findings from this paper can help various stakeholders from the NBFC, the regulators, and the Government in better preparedness.

Keywords:Liquidity crisis, solvency issue, housing finance, debt mutual funds

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ECONOMIC IMPLICATIONS THAT LEADS TO SCHOOL DROP OUT

Paper ID – IMCAMFS3016

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Abstract

Education is basics essential need and a vital for enjoying much other cause. It is transformative and empowering and a method for gaining access to substantial monetary, community, to make various decision and enlightening blessings. Education sustains and contributes in two building societies and reducing the poverty and inequalities in the society. Dropout and discontinue out of school is an major issue at the basic level of educational and this lead to many social problem especially in the society In general all and none of the country had continually climb the person improvement steps exclusive of any consistent investment in education. Primary training is a powerful driving force for the conclusion of everybody in the Millennium Developments Goals also sustainable development more widely. Millennium Development Goals- 2 is to gain a typical number one education. Every toddler has the proper to go to high school. However, hundreds of thousands are still being left in the back of Universal primary training involves getting into school at the proper age, progressing via and finishing a full cycle without the drop out. The main general factors which are noted to affects, and influence and leads to dropouts in this study, such has poverty, parental education is very low, more and long distances to school.

Keywords: Drop outs, Primary Education, Economic Implications, Poverty's, and Early marriage.

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**A STUDY ON TRENDS AND ROLE OF SMALL SAVINGS IN INDIAN
ECONOMY**

Paper ID – IMCAMFS3017

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Abstract:

Saving is defined as the difference between income and consumption. The importance of this study is to know the trends of small savings in Indian economy. The variables used in this study are the receipts and out-standings of 11 small saving schemes (such as Post Office Savings, NSC-1987, PPF, etc.) for the years 2001 to 2018. The data used in this study is Secondary data from Reserve Bank of India's Handbook. The study compares each scheme pairwise using t-Test to understand which schemes are still popular in India in terms of receipts. As per the Analysis it is found that there is a significant difference between various schemes. All the schemes are showing downward trend in receipts since 2012. There is a healthy payment (redemption) trend by all schemes in terms of decrease in outstanding amounts. Of all the 11 schemes of the study, PO and PPF are popular small saving options in India. Despite competition from other savings options such as Chit Funds, small savings schemes still occupy an important place in the Indian economy. With the growing middle-class household families having limited risk-bearing capacity, increasing number of small saving schemes can provide an opportunity to invest with safety Small Saving schemes at a very early stage will give better returns. The data was only available from the Reserve Bank of India for the period 2001 to 2018. So, the analysis is done to such extent only.

Keywords: Income, Indian economy, Chit Funds, Saving schemes, Reserve Bank of India, PO and PPF.

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**One-Day National Conference on
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**ARTIFICIAL INTELLIGENCE IN ACCOUNTING AND ITS
IMPACT ON ACCOUNTING PROFESSION**

Paper ID – IMCAMFS3018

A Paper presented by:

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Abstract:

The field of accounting is a very integral part of any organization, whether big or small. In today's technology, it's important for every industry to be updated on the latest innovations. Over the years, there is a lot of talk about the concept of AI (Artificial Intelligence) and its impact on society and profession. Now it has reached a stage where it can drastically change the way things work. From monotonous lower level routine work to decision making, artificial intelligence can speed up the process and deliver more accurate results. The term Artificial Intelligence is not new, but the adoption of technology in bookkeeping and accounting is still in its primary stages. Accounting hasn't seen much innovation than any other industry since the creation of Double Entry System (that was over 500 hundred year ago). However the positive news is that, the accountants are incorporating technology by applying Artificial Intelligence and Machine learning technology thus it is giving an opportunity to the accountants to re –imagine and enhance the quality of business and investment decision making effectively and efficiently.

Key words: Future of Accountancy, Innovation, Artificial Intelligence, Machine learning.

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**MOBILE BANKING AWARENESS IN INDIA: A CUSTOMERS'
PERSPECTIVE**

Paper ID – IMCAMFS3019

A Paper presented by:

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Abstract

Banks are changing their business is changing, their ownership pattern is changing and the way they are managed is changing. That's the message that technology has sent across to modern day banking. The increased prevalence of mobile phones provides exciting opportunities for the growth of mobile banking. This paper attempts to study the awareness of mobile banking in the new era of technology, which helps the banking industry to grow at higher speed and intern it reflects on the development of economy in India. Today banks offered mobile banking services to their customers to increase more customers and take benefits this services. The customers are adopting the technology to reduce their efforts and time by using mobile banking with a wireless connection.

Key Words: Mobile Banking, Smartphone, Technology, Customers, Awareness.

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**“INVESTMENT PATTERN OF ACADEMICIANS WITH SPECIAL
REFERENCE TO SOUTH GUJARAT”**

Paper ID – IMCAMFS3020

A Paper presented by: CHETA PINAK DESAI

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ABSTRACT:

“To invest successfully over a lifetime one does not require a stratospheric IQ, unusual business insights or seaside information. What’s needed is a sound intellectual framework for making a decision and the ability to keep emotions from corroding that framework” - **Warren Buffet**. The financial market offers a wide range of investments, which differ from each other in terms of profitability, risk and waiting period. Savings is the amount that is left after spending. In banking, saving refers to saving short-term accounts, interest-bearing deposits with a bank or other financial institution. Saving generally specifies low-risk preservation of money. The investment pattern is a long-term perspective and investing one’s hard earned money is a serious subject that can have a major impact on investor's future wellbeing. In fact, everyone makes savings and investments. For any investor who invests money in various financial instruments, there will be varying degree of risks involved. A study on investment pattern of academicians with special reference to South Gujarat is undertaken to evaluate the investment pattern of academicians and the extent of investment awareness amongst them. The study also aims to study academician investment patterns, motive for investment, know the sources of information which investors prefer to collect before investment and to study the investor opinion towards risks and associated returns with various investment avenues. For 1300 respondents, the well-structured questionnaires were administered, and the information was collected. The respondent profile is basically academicians or teaching community. From whom the data were collected with the help of non-probability convenient sampling. Collected data through the well-structured questionnaire had been compiled along with the creation of a master table. Proceeding, analysis and interpretation of the data was done with the use of various statistical tools and software.

Keywords: Investment, Saving, Investment Pattern, Academicians, non-probability convenient sampling.

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**A STUDY ON DEMOGRAPHICS FACTORS INFLUENCING THE
INVESTMENTS IN MUTUAL FUNDS**

Paper ID – IMCAMFS3021

A Paper presented by:ATMAKURI SATYAPRAKASH

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Abstract:

A mutual fund is an investment company that creates a bridge between individual investors or retail investors and corporate giants. Mutual funds provide an investment option for investors who are not aware about stock market and prefer to invest in a nominal amount of money. This paper attempts to describe the association between the demographics and the factors influencing investors decision in Mutual fund investments. The sample size for the study is restricted to 126 respondents in Hyderabad city using purposive sample method. The study used demographics variables namely age, marital status, gender, education, income and occupation and factors influencing investors decision such as liquidity, risk (diversification), Capital Appreciation, Tax benefit, Low cost, Future requirement, Safety&Return.

Keywords: Investors Decision, Investments, Mutual Funds, Investors Attributes.

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**EFFECTS OF TERRORISM AND NATURAL CALAMITIES ON
STOCK MARKET**

Paper ID – IMCAMFS3022

A Paper presented by:

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Abstract

The objective of the article is to reveal the consequences of Terrorism and Natural Calamities on the stock Markets. There are various risks associated with these events and most importantly no one can even forecast until and unless it occurs. This research enables us to understand that terrorism being a geopolitical event impacts the trade globally and natural calamities being region specific cause the damage to a confined area unless the area of devastation is a commercial center or a hub. It is observed that these two events bring high volatility in the market when they are either politically influenced and are responsible for great damage not only to humans but also to assets. This has been identified by the observations made on 10 events among which five are terrorist events and rest of the five are natural calamities. They demotivate the investors and lead to the removal of investments from investment avenues. But at this crucial moment any investor should surpass the risk by shifting the investments to sectors of development like infra, medicine rather than pulling out money from the market.

Keywords: Volatility, Natural Calamities, Terrorism, Devastation, Disaster.

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**PERFORMANCE OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA:
AN ANALYSIS WITH PRODUCTIVITY INDICES**

Paper ID – IMCAMFS3023

A Paper presented by:

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Abstract

Banks serve as a backbone to the financial sector which facilitates the proper utilization of financial resources of a country. The banking sector is increasingly growing and it has witnessed a huge flow of investments in the recent past. In the era of competitive world, in addition to simply being involved in the financial intermediation activities, banks need to provide contemporary services and products to satisfy and retain the customers. Therefore, banks need to be financially sound with good profitability; productivity and liquidity. In this backdrop, analysis of the performance of the banks assumes importance; and the study is undertaken with an objective to analyse the performance of the banks on the basis of employee and branch productivity ratios; and to see whether there is any significant difference in the performance of the banks between the sectors. For making an analysis of the performance of all the banks, six productivity indices are calculated for the period 2010-11 through 2018-19. The paper is organised into literature review; research gap; objectives; methodology; variables of the study; results and findings. The study is based on secondary sources and the data are analyzed with the help of Productivity Indices and 't' Test.

Key Words: Productivity; Indices; Employee Productivity Indices; and Branch Productivity Indices

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PERCEPTIONS AND PROBLEMS CONFRONTED BY THE SHG'S

Paper ID – IMCAMFS3024

A Paper presented by:

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Abstract

A Self-Help Group (SHG) is a voluntary association of people formed to attain a collective goal with the purpose to bring about a social and economic change among its members and the society as a whole. The formation of SHGs is viable alternative to achieve the objectives of rural development and to get community participation in all the development programmes. After joining SHG, the women were able to spend money to meet family requirements like paying house rent, children's fee, medical expenses, household items etc. This paper empirically explores the perceptions and problems confronted by the self-help groups and the analysis of the same has been concluded appropriately. The study has been taken up at bandlaguda, khalsa village and a sample of 400 self-help group members have been entrusted with structured questionnaire on the above mentioned aspect.

Keywords: Self help group, community, perceptions, problems, rural development

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**CUSTOMERS' ATTITUDE AND PREFERENCE TOWARDS DIGITAL
FOOD APPS SERVICES**

Paper ID – IMCAMFS3025

A Paper presented by:MS. KAVITHA THAKUR

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Abstract:

The Recent development of the Internet has expanded the E-commerce industries in a country like India. E-Commerce development has made online food ordering services seamless for the people who want to get food delivered at their doorstep. Though customers continue to go out for meals, they do feel very convenient to order food online since it frees them from personally visit the restaurants. Online Food ordering has been growing as a requirement for the eating place business industry. Technology puts a buried impact on the business industry; technology has changed the entire frame of restaurant industry & will continue to do a great job. A technically developed online ordering system has changed the restaurant's culture drastically & gives a new amazing comfort zone to the people across the globe. The main objective of the study is to study the consumers' attitude & preferences towards online food delivery services & their satisfaction with regard to the most preferred food ordering service.

Keywords: Online Food Ordering, Consumer Perception, E-Commerce, Online Food.

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**A STUDY ON BEHAVIORAL COMPETENCIES FOR EFFECTIVE JOB
PERFORMANCE**

Paper ID – IMCAMFS3026

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Abstract:

Employee's job performance is associated with the competencies an individual employee possesses in an organizational setup. An employee exhibits certain behaviors' which has a direct bearing in his work performance and in turn affects the organizational viability. The behavioural competencies are considered as the collective knowledge, attitude and action an individual possess and which are influential in higher order performance in different levels of organization. This paper is based on extensive literature review, to understand and identifying the Behavioral competencies and its impact on individual job performance in present organizational setup.

Keywords: behavioural competencies, job performance, organization.

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**CONSUMER PERCEPTION ON E- BANKING SECURITY THREATS-
WITH REFERENCE TO RURAL MARKETS**

Paper ID – IMCAMFS3027

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Abstract

Recent advancements in technology during the last decade have had an essential impact on the banking industry, and the growth of internet has made the online banking grow and reach the rural areas. But very little attention has been paid to the factors that obstruct the acceptance of e- banking in rural areas. The present study for the same aforementioned reasons is undertaken to study the perceptions of rural bank customers regarding their awareness of the security threats and also the precautionary measures taken by them. The rural sector bank customer have been chosen as the sample for the reason that acceptance of e-banking technology according to statistical data reviews is much higher in the urban areas than rural areas. The objective of this paper is to analyze the customer perception towards e-banking, customer awareness regarding e-banking security threats, and to study the precautions taken by customer to prevent e-banking fraud.

Keywords: e-banking, security threat, e-banking fraud.

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**“A STUDY ON FACTORS AFFECTING HALAL PRODUCTS
PURCHASE INTENTION IN SURAT CITY”**

Paper ID – IMCAMFS3028

A Paper presented by:DR. CHINTAN A. SHAH

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Abstract:

The halal industry has developed from concentrating on food to various other industries covering a wider area of lifestyle, and driving demands in food and non-food sectors such as cosmetics and personal care products, toiletries, Islamic finances, and tourism. The research investigates consumer purchase intention for halal certified products in Surat City and the motives to explore the factors that build customer’s purchase intention of Halal food products and to know the consumers personally satisfied when they are purchasing Halal food product. Researcher has used descriptive research design. Both primary sources and secondary sources were used for data collection. For respondents, the well-structured questionnaires were administered, and the information was collected. Secondary data was gathered from various books, journals, blogs, newspapers, forums, research projects, studies published at national and international level by government and private research firms to gain insight into the research area. The sample required for the study has comprised of the data collected from Muslims in Surat city. This data are analyzed with the help of various or relevant statistical tools like frequency analysis, factor analysis, descriptive analysis, multiple response analysis, with the help of SPSS and excel package to generate meaningful results. The study finds that there is a positive relationship between attitude and purchase intention. Attitude is an important factor in influencing consumer intention in purchasing Halal products because those with high positive attitudes appeared to have greater intentions to intent to purchase Halal products. Social pressure may compensate for high favorable attitudes in building intentions to purchase Halal products in such culture.

Key words:Halal industry, Halal food, Attitude, food and non-food sectors

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AND FINANCIAL SECTOR
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**PERFORMANCE MANAGEMENT - A PIVOTAL PART OF HUMAN
RESOURCE MANAGEMENT**

Paper ID – IMCAMFS3029

A Paper presented by:D.SARASWATHI

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Abstract

Performance is an important variable associated with individual employees which differentiates them from one another. 'Performance' of an individual is very flexible variable which can be adjusted and improved through training and development . It is essential to evaluate the performance of the employees to motivate, train and develop them and so the organization. It is crucial because skills become absolute and obsolescence is an indication of less or unproductive organizations. Hence performance management is indispensable tool of HR and maintained in each organization. Performance management includes measure performance, evaluation and review, appraising performance, giving feedback. Giving feedback to the employees is a sensitive thing as it shows impact on employee morale. The feedback may be positive or negative which shows the performance suitability of employees to their respective jobs.

The key performance areas vary from job to job. These KPAs can be found by using indicators, i.e key performance indicators KPIs. The significance of identifying KPAs in the jobs of the employees leads to the designing of the performance appraisal formats and templates for a particular organization. This is continuously tailor-made supported the requirements of the organization and their nature. The significance of KPAs in the appraisal forms of software organizations were observed in the present study. This includes the appraisal templates of few software firms and also the methodology they follow to offer the appraisal. The present paper focuses on the performance evaluation in software industry and the significance of identifying KPAs in relevance to their job tasks/work by taking three companies TCS, CTS, Wells Fargo to debate the performance management in them. This paper also throws light on some important components of performance management that contribute to the development of performance of an individual employee. This paper also provides information for further researches in this regard.

Keywords: Performance management, performance appraisal, performance analysis, key performance areas, key performance indicators.

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**“RISK & RETURN FROM THE DIVERSIFIED VS NON-DIVERSIFIED
PORTFOLIO”**

Paper ID – IMCAMFS3030

A Paper presented by:

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Abstract:

This paper centers around the investigation of portfolio diversification and risk and return analysis. This paper shows the way that portfolio expansion is ideal for risk and return. Risk has consistently been the worry of supervisor and investors as a piece of basic leadership forms. Supervisors will in general control for the most part unsystematic risk while attempting to limit the presentation to orderly (advertise) chance. The paper intends to evaluate the risk level and risk return exchange offs for the arbitrarily chosen organizations from 5 unique parts recorded in Indian financial exchange. A broadening equation was utilized to figure the risk and profit for a yearly premise from the year 2013 to 2018. The risk and profit counts were directed for the arrangement of individual businesses and furthermore on every one of the enterprises taken together. The analysis depends on securities exchange returns and not on the monetary returns of the organization. The analysis doesn't think about all the co's. However just on few. It just attempts to think about portfolios dependent on whether the venture is in single industry or a few enterprises. The last piece of the analysis is finished utilizing: Mean returns, Standard deviation, Covariance, Return per unit of risk, Coefficient of difference Ex post facto technique, normal return. So as per my exploration I found that differentiated portfolio is player than non-diversified portfolio.

Key words: Portfolio theory, Portfolio diversification, Risk, Return.

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**COMPETITIVE STRATEGIES AND CHANGES IN BANKING
INDUSTRY IN HYDERABAD: ROLE ON STATE BANK OF
HYDERABAD**

Paper ID – IMCAMFS3031

A Paper presented by:

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Abstract:

The weakening home macroeconomic situations mixed with persevering with subdued international increase and its increasing spill over risks posed challenges to the banking quarter. Several policy projects have been undertaken at some stage in the yr to handle these demanding situations. On the regulatory and supervisory policy the front, the envisaged flow toward danger-primarily based supervision, initiatives for advanced go border supervision and cooperation and greater oversight of monetary conglomerates are vital. In the quick time period, the pressure on banks' asset excellent stays a major project. Many policies are pondered to extend and support the banking infrastructure. Banks need to capitalise on those and play a prime position in supporting economic hobby and assembly the financial desires of all the sections of society. Technology enables accelerated access of the banking machine, increases price effectiveness and makes small price transactions feasible. Technology lets in transactions to take region quicker and gives unparallel comfort thru numerous delivery channels. Technology complements picks, creates new markets, and improves productiveness and efficiency. Effective use of generation has a multiplier impact on increase and improvement.

Key words: SBH, Banking Industry, Technology

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**INVESTIGATING THE IMPACT OF SOCIAL MEDIA AND INTERNET
ADVERTISING ON THE SUCCESS OF A BRAND**

Paper ID – IMCAMFS3032

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Abstract:

The idea of net advertising and its implementation it also describes and analyzes the idea of net marketing and its implementation. The analysis investigation of the most urgent and the most effective online advertising equipment in growing logo consciousness are furnished within the article. The article analyses website, internet advertising and marketing, social networks and the seo. Social media is an online media, in which the users can without problems participate, share, and create any content materials which include banner, posters, films and advertisement. Many agencies use those social media as a tool to sell their merchandise and make clients aware with their emblem. On the alternative hand, now not all corporations prevail to marketplace their merchandise and make their merchandise are at their customers' attention. The purpose of this research is to find the correlation between social media verbal exchange advertising and marketing with organisation's emblem consciousness in social media. The research approach for these studies is quantitative studies. The findings offered in this examine finish that despite the fact that social media is more powerful than a number of the conventional advertising and marketing channels, it cannot be carried out in isolation without augmenting it with other sorts of conventional advertising channels. The implications are that social media alone can't unmarried surpassed create brand consciousness or even broaden commercial enterprise.

Keywords: Social Media; Marketing Communication; Online Marketing; Brand Awareness.

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**A COMPREHENSIVE STUDY ON MOBILE BANKING AND ITS
IMPACT ON CUSTOMER'S BANKING TRANSACTIONS**

Paper ID – IMCAMFS3033

A Paper presented by:

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Abstract:

Technology is a driving force within the international age and is taking up in each manner; mobile and net banking is only some examples of the ever developing technology advancements. Mobile banking is a brand new way of banking, because it makes it less difficult for clients to get entry to their budget, even from rural/far flung areas. For the commercial banks to enhance at the cutting-edge cellular banking services they provide to the customers they should first discover what the expectancies of customers are and whether they are glad with the modern-day services supplied via the banks. This look at followed a quantitative layout to decide the factors of cell banking that affects purchaser pride. The banking zone has been upgrading their offerings with the usage of era now and again like introducing the ATM – Automatic Teller device which took more than a decade to get famous and the phone and net banking took 1/2 the time of ATM. But the Mobile banking generation that's the third era of technology of banking sector after phone and net banking and comparatively its increase is outstanding when in comparison to the first two eras. Even in India the Mobile Banking is developing rapid due to the arena's 2d biggest subscriber base in cell region after China. The Main goal of this paper is to explore the Mobile Banking and its Impact on Customer's Banking Transactions.

Key words: Mobile Banking, Mobile banking technology, Customer's Banking Transactions

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**CROSS CULTURE DIVERSITY AT WORKPLACE: A LITERATURE
REVIEW**

Paper ID – IMCAMFS3034

A Paper presented by: VANI

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Abstract

Thanks to increased globalization, organizations, both commercial and non-commercial, are increasingly building their workforce that is as diverse and as agile as possible. Building a strong and able workforce is an essential function of the Human Resource Management (HRM) activity. This literature study begins by giving an introduction to the importance of culture and cultural diversity before laying down the focus on cross-cultural diversity for the workforce. Linking diversity to every business function or strategy helps managers build a diverse workforce. We mention change management and communication aspects of cross-culture diversity. The advantages and disadvantages that organizations accrue from designing such a workforce are put forth.

Keywords: workforce diversity, multicultural team

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AWARENESS & PREFERENCES OF BANCASSURANCE IN INDIA

Paper ID – IMCAMFS3035

A Paper presented by:

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Abstract

Bancassurance offers insurance products through financial institutions that square the representatives for customers that has numerous sorts supported the sociology, economic and legislative environment of the country wherever sociology climate shows the sort of insurance products, the economic climate will illustrate the trend leads to High earnings, market share, etc., and legislative climate can decide the boundary at intervals that bancassurance should operate. This Paper focus on the level of consumers Awareness on Bancassurance and what factors are influencing to purchase the insurance product through Bancassurance Service.

Keywords: Bancassurance, Awareness, Sociology, Economic, Legislative.

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**APPLICATION OF MARKETING 4.0 PRINCIPLES BY THE INDIAN
MUTUAL FUND INDUSTRY**

Paper ID – IMCAMFS3036

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Abstract

The competitive Indian Mutual Fund Industry requires the use of Marketing 4.0 principles owing to changing marketplace dynamics and increased competition. Traditional advertising forms got saturated with mutual funds, and the new redefined marketing principles reinforced the need to move to digital media. The recent addition of the fifth A (*Advocacy*) to the marketing jargon became necessary because of the increased connectedness and social nature of the customers (investors). The O-Zone factor increasingly influences investor decision making and helps in driving loyal investors from *Aware* to *Advocate*. This article discusses the social media marketing of Indian Asset Management Companies (AMCs). Improving brand curiosity and extending product reach to prospective clients are some potential advantages from the activity. Engagement marketing practices, marketing expense impact, four C's marketing mix, and online customer care are some new marketing principles. AMCs can use these to build better marketing campaigns for building investor-centric financial products. Different dimensions of social media usage are specified, and their utilization by various Indian mutual fund houses is measured. This understanding can help in better marketing of financial products and services, particularly that of mutual funds.

Keywords: Marketing 4.0, mutual fund marketing, financial product marketing, asset management, advocacy

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**INFLUENCE OF EXPERIENTIAL MARKETING ON SHOPPERS
BEHAVIOUR AT GVK MALL –HYDERABAD**

Paper ID – IMCAMFS3037

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Abstract

In Retail Industry there is a sea change compared with past and present constant increase in establishment of shopping malls this can be due to various reasons such as increase in income levels, upgradation of life style, metropolitan lifestyle, adoption of western culture etc also to the fact that malls are acting as one stop junction for providing entertainment, shopping, fun celebrating weekends with a great experience with loved once. The retail shopping malls in India is the mixture of domestic and foreign brands. In Indian brands the most popular one is Big bazaar, GVK lifestyle are the other competitors. International leading brands are shoppers stop, wall mart also play a dominant role in India. This article mainly focuses on the aspect called as experiential marketing as experience in terms management constitutes an episode which is personal coupled with importance in the emotional realms which is created by an interaction with a product or stimulus relating a brand. There are different types of experiences such as Product experience, Shopping, service & Consumption experience. To investigate process of shoppers behavior In this study major focus of experiential aspect is to relate with customers in a multiple level approach by connecting the link between of experiential marketing into five dimensions: Sense Experience, Feel Experience, Think Experience, Act Experience and Relate Experience as how these attributes will lead to total customer satisfaction on shoppers at GVK is been studied.

Key Words: Retail, organized, shopping malls, shoppers behavior, experiential marketing, loyalty

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DEMOGRAPHIC DETERMINANTS OF ACCESS TO BANK CREDIT

Paper ID – IMCAMFS3038

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Abstract

The main objective of the paper is to study the determinants of access to bank credit, an important dimension of Financial Inclusion in India. For this purpose we studied if access to bank credit depends on district, gender, education and literacy. The data was collected from Jogulamba with lower literacy rate and Ranga Reddy a semi urban district in the Telangana. A semi structured questionnaire was prepared for the data collection. Regression analysis has been used to analyze the data for the study. Results show that access to credit for districts is significant which is contrary to general belief that in rural areas the credit from banking sector is less. Education is also significant and positive which implies that educated people prefer credit from banks compared to uneducated. This has important implication for policy makers to focus more on education and Financial Inclusion will follow.

Key words: Financial Inclusion, Access to credit, Gender, Education, District.

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**FACTORS THAT INFLUENCE THE CUSTOMER ADOPTION OF
FINTECH IN HYDERABAD, INDIA**

Paper ID – IMCAMFS3039

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Abstract:

In the era of digitalisation, financial institutions transforming in a sea way providing new variant of services, adopting new technology to meet customer expectations. Fintech emerging fast and financial service firms are at great advantage. Penetration of E-commerce and smart phone boosted Fintech in the cash driven economy like India. The study aimed at identifying the factors influencing bank customers in adoption of Fintech in Hyderabad. Probability random sampling adopted and data analysed using ANOVA, Exploratory Factor Analysis and Multi Variant Regression Model. The results show that there is no significant difference between venture capital backed funding among select continents. This study identified three factors Conducive, Adaptability and Security which influence the usage of Fin tech. conducive is the most enabling influencing factor influences usage and adoption of Fintech among bank customers.

Key words: Fintech, Bank Customers, Consumer behaviour, Technology, Financial services.

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**UNDERSTANDING CUSTOMER EXPECTATIONS AND
PERCEPTIONS WITH REGARDS TO THE SELECTED SERVICES IN
INDIA**

Paper ID – IMCAMFS3040

A Paper presented by:

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Abstract:

Services play a vital role in not only individual's life but also in the GDP contribution and form of a good or service. Services are those which cannot be seen, touched or stored, They have to be experienced. For example education, banking, transportation, healthcare, etc. In services, simultaneous production and consumption take place. Customer perceptions and expectations differ for goods and services. Also differ based on the type of services. Customer may expect different set of attributes when he is buying a service. Understanding and satisfying customer expectations is the top most challenging task for the service providers. As part of my study I have selected Educational services,Health care services,Consumer banking services and Tourism services to study consumer opinions and expectations in selecting and using them.This study aims to understand what are customers opinions and what they mainly expect while buying the selected services .A survey has been conducted with the help of a questionnaire aiming to collect data relevant to study objectives. Data has been collected to assess opinions and influences of their buying behaviour.

Key words: customers opinions, Expectations,Perceptions, Buying behaviour, influences

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**EFFECTIVE EMPLOYER BRANDING: NEED FOR HR TO PARTNER
WITH MARKETING**

Paper ID – IMCAMFS3041

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n

Abstract

In contemporary times of today (volatile, uncertain, complex & ambiguous-VUCA environment), with all other resources being available affordable & accessible, it's the only talented human resources which could provide cutting edge to the companies. Hence every company would be striving for attracting & retaining the talented people. Needless to say an effective employer brand helps in attracting the talent and reduces the recruitment costs, apart from helping the company in retention of employee. Further, it also helps in improving the performance, through reduced absenteeism and improved work performance. This is an exploratory paper based on secondary resources looking at employer branding (EB), its need and importance. While looking at few instances of successful employer branding, we would like to make out a call for a partnership between HR & marketing in this crucial exercise.

Keywords: Employer Branding, Marketing, HR, Talent Acquisition, Retention.

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**CUSTOMERS' ATTITUDE AND PREFERENCE TOWARDS DIGITAL
FOOD APPS SERVICES**

Paper ID – IMCAMFS3042

A Paper presented by:MS. KAVITHA THAKUR

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Abstract:

The Recent development of the Internet has expanded the E-commerce industries in a country like India. E-Commerce development has made online food ordering services seamless for the people who want to get food delivered at their doorstep. Though customers continue to go out for meals, they do feel very convenient to order food online since it frees them from personally visit the restaurants. Online Food ordering has been growing as a requirement for the eating place business industry. Technology puts a buried impact on the business industry; technology has changed the entire frame of restaurant industry & will continue to do a great job. A technically developed online ordering system has changed the restaurant's culture drastically & gives a new amazing comfort zone to the people across the globe. The main objective of the study is to study the consumers' attitude & preferences towards online food delivery services & their satisfaction with regard to the most preferred food ordering service.

Keywords: Online Food Ordering, Consumer Perception, E-Commerce, Online Food

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**ASSESSING MUTUAL FUNDS PERFORMANCE USING DATA
ENVELOPMENT ANALYSIS**

Paper ID – IMCAMFS3043

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Abstract:

The present study employs Data Envelopment Analysis (DEA) to measure the efficiencies of selected 32 mutual fund schemes of top eight AMC's holding more than seventy percent of Assets under management as on October 2019. DEA is a nonparametric method which measures the relationship of inputs utilized and output produced with an efficiency score. The study has been conducted by employing six inputs and two outputs. Inputs include minimum investment, expense ratio, exit load, age of the mutual fund, asset size and beta. Outputs include Sharpe's value and Treynor's index value. The efficiencies with respect to Variable Returns to Scale, Constant Returns to Scale, Scale Efficiency and Overall Technical Efficiency were calculated for a period of 2 years from November 2017- November 2019. The efficiency score from DEA analysis compares mutual fund schemes to the schemes which are performing best. The study reveals that out of thirty two mutual fund schemes, for constant returns to scale eleven are efficient; with respect to variable returns to scale, twenty schemes are efficient. The study helps to identify efficient schemes so that investor can choose efficient fund to get good returns. Further, this paper generates efficient peers with corresponding weights and target values for all the selected mutual funds.

Keywords: Efficiency Evaluation, Data Envelopment Analysis, Performance Ability, Load, Expense Ratio, Size of the fund, AUM, Beta, Sharpe Ratio, Treynor Ratio.

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**PERCEPTION OF ACTIVE USERS TOWARDS WHATSAPP PAY IN
INDIA**

Paper ID – IMCAMFS3044

A Paper presented by:

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Abstract

The emergence of Digital India reforms has led to the growth of Digital Payment apps. In order to get business opportunities, many organizations started focusing on the development of flawless payment apps. But, to sustain in the market, it is evident for an organization to understand the challenges involved such as, existing cut-through competition, awareness amongst public about digital transaction, and other technical challenges like, security concerns, etc. Apart from these challenges, an organization has to understand the perceptions of users towards their business. The current Study focuses on a new Payment application i.e., whatsapp Pay, wherein the characteristics of active users' characteristics and perceptions differentiate adoption of Whatsapp Pay App to non-adoption of whatsapp Pay in India has been analyzed. Since the company is one of the social media networking company entering into a new zone. There may be a significant impact on the adoptability of whatsapp Pay in India. The study also focuses on the perceptions of users which in-turn leads to the growth of the business. To analyze these facts, a primary data has been collected. Response Average method has been applied to understand the perception of Active users towards whatsapp Pay app.

Keywords: Digital Payment Applications, E-Wallet, whatsapp Payment App, Consumer behavior

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**FINANCIAL HEALTH OF SELECT TELECOM COMPANIES IN
INDIA**

Paper ID – IMCAMFS3045

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Abstract

Indian telecom industry was disrupted with the entry of Reliance Jio in the year 2016. It introduced low cost call and data resulted in extreme competition amongst the existing players in the market. In the disruption situation, the competitors tried to offer services at low prices in order to retain its customers and market share, and hence impacting growth in revenues and profitability. This resulted in financial stress in this particular sector during the entry of Reliance Jio. The study attempted to evaluate the financial health of telecom service companies in India namely Vodafone Idea, RCOM and Bharati Airtel. The study considers the period from 2013-14 to 2017-2018. The study is quantitative in nature and has used Altman 'Z' score model for understanding the financial stability.

Key Words: Telecom Industry, Financial Health and Z-Score Bankruptcy Model

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**ONLINE ENVIRONMENTAL MANAGEMENT PERFORMANCE: A
WEBSITE CONTENT COMPARISON BETWEEN SELECTED
INTERNATIONAL AND INDIAN HOTELS COMPANIES**

Paper ID – IMCAMFS3046

A Paper presented by:RAZAN KHALIL

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Abstract

Purpose: The study presented aims to compare the level of environmental commitment in Indian hotel market between selected international and national hotel companies, to highlight the importance of online environmental reporting disseminated on their webpages, and to show the different ways to communicate environmental activities.

Design/methodology/approach: All the hotel companies in the sample were selected based on implementing at least minimum level of environmental management in their operations and posting information related to these initiatives on their web pages. However, this foundation makes the sample analyzable and comparable with each other on the same basis. All the selected International hotel companies have several hotels in India and considering as top leading companies. This study utilizes content analysis method to analyze the disseminated environmental information on hotel companies' websites.

Findings: The results of content analysis identified some scopes in the environmental management in which the sample engaged. International hotel companies have demonstrated superiority in environmental commitment and engagement ahead their Indian peers, since their web pages contained more revealing environmental information and provided more intensive, systematic, and statistical environmental information than that posted by national ones. Currently, most national hotel companies in India do not effectively use their websites to disclose environmental initiatives' information, which should be an area for improvement.

Practical implications: This study provides a general view about the current environmental engagement among the top hotel companies in India. The information generated from this study could be utilized as a guide for hotels that would like to engage in an environmental management program and to develop their web sites to demonstrate environmental commitment to the stakeholders.

Research limitations: Further research should obtain more qualitative information and to be conducted in small/medium and independent hotels; these will help to identify benefits & challenges and to create awareness of the importance of online environmental reporting.

Originality/value: This study aims to provide a general view regarding the current online disclosures of environmental policies and practices within Indian hotel market.

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Keywords: Hotels, websites, Environmental management, Sustainability in hotels, online environmental reporting dissemination, India.

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NEW GENERATION EMPLOYEES & MOTIVATION

Paper ID – IMCAMFS3047

A Paper presented by: VENKAT RAMA RAO

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Abstract

Motivated employees are a vital objective for any organization. Employee empowerment is an important motivational tool in the current scenario of New Gen employees. This paper talks about new generation employees and their motivation. The environment and conditions which help the New Gen employee with enriched enthusiasm, commitment and creativity is the buzz. Flexible and friendly working conditions boost their morale and create an environment for healthy working. Human Resources Department's duty is not just limited to formulating policies, but also creating an environment which truly translates the vision of the organization to reality and implement the mission.

Key words: Intrinsic Motivation, Extrinsic Motivation, dedicated workforce, personnel development, open-minded, good career opportunities

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**IMPACT OF NON-PERFORMING ASSETS ON PROFITABILITY OF
BANKS IN INDIA**

Paper ID – IMCAMFS3048

A Paper presented by: UMA BAKSHI

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Abstract:

For the economy to flourish, a strong banking sector is important. With increased competition, new information technologies, declining processing costs, the erosion of product and geographic boundaries and less restrictive governmental regulations made the banking sector more complex. With the implementation of new technology, the banking industry has seen significant changes, but the prevalence of Non-performing assets has impacted banks' overall performance and profitability and it has become a growing concern and burden on Nation's economic growth. It is time for the banking sector to take measures to control and reduce the menace of NPAs. This paper makes an attempt to perform an analysis of Non-performing Assets of 10 leading Indian Commercial of which five are public sector and five private sector banks and their effect on banks profitability.

Keywords: Indian Banking Sector, Commercial Banks, Gross NPA; Net NPA; Advances; ROA; Performance Evaluation, Standard Deviation, ANOVA.

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**THE ASTOUNDING AND OUTSTANDING DABBAWALAS
- AN EMPIRICAL STUDY**

Paper ID – IMCAMFS3049

A Paper presented by:DR. VANISREE TALLURI

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Abstract

Technology assumes lot of significance in the present world especially in the business field where many complex issues are solved and resolved using technology. Many people are of the opinion that technology is indispensable when it comes to logistics and quality service. This hypothesis is proved wrong by Mumbai Dabbawalas who have been serving home cooked food in lunch boxes to around 200000 office goers for the past 100 years. It is interesting to note that the Dabbawalas carrying the lunch boxes are not e-literates or literates. Though they are not techno savvy, yet have a proven track of rendering services with almost hundred percent accuracy. It is a fact that organisations work hard and harder for 3 and 4 Sigma certification and the staff is made to learn management courses to implement the tools to achieve it. Hence it is felt interesting and necessary to study the success story of Dabbawalas, an organisation certified with 6 Sigma certification, without even knowing what it is and without applying for it. A structured questionnaire has been administered to 300 respondents and the primary data so collected have been analysed using data reduction technique to extract the factors influencing the success of this poorly literate community that serves the customers at surprisingly low and affordable rates. A SWOC Analysis has been carried out. It is found from the study that the Dabbawalas made it a point that with commitment, discipline and a methodical approach as the wherewithal, one would be able to render superior quality service. These Dabbawalas proved that one need not possess extraordinary talent or a technical qualification when the system is right and efforts are unified and coordinated.

Keywords: Astounding (Greatly surprising); Dabbawalas; 6 Sigma certification; Error free transaction; MTBSA (Mumbai Tiffin Box Suppliers Association)

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**IMPACT OF FOREIGN DIRECT INVESTMENT (FDI) ON FINANCIAL
PERFORMANCE OF LIFE INSURANCE COMPANIES**

Paper ID – IMCAMFS3050

A Paper presented by:

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Abstract

Foreign Direct investment serves as a focal source of capital formation in any countries for its economic development in a significant way. This is expected to include all industries and sectors including insurance, especially in developing countries such as India. It is beyond doubt that the working performance of FDI as a tool for development is a positive or negative or something else is a million dollars (\$) question crossing over the minds of academicians and practitioner's, Particularly the role of FDI in insurance sector is an explorative in nature and there is a scope for significant dynamics and collision of FDI on the performance of life insurance companies. The present paper examines weather the collision of FDI is significant over financial performance of Life Insurance companies or not through a case study of IKM Life Insurance company. A multiple regression has been run to estimate the performance of select insurance company and compared with actual performance to examine the collision of FDI on Life Insurance sector.

Key words: Financial Performance, FDI, Economic Growth, Life Insurance Company, Premium, Public and Private Sector.

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**INNOVATIVE METHODS AND CHALLENGES IN ACCOUNTING,
MANAGEMENT AND FINANCIAL SECTOR**

Paper ID – IMCAMFS3051

A Paper presented by:

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C.A. ANIL KUMAR T.K

Abstract

Researchers attempted to worked on to prove that innovation in technologies changed work of an accountant from Journalising the accounting transactions up to preparation of financial statements. Thanks to the software and IT in accounting and management sector, it is clearly evident that the information technology impacted the pace and the accuracy of business and its managers decision making. Paper is descriptive which explains about different innovative methods being introduced to make the accounting access more simpler.

Keywords:Technological innovation, management, software, accounting, ERP, AI.

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**IMPORTANCE OF BRANDING IN LIFE INSURANCE - A STUDY ON
BRAND AWARENESS IN TWINCITIES OF HYDERABAD AND
SECUNDERABD**

Paper ID – IMCAMFS3052

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Abstract:

Insurance industry in India is one of the most vibrant and high octane industries. After the privatization of insurance industry a couple of decades ago, the business has grown exponentially and steadily growing at the rate between 15-20% per annum having contributed by 24 Life and 34 Non Life insurance companies. It is also worthy to note that Insurance and Banking industries together contributing anywhere between 6-7% of GDP. Despite so much positive indicators still the penetration of insurance in India is as low as 4% in comparison with other countries of the world and one of the reasons is awareness of insurance among the population and most of them perceiving it to be an expense rather than as an investment. With the growth in industry and the contribution to national economy the relevance of branding among insurance companies is very vital in order to distinguish among them in the market place and garner the customer premium for growth and substance. Hence increase of brand awareness among prospective customers becomes a very high priority to insurance companies and development of strategies in this regard is very crucial. Creation of a brand in insurance becomes very critical as thirty odd companies are competing for the same business in the market place. In order to garner more and more market share awareness of the brand is very essential. A study has been conducted in this regard in twin cities of Hyderabad and the data has been obtained through a survey method in the form of a questionnaire for the purpose of knowing brand awareness levels and recommendation of suitable remedies.

Keywords: Insurance, Brand, Brand awareness, Brand strategies.

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FINANCIAL STATEMENT ANALYSIS OF GSM TRONICS FZCO

Paper ID – IMCAMFS3053

A Paper presented by:DR. ATIYA MAHBOOB

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Abstract

Financial Analysis is the process of assessing the financial position of a company by analyzing its stability, viability and profitability. One of the primary objectives of financial analysis is to recognize changes in financial trends, to help measure the progress made by an enterprise and identify a relationship to draw a logical conclusion on the performance of the company. Profitability and financial performance could be defined as a measurement of the results of a firm's policies and operations in monetary terms. In assessing the overall financial condition of a company, the income statement and the balance sheet are important reports, as the income statement captures the company's operating performance and the balance sheet shows its net worth. This paper empirically explores Financial Statements of GSM TRONICS FZCO with main focus on trend analysis. The results have been concluded appropriately

Keywords: Financial Analysis, trends, profitability, performance, operations

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EXPECTED CREDIT LOSS-IFRS 9

Paper ID – IMCAMFS3054

A Paper presented by: MRS.CHANDRA KANTHA AWASTHI

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Abstract

IFRS 9 requires recognizing impairment of all financial assets held at amortized cost and at fair value through other comprehensive income, in the amount of expected credit loss. For this purpose two approaches followed they are general approach and simplified approach. My paper presents the model of application of expected credit loss. A detailed study and analysis is performed for the purpose of application of ECL model, Punjab National Bank Annual report 2018-19 is used.

Key words-:impairment, financial assets, amortized cost, general and simplified approach

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DUPONT ANALYSIS OF HOUSING FINANCE COMPANIES IN INDIA

Paper ID – IMCAMFS3055

A Paper presented by: MRS. SRILAKSHMI RAMU

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Abstract

Housing finance is a major driver for India's growth and economic stimulus. Housing Finance Companies" (HFC's) are specialized institutions set up for lending in housing and play a significant role in the Indian financial markets. They are non-banking financial organizations registered with the National Housing Bank (NHB) established in 1988, under the NHB Act,1987. As per Jones Lang LaSalle report it was projected that the housing sector's contribution to the Indian GDP is expected to almost double to more than 11% by 2020 up from estimated 5-6per cent. The HFCs can enable the fulfillment of housing demands. This paper attempts to analyze the financial performance of five select HFCs for the period FY 2009 to FY 2018.In order to achieve the goal, this study has measured the ratios of ROE, applying the DuPont analysis. DuPont system of financial analysis disaggregates performance into three components: net profit margin, total asset turnover, and the equity multiplier. For analyzing the performance, mean, compound annual growth rate and correlation of ROE with NP Margin, Assets Turnover ratio, Equity multiplier is calculated. The findings reveal there exists a relationship of the various determinants with ROE and this decomposition of ROE suggests that private sector housing finance companies profitability can be associated with higher return from assets or higher leverage or both. Better profit of HFCs can be attributed to better asset utilization or better cost management or both simultaneously.

Keywords: HFC's, DuPont, Return on Equity, Net Profit Margin, Equity Multiplier, ROE.

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A SURVEY ON COGNITIVE BIAS AND INVESTING

**Paper ID – IMCAMFS3056
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Abstract

Behavioural finance is the art of understanding investor behaviour which can inform investors about biases and help them improve their decision-making processes in selecting investment services, products, and strategies. The study focuses on four biases that occur in investment decisions – Overconfidence bias, Confirmation bias, Anchoring bias and Self-Serving bias. The main objective is to study the investment decision making process and also to conduct hypothesis testing to confirm correlation of biases with specific demographic attributes. Primary data was collected through a structured questionnaire and Purposive Sampling method was used. Crosstabs and Partial correlation were used to analyze the data. Kruskal-Wallis test was done to identify categories where differences occur.

From the analysis, it was found that investment period, portfolio activity and return expectation differ based on gender. With the help of Kruskal-Wallis test, it was found that there is significant difference in overconfidence and self-serving bias based on age factor and monthly income. After completing this study, we got to know that investors behave more irrationally than rationally. Not many people are aware of how, when and where to invest their money. There is information overload and so investors turn to heuristics for quick decision-making. Investors or Portfolio managers should learn how to manage emotions. They should calmly evaluate the investment decisions and benefit from the opportunities provided by the events.

Keywords: Decision , Anchoring bias, Investment, Portfolio, Study.

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**ONLINE GROCERY SHOPPING BEHAVIOUR OF CONSUMERS IN
HYDERABAD CITY – AN EMPIRICAL STUDY**

Paper ID – IMCAMFS3057

A Paper presented by: DR. VIJAYASREE

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Abstract-

The Indian retail industry is one of the most dynamic and fast paced industries. It accounts for over 10 percent of the Country's GDP . E retail is probably creating the biggest distribution in the retail industry. The Reports of CII and Waziradvisors (2018) puts the contribution towards the retail growth in clear perspective when it states the organized retailing in India. It would grow even seven folds and online retail folds by 2025. Over the past decade, competition from online retailers is gradually eating into the revenues and margins of physical retailers. According to data analysis by internet based payment facility provider PayU India (Etail India, 2018) online grocery shopping is expected to see the highest number of electronic transactions, after mobile recharges within a year. All these interesting facts about online grocery has given an instinct for the researcher and a small attempt is made to study the online grocery shopping behavior of people in Hyderabad . The objectives are to understand preferential criteria and satisfaction level towards online grocery shopping of the consumers .

The present study is based on primary research. The data collected by circulating questionnaire to sample of consumers who does online grocery shopping.

Key words: E - retail, online shopping, online grocery, buyer's characteristics, food and grocery retailing.

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**COMPARATIVE ANALYSIS OF AS 10, IND AS 16 AND IAS 16
A STUDY OF SELECTED INDIAN COMPANIES LISTED IN NYSE**

Paper ID – IMCAMFS3058

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Abstract

Globalization has laid down a path for all the countries to adopt a single set of accounting standards. In the recent year's continuous adoption of IFRS worldwide has become very popular due to which financial reporting has seen many changes. Around the world more than hundred nations have either converged or adopted to IFRS. IFRS are single set of high quality, understandable and enforceable global accounting standards that need high quality, transparent and comparable data in financial statements and other financial reporting to help the stakeholders around the globe to make economic decisions. India has decided to converge to IFRS as it is an upcoming economy in the world and is insisting on cross border trade. Ind AS are issued under the supervision of Accounting Standards Board (ASB). ASB declared that all the Indian companies should follow Ind-AS either voluntarily or mandatorily. Companies main concern is to understand the extent to which accounting differences between National GAAP and Ind-AS/ (Converged IFRS) could affect their financial statements as converging to IFRS is not just considered to be a change in accounting rules. The purpose of this paper is to provide evidence of the nature and quantum of the differences between Indian GAAP and IFRS as well as Ind-AS and IFRS in respect to AS 10, IAS 16 and Ind-AS 16. The findings have indicated a more relevant impact of such a transition on the carrying amounts and depreciation. The componentization and depreciation have shown a discrepancy between the standards in the accounting treatment of Property, Plant and Equipment and its impact on the Net Income. This paper produces some differences in accounting rules among the Indian GAAP, Ind-AS and IFRS in respect to Property, Plant and Equipment by making a case study of Dr. Reddy's Laboratories, Wipro and, Tata Motors and which are Indian multinational companies.

Keywords: Companies, Accounting, financial, Economy, world, National GAAP

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