

## **Editorial**

It gives me immense pleasure to release Vol. IX, No. 2 (July-December, 2019 Issue) of Business Spectrum, the bi-annual peer reviewed fully referred e-Journal of IAA South Bengal (Midnapore) Branch. Though we are lagging behind to some extent, in releasing the issues of the Journal on time, we are taking initiatives and trying our best to regularize the Journal without compromising its quality.

In this present issue four research articles of very good quality on different topics under the thrusted areas of the journal have been accommodated and a brief review of such articles is given below.

**Nishat, S. & Khan, T. L.** in their research article entitled '**Assets-Liabilities Management of Indian Commercial Banks: A Canonical Analysis**' have investigated empirically the asset and liability management strategy of Indian public and private sector banks using canonical correlation approach. Their study has documented that for public sector banks the assets mix strategy depends on the liability structure, but for private sector banks the picture is reverse. The study also, considering common size balance sheet approach, has revealed that the reserves, deposits, and advances positions of private sector banks differ significantly from those of the public sector banks in India.

In their study titled '**Impact of Demonetization - An Empirical Study in the Southern Part of West Bengal**', **Roy (Dutta), M. & Das, A.** have examined impact of demonetization, which was carried out by the Government of India on November 8<sup>th</sup> 2016, on corruption, black money, counterfeit notes, cashless financial transactions and digital banking services with the help of the Fuzzy Logistic method using responses from twenty persons having minimum post-graduation degree from the area of the study. It has been observed in their study that the impact of demonetization on black money and corruption is negligible wherein demonetization could create a tremendous impact on adopting digitization, particularly in the banking sector.

In their study, entitled '**Bancassurance: An Assessment of its Popularity Based on Socio Economic Factors**', **Verma, D. & Kansra, P.** has made an attempt to examine the level of awareness of customers about the concept of Bancassurance which was introduced by RBI in the country like India with divergent demographics so that maximum number of insurance policies could reach to each and every region of the country whether rural, urban or semi-urban area. For the study, responses have been collected from the respondents through structured questionnaire and descriptive research design has been employed. It has been found in the study that maximum respondents are not at all aware about the notion of Bancassurance even after so many years of its inception. The authors also have suggested that various steps needed to be taken by bankers, insurers and government of our country for making customers aware about Bancassurance so that it can fulfill its objectives and help all the stakeholders in the country.

Pointing out that doing a good research work is not an easy task, **Sarkar, A. K.** in his qualitative study entitled '**An Enquiry into the Challenges in Academic Research**' has discussed about the challenges in academic research. Based on review of some available literatures, the author has identified some problems those are faced in writing a good research article like, writing in English, selection of right topic, selection of the right methodology, lack of motivation, lack of good knowledge in chosen topic, lack of time, occupational stress, lack of proper facilities provided by the institutions, and lack of ethics. The author also has put forwarded some recommendations to minimise such problem and carry on good and ethical research work in an efficient and effective manner.

At the end I, on behalf of Editorial Board of the Journal 'Business Spectrum' and also on behalf of IAA South Bengal Branch at large, profusely convey our sincere thanks to all the authors of this issue for their valued contribution which has made possible this issue to come out. I also extend my heart-felt thanks and gratefulness to all the reviewers, Executive Editor and Desk Editor for sparing their valuable time and whole-hearted support and co-operation in bringing out this issue of Business Spectrum. However, in spite of our every effort, some typographical errors may remain present in the piece of work for which I beg to be excused.



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**Editor-in-Chief**  
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