## UNNATI The Business Journal Index

1	A Sustainable Growth of Fin-tech Industry in India : Transformation in Finance Sector <b>Dr. Mamatha D'Souza</b>	1
2	A Study of Financial Performance of Paradeep Phosphates Ltd. Using Dupont Analysis <b>Dhruti G Jani</b>	6
3	A Study on Management Efficiency Ratio in Selected Public Sector Bank in India CA Hiral Shaileshkumar Parikh, Dr. Khyati Jagatkumar Patel	14
4	Financial Behaviour among Students in Delhi NCR <b>Mansi Yadav, Dr. Swaranjeet Arora</b>	20
5	Cryptocurrency: An Emerging Way of Digi-financing <b>Dr. Rati Mishra</b>	28
6	A Study on Financial Performance of Selected Indian Non-Banking Financial Companies (NBFCs) <b>Robin Vora, Dr. B. A. Lakhani</b>	33
7	Analysis of Banking Transactions Through UPI for Leading Banks in India During FY 20-21 <b>Prathmesh G Upadhye, Dr. Sneha Gajanan Upadhye, Rahul Hemant Sutar</b>	40
8	A Study of NPA Recovery Measures in Indian Banks <b>Kotak Shraddha Dinah, Dr. Rachna Paliwal</b>	58
9	Developing Positive Attitude and Behavior in Students for Good Academic Performance through CIQ (Complete Intelligence Quotient) <b>Dr. Pratibha Verma, Dr. Dharmendra Kumar Shrotriya, Arvind Kumar Verma</b>	63
10	Influence of Self-motivation on Performance of Women Entrepreneurs of Apparel Industry in Indore City <b>Dr. Sheela Dashora, Pallavi Joshi</b>	73
11	Post Pandemic Mental Wellbeing Practices In Indian Corporates and Role of HR <b>Leena Gehlot</b>	84
12	Permission Marketing: Creating Turbulence for Banking Customers Dr. Khushboo Sharma, Sonam Kothari	89