



DHSK COMMERCE COLLEGE: DIBRUGARH
INTERNAL QUALITY ASSURANCE CELL

PO: DIBRUGARH: ASSAM: PIN: 786001

Email: iqacdhscomcol@gmail <http://www.dhskcommercecollege.edu.in/>

3.3.2 Copy of the Cover page, content page and first page of the publication indicating ISBN number and year of publication for books/chapters

**DECLARATION OF CERTIFICATE AUTHENTICATION BY THE PRINCIPAL,
DHSK COMMERCE COLLEGE**

I, Dr. KM Bhagawati Principal of DHSK Commerce College, hereby certify the authenticity of the cover page, content page and first page of book chapters and edited book submitted herewith.

It is pertinent to mention that the faculty members of the college associate themselves with various academic and non-academic research publications as per record available in our college.

The recognition of their valuable research work serves as an inspiration to both the academic community and our students. We remain committed to nurture a culture of ongoing development and academic excellence.



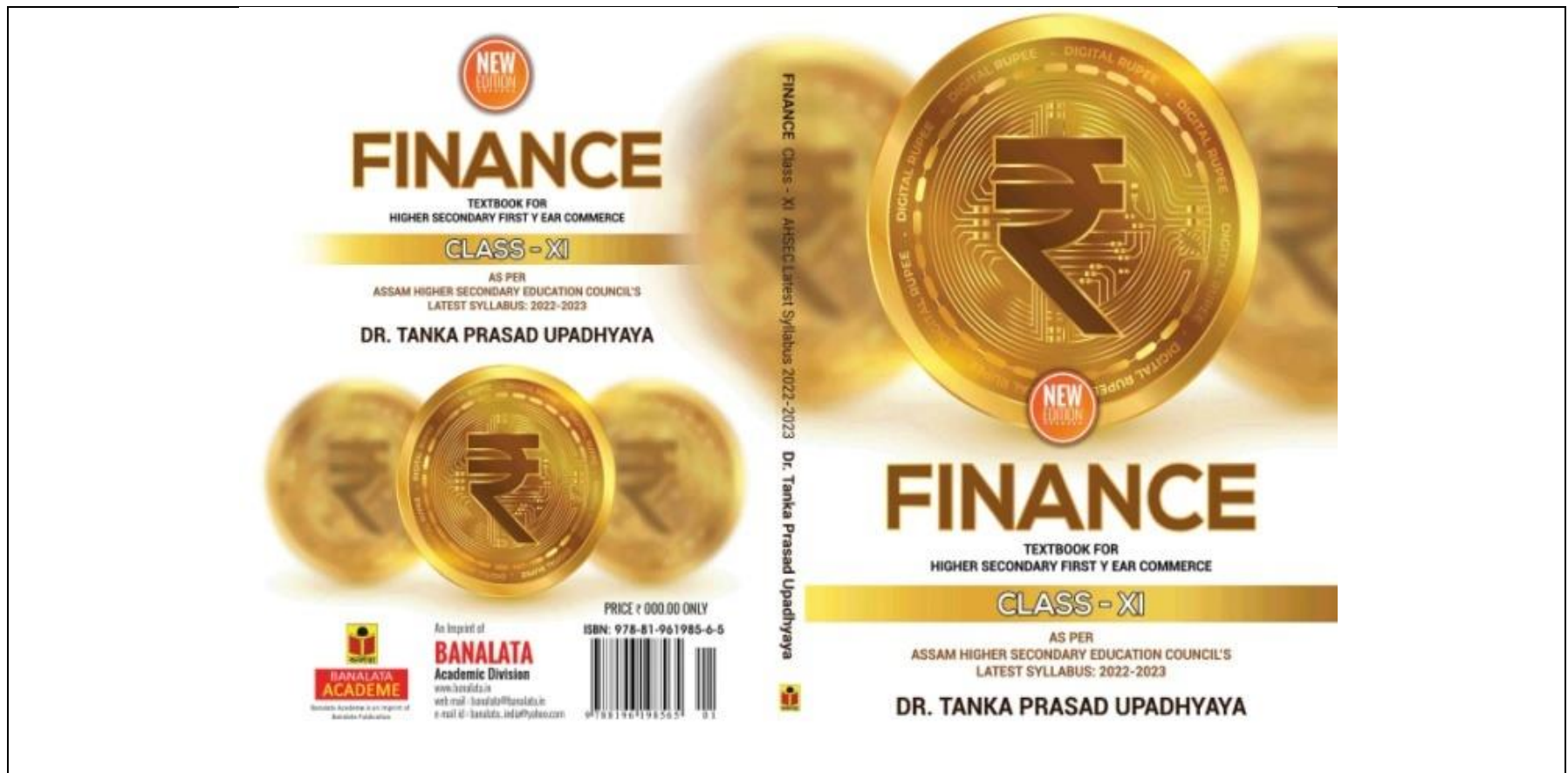
Signed and Authenticated

Authenticated

K. Bhagawati
Principal

D.H.S.K. Commerce College,
Dibrugarh

3.3.1 Copies of the Cover page, content page and first page of the publication indicating ISBN number and year of publication for books/chapters by faculties of DSK Commerce College, Dibrugarh, authenticated by the principal of the College



উন্নয়ন অর্থনীতি-১

DEVELOPMENT ECONOMICS - 1

স্নাতক পঞ্চম বাৎসরিক
(সম্মান পাঠ্যক্রম)
[For Fifth Semester (Honours)]

মিনতি গগৈ বৰুৱা
অৰিন্দম বৰা
ড° ব্ৰজেন চন্দ্ৰ নেওগ
ড° বিদিশা মহন্ত হাজৰিকা



Banalata Academe is an imprint of
Banalata Publication

An imprint of
BANALATA
Academic Division
www.banalata.in
web mail : banalata@banalata.in
e-mail id : banalata_india@yahoo.com

ISBN 978-93-91060-79-4



উন্নয়ন অর্থনীতি-১

DEVELOPMENT ECONOMICS - 1

স্নাতক পঞ্চম বাৎসরিক
(সম্মান পাঠ্যক্রম)
[For Fifth Semester (Honours)]

মিনতি গগৈ বৰুৱা
অৰিন্দম বৰা
ড° ব্ৰজেন চন্দ্ৰ নেওগ
ড° বিদিশা মহন্ত হাজৰিকা

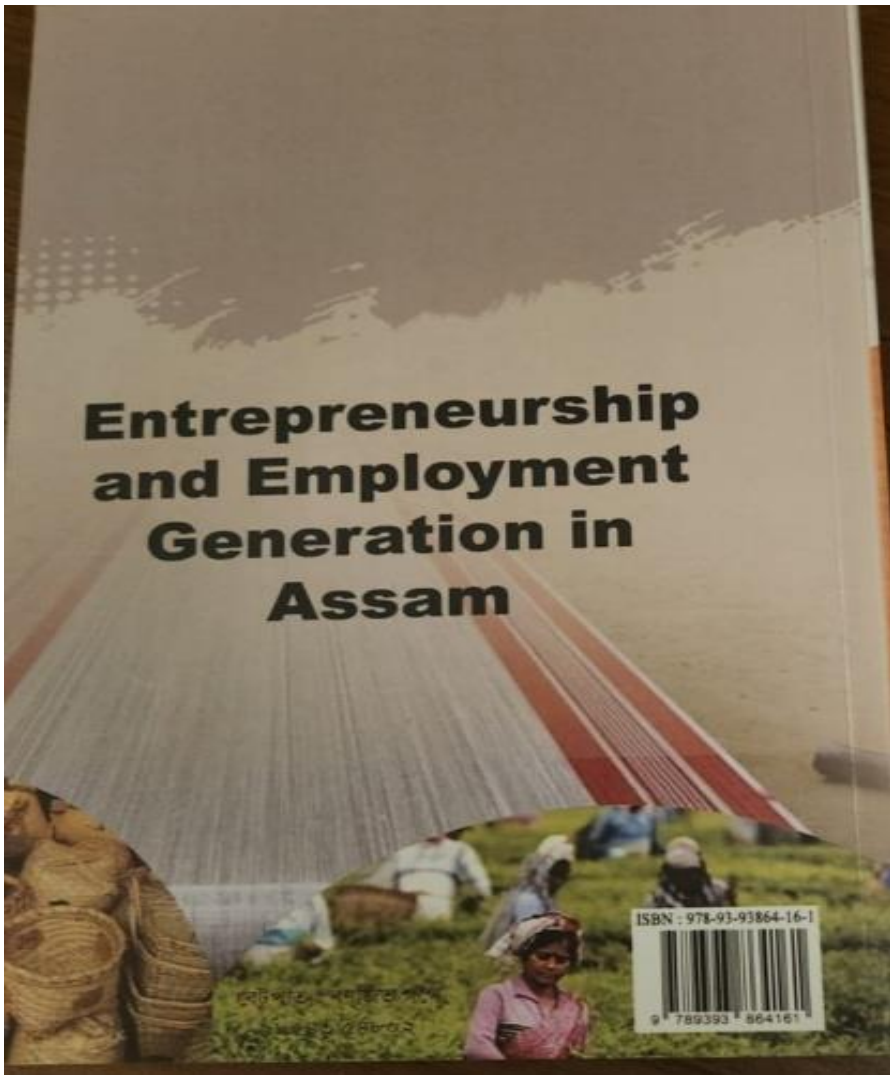


Banalata Academe is an imprint of
Banalata Publication

An imprint of
BANALATA
Academic Division
www.banalata.in
web mail : banalata@banalata.in
e-mail id : banalata_india@yahoo.com

ISBN 978-93-91060-79-4



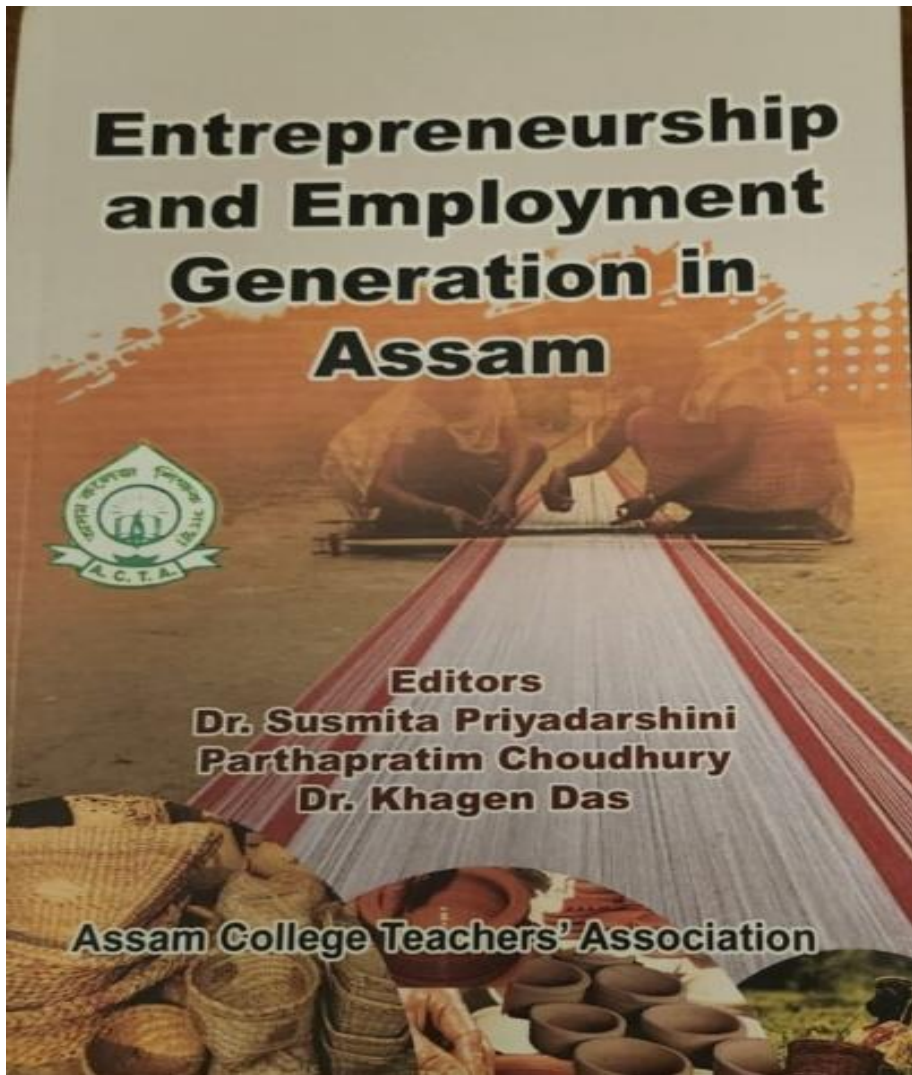


**Entrepreneurship
and Employment
Generation in
Assam**

ISBN : 978-91-93864-16-1



9 789393 864161



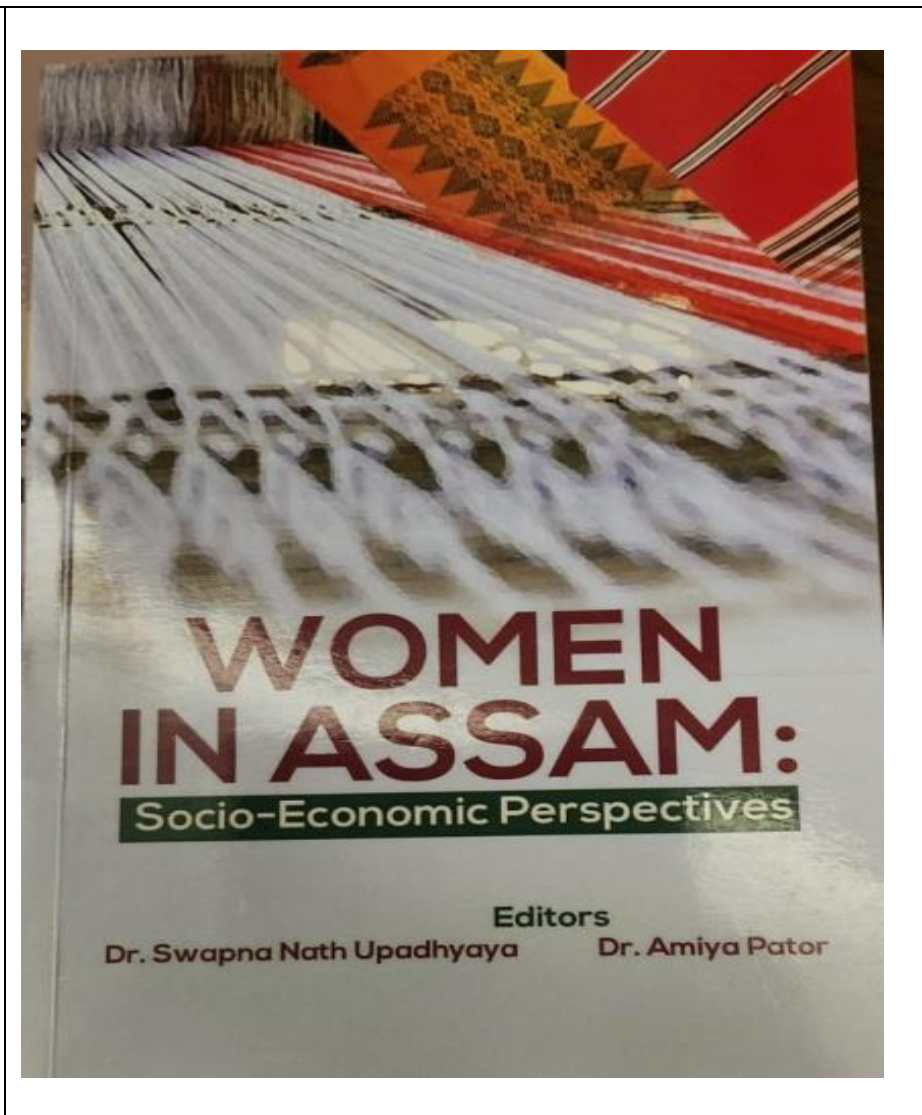
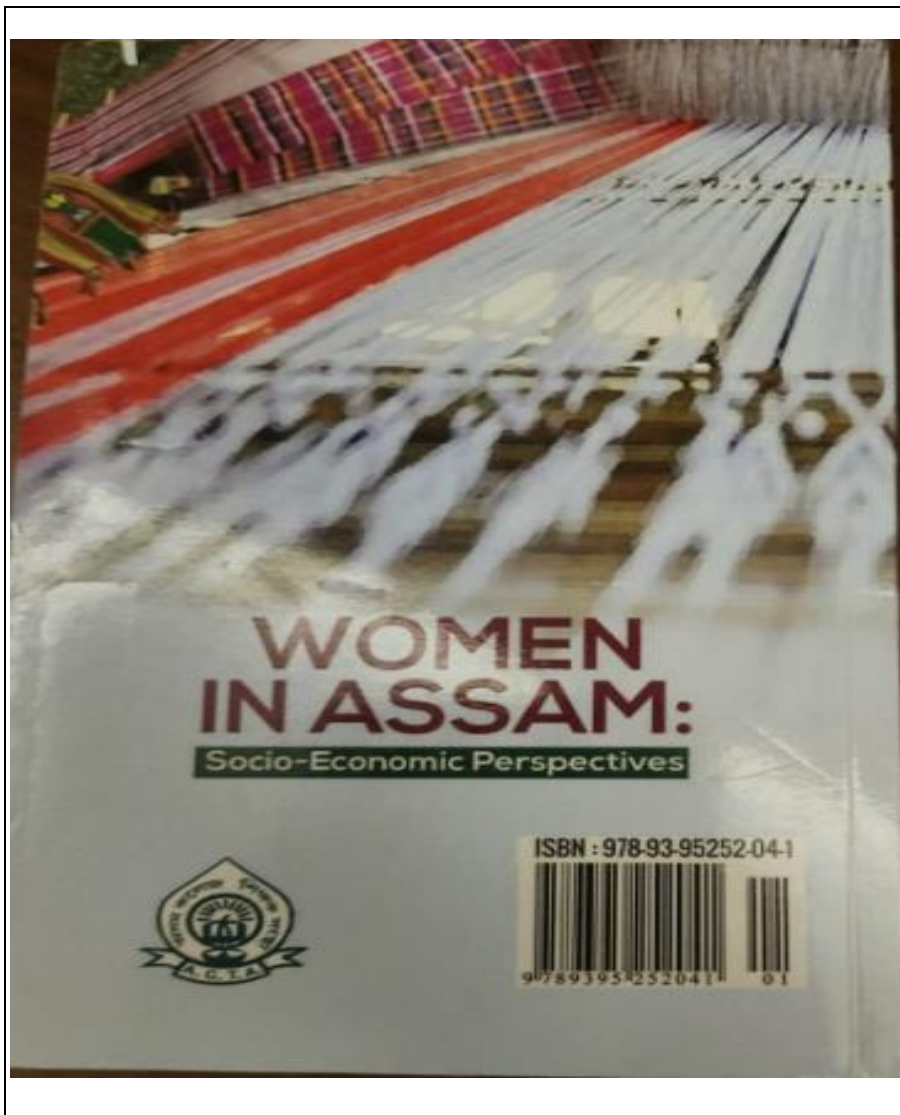
**Entrepreneurship
and Employment
Generation in
Assam**

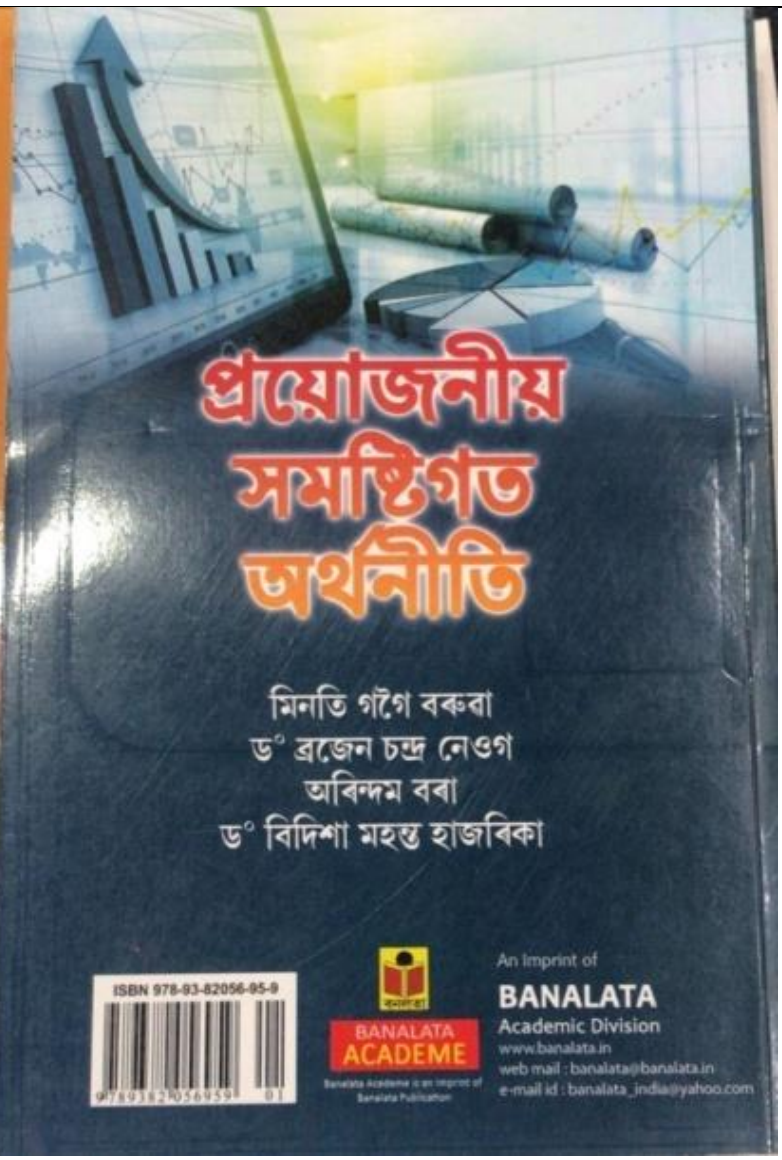


Editors

**Dr. Susmita Priyadarshini
Parthapratim Choudhury
Dr. Khagen Das**

Assam College Teachers' Association





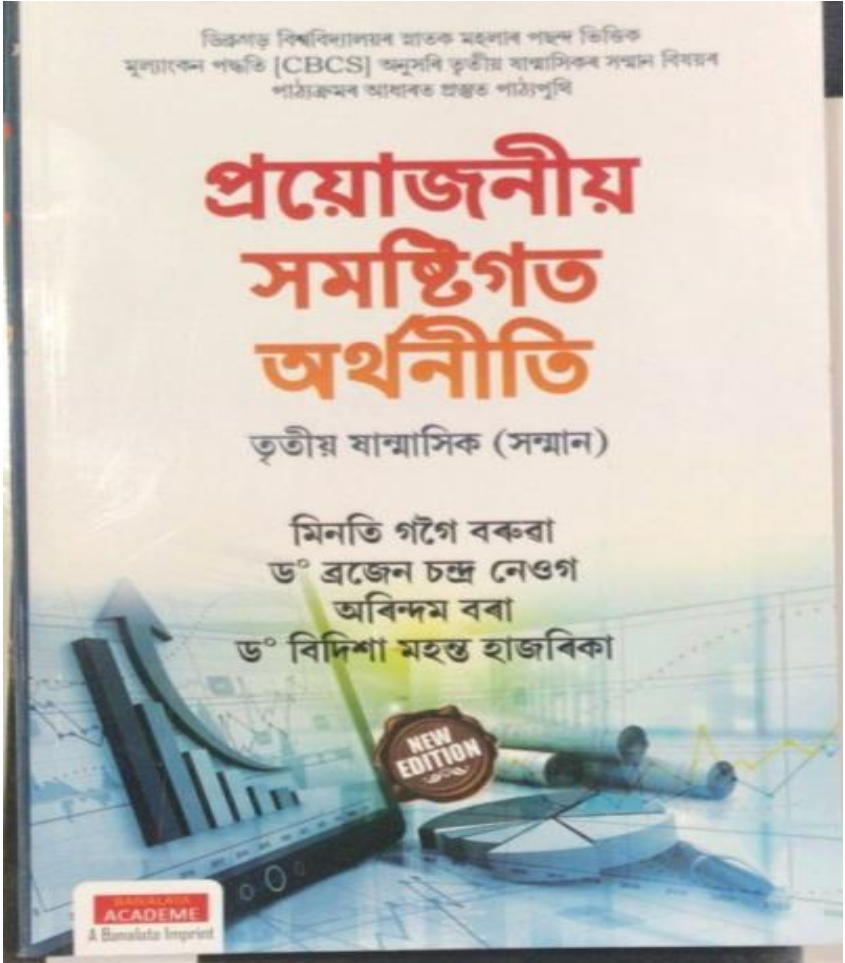
প্রয়োজনীয় সমষ্টিগত অর্থনীতি

মিনতি গগৈ বৰুৱা
ড° ব্ৰজেন চন্দ্ৰ নেওগ
অবিন্দম বৰা
ড° বিদিশা মহন্ত হাজৰিকা

ISBN 978-93-82056-95-9
9 789382 105695



An Imprint of
BANALATA
Academic Division
www.banalata.in
web mail : banalata@banalata.in
e-mail id : banalata_india@yahoo.com



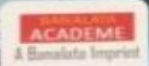
ভিক্ৰমগড় বিশ্ববিদ্যালয়ৰ স্নাতক মহলাৰ পছন্দ ভিত্তিক
মূল্যায়ন পদ্ধতি [CBCS] অনুসৰি তৃতীয় বাৰ্ষিকৰ সন্মান বিহীন
পাঠ্যক্ৰমৰ আধাৰত প্ৰস্তুত পাঠ্যপুথি

প্রয়োজনীয় সমষ্টিগত অর্থনীতি

তৃতীয় বাৰ্ষিক (সন্মান)

মিনতি গগৈ বৰুৱা
ড° ব্ৰজেন চন্দ্ৰ নেওগ
অবিন্দম বৰা
ড° বিদিশা মহন্ত হাজৰিকা

NEW
EDITION



FINANCIAL SERVICES

For B. Com. 6th Semester students
of Dibrugarh University's CBCS Syllabus
(Honours & Non-Honours)

DR. TANKA PRASAD UPADHYAYA



NEW
EDITION

FINANCIAL SERVICES

For B. Com. 6th Semester students
of Dibrugarh University's CBCS Syllabus
(Honours & Non-Honours)

DR. TANKA PRASAD UPADHYAYA



BANALATA
ACADEME

An imprint of

BANALATA
Academic Division

www.banalata.ac
web mail: banalata@banalata.ac
e-mail id: banalata.in@rediffmail.com

PRICE ₹ 130 ONLY

ISBN: 978-81-961986-2-7



BANALATA
ACADEME

ABOUT THE AUTHOR

Dr. Tanka Prasad Upadhyaya is presently working as an Associate Professor and Head of the Banking department at DSK Commerce College, Dibrugarh, Assam. He has more than 27 years of teaching experience at colleges. He has been associated with DSK Commerce College as the IQAC coordinator since 2015 and has helped the college in the NAAC accreditation process. Dr. Upadhyaya has published about 25 research papers in national and international research journals and has also presented more than 15 research papers at national and international conferences. He has also written two textbooks entitled 'Financial Services' for B.Com. 6th Semester under Dibrugarh University and a book entitled 'Finance' for Class 11, Commerce under AISEB. Dr. Upadhyaya has also acted as editor of five research journals and books. He has also acted as SEM's empanelled resource person for financial education and rendered service as a resource person in about 15 financial education workshops. He is also rendering his services as a research supervisor for the Ph.D. at Dibrugarh University Department of Commerce. Dr. Upadhyaya is a cyclist of international repute and claimed the title of Super Randonneur in April 2022. He was also an achiever of the Diamond Medal in the Tour De 100 cycling event of 2022.

Introduction to Banking

For B.Com. 1st Semester students

As per Dibrugarh University's Revised Syllabus of Four Year Under-Graduate Programme (FYUGP) and National Education Policy with effect from 2023-2024 Academic Session

Dr. Tanka Prasad Upadhyaya

ISBN: 978-93-5849-008-4



An imprint of
BANALATA

Academic Division

www.banalata.ac.in

Address: Dibrugarh University
Dibrugarh, Assam



Introduction to Banking

For B. Com. 1st Semester students

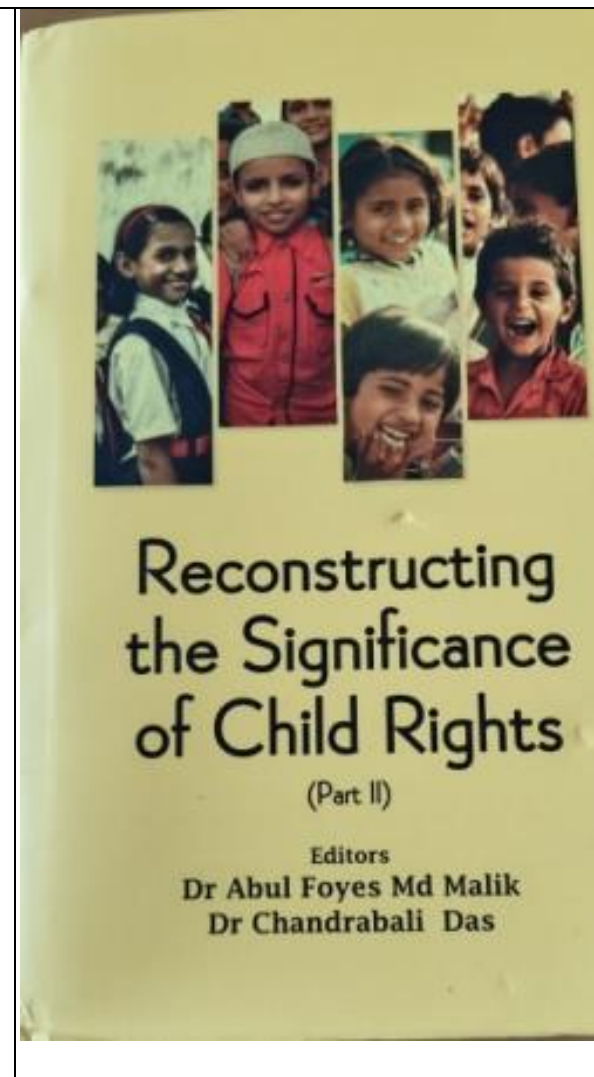
As per Dibrugarh University's Revised Syllabus of Four Year Under-Graduate Programme (FYUGP) and National Education Policy with effect from 2023-2024 Academic Session



Dr. Tanka Prasad Upadhyaya



<p style="text-align: center;"><i>Reconstructing the Significance of Child Rights</i> Part II</p> <p>Reconstructing the Significance of Child Rights (Part-II)</p> <p>Edited by - Dr Abul Foyes Md Malik, Dr Chandrabali Das</p> <p>First Edition : March 2023 Research Papers & Chapter Publication</p> <p>ISBN : (978-81-962412-7-2)</p> <p>Price : ₹200/-</p> <p>© Dr Abul Foyes Md Malik, Dr Chandrabali Das</p> <p>Publisher Sarvikhasha Prakashan J-49, Street No. 38, Rajapuri (Main Road) Uttam Nagar, New Delhi-110059 E-mail : sarvikhasha@gmail.com Website : www.sarvikhasha.in Contact : 011-3510-3521, +91-8178071606</p> <p>Printer : B.K. Offset Process, Delhi</p>	<p>CONTENTS</p> <table border="0"> <thead> <tr> <th></th> <th style="text-align: right;">P.No.</th> </tr> </thead> <tbody> <tr> <td>Chapter 1 - Child Marriage: Violation of 'The Human Right' - <i>Poojashri Boraiah</i></td> <td style="text-align: right; vertical-align: bottom;">15</td> </tr> <tr> <td>Chapter 2 - Understanding Child Labour and Protection of Child Rights in India - <i>Priya Das</i></td> <td style="text-align: right; vertical-align: bottom;">28</td> </tr> <tr> <td>Chapter 3 - Child Labour and Exploitation - <i>Priya Marudhi</i></td> <td style="text-align: right; vertical-align: bottom;">27</td> </tr> <tr> <td>Chapter 4 - Juvenile Delinquency: Issues and Concerns - <i>Rohit Kulkarni</i></td> <td style="text-align: right; vertical-align: bottom;">34</td> </tr> <tr> <td>Chapter 5 - Child Labour: Issues, Challenges and Policies to Address It - <i>Rishi Das</i></td> <td style="text-align: right; vertical-align: bottom;">42</td> </tr> <tr> <td>Chapter 6 - Child Labour in Assam: A Historical Study - <i>Abh. Bhanu Prasad</i></td> <td style="text-align: right; vertical-align: bottom;">49</td> </tr> <tr> <td>Chapter 7 - The Dialogue Between Past and Present: Child Rights in Vedic Ages and Its Present Implications - <i>Sangeeta Bhattacharyya</i></td> <td style="text-align: right; vertical-align: bottom;">58</td> </tr> <tr> <td>Chapter 8 - Impact of Child Marriage in security Areas and Societal Responsibility - <i>Santosh Islam</i></td> <td style="text-align: right; vertical-align: bottom;">63</td> </tr> <tr> <td>Chapter 9 - The Effect of Armed Conflict on Children - <i>Shangyi Edongpor</i></td> <td style="text-align: right; vertical-align: bottom;">AN</td> </tr> </tbody> </table>		P.No.	Chapter 1 - Child Marriage: Violation of 'The Human Right' - <i>Poojashri Boraiah</i>	15	Chapter 2 - Understanding Child Labour and Protection of Child Rights in India - <i>Priya Das</i>	28	Chapter 3 - Child Labour and Exploitation - <i>Priya Marudhi</i>	27	Chapter 4 - Juvenile Delinquency: Issues and Concerns - <i>Rohit Kulkarni</i>	34	Chapter 5 - Child Labour: Issues, Challenges and Policies to Address It - <i>Rishi Das</i>	42	Chapter 6 - Child Labour in Assam: A Historical Study - <i>Abh. Bhanu Prasad</i>	49	Chapter 7 - The Dialogue Between Past and Present: Child Rights in Vedic Ages and Its Present Implications - <i>Sangeeta Bhattacharyya</i>	58	Chapter 8 - Impact of Child Marriage in security Areas and Societal Responsibility - <i>Santosh Islam</i>	63	Chapter 9 - The Effect of Armed Conflict on Children - <i>Shangyi Edongpor</i>	AN
	P.No.																				
Chapter 1 - Child Marriage: Violation of 'The Human Right' - <i>Poojashri Boraiah</i>	15																				
Chapter 2 - Understanding Child Labour and Protection of Child Rights in India - <i>Priya Das</i>	28																				
Chapter 3 - Child Labour and Exploitation - <i>Priya Marudhi</i>	27																				
Chapter 4 - Juvenile Delinquency: Issues and Concerns - <i>Rohit Kulkarni</i>	34																				
Chapter 5 - Child Labour: Issues, Challenges and Policies to Address It - <i>Rishi Das</i>	42																				
Chapter 6 - Child Labour in Assam: A Historical Study - <i>Abh. Bhanu Prasad</i>	49																				
Chapter 7 - The Dialogue Between Past and Present: Child Rights in Vedic Ages and Its Present Implications - <i>Sangeeta Bhattacharyya</i>	58																				
Chapter 8 - Impact of Child Marriage in security Areas and Societal Responsibility - <i>Santosh Islam</i>	63																				
Chapter 9 - The Effect of Armed Conflict on Children - <i>Shangyi Edongpor</i>	AN																				



Contents

	About the Editors	ix
	List of Figures	x
	List of Tables	xx
	List of Contributors	xxi
	Foreword	xxiv
	Preface	
	Acknowledgments	
Chapter 1	Health insurance in India: an exploratory study to understand customer service and satisfaction - Pradeep Kaurish and Neeraj Arora	1
Chapter 2	An overview of financial risks and role of Reserve Bank of India in the management of risks in Indian banking sector - Manoj Sanghetti and Poojey Purna Kumar	2
Chapter 3	Corporate governance, zero leverage and financial Constraint: A financing decision from Nepalese non-financial firms - Prem Prasad Shrestha	
Chapter 4	Financial performance analysis of selected Indian pharmaceutical companies during COVID-19 outbreak - Maduli Yasawini, Lalita Mohan Mohapatra	
Chapter 5	Effect of first lockdown announcement on the Indian stock market: An investigation of select 40 companies across nine sectors - Srijanani Desvarakonda, Lakshmi Rautat and Pankaj Shrivastava	
Chapter 6	Performance of public sector mutual funds and saving schemes at COVID-19 period: a study of public sector mutual funds - Kothamaram Venkat Rami Reddy, Atluri Sreenam	
Chapter 7	Sentiment score for finance decision: An analysis for investment in Indian commodity market - K R Pundareeka Vittala, Vishveswaraswamy V N and Pradeep Shinde	

BUILDING RESILIENT ORGANIZATIONS PREDICAMENTS AND PROSPECTS

Edited by
Falguni H Pandya, Sheelam Jain and Niharika Atchutuni



This Book Published by Routledge



A Research Agenda for
**Consumer
Financial Behavior**

Edited by
**Jing Jian Xiao
Satish Kumar**

ELGAR
RESEARCH
AGENDAS

Contents

<i>List of figures</i>	ix
<i>List of tables</i>	xi
<i>List of contributors</i>	xiii
<i>Acknowledgments of the reviewers</i>	xvii
1 Introduction to <i>A Research Agenda for Consumer Financial Behavior</i> <i>Jing Jian Xiao and Satish Kumar</i>	1
PART I DETERMINANTS OF FINANCIAL BEHAVIOR	
2 Financial literacy and financial behavior <i>Kirti Goyal and Satish Kumar</i>	19
3 Financial education and financial behavior <i>Makiko Hashinaga</i>	33
4 Financial socialization and financial behavior <i>Jill M. Norvilitis</i>	47
5 Consumer cash-flow management and budgeting behavior <i>Rameshkumar Subramanian and T P Arjun</i>	59
6 Bankruptcy: the result of failed financial relationships <i>Rita W. Green</i>	73
7 Financial access and financial behavior <i>Julie Birkenmaier and Qiang (John) Fu</i>	89
8 Consumer insurance behavior <i>Srijanani Devarakonda, Falguni H. Pandya, Pankaj Sahu, and Kevin Meng</i>	103

v



NEW EDITION

INTRODUCTORY
MICRO ECONOMICS

As per newly introduced Choice Based Credit System (CBCS)
under Dibrugarh University

FOR B.A. FIRST SEMESTER
(HONOURS) & GENERIC ELECTIVE (G.E.)

Price ₹ 330.00

ISBN 978-93-93805-15-7



BANALATA ACADEMY

Banalata Academic is an imprint of
Banalata Publication

An Imprint of

BANALATA

Academic Division

www.banalata.in

web mail : banalata@banalata.in

e-mail id : banalata_india@yahoo.com

INTRODUCTORY
MICRO ECONOMICS

As per newly introduced Choice Based Credit System (CBCS)
under Dibrugarh University

FOR B.A. FIRST SEMESTER
(HONOURS) & GENERIC ELECTIVE (G.E.)

NEW EDITION



**DR. BIDISHA MAHANTA
MS. KANCHAN KUMARI SHARMA
DR. ASHWINI MACHEY**



MONEY AND FINANCIAL MARKETS : A text book of Economics, B.A. 5th Semester (Honours) course of Dibrugarh University, written by **Binay Chandra Barua, Dr. Binisha Mohanta Hazarika** and Published by **Dr. Pradyot Hazarika** on behalf of **Banalata, Dibrugarh.**

1st Edition : Oct. 2022. Price : Two Hundred only.

লেখকসকল :
 শ্রীযুক্ত বিনয় চন্দ্ৰ বৰুৱা
 আৰু
 ডাঃ বিনিশা মহন্ত হাজৰিকা

প্ৰথম প্ৰকাশ :
 ১০ অক্টোবৰ ২০২২

ৱেবছাইট : www.banalata.in
 ৱেবছাইট : banalata@banalata.in
 ইমেইল : banalata_india@yahoo.com

প্ৰথম প্ৰকাশ : নৱেম্বৰ, ২০২২ চন

© সৈপকৰ

ISBN : 978-93-91060-54-1

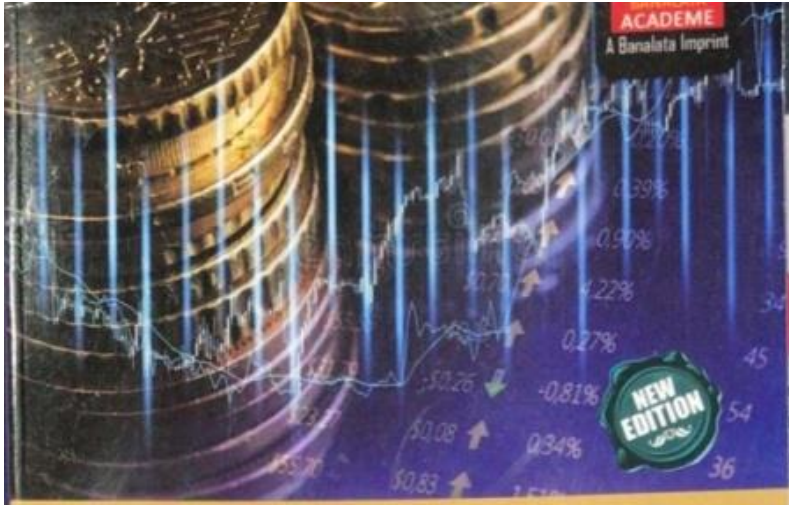
অক্ষৰ বিন্যাস :
 বনেনীয়া কামৰূপ, বেংগাল বেচৰ, বেংগাল

প্ৰচ্ছদ :
 পানিস বেংগাল, ডিব্ৰুগড়

মূল্য : ২০০.০০ টকা মাত্ৰ

মুদ্ৰণ :
 বনালতা প্ৰিণ্ট এণ্ড পাবলি
 ডিব্ৰুগড়-এস.এম.



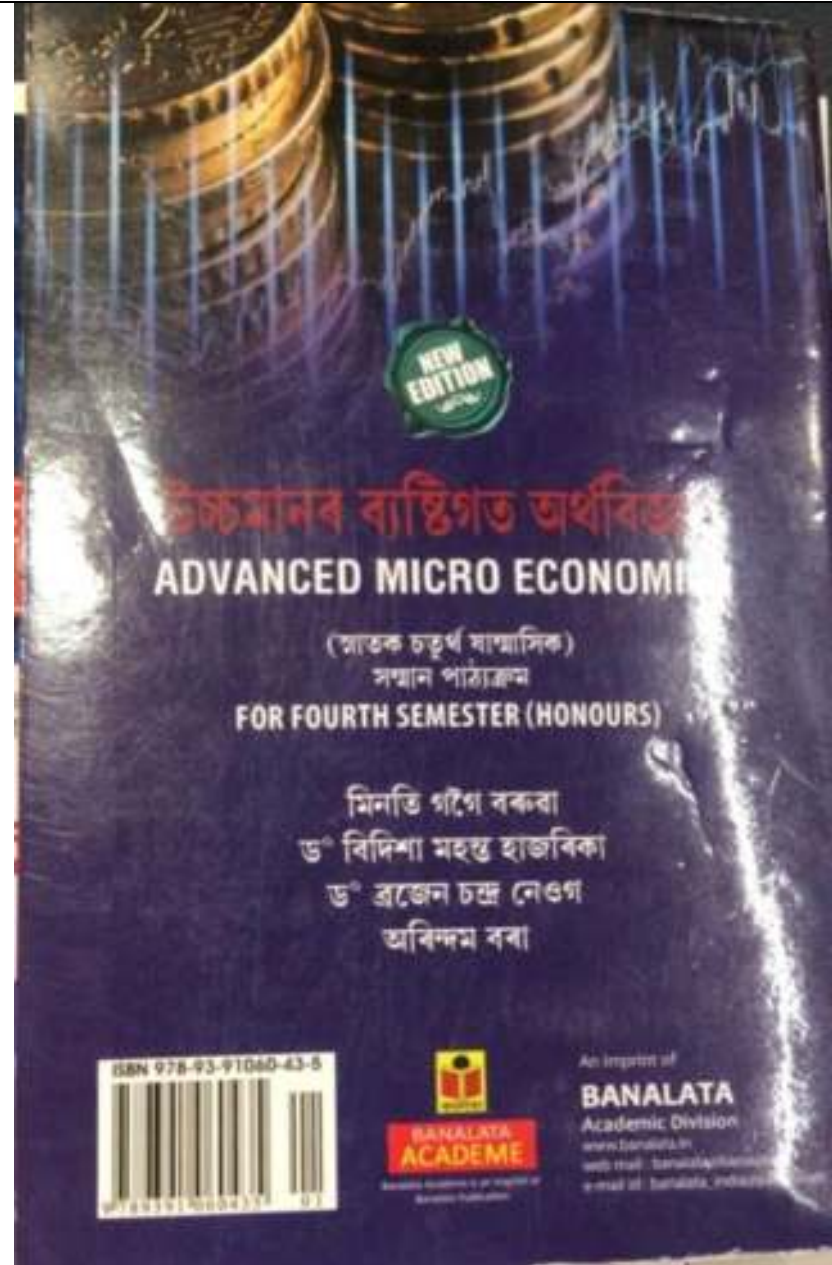


ভিক্রমচন্দ বিশ্ববিদ্যালয়ৰ স্নাতক মহলাৰ চতুৰ্থ বাৰ্ষিক (Semester)ৰ বাৰ্হনিকিতিক
মূল্যায়ন পদ্ধতি (CBCS)ৰ পাঠ্যক্রমৰ ভিত্তিত ৰচিত।

উচ্চমানৰ ব্যষ্টিগত অৰ্থবিজ্ঞান ADVANCED MICRO ECONOMICS

(স্নাতক চতুৰ্থ বাৰ্ষিক)
সন্মান পাঠ্যক্রম
FOR FOURTH SEMESTER (HONOURS)

মিনতি গগৈ বৰুৱা
ড° বিদিশা মহন্ত হাজৰিকা
ড° ব্ৰজেন চন্দ্ৰ নেওগ
অবিন্দম বৰা



উচ্চমানৰ ব্যষ্টিগত অৰ্থবিজ্ঞান ADVANCED MICRO ECONOMICS

(স্নাতক চতুৰ্থ বাৰ্ষিক)
সন্মান পাঠ্যক্রম
FOR FOURTH SEMESTER (HONOURS)

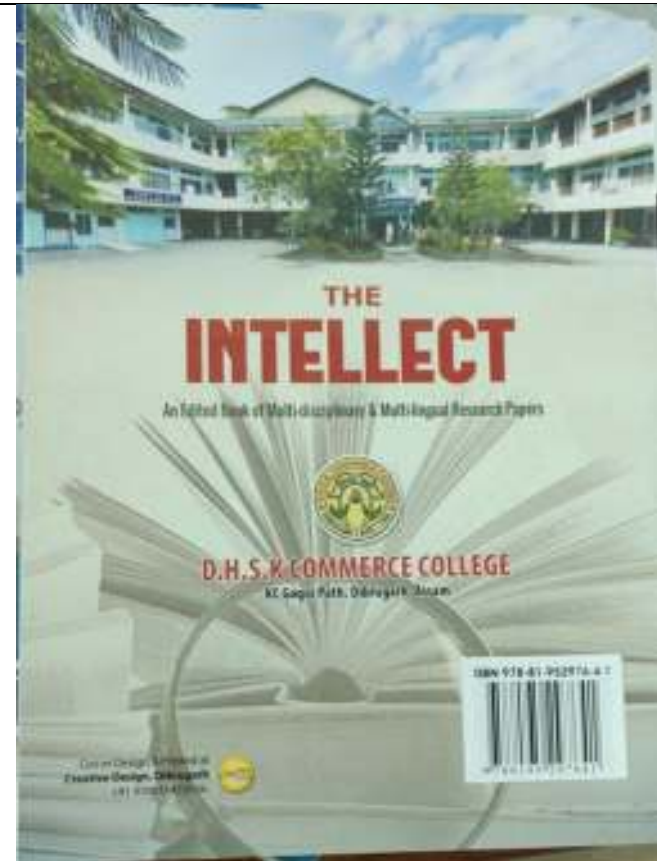
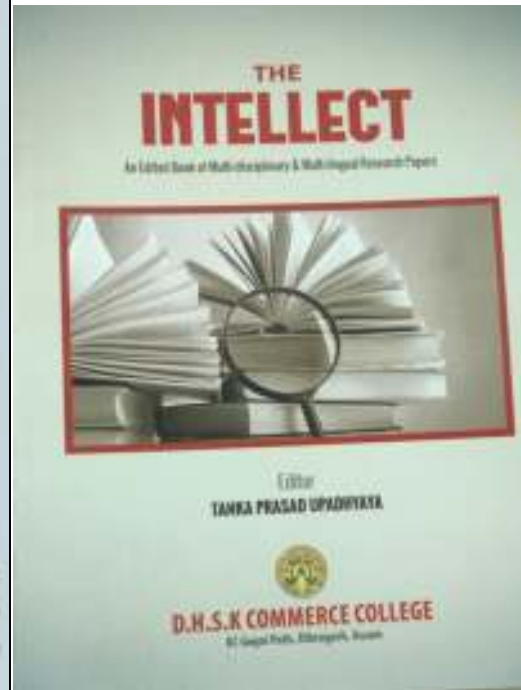
মিনতি গগৈ বৰুৱা
ড° বিদিশা মহন্ত হাজৰিকা
ড° ব্ৰজেন চন্দ্ৰ নেওগ
অবিন্দম বৰা



An Imprint of
BANALATA
Academic Division
www.banalata.in
web: mail: banalata@banalata.in
e-mail: banalata_edu@banalata.in

সূচীপত্র
Contents

- কল সিন্দু সনস্কৃত পৌত্তিক পদ্যসমূহ
তুপন ভাস্করী 71
- সামাজিক বিকাশের জন্য সনস্কৃত : এক সনস্কৃত পত্রিকার সংস্করণ
অনুভবিতা সেন 77
- সনস্কৃত সংস্করণের - একটি নতুন সনস্কৃত
সুপ্রসন্ন সিংহ 80
- সনস্কৃত সংস্করণের জন্য একটি নতুন পত্রিকা - সনস্কৃত
অনুভবিতা সেন 89
- The Stochastic Decomposition Result of Pareto and Lognormal (MG) two types of
general heterogeneity among with Nuptiya and general category
Srijtha Mahanta
Ajit Goswami 90
- Discussion and Measurement of Women Empowerment across The Globe
Srijtha Mahanta 91
- Entrepreneurship, Education and Training: An effective means for Growth and
Development of Entrepreneurship in India
Jaykro Gogoi 92
- Higher studies: Lessons from Nordic Countries
Kasturi Sarkis 93
- Representing Television in North East India: Analysis of Select Bollywood Movies
Lokesh Mishra 94
- Ease of Doing Business: An Overview on India's Improved Rank
Pabani Kashyap 97
- An Investigation into Financial Literacy and Financial Inclusion among Daily
Wage Earners in North Lakhimpur Town, Assam
Parbat Saha
Kunad Chandra Goswami 98
- Growth of Foreign Investment in Indian Capital Market and its Regulatory Framework
Prasenjit Gogoi 99
- Radio frequency identification (RFID) and its use in Library Management System
Sangeeta Sengupta Debi 100
- A Critical Analysis of National Education Policy 2020
Tanika Prasad Upadhyaya 110



PRAYUJONIYA BYASTIGATA ARTHABIGYAN : A textbook of Economics for Degree Third Semester Honours Course of Dibrugarh University, written by Minoti Gogoi Baruah, Dr. Brojen Ch. Neog, Arindam Bora, Dr. Bidisha Mahanta Hazarika and Published by Dr. Pradyut Hazarika on behalf of Banalata, Dibrugarh, Assam.

First Edition : Nov, 2020

Price : Two hundred fifty Only

প্রকাশক :

শ্রী প্রদ্যুৎ হাজৰিকা, এম.বি.এ.

কনলতা

নতুন বজাৰ, ডিব্ৰুগড়-১

শাখা :

পাণবজাৰ, গুৱাহাটী-১

website : www.banalata.in

webmail : banalata@banalata.in

email : banalata_india@yahoo.com

©লেখকৰ

ISBN:978-81-920585-2-8

প্রথম সংস্কৰণ : নবেম্বৰ, ২০২০

মূল্য : ২৫০.০০ টকা মাত্ৰ

ডিটিপি : পুলক গগৈ

প্রচ্ছদ : আশিস দেৱনাথ, ডিব্ৰুগড়

মুদ্ৰক :

কনলতা প্ৰিণ্ট এণ্ড পেপ্ৰ

ছেণ্টাৰ - এছ

ডিব্ৰুগড় বিশ্ববিদ্যালয়ৰ স্নাতক মহলাৰ পছন্দ ভিত্তিক
মূল্যাংকন পদ্ধতি [CBCS] অনুসৰি তৃতীয় যাদ্ধাসিকৰ সন্মান বিষয়ৰ
পাঠ্যক্ৰমৰ আধাৰত প্ৰস্তুত পুথি

প্রয়োজনীয় ব্যষ্টিগত অর্থবিজ্ঞান

তৃতীয় যাদ্ধাসিক (সন্মান)

NEW
EDITION

মিনতি গগৈ বৰুৱা
ড° ব্ৰজেন চন্দ্ৰ নেওগ
অবিন্দম বৰা
ড° বিদিশা মহন্ত হাজৰিকা

BANALATA
ACADEME
& Banalata Inprint

BUSINESS COMMUNICATION
Published by Ashok Publication
First Impression : 2020

© : Publisher

All rights reserved. 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 or otherwise, without the prior permission of the publisher, in writing.

This book is sold subject to the condition that it shall not, by way of trade or otherwise be lent, re-sold, hired out, or otherwise circulated without the publisher's prior consent in any form of binding or cover other than that in which it is published and without a similar condition including this condition being imposed on the subsequent purchaser.

GLOBAL OFFICE

- ◆ New Delhi Global Net Publication
(An Imprint of Asian Humanities Press)
Ground Floor, 2/27 Ansari Road, Daryaganj, New Delhi - 110002
Contact No. : 80113-48501, 75770-73317

HEAD OFFICE

- ◆ Guwahati Ashok Publication
Jaswanti Road, Panbazar
Guwahati - 1
Contact No. : 94350-44525, 70028-44982
E-mail: abguw@gmail.com

ISBN : 978-93-89491-34-4

Printed in India at Graphic Image

Publisher : Ashok Publication, Panbazar, Guwahati-1

Price : ₹ 220/-

