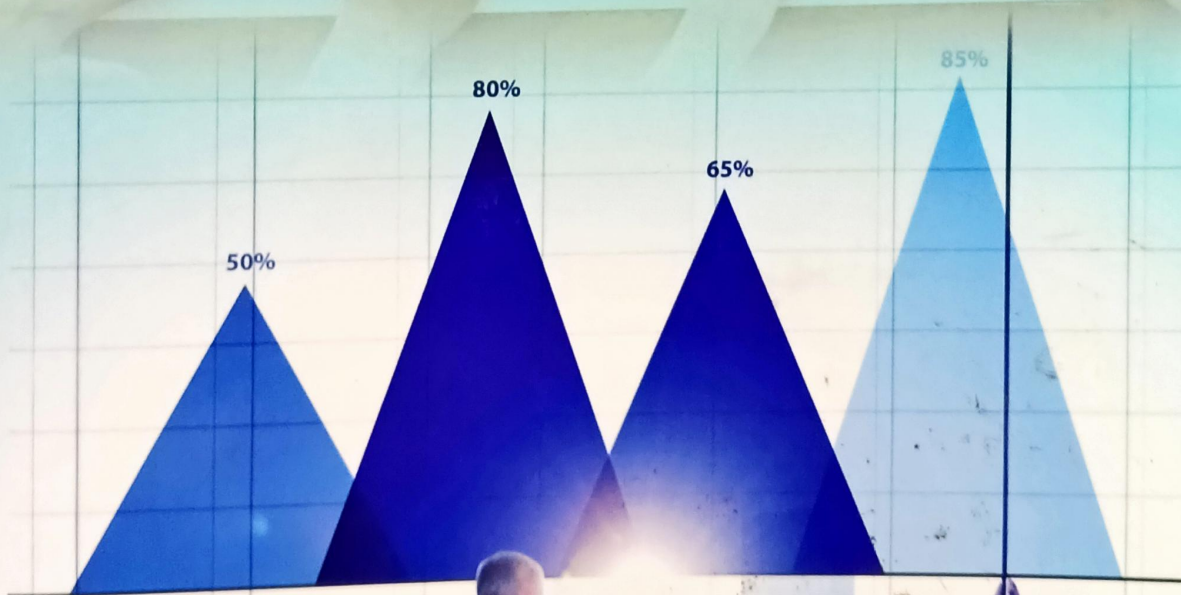


# Strategy and Execution in Financial Services and Institutions

Dr. Nilam Panchal





©Contributors  
First Published 2021

No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording without the prior permission in writing of the publisher. Application for such permission should be addressed to the publisher.

Disclaimer-

The author and the publisher have taken every effort to the maximum of their skill, expertise and knowledge to provide correct material in the book. Even then if some mistakes persist in the content of the book, the publisher does not take responsibility for the same. The publisher shall have no liability to any person or entity with respect to any loss or damage caused, or alleged to have been caused directly or indirectly, by the information contained in this book. Hence, the book should be taken as general guide only.

The publisher has fully tried to follow the copyright law. However, if any work found to be similar, it is unintentional and the same should not be used as defamatory or to file legal suit against the author/publisher. If the readers find any mistakes, we shall be grateful to them to point out those to us so that they can be corrected in the next edition.

## **AURA BOOKS INTERNATIONAL**

3842, Carol Ave, Fremont, California 94538 US

[www.aurabooksinternational.com](http://www.aurabooksinternational.com)

[editorial@aurabooksinternational.com](mailto:editorial@aurabooksinternational.com)

### **British Library Cataloguing in Publication Data**

A catalogue record for this is available from the British Library

ISBN 978-1-954467-06-4

Typeset in Palatino font

Printed on paper from sustainable resources.



---

# CONTENTS

---

• Acknowledgement	iii
• Foreword	v
• Prologue	vii
1. Opportunities and Challenges for Digital Banking Amid Covid-19 Pandemic — <i>Tanvi Ajmera &amp; Rahul Dubey</i>	1
2. Analysis of CSR Expenditure of Selected Banks in India — <i>Pooja Mehta &amp; Niyati Bhadesia</i>	12
3. Credit Risk Management in Indian Banking System — <i>Mahima Chaudhari &amp; Reena Gamit</i>	21
4. Study On Perception Of Individuals Towards Electronic Banking — <i>Bhavya Palan &amp; Raj Palan</i>	40
5. A Study on Non Performing Assets of State Bank of India — <i>Rahul Dubey</i>	51
6. Financial Risk Management – A Comparative Study between Indian Banks — <i>Abhishek Shah</i>	60
7. Performance Analysis of HDFC Bank v/s SBI Bank using CAMEL Analysis — <i>Sagar Shah</i>	69
8. Impact of Covid-19 On Nifty Sectorial Indices for The Span of 18 Months — <i>Vishakha Bhagat &amp; Dhruvi Dhomse</i>	80
9. Impact of Commodity Market on Equity Market with Reference to Agriculture — <i>Brijesh Apat</i>	88
10. An Empirical Study on Patterns and Factors of Indian Stock Market Volatility During COVID-19 — <i>Rushabh Shah &amp; Karan Sanwal</i>	101

11. Analytical Study of The Factors Impacted The Recovery in Stock Market Post Covid-19 Pandemic — *Abhishek Shah & Sagar Shah* 125
12. A Comparative Study on Working Capital Management of Selected Steel Companies in India — *Prayag Jamkar* 134
13. Effect of Working Capital on Profitability of Asian Paints — *Meet Shah* 145
14. A Study on The Financial Statement Analysis of Industrial Organic Limited Chemicals and Pharmaceuticals Ltd (IOLPC) — *Tanvi Ajmera* 151
15. Financial Statement Analysis and Interpretation of Tata Motors — *Rakesh Das* 161
16. Impact of Covid-19 on Digital Payment System: A study — *Dhruv Kadia & Jay Modi* 183
17. A Study on Portfolio Management through Mutual Fund — *Shailesh Padhariya & Mahavirsinh Parmar* 196
18. Covid-19 and The Behavior of Foreign Institutional Investors in India — *Himanshu Panchal & Madhu Bhanushali* 205
19. A Research Paper on Study of Emerging Trends in Financial Innovation — *Shweta Bhat* 219
20. Study of Creation and Development of Customer Based Brand Equity and its Influencing Determinants in Banking Sector — *Vivek Jethava* 229
- *Contributors* 237



## Editor's Profile



**Dr. Nilam Panchal, D.Litt. (Management), Ph.D., M. Phil. (Gold Medalist), MBA, PGDIRPM (Gold Medalist)** is working as a Head of the Department of Public Policy and Governance (DPPG), B.K. School, Gujarat University. DPPG runs courses like MBA in Public Policy Management (PPM), MBA in Business Economics and Public Finance (BEPF), MBA in Event Management (EM), PG Diploma in Public Finance and Economics (PGDPFE), P G Diploma in Public Policy Management (PGDPPM) and other certificate courses under the umbrella of B. K. Professional and Management Studies, Gujarat University. She is also coordinator of courses like PG

Diploma in Finance Management, P G Diploma in Training and Development, PG Diploma in Information Technology Management and PG Diploma in Materials and Operations Management running under Management Academy Programmes working under the umbrella of B.K. School of Professional and Management Studies, Gujarat University and co-ordinator for various courses launched under Institute of Defence Studies and Research (IDSR) at Gujarat University. During the course of her career in academics, she completed the **Faculty Development Programme in Management (FDPM)** from the prestigious **Indian Institute of Management, Ahmedabad (IIMA)**. She has also completed the **Specialized Faculty Development Programme (SFDP)** in Research at **IIM Ahmedabad**. She has attended various Management Teacher's Programmes (MTPs) and FDPs at **IIM-Calcutta, IIM-Bangalore, IIM-Indore, IIM-Noida, MDI- Guragaon** to name a few. She is having experience of 21 years in academic and industry. She has completed teaching at MDI, Nirma Univ, MIMS, KCG, EDII, GNFC, Asia Pacific Group, Parul University, Mata Vaishnodevi University She has published more than **120 research articles** in refereed national and international academic journals, book chapters and cases and presented papers in many national and international conferences and authored/edited more than **20 books**. He has developed Course Materials and cases for the PG Courses of MGNCRE, Government of India. Besides, She has produced 7 PhD Scholars till date. She has been awarded Merit certificate by Education Department, Government of Gujarat in recognition of meritorious score in Gujarat. She is recipient of various awards and Prizes for Best research papers, best performer and best teacher. She is a Life Member of different National Organisations like AIMS, ISTD, NEMA etc. She is acting as a **Chairman of Indian Society for Training and Development (ISTD) - Ahmedabad Chapter**.



## Aura Books International

Fremont California US

[www.aurabooksinternational.com](http://www.aurabooksinternational.com)  
[info@aurabooksinternational.com](mailto:info@aurabooksinternational.com)  
[editorial@aurabooksinternational.com](mailto:editorial@aurabooksinternational.com)

US \$ 70 / CAN \$100

ISBN 978-1-954467-06-4



9 781954 467064