



---

# TABLE OF CONTENT OF PRINT JOURNALS

---



**JANUARY 31, 2024**

**KARNATAKA SANGHA'S MANJUNATHA COLLEGE OF COMMERCE**  
Kanchangaon, Khambalpada, Thakurli (East) - 421201

# January – 2024

## 1. BANCO:

| Sr. No. | Title   | Page No. |
|---------|---|----------|
| 1       | Leadership of Urban Co-operatives   | 6        |
| 2       | Co-op. Banks and Credit Co-op. Societies - Loan Applications & Methodology                                | 8        |
| 3       | Effective Compliance system   | 10       |
| 4       | Regulations of the Reserve Bank safeguard depositor's interests!  | 12       |
| 5       | The management of financial institutions needs transformation   | 14       |
| 6       | Caution : 2024 - A year of financial Expenditures for Coop. Banks   | 16       |
| 7       | RBI Norms for Classification of Accounts as NPA   | 18       |
| 8       | Reserve Bank's Compromise Settlement and Technical Write off's Policy - Concessions for the Loan Borrower | 20       |
| 9       | Along with services, coop. banks and social institutions must pick up a pen!                              | 24       |
| 10      | Justice to the loan purchaser by invalidating loan payment - Supreme Court                                | 26       |

## 2. BANKING FINANCE:

| Sr. No. | Title  | Author              | Page No. |
|---------|--|---------------------|----------|
| 1       | Personalized Banking : Tailored Financial Experiences  | Namita Mishra       | 22       |
| 2       | Reaching Poor & Bridging Disparities by Connecting Unconnected Through Digitalisation            | Sutapa Sinha        | 27       |
| 3       | Career Cushioning for Public Sector Bank Employees : Enhancing Opportunities Beyond Job Security | Gokul Brindhavan GR | 33       |
| 4       | Account Aggregator Services in India   | Gautam Bose         | 37       |
| 5       | Peer to Peer Lending - Opportunity or Looming Risk   | Pankaj Dadhich      | 41       |

### 3. ECONOMIC CHALLENGER: AN INTERNATIONAL JOURNAL:

| Sr. No. | Title  | Author  | Page No. |
|---------|--|---|----------|
| 1       | Mitigating Global Food Waste: Addressing The Multifaceted Challenges and Opportunities for sustainable Solutions | Mr. Aliyu Mohammed, Dr. Shanmugam Sundararajan                          | 5        |
| 2       | Journey of Digital Payments - An Experience of India   | Dr. Rama Raju Kanumuri, Ramesh Mastipuram, Prof. Vidyadhar Reddy Aileni | 27       |
| 3       | Public Debt: The Red Line  | Gonzalo Perez Seoane  | 41       |
| 4       | A Study on Challenges and Financing pf SMEs With Reference to Rural Banks in Haryana                             | Dr. Pushp Deep Dagar  | 49       |
| 5       | Parliament Passes Criminal Law Bills Seeking To Replace IPC, CRPC and Evidence Act                               | -   | 57       |
| 6       | EXCERPTS<br>The Bharatiya Nyaya Sanhita, 2023  | -   | 61       |
| 7       | EXCERPTS<br>The Bharatiya Nagarik Suraksha Sanhita, 2023   | -   | 79       |
| 8       | EXCERPTS<br>The Bharatiya Sakshya Bill, 2023   | -   | 99       |

#### 4. EDUTRACKS:

| Sr. No. | Title  | Author                                | Page No. |
|---------|--|---------------------------------------|----------|
| 1       | Alternative School make a Mark   | G S Reddy                             | 5        |
| 2       | Engnnovations (English + Innovations) in Primary Education A Way to Ameliorate English Learning & Eliminate English Phobia | Dr. Amit Sharma                       | 8        |
| 3       | Popular Software for Scientometric Analysis, Mapping & Visualization   | Rethi. M, Dr. K. Sivasekaran          | 14       |
| 4       | Emotional Intelligence : Relevance in Education System   | Rumpa Mukherjee, Dr. Kalyani Mitra    | 17       |
| 5       | Crafting Cultural Identity : Role of Performing Arts among Tamil Linguistic Minority Students of Kerala                    | Sruthi S., Dr. Seema Menon K. P.      | 22       |
| 6       | Recent Development in Education  | S. Saradha                            | 34       |
| 7       | Bard : Google's AI Chatbot   | K. Nallathambi                        | 36       |
| 8       | Education during Menstruation is a Challenge for School Girls  | Shraddha, Prof. Sujeet Kumar Mishra   | 38       |
| 9       | Inclusive Education for the Visually Impaired  | Dr. Rajkumar S. Patil                 | 41       |
| 10      | Theoretical Perspectives of Path Analysis  | Dr. S. Prabu Shankar, Dr. A. Rajkamal | 44       |

#### 5. INDIAN JOURNAL OF FINANCE:

| Sr. No. | Title   | Author                               | Page No. |
|---------|---|--------------------------------------|----------|
| 1       | E-Wallet Literacy Scale Development and Validation  | V. V. Devi Prasad Kotni              | 8        |
| 2       | Does Markowitz's Mean-Variance Model Matter During Turmoil Periods? Lessons from the COVID Crisis             | Amine Mounir                         | 29       |
| 3       | Nonlinear Response of Fuel Price Returns to Monetary Policy : A regime - Switching Approach                   | Koustubh Kanti Ray, Chandrabhanu Das | 42       |
| 4       | Exploring the Asymmetric Price Behavior of Health Care and Pharma Sector Stocks of NSE in the Pandemic Period | M. Muthukamu, S. Amutha, R. Amudha   | 57       |

## 6. INDIAN JOURNAL OF MARKETING:

| Sr. No. | Title   | Author   | Page No. |
|---------|---|--|----------|
| 1       | Customer Engagement Marketing and Firms' Deliberation on E-Word of Mouth Communication on Online Platforms : A Study on Millennials and Zommers | Shampa Nandi, S. Shyam Prasad                  | 8        |
| 2       | Ather Energy's Trial by Fire on its Electric Vehicle Startup Journey in India   | Thomason Rajan, Nikhil J,                      | 24       |
| 3       | Antecedents to Organic Tea Buying Behavior and Consumption Among Millennials in India : Through the Lens of Theory of Planned Behavior          | Nilesh Kate, Prashant Chaudhary, Mahendra More | 41       |
| 4       | Measuring Service Quality and Farmers' Satisfaction in e-National Agricultural Market Using the SERVQUAL Model                                  | Ramakrishna Bandaru                            | 56       |

## 7. KURUKSHETRA:

| Sr. No. | Title  | Author                            | Page No. |
|---------|--|-----------------------------------|----------|
| 1       | <b>Redefining Rural Landscapes</b> : Startups Paving the Way for Inclusive Development | Rohit Gupta, Ashish Pandey        | 5        |
| 2       | Reform, Perform & Transform through Agri-Startups                                      | Shreya Anand and Dr. Souvik Ghosh | 11       |
| 3       | Redefining Food Processing Sector through Startups                                     | Dr. Ishita G. Tripathy            | 18       |
| 4       | <b>Startups</b> Towards Rural Water Security   | Arunlal K.                        | 24       |
| 5       | Startups as the Engine of Growth for North-East India                                  | Dr. Sriparna B Baruah             | 30       |
| 6       | <b>Drone Revolution</b> Changing the Face of Rural India                               | Balendu Sharma Dadhich            | 34       |
| 7       | Championing Social Startups for Rural Development                                      | Wase Khalid, Priyatam Yasaswi     | 39       |
| 8       | Supporting Women-led Startups  | B. S. Purkyastha                  | 44       |

## 8. PRABANDHAN: INDIAN JOURNAL OF MANAGEMENT:

| Sr. No. | Title  | Author   | Page No. |
|---------|--|--|----------|
| 1       | Changing Dynamics of Banking Landscape: What Do We Know and What Lies Ahead?   | Varda Sardana, Amiya Kumar Mohapatra, Shubham Singhania, Deepankar Chakrabarti | 8        |
| 2       | A Narrative Review of Stresses and Conflicts of Marketing in Social Organizations  | Kartikay Saini, Nusrat Khan, Mohd. Azmi Khan                                   | 24       |
| 3       | Perceived Job Attributes and Intention to Join Among MBA Students  | Shalini Dubey, Rajnish Kumar Misra   | 44       |
| 4       | Developing a Conceptual Model on Human Resource Planning of Rural Healthcare Centers of West Bengal Based on TOE Framework : A Qualitative Study Using NVIVO | Satakshi Chatterjee, Arunangshu Giri, Soumendra Nath Bandyopadhyay             | 60       |

## 9. SOUTHERN ECONOMIST:

| Sr. No. | Title   | Author                | Page No. |
|---------|---|-----------------------|----------|
| 1       | 2024 - An Assessment of Economic Growth   | Vijayalakshmi V.      | 5        |
| 2       | Paradigm of An Economy from Physical to Digital A Thought Experimentation in the Indian Context | N. S. Viswanath       | 7        |
| 3       | Decelerating Farmers' Incomes and Growth  | K. Munirathnam Naidu  | 11       |
| 4       | Prime Minister's Proposal - Boost India ASEAN Collaboration                                     | K. Navaneethakrishnan | 16       |
| 5       | Gandhi, Ambedkar, and the Eradication of Untouchability   | Sudarshan Kapur       | 17       |
| 6       | REPORT : Ecofluence @IBA Dec 9, 2023 Economics research Championship                            | Prashanth Kulkarni    | 29       |

| Sr. No. | Title  | Author            | Page No. |
|---------|--|-------------------|----------|
| 1       | Need to changes in Urban Design  | Vijayalakshmi V.  | 5        |
| 2       | Parental Responsibility and Child Psychology                           | Mohan Rao         | 7        |
| 3       | NREGA - A Suitable Scheme For Rural Development                        | S. D. Naik        | 9        |
| 4       | A Comparative Analysis of Individual and Corporate Tax Rates in India  | V. Dheenadhayalan | 11       |
| 5       | Bio-Fuel Yielding Species as Energy Source for Sustainable Development | Prakash S. R.     | 13       |
| 6       | PM's address of 'Mann Ki Baat'   | -                 | 17       |

## 10. THE INDIAN BANKER:

| Sr. No. | Title   | Author            | Page No. |
|---------|---|-------------------|----------|
| 1       | FIBAC 2023<br>RBI Governor Delivers Inaugural Address                               | -                 | 12       |
| 2       | CD Ratio and Bank Profitability : A Factual Study                                   | Puneet Kumar      | 24       |
| 3       | Handling of Counterfeit Currency Notes Risks and Compliances                        | Piyush Kumar Jha  | 31       |
| 4       | Fisheries<br>A Treasure Trove Under the Water                                       | Md Shahid Kabeer  | 38       |
| 5       | Evolution of Banking With Emerging Technologies A Changed Way to Reach the Customer | Md Nasim Anwer    | 46       |
| 6       | Insolvency and Bankruptcy Code, 2016<br>Inspection and Investigation                | Anil Kumar Bansal | 52       |
| 7       | मेक इन इंडिया'<br>समस्याए व समाधान  | सतीश कुमार सिंह   | 60       |

## 11. THE INSURANCE TIMES:

| Sr. No. | Title   | Author              | Page No. |
|---------|---|---------------------|----------|
| 1       | A strategic view on how digital technologies and Artificial Intelligence will influence US Life Insurance Sector in next decade | Neeraj Kaushik      | 17       |
| 2       | Brokers as Stewards   | Praveen Gupta       | 19       |
| 3       | Historical Maritime Fraud - SS Leonita - A shortcut for earning money but what about luck!!                                     | Dr. Soumi Mukherjee | 22       |
| 4       | Problems of Bancassurance in India  | Shashi Bhushan      | 25       |
| 5       | Outlook on the Insurance industry and why forward   | Rajesh Sharma       | 27       |
| 6       | Fire Hazards, Case Studies, Safety Requirements & Acumens for Insurance Underwriting  | Anabil Bhattacharya | 34       |
| 7       | Navigating the New Landscape of Insurance : How Insurers and Insurtechs are Forging Strategic Partnerships                      | Rohit Boda          | 43       |

## 12. THE IUP JOURNAL OF ACCOUNTING RESEARCH & AUDIT PRACTICES:

| Sr. No. | Title  | Author  | Page No. |
|---------|--|---|----------|
| 1       | Accruals-Based Earning Management Practices and Shareholder Value: A Study on Corporate Governance in Indian Companies | Prachi P. Kolamker and Varsha B Ingalhalli  | 5        |
| 2       | Value Relevance of Earning for Factor Investors  | Vaibhav Lalwani and Madhumita Chakraborty   | 24       |
| 3       | Extent of Corporate Disclosure in Management Discussion and Analysis Reports : An Empirical Study in India             | Sanjoy Ghosh and Ahmed Hussain  | 31       |
| 4       | Impact of XBRL on Quality of Financial Reporting in India: An Empirical Analysis                                       | Abhishek N, Ashoka M L, Parameshwara, M S Divyashree and Neethu Suraj                         | 42       |
| 5       | Family Firm and Capital Structure: A Systematic Review   | Alphy Antony and Ranajee  | 64       |
| 6       | Determinants of Non-Audit Services: Evidence from India  | Reshma Kumari Tiwari, Niva Kalita and Santi Gopal Maji  | 87       |
| 7       | Dynamics of Financing Innovation in Indian SMEs: Evidence from World Bank Enterprise Survey                            | Abhishek Kumar Sinha, Aswini Kumar Mishra, Abhay Kumar, Bhanu Sireesha and Nityanand Tripathi | 105      |



### 13. YOJANA:

| Sr. No. | Title   | Author                  | Page No. |
|---------|---|-------------------------|----------|
| 1       | <b>The Jan Vishwas Act 2023</b><br>Conception and Development                             | Anurag Jain             | 7        |
| 2       | <b>Trusting Citizens</b><br>Decriminalisation Way   | KR Saji Kumar           | 13       |
| 3       | <b>Passing Of The Landmark Legislation : The Jan Vishwas Act, 2023 and the Road Ahead</b> | Rajesh Kumar Singh      | 17       |
| 4       | <b>Government E-Marketplace (GeM) Leading the Digital Wave</b>                            | Prashant Kumar Singh    | 22       |
| 5       | Ease of Filming in India  | Neeraj Sekhar           | 28       |
| 6       | GST and Ease of Doing Business  | Raghavendra Pal Singh   | 37       |
| 7       | <b>Decriminalisation</b> India's Continues March Towards Ease of Doing Business           | Ajay Shriram, Ajay Bahl | 43       |
| 8       | <b>Delicate Balance</b><br>Regulatory Enforcement & Favourable Business Environment       | Sandip Somany           | 49       |
| 9       | Indo-African Relationship Amidst South-South Cooperation                                  | Rishya Dharmani         | 55       |

\*\*\*\*\*