

## Editorial

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Hearty greetings to all the readers. We are happy to release the second issue of the eleventh volume of the Journal. The journal has been growing stronger with increasing quality contributions of the researchers and academics and appreciations from the rising readership. This issue has a mixed composition of interesting and good quality research papers, a case study, and a book review, analysing from different perspectives of management.

In the research paper titled “CEOs and Quiet Life Hypothesis – A Comparative Study on SBI and other Public Sector Banks in India” Pushkala Narasimhan, K. A. Venkatesh and J. Mahamayi tested the competition scenario among the public sector banks in India and examined empirically whether the leadership attributes to the market share. The paper has empirical evidence to infer that the SBI enjoyed market power during 2017 and 2018. It was also found that the SBI had the highest efficiency and other banks were far behind in terms of cost efficiency. The cost efficiency has been attributed to the leadership by the CEO.

B. Sowmya Satish contributed a research paper titled “Contract Farming – A Way to Sustainable Agriculture - A Case of Mango Contract farming in Karnataka”. The study finds that contract farming is more efficient than non-contract farming. It also explores that contract farming will enhance the farmer’s profitability and increase the living standard of the farmers and enable the sustainable development of the agriculture.

P. Santhi and S. Sangeetha predicted the farmers’ access to Pradhan Mantri Fasal Bima Yojana (PMFBY) Scheme using discriminant analysis. The study found that a moderate level of awareness is prevailing among the farmers about the features of the PMFBY scheme. The non-loanee farmers were much aware of various features than loanee farmers. The access to the scheme by the non-loanee farmers were determined by announcement of cut-off date ahead of the particular season and support services available at the villages. Whereas, the access to the scheme by the loanee farmers is facilitated by the mandatory deduction of premium out of agricultural credit, insurance policy provided at their doorstep by authorities, agencies and involvement of local leaders.

Another paper titled “The impact of the renegotiation of USCM on the agricultural exports of Sinaloa” written by José G. Vargas-Hernández, Icela Flores Osuna and M.S.C. Omar Cristian Vargas González analysed the advantages and disadvantages of the re-negotiation of United States, Mexico and Canada Treaty (USMC) on Sinaloa’s agricultural exports. The study explores that renegotiation has negative impact on production and exports of agricultural products in Sinaloa.

In a paper titled “Thriving the transformation process of MFI through IPOs - Case study of Indian MFIs” P. Baba Gnanakumar studied the capita market risks of IPOs to micro finance institutions. Interestingly, from the study of four MFIs, it infers that the level of investment in the MFIs is inversely related to profitability. It emphasises that before heading for IPOs, MFIs must showcase their social currency and create new financial products. It was also found that the risks associated with the market capitalisation is lower than the long-term bond market.

A case study titled “The Design Thinking Umbrella for Inclusive Growth in India? Discussion and Case Study” written by Gavin Melles emphasises that participatory process is essential for achieving inclusive development in India. The case further explores design thinking as a vague umbrella term, further, highlights the need for an informed approach relative to inclusive growth, and suggests Human Centred Design (HCD) as a potentially helpful adjunct to the complex process of inclusive growth.

The book titled “Driving Honda: inside the world’s most innovative car company”, written by Jeffrey Rothfeder has been reviewed by R. Jagadeesh. The reviewer opined that Jeffrey Rothfeder has done an incredible job by writing about Honda by illustrating the strengths of the company and is equally successful in convincing why “Driving Honda” is a good read for anyone interested to know how a company can survive over a long period, by being different and innovative.

All the articles are selected after a rigorous review and quality check processes. The timely support of the reviewers was incredible. I am grateful to the review panel for the valuable contribution.

The SDM Education Trust ever encourages and inspires all academic endeavours and without their support we would not have been able to publish the Journal.

My regards to the Director, Faculty and the staff of SDMIMD for support in bringing out the present volume.

As usual, our publication partner Informatics Publication Limited (IPL) has done a meticulous work in the production of the current issue.

Congratulations to the authors and good wishes to all the readers.

**Dr. B. Venkatraja**  
Editor-in-Chief