**REVIEW ON FINANCIAL ANALYSIS AT KMF KALABURAGI**

**BHADRAPPA HARALAYYA**

PROFESSOR AND HOD

DEPARTMENT OF MBA

LINGARAJ APPA ENGINEERING COLLEGE BIDAR-585403

bhadrappabhavimani@gmail.com

Orcid id-0000-0003-3214-7261

 **ABSTRACT**

 Karnataka cooperative milk federation kept will be the body for your milk helpful action in Karnataka. The second most prominently mil agreeable among dairy cooperatives within the country. In south India it is prominently about obtainment and profit. A portion of the center capacities of the federation will be the milk and whole mil items.The “Nandini” brand is a new commonly recognized brand for unadulterated in addition to modern day milk in addition to milk stock. KMF has 14 milk things covering just about all provinces of typically the state that creates milk from typically the network co-usable modern society and provides milk to customers in several towns/cities/rustic market segments in Karnataka.Karnataka dairy advancement co-operation, the major world budgetary establishment advancement organization to be able to fund the nation’s milk progress program started in Karnataka with all the participation range = bunch co-activity with village institute of cooperative foundation in 1974, AMUL example of cooperatives of dairy companies Karnataka from 1974 – seventy five with monetary the guide of world bank/ IDA , flood operations II and III . Anand’s example is the three authoritative structures- network focused milk cooperatives, district milk unions at the locale stage to mind, degree makers and Federation on the state stage to organize sectoral progress in the area. The country, constantly and calmly cooperating to make an agreeable provincial monetary atmosphere dependent on cooperatives. KMF is likely one of only a handful barely any events the alliance within the country, are turning around the milk of occupation auxiliary’s endeavor.

 **KARNATAKA COOPERATIVE MILK FEDERATION**

 About June 3, mid 1970s, an intergrated task become dispatched inside Karnataka to repair and comprehend typically the dairy endeavor foreseeable with agreeable specifications and arise an additional stage for milk advancement. Dealing together with the primary assignment, typically the World Bank -- helped dairy enhancement mission become began in 1975. In the beginning the undertaking protected eight areas associated with southern Karnataka plus the Karnataka dairy products improvement changed into outfitted to execute the particular test. Association staggered, multiunit the upwards incorporation of the particular entirety of the particular games from the enhancement of milk organized with milk reasonable organization within the home town level, associations whole milk inside the main stage in addition to the improvement regarding participation inside milk country stage because the zenith in the edge, is offered the duty to bring out Rs. Task 51 Crores. On the stop of Sept. 2010 1984, the Planet Bank help quest got finished in addition to dairy improvement sporting activities stayed in developed nations, other as compared to for the beachfront Taluk of Uttar Karnataka and inside April 1984, KMF was begun inside May 1984 since a trade regarding KDDC.

Establishment:

 The Gulbarga milk producer societies unions came into existence on 19 August 1985. With an initial capital of Rs. 39.34 Lakhs where the producer. Now the GUMUL is taken over by KMF Unit on 1-10-2008.

Milk Collection and Sales:

* Average collection of milk per day is around 17,852 Kgs.
* The average sales of milk per day is around 46,498 Liters.

Diary Expansion:

 The capacity of the Gulbarga dairy has been increased from 30,000 liters to 60,000 liters. The national dairy development board has implemented this as a part of its plan.

**LITERATURE REVIEW:**

1. Dinesh Kumar Bharati, Chandra Sen. Possessing examined the knowledgeable subtleties of typically the fundamental milk regarding society in of India, he’s watched leading notch progress inside general public. He or she finishes up, typically the predictable exertion needed to arrive at typically the fathering. At previous, regular endeavors usually are needed to collect a cost-effective view about milk creation. Typically the rancher is starting an economical dairy creation in dairy creation. These ranchers are creating dairy creation on the business foundation therefore from the cooperative associated with dairy organizations. This individual utilized the company base as a possible exercise taken by typically the milk cooperatives. He or she found that right now there was obviously a greater diploma for growing typically the dairy business about the grounds of which the other fundamental organization inside our nation.
2. H.S.K. Tangiralal brought out the importance of co-operative in providing opportunities to women particularly in rural area and their socioeconomic improvement. However he found that women are not bereft of several benefits. Prominent among them are gender discrimination in the volume of workload, wage gap, participation and power sharing. Therefore, the author suggested improvement in women access to resources and leadership, saving and credit facilities and encouraging more women to participate in the functioning of co-operatives.
3. D. Narayan, Nothing that many position less, significantly less-capable and tiny standing families possibly won’t partake inside breastfeeding focused about an agreeable add on information on regarding two dairy co-operatives in Gujarat, he or she expressed that variation in rank proprietorship, altering and non-working the democratization regarding dairy co-operatives is surely an obstruction to segment, absence of education and learning still might not be a new perspective in Kerala, anyway land control will likewise end up being perhaps the many factor influencing typically the affect of ranchers on milk growth. She reference of which females have diverse time and energy to benefit coming from clutters they organize as no longer functioning or not functioning. This shows typically the decent capacity of ladies in raising directs,

Activities are inside progress similar to be the provincial improvement premise Malbar from making more grounded milk ranches invited as it can not just like the animals whole milk, anyway can’t illumine the issues in the negative and typically the powerless shouldn’t have got mainly because of co-operation inside the milk a great extradentary measures regarding. This must be in the mind at the leading of the concern list when planning authorities assistance intercessions.

1. L. Mahalingaiah, B.V.Vekateshaiah, H.Arun Kumar, K.Jayrajrao. Has studied the “Environmental Management in dairy Industry”. They conclude in this article that waste presentation has been an active concern of dairy sector. The incentive for dealing with waste reduction in dairy plants can be achieved in “Economic gains in term of milk solids conservation, easier compliance with legislation and good marketing advantages”.

The ESM is an ongoing interactive process. The structure, responsibilities, practices, procedures, resources for implementation of environmental polocies, objectives and target can be co-ordinated, with development of an environmental management Programme. The EMS emphasized review of its objectives for continual improvement.

1. N. Seriyansami. The has composed a good article on “Agency of Co-operatives Boon for Indian native ranchers”. This papers desire to provide a depiction associated with agreeable milk within India. India offers become the primary dairy maker on the particular planet. The broaden in milk advancement all through the particular period was with regard to the most component a direct result the functional flood program within the reasonable, the amount of helpful dairy products networks, the amount plus milk creation extended with the utilization of the product.

This individual inspected the demonstration of dairy manufactures, cooperatives, the scenario of co-operatives within country monetary development and gainfulness, little scale network exam has gotten considerable mindfulness, organization cooperatives have an collection od connection within agrarian advancement work, deals. Prosperity, plus health, sustenance plus training in traditional India. The substantial focuses of the particular town maker’s useful neighborhood luxuries regarding their members and get a sensible expense for whole milk. Presently every area in India, that is reasonable to be able to have a beneficial assembling organization. This specific is the justification milk cooperatives are definitely more qualified to regional improvement in constructing countries like of India.

1. M.T. Ramanada, S Mahendra Kumar has identified the Milk Makers of Karnataka is Usually constrained. (KMF). He or she depicted KMF since Karnataka Apex I actually milk speaking to be able to helpful milk preparations. The 0.thirty three most prominent record helpful inside region. In the southern of India. the particular essential in expression of obtainment has been once also promoted. The “Nandini” brand name is a family members distinguish for unadulterated and modern dairy and milk share.

The creators obtain home elevators the advancement of milk cooperatives in Karnataka. The particular accentuation of the paper is on working with the ladies’ milk helpful neighborhood situated in Southern Karnataka, the picked network record great outcomes during the learn period.

1. Dr. A.M.Gura. highlight the “Challenges Before dairy Co-Operative”. He points out the challenges about cost of milk procurement. Process cost, Labor cost, Lack of professional management etc. He found delay in decision, not giving much attention towards gross route levels PDCS. He suggested that dairy co-operative should keep aside political. Interference and professional management should be adopted, all cost should be reduced and the ;oyalty of members to dairy co-operatives should be developed.
2. Narendra Singh, DSSohi, Samar Singh wrote in his article “E-augmentation in dairy cultivating a strategy to revitalization” Dairy ranchers must be upheld with intuitive information, abilities and favorable position to utilize higher applied science that lead to benefit situated milk. Qualities that grow productiveness, because of radio, TV, PC frameworks and web telephones and telephones, call focuses are entirely important.

He presumes that around and world, countries have come to know-how science (IT) as a stunning programming to counter financial exercise in powerful administration in creating human resource. The milk flexibly framework will outfit amazing instruments for dairy ranchers and ranchers to stay in contact the predetermined, brisk, precise, forceful and effective report required for the particular all out development of the dairy products ranch exchange. The particular proposed new e-milk model has additional coordination of the majority of recent and unforgettable applied science, which usually thus will provide about higher outcome.

1. Harish Damodaran, says in his article “Pure Dairy farming an ide whose time has come”. Milk is number one from of commodity in India other than wheat, rice, sugarcane, c otton or oilseeds. Milk excites neither policymaker nor corporate. The planner sees dairying as basically subsidiary activity to agriculture but milk producer do not get reasonable price for their product. In India small producers milk and sell it in market but there is not pure dairying farm just like Saudi Arebia, Denmark, Switzerland etc. so he suggests to open pure dairy farming but nobody can be successful unless he loves his work.
2. Dr.P.A.Koli says in his article “Dairy Development in India and Challenges” about challenges in the nature of entry of private dairies. Low qualities of milk, more passive membership in societies in village, low investment in research and Development, undesirable politics etc. he suggested amalgamation of dairy societies in village develop a self financial model, brand development and quality control etc. he concludes that the dairy cooperatives in facing several challenges. However the united efforts will help them to service in future. They need to apply scientific and professional management.
3. Shri.U.R.Gothindikar. He writes in his article on “Milk and Milk products and prevention of food adulteration Act”. As per his information number of food manufacturer or milk and milk product operator were found not aware of basic prevention of food laws, so he provide basic information about prevention of the provisions of Section 7. It is an offence punishable by court of low, paralytics depend upon the extent of adulteration and nature of the offense. Therefore it is necessary to know what is meant by an adulterated food, so that the food industry and trade will be fulfilling obligations toward the consumers by giving them wholesome pure food as well as taking care of their own safety, and lastly her advise to dairy to keep in milk compliance of provisions in carrying out all the operations concerning milk and milk products.
4. Dr.W.S.Benni. creates within the article “Wellsprings of effectivity plus MPCS participation within Karnataka”. Researchers selected 20 MPCS plus a hundred plus sixty MPCS users in Dharwad plus Uttar Kannada District. This Individual consider one associated with the most substantial resources determined along with MPCSs i. Electronic milk flexibly associated with creature milk resources asymmetricly dispensed amongst impressive classes associated with part states. The level of tutoring of several staff in the particular Dharwad region showed up at the levels and lows. Acceptance of women plus men in milk. This suggested female members are usually extra stressed within milk developments. This individual reasons that MPCS members of Dharwad District are ahead of each one of the sources and uses as a alternative of Uttar Kannada locale members.

**CONCLUSION:**

The study had undertaken on the topic “Financial Analysis” to know the financial status and interpret the company’s performance. The analysis of the co-operative limited was undertaken with the help of ratios, which are important tools of financial analysis.The co-operative limited was achieved tremendous progress over the recent year. The co-operative limited has a healthy financial performance, the co-operative limited has been able to achive growth across the multiple parameters, including customer’s acquisitions, geographical spread, business volumes and revenues.

It is found that the current asset are more than the current liability and we can conclude that the co-operative limited will be able to meet all its immediate, all its financial commitments, without succumbing to pressure. Therefore the short-term solvency positions of the Nandini remains healthy.

After having solved ration and analyzing the financial data, we can conclude the co-operative limited has gradually excelled over the years. Thus ration analysis has been a very useful technique which has highlighted the performance Nandini in key-areas and also has in the avocation of certain strategies to be followed Nandhini which is indispensable to its future growth.To conclude the co-operative Limited’s financial positions is satisfactory. The analysis of the co-operative Limited was using tools techniques like ratio analysis.

**REFERANCES**

1. Gowriswari, S., Raman, R., Haralayya, B., & Vibhute, N. S. (2022, October). Medical image learning by integrating image grade and kernel processing into feature extraction. In AIP Conference Proceedings (Vol. 2519, No. 1, p. 030012). AIP Publishing LLC.
2. Prasad, V., Haralayya, B., Jayashree, R. A., Prabavathy, A. K., & Selvarasu, S. (2023, January). Creating a cost-effective network of operational resources for wireless networks. In AIP Conference Proceedings (Vol. 2523, No. 1, p. 020087). AIP Publishing LLC.
3. V. S. Kumar, A. Alemran, S. K. Gupta, B. Hazela, C. K. Dixit and B. Haralayya, "Extraction of SIFT Features for Identifying Disaster Hit areas using Machine Learning Techniques," *2022 International Conference on Knowledge Engineering and Communication Systems (ICKES)*, Chickballapur, India, 2022, pp. 1-5, doi: 10.1109/ICKECS56523.2022.10060037.
4. M. Sakthivel, S. Kant Gupta, D. A. Karras, A. Khang, C. Kumar Dixit and B. Haralayya, "Solving Vehicle Routing Problem for Intelligent Systems using Delaunay Triangulation," *2022 International Conference on Knowledge Engineering and Communication Systems (ICKES)*, Chickballapur, India, 2022, pp. 1-5, doi: 10.1109/ICKECS56523.2022.10060807.
5. V. S. Kumar, A. Alemran, D. A. Karras, S. Kant Gupta, C. Kumar Dixit and B. Haralayya, "Natural Language Processing using Graph Neural Network for Text Classification," *2022 International Conference on Knowledge Engineering and Communication Systems (ICKES)*, Chickballapur, India, 2022, pp. 1-5, doi: 10.1109/ICKECS56523.2022.10060655.
6. S. Tahilyani, S. Saxena, D. A. Karras, S. Kant Gupta, C. Kumar Dixit and B. Haralayya, "Deployment of Autonomous Vehicles in Agricultural and using Voronoi Partitioning," *2022 International Conference on Knowledge Engineering and Communication Systems (ICKES)*, Chickballapur, India, 2022, pp. 1-5, doi: 10.1109/ICKECS56523.2022.10060773.
7. V. S. Kumar, M. Sakthivel, D. A. Karras, S. Kant Gupta, S. M. Parambil Gangadharan and B. Haralayya, "Drone Surveillance in Flood Affected Areas using Firefly Algorithm," *2022 International Conference on Knowledge Engineering and Communication Systems (ICKES)*, Chickballapur, India, 2022, pp. 1-5, doi: 10.1109/ICKECS56523.2022.10060857.
8. Haralayya, B. 5. The Impact of AI on Consumerism.
9. Khan, B., Kumar, P., Soubhari, T., Haralayya, B., & Priya, U. “DATA PERFORMANCE ON COMPARATIVE STUDY OF PUBLIC SECTOR AND PRIVATE SECTOR BANKS IN INDIA” Manager – The British Journal of Administrative Management, Volume 58, Issue 156,2022 Pages 109-122
10. Bhanu, M. V. V., Khan, B., Haralayya, B., Khan, S. A., Magdaline, J. M. S., & Jafersadhiq, “A. SERVICE QUALITY AND CUSTOMER SATISFACTION FOR BANKING SYSTEM” . Manager – The British Journal of Administrative Management, Volume 58, Issue 156,2022 Pages 123-130.
11. Dr. P. Vamsi Krishna Dr. Swapna Datta Khan, Dr. Sachin Wankhede, Dr. Chadalavada Lakshmi Nath, Dr. Bhadrappa Haralayya, Bhola Khan “A STUDY ON SERVICE QUALITY DIMENSIONS AND FACTORS AFFECTING CUSTOMER SATISFACTION IN E-BANKING FUNCTIONALITY” Korea Review Of International Studies,Volume 15,Issue 41,2022 Pages 119-133.
12. Dr. Parvez alam khan M. Harish Behin, Dr. C. L. Jeba Melvin, Dr. Bhadrappa Haralayya, Bhola Khan, Rohit Mishra “TECHNICAL IMPACT OF E-BANKING ON OPERATIONAL PERFORMANCE SERVICE QUALITY ON CUSTOMER SATISFACTION IN PRIVATE AND PUBLIC BANK” Korea Review Of International Studies,Volume 15,Issue 41,2022 Pages 134-145.
13. Dr. Priyanka Kaushik Dr. A. Balamurugan, Dr. M. Vamsi Krishna, Dr. Rajib Bhattacharya, Dr. Shariq Mohammed, Dr. Bhadrappa Haralayya “ROBOTIC PROCESS AUTOMATION (RPA) IN ACCOUNTING AND AUDITING OF BUSINESS AND FINANCIAL INFORMATION” Manager – The British Journal Of Administrative Management, Volume 58, Issue 157,2023 Pages 127-142
14. HARALAYYA, B., & AITHAL, P. S. (2022). BANKS AND FINANCIAL INSTITUTION.
15. Dr. Santosh Jagtap Dr. Rashmi B H, Dr. Raghavendra Kulkarni ,Dr Bhadrappa Haralayya, (2023). MACHINE LEARNING BASED FINANCIAL MANAGEMENT.
16. A. Kishore Kumar, A. Alemran, D. A. Karras, S. Kant Gupta, C. Kumar Dixit and B. Haralayya, "An Enhanced Genetic Algorithm for Solving Trajectory Planning of Autonomous Robots," *2023 IEEE International Conference on Integrated Circuits and Communication Systems (ICICACS)*, Raichur, India, 2023, pp. 1-6, doi: 10.1109/ICICACS57338.2023.10099994.
17. R. Bhattacharya, Kafila, S. H. Krishna, B. Haralayya, P. Nagpal and Chitsimran, "Modified Grey Wolf Optimizer with Sparse Autoencoder for Financial Crisis Prediction in Small Marginal Firms," *2023 Second International Conference on Electronics and Renewable Systems (ICEARS)*, Tuticorin, India, 2023, pp. 907-913, doi: 10.1109/ICEARS56392.2023.10085618.
18. Dr. Bhadrappa Haralayya . "Review on Effect of Branding on Consumer Buying Behaviour" Iconic Research And Engineering Journals Volume 6 Issue 10 2023 Page 81-91
19. Dr. Bhadrappa Haralayya ; Dr. Mamta Mallikarjun . "Review of Financial Statement Analysis on Financial Performance" Iconic Research And Engineering Journals Volume 6 Issue 10 2023 Page 92-103
20. Dr. Bhadrappa Haralayya ; Dr. Mamta Mallikarjun . "Review on Consumer Buying Behavior" Iconic Research And Engineering Journals Volume 6 Issue 10 2023 Page 104-111
21. Dr. Bhadrappa Haralayya . "Review on Cost Management" Iconic Research And Engineering Journals Volume 6 Issue 10 2023 Page 112-121
22. Dr. Bhadrappa Haralayya . "Review on Credit Risk" Iconic Research And Engineering Journals Volume 6 Issue 10 2023 Page 122-134
23. Dr. Bhadrappa Haralayya ; Dr. Mamta Mallikarjun . "Review on Employees Job Satisfaction" Iconic Research And Engineering Journals Volume 6 Issue 10 2023 Page 135-143
24. Dr. Bhadrappa Haralayya . "Review on Employees Training and Development" Iconic Research And Engineering Journals Volume 6 Issue 10 2023 Page 144-151
25. Dr. Bhadrappa Haralayya ; Dr. Mamta Mallikarjun . "Review on Promotion Mix Strategy" Iconic Research And Engineering Journals Volume 6 Issue 10 2023 Page 152-161
26. Dr. Bhadrappa Haralayya ; Dr. Mamta Mallikarjun . "Review on Ratio Analysis of Financial Performance" Iconic Research And Engineering Journals Volume 6 Issue 10 2023 Page 162-171
27. Dr. Bhadrappa Haralayya . "Review on Ratio Analysis" Iconic Research And Engineering Journals Volume 6 Issue 10 2023 Page 172-181
28. Rohit Kumar Dr Manish Kumar Jaisal,Raman R Tirpude,Dr Bhadrappa Haralayya,Dr. Priyanka Agarwal,Dr. Shweta Rani “ENVIORNMENT AND SUSTAINABLE DEVELOPMENT A THEORITICAL FRAMEWORK” European Chemical Bulletin ,Volume 12, Issue 5,2023,Pages 362-372
29. S. K. Gupta, W. Ahmad, D. A. Karras, A. Khang, C. K. Dixit and B. Haralayya, "Solving Roulette Wheel Selection Method using Swarm Intelligence for Trajectory Planning of Intelligent Systems," *2023 International Conference on Recent Trends in Electronics and Communication (ICRTEC)*, Mysore, India, 2023, pp. 1-5, doi: 10.1109/ICRTEC56977.2023.10111861.
30. S. K. Gupta, V. S. Kumar, A. Khang, B. Hazela, N. T and B. Haralayya, "Detection of Lung Tumor using an efficient Quadratic Discriminant Analysis Model," *2023 International Conference on Recent Trends in Electronics and Communication (ICRTEC)*, Mysore, India, 2023, pp. 1-6, doi: 10.1109/ICRTEC56977.2023.10111903.
31. S. K. Gupta, A. Alemran, P. Singh, A. Khang, C. K. Dixit and B. Haralayya, "Image Segmentation on Gabor Filtered images using Projective Transformation," *2023 International Conference on Recent Trends in Electronics and Communication (ICRTEC)*, Mysore, India, 2023, pp. 1-6, doi: 10.1109/ICRTEC56977.2023.10111885.
32. S. K. Gupta, S. Saxena, A. Khang, B. Hazela, C. K. Dixit and B. Haralayya, "Detection of Number Plate in Vehicles using Deep Learning based Image Labeler Model," *2023 International Conference on Recent Trends in Electronics and Communication (ICRTEC)*, Mysore, India, 2023, pp. 1-6, doi: 10.1109/ICRTEC56977.2023.10111862.
33. Dr Manish Kumar Jaisal,Raman R Tirpude,Dr Bhadrappa Haralayya,Dr. Priyanka Agarwal,Dr. Shweta Rani Rohit Kumar “ Environment And Sustainable Development A Theoretical Framework , European Chemical Bulletin, Volume 12,,Issue 5,Pages 362-372
34. Dr Bhadrappa Haralayya, Dr. Parveen Roja M, Dr. Mona Sinha, Rikhi Yadav, Dr.Premasish Roy Alok Suresh Shah “Challenges And Impact Of Artificial Intelligence On Sustainable Development And E-Markets, European Chemical Bulletin ,Volume 12,,Issue 5,Pages 609-621
35. Haralayya, Bhadrappa. "A Study on Duration Gap Method and Interest Rate Risk Management." Journal of Survey in Fisheries Sciences 10.1S (2023): 5674-5685.
36. Dr Bhadrappa Haralayya A Study On Liquidity Risk Management European Chemical Bulletin ,Volume 12, Issue 4,Pages 6114-6125
37. Dr. Bhadrappa haralayya. (2023). An Empirical Investigation In Anlysing The Critical Factors Of Machine Learning Towards Risk Management In Banks Using Multivariate Analysis Of Variance (Manova). CEMJP, 31(2), 989–996. <https://doi.org/10.57030/23364890.cemj.31.2.102>
38. Sharma, N., William, P., Kulshreshtha, K., Sharma, G., Haralayya, B., Chauhan, Y., & Shrivastava, A. (2023). Human Resource Management Model with ICT Architecture: Solution of Management & Understanding of Psychology of Human Resources and Corporate Social Responsibility. Journal for ReAttach Therapy and Developmental Diversities, 6(9s (2)), 219-230.
39. . Tripathi, N., William, P., Sharma, G., Haralayya, B., Maheswari, K., & Kulshreshtha, K. (2023). Is Digital Business Growth in a Green Economy with Environmental Sustainability Accelerate the Organizational Positive Thinking and Potential. Journal for ReAttach Therapy and Developmental Diversities, 6(9s (2)), 209-218.
40. Manoj B Pandey Dr Bhadrappa Haralayya, Sunil Kumar Vohra, Smiley Gandhi E-COMMERCE AND ITS IMPACT ON GLOBAL BUSINESS, 2023 ,Volume-1, Pages 1-201
41. Srivastava, A. K., John, E. P., Haralayya, B., Sharma, G., Deshmukh, R., & Thamaraiselvi, G. (2023). Regression and Correlation Analysis on Profitability of Working Capital (WC) and its Psychological Impacts on Entrepreneur & Employees. Journal for ReAttach Therapy and Developmental Diversities, 6(10s (2)), 257-269.
42. Vohra, S. K., Kumar, V. S., Krishnamoorthy, R., Mahesh, P., Haralayya, B., Soni, N., & Gupta, S. K. (2024). Original Research Article The 5G revolution: Tackling challenges in smart cities and intelligent transportation systems. Journal of Autonomous Intelligence, 7(2).
43. Haralayya, B., Mishra, A., Singh, M., & Muda, I. (2024). A Study on the Performance of the Banking Industry During the COVID-19 Crisis. In Advancements in Business for Integrating Diversity, and Sustainability (pp. 82-87). Routledge.
44. Rao, M. K., Haralayya, B., Mishra, A., & Muda, I. (2024, March). Credit Risk Assessment in Banking Industry Using Optimization Based ML Algorithm. In Advancements in Business for Integrating Diversity, and Sustainability: International Analytics Conference 2023| IAC 2023 February 2& 3, 2023| Virtual Conference (p. 93). Taylor & Francis.
45. Yadav, B. S., Haralayya, B., Kumar, V., & Muda, I. (2024, March). Analysis on the Impact of Mediating role of Human Capital on the HR Management Practices. In Advancements in Business for Integrating Diversity, and Sustainability: International Analytics Conference 2023| IAC 2023 February 2& 3, 2023| Virtual Conference (p. 116). Taylor & Francis.
46. Gupta, S. K., Haralayya, B., Kumar, V., & Muda, I. (2024, March). Prediction of Customer Default in E-commerce based on Spider Monkey Optimized Scalar Random Forest Algorithm. In Advancements in Business for Integrating Diversity, and Sustainability: International Analytics Conference 2023| IAC 2023 February 2& 3, 2023| Virtual Conference (p. 57). Taylor & Francis.
47. Vohra, S. K., Haralayya, B., Gangwar, V. P., & Muda, I. (2024). Analysis of the Integration of Digital Marketing and the Business Strategy of the Organization. In Advancements in Business for Integrating Diversity, and Sustainability (pp. 98-103). Routledge.
48. Maheswari, K., Kumar, A., Humnekar, T. D., Prabhakar, A., Haralayya, B., & Kumar, M. (2024). Impact Of AI And Blockchain Technology In The Growth Of Digital HRM Transformation As A Function Of Management. Educational Administration: Theory And Practice, 30(4), 1685-1693.
49. Narendran, M. S., Jaiswal, R., Rai, M. P., Haralayya, B., Yadav, A. S., & Mishra, A. K. (2024). Exploring The Impact Of Emotional Intelligence On Leadership Effectiveness: A Meta-Analysis In Management Studies. Educational Administration: Theory And Practice, 30(4), 1668-1673.
50. Muda, I., Vohra, S. K., Gangwar, V. P., Haralayya, B., Singh, P., Pandey, A. K., & Abate, G. W. (2024). Evaluation of economic, environmental, and social impacts of COVID on rural tourism. Environment, Development and Sustainability, 1-15.
51. Garg, S., Haralayya, B., Maguluri, L. P., Szeberényi, A., & Sameen, A. Z. THE IMPACT OF ARTIFICIAL INTELLIGENCE ON MANAGEMENT PRODUCTIVITY AND EFFICIENCY.
52. Dsouza, J. J., Deeja, S., Bajpai, A., Haralayya, B., Mishra, P., & Yadav, M. A. (2024). Effects Of Asset Liability Management On The Profitability And Liquidity Of Particular Indian Commercial Banks. Educational Administration: Theory and Practice, 30(4), 7084-7088.
53. Haralayya, B. (2024). CORPORATE GOVERNANCE AND FINANCIAL PERFORMANCE: A LONGITUDINAL ANALYSIS OF THE IMPACT OF BOARD STRUCTURES. International Development Planning Review, 23(1), 1649-1663.
54. Haralayya, B. (2024). Behavioral Finance In Personal Investment: Analyzing The Role Of Psychological Factors In Decision-Making. Educational Administration: Theory and Practice, 30(5), 181-191.
55. Haralayya, B., Krishnakumar, P., Naik, S., & Reddy, D. H. (2024). An Extensive Analysis Of The Arbitrage Efficiency And Risk Return Dynamics Of Investment Strategies In The Indian Equity Derivative Market. Educational Administration: Theory and Practice, 30(5), 577-583.
56. Haralayya, B. (2024). Fintech Disruption: Evaluating The Implications For Traditional Financial Institutions And Regulatory Frameworks. Educational Administration: Theory And Practice, 30(5), 6783-6792.