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Address: Muktsar ,Punjab,India - 151211

Expertise

Management

Work experience

1. Guru Nanak College, Killianwali 2000 — Present

Associate Professor and Head
Sri Muktsar Sahib

Education

1. M. Com. NET - 1995

Panjab University, Chandigarh

Honours and Awards

1. Gold medal - 1993

Punjabi university patiala

Publication

1. Covid-19 A Catalyst in Digital Transformation of Banking sector in India

Dr. Seema Rani, Usha Goyal

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2. Financial Inclusion in India:Progress and Prospects

Usha Goyal, Dr. Seema rani

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3. Impact of Mega Merger of Public Sector Banks on Indian Banking Sector

Usha Goyal, Dr. Seema rani

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4. Impact of COVID-19 on Economy and Indian Banking Sector

Dr Seema Rani, Mrs Usha Goyal

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5. Challenges faced by E-Commerce Industry due to COVID-19 in India

Dr Seema Rani, Mrs Usha Goyal

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6. Impact of Artificial Intelligence on Indian Banking Sector

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7. Social Media use in Higher Education

Usha Goyal, Dr. Seema rani

Role of Media, Social Media and Internet in Higher Education, Volume , Year 2019, Pages 207-211

8. Sustainable Development - Contribution of Icici Group

Usha Goyal , Ashok Jindal

Management of Financial Services Creatingh Business Value and Sustainability, Volume , Year 2018, Pages 355-361

9. ASSET-LIGHT BUSINESS MODEL IS THE KEY TO SUCCESS FOR START-UPS

Usha Goyal, Dr. Seema rani

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10. Green Banking in India: An Overview

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11. **Sustainable Development in India: Innovative Practices**
Dr. Surinder Singh Thakur, Mrs. Usha Goyal, Dr. Seema Rani
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12. **Accounting Education in India:Emerging Issues**
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The Summit, Volume Volume 3, Spring 2016, Year 2016, Pages 59-63
13. **Financial Inclusion of Tribal Women**
Dr Seema Rani, Mrs Usha Goyal
Aadivasis Sahitya Vibhin Pripeksh, Volume , Year 2015, Pages 168-176
14. **Challenges Faced By Women Entrepreneurs in India**
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The Summit, Volume Volume 1, Spring 2015, Year 2015, Pages 11-17
15. **Role of Banks Financing MSMEs in India:Practices and Obstacles**
Usha Rani
Researches in Commerce and Management, Volume , Year 2014, Pages 174-183
16. **Globalisation of Indian Banks- A Challenge As Well As an Opportunity**
Usha Rani
APEX, Volume Volume 4, Spring 2014, Year 2014, Pages 01-10
17. **Banking Sector- As A Facilitator Of Financial Inclusion**
Usha Rani
APEX, Volume Volume 3, Summer 2013, Year 2013, Pages 1-6
18. **Financial Crisis in US: Challenges for Indian Economy**
Usha Rani
ECO-PULSE, Volume , Year 2013, Pages 87-91
19. **Life Insurance Sector-in the Era of Privatisation**
Usha Rani
SUI GENERIS, Volume Vol. 2, Issue2, 2013, Year 2013, Pages 106-114