

**SESSION 2019-20**



**Report on Two Days International Level Seminar**

**Title of the Seminar:**

**Emerging Issues In Finance And Banking**

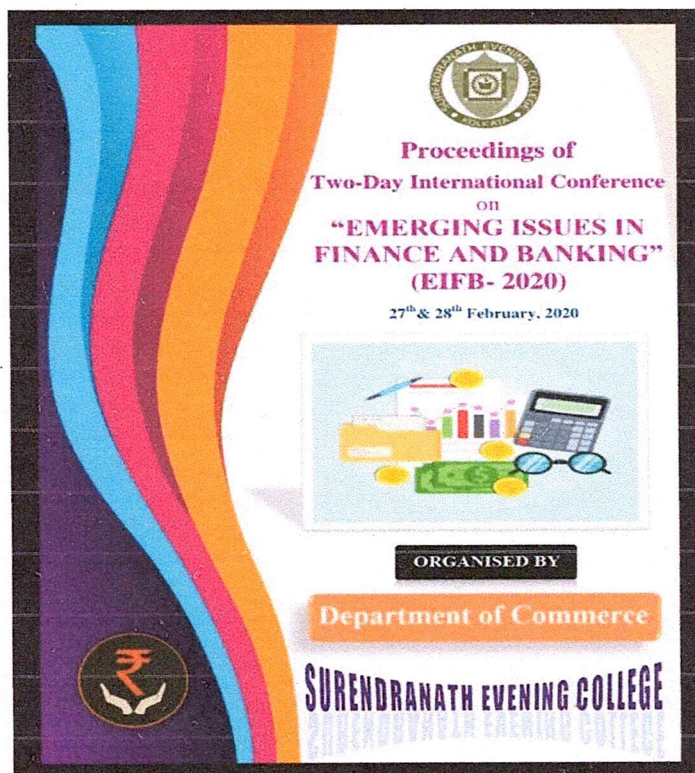
**[EIFB-2020]**

**Organized by:** Department of Commerce, Surendranath Evening College.

**Date:** 27/02/2020 & 28/02/2020

**Venue:** Surendranath College Auditorium

**Funding Agency:** Surendranath Evening College




*Banner*

*Principal*  
Surendranath Evening College  
Kolkata - 700 009





GUIDELINE FOR PAPER SUBMISSION	
<p>Original and unpublished papers within 3000 words and abstract within 200 words with maximum 5 key words. Abstract and full paper must mention, Author's Full Name, Affiliations, and Title of the Research Paper. Contact Numbers and Email ID. The paper should be in MS Word, 2010 using Times New Roman 12 font sizes, with 15 line spacing on A4 Size Paper. Some Selected Papers will be published with an ISBN/ISSN. Papers must be submitted to <a href="mailto:snecommerce@gmail.com">snecommerce@gmail.com</a></p>	
<b>IMPORTANT DATES</b>	
♦ Last date of Abstract Submission	10 <sup>th</sup> February, 2020
♦ Last date of payment of registration fees	18 <sup>th</sup> February, 2020
♦ Last date of full paper submission	21 <sup>st</sup> February, 2020
<b>REGISTRATION FEES</b>	
♦ Students/ Scholars	- ₹ 600
♦ Teachers/ Academicians	- ₹ 800
♦ Professionals	- ₹ 1,000
<b>Payment Details:</b> Account Name: SURENDRANATH EVENING COLLEGE Account Number: 140100210001913 IFSC code: PUNB040100	
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Front & Back page of Conference Proceeding

INVITATION	
<p>Dear Sir/Madam</p> <p>The Dept. of Commerce, Surendranath Evening College would like to invite you to a two-day International Conference on 27<sup>th</sup> &amp; 28<sup>th</sup> February, 2020 on the theme "Emerging Issues in Finance and Banking", sponsored by Surendranath Evening College.</p> <p>Eminent resources persons from the fields of commerce will address the audience. Faculty members, research scholars from different educational institutions are invited to present their research papers to make the event a great success. Your presence is highly solicited.</p> <p style="text-align: right;">Regards, Dr. Supri Saha Roy (Teacher-in-Charge, Surendranath Evening College)</p>	
<b>ORGANIZING COMMITTEE</b>	
♦ Chief Patron	: Dr. Ratish Basu (President, S.N.E.C.)
♦ President of the Conference	: Dr. Supri Saha Roy (Teacher-in-Charge, S.N.E.C.)
♦ Convener	: Dr. Amit Das
♦ Treasurers	: Dr. Debasis Manna (Bursar, S.N.E.C.) : Shyamal Kumar Pathak
♦ Advisory committee	: Dr. Barendranath Roy : Dr. Uma Sankar Saha : Arun Kumar Singh : Madhav Samanta
♦ Member	: Devdeep Mal : Rajdeep Bhattacharjee : Priyankar Modak : Luxmi Jha : Chaitali Ghosh
<b>CONTACT PERSONS</b>	
♦ Dr. Amit Das (Assistant Professor, Department of Commerce):	9883249260   <a href="mailto:amitdas8121984@gmail.com">amitdas8121984@gmail.com</a>
♦ Mr. Arun Kumar Singh (Assistant Professor, Department of Commerce):	90076 88186   <a href="mailto:arunshubham64@gmail.com">arunshubham64@gmail.com</a>   <a href="mailto:arunkumarsingh.886@rediffmail.com">arunkumarsingh.886@rediffmail.com</a>

CONFERENCE THEME
<p>The developments in the global markets might have impacts for a rising economy like India. The Indian economy is at the juncture. Most important decisions including demonetisation, rationalisation of taxes, addressing the spherical NPAs of the banking sector and the momentum given to agriculture sector and rural development together with positive terms for MSMEs and infrastructural development might have extensive inferences in terms of growth and recovery. Whether or not the economy is likely to develop along with the global markets lies in the successful performance of the policies turned out for overall growth. In spite of all odds, the country remains the epicentre for all the investment activities.</p> <p>Surendranath Evening College takes pleasure in announcing the 1<sup>st</sup> International Conference on February 27<sup>th</sup> &amp; 28<sup>th</sup>, 2020 on the theme "Emerging Issues in Finance and Banking".</p> <p>Theme: Emerging Issues in Finance and Banking</p> <p>Contributors are strongly encouraged to develop manuscripts bearing the form of Conceptual, Empirical, and Case Study. In keeping with the above theme, manuscripts seek to focus on all areas of sub-themes given below are most welcome.</p> <ol style="list-style-type: none"><li>1. Financial Markets</li><li>2. Financial Management</li><li>3. Banking</li><li>4. Emerging Challenges of Growth</li></ol> <p>Contributions on associated studies within the areas of Finance and Banking are very much solicited.</p>

ABOUT THE SURENDRANATH EVENING COLLEGE
<p>Surendranath Evening College is an undergraduate college in Sealdah, Kolkata. It is affiliated with the University of Calcutta. Our college is recognized by the UGC U/S 21, 12B and its parent body is University of Calcutta. The college is located near Sealdah Railway Station and well connected by railway links having vast vicinity. The college promises its dedication to the students of our country. By means of academic audit, reviewing of institutional processes by involving of faculty members, students and staff, we are continuously trying to improve our delivery of teaching services at the lowest possible costs.</p>

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*Inaugural Session*



*Talk delivered by esteemed guest*



*Participants and Guests*



*Group Photo*

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**Proceedings of  
Two-Day International Conference  
On**



**"EMERGING ISSUES IN FINANCE AND BANKING"**  
**(EIFB- 2020)**

**27<sup>th</sup> & 28<sup>th</sup> February, 2020**

**ORGANISED BY  
Department of Commerce  
Surendranath Evening College**

A handwritten signature in green ink, consisting of a stylized 'S' followed by a horizontal line and a small upward tick.

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## About the College and the Department

Surendranath Evening College is an undergraduate college in Sealdah, Kolkata. It is affiliated with the University of Calcutta. In the year 1961, the college got affiliation for commerce pass course and commerce honours course (UG level) from University of Calcutta. Our college is recognized by the UGC U/S 2f and 128 and its parent body is University of Calcutta. The Department of Commerce presently has four permanent faculties, one part timer teacher and five guest teachers all with good academic backgrounds and research careers. We have a well-equipped computer laboratory. The department aims to give their students maximum academic support and focuses on improving the teaching and learning process.

### Organising Committee

#### Chairman of the Conference

Dr. Rathindranath Basu (President, SNEC)

#### President of the Conference

Dr. Supti Saha Roy (Teacher-in-Charge, SNEC)

#### Convener

Dr. Amit Das

#### Treasurers

Dr. Debasis Manna (Bursar, SNEC)

Sri Shyamal Kumar Pathak

#### Advisory committee

Dr. Barendranath Roy (HOD, Dept. of Commerce, SNEC)

Dr. Uma Sankar Saha

Sri Arun Kumar Singh

#### Members

Sri Devdip Mal

Sri Rajdeep Bhattacharjee

Sri Priyanka Modak

Miss Luxmi Jha

Miss Chaitali Ghosh

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# SURENDRANATH EVENING COLLEGE

[Established in 1961]

24/2, MAHATMA GANDHI ROAD, KOLKATA - 700 009  
Phone 2350-9011, E-mail snevening@ymail.com  
Website www.surendranatheveningcollege.com



## Message

Date: 24-02-2020

The Department of Commerce of Surendranath Evening College is going to organize a **Two-Day International Conference on 27<sup>th</sup> & 28<sup>th</sup> February, 2020 on "EMERGING ISSUES IN FINANCE AND BANKING" (EIFB- 2020)** at our Institution Campus. The topic chosen is of valuable relevance to update the knowledge in current research areas of Commerce which will be beneficial for the students and young researchers. I am overwhelmed that several distinguished and eminent dignitaries have consented to attend the conference. It is also heartening to note that already many research scholars from various reputed research institutions, students and teaching faculties of various colleges have shown interest to present paper in this conference. I extend my sincere best wishes to all the participants for an interesting conference where they will stand enriched.

I congratulate the Department of Commerce for this endeavour and wish the conference a Grand Success.

Thanking You,

*S. Saha Roy*

Teacher-in-charge

Dr. Supti Saha Roy

Surendranath Evening College

Kolkata-700009, West Bengal

Principal  
Surendranath Evening College  
Kolkata - 700 009





### **From the desk of the Convenor**

The purpose of our seminar is to update our knowledge in Emerging Issues on Finance and Banking. This gives us an opportunity to work at frontier of management banking and economics. Nowadays, these separate streams are merging to create exciting openings for researchers to explore. In this Two-day International Conference EIFB 2020- We want to give the students and young researchers some idea of this field through lectures by eminent professors and scholars who are distinguished names in Accounting, Finance, Taxation and Management. There will be an effort to link the knowledge generated in the seminar to the recent requirements in the local, national and international job markets.

I am grateful to Surendranath Evening College, Kolkata, for its unstinted support and cooperation. All the staffs, teaching and non-teaching and specially my young and senior colleagues in the departments worked in earnest to make such a big event possible.

We express sincere thanks to our invited guests to Prof. (Dr.) Siddhartha SankarSaha (Chief Guest), Dr. Santus Kumar Deb (Guest of Honour), Dr. RathindranathBasu (Chief Patron) and also our invited speakers to Prof. (Dr.) Ashish Kumar Sana, Prof. (Dr.) AmalenduBhunia, Prof. (Dr.) MalayenduSaha, CA ArunAgarwal, Mr. ShantanuChatterjee, CA Jaideep Banerjee, Prof. (CA) Sunil Kumar Gandhi, CA Chranjib Das and Dr. AnirbanSarkar.

Finally, I convey my deepest gratitude to the teacher-in-charge Dr. SuptiSaha Roy for her constant support and motivation. I wish that all students and participants shall benefit from this conference.

Convenor

Dr. Amit Das

Assistant Professor,

Dept. of Commerce

  
Principal  
Surendranath Evening College  
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## **TENTATIVE PROGRAMME**

**Day 1: February 27<sup>th</sup>, 2020 (Thursday)**



❖ **Registration: 9.30 a.m. – 10.15a.m.**

### **INAUGURAL SESSION: 10:15 a.m. – 11:15 a.m.**

❖ **Welcome Address:** By Dr. Amit Das, Convener of the conference & Asst. Prof.  
Department of Commerce, *Surendranath Evening College*

❖ **Felicitation of the distinguished guests:**

**Chief Guest:** Prof. (Dr.) Siddhartha Sankar Saha, *Dean, Post Graduate studies of Commerce and Management and Professor, Department of Commerce, University of Calcutta.*

**Chairman of the Inaugural Session:** Dr. Rathindranath Basu, *Associate Professor, Department of Commerce Surendranath College and President of the Governing Body, Surendranath Evening College*

**President of the Conference:** Dr. Supti Saha Roy, *Teacher-in-Charge, Surendranath Evening College*

**Guest of Honour:**

Dr. Santus Kumar Deb, *Associate Professor, University of Dhaka, Bangladesh*

Prof. (Dr.) Ashish Kumar Sana, *Professor & Head, Department of Commerce, University of Calcutta*

Prof. (Dr.) Amalendu Bhunia, *Professor, Department of Commerce, University of Kalyani*

❖ **Lighting of lamp by the distinguished guests**

❖ **Inaugural Speech**

❖ **Vote of Thanks :** By Dr. Supti Saha Roy, *Teacher-in-Charge, Surendranath Evening College*

**Tea and Snacks: 11:15 p.m. to 11:30 p.m.**

  
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## **PLENARY SESSION - I: 11:30 a.m. - 1:30 p.m.**

**Chairperson: Prof. (Dr.) Malayendu Saha**  
*Chairman, West Bengal Joint Entrance Examinations Board*



### **Lecture 1: 11:15 a.m. – 11:45 a.m.**

By Dr. Santus Kumar Deb, *Associate Professor, University of Dhaka, Bangladesh*  
**Title: Proposed Model of factors affecting the adoption of Smartphone Banking**

### **Lecture 2: 11:45 a.m. – 12:15 p.m.**

By CA Arun Agarwal (*Practicing chartered accountant*)

### **Lecture 3: 12:15 p.m. – 12:45 p.m.**

By Prof. (Dr.) Ashish Kumar Sana, *Professor & Head, Department of Commerce, University of Calcutta*

### **Lecture 4: 12:45 p.m. – 1:15 p.m.**

By Prof. (Dr.) Malayendu Saha, *Chairman, West Bengal Joint Entrance Examinations Board*

**Title: World Economy and India: The Recent Scenario**

**Lunch Break: 1:20 p.m. to 2:00 p.m.**


## **TECHNICAL SESSION - IA: 2:00 p.m. - 5:00 p.m. (Oral Presentation)**

**Chairperson: Prof. (Dr.) Amalendu Bhunia**  
*Professor, Department of Commerce, University of Kalyani*

## **TECHNICAL SESSION - IB: 2:00 p.m. - 5:00 p.m. (Oral Presentation)**

**Chairperson: Dr. Santus Kumar Deb**  
*Associate Professor, University of Dhaka, Bangladesh*

**Tea and Snacks: 5 p.m. onwards**

  
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**Day 2: February 28<sup>th</sup>, 2020 (Friday)**



**Tea and Snacks: 10:30 a.m. to 10:45 a.m.**

**PLENARY SESSION - II: 10:45 a.m. - 1:30 a.m.**

**Chairperson: Prof. (CA) Sunil Kumar Gandhi**  
***Professor, Department of Commerce, University of Kalyani***

**Lecture 1: 10:45 a.m. – 11:00 a.m.**

By Mr. Shantanu Chatterjee, *President, Himadri Chemicals*

**Lecture 2: 11:00 a.m. – 11:30 a.m.**

By CA Jaideep Banerjee, *General Manager (Budget & Accounts) at CESC Limited*  
Title: **"Future Banking - the emerging trends"**

**Lecture 3: 11:30 a.m. – 12:15 p.m.**

By Prof.(CA)Sunil Kumar Gandhi, *Department of Commerce, University of Kalyani*  
Title: **"Financing through Disinvestment of CPSEs: How far Rational?"**

**Lecture 4: 12:15 p.m. – 1:00 p.m.**

By Prof. (Dr.) Amalendu Bhunia, *Department of Commerce, University of Kalyani*  
Title: **Influence of Government Expenditure on Economic Growth: Evidence of India**

**Lecture 5: 1:00 p.m. – 1:30 p.m.**

By CA Chiranjib Das, *Practicing Chartered Accountant*  
Title: **IMPACT OF GOODS AND SERVICES TAX (GST) ON BANKING SECTOR**

**Lunch Break: 1:30 p.m. to 2:00 p.m.**

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**TECHNICAL SESSION - IIA: 2:00 p.m. - 5:00 p.m. (Oral Presentation)**

**Chairperson: Dr. Anirban Sarkar**  
*Assistant Professor, Department of Commerce & Management*  
*West Bengal State University, India*

**TECHNICAL SESSION - IIB: 2:00 p.m. - 5:00 p.m. (Oral Presentation)**

**Chairperson: Prof. (Dr.) Amalendu Bhunia**  
*Professor, Department of Commerce, University of Kalyani*

**Co-Chairperson: Dr. Santus Kumar Deb**  
*Associate Professor, University of Dhaka, Bangladesh*


❖ **Valedictory Session: 4.30 p.m.**

Address by Dr. Supti Saha Roy, *Teacher-in-Charge, Surendranath Evening College*

❖ **Distribution of certificates: 5p.m. to 5:30 p.m.**

By Prof. Mamata Ray, *Vice Chairman (Academic), West Bengal State Council of Higher Education*

**Tea and Snacks: 5:30 p.m.**

  
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Day 1: February 27<sup>th</sup>, 2020 (Thursday)

**TECHNICAL SESSION - IA: 2:00 p.m. - 5:00 p.m. (Oral Presentation)**


**Venue: Auditorium**

**Topic of Discussion: Research on Financial Markets**

**Chairperson: Prof. (Dr.) Amalendu Bhunia**  
**Professor, Department of Commerce, University of Kalyani**



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18	Dr. Shib Pada Patra	Sector Wise Investment of Foreign Direct Investment in India: A Review	16
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82	Shakya Singha Dey	Behavioural Changes in Stocks during Nifty 50 Index Reconstitution: A Comprehensive Approach	80

  
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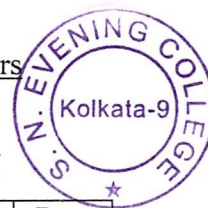
## **TECHNICAL SESSION - IB: 2:00 p.m. - 5:00 p.m. (Oral Presentation)**

**Venue: Chemistry Gallery (CG)**

**Topic of Discussion: Research on Corporate Social Responsibility (CSR) & others**

**Chairperson: Dr. Santus Kumar Deb**

***Associate Professor, University of Dhaka, Bangladesh***



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23	Dr. BidishaDatta Dr. IndranilSarker	Block Chain Technology- A Prospective Saviour of the Hongkong Pension Market	21
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Day 2: February 28<sup>th</sup>, 2020 (Friday)



**TECHNICAL SESSION - IIA: 2:00 p.m. - 5:00 p.m. (Oral Presentation)**

**Venue: Auditorium**

**Topic of Discussion: Research on Banking**

**Chairperson: Dr. Anirban Sarkar**

**Assistant Professor, Department of Commerce & Management**

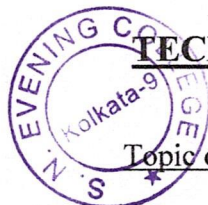
**West Bengal State University, India**

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## **TECHNICAL SESSION - IIB: 2:00 p.m. - 5:00 p.m. (Oral Presentation)**

**Venue: Chemistry Gallery (CG)**

**Topic of Discussion: Research on Micro Finance, Behavioural Finance and Indian Economy**

**Chairperson: Prof. (Dr.) Amalendu Bhunia**

**Professor, Department of Commerce, University of Kalyani**

**Co- Chairperson: Dr. Santus Kumar Deb**

**Associate Professor, University of Dhaka, Bangladesh**

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03	Dr. Suvankar Chakraborty	A Study of Issues and Challenges in the New Composition Scheme of Goods and Service Tax	2
05	Dr. Humaira Siddika	How does Investment Avenues Affected through Demographic Factors of Women? An Evidence of West Bengal	4
08	Ujjal Mondal	Problems and Prospects of the Clay Doll Industry in Krishnanagar, West Bengal	7
09	Biplab Saha	The Role of Self-Help Groups in Women Empowerment	8
11	Dr. Gautam Das	Behavioural Finance and the Efficient Market Hypothesis: An Overview on their Conflicting Conceptual Framework	10
22	Subhankar Parbat Prof. (Dr.) Sreemoyee Guha Roy	A Study on the Growth of Micro Unit Development and Refinance Agency Loans as a Micro Unit Development Policy	20
37	Sumit Kumar Maji Arindam Laha	State of Digital Economy in India: An Inter-State Analysis	34-35
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# INVITED LECTURES

  
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# **Proposed Model of factors affecting the adoption of Smartphone Banking**

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Today Smartphone banking is considered is a part of knowledge-based economy in a frame of new economy.

Smartphone innovation is a generally new innovation that is quickly developing and bit by bit affecting customers' behavior, their day by day workouts, social exercises, the mobile business, activities of business, marketing, education, health related services and further services. Smartphone innovation offers the potential as a way to improve effectiveness, profitability, lessen cost, improve clients' fulfillments and upgrade their involvement of related industries including mobile industry, health related services, fiscal, online business, teaching, amusement, the travel industry and that's just the beginning.

To examine the factors those are influencing the choice of Smartphone banking services. Privacy and Security, Perceived Financial Cost, Convenience, and Network/Internet of Smartphone substantially influence of Smartphone services choice to the clients. This proposed model indicate that customers' are the focus point and their expectation regarding the Smartphone banking services key factors are Perceived Financial Cost, Network and Smartphone, confidentiality, Privacy and Security, Reliability, Trust, and Perceived convenience are most important to choose of Smartphone Banking. Analyses to choice of Smartphone banking services of bank clients' those who are like to use modern technological device i.e. Smartphone in banking services, the customers' are considered some key factors. From literature the researchers' are construct an innovative model to pinpoint the factors, which are influencing the adoption of Smartphone Banking.

## **Conceptual Framework of Smartphone Banking**

Smartphone have turn into more public and multipurpose device, it may perform a vital part to make a connections amongst clients and finance related service suppliers, retail outlet, and other businesses. Today continuous existence of mobile phones of the day to day activities and makes their live more easy and providing useful financial data in timely which help to assist in decision making process. To enlarge the monetary financing in the area of smartphone based banking services, the service organization's i.e. banks must to promise that customers will remain to usage required services later the preliminary involvement. The study is tried to identify the factors, which will influence to make choice of smartphone banking services. Such exercises will upgrade client fulfillment and believe to utilize managing Banking functions perpetually. Besides, Banking Servies traits have particular anglea such imperceptibility and complication.

  
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which display maximum stages of instability and complexity. Banking forms must dispatch primitive promotions to preserve client believe and create a Trustworthy relationship.

Managerial Implications of investigation refers to Smartphone users Satisfaction may be a key component to extend continuation utilizes intention in financial services. Hence, Banks ought to progress client fulfillment with satisfying client needs and perquisites through effective reactions. As a theoretical implication, this study has shown a conceptual framework on smartphone banking which will support to better understading of researchers in further investigations.

Customer also expected that in account check and other transactions authentication factors are having the greatest effect of the perception of bank account holders, while security is the factor with the greatest effect in Smartphone banking. In Bangladesh, Financial organizations are recently restarted banking with smartphone that's why Smartphone banking become in on hand within the market. Large provision of banking and finance related functional services with the help of cell phone. This policy is moving to propose with notably shared Smartphone applications which meet the requirements of 21<sup>st</sup> century clients.



  
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## **World Economy and India: The Recent Scenario**

**Malayendu Saha**

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Chairman, West Bengal Joint Entrance Examinations Board**

The global growth momentum has slowed significantly since mid-2018 due to recent milieu of prolonged trade tensions and high policy uncertainty. The broad-based growth slowdown in the world economy has been accompanied by escalation of trade disputes, weakening in global manufacturing activity and international trade flows, a sharp decline in investor risk appetite, and an increase in geopolitical tensions (World Economic Situation and Prospects Report, 2020). Financial fragilities have not only elevated indebtedness but resulted a basis of risk to financial stability and reduce economies' resilience to shocks. The global trade tensions also became more pervasive, extending beyond China and the US to involve more countries. Sources of these tensions include trade uncertainty related to Brexit, complaints against Indian tariffs by several countries, mutual allegations of protection between the EU and the US, and a trade dispute between the Republic of Korea and Japan. As trade policies shifted rapidly during 2019, global financial markets experienced episodes of sensitive volatility. On the other, the simultaneous occurrence of deteriorating global economic prospects and rising stock markets demonstrates the disconnect between financial markets and real economic activity—a problem that has been disturbing the world economy since the global financial crisis. It is apprehended that trade tensions may continue or even intensify going forward and could significantly dampen growth of domestic demand in all major economies with a high final demand exposure to China, Europe and US. In India, the GDP growth rate is on downward spiral for six consecutive quarters, finishing at 4.5 per cent in the September 2019 quarter. Private consumption, growing at 5.7 per cent in 2019-20 as compared to 8.1 per cent during previous financial year, has been the villain for battered GDP growth rate in India. To boost consumption, the government has increased its expenditure from 9.2 per cent to 10.5 per cent as compared to the last year. However, recent developments—lower than expected tax collection and US-Iran tension suddenly pushing oil prices—are likely to put a curb on government expenditure to meet the fiscal deficit target. Manufacturing sector is in bad shape registering 15-year low in 2019-20 and the construction sector is also lagging at 3.2 per cent compared to 8.7 per cent last year. Investment by businesses is estimated to grow at 1 per cent compared to 10 per cent in 2018-19. Declining rate of investment by businesses means less job opportunities in the markets, and hence less money in people's pockets ensuing lesser consumption. Agriculture is no better with 2.8 per cent in 2019-20 against 2.9 per cent the previous year. Less than expected production during kharif season also dashed this hope of increased consumption which pushed up food inflation. Moreover, there are some key facts that do not allay fears expressed by experts, including last year's Nobel Prize winner Mr. Abhijit Banerjee who has commented that the Indian economy is very close to a big and long recession if significant corrective steps are not initiated. Amid global uncertainty, Central bankers throughout the world face a unique situation. In the midst of the economic turbulence, India stands out as a relative oasis of stability. Prudent regulatory oversight from RBI over the last decade has successfully steered Indian banks towards robust health and performance. A radical transformation in the Bank models through Mergers & Acquisitions of Payment Banks will emerge emphasising on innovative technologies for inclusive banking which will raise the bar in setting new standards.

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## **Influence of Government Expenditure on Economic Growth: Evidence of India**

**Amalendu Bhunia**  
**Professor, Department of Commerce**  
**University of Kalyani, West Bengal**

The present study examines the influence of government expenditure on economic growth in India. Economists had proposed to increase the government expenditure just before Union Budget 2020 because it is one of the techniques to improve the core sector since it has a multiplier upshot on the economy. For the financial year 2020-21, the capital expenditure for the whole fiscal has been enlarged to more than Rs. 4 lakh crore. A good fraction of the borrowings for the year 2020-21 would go towards government expenditure that has been widened by more than 21%. The study is based on monthly time series data for the period from 2014 (June) to 2019 (December) using vector error correction model. The results show that there is a negative impact of government expenditure on economic growth because of shortfall between disbursement of funds and utilization. Also, both inflation and exchange rates have negative and positive associations with economic growth respectively. An error correction of 11.02% is found in the occasion of any disturbance in the short-run stability. This research recommends that appropriate mechanism be put in place so as to checkmate the expenditure and execution of government projects for which government funds are proposed and a positive flexible exchange system that will be appropriately adapted to the needs of the Indian economy be implemented.

**Keywords:** Government expenditure, economic growth, India, vector error correction model.

  
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## **IMPACT OF GOODS AND SERVICES TAX (GST) ON BANKING SECTOR**

**CHIRANJIB DAS, M.Com, FCMA, ACA**

Banking sector is one of the largest services sector in India and plays a very vital role in a macro economic and monetary policies of our economy and the business dynamics of this sector largely varies from other sectors. The implementation of Goods and Services Tax (GST) has posed some serious challenges for the banking sector. The impact of GST on Banks and NBFCs had its effect on its operations, transactions, accounting and compliance which were reviewed in its entirety and aligned to the statutory requirements. The article explains the pre and post GST regime and its impact specific to the banking sector.

**Keywords:** Banking, GST, Compliance

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# **ORAL**

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01	Abhijeet Bag	Cooch Behar Panchanan Barma University	Abhijeet Bag 27/2/2020
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07	Amit K Bhandari	Rishi Bankim Chandra Evening College	
08	Anamika Pal	Bhawanipur Education Society College	
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12	Arindam Laha	The University of Burdwan	
13	Arun Kumar Singh	Surendranath Evening College	Arun Kumar Singh 27/2/20
14	Bandana Sinha	University of Kalyani, Nadia	Bandana Sinha 28/2/2020
15	Dr. Barun Kumar Das	City College of Commerce and Business Administration	Barun Kumar Das 27/02/2020
16	Dr. Bidisha Datta	Asutosh College	Bidisha Datta 27/2/20
17	Biplab saha	Rishi Bankim Chandra Evening College	Biplab saha 28.2.20
18	Bishnupada Dey	Deshbandhu College for Girls	Bishnupada Dey 27/02/20
19	Chaitali Ghosh	Vidyasagar University	Chaitali Ghosh 28/2/20
20	Darshani Ranpara	St. Xavier's College, Kolkata	Darshani Ranpara
21	Dr. Debashis Kundu	Vivekananda College, Thakurpukur, Kolkata	Dr. Debashis Kundu 27/2/20
22	Debisree Banerjee	Naba Ballygunge Mahavidyalaya, Kolkata	Debisree Banerjee 28-2-20
23	Mr. Debjit Ghosh	NA	Debjit Ghosh 27/2/20
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**	*****	*****	*****

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29	Heena Khan	Aliah University, Kolkata	Heena Khan
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31	Indrajeet Kumar Tiwari	Burnpur Cement Limited	
32	Dr. Indranil Sarker	Cognizant Technology Solutions	
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50	Dr. Paritosh Chandra Sinha	Rabindra Mahavidyalaya, Hooghly	Paritosh Chandra Sinha

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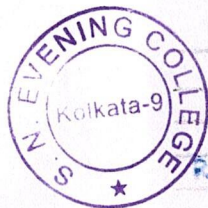




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