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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<p style="text-align: center;">TRENDS AND PERFORMANCE OF TOURISM SECTOR IN INDIA: AN ECONOMIC ANALYSIS</p> <p style="text-align: center;"><i>Dr. PREMCHAND NARWARE</i></p>	1
2.	<p style="text-align: center;">FACTORS AFFECTING BANK FINANCING TO MSMEs (A STUDY WITH REFERENCE TO DAKSHINA KANNADA AND UDUPI DISTRICTS)</p> <p style="text-align: center;"><i>AVITHA MARIA QUADRAS</i></p>	2
3.	<p style="text-align: center;">EMPIRICAL ANALYSIS OF RISK AND RETURN ON BANKING MUTUAL FUNDS SCHEMES TRADING IN INDIA</p> <p style="text-align: center;"><i>PREETHI P & CHRISTOPHER DEVAKUMAR</i></p>	3
	REQUEST FOR FEEDBACK & DISCLAIMER	4

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TRENDS AND PERFORMANCE OF TOURISM SECTOR IN INDIA: AN ECONOMIC ANALYSIS

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ABSTRACT

Developing countries like India tourism has become one of the vital sectors of the economy. It has become the fastest growing service sector in the country with great potentials for its further amplification and diversification. The past few years Government of India has embarked various measures to promote tourism sector. Tourism is growth-oriented sector having fair remarkable positive impact on Indian economy. This paper analyses the changes of tourist arrivals from 2001 to 2019, enlargement in economic elaboration and the development of tourism sector in India. It also examines the impact of India's economic performance on tourism and development of tourism is fundamentally based on policies of the Government of India.

**FACTORS AFFECTING BANK FINANCING TO MSMEs
(A STUDY WITH REFERENCE TO DAKSHINA KANNADA AND UDUPI DISTRICTS)**

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ABSTRACT

Small and medium businesses (SMEs) are crucial for emerging markets' economic and social development. In emerging economies, these enterprises generate income and create the majority of new jobs (between 70 and 95 percent of new job possibilities). When SMEs have access to capital, they are more likely to create jobs and at a faster rate. However, in many developing nations, SMEs' access to financial services is severely limited, limiting their ability to grow. One of the most difficult obstacles for business owners and entrepreneurs is obtaining finance. Many SMEs and entrepreneurs rely significantly on traditional debt to meet their start-up, cash flow, and investment needs, and bank financing is the most prevalent source of external finance for them. Traditional bank finance, while widely employed by small firms, provides hurdles to SMEs, particularly newer, innovative, and fast-growing organizations with a greater risk-return profile. In reality, institutional credit to MSMEs is scarce and frequently delayed. In this paper an attempt is made to study the factors affecting bank financing to MSMEs in Dakshina Kannada and Udupi Districts. The study about the problems faced by the micro, small and medium entrepreneurs becomes essential to find out what exactly are the major problems faced by the entrepreneurs while raising finance? Whether their capital requirements are adequately met by the banks in time?

EMPIRICAL ANALYSIS OF RISK AND RETURN ON BANKING MUTUAL FUNDS SCHEMES TRADING IN INDIA

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ABSTRACT

The study finds out that ICICI bank, SBI bank HDFC bank have performed well and other funds have not performed well throughout the study period out of the selected five funds. The sharp fall within the keen during the year 2020 has wedged the performance of all the chosen funds within the final analysis. It is concluded that all the funds have performed well within the high volatile market movement except Kotak Mahindra mutual fund and schemes of Axis bank. Therefore, investors ought to think about statistical parameters like Sharpe's ratio Treynor Ratio, Jensen's Alpha, Linear regression, alpha, beta, standard deviation whereas finance in mutual funds except considering NAV and TOTAL come to confirm consistent performance of mutual funds.

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Looking forward to an appropriate consideration.

With sincere regards

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