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A REVIEW ON FACTORS AFFECTING ADOPTION OF MOBILE BANKING

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ABSTRACT

Mobile banking has arisen as an important distribution channel. It facilitates its customers to perform banking transactions on their mobile phones. This facility is provided by most of the banks in India and abroad. Customers can do various activities like viewing account balance, transfer funds, paying various bills etc. Mobile banking has already adopted by many consumers for doing banking transactions but the adoption is high only in some urban areas and metro cities but rest of the country is still untapped. This review paper aims to briefly review the literature on various factors influencing adoption of mobile banking identified by various researchers in worldwide and in India and advise guidelines for future research in this still developing field. The most important drivers to adopt m banking are perceived usefulness, perceived ease of use and Perceived risk is the most important factor which inhibits the adoption.

EFFECT OF NON-PERFORMING ASSETS ON BANKING SECTOR: A STUDY ON STATE BANK OF INDIA

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ABSTRACT

Non-performing asset (NPA) is a critical challenge for the banking sector in India and the world as a whole now-a-days. It is negatively affecting the profitability of the banking industry over the period. The NPA is a drag on the banking sector. Various related studies, researches and banking statistics evidently show that the NPA is increasing more rapidly in the public sector banks than private sector banks in India scenario. It could only meet up by the vital and efficient asset management wings on the banks. Indian is holding 33rds position in respect of the world's gross NPA ratio (10.3%). This paper has attempted to analyze the effect of NPA on the profitability and the trend of NPA of the State Bank of India over last ten years from 2009-10 to 2018-19. The study reveals that the NPA has a gradual increasing trend, but a sharp decline in year 2018-19. The paper also shows that the NPA has an inverse effect on the profitability of the State bank of India.

A STUDY ON THE PROVISIONS OF NOTIONAL RENT IN INDIAN INCOME TAX

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ABSTRACT

This paper is a study on the applicability of the provisions of section 22 of income tax law, to analyse whether the exemption under the provision is applicable to the partner owner of the firm, i.e the individual whose property is occupied by the firm, in which he was a partner, and provide that premises at free of cost. The paper studies the provisions of section 22 of Indian Income Tax law, legal decisions in favour and opposing the decisions of allowing exemptions under above said section, and grounds of final judgement given by Kolkata court in Prodip Kumar Bothra v. CIT (2011) case in this regard.

A STUDY OF CUSTOMER BEHAVIOR TOWARDS TECHNOLOGY IN BANKING SECTOR: A STUDY ON DHARWAD CITY

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ABSTRACT

The modern world technology play important role in banking sector has enabled customer to take the banking services at anytime and anywhere in the form of ATM, Mobile banking and internet banking like as paytm, Google pay and phone pay etc. this has not only focused on baking service but also has reduced the transaction cost but also leads to high level of consumer satisfaction so now a day's Bankers must aware about customers' behaviour towards Electronic Banking Services. Technology in banking sector it is rapidly changes in internet banking system now a day's rely on innovation and technology provide customer needs and satisfaction electronic banking it is facelifts 24/7 service. But question arise about consumer perception and awareness to the update technology in banking service and how much beneficial to the customer in e-banking relating knowledge can readily be made available to consumer with the help of internet banking. Because there are several network oriented innovations for –banking like as green card, smart card, Electronic Data Interchange, National Electronic Funds Transfer and Real Time Gross Settlement etc. technology examines customer related factors risk, complexity and perceived. This paper aims the e-banking service almost preferred by customer's satisfaction towards banking service.

IMPACT OF PANDEMIC INDUCED LOCKDOWN ON STOCK MARKET PERFORMANCE WITH SPECIAL REFERENCE TO INDIAN EQUITY MARKET

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ABSTRACT

The paper attempts to understand the impact of Pandemic induced lockdown on stock market performance pre and during the lockdown period with special reference to Indian equity market. The following observations were made from the findings of the study. Pandemic induced lockdown seems to have a temporary or short term impact of the stock market performance. Due to lower than the expected earnings coupled with fear of possible economic slowdown, overall sentiment of the market remained negative during the 1st, 2nd and 3rd phase of lockdown. However, the market seemed to have recovered from the pandemic shock during the 4th phase of the lockdown. During pre-lockdown period the Sensex was found to be trading at higher valuations. On the other hand, during lockdown period the market swing from expensive to cheap. However, this trend could not sustain for the longer period as it was observed that during the 4th phase of the lockdown the market was found to be rebounding and market swing from cheap to expensive again. In terms of volatility the market was found to be more volatile during the lockdown period due to negative sentiments towards the equity market. Increase in the foreign portfolio investment coupled with government measures to strengthen the economy boosted the investors' confidence in equity market during the 4th phase of the lockdown.

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