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1. Description

Incorporating a research component along with a sound academic foundation enables the teachers to develop critical thinking along with oral and written communication skills. The research process helps to achieve valuable learning objectives that have lasting influence on the faculty members. Various research activities under the guidance of the research committee are being conducted in the Institution and in order to promote research; teachers get their research papers published in the various journals notified on the UGC website. Participation in research through research publication benefits the teachers in the areas that reach beyond academia which in turn helps to understand how knowledge is constructed and developed. The teachers also get a platform to publish their research papers which results in enhancing their ability to integrate theory with practice.



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2. List of Research Papers

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A Study of Self-Concept among 10th Grade Students in Relation to Their gender and locale	Ramandeep Kaur & Dr.Surinder Singh	Principal	Kala: The Journal of Indian Art History Congress. UGC – Care Journal	2020-21	0975-7945
Academic Achievement and Academic Procrastination of under graduate students in relation to educational mobile apps usage.	Ms. Harpreet Kaur & Dr.Surinder Singh	Principal	The Journal of Oriental Research Madras, The Kuppuswami Sastri Research Institute UGC – Care Journal	2020-21	0022-3301



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Academic Achievement and Self-efficacy of under graduate students in relation to Educational Mobile Apps Usage	Ms. Harpreet Kaur & Dr. Surinder Singh	Principal	Journal of Education: Rabindra Bharati University Peer Reviewed and Referred Journal UGC CARE Approved,	2020-21	0972-7175
A Study of Resilience among Teacher and Dance Performing Arts Students	Ms. Pooja Sharma & Dr. Surinder Singh	Principal	Journal of Education: Rabindra Bharati University Peer Reviewed and Referred Journal. UGC CARE Approved,	2020-21	0972-7175
Safer Roads Safer World for Everyone	Amit Behal	Department of Political Science	Shodh Sarita	January to March 2021	2348-2397



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मौत का पर्याय भारतीय सड़कें : सड़क सुरक्षा आज की नितांत आवश्यकता	Amit Behal	Department of Political Science	Shodh Samiksha aur Mulyankan	May 2021	2320-5474
Impact of Mega Merger of Public Sector on Indian Banking Sector on Indian Banking Sector.	1.Usha Goyal 2.Dr. Seema Rani	Business Management and Commerce	International Journal of Business Management and Scientific Research(IJBMSR)	May 2021	Online ISSN:2394- 6636
Financial Inclusion in India: Progress and Prospects.	1.Usha Goyal 2.Dr. Seema Rani	Business Management and Commerce	Flusser Studies Special Issue: Sustainability and Management	June 2021	Online ISSN:1661- 5719



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COVID-19 A Catalyst in Digital Transformation of Banking Sector in India.	1. Dr. Seema Rani 2. Usha Goyal	Business Management and Commerce	Flusser Studies Special Issue: Sustainability and Management	June 2021	Online ISSN:1661-5719
Impact of COVID-19 on Economy and Indian Banking Sector.	1. Dr. Seema Rani 2. Usha Goyal	Business Management and Commerce	The Journal of Oriental Research Madras	June 2021	ISSN: 0022-3301
COVID – 19 : General Overview with Mathematical Model	Dr. Payal Singla, Galaxy Gupta	English	Dogo Rangsang Research Journal	July, 2020	2347-7180



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Production problem with the conception of task (Job) block criteria	Dr. Payal Singla	Department of Mathematics	Advances in Mathematics: Scientific Journal	2020-21	Scopus ISSN: 1857-8365 (printed); 1857-8438 (electronic) https://doi.org/10.37418/amsj.10.3.27
3- Stage Production Scheduling with the Concept of Set-Up Time Including Arbitrary Lags.	Dr. Payal Singla	Department of Mathematics	Aryabhata Journal of Mathematics and Informatics	2020-21	ISSN: 2394-9309 DOI: 10.5958/2394-9309.2021.0003.2
Changing Dynamics of Work and Workspaces during COVID – 19 Pandemic	Prince Singla	Department of Business Management and Commerce	The Journal of Oriental Research Madras (UGC Care Listed Journal)	June 2021	0022-3301



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Effects of COVID – 19 Pandemic on Medium, Small, Micro Enterprises in India	Prince Singla	Department of Business Management and Commerce	Flusser Studies (UGC Care Listed Journal)	June 2021	1661-5719
A Study of Inclusive Development in India using Financial Inclusion	Ashish Baghla	Department of Business Management and Commerce	Vidyabharati International Interdisciplinary Research Journal (VIIRJ) – Special Issue	2021	2319-4979
A Study on Investment in Home Stay Business	Manik Jindal	Business Management and Commerce	Shodh Sarita	2020	2348-2397



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Internal Auditing and Fraud Detection	Manik Jindal	Business Management and Commerce	Shodh Sanchar Bulletin	2020	2229-3620
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3. Proofs of Research Paper publication

- Dr. Surinder Singh Thakur





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ACADEMIC ACHIEVEMENT AND ACADEMIC PROCRASTINATION OF UNDER GRADUATE STUDENTS IN RELATION TO EDUCATIONAL MOBILE APPS USAGE*

BY

MS. HARPREET KAUR*

Research Scholar, Deptt of Education, Panjab University, Chandigarh, India

DR. SURINDER SINGH

Principal, Guru Nanak College, Killianwali, Distt Sri Mukatsar Sahib, Punjab, India

ABSTRACT

The present study has been undertaken to study the Academic Achievement and Academic Procrastination of under graduate students in relation to their higher and lower educational mobile apps usage. The sample consists of 108 under graduate students of Amritsar District of Punjab with purposive and random sampling technique. The data was collected by using standardized scale of mobile apps usage constructed by investigator and Academic Procrastination scale (APS, Kalia & Yadav, 2015). The data obtained was analysed statistically with the help of Mean, SD, t-ratio and 'r' to arrive at the following conclusions: (i) No significant difference was found in Academic Achievement of under graduate students with higher and lower educational mobile apps usage (ii) A significant difference was found in Academic Procrastination of the under graduate students with higher and lower educational mobile apps usage (iii) Negative but not significant relationship existed between academic achievement and educational mobile apps usage of under graduate students. (iv) Negative but not significant relationship existed between academic procrastination and educational mobile apps usage of under graduate students.

KEYWORDS

Academic achievement, Academic Procrastination, Mobile apps usage.

I. Introduction

The truth of our modern times is that in these days, we probably won't find a student who does not use innovative gadgets. It is also true that students use different mobile applications not only for entertainment, but for studying as well. Both Apple and Android provide dozens of programs and apps for college students that can be very informative and useful if they want to

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* Correspondence Author

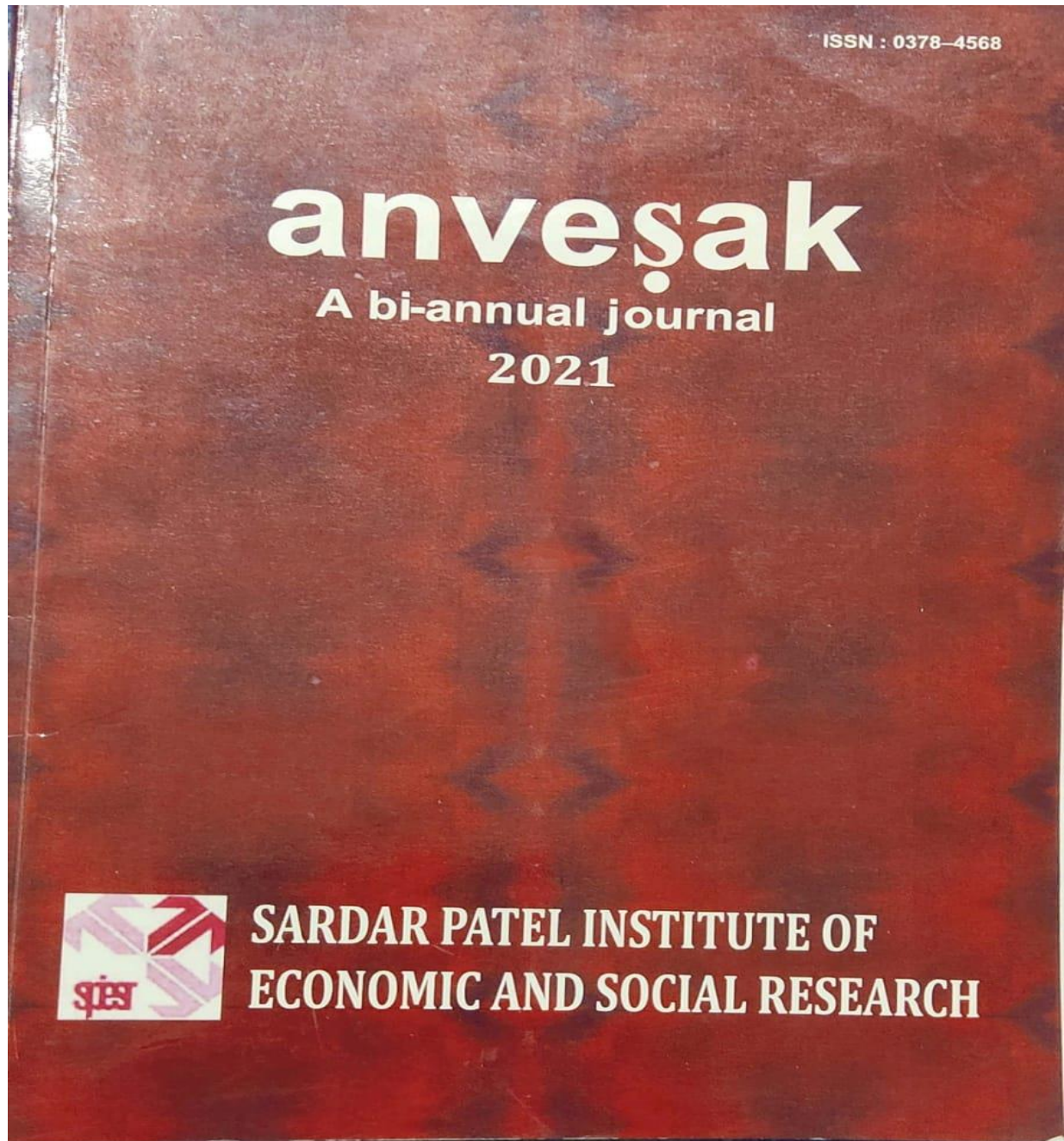


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- Mrs. Usha Goyal



Principal
Guru Nanak College
Killianwali (Sri Muktsar Sahib)



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1

COVID-19 A CATALYST IN DIGITAL TRANSFORMATION OF BANKING SECTOR IN INDIA

Dr. Seema Rani

Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib

Email : seemajindal001@yahoo.co.in

Usha Goyal

Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib

Email : ushagoyal@rediffmail.com

ABSTRACT

The world is struggling to deal with the economic, political and social shocks caused by the COVID-19 outbreak. The crisis is having a severe impact on economic activity and in addition to the growing human toll, is leading to the deepest global recession since the Second World War. Before COVID-19, the banking industry was experiencing an unprecedented period of growth and prosperity, despite increasing consumer expectations and increased competition from non-traditional financial institutions. However, in a matter of only a few weeks, the world of banking experienced a level of disruption that threatened to change everything that was the norm in financial services. There has been a major change not only in the way financial institutions conduct business, but the way employees do their work and the way customers manage their finances. COVID-19 has been a transformative experience for banks. The coronavirus has just served to intensify people's desire for digital services, turning it into a matter of urgency. For banks, the changes mean an opportunity to expand digital services and cut costs. Since the onset of the pandemic, more customers than ever have used online banking services and banks would like to keep them online even after the COVID-19 crisis passes. Banks have been promoting digital capabilities for several years, but the COVID-19 crisis has propelled the issue to the forefront, requiring a quick readjustment of expectations, time frames, and usage volume. As a result, banks are being forced to deal more quickly and definitively with the online challenges – including security, communicating with customers, and developing end-to-end services demanded by consumers from new client onboarding to lending services and more. Like in so many other industries, COVID-19 has forced accelerated adoption of digital technology – requiring banks to deploy services that, without COVID-19, might only have been deployed several years from now. With the right digital tools and technologies, the banking industry could mitigate the losses and economic damage that is being caused by the coronavirus. This paper tries to analyse that How COVID-19 acted as a catalyst in digital transformation of banking sector in India.

Keyword: Digital Transformation, Banking, COVID-19, Tools.

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1

IMPACT OF COVID-19 ON ECONOMY AND INDIAN BANKING SECTOR*

BY

DR. SEEMA RANI*

*Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib
seemajndal001@yahoo.co.in*

USHA GOYAL

*Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib
ushagoyal@rediffmail.com*

ABSTRACT

The ongoing of Covid-19 has become one of the biggest reasons behind the frayed nerves of the global economic system and financial markets. Since the outbreak of Covid-19, the whole world has witnessed a major downfall in global economic activities which in turn have adversely affected all the income groups around the world. Starting initially with measures in varying intensity across the country, the unprecedented nationwide lock down which came into effect from March 25, 2020 is having an impact on the the the social and economic networks of of the country. The Indian economy feared to have lost our INR 32,000 crore (US\$ 4.5 billion) every day during the first 21 days of complete lockdown which was declared following the corona virus outbreak. Under complete lockdown, less than a quarter of India's \$2.8 trillion economy was functional. Up to 53 percent of businesses in the country have been significantly affected. Supply chains had been put under stress with the lockdown restrictions in place, initially, there was not a lack of clarity in what was essential and what was not. This paper aims to analyse the impact of Covid-19 on economy and Indian Banking Sector. In the end some important suggestions have been elucidated for the revival of the economy and Indian banking sector.

KEYWORDS

Economy, Banking, Financial, Growth, Covid-19.

Introduction

The ongoing of Covid-19 has become one of the biggest reasons behind the frayed nerves of the global economic system and financial markets. Since the outbreak of Covid-19, the whole world has witnessed a major downfall in global economic activities which in turn have

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1

IMPACT OF MEGA MERGER OF PUBLIC SECTOR BANKS ON INDIAN BANKING SECTOR

USHA GOYAL

Associate Prof. Commerce, Guru Nanak College, Killianwali, District. Sri Muktsar Sahib, Punjab.

DR. SEEMA JINDAL

Associate Prof. Commerce, Guru Nanak College, Killianwali, District. Sri Muktsar Sahib, Punjab.

ABSTRACT

Banking sector forms the very base of our economy thus it is of momentous importance to keep this sector healthy and strong. The RBI which regulates the banking sector of the Indian economy keeps an eye on the functioning of the banks in our country and comes up with the rules and regulations keeping a track of current economic, international, social and other factors. The fact that our banking system is facing with problems of NPAs is well known and the situation is worsening day by day. The willful defaults, frauds and collapse of the business houses have led to such a situation. The problem of NPAs is becoming dire with each passing day. This ordeal has risen because of the factors stated above but it is pertinent of place in records that the mismanagement and inefficiency by the banks have also contributed to making the situation deplorable. All these factors along with the aim of strengthening the banking sector, it was felt to bring a paradigm change in the banking sector which will not only provide the fillip but also curb the lapses in the banking sector. This brought into picture the mammoth merger of five of the subsidiaries of the State Bank of India with the parent (State bank of India) in 2016.

In recent times mergers and acquisitions have also been made on grounds of business growth, profitability and organizational structure. There were 27 public sector banks in 2017. In 2018, the government of India announced the merger of Vijaya Bank and Dena Bank into Bank of Baroda to create the country's third largest lender. In August 2019, in the biggest consolidation exercise in the banking arena, the Government announced four major mergers of public sector banks, bringing down their total number to 12 from 27. The mergers are expected to enhance risk appetite, create stronger balance sheets and rationalise branches as many state-owned banks were sub-par in size. Supplementing the merger decision is the government's move to infuse capital into many state-owned banks, which will boost lending.

PROPOSED MEGA MERGER OF PUBLIC SECTOR BANKS

Punjab National Bank, Oriental Bank of Commerce and United Bank of India will be merged to form one bank which will become the country's second-largest lender after State Bank of India, with a total business of close to Rs 18 lakh crore and 11,437 branches. The second merger will be Canara Bank and Syndicate, which will create the fourth largest state-owned bank with Rs 15.2-lakh crore business and branch network of 10,324 branches. The third will be merger of Union Bank of India with Andhra Bank and Corporation Bank, which will create the fifth-largest public sector bank with Rs 14.59-lakh crore business and 9,000 branches. The fourth merger will be Indian Bank with Allahabad Bank, which will make it the seventh-largest state-owned bank in the country with Rs 8-lakh crore business. After the merger, the boards can appoint chief risk officer at market-linked compensation and the risk management committee will be empowered to veto management decisions.

Table 1: PSU Banks Business in INR Lakh Crore (post-merger) with data as on March '19

State Bank of India	52.1
PNB+ OBC+ United Bank Of India	17.9
Bank of Baroda	16.1
Canara Bank + Syndicate Bank	15.2
Union Bank Of India + Andhra Bank + Corporation Bank	14.6
Indian Bank + Allahabad Bank	8.1



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FINANCIAL INCLUSION IN INDIA : PROGRESS & PROSPECTS

Usha Goyal

Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib (Pb),
Email : ushagoyal@rediffmail.com

Dr. Seema Rani

Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib (Pb),
Email : seemajindal001@yahoo.co.in

ABSTRACT

Financial inclusion (FI) is increasingly recognized the world over as a key driver of economic growth and poverty alleviation. It is broadly a process of connecting the society with the formal financial system known globally to have a multiplier impact on bringing about socio economic transformation in society. Access to formal finance can boost job creation, reduce vulnerability to economic shocks and increase investment in human capital. To fulfill the goal of financial inclusion, Government of India (GOI) nationalized 14 banks in 1969 and again, six more banks were nationalized in 1980. Similarly, the establishment of regional rural banks had played greater role to extend the banking services to the rural unbanked areas. Likewise, the recent introduction of Pradhan Mantri Jan Dhan Yojna (PMJDY) has helped the poor and marginalized people to open their bank account with zero or minimum balance. Same like GOI, the Reserve Bank of India (RBI) had also undertaken so many initiatives to extend the banking outreach to the unbanked rural masses. The implementation of social banking policy, introduction of Know Your Customer (KYC) norms, opening of financial literacy centers, implementation of no-frill account and opening of Business Correspondents (BCs) are some of eye-catching programs initiated by the Central Bank of India to expand the banking outreach. This paper analyzes the undergone progress and future path of financial inclusion in India.

Keyword : Financial Inclusion, PMJDY, Reserve Bank of India, FIPs, Digital.

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- (i) Provide access to affordable financial services to society to enable them to save, borrow, and remit funds to settle financial transactions. FI also covers social security financial products like insurance, pension annuities and bank assurance products.
- (ii) Pool money lying with individuals by developing a robust financial network to spur Investments and provide finance to enterprises.

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Usha Goyal

Associate Professor Commerce, Guru Nanak College, Killianwali, Distt. Sri Muktsar Sahib (Pb),
Email : ushagoyal@rediffmail.com

Dr. Seema Rani

Associate Professor Commerce, Guru Nanak College, Killianwali, Distt. Sri Muktsar Sahib (Pb),
Email : seemajindal001@yahoo.co.in

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IMPACT OF MEGA MERGER OF PUBLIC SECTOR BANKS ON INDIAN BANKING SECTOR

USHA GOYAL

Associate Prof. Commerce, Guru Nanak College, Killianwali, District. Sri Muktsar Sahib, Punjab.

DR. SEEMA JINDAL

Associate Prof. Commerce, Guru Nanak College, Killianwali, District. Sri Muktsar Sahib, Punjab.

ABSTRACT

Banking sector forms the very base of our economy thus it is of momentous importance to keep this sector healthy and strong. The RBI which regulates the banking sector of the Indian economy keeps an eye on the functioning of the banks in our country and comes up with the rules and regulations keeping a track of current economic, international, social and other factors. The fact that our banking system is facing with problems of NPAs is well known and the situation is worsening day by day. The willful defaults, frauds and collapse of the business houses have led to such a situation. The problem of NPAs is becoming dire with each passing day. This ordeal has risen because of the factors stated above but it is pertinent of place in records that the mismanagement and inefficiency by the banks have also contributed to making the situation deplorable. All these factors along with the aim of strengthening the banking sector, it was felt to bring a paradigm change in the banking sector which will not only provide the fillip but also curb the lapses in the banking sector. This brought into picture the mammoth merger of five of the subsidiaries of the State Bank of India with the parent (State bank of India) in 2016.

In recent times mergers and acquisitions have also been made on grounds of business growth, profitability and organizational structure. There were 27 public sector banks in 2017. In 2018, the government of India announced the merger of Vijaya Bank and Dena Bank into Bank of Baroda to create the country's third largest lender. In August 2019, in the biggest consolidation exercise in the banking arena, the Government announced four major mergers of public sector banks, bringing down their total number to 12 from 27. The mergers are expected to enhance risk appetite, create stronger balance sheets and rationalise branches as many state-owned banks were sub-par in size. Supplementing the merger decision is the government's move to infuse capital into many state-owned banks, which will boost lending.

PROPOSED MEGA MERGER OF PUBLIC SECTOR BANKS

Punjab National Bank, Oriental Bank of Commerce and United Bank of India will be merged to form one bank which will become the country's second-largest lender after State Bank of India, with a total business of close to Rs 18 lakh crore and 11,437 branches. The second merger will be Canara Bank and Syndicate, which will create the fourth largest state-owned bank with Rs 15.2-lakh crore business and branch network of 10,324 branches. The third will be merger of Union Bank of India with Andhra Bank and Corporation Bank, which will create the fifth-largest public sector bank with Rs 14.59-lakh crore business and 9,000 branches. The fourth merger will be Indian Bank with Allahabad Bank, which will make it the seventh-largest state-owned bank in the country with Rs 8-lakh crore business. After the merger, the boards can appoint chief risk officer at market-linked compensation and the risk management committee will be empowered to veto management decisions.

Table 1: PSU Banks Business in INR LakhCrore (post-merger) with data as on March '19

State Bank of India	52.1
PNB+ OBC+ United Bank Of India	17.9
Bank of Baroda	16.1
Canara Bank + Syndicate Bank	15.2
Union Bank Of India + Andhra Bank + Corporation Bank	14.6
Indian Bank + Allahabad Bank	8.1



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COVID-19 A CATALYST IN DIGITAL TRANSFORMATION OF BANKING SECTOR IN INDIA

Dr. Seema Rani

Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib
Email : seemajindal001@yahoo.co.in

Usha Goyal

Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib
Email : ushagoyal@rediffmail.com

ABSTRACT

The world is struggling to deal with the economic, political and social shocks caused by the COVID-19 outbreak. The crisis is having a severe impact on economic activity and in addition to the growing human toll, is leading to the deepest global recession since the Second World War. Before COVID-19, the banking industry was experiencing an unprecedented period of growth and prosperity, despite increasing consumer expectations and increased competition from non-traditional financial institutions. However, in a matter of only a few weeks, the world of banking experienced a level of disruption that threatened to change everything that was the norm in financial services. There has been a major change not only in the way financial institutions conduct business, but the way employees do their work and the way customers manage their finances. COVID-19 has been a transformative experience for banks. The coronavirus has just served to intensify people's desire for digital services, turning it into a matter of urgency. For banks, the changes mean an opportunity to expand digital services and cut costs. Since the onset of the pandemic, more customers than ever have used online banking services and banks would like to keep them online even after the COVID-19 crisis passes. Banks have been promoting digital capabilities for several years, but the COVID-19 crisis has propelled the issue to the forefront, requiring a quick readjustment of expectations, time frames, and usage volume. As a result, banks are being forced to deal more quickly and definitively with the online challenges – including security, communicating with customers, and developing end-to-end services demanded by consumers from new client onboarding to lending services and more. Like in so many other industries, COVID-19 has forced accelerated adoption of digital technology – requiring banks to deploy services that, without COVID-19, might only have been deployed several years from now. With the right digital tools and technologies, the banking industry could mitigate the losses and economic damage that is being caused by the coronavirus. This paper tries to analyse that How COVID-19 acted as a catalyst in digital transformation of banking sector in India.

Keyword: Digital Transformation, Banking, COVID-19, Tools.

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IMPACT OF COVID-19 ON ECONOMY AND INDIAN BANKING SECTOR*

BY

DR. SEEMA RANI[†]

*Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib
seemajindal001@yahoo.co.in*

USHA GOYAL

*Associate Professor Commerce, Guru Nanak College, Killainwali, Distt. Sri Muktsar Sahib
ushagoyal@rediffmail.com*

ABSTRACT

The ongoing of Covid-19 has become one of the biggest reasons behind the frayed nerves of the global economic system and financial markets. Since the outbreak of Covid-19, the whole world has witnessed a major downfall in global economic activities which in turn have adversely affected all the income groups around the world. Starting initially with measures in varying intensity across the country, the unprecedented nationwide lock down which came into effect from March 25, 2020 is having an impact on the the the social and economic networks of of the country. The Indian economy feared to have lost our INR 32,000 crore (US\$ 4.5 billion) every day during the first 21 days of complete lockdown which was declared following the corona virus outbreak. Under complete lockdown, less than a quarter of India's \$2.8 trillion economy was functional. Up to 53 percent of businesses in the country have been significantly affected. Supply chains had been put under stress with the lockdown restrictions in place, initially, there was not a lack of clarity in what was essential and what was not. This paper aims to analyse the impact of Covid-19 on economy and Indian Banking Sector. In the end some important suggestions have been elucidated for the revival of the economy and Indian banking sector.

KEYWORDS

Economy, Banking, Financial, Growth, Covid-19.

Introduction

The ongoing of Covid-19 has become one of the biggest reasons behind the frayed nerves of the global economic system and financial markets. Since the outbreak of Covid-19, the whole world has witnessed a major downfall in global economic activities which in turn have

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[†] Correspondence Author



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COVID-19: General Overview with Mathematical Model

Dr. Payal Singla
Assistant Professor
Department of Mathematics
Guru Nanak College Killianwali
payalsingla86@gmail.com

Mrs. Galaxy Gupta
Assistant Professor
Department of English
Guru Nanak College Killianwali
gupta.galaxy@gmail.com

Abstract:

The COVID-19 pandemic, also known as the coronavirus pandemic, is the current worldwide coronavirus pandemic of 2019 (COVID 19), associated with extreme acute coronavirus 2 breathing disorder (SARS CoV 2). As the first case of Coronavirus (COVID-19) detected in December 2019 in China and after that on January 30, 2020 in India; today the number of cases are increasing day by day. Taking this into consideration, the present study discusses about the spread of Covid-19 pandemic. This paper describes the contact ratio, which explains the increase in spread of corona virus. This study also explains the spread pattern through SIR model which has the combination of three ordinary differential equations. Through this study we get to know the significance of social distancing which is necessary to prevent the transmission of this epidemic.

Keywords: Covid-19, Coronavirus, Pandemic, SIR model, Contact Ratio

Introduction:

As reported by W.H.O., viral infections are emerging and pose a major public health concern. Several viral epidemics have been recorded over the last 20 years. Yet an unexplained disease has been observed in a timeframe that is approaching the present day. Infection caused by this outbreak was due to a new virus corresponding to the COVID-19 family of coronaviruses. The epidemic of Coronavirus Virus 2019 (COVID-19) has produced a public health issue that has had a significant effect on how we are aware of our environment and our immediate environment. At the outset it was observed in Wuhan province of China but now it is spreading around the world and exactly 215 countries are infected with it till date. In India the first case of Covid-19 was reported on January 30, 2020 in Kerala. On 14th of March, 2020, government of India declared this outbreak a "Notified Disaster" and bold step of national lockdown was initiated from 25th of March, 2020. It was a complete shutdown of all services except essential ones. But now some states are easing restrictions based on district level profiling of infectious hotspots from April 20th, 2020.



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- Dr. Payal Singla

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PRODUCTION PROBLEM WITH THE CONCEPTION OF TASK (JOB) BLOCK CRITERIA

Deepak Gupta¹, Payal Singla, and Sourav Singla

ABSTRACT. The following research study is an attempt at finding the solution regarding the ever present complication of scheduling of n tasks being prepared on the machines with a special focus on preparing time consisting of the shipping time as well as arbitrary lags. These lags include both or any of the start lag and stop lag. The main aim lies in finding an optimal order such that make span could be minimized. To support the conceptual viewpoint an illustrative example with numerical data entries has also been included.

1. INTRODUCTION

Flow shop scheduling is an integral problems with every big or small organisation. No wonder it finds its applicability in industrial sector, the most. The essence of scheduling algorithms to reduce the total production time of tasks. Scheduling of operations is very difficult in itself. However without considering the important and practically fundamental are one of the widest known optimization techniques. The essence of scheduling algorithm is to reduce the total production time of tasks. Scheduling of operations is very difficult issues

¹corresponding author

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3-STAGE PRODUCTIONS SCHEDULING WITH THE CONCEPT OF SET UP TIME INCLUDING ARBITRARY LAGS

Sourav Singla*, Payal Singla** and Deepak Gupta***

*&***Research Scholar, Deptt. of Mathematics, MM University, Mullana (Ambala)

**Prof. & HOD, Deptt. of Mathematics, MM University, Mullana (Ambala)

E-mail : guptadeepak2003@yahoo.co.in, sourav10singla@gmail.com

ABSTRACT

In this paper the concept of arbitrary lags (start lag and stop lag) in n -jobs, 3-machines flow shop scheduling problem where setup time are treated as separate from processing time and transportation time of jobs has been studied. The objective of the study is to propose an algorithm by which we can minimize the make-span in three stage flow shop scheduling problem. A numerical illustration is given to demonstrate the computational efficiency of proposed algorithm as a valuable analytical tool for the researchers.

Keywords: Flow Shop, Setup Time, Shipping Time, Start Lag, Stop Lag.

INTRODUCTION

Flow shop scheduling problems are one of the widest known optimization techniques. The essence of scheduling algorithm is to minimize the make span in a flow shop environment. Scheduling of operations is very difficult issues in the planning, managing of manufacturing processes. The scheduling problems depend upon the important factors like transportation time breakdown effect, total elapsed time, etc. In general, an n job- m machine scheduling problem has $[(n!).(m!)]$ possible outcome. Such a problem does not leave any space for a pen and paper solution. However by staying in the boundaries and limiting the number of machines to 'three' the study has been conducted. Hence for 3 - stage flow shop scheduling complication with considerable set up time and arbitrary lags has been formulated and solved for the purpose of using it in the multiple organizations. The theory of shipping time is another important addition in this study. First of all in the field of scheduling theory an algorithm was introduced by Johnson [1] taking a scheduling problem in this problem n tasks are prepared on two machines. Mitten [2] treated a problem with the concept of time lags. Maggu and Das [3] established equivalent job for job – blocks theorem for 2 stage problem. The conception of shipping (transportation) time is very crucial in flow shop scheduling problem when the machines are distantly placed. Singh. T.P [4] applied the conception of shipping time in scheduling. Gupta, D. and Singh, T.P. [5] worked on $n \times 2$ production problem in which processing time are correlated with their probabilities and set up time are examined. Singh, T.P. and Gupta, D.[6] classified scheduling problem in which n tasks are prepared on 3 machines.

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EFFECTS OF COVID-19 PANDEMIC ON MEDIUM, SMALL AND MICRO ENTERPRISES IN INDIA

Prince Singla

Assistant Professor, Department of Business Management and Commerce, Guru Nanak College, Killianwali, Princesingla864@gmail.com

Abstract

The whole planet is facing a stressful time today. A virus called Covid-19 has brought the whole world under pressure, disrupting people's lives and global economy. One of the enormous disasters of 2020 is Covid-19. No country remained out from Covid-19's pit. It has catastrophic consequences on the global economy, whose outcomes are entirely unknown and unpredictable. The main objective of the present study is to examine the effect of Covid-19 Pandemic on Medium, Small and Micro Enterprises in India. For this purpose, the required information has been collected from secondary sources like, Articles, reports, websites. The study reveals that, lack of financing, job losses, identification issues, problems of import and export, migration of workforce and other problems have been facing by MSMEs due to Covid-19 pandemic.

Keywords: MSMEs, Covid-19, Financing, Problem

Introduction

Currently India has more than 7.5 crore MSMEs, of which 25 percent of the firms will face closure, if the lockdown imposed due to covid-19 goes beyond four weeks. If the lockdown will continue more than eight week 43 percent of the shops will shut down (according to all Indian Manufactures Organization), (Rajath Mishra, 2020). These sector employment over 114 million people and contributes more than 30% of GDP. The immediate concerns in the mind of MSMEs are cash flows and working capital, which concerned that, survival, is only possible with substantive financial support and fiscal support packages from government. Some MSMEs believes that a financial stimulus will be enough but others recognizing that Covid-19 is a wakeup call to change to change and improve different aspects of MSMEs operations as well as eco-system and value chain of MSMEs (Rene, V, B, 2020). Udit Misra (2020) has explained, why are MSMEs worst hit by COVID- 19 lock down? And identified that, MSMEs will face lack of financing and job losses, which also effects economic condition of the country. Small industries are the most vulnerable ones. This is because of their size, scale of operation, limited financial managerial resources. They are not able to cope with difficulties that are forced on them. It is difficult even in normal times for them to survive, but they don't have the capacity to deal with something so unexpected, (Suresh Prabhu, 2020). In this back drop, the present study explores the effects of Covid-19 Pandemic on MSMEs.

Research Methodology

The objective of the study is examining the impact of covid-19 lockdown on MSEM. To meet objective of the study the required information has been collected from secondary sources like,

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1

CHANGING DYNAMICS OF WORK AND WORKSPACES DURING COVID-19 PANDEMIC*

BY

PRINCE SINGLA*

Assistant Professor

Department of Business Management and Commerce

Guru Nanak College, Killianwali, India

princesingla864@gmail.com

ABSTRACT

The past few months have been the most challenging for everyone. Making us realize and foster the power and vulnerabilities we carry as human beings. None of us prepared for navigating through a global crisis of this nature. People and organizations are swiftly adopting the new rules and creating a differentiator will be the winners of tomorrow. It is, therefore, imperative for us to recognize the changing needs of how we communicate and collaborate. These should circle back to the purpose of why we work, which is to make things, systems, and our lives easier and better. ***As the pandemic resets major work trends, HR leaders need to rethink workforce and employee planning, management, performance and experience strategies.*** The objective of this article is to identify the changing dynamics of work, workspace and work force; also identified various work practices that the organizations' are trying adapt and reduce the cost on real estate. Reducing business travels due to the pandemic and getting used to various platforms to conduct business meetings has been on the rise. Pandemic may subside in the near future, organizations may make their workforce work remote and workstations may be very limited operationally. Infosys's strategies to adapt to new normal are also discussed.

KEYWORDS

Work, Workforce and Workspaces.

Introduction

The HR leaders must evaluate the lasting impact of corona virus pandemic not only on the future of work but also on the organizations operations and strategic goals, identify the priorities, examine to what degree these trends change pre and post COVID -19. Although it cannot be foreseen when all of this would be over, but whenever that happens commuting to office and

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* Correspondence Author



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A STUDY OF INCLUSIVE DEVELOPMENT IN INDIA USING FINANCIAL INCLUSION

A. Baghla

Department of Commerce, Guru Nanak College, Killianwali, Dist. Shri Muktsar Sahib, Punjab, India
ashishbaghla15751@gmail.com

ABSTRACT

Inclusive development means the development in an economy that provides more employment avenues and should work for balanced development of all the states, regions etc. in a country. This means making available the basic facilities to all and promoting economic sustainability. This includes promoting communal harmony, empowering people by access to education and development of their core skills. The term 'financial inclusion' has been a topic of discussion among the banking industry over the years. The term refers to increasing the spread of financial services for those who are not aware of it or who are not in a position to avail financial services due to lack of remote areas or technology etc. In India, reforms made in the last few years are in line with the growth and development of poor and disadvantaged groups. The slogan of "SABKA SAATH SABKA VIKAS" is P.M. Modi is true in the sense that the objective is to achieve inclusive growth and development in India. This will be possible only when the issues related to corruption and the huge difference between the poor and the rich are less and the objectives of the people will be harmonized. The term financial inclusion means providing financial services like banking and insurance to all without any hardships and at convenient terms. There are some problems in the path of financial inclusion but it is sure that if some corrective measures are adopted by the authorities, then financial inclusion in India can be achieved in full. This campaign will serve the purpose of inclusive growth and balanced development.

Keywords: inclusive growth, financial inclusion, education, economic development, banking etc.

Introduction

The term Inclusive Development is a vast term and includes several factors governing it. Financial inclusion is one of the major factors for it. The term financial inclusion means providing financial services like banking and insurance to all without any hardships and at convenient terms. The objective of financial inclusion is excluded from the formal banking system to help them gain an understanding of the financial services available and to bring them together in availability of direct benefit transfers into a system of transparency. Rangarajan Committee states Financial Inclusion as "the process of ensuring access to financial services and timely and adequate credit, where vulnerable groups such as vulnerable groups and low-income groups at affordable costs is needed." The elements of inclusive development are as follows:

1. Skill Development: Skill development is not a small term. It includes development of various types of skills or core competencies possessed by the people of India. It is a long process involving identification, motivation and developing the required skills in potential human resources.

2. Financial Inclusion: Financial Inclusion is the key for Inclusive development. The biggest

reason for its role is the comprehension of basic financial services to the poor and backward area people. Apart from it, financial inclusion aims at developing financial literacy among people.

3. Technological Advancement: Technology is ever changing and recent years have shown more investment in service sector and development of such apps which helps in digital transfers and order procurement etc. and so on. Technology is limitless and the benefits derived from technology are beyond words. The advent of Artificial intelligence is providing new kind of products and services to the economies and it is leading the countries in the field of economic growth.

4. Economic Development: Indian economy is currently experiencing a recession due to the global recession due to Coronavirus. Various agencies are predicting about India to be the fastest growing economy in the world post COVID-19 due to rising investment and consumption expenditure. Economic development demands the same i.e. increase in amount of investment on support services like health, education, transport and communication etc. to provide better facilities to the citizens of a nation.

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Assistant Professor
Guru Nanak College Killianwali

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Cell.: 09415578129, 07905190645
E-mail : serfoundation123@gmail.com
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INTERNAL AUDITING AND FRAUD DETECTION

Manik Jindal*

ABSTRACT

Internal audit acts as an aid in the process of fraud investigation. It plays vital role in corporate governance. Its effectiveness is based on management support, their perception as well as on the controlling authority. Ever changing dynamics of different organisations have increased the scope of internal auditing. The aim of this paper was to measure the effectiveness of internal auditing techniques in fraud detection in various organisations. This study revealed that internal auditing helps in detecting various frauds. This paper also discusses about the basic principles of auditing. A sample of 80 organisations was taken to fulfil the objective of the study.

Keywords: Internal Audit, Fraud, Detection

Introduction :

Internal auditing is an appraisal function, performed by an internal auditor is appointed by the management, within an organisation which helps in evaluating various activities in the organisation. Internal auditing helps the members of the organisation in discharging their responsibilities successfully with the help of appraisals, recommendations, analysis, etc.

Internal auditing defined by Institute of Chartered Accountants of India, "Internal audit is an independent management function, which involves a continuous and critical appraisal of the functioning of an entity with a view to suggest improvements thereto and add value to and strengthen the overall governance mechanism of the entity, including the entity's strategic risk management and internal control system."

The core principles proposed to characterize an effective internal audit function are as follows:

- Demonstrate uncompromised integrity.
- Display objectivity in mindset and approach.
- Demonstrate commitment to competence.
- Align strategically with the aims and goals of the enterprise.
- Have adequate resources to effectively address

significant risks.

- Demonstrate quality and continuous improvement.
- Achieve efficiency and effectiveness in delivery.
- Communicate effectively.
- Provide reliable assurance to those charged with governance.
- Be insightful, proactive, and future-focused.
- Promote positive change.

Below are some of the characteristics of internal auditor:

- Impartial and Open-minded: Nobody likes a referee who plays favourites, or an internal auditor who is biased. Internal auditors are paid to provide assurance on, among many things, other people's work. So, it should go without saying that an internal auditor's personal opinions, or biases, must be kept in check.
- Open and Transparent: It is human nature for audit clients to be more open and trusting of auditors who are open and trusting of them. Creating an atmosphere of openness most often tends to improve audit results.
- Honest: Virtually all internal auditors recognize

*Assistant Professor - Guru Nanak College Killianwali



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A STUDY ON INVESTMENT IN HOME STAY BUSINESS

Manik Jindal*

ABSTRACT

The community investment has become a new trend and is making a significant impact in tourism sector. One such community investment is 'HOME STAY'. Home stay has evolved as a major contributor in meeting the high demand of accommodation facility in the tourism industry. Various studies have revealed that the owners are unaware of the systematic investment process. Also some of them have failed in assessing the viability of the investment. To study the basic investment process this research has been conducted in Gurugram. From the study it has been found that main attraction for home stay investment is the revenue as well as other non-monetary benefits.

Keywords : Community, Investment, Process

Introduction :

Interest in the natural environment, heritage, arts, history, language, customs and cultures of people in other lands has encouraged travelling. The opportunity to observe how others live, think and interact with their environment exerts a powerful attraction. Travellers seek to experience locale's arts, music, painting, sculpture, architecture, festivals. India is a large market for travel and tourism. It offers a diverse portfolio of niche tourism products - cruises, adventure, medical, wellness, sports, MICE, eco-tourism, film, rural and religious tourism. India has been recognized as a destination for spiritual tourism for domestic and international tourists. India was ranked 34th in the Travel & Tourism Competitiveness Report 2019 published by the World Economic Forum. As of 2019, 4.2 crore jobs were created in the tourism sector in India which was 8.1 per cent of total employment in the country. According to WTTC, India ranked 3rd among 185 countries in terms of travel & tourism's total contribution to GDP in 2018. The launch of several branding and marketing initiatives by the Government of India such as 'Incredible India!' and 'Athiti Devo Bhava' has provided a focused impetus to growth. In September 2018, the Indian government

launched the 'Incredible India Mobile App' to assist the traveller to India and showcase major experiences for travelling.

Tourism investments are important to tourism countries as well as to the tourism destinations. These investments are needed to develop various tourism projects. Community investment is making its own significant impact in the field of tourism. It is a way of serving both the local residents as well as the tourists. Investors invest in these community related projects such as guest houses, eco-lodges, home stays, etc.

Concept of Home Stay :

Home Stay is basically visiting somebody's home in a foreign country which allows the visitors to rent a room in order to learn local culture, lifestyle, or language. It is a living arrangement offered by a host or host family that involves staying in their house. The guest of a home stay would be staying in home-like accommodation with shared living spaces and facilities. Apart from accommodation home stay offers various activities which give guests the unique opportunity to experience the specific culture of the area.

Application format for an establishment of Home Stay

*Assistant Professor - Guru Nanak College Killianwali

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Assistant Professor
Guru Nanak College Killianwali

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