

**VIDEO
PRESENTATIONS**

FAA-1, 5 March, 2021
9:00 a.m.-10:20 a.m.
Session: Entrepreneurship
Session Chair: Damodharan Varadarajan

1858 Multi-nationality and Profit Shifting among Family Firms: Evidence from India

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This estimates the existence and magnitude of income-shifting within family-owned Indian multinationals. Using a panel of public-listed Indian family firms from 2008-2015, we examine how industry-level earning shock disseminate across firms. We found that the family firms that opt to participate in international market reduce the firm's sensitivity towards earning shock in domestic market. The tax difference between the Indian parent and foreign subsidiary reduces income-shifting, but the host country's governance effectiveness has no significant influence. However, an increase in the home-country tax rate and presence of founder CEO is associated with an increase in income shifting.

1910 Simulation Learning Experience in XIME - Share Market Simulation Learning Program in Developing Business Leaders for a Better Tomorrow

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Financial Market Experience Program in XIME is to develop future leaders through learning. Business Leaders are made; they are not born is vital information that in the changing world, the students who are leaders of the future require the necessary practical skills to survive in the real market. This paper explains the students learning experience by playing the "Financial Market Experience Program" (FMPEP). Through simulation games and mentoring, the experimental learning process in XIME drives the business leaders through practical learning, understanding, and hard-working, to achieve their goal and create a better society tomorrow. The FMPEP program is unmatched, with proven increases in student attendance, engagement and class participation, and improved academic performance and financial behavior.

1920 Role of Government in Making or Breaking of Rural Entrepreneurship

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Entrepreneurship is seen as strategic development interference that accelerates rural development process Rural areas have great difficulties to attract new businesses On the other hand there is a desperate need to create jobs and various schemes supporting Rural Entrepreneurs from Government There are different types of rural Industries available With the help of the government offering schemes we can develop the industries in rural areas Rural people have the ability to turn grass into gold so if the proper support like education and training is available for them they can definitely raise in both financial and education

1927 Self-initiative Attitude to Achieve Self Reliant India: Study of Select Villages

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A study was undertaken in select villages of Madhya Pradesh in order to understand the self-initiative attitude of the local population For primary data collection 14 villages 6 Panchayats that are a part of three major industrial districts Dewas Dhar and Indore of MP were selected Apart from these the slum belt near industrial area Indore district was also considered for the purpose of the study. Total sample size was 930. For measuring self-initiative attitude four factors of self-starting, proactiveness and perseverance, government support was identified from the literature.

FAA-2, 5 March, 2021
9:00 a.m.-10:20 a.m.
Session: Quantitative Models-I
Session Chair: Radhakrishna Pillai

1863 Covid-19 Crisis Management - Applying Lessons from Srimad Bhagavad Gita

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The COVID-19 pandemic has affected everyone in this world and it is also predicted that some other crises would get worsened due to COVID-19. The emotional turbulence created by such crises would affect the decision makers leading to ambiguity in decision making. This is quite similar to the dilemma or crisis faced by Arjuna in Chapter 1 of Gita which can be traced to an identity crisis which got revealed in Chapter 2. This paper explores it in detail and examine its effectiveness in crisis management.

1896 The Impact of Overconfidence Bias on Market Efficiency

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This paper investigates how overconfidence bias influences investment decision making and how this in turn impacts market efficiency of Indian individual investors. A set of questions sheet has three sections including Behavioural Biases and Market Efficiency and Investment decision making. To test the suitability among unobserved factors and underlying observed variables Exploratory Factor Analysis EFA was performed for exploring important factors and then CFA Confirmatory Factor Analysis and Mediation analysis was carried out to achieve the research goal. The uncovering of this study reveals that investment decision making has a complete mediation effect between overconfidence bias and decision making

1912 An Empirical Study to Measure the Moderating Role of Social Media Use on Agri tourism in India

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Current research talks about decision making process of Agri tourism intention. Considering research gap, this study has also checked the moderating effect of the social networking site usage on established relationship between theory of planned behavior and Agri tourism intention which is uniqueness of this study which provides useful implication to marketers and society providing role of the Agri-tourism in the sustainable growth of rural area. Decision making process of the Agri tourism intention and use of social networking site has been investigated accurately which provides the guideline for future policy formulation.

1913 Factors Contributing to International Patients Satisfaction for Medical Tourism

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Study aims at determining the factors contributing to satisfaction of foreign patients after receiving medical treatment in India which provides the useful implication to tourism industry, society and government by more deep insight by studying more variables of satisfaction level. Medical and tourism industry can focus more on increasing service dimension and raise satisfaction level of foreign patients. Considering the research gap, current study will provide new avenues for academia, the business world and society as a whole.

FAB-1, 5 March, 2021
10:30 a.m.-12:10 p.m.
Session:HRM
Session Chair: Shalini Srivastava

1895 Innovation Maturity-Scape: Balanced Scorecard Approach to Measuring Innovation

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Continuous innovation is vital to stay competitive in today's intensely competitive business environment. Organizations must measure the level of innovation to ensure its success. Though pecuniary attributes are often measured, non-pecuniary attributes are seldom considered while measuring innovation. Defining the right metrics is the key to measuring the level of innovation. This paper proposes an innovation scorecard tool following the balanced scorecard approach to measure innovation by employing the analytic hierarchy process. Further, an innovation maturity-scape, categorizing firms based on innovation score is defined, which is a benchmarking tool to compare competitors on innovation maturity.

1900 Role of Emotional Intelligence and Spiritual Intelligence on Employee Engagement

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An "engaged employee" is fully involved, enthusiastic, and eager to contribute towards organization's success. This study is an attempt to establish a connection between Emotional Intelligence (EI), Spiritual Intelligence (SI) and its impact on Employee Engagement (EE) in service industries like Pharma and ITES. Emotional Intelligence based attributes like conscientiousness, adaptability, empathy, conflict management, facilitate employees to apply the necessary skills within the organization. Their personal Spiritual Intelligence abilities like service orientation, awareness of self, self-control enables them to remain satisfied in their day-to-day work. The results of regression analysis support the positive relationship between EI, SI and EE.

1908 Exploring the Worth of Human Factor on Predicting Organisational Profits

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The paper provides insights into usage of data in understanding the relationship between employee expenses and financial performance of public sector organisations. The financial details of NIFTY 100 companies were collected through secondary sources and the impact relationship between financial performance and HR expenses was studied with regression analysis. The study establishes relationship between HR expenses and Net Profit. This is useful for two reasons, 1) It establishes that HR expenses be seen as investments, 2) HR needs to be careful while selecting candidates as there is an impact of each employee, on the financial performance of organisations.

1919 Engaging Employees Post Covid-19 Era: A Parallel Mediation Approach

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The present study examines the role of locus of control and organisational support as parallel mediators in explaining the relationship between employee engagement and effectiveness in India post Covid-19. Adaptive self-regulation theory is taken to support the present study. The data of 212 respondents has been collected from employees in various sectors of Northern region of India. SPSS Macro Process (Hayes) was used for testing the hypotheses. The results of the study found a positive association between employee engagement and effectiveness. Locus of control and organisational support proved to be significant parallel mediators for the relationship.

FPB-1, 5 March, 2021
6:45 p.m.-7:45 p.m.
Session: Covid-19 and Healthcare-I
Session Chair: Baba Gnanakumar

1852 Determining the best set of Molecular Descriptors for a Toxicity Classification Problem

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A dataset used in the Pharmaceuticals industry, was shared by a government agency, for COVID-19 related drug discovery. The molecules are in Simple Molecular Input Line Entry (SMILE) format, and is decoded using a chemo-informatics development kit. The output to be predicted was the cardiotoxicity of molecules, as a blocker or non-blocker. The strings representing molecular structure, are parsed, to provide structure-activity descriptors, that are conjectured, to be good predictors for biological activity. These descriptors constitute the input to the algorithms. The paper reports the preliminary results of this data science project to determine the best subset of molecular descriptors.

1865 Spiritual Significance of Swastika and the Need for a Holistic Transformation

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The swastika symbol, is an ancient religious icon in the cultures of Eurasia. It is used as a symbol of divinity and spirituality in Indian religions, including Hinduism, Buddhism and Jainism. The word swastika comes from Sanskrit meaning "conducive to well-being". In Hinduism, it symbolizes sun ("surya"), prosperity and good luck. It is very clear that the Pandemic is expecting us to bring transformation in our life style, behavior, attitude etc. By exploring the spiritual significance of swastika, this paper discusses the holistic transformation the humanity have to undergo during this sensitive time.

1891 Market Risk-neutrality Measurement using Martingale Hypothesis during Covid-19

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The lockdown periods during COVID-19 19 entangled the global stock market indices. In countries like India, the stock market indices witness an upward trend (The Print, 2020). The share prices of Banking companies in India continued to go in an unprecedented manner. This research empirically studies the share price movements of the banking companies in India during the lockdown periods due to COVID-19 19. The value proposition of the research is aimed to identify the martingale effect among the market capitalisation values of banking companies. We analyse the risk-neutrality with Chow-Denning joint test to evaluate the Martingale difference hypothesis.

FPB-2, 5 March, 2021
6:45 p.m.-7:45 p.m.
Session: Corporate Governance
Session Chair: A K S Suryavanshi

1871 Ethicality of Earnings Management Practices

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The financial frauds in the recent past redirected the attention of researchers towards earnings management. Though this topic is well explored from the economic, informative, and opportunistic perspective, no conclusive results were obtained regarding the ethicality of earnings management practices. This study focuses on the ethicality of earnings management practices and tries to connect the agency, stakeholder and institutional theory perspectives to earnings management practices. In doing so, we go through a few important accounting scandals to show how manipulations in the earnings and financial records can bring down an organization from the epitome of success to plunge of failure.

1876 Synthesizing and Exploring Selected Works on Interpretive Accounting Research

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This study tried capturing the polyphonic debate on Interpretive Accounting Research (IAR) and the nuances. We found that the polycentric feature of IAR has been viewed as a strength by its proponents and as a weakness by the mainstream accounting researchers. Debate is still going on its philosophical stand with continuum views as divergent as considering it as a separate domain to synonymous with the critical accounting research. In the process, IAR emerged as practice-oriented and treated either as a matured research domain where improvements are still possible or as an over explored research domain with innovative findings nearly impossible.

1877 Creative Accounting and Corporate Frauds: An Alternate View

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One issue haunting the modern financial system is creative accounting, where managers indulge in manipulative practices that provide a firm's false financial reality. The significant research in creative accounting, earnings management, and corporate fraud is based on the neoclassical assumptions, which considers humans rational, self-centered, and self-interest maximizers. However, close observation of the discipline provides us insights that make us question the methods and assumptions. We find that the dominant paradigm does not provide satisfactory answers without any alternatives. The alternative seems to be a radical research method in finance and accounting in general, and creative accounting in particular.

FPC-1, 5 March, 2021
7:50 p.m.-9:10 p.m.
Session: Information Technology
Session Chair: Arin Brahma

1861 Intelligent Robotic Process Automation to Improve the Efficacy of Audit Process

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Auditing process has witnessed increased use of robotic process automation (RPA) due to its improved efficiency and responsiveness. The RPA technologies automates standardized rule-based tasks. However, the RPA implementations are incapable of adapting to changing input conditions like unstructured data (invoices, emails etc.) and inefficient for higher order complex decision making. Artificial Intelligence has the capability to deal with various data types thereby adding value to the auditing process. This study focuses on the integration of AI with RPA (IRPA) to produce quality audit, and also presents critical implementation challenges of IRPA and their impact on quality audit.

1862 Blockchain Implications on Internal and External Auditing Processes

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Recently, blockchain has captured the attention of auditors. This paper discusses the opportunities and challenges associated with blockchain implementing internal and external auditing processes. Further, the implications of blockchain on the auditing practices starting from evidence gathering, validation, verification and reconciliation of transactions, regulatory compliances and near real-time financial reporting are examined and discussed. In addition, it addresses the challenges and risks in this type of continuous auditing process and the changed roles of both internal and external auditors to adopt blockchain implementation in organizations. In spite of these challenges, blockchain technology offers an opportunity to streamline auditing processes.

1864 Accounting Information System and XBRL Filings: An Exploratory Study

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Accounting information system deals with collection storage and processing of accounting information for decision making XBRL is a language for the electronic communication of business and financial data XBRL makes the data machine readable with the help of two documents the taxonomy and instance document XBRL is being applied in many countries with different implementation schemas In India the Ministry of corporate affairs required certain classes of companies to file their financial statements in XBRL This study explores the issues and opportunities of XBRL which is used in many ways for many different purposes by users of accounting information

1906 Robotic Process Automation (RPA) with AI – A New Efficiency Paradigm

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Business consists of processes, which in turn consists of actions. Actions are results of decisions made by managers using human judgment and intuitions. While there have been significant advancements in action automation, such as robotic process automation, decision automation has traditionally been difficult. Modern AI and machine learning approaches have demonstrated successful automation of several types of decision-making processes. In this paper we present a framework where decisioning automation is integrated with action automation to create a highly efficient and self-learning application for customer service email handling of a mortgage lending company.

FPC-2, 5 March, 2021
7:50 p.m.-9:10 p.m.
Session:Finance-I
Session Chair: Shiyaamsundar Thiruvadi

1872 Ethics Erosion in Capital Market: Lehman Brothers' Case Study of Repo 105

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This paper synthesizes the details of the whole accounting misdeed using Repo-105 as an instrument in the Lehman Brothers' case. Roles and responsibilities of internal staffs and vendors have been discussed to access on a high level responsibility and the ownership assessment of this financial fiasco. The paper discusses in detail the notion of Business ethics in the context of financial intermediary using the concept of "Deontological Ethics" as a premise with a relevance to capital market and cost of reputation. The paper suggests improving the management culture and the independence of external bodies in these firms.

1873 Erosion of Ethics in Credit Derivative: A Case Study

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This paper studies the erosion of ethics in credit derivative leading to devastating losses to a financial intermediary, JPMorgan, in a scandal that had one of its protagonist earning the moniker the "London Whale." In the process, the paper suggests that the higher management will have to foresee how the limitations are imposed on the market values of the synthetic credit portfolio to avoid further breaches to be caused in other bank metrics. The accounting sectors will have to consider sub-methods like an integrated financial information system for purposes of accuracy to prevent the London whale from economic depressions.

1880 Looking at Crowdfunding Phenomenon through the Eyes of Institutional Theory

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We studied through the lens of institutional theory on institutional work done to maintain the crowdfunding institution regulations at macro level across 22 nations and at micro level in US. We find that at macro level, regulations focus more on deterrence than enabling or policing work. At Micro level, we find crowdfunding platforms are doing valorizing and routinizing work for maintaining the institution. With rising scams happening in crowdfunding, our conclusion stresses the focus on the full institutionalization of this new form of institution with more engagement and guiding efforts in sustenance of this institutional form by providing legitimacy.

1905 Audit Committee Chair Gender Characteristics and Real Earnings Management

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The purpose of this paper is to examine the relationship between male versus female audit committee chair characteristics, and real earnings management. I proxy for real earnings management using abnormal cash flow from operations (CFO), abnormal discretionary expenses, and abnormal production, as set forth in Roychowdhury (2006). I use real earnings management because, after the Sarbanes-Oxley Act (SOX), managers switched from accruals-based earnings management to real earnings management since it is harder to detect. I find evidence to show that the presence of female chair on the audit committee constraints real earnings management

SAA-1, 6 March, 2021
9:00 a.m.-10:20 a.m.
Session: Covid-19 and Healthcare-II
Session Chair: Vinti Agarwal

1904 A Study on the Customer Experience of Work from Home Mobile Users During Covid19

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The Indian cellular industry is going through distractive changes like cheaper smartphones and ultra-cheap high-speed data. In four mobile operators competitive market and digitalization, customer satisfaction is becoming the key to success for the telecom operator in India. Higher customer experience can lead to increased loyalty and sales for an organization which eventually increases profitability. The research tries to find out the factors affecting the customer satisfaction of work from home mobile consumers during the COVID19 pandemic.

1915 Behavioral Insights of Covid-19 On Semi-rural Communities in Greater Noida, UP

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Covid-19 pandemic started out in the cities but soon travelled to the villages due to deep rural-urban interconnections. This had numerous challenges for policy makers relating to the management of health and economic implications in rural areas primarily due to huge differential between rural and urban areas with respect to income levels, medical infrastructure, education and digital literacy. In this context, we explored some of the knowledge, attitude and practice behavioral insights and response of rural India relating to the pandemic using a community participatory approach in select villages in peri-urban areas of Gautam Buddha Nagar, Uttar Pradesh.

1925 Achieving SDGS and Growth for India: Challenges for Niti Aayog in Covid Times

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India presented Voluntary National Review in 2017 for Sustainability Development Goals(SDGs and tried to implement a localised model at district and state level for the adoption of the 2030 agenda. This paper will evaluate efforts of NITI Aayog a policy think tank for Government of India and elaborate its strategy for achieving these SDGs during pre-COVID and post COVID times This paper will elaborate the challenges and the policy options that NITI Aayog is working for India

1936 Causal Effects of Stress Level in Employees due to Supply Chain Resilience

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Resilience of Supply chain mechanism and its ability to handle unexpected disturbances in market place helps in better customer delivery by firms. Firms can address requirements of business by being flexible adaptive and innovative in view of several crisis situations that may come up owing to various factors at national and international levels Issues arising out of efficient supply chain challenges in view of disturbances owing to COVID 19 needs specific attention Preparing for unexpected risky events responding and recovering quickly to return to its original situation remain objective of LMD goals .

SAA-2, 6 March, 2021
9:00 a.m.-10:20 a.m.
Session: Finance-II
Session Chair: Priti Bakhshi

1859 Does Selection of Right Proxy Market Portfolio Important for CAPM

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In the Investments study, the CAPM is the most widely researched which uses all equity indexes as a proxy for the market portfolios. Change in the market portfolio proxy affects the return thus its selection is important. Monthly data of Indian market equity indices are evaluated to find out the better market proxy. The indices took up for evaluation are BSE 30 Sensex Nifty 50 BSE 100 BSE 200 and BSE 500. The macroeconomic variables taken are the industrial production, consumer price, money supply, and exchange rate. A noteworthy relation was found between these factors with BSE 500.

1869 Understanding Reverse Piercing of Corporate Veil in Indian Context

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We study the reverse piercing of corporate veil (RPCV) in terms of its maligned use across the nations with stress on India, US and UK through the limited liability principle, corporate's separate legal entity to RPCV and corporate governance. We conclude that while the company law has ensured that despite creditors facing problems with the limited liability of shareholders, it remains the majoritarian default. The solution is to include the creditors from the inception in corporate governance with clear guidelines to the rules of application. The implication will lead to a reduction in time with a better recovery economics.

1874 Stakeholder Theory Perspective and Family Business

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This paper does an exploratory study of the stakeholders' theory literature with relevance to utility and value addition to a firm and vice-versa. In the process, the study looks into the managerial impacts of this theory through the issue of Laxmi Vilas bank and family businesses of India. The study suggests further improvements in this theory such as covering up the conflicts when used for public institutions, developing defined boundaries with the rising issue of natural environment, resolving conflict of interest with the society and in the role of normative stakeholders in family businesses in decision making verses biases.

1924 Adoption of Fintech: A Systematic Review of Literature and Conceptual Framework

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For achieving the goal of the financial system, the emerging concept of financial service is Fintech. Personality component impact about the world is being perceived, about people acquire, and, people think about investing into online platforms. The relationship between personality traits, financial literacy, technology adoption, and risk aversion of consumer behavior impact the investment decision. This paper proposes a model suggesting risk aversion based on existing studies as a mediator on the link between personality traits of individual investors and their investment decisions on digital payments.

SAB-1, 6 March, 2021
10:30 a.m.-12:10 p.m.
Session: Covid-19 and Healthcare-III
Session Chair: Sudershan Kuntluru

1885 Mitigating Covid Impact on Fuel Retail Services using Technology

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Covid-19 has completely transformed the way we work, with Zoom and Slack replacing traditional physical meetings. While a lot of innovation has been seen in customer engagement (no-contact deliveries, etc) and sales, one aspect which has received lesser attention is safety and compliance. This is especially true in sensitive industries like fuel retail where 100% health and safety compliance is necessary for delivering a secure, trust-worthy customer experience. One of the primary areas of human interaction is payment, where digital payments can play a significant role in mitigating the health risk arising out of physical exchange of cash.

1903 COVID-19 Impact on Firm Performance: Evidence from India

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The outbreak of Covid19 impacted individuals and corporates across the world. In this study we examine the impact of Covid19 on firm performance of non-financial companies listed on BSE and NSE in India. The data is collected from Prowess for large number of companies across the industries. The empirical analysis is conducted under various subsamples like sector-wise size and ownership. The empirical results indicate that some of the industries are significantly impacted as compared to others. Further empirical analysis is conducted based on quarterly results to observe the contemporaneous effect of Covid19. The findings of the study are encouraging.

1916 Experiential Assessment of Online Vs Offline Teaching During Covid by Educators

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The pandemic and ensuing lockdown forced educators to quickly transition from offline to online to ensure students did not lose out on education. The in-depth interviews with school and university teachers explored both professional and personal challenges in negotiating the demands of online teaching. In particular one explored how different, how effective, and how satisfying was the shift from offline to online modes of teaching using the educators' lens. Results indicate that, despite the convenience of online teaching, the offline model is far superior on learning, interactivity, access and ease of delivery parameters.

1935 Impact Assessment of Atmanirbhar Bharat' Schemes on Indian MSMEs

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Ongoing effects of COVID-19 pandemic, owing to massive health crisis have given catastrophic blow to world economy after the great depression of 1930s. This pandemic has led to a global economy shrinkage by -4.9 per cent in 2020. The engine of growth of Indian economy, comprising out of Micro, Small and Medium enterprises (MSMEs). Government of India has announced slew of schemes that revolves around incentives and direct benefits, under 'Atmanirbhar Bharat'. This paper examines the state of affairs of these MSME across India with these schemes in terms of ease of doing business.

1938 Examination of Intricate Challenges of Ensuring Work From Home By Hr Experts

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Work from home has created a net set of challenges for women employees across sectors specially those residing in metro cities. Pre-pandemic, work from home was an oxymoron for most of the global working population excluding few new-age tech players. COVID 19 ushered in a new paradigm-

SAB-2, 6 March, 2021
10:30 a.m.-12:10 p.m.
Session: Quantitative Models-II
Session Chair: Kala Seal

1886 Monetary policy, Interbank Liquidity and Lending Behaviour of Banks in India

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Rudra Sensarma, IIM Kozhikode, rsensarma@iimk.ac.in

In this paper we investigate the role of interbank liquidity in monetary policy transmission in India. We have applied panel regression in this study. Overall, we find positive and statistically significant role of interbank liquidity in easing negative impact of monetary policy on bank lending. However, across banking groups, i.e., public sector banks, public sector banks etc. heterogeneous role of interbank liquidity in monetary policy transmission to bank lending is found. Our results are robust to the dynamic panel as well. We provide policy implication of our study.

1868 Impact of Digital Transformation Strategies on the Performance of Manufacturing

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The process of incorporating digitalization in the production process has become imperative with the advent of the 4th Industrial Revolution. Manufacturing companies in India have to pace up with technology adoption and meet the competition. This study utilizes TOE Framework organizational readiness and theory of transformation to study the impact of digital transformation on the performance of manufacturing firms. Primary methods (Surveys and panel discussions) and secondary methods (empirical research case analysis and text analytics) have been used. Our findings provide important inputs for the key stakeholders for creating an effective environment and motivation for implementing digital transformation (Industry 4.0 technologies).

1857 Filling Institutional Voids: Operations Capability and Capital Markets

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Pro-market reforms greatly alter firm strategies in an emerging economy. In this paper we examine how the development of capital markets affects a firm's use of its operations capabilities. We argue that the contributions of ordinary capabilities to firm performance reduce with increase in the development of capital markets. However, this tendency is weakened when firms possess higher levels of financial slack. We test this three-way interaction model using a sample of listed Indian firms. Our findings contribute to an improved understanding of the limits of organizational capabilities. Additionally, we illustrate the nuanced nature of opportunities via pro-market reforms.

1879 A Relook at the Internal and External Factors of Profitability of Banks in India

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With the elevated NPA, major performance indicators for assessing banks' performance like profitability, productivity, financial and operational efficiency etc. have come under pressure. There is a need to understand the factors which would lead to improvements in profits and profitability of banks in India so that the efficiency of banks in India can be bettered. A relook on a temporal data spanning 14 years, have shown the chosen variables: non-interest income, operating expenses, provision & contingencies, and spread to have logically high explanatory powers concerning the profitability. As such, these have significant relationship with net profits of banks.

1897 Regression Model in Excel Using Linest with Interactive Feature Selection

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This paper shows describes the development and use of the LINEST function to create multiple regression models in Excel. The models are fully interactive and allows users to carry out forward selection and/or backward elimination of independent variables along with instant variable transformation through drop down options. Current Data Analysis module of Excel is static and does not really allow an efficient feature selection option without adding external Add-on modules or VBA. Our model is built in native Excel and requires no coding knowledge.

SPA-1, 6 March, 2021
6:00 p.m.-7:20 p.m.
Session: Corporate Governance
Session Chair: Pankaj Baag

1870 Corporate Governance in Public Sector Banks and the issue of Growing Non-Perform

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The paper concludes that the existing Corporate governance mechanism performance are disallowed by prerogative confusion created by the ownership rights of Ministry of Finance's Banking Division and the regulatory rights of RBI through nominee directors with less domain expertise on NPA management and risk monitoring, through legal and institutional framework with excessive control and less independence, through micro-management. Overall there is the practice of 'extend and pretend,' unprofessional credit appraisal, and severely restricted rights of minority shareholders. The implication is a sustainable solution through a sophisticated and integrated mechanism of credit assessment, risk management, and a comprehensive due-diligence process.

1878 Case Study – IL&FS Collapse: Audit, Policy and Economics of Reporting Regulation

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We examine the issues related to accounting regulation and corporate ethics in the light of the collapse of ILFS that rippled through the financial market with concerns in the NBFC space We find that ILFS was already surreptitiously floating many rules including accounting and was administered in complete violation of good management practices for close to 10 years before its collapse There was extensive misreporting of income dubious transactions conflict of interest ever-greening of loans and personal enrichment of key personnel The study finds various cracks in corporate governance including the role of auditors and regulators under the scanner.

1881 Corporate Governance Issues in Commercial Bank Loans at Inception Stage

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The literature on agency cost between owners and banks focal point is on obligation pledge on proprietor's motivations in checking the director's activities after the loan has been approved. This study however looks at the inception stage of a loan approval with legitimate control for resubmission at the hour of endorsement of these loans. We find that owner's contribution is extraordinary high regarding the resubmitted approved advance proposition and loans that are not secured under their control in personal responsibility will abstain from violating the core covenants at the beginning phase of an advance to get the loans affirmed.

1937 Futuristic Impact of N I S P on Entrepreneurial Ecosystems in India

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National Institutional Start Up policy has potential to arrive at positive impact on entrepreneurial eco system of educational institutions across India The dynamism of start-up culture has been undergoing changes; however, newly launched 'NISP' is a potential tool to arrive at far reaching positive outcome in this area This policy on entrepreneurship, intends to promote and develop entrepreneurial skills among the students and faculty of higher education institutions Innovation and Incubation Centres are integral part of this practice that is still evolving Access to labs, investors, other resources and market access are the key factors that NISP addresses

SPA-2, 6 March, 2021
6:00 p.m.-7:20 p.m.
Session:Marketing
Session Chair: Rekha Attri

1884 A Multivariate Analysis to Determine the Performance of Shopping Malls during Pandemic

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Shopping plays a pivotal role in the organized retail sector. This research paper aims towards determining the service performance of the shopping malls in the pandemic, based on the perception of the visitors. A structured questionnaire is designed for interviewing the visitors. Data is gathered from a sample of 154 mall visitors, selected by convenience sampling and analysed using SPSS 20.0. Discriminant analysis is conducted for evaluating the service performance of the shopping malls in the pandemic, based on the perception of the visitors. Recommendations are provided for further improvement.

1901 Influence of Environment and Service on Customer Satisfaction and Advocacy

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Indian fitness market was valued at US\$ 3,621 million in 2017 and is expected to reach US\$ 6,054 Million by 2024. The rise in the awareness about personal health has prompted many to join gymnasiums and actively participate in various sporting activities. A positive impact of customer satisfaction has been seen on the recommendations given and repurchase intention. Despite the satisfaction, customer might not recommend the gymnasium to others. This study on the effect of environment and service personnel on customer satisfaction and advocacy of gymnasiums will help service providers to further work on improving their services.

1902 Spillover Effects of High-tech Innovation on Customer Trust

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As businesses are getting digitalized firms are bringing new product and services leveraging High-tech innovations. The primary objectives driving investments in High-Tech innovation are profitability, competitiveness, technological-excellence and market share. High-tech innovations also have multiple spillover effects that can strategically drive the investments. One such opportunity is to build strong customer trust by showcasing firm's capability and thereby building a strong corporate brand. High-Tech innovations positively influence corporate brand trustworthiness evaluation, especially corporate brand ability and corporate brand benevolence. Article makes propositions to link the impact of high-tech innovation on Corporate Brand Trustworthiness evaluation and development of customer trust.

1923 Exploring the Impact of Augmented and Virtual Reality Technologies on Cognitive, affective and behavioral responses of consumers: A systematic review of literature

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This study explores the impact of augmented and virtual reality technologies on marketing and had made an attempt to identify the consumer responses by categorizing the responses into cognitive, affective and behavioral outcomes. A systematic literature review has been done in the context of consumer responses for AR and VR. Various theories of technology adoption and psychological behavior which are of relevance to the study has been identified and discussed. Various constructs related to consumer outcomes has been identified and grouped accordingly and direction for future research has been provided in the end of the study.

SPB-1, 6 March, 2021
7:25 p.m.-8:25 p.m.
Session: Social Aspects
Session Chair: Venkataraman Sankaranarayanan

1875 Twin Dangers for Rural Communities: Higher Minimum Wage and Recovery from Covid-19

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Maryland's economy was booming in 2019 and increased its minimum wage to \$15 per hour against the interests of rural business. Then, in March 2020, Covid hit. This paper will 1) examine the perceptions of rural business owners and how they will cope with the increased wages. 2) explore the implications of an increased minimum wage after the economy has been ravaged by Covid-19 pandemic. While not limited to rural Maryland, the perceptions and situations are reflective of the urban/rural divide throughout the country and how a governmental one size fits all approach does not work.

1917 Championing Green Initiatives: Recompensing or Satisficing?

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This paper focuses on the efforts of firms that can be broadly construed as one that champions green initiatives by projecting by showcasing the firm's commitment to sustainability. Overall, these initiatives may be conceived as a combination of environmental evangelism and economic opportunism. On studying the prevalence of this orientation across over 160 global companies spanning 8 years, it emerges that the firms that are aligned to this orientation strongly are likely to be either seeking to atone for their inherently environment sensitive operations, or those who may be preferring to be satisficing, seeing them as low-hanging fruit.

1918 CSR During Covid-19: A Crisis-fuelled Opportunity for Enlightened Capitalism

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The range of options exercised by firms in the context of the Covid-19 pandemic has fuelled afresh, debates around the need for a more conscientious form of capitalism and the social responsibility of business. An anecdotal analysis of initiatives reported by top Indian firms reveals that while the predominant response has centred around philanthropy, there have been some firms who have adopted imaginative initiatives. Based on these patterns, this paper conceptually explores the issue whether alternative operating models and a paradigm-shift might emerge out of this humanitarian crisis, or whether it would be back to business-as-usual.

1922 Effects of Covid-19 Pandemic on India and the Indian Economy

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The current study aims to highlight the effect of COVID-19 pandemic on India and its Economy by considering multiple major sectors. The paper is purely theoretical in its nature and focuses to add new theory to the literature on the effects of COVID-19 pandemic on the Indian Economy. The paper concludes that the Indian Economy is entering into a recession period with all major sectors facing the heat of the current pandemic. Points raised are not exhaustive but they do raise some pertinent questions that must not only inform Indian cum global policymakers future researchers entrepreneurs and others.

SPB-2, 6 March, 2021
7:25 p.m.-8:25 p.m.
Session:Innovations
Session Chair: Narinder Kumar Bhasin

1888 Study of Digital Banking and Fintech in India - Evolution , Growth and Progress

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The last decade in the Indian banking system has witnessed revolutionary development and increased adaptation of innovative electronic and digital banking products by customers Reserve Bank of India has played as a pioneer in building the strong foundation of state-of-the-art technology-based payment systems through planned strategy and development by following RBI's vision document since 2002 The last vision document for the period 2015-2018 focussed on two important objectives of building less cash India with best-in-class payment system by introducing innovative and new systems customer-centric initiatives paradigm shift of customers from paper-based to electronic digital payment modes.

1931 Mentorship in Management Education: Understanding the Finer Nuances

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Career development and psychosocial support are the two aspects which are covered under the umbrella of mentorship in the field of business and organization (Kram 1983 as cited by Yanhua Chen et al 2016). It is being observed that multiple attempts and often well-planned mentorship systems are being implemented in management education institutes to provide strong psycho academic support to the students. There are multiple factors that determine the success of mentoring; attitude of students towards the same being one of them. This paper is an attempt to understand attitude of management students towards mentorship system.

1934 Challenges and Triumphs of BS VI Norms in India

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Somya Suryavanshi, Mahindra & Mahindra Limited

BS VI norms for automobile sector has commenced with potential positive impact on environment. India has already leapfrogged from BS IV to BS VI emissions requirements, in 2020 to reduce emissions by large scale from new vehicles but actual emissions and fitness advantages are feasible solely if these superior technologies are accurate, operated and maintained with precision besides reducing emissions by global benchmark followed by neutral assessments. The paper attempts to study strategic perspectives behind BS VI emission standards and assess significance made by new emission norms and how they are different from the fuel standards of different countries.