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## **GROWTH ASPECTS OF PNB AND SBI: A COMPARATIVE STUDY**

**POOJA MAKEN  
ASST. PROFESSOR  
M. M. UNIVERSITY  
MULLANA**

**Dr. SHASHI SHEKHAR  
PROFESSOR  
QUEST GROUP OF INSTITUTIONS  
JHANJERI**

**Dr. KAVITA AGGARWAL  
ASSOCIATE PROFESSOR  
DEPARTMENT OF MANAGEMENT  
RAYAT BAHRA UNIVERSITY  
MOHALI**

### **ABSTRACT**

*To study about growth aspects two banks PNB and SBI have been taken from the public sector. The purpose of the study is to examine the growth aspects of both the banks and also compare the growth of the same. For this, the data has been taken from various publications such as annual books. The study is based on the data from period 2012-13 to 2017-18. The study found that the growth of SBI bank is higher as compared to PNB.*

# A STUDY ON BEHAVIORAL FINANCE IN INVESTMENT DECISIONS OF INVESTORS IN AHMEDABAD

**Dr. CA DARSHANA KHAKHAR**  
**ASST. PROFESSOR**  
**GLS UNIVERSITY**  
**ELLISBRIDGE**

**NAYANA AGGARWAL**  
**STUDENT**  
**GLS UNIVERSITY**  
**ELLISBRIDGE**

**DHWANI RUGHANI**  
**STUDENT**  
**GLS UNIVERSITY**  
**ELLISBRIDGE**

## ABSTRACT

*Behavioural financing is an evolving field that studies how psychological factors affect decision making under uncertain conditions. Behavioural finance is one of the important topics for us to know about the mind-sets of the people about how they think of various things when they invest in various investment avenues. Through this research, we came to know about the mentality of the people while they invest in various investment avenues. I.e. what do they think while investing. This paper seeks to find out the major influence of certain behavioural finance concepts such as overconfidence, perception, Representative, anchoring cognitive Dissonance, Regret Aversion, narrow framing and mental accounting on the decision-making process of individual investors in the stock market. The primary objective was to know the effects of behavioural financing on investors and to study the impact and relevance of behavioural financing in investment decision of investors. Whereas the secondary objective of our study was to know factors influencing the investors while investing and to study the concepts of behavioural financing and various theories related to it.*

# TAXPAYERS ATTITUDE TOWARDS THE NEW TAX PROCLAMATION IN ETHIOPIA IN CASE OF EMPLOYMENT INCOME TAXPAYERS IN DEBREMARKOS TOWN

**YICHILAL SIMEGN FILATIE**  
**LECTURER**  
**DEBRE MARKOS UNIVERSITY**  
**COLLEGE OF BUSINESS & ECONOMICS**  
**DEPARTMENT OF ACCOUNTING & FINANCE**  
**DEBRE MARKOS**

## ABSTRACT

*The objective of this study is to assess the taxpayers' attitude towards the new tax system as per the new tax proclamation in Ethiopia in relation to tax fairness, tax complexity, and tax efficiency. A survey using self-administered questionnaire has been used to collect the primary data. The survey used 85 respondents among employment income tax payers in Debre Markos town. The collected data are presented using tables and percentages. The study reveals that, the employment tax payers believed that the new tax proclamation is fair in terms of horizontal, vertical and administrative fairness. Finally, the study concludes that the new tax proclamation system is reasonably fair in terms of horizontal, vertical and administrative fairness in the mind of tax payers. But it is complex and economically inefficient from tax payers' point of view. Based on the findings obtained and conclusions drawn the researcher recommended that the tax authority in particular and government in general shall try to empower the tax payers with knowledge and change their attitude through sustainable awareness creation programs.*

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