IOSR Journal of Economics and Finance (IOSR-JEF)

Managing Editor Board

- Dr. Sayed Mahdi Golestan Hashemi Head of the Iranian Research Center for Creatology, TRIZ & Innovation Science Iran
- Dr. Waspodo Tjipto Subroto, M.Pdi State University of Surabaya Indonesia
- ❖ Dr. P.Malyadri Osmania University
- Dr. Makarand Upadhyaya cba, jazan university, jazan, saudi arabia Saudi Arabia
- Dr. Krishnamurthy Prabhakari SRM University India
- Dr. Joy Mukhopadhyay ISBR Bangalore India
- Prof. Dr. Mohammed Galib Hussai Islamiah College, Vaniyambadi
- Dr. Abdulsalam Jibril Adamawa State University, Mubi Nigeria. Nigeria

Contact Us

Website URL: www.iosrjournals.org Email: Support@iosrmail.org







Qatar Office:

IOSR Journals Salwa Road Near to KFC and Aziz Petrol Station, DOHA, Qatar

India Office:

EHTP, National Highway 8, Block A, Sector 34, Gurugram, Haryana 122001

Australia Office:

43, Ring Road, Richmond Vic 3121 Australia

New York Office:

8th floor, Straight hub, NS Road, New York, NY 10003-9595



IOSR Tournal of Economics and Finance **IOSR** Journals

International Organization of Scientific Research

e-ISSN: 2321-5933 p-ISSN: 2321-5925 Volume: 16 Issue: 5 Series 4

Contents:

Factors Influencing The Dividend Policy Of Banks In Bangladesh Since 2020-2023	01-09
Capital Adequacy Ratios of SBI and HDFC Banks of India a Comparative Study	10-17
Assessing The Long-Term Impact Of Lending Interest Rate Cap On Economic Growth In Kenya	18-29
Strategic Investment Decisions, Financial Literacy And Financial Performance Of Handicraft Enterprises In Nairobi City County, Kenya	30-39
Impact Of Accrual Basis Of Accounting System On The Quality Of Financial Reporting: Accountant's Perspective	40-54
ESG Risk Integration In Credit Risk Assessment: Implications For Portfolio Performance And Regulatory Compliance	55-61
Macroeconomic Shocks And Credit Risk: A Study On The Procyclicality Of Bank Lending And Default Probabilities	62-78
The Role Of Machine Learning In Enhancing Credit Risk Prediction Models For Financial Institutions	79-87

Peer Reviewed Refereed Journal