



# GURU NANAK COLLEGE

Postgraduate Multi Faculty Premier College  
KILLIANWALI, DISTT. SRI MUKTSAR SAHIB (Pb.) - 151211  
NAAC Accredited Grade "B"

Recognized by U.G.C. Under Section 2 (f) & 12 (B) & Permanently Affiliated to Panjab University Chandigarh

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## 1. Feedback Report of Teachers

### Guru Nanak College Killianwali, Sri Muktsar Sahib (Punjab). Student's Feedback for the Session (2020-21).

The COVID - 19 pandemic has become a global health issue and has had a major impact on education. Consequently half way through the second semester of the academic year 2019-20, the education is imparted through virtual mode. The college administration, teachers and students are trying to cope up with this new technology. In this changing scenario the students feedback is of utmost importance. Please note that your feedback will be reviewed by our worthy Principal only and no teacher will be involved in it. You are here by requested to rate the following parameters as accurately as possible without any bias to help your teacher ..... to improve himself/herself.

\*Required

#### 1. Punctuality. \*

Excellent  
Very Good  
Good  
Average  
Below Average

#### 2. Understanding of the subject matter. \*

Excellent  
Very Good  
Good  
Average  
Below Average

#### 3. Style of presentation. \*

Excellent  
Very good  
Good  
Average  
Below Average

#### 4. Makes the subject/learning more interesting \*

Excellent  
Very Good  
Good  
Average  
Below Average

#### 5. Encourages the students to ask questions. \*

Principal  
Guru Nanak College  
Killianwali (Sri Muktsar Sahib)



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Excellent  
Very Good  
Good  
Average  
Below Average

6. Uniform distribution and completion of syllabus in time. \*

Excellent  
Very Good  
Good  
Average  
Below Average

7. Practice and Revision of the syllabus \*

Excellent  
Very Good  
Good  
Average  
Below Average

8. Due consideration to COVID-19 related personal, educational and technical problems.

Excellent  
Very Good  
Good  
Average  
Below Average

9. Performance evaluation keeping in mind COVID-19 pandemic. \*

Excellent  
Very Good  
Good  
Average  
Below Average

10. Correlate the course content with real life examples. \*

Excellent  
Very Good  
Good  
Average  
Below Average

11. Guidance/Counselling in academic & non-academic matters in virtual classes. \*

Excellent  
Very Good  
Good  
Average  
Below Average



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Student's Name \*

Your answer

Class Roll No. \*

Your answer

Email Address \*



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## Compiled Feedback Report from UG & PG students

Guru Nanak College Killianwali decided to collect the feedback from the students for the session 2020-21. The data was collected with the help of structured questionnaire through virtual mode.

Month of Feedback	June 2021
Month of Analysis	Second week of August 2021
Mode of Analysis	Pie-Charts
Total no. of Students	Different number of Student for different Teachers
Total no. of Teachers	18
Classes covered for Feedback	B.Com I,II,III B.A. I,II,III M.Com I,II, PGDCA, M.A. (History) II, M.A. Punjabi (II)
Parameters in Feedback Form	<ol style="list-style-type: none"><li>1. Punctuality</li><li>2. Understanding of the subject matter</li><li>3. Style of Presentation</li><li>4. Makes the subject/learning more interesting</li><li>5. Encourages the students to ask questions</li><li>6. Uniform distribution and completion of syllabus in time</li><li>7. Practice and Revision of the syllabus</li><li>8. Due consideration to COVID-19 related personal, educational and technical problems.</li><li>9. Performance evaluation keeping in mind COVID-19 pandemic.</li><li>10. Correlate the course content with real life examples</li><li>11. Guidance/Counselling in academic and non-academic matters in virtual classes.</li></ol>
Parameters in which most of the teachers are performing well	All (1-11)
No. of teachers who are excellent in almost all the parameters	04
No. of teachers who are excellent or Very Good in almost all the parameters	18

Principal  
G.N. College, Killianwali  
(Sri Muktsar Sahib)

Principal  
Guru Nanak College  
Killianwali (Sri Muktsar Sahib)



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## Guru Nanak College Killianwali, Sri Muktsar Sahib (Punjab). Parents' Feedback Form (2020-21).

Respected Parents,

The COVID - 19 pandemic has become a global health issue and has had a major impact on education. Consequently half way through the second semester of the academic year 2019-20, the education is imparted through virtual mode. The college administration, teachers and students are trying to cope up with this new technology.

Guru Nanak College Killianwali is conducting a Survey through Parent's Feedback Google Form which will help to upgrade the quality of education. You are requested to respond to all the questions given in the following format with sincere effort and thought. Please note that your feedback will be reviewed by our worthy Principal only.

\*Required

Your Ward Name \*

Your answer

Class \*

Your answer

Class Roll No. \*

Your answer

1. Have you ever been invited in college events/ functions before COVID-19 ? \*

Yes

No

2. Are you regularly informed about the performance of your ward on different parameters? \*

Yes

No

Principal  
Guru Nanak College  
Killianwali (Sri Muktsar Sahib)





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3. How would you rate the Teacher Student relationship? \*

Excellent  
Very Good  
Good  
Average

4. How would you rate the relationship between Student & Administrative staff? \*

Excellent  
Very Good  
Good  
Average

5. Have you seen moral & social development of your ward after being student of this college? \*

Strongly Agree  
Agree  
Disagree

6. Is the syllabus completed well in time? \*

Yes  
No

7. Is the programme capable of making students fit for survival in life? \*

Strongly Agree  
Agree  
Disagree

8. Is the college making due efforts to solve the problems related study during COVID-19 pandemic?

Strongly Agree  
Agree  
Disagree

## Parent's feedback

Guru Nanak College Killianwali decided to collect the feedback from the parents of the students for the session 2020-21. The data was collected with the help of structured questionnaire through virtual mode.

The responses received from the respondents are presented in the following table:

Serial No.	Questions	Response (in %age)
1.	Have you ever been invited in college events and functions before COVID-19 ?	Yes-32.1 No-67.9
2.	Are you regularly informed about the performance of your ward on different parameters?	Yes-76.5 No-23.5
3.	How would you rate the teacher student relationship?	Excellent-63 Very Good-28.4 Good-8.6 Average
4.	How would you rate the relationship between student and administrative staff?	Excellent-40.7 Very Good-40.7 Good-18.5 Average
5.	Have you seen moral and social development of your ward after being student of this college?	Strongly Agree-49.4 Agree-49.4 Disagree-1.2
6.	Is the syllabus completed well in time?	Yes-98.8 No-1.2
7.	Is the programme capable of making students fit for survival in life?	Strongly Agree-45.7 Agree-50.6 Disagree-3.7
8.	Is the college making due efforts to solve the problems related study during COVID-19 pandemic ?	Strongly Agree-51.9 Agree-46.9 Disagree-1.2

Principal   
 G.N.College, Killianwali  
 (Sri Muktsar Sahib)





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THE KUPPUSWAMI SASTRI RESEARCH INSTITUTE, MYLAPORE  
MADRAS





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Dr\_-Seema-Rani PDF

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1

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

**Dr. Seema Rani**

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### 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

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### 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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## 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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*Associate Professor Commerce, Guru Nanak College, Killianwali, Distt. Sri Muktsar Sahib (Pb)*

In recognition of the publication of manuscript title

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Published in Flusser Studies (1661-5719), Volume-30, 2021

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**EDITOR-IN-CHIEF**





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## FINANCIAL INCLUSION IN INDIA : PROGRESS & PROSPECTS

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### 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.

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. Thus, FI is mainly intended to :

- (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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