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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<p><b>PERFORMANCE OF EQUITY ORIENTED MUTUAL FUNDS SCHEMES IN INDIA: AN ANALYSIS</b></p> <p><i>Dr. KINGSHUK ADHIKARI, Dr. NIKHIL BHUSAN DEY &amp; MAHFUZ ALOM MAZUMDER</i></p>	1
2.	<p><b>EFFECT OF CREDIT RISK ON FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA</b></p> <p><i>Dr. SANJAY SHARMA &amp; Dr. REKHA LAKHOTIA</i></p>	2
3.	<p><b>AN EMPIRICAL ANALYSIS ON THE ROLE OF SCHEDULED COMMERCIAL BANKS IN FINANCING AGRICULTURAL SECTOR IN INDIA</b></p> <p><i>MEHTA VANI JOGHEE</i></p>	3
4.	<p><b>EFFECT OF APP-BASED PURCHASING BY THE TEENAGERS ON CUSTOMER SATISFACTION AND CUSTOMER LOYALTY IN COMMODITY SECTOR: A STUDY BASED ON KOLKATA AND 24 PARGANAS (NORTH)</b></p> <p><i>ARUNIMA RUDRA</i></p>	4
5.	<p><b>LIQUIDITY AND PROFITABILITY ANALYSIS OF INDIAN POWER SECTOR: A STUDY OF TSNPDCL</b></p> <p><i>NEERLA. JYOTHSNA</i></p>	5
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	6

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# PERFORMANCE OF EQUITY ORIENTED MUTUAL FUNDS SCHEMES IN INDIA: AN ANALYSIS

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## ABSTRACT

*The performance analysis of mutual fund schemes is one of the most important areas of interest not only for the mutual fund investors but also for the researchers of various countries of the world. There are numbers of mutual fund schemes exist in the market and it is very difficult for the researchers to analyse the performance of mutual fund schemes over a long period of time as well it is also very difficult to choose the right schemes for investment purpose. The present study makes an attempt to analyse the performance of ten equity oriented mutual fund schemes with growth options over a period of ten years from April 2005 to March 2015. In order to evaluate the performance of mutual fund schemes, the study examines the return, risk and risk-adjusted returns using Sharpe, Treynor, and Jensen measures. Out of ten schemes selected for the study, eight schemes have performed better than the market during the study period and so far as risk is concerned all the selected schemes are less risky as compared to benchmark. Sharpe, Treynor and Jensen ratio of all the select schemes are positive during the study period which implies good performance of the schemes during the study period.*

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## **EFFECT OF CREDIT RISK ON FINANCIAL PERFORMANCE OF SELECTED PUBLIC SECTOR BANKS IN INDIA**

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### **ABSTRACT**

*In this liberalization period, credit Risk Management has got much importance in the Indian Economy. The main challenges faced by the banking sector today are the challenge of identifying the risk and managing it. The risk is imbibed nature of the banking business. the most role of bank is of intermediate for those having resources and requiring resources. For risk management numerous risks like credit risk, market risk or operational risk got to be reborn into one composite live. Therefore, it's necessary that measure of credit risk ought to be in tandem bicycle with different measurements of operation and market risk in order that the requisite composite estimate is puzzled out. So, in banking sector credit risk management is being most vital task of all. The importance of the credit risk management and its impact on profitability has motivated us to pursue this study.*

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# AN EMPIRICAL ANALYSIS ON THE ROLE OF SCHEDULED COMMERCIAL BANKS IN FINANCING AGRICULTURAL SECTOR IN INDIA

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**KOVILPALAYAM**

## ABSTRACT

*Agriculture finance is as important as other inputs being used in agricultural production. The country depends on millions of small farmers for agriculture goods. The commercial banks form the core of the banking system and it comprises of scheduled and non – scheduled banks. The study has shown that the SCBs' credit flow to the agriculture has been increasing for the past decades. The article is based on the secondary data compiled from various sources and growth of loans and advances has been analyzed by using the compound growth rate technique. The agriculture sector is an important component of the Indian economy as it provides livelihood to a large section of the population. The contribution of agriculture has gone down from 52 percent in 1950 to 30 percent in 1990 and 20 percent in 2010. In 2011-12 to 2018-19 the share of agriculture and allied activities was 14.4 percent. Scheduled Commercial banks play a marginal role in providing agriculture assistance. After nationalization of commercial banks in 1969 the banks began to provide direct as well as indirect agricultural credit for short and medium term period. The major sources of finance for agriculture through SCBs are from direct finance and indirect finance.*

# EFFECT OF APP-BASED PURCHASING BY THE TEENAGERS ON CUSTOMER SATISFACTION AND CUSTOMER LOYALTY IN COMMODITY SECTOR: A STUDY BASED ON KOLKATA AND 24 PARGANAS (NORTH)

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## ABSTRACT

*In the era of globalization, app-based economic activities provide a welcome avenue through which purchasing a lot of commodities has now come under the palm of the teenaged group. The present study seeks to investigate the impact of level of satisfaction of the teenaged group on their loyalty while using app-based services for purchasing various commodities. An empirical study is conducted based on the districts of Kolkata and 24-Parganas (North) in West Bengal to seek the answers to the following research questions: What are the demographic factors of the teenagers that are influencing their loyalty while using app-based purchasing? How does the app-based purchasing of various categories of products affect the teenagers' loyalty? What are the major factors those make a teenager satisfied toward using mobile apps? How do such factors affect the customer satisfaction scores (CSATS) obtained by them? How does the customer satisfaction score (CSATS) relate to the customer loyalty score? What are the various problems, associated with using apps-based purchasing services, significantly affecting the loyalty of the teenagers? It is a self-administered survey and the data is collected through pre-designed closed-ended questionnaire. The data are analyzed using statistical package SPSS version 20. The study reveals various factors that influence the level of satisfaction of the teenagers using Principle Component Analysis (PCA) under Exploratory Factor Analysis (EFA). The results of the study also admit that there is a positive relationship between the level of customer satisfaction and customer loyalty in the context of using app-based technology for purchasing commodities by the teenagers. Therefore, the business houses should develop effective and innovative app-based marketing and selling strategies that will influence teenagers' level of satisfaction with the aim of achieving their loyalty much more than before.*

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# LIQUIDITY AND PROFITABILITY ANALYSIS OF INDIAN POWER SECTOR: A STUDY OF TSNPDCL

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## ABSTRACT

*The present paper examines the liquidity and profitability of India power sector. They play vital role in every organization just as the role of heart in human body. Northern Power Distribution Company of Telangana Ltd (TSNPDCL) was incorporated under the Companies Act, 1956 as a Public Limited Company on 30-03-2000 with headquarters at Warangal to carry out electricity distribution business as part of the unbundling of erstwhile A.P.S.E.B. The Company caters to supply of electricity in districts of Mancherla, Nirmal, Kumram Bheem, Kamareddy, Peddapalli, Jagtial, Rajanna, Warangal Urban, Warangal Rural, Mahabubabad, Prof Jayashankar, Jangaon, Bhadradi, Adilabad, Nizamabad, Karimnagar and Khammam Districts. Therefore, the effort of an organization depends largely in this ability to manage its working capital, which helps to maintain a balanced relation between the liquidity and profitability. This study analysis of liquidity and profitability of TSNPDCL Ltd., relevant data has extracted from the Annual reports between financial years 2013-14 to 2018-19 of the company.*

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In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

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