

**DOCTORAL
PAPERS**

FAB-2, Friday, March 5, 2021, 10:30 a.m.-12:10 p.m.

**Session Chair: Prof. Prithvi Yadav
Jaipuria Institute of Management Indore**

1854 Antecedents And Consequences of University Brand Love

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The purpose of this paper is to propose and test a model of University Brand Love that includes its antecedents and consequences. This model features University Brand Personality as the antecedent and word of mouth and alumni support as consequences of University Brand Love. The model and hypotheses are tested with a sample of 339 students. Data was analyzed through SEM. The results demonstrate that university brand personality has a strong impact on university brand love and university brand love has an impact on word of mouth and alumni support.

1887 Response of Bank Lending To Monetary Policy in India: Does Liquidity Matter?

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We examine the role of liquidity in monetary policy transmission to bank lending in India. We apply threshold panel regression with liquidity with banks as a threshold variable. We use bank level annual data for Indian banks covering the period 2005-2017. We find that there is a negative impact of monetary policy on bank lending in India and in low liquidity regime, banks react stronger as compared to high liquidity regime. Reaction of different bank groups i.e. public banks, private banks etc. to monetary policy is heterogeneous in both low liquidity regime and high liquidity regime.

1890 Investment Behavior of Rural Households in India-insights from a National Survey

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We explore two aspects of investment behaviour of rural households in India, namely ,financial market participation and diversification of financial assets portfolio. Using data from an All-India survey-NAFIS which is the first and only national level survey on 40,327 rural households, we use a Zero-Inflated Poisson Count-Data Model to address the excess of zero values due to the low levels of financial market participation and diversification in developing countries like India. The significant role of factors like financial attitude, presence of electricity at home and other demographic indicators at different levels of decision-making offers insights for devising better growth policies and micro-prudential regulation.

1898 Bank Monitoring and Delinquency of Micro Business Borrowers

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In the case of micro businesses, the sole source of information to the lender about the borrowers efforts and repayment capacity is the private information produced while monitoring. Nevertheless, bank monitoring literature is silent about its role in preventing opportunistic behavior of micro business borrowers. We attempt to fill this gap by studying the monitoring of women micro business borrowers by ESAF Small Finance Bank in India using primary data of 749 borrowers. The multi-level modelling showed a negative association between bank monitoring and delinquency and the mediation by Entrepreneurial Self Efficacy of the borrower.