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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A COMPREHENSIVE STUDY ON DIGITAL BANKING AND ITS IMPLICATION IN INDIAN BANKING SECTOR <i>GOURAB DAS</i>	1
2.	TESTING THE ASYMMETRIC VOLATILITY IN THE EMERGING MARKET: E-GARCH MODEL OF THE INDONESIAN BOND MARKET <i>MIVTHAHUL RAHMA, NOER AZAM ACHSANI & TONY IRAWAN</i>	2
3.	PRIVATIZATION AND GLOBALIZATION OF HIGHER EDUCATION IN INDIA IN THE ERA OF ECONOMIC REFORMS <i>NAWAB HUSSAIN</i>	3
4.	A STUDY ON OPTIONAL TAX REGIME FOR INDIVIDUAL AND HINDU UNDIVIDED FAMILY TAXPAYERS UNDER SECTION 115BAC OF THE INCOME TAX ACT, 1961 <i>SANJIB GHIMIRE</i>	4
5.	THE STUDY OF INDIAN NEWSPAPER MARKET COMPETITION: A BRIEF MARKET ANALYSIS <i>KHUSHBOO</i>	5
	REQUEST FOR FEEDBACK & DISCLAIMER	6

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A COMPREHENSIVE STUDY ON DIGITAL BANKING AND ITS IMPLICATION IN INDIAN BANKING SECTOR

GOURAB DAS
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
VIDYANAGAR COLLEGE
SOUTH 24 PARGANAS

ABSTRACT

Financial sector is one of the main pillars of economic growth of a country and Banks are considered the most important part of it. Economic growth & development of any country is influenced by the development of the banking sector. Digital banking may be known as adoption of various emerging and useful technologies by the banks to provide solutions to bankers for their short term and long term business and technological requirements. In the present condition of market, factors like enhancing of customer satisfaction, unified customer experiences, faster output, infinite banking volumes, financial inclusion, operational efficiencies, scale of economy etc. are being sought by using digital banking technologies. This study is based on secondary data and found digital banking is having enormous potential to change the landscape of accelerating the integration of unbanked economy to the mainstream. the businesses are able to save a lot of time on the manual processes and this has a great impact on their productivity, which leads to economic development in India.

TESTING THE ASYMMETRIC VOLATILITY IN THE EMERGING MARKET: E-GARCH MODEL OF THE INDONESIAN BOND MARKET

MIVTHAHUL RAHMA
STUDENT
SCHOOL OF BUSINESS
BOGOR AGRICULTURAL INSTITUTE
BOGOR, INDONESIA

NOER AZAM ACHSANI
LECTURER
DEPARTMENT OF ECONOMICS
FACULTY OF ECONOMIC & MANAGEMENT
BOGOR AGRICULTURAL INSTITUTE
BOGOR, INDONESIA

TONY IRAWAN
LECTURER
SCHOOL OF BUSINESS
BOGOR AGRICULTURAL INSTITUTE
BOGOR, INDONESIA

ABSTRACT

High composition of government bond to total government debt could be seen as an Indonesian government's strategy in obtaining sources of financing with favorable payment scheme. Currently, for about 91% of government bond is being tradable in secondary market. Yet, the increment of tradable bond ownership by foreigners is like two side of coin. It could be beneficially or potentially harmful to Indonesia capital market volatility. This study aims to identify asymmetric return volatility in the Indonesian government bond using E-GARCH model. The results show that the longer maturities bond, the higher its ordo, either in conventional or Islamic bond traded domestically. Besides, the longer maturities conventional bond, increasingly found no asymmetric volatility. Meanwhile for Islamic bond series, found no asymmetric return volatility neither on short, medium nor long term maturities. Moreover, it also found high risk yet low returns on conventional and Islamic bond series which compared based on maturities. Yet, high risk high return applies when comparing between conventional and Islamic bond series. In addition, this study also to identify asymmetric return volatility in the Indonesian government bond traded internationally as further comparison.

PRIVATIZATION AND GLOBALIZATION OF HIGHER EDUCATION IN INDIA IN THE ERA OF ECONOMIC REFORMS

NAWAB HUSSAIN
RESEARCH SCHOLAR
CENTRE FOR ECONOMICS STUDIES & PLANNING
JAWAHARLAL NEHRU UNIVERSITY
DELHI

ABSTRACT

This paper presents the changing scenario of Higher education sector in the era of economic reforms viz. Privatization and Globalization. The paper is divided into four sections. Section "A" presents a brief discussion about the structural changes and move towards privatization and globalization. Section "B" is deals with the theoretical aspects and economic rationale towards privatization. The section also defends why privatization of higher education is theoretically a flaw. This notion contends the merit good nature of higher education. Section "C" presents the policy shifts towards privatization and globalization in higher education. The section also gives trends in this regard. In the Section "D", challenges and conclusion is drawn.

A STUDY ON OPTIONAL TAX REGIME FOR INDIVIDUAL AND HINDU UNDIVIDED FAMILY TAXPAYERS UNDER SECTION 115BAC OF THE INCOME TAX ACT, 1961

SANJIB GHIMIRE
RESEARCH SCHOLAR
KRISHNA KANTA HANDIQUI STATE OPEN UNIVERSITY
GUWAHATI

ABSTRACT

In this paper, a humble attempt has been made to analyze whether introduction of the new tax regime by the Government of India simplifies the provisions and compliances of income tax laws for individuals and HUFs and whether it is more beneficial (tax saving) than the existing tax structure. In comparison to the existing tax regime, the new tax regime has low income tax slab rates. But the various exemptions and deductions available under the existing income tax regime have been disallowed under the new income tax regime. The current study reveals that the new tax regime introduced through Section 115BAC has provided an option for individual and HUF taxpayers for a simpler and compliance friendly tax structure in comparison to the existing tax structure, however, due to certain conditions stated therein, the new tax regime might not be beneficial for taxpayers claiming deductions and exemptions from their income.

THE STUDY OF INDIAN NEWSPAPER MARKET COMPETITION: A BRIEF MARKET ANALYSIS

KHUSHBOO

STUDENT

CENTRE FOR INTERNATIONAL TRADE & DEVELOPMENT

JAWAHAR LAL NEHRU UNIVERSITY

NEW DELHI

ABSTRACT

In the print industry, the Indian newspaper is the second-largest market in the world after China, where over 78.8 million copies are sold every day. The paper tries to look at the trend of market structure, performance, and conduct of the Indian newspaper industry. It tries to compare with the market model with other countries. The study found that regional players saw growth in the newspaper industry with a rise in operating profit while national players saw a declining trend.

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