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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<p style="text-align: center;">IMPACT ANALYSIS OF CHANGES IN GST PROVISIONS ON WORKING CAPITAL REQUIREMENTS</p> <p style="text-align: center;"><i>Dr. AJAY SHARMA</i></p>	1
2.	<p style="text-align: center;">A STUDY ON CUSTOMER LOYALTY TOWARDS PAYTM IN ERODE CITY</p> <p style="text-align: center;"><i>Dr. S. KALAISELVI & P. KARTHIKA</i></p>	2
3.	<p style="text-align: center;">INVESTMENT PATTERN OF WOMEN INVESTORS – A CASE STUDY OF SHIMOGA CITY</p> <p style="text-align: center;"><i>RAJESH R.J. & H.R. MANJUNATHA</i></p>	3
4.	<p style="text-align: center;">MERGERS AND ACQUISITIONS AND THE POST-MERGER IMPACT ON PROFITS AND SALES</p> <p style="text-align: center;"><i>SINDU AKILESH</i></p>	4
5.	<p style="text-align: center;">FINANCIAL INCLUSION OF POOR PEOPLE BY PMJDY IN JHARKHAND STATE</p> <p style="text-align: center;"><i>MANOJ KUMAR RANA</i></p>	5
	REQUEST FOR FEEDBACK & DISCLAIMER	6

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IMPACT ANALYSIS OF CHANGES IN GST PROVISIONS ON WORKING CAPITAL REQUIREMENTS

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ABSTRACT

The working capital of the business is the capital required to operationalize the investment in the fixed assets. There is a delicate link in the liquidity and profitability of a business. Excess or short liquidity both affect the profitability negatively. Goods and Service Tax has a direct link with the working capital needs of the business. The rate, nature of input credit, its availability and nature and rate of output liability all impact and squeeze the liquidity in hand. Thus, availability of input credit and its effective utilization both affect the working capital requirements of a business concern. The paper discusses two important recent changes in the availability of input credit, the manner and order of its utilization and their effects on the working capital requirements of a business concern.

A STUDY ON CUSTOMER LOYALTY TOWARDS PAYTM IN ERODE CITY

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ABSTRACT

The objective of this study is to evaluate the customer loyalty towards Paytm in Erode city. This study identifies the relationship between demographic variables and study related factors. This is an empirical research based on primary data, collected through questionnaire. The sample size is 100 selected on convenient sampling method. The findings of the research study, reveals that majority of the respondents is highly influenced by their Friends / Relatives recommendation. There is no significant relationship between all the personal factors of the respondents such as age, educational qualification, occupation and study related factors such as purpose of usage except period of usage and frequency of usage.

INVESTMENT PATTERN OF WOMEN INVESTORS – A CASE STUDY OF SHIMOGA CITY

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ABSTRACT

The present paper explores the investment pattern and strategy used by women investors. As a woman investor, shaping of financial future is as important as the many other roles they play in life. Women are just beginning to develop their investment approach or are refining a current one, it's important to keep in mind that they should build a financial legacy for long term. Women today have more earning capacity and more influence over financial decisions than ever before. Women almost participate half of the workforce and many businesses are owned or managed by women. Many women persuade and control the majority of all consumer purchase decisions and many of the investment decisions. As a result, it is important for women to focus on finances now more than ever. There are number of studies, which have shown that the financial behaviour of men and women differ considerably. Women hold low risk tolerance i.e. are more risk averse than men and also on occasion earns less returns from their investments. Except this, women invest more unadventurously their financial resources and have shown low confidence regarding their financial behaviour.

MERGERS AND ACQUISITIONS AND THE POST-MERGER IMPACT ON PROFITS AND SALES

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ABSTRACT

Corporate acquisitions and performance have to be analyzed and it's a common research topic. When a company finds a benefit in combining business operations with another company in a way that will contribute to increased shareholder value a merger happens. Mergers include re-inventing of a company, increasing the market share acquisition of new products and services. A merger increases the profitability, capture a greater proportion of a market share, and it is a type of restructuring of the company. When two separate entities combine together merger happens where as an acquisition happens takeover of one entity by other or purchase a portion of a corporate asset or target company. The process of merger involves combining of two companies as a single company. In merger, both the companies mutually agree to merge themselves. Shareholders are paid for their stake in the company and then actual merging happens. The research paper focuses on how the sales of products the research paper focuses on how the sales of products. It has been observed that with mergers and acquisitions happening the customers are benefited for the products offered by the company as it increases efficiency, reduce the production costs and in turn reduce the price. After mergers the management should give more importance to sales and marketing to get more profits. Employees will also be affected, since they are an integral part of the companies. At times, during a merger or acquisition employees have to be laid off.

FINANCIAL INCLUSION OF POOR PEOPLE BY PMJDY IN JHARKHAND STATE

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ABSTRACT

Pradhan Mantri Jan Dhan Yojana (PMJDY) is one of the key steps towards financial inclusion. This scheme would be helpful to build uniform socio-economic development in Indian economy because there are so many government welfare policies are running through state and Central governments with different goals or aim. For Proper channelization of financial benefit to ultimate beneficiary's financial inclusion is one of important aspect to execute these policies in effective manner. In this research paper, it is explored that how this government policy will be helpful for good governance because Good governance is about the processes for making and implementing decisions. It is not about making appropriate decisions, but about the best possible process for making those decisions. In process of implementation welfare polices Financial included household could be easily including with welfare policy Direct benefit transfer (DBT) of LPG is one the example to remove mediators and transfer the benefit to ultimate beneficiaries. Further suggestions can be provided for corrective action which can bring in future for more Good governance and dynamic improvement in economy. The present study tried to investigate the current status of the PMJDY in Jharkhand. The results revealed that the performance of the public sector banks is good as compared to the regional rural banks and private sector banks to carry on the PMJDY scheme.

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