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Understanding the Dynamics of Core Inflation of newly created Consumer Price Indices of India

RINALANI PATHAK KAKATI*
RASHMI REKHA MAHANTA**

Abstract
The study examines the relationship between headline and core inflation for the Consumer Price Index (CPI) and evaluates the suitability of the measures of core inflation. By using exclusion based measure two core measures have been constructed for newly created CPIs: CPI (Rural): CPI Rural excluding Food Index, CPI Rural excluding Food and Fuel Index; CPI (Urban): CPI Urban excluding Food Index, CPI Urban excluding Food and Fuel Index; CPI (Combined): CPI Combined excluding Food Index, CPI Combined excluding Food and Fuel Index. Test of Predictability, Test of Volatility and Test of Causality have been performed to find the suitable core measure. The CPI-Urban Excluding Food and Fuel has been found as the best core measure because (a) for all the three time periods (1, 2, and 3 months) the headline CPI-Urban reverted back to the core measure CPI-Urban Excluding Food and Fuel; (b) It has been found to be the least volatile measure; (c) It has unidirectional causality at both lags 1 and 2.

JEL Code : E-31, E-37, C-13

Key words : Inflation, Dynamics, Price Indices CPI, Predictability, Volatility Rural, Urban

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Submitted June 2017; Accepted March 2018
Taiwanese Mortgage Rate, Central Bank Discount Rate & Conditional Heteroscedasticity in Post-1997 Asian Financial Crisis

CHU V. NGUYEN*  
MUHAMMAD MAHBOOB ALI**

Abstract

Asymmetries in the Taiwanese mortgage loan-central bank discount rates spread (mortgage loan premium) were documented. Empirical results revealed that the mortgage loan premium adjusts to the threshold faster when the central bank discount rate increases relative to the mortgage loan rates than when the discount rate moves in the opposite direction. Additionally, the empirical findings indicate that Taiwanese commercial banks still exhibit predatory rate setting behavior, despite of the recent deregulations in banking sector. The empirical results also revealed the bidirectional Granger causality between the Taiwanese mortgage loan rate and the discount rate, indicating that the mortgage loan rate and the discount rate affect each other’s movements. These empirical results suggest that Taiwanese monetary authority can use its countercyclical monetary policy instrument to achieve its macroeconomics objectives in the short run.

JEL Code: G-21, C-51, D-22, D-61, D-62

Key words: Mortgage, Central Bank, Discount Rate, Heteroscedasticity, Financial Crisis

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Submitted January 2015; Accepted October 2018
Price Discovery and Arbitrage Efficiency Test: A Study of Indian Options Market

N.S. MALIK*
KOMAL Bhardwaj**
RAJAT SINGLA***

Abstract
This paper examines the mispricing opportunities present in the Indian option market by using put-call-index-parity for European style Nifty index options. The instances of mispricing of options are the most frequent and profitable for investors and provide various arbitrage opportunities in Indian market. Some of these opportunities provide excess return up to a high level. The put options are more overpriced rather than the call options. It shows that the short arbitrage strategy is more profitable relatives to long arbitrage strategy and the short arbitrage occurs more frequently relative to long arbitrage. The mispricing increases as time to expiration increases and far the money options have low liquidity in the Indian market. The frequency of mispricing is higher for options with maturity up to days (current month options) but the magnitude of mispricing is larger for options which have longer time to maturity. Further, transaction cost is also incorporated as a resul to of this the arbitrage opportunities drops more in case of PCIP as compared to PCFP.

JEL Code: G-23, D-23, D-82, C-52

Key words: Mispricing, Option Market, Nifty, Arbitrage, Efficiency, Strategy

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Submitted May 2016; Accepted April 2018
Demonetisation: Move towards Cash Less Economy

MONIKA AGGARWAL*
MEENU GUPTA **

Abstract
An attempt has been made to highlight the impact of demonetization on the growth of digital payments in India. This move is expected to cleanse the economic system from the evil of black money. The attempt has also been made to lower the circulation of cash in the economy and encourage the use of digital payment methods which will lead to increase in revenue of the Government. India is on cusp of financial revolution as large number of measures is being taken to move from cash dependent economy to cash less economy. At present only 5% personal consumption expenditure in India is digital. After demonetization, mobile wallets saw the highest percentage increase in the value of transactions among the digital payment methods. Transactions using the newly introduced UPI have increased from ₹ 90 crore in November 2016 to ₹ 1,659 crore in January. 125 lakh people have adopted the BHIM app so far. Government has a Mission to achieve target of 2,500 crore digital transactions for 2017-18 through UPI, USSD, Adhar Pay, IMPS and debit cards.


Key words: Demonetisation, Cash less economy, Digital Payment, Mobile wallets, BHIM app, UPI, USSD, Adhar Pay, IMPS, Debit Cards

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Submitted April 2017; Accepted October 2018
Abstract

In this paper the focus is on literature review and development of WISE model that was empirically tested in Indian organizations. Results of empirical testing will be presented in a subsequent paper. In order to take advantage of the growing opportunities in the field of leadership and the challenges faced by the women managers both at work and home, the study was based on how do their WISE elements play vital role. Based on this, background, this study identified the research problem. From an extensive literature review, the critical areas for this study are described below. The purpose of the proposed study is to describe the type of leadership inherited by the women managers, across three sectors namely Government, N.G.O and Corporate Sectors and to what extent theory WISE helps to attain the work life balance among the working women managers. This is an unexplored area for research and analysis will be relevant to aspiring women managers, policy makers and academicians.

JEL Code: J-50, C-13, E-24, I-31

Key words: Wisdom, Leadership, WISE Model, Government NGO, Corporate Sector, Policy

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Submitted October 2016; Accepted February 2018
Tourism Sector in India: Expectations and Perceptions of the Domestic Tourists

K. SRIDEVI*

Abstract

Tourism has been a major social phenomenon of societies all over the world. Demand for Tourism and Travel activity induces a chain of transactions required for supply of various goods and services. The objective of the study is to examine the expectations (needs) and the perceptions (satisfaction) of the domestic tourists about the various tourism services offered and related aspects. Relevant primary data is collected by administering a questionnaire to the domestic tourists about their expectations and the perceptions tourism services. Relevant secondary data is collected from relevant publications. The sample size is selected by using the Krejcic Morgan model. The responses of the respondent tourists are analyzed with the help of Friedman Test. The test results show that there is significant difference amongst the expectations & perceptions of the domestic tourists from Nalgonda District for 19 elements, i.e., null hypothesis is rejected. For 11 elements there is no significant difference i.e., null hypothesis is accepted.

JEL Code: D-12, D-22, D-78 C-54

Key words: Tourism, Expectations, Perceptions, Domestic Tourists, Friedman Test

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Submitted March 2018; Accepted October 2018
Abstract
The purpose of this study is to scrutinize the effect of various determinants available as per literature on dividend payout ratio of companies in India. The focus is on finding the answer to the question “Has the dividend puzzle as stated by Black (1976) been resolved yet?” This study uses techniques of factor analysis to discover the relationship between key variables. In all, fifteen variables have been taken to make the study more exhaustive. The study is based on a sample of NIFTY companies listed on National Stock Exchange for the period of 2003-2014. Results reveal that leverage and profitability have strong bearing on dividend policy of selected companies under study whereas liquidity, ownership and growth do not show much impact on the dividends. It provides a comprehensive framework that can be useful to companies, investors and regulators of companies in India.

JEL Code: G-35, D-22, C-13, C-81, D-63

Key words: Dividend, Payout Ratio, NIFTY, Profitability, Investors, Regulators

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Submitted April 2016; Accepted December 2017
Abstract of Doctoral Dissertation

Financial Literacy, Retirement Planning & Preparedness: Evidence & Implications for Financial Education — An Empirical Study among the Organised Sector Employees

DEBENDRA NATH PANIGRAHI*

JEL Code: G-53, Y-40, J-14, J-26

Key words: Financial Literacy, Retirement, Planning, Education

1 The Thesis was submitted to Fakir Mohan University, Bangalore, Karnataka in February 2017, for the award of Ph.D. Degree awarded in 2018, under the supervision of Dr. Anil Kumar Swain, Professor, Utkal University, PG Department of Commerce, Vani Vihar, Bhubaneswar, Odisha 751004, INDIA and Dr. Gayadhar Parhi, Professor, Fakir Mohan Autonomous College, Balasore, Odisha 756001, INDIA.

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Submitted April 2019; Accepted July 2019
Abstract of Doctoral Dissertation

An Empirical Investigation of Foreign Banks in India in Post Reform Period: Trends, Determinants and Impact

AJAY MASSAND*

JEL Code: Y-40, G-21, D-23, C-82

Key words: Investigation, Banks, Determinants, Impact

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1 The Thesis was submitted to National Institute of Technology, Surathkal, Karnataka, in 2017, for the award of Ph.D. Degree awarded in 2019, under the supervision of Dr. Gopalakrishna BV, No.11-55/13, Old Marigudi Temple Road, Surathkal, Mangalore, Karnataka 575025, INDIA

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Submitted June 2019; Accepted July 2019
Abstract of Doctoral Dissertation

Performance of Private Equity Funds in India: A Select Study

KHUDSIYA ZEESHAN*

JEL Code: Y-40, G-32, D-61

Key words: Performance, Equity Funds

1  The Thesis was submitted to Osmania University, Telangana, in October 2017, for the award of Ph.D. Degree awarded in September 2018, under the supervision of Prof. Satyanarayana Chary (Late), the then Dean and Professor, Telangana University, Dichpally, Nizamabad, Telangana 503322, INDIA and Prof Dr. S. Srinivasa Murthy, Professor, Osmania University, Institute of Public Enterprises, Hyderabad, Telangana, INDIA

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Submitted February 2019; Accepted April 2019
Abstract of Doctoral Dissertation

A Study on Impact of Company Specific News on Investor's Decision in India¹

DIVYANG J. JOSHI

JEL Code: Y-40, G-11, D-91

Key words: Investors, Decision, Impact

¹ The Thesis was submitted to Gujarat Technological University, Ahmedabad, Gujarat in 2018, for the award of Ph.D. Degree awarded in 2018, under the supervision of Dr. P.G.K. Murthy, Dean (Doctoral Program), Parul University, Faculty of Management Studies, Post Limda, TA: Waghodia, District Vadodara, Gujarat 391760 INDIA and Prof. Zan J. Oplotnik, Professor of Finance and International Economies, University of Maribor, Institute of Finance and Banking, Slomshov trg 2006 Maribor, SLOVENIA

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