



inspira-IRA

02-03 FEBRUARY 2018

INTERNATIONAL CONFERENCE
on
Modern Management Strategies
E-commerce and Global Economy
- In Indian Context

Organized by



**INSPIRA RESEARCH
ASSOCIATION (IRA)**
Jaipur, Rajasthan, India



LBS PG College
Jaipur, Rajasthan, India



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&



LBS PG College

Jaipur, Rajasthan, India



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Chairman, LBS PG College, Jaipur

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INAUGURAL FUNCTION PROGRAMME

02 February, 2018 - 09:30 am

Time	Details
09:30-09:32 AM	Welcome Dignitaries on Dais
09:32-09:37 AM	Saraswati Vandana & Lamp Lighting
09:37-09:45 AM	Honouring the Guest by UPARNA with Mementos
09:45-09:50 AM	Welcome & Conference Preview - Prof. (Dr.) S.S. Modi
09:50-09:55AM	Welcome on behalf of LBS PG College - Dr. Rajeev Srivastava (Principal)
09:55-10:05AM	Inaugural Address - Prof. (Dr.) Firdos T. Shroff (Pune)
	Address by Guest of Honour
10:05-10:10 AM	1. Prof. (Dr.) Bhagirath Singh (Vice Chancellor - MGSU)
10:10-10:15 AM	2. Prof. (Dr.) J.P. Sharma (Vice Chancellor - MLSU)
10:15-10:20 AM	3. Prof. (Dr.) M. C. Sharma (Vice Chairman, Higher Education)
10:20-10:25 AM	4. Prof. (Dr.) Prabhakaran (Oman)
10:25-10:30 AM	5. Prof. (Dr.) Vijay Pithadia (Gujarat)
10:30-10:40 AM	6. Address by Chief Guest - Prof. (Dr.) Rana Singh (Dubai - UAE)
10:40-10:50 AM	Release of Souvenir
10:50-11:00 AM	Presidential Address - Sh. Prageshwar Tiwari
11:00-11:05 AM	Vote of Thanks - Prof. (Dr.) N.D. Mathur (Joint Conf. Convenor)
11:05-11:06 AM	National Anthem
	High Tea



VALEDICTORY FUNCTION PROGRAMME

03 February, 2018 - 12:30 pm

Time	Details
12:30-12:31 PM	Welcome Dignitaries on Dais
12:31-12:33 PM	Vande Mataram
12:33-12:35 PM	Honouring the Guest by UPARNA with Memento
12:35-12:40 PM	Welcome Address - Prof. (Dr.) Anil Mehta
12:40-12:50 PM	Reports of Technical Sessions - Master Rapporteur : Dr. Simmi Choyal
12:50-01:00 PM	Best Paper Awards – Technical Session I – Technical Session II – Technical Session III (A) – Technical Session III (B)
	Address by Guest of Honour
01:00-01:05 PM	1. Prof. R.K. Gupta (Vice Chancellor - MAU)
01:05-01:10 PM	2. Prof. Renu Luthra (Vice Chancellor - GU)
01:10-01:15 PM	3. Prof. (Dr.) R.L. Godara (Former VC - NGU)
01:15-01:20 PM	4. Prof. (Dr.) H.S. Oza (Ahmedabad)
01:20-01:25 PM	5. Prof. (Dr.) Arvind Kumar (Lucknow)
01:25-01:30 PM	6. Prof. (Dr.) B. Ramesh (Goa)
01:30-01:35 PM	7. CS (Dr.) Shyam Agarwal (President, The ICSI)
01:35-01:45 PM	Address by Chief Guest - Prof. Pratap Singh Chauhan (VC - SU)
01:45-01:50 PM	Presidential Remarks – Shri Prageshwar Tiwari
01:50-01:55 PM	Valedictory Address - Prof. K. Prabhakaran (Oman)
01:55-02:00 PM	Ashirvachan- Shri Prageshwar Tiwari (Chairman, LBS PG College)
02:00-02:05 PM	Thanks on behalf of LBS PG College - Dr. Rajeev Srivastava
02:05-02:10 PM	Vote of Thanks - Prof. (Dr.) S.S. Modi (Organizing Convenor)
02:10-02:11 PM	National Anthem
	Lunch



CHAIRS

Inaugural Function 02 February, 2018 (09 : 30 am)

1. Chief Guest: Prof. (Dr.) Rana Singh (UAE)
2. Shri Prageshwar Tiwari (Chairman, LBS PG College)
3. Prof. (Dr.) Bhagirath Singh (VC - MGSU)
4. Prof. (Dr.) J.P. Sharma (V C - MLSU)
5. Prof. (Dr.) M. C. Sharma (Vice Chairman, Higher Education)
6. Prof. (Dr.) H.S. Oza (Ahmedabad)
7. Prof. (Dr.) K. Prabhakaran (Oman)
8. Prof. (Dr.) Firdos T. Shroff (Mumbai)
9. Prof. (Dr.) S.S. Modi (Org. / Conf./ Convenor)
10. Prof. (Dr.) Vijay Pithadia (Gujarat- Joint Org. Convenor)
11. Dr. Rajeev Srivastava (Principal, LBS PG College & Joint Org. Convenor)
12. Prof. (Dr.) N.D. Mathur (Joint Conf. Convenor)
13. Prof. (Dr.) Anil Mehta (Joint Conf. Convenor)

Valedictory Function 03 February, 2018 (12 : 30 pm)

1. Chief Guest: Prof. (Dr.) R.K. Gupta (VC - MAU)
2. Shri Prageshwar Tiwari (Chairman, LBS PG College)
3. Prof. (Dr.) Pratap Singh Chauhan (VC - SU)
4. Prof. (Dr.) Renu Luthra (VC - GU)
5. Prof. (Dr.) R.L. Godara (Former VC- NGU)
6. Prof. (Dr.) Arvind Kumar (Lucknow)
7. Prof. (Dr.) B. Ramesh (Goa)
8. CS (Dr.) Shyam Agarwal (President, The ICSI)
9. Prof. (Dr.) K. Prabhakaran (Oman)
10. Prof. (Dr.) S.S. Modi (President, IRA)
11. Prof. (Dr.) Vijay Pithadia (Gujarat)
12. Dr. Rajeev Srivastava (Principal, LBS PG College & Joint Org. Convenor)



PROGRAMME OF TECHNICAL SESSIONS

	Technical Session - I (Feb., 02) Reforms in Indian Banking Sector: Retrospect & Prospects (A28 Auditorium)	Technical Session - II (Feb., 02) E-commerce: Problems and Prospects (A16 Saraswati Hall)
Chairperson	Prof. (Dr.) H.S. Oza	Prof. (Dr.) Arvind Kumar
Co-chair	Prof. (Dr.) Anil Mehta	Prof. (Dr.) G. Soral
Key Note Speaker 1	Prof. (Dr.) Naveen Mathur	Dr. Abhay Upadhyaya
Key Note Speaker 2	Prof. (Dr.) Rana Singh (UAE)	Dr. Meera Mathur
Key Note Speaker 3	Prof. (Dr.) K.S. Thakur	CS Dr. Girish Goyal
Session Coordinator & Rapporteur 1	Dr. Simmi Choyal	Dr. Richa Singhal
Rapporteur 2	Dr. Ruchi Goyal	Dr. Minal Sharma

	Technical Session - III(A) (Feb., 03) Governance Reforms and Development in India (A28 Auditorium)	Technical Session - III (B) (Feb., 03) Governance Reforms and Development in India (A16 Saraswati Hall)
Chairperson	Prof. (Dr.) B. Ramesh	Prof. (Dr.) Daksha Chauhan
Co-chair	Prof. (Dr.) N.D. Mathur	Prof. (Dr.) Prabhakaran (Oman)
Key Note Speaker 1	Prof. (Dr.) S.C. Gupta	Prof. (Dr.) Kshama Agarwal
Key Note Speaker 2	Prof. (Dr.) J.S. Bohara	Prof. (Dr.) S.K. Khatik
Key Note Speaker 3	Dr. N.M. Sharma	Dr. Ravi Sharma
Key Note Speaker 4	Shri Rajendra Deshpandey (Consultant USA)	Prof. (Dr.) Jitendra K. Sharma
Session Coordinator & Rapporteur 1	Dr. Simmi Choyal	Dr. Minal Sharma
Rapporteur 2	Dr. Ruchi Goyal	Dr. Poonam



NARENDRA MODI
Prime Minister



सत्यमेव जयते

It is a pleasure to know that an International Conference on “Modern Management Strategies, E-commerce and Global Economy - In Indian Context” is being jointly organized by the Inspira Research Association (IRA) and LBS PG College, Jaipur during 2-3 February, 2018.

I hope that the Conference will witness productive discussions and deliberations on the adoption and adaptation of modern management strategies pertaining to the Digital Economy, which are particularly useful for the Indian context.

Best wishes for the success of the Conference.

MESSAGE

Narendra Modi



अमित शाह

अध्यक्ष

भारतीय जनता पार्टी



यह जानकर प्रसन्नता हुई कि आई.आर.ए. एवं एल.बी.एस. पी.जी. कॉलेज, जयपुर द्वारा इंटरनेशनल कांफ्रेंस आन मॉडर्न मैनेजमेन्ट स्ट्रेटजीज, ई-कॉमर्स एण्ड ग्लोबल इकॉनमी-इन इंडियन कॉन्टेक्स का आयोजन किया जा रहा है।

वर्तमान समय में ई-कॉमर्स की भूमिका व्यापक एवं महत्वपूर्ण है। आज सम्पूर्ण विश्व एक ग्लोबल विलेज के रूप में स्थापित हो गया है। आज जिस देश की अर्थव्यवस्था जितनी अधिक डिजिटलीकृत है वह विकास की दौड़ में उतनी ही बढ़ावा देने हेतु अनेकों कदम उठाये हैं जिससे अर्थव्यवस्था पारदर्शी हुई है एवं कालाधन पर अंकुश लगा है।

मैं आई.आर.ए. एवं एल.बी.एस. पी.जी. कॉलेज, जयपुर द्वारा आयोजित अन्तर्राष्ट्रीय सम्मेलन के सफल आयोजन हेतु हार्दिक शुभकामनाएँ प्रेषित करता हूँ। आशान्वित हूँ कि ऐसे सम्मेलन अर्थव्यवस्था के चहुँमुखी विकास हेतु 'मील का पत्थर' होंगे।

धन्यवाद।

MESSAGE

(अमित शाह)



VASUNDHARA RAJE
Chief Minister, Rajasthan



सत्यमेव जयते

I am glad to know that Inspira Research Association (IRA) and LBS PG College, Jaipur are jointly organising and International Conference on "Modern Management Strategies, E-commerce and Global Economy-In Indian Context" of February 2-3, 2018 in Jaipur

I am sure that the deliberations during the Conference shall be immensely useful for the participating academicians, researchers, professionals and other stakeholders.

I wish the Conference the very best.

MESSAGE

Vasundhara Raje
(Vasundhara Raje)



COL. RAJYAVARDHAN RATHORE
Minister of State (I/C)
Youth Affairs & Sports and Minister of State
Information & Broadcasting
Government of India



सत्यमेव जयते

It is a matter of great pleasure to know that Inspira Research Association and LBS PG College, Jaipur are organizing an International Conference on "Modern Management Strategies, E-Commerce and Global Economy - in Indian Context" from 2nd to 3rd February, 2018 at Jaipur, Rajasthan in which more than 1500 Academicians, Researchers and Professionals from India and abroad will get a platform to interact and deliberate upon various contemporary issues of National interests such as Reforms in Indian Banking Sector, E-commerce, Governance Reforms and Development in India. I am also happy to know that a Souvenir is also being brought out on this occasion.

I congratulate the Organizers and wish them the very best for all their future endeavours.

MESSAGE



Col. Rajyavardhan Rathore



KIRAN MAHESHWARI
Minister
Higher, Technical and Sanskrit Education
Science and Technology Department
Government of Rajasthan



सत्यमेव जयते

I am glad to know that the Inspira Research Association (IRA), Jaipur & the LBS PG College, Jaipur is organising an International Conference on the theme " Modern Management Strategies, E-commerce and Global Economy-In Indian Context" on 02-03, February, 2018 to focus on the latest Governance Reforms and Developments in India.

In the last few decades there have been financial innovations and the commercial and industrial world has changed like never before. The fraternity of Managers and Accountants has contribute immensely to India's robust financial system. I am sure the deliberations in the conference will enhance the capacity to contribute to nation building.

On this occasion, best wishes to the organizers and participants.

MESSAGE

Kiran Maheshwari

Smt. Kiran Maheshwari



KALI CHARAN SARAF
Medical and Health,
Medical and Health Services (ESI),
Medical Education,
Ayurveda & Indian Medical Methods



सत्यमेव जयते

I am very happy to learn that the INSPIRA RESEARCH ASSOCIATION (IRA), Jaipur and the LBS PG College, Jaipur is organising an International Conference on the theme " Modern Management Strategies, E-commerce and Global Economy-In Indian Context" on 02-03, February, 2018 to focus on the latest Governance Reforms and Developments in India.

The conference is providing a platform to discuss the Reforms in Indian Banking Sector, E-commerce and Fair Value Measurements, Economic Growth, BASEL Norms, Demonetization, GST-Challenges and Issues, Make in India, Skill India, Smart Cities Initiatives and Women Empowerment etc.

I wish the conference an immense success in all its deliberations.

MESSAGE



Kali Charan Saraf



डॉ. अरूण चतुर्वेदी
मंत्री

सामाजिक न्याय एवं अधिकारिता,
अल्पसंख्यक मामलात, वल्फ विभाग



सत्यमेव जयते

मुझे यह जानकर प्रसन्नता हो रही है कि पिंगसिटी जयपुर में इन्सप्रा रिसर्च एसोसिएशन (आई.आर.ए.) एवं लाल बहादुर शास्त्री पी.जी. महाविद्यालय द्वारा दिनांक 02 फरवरी 2018 से 03 फरवरी 2018 तक " **Modern Management Strategies, E-commerce and Global Economy-In Indian Context**" विषय पर दो दिवसीय अंतर्राष्ट्रीय संगोष्ठी का आयोजन किया जा रहा है।

इस दो दिवसीय अंतर्राष्ट्रीय संगोष्ठी में भारत एवं विदेशों के वाणिज्य, प्रबन्ध, अर्थशास्त्र, शिक्षा एवं कम्प्यूटर साइंस के शोधार्थी तथा इससे जुड़े लोगों को एक ही मंच पर आपस में मिलने का सुअवसर प्राप्त होगा एवं गंभीर चिंतन एवं मंथन किया जायेगा। जो सर्वांगीण विकास की दृष्टि से उपयोगी एवं उद्देश्य पूर्ण होंगे।

मैं अंतर्राष्ट्रीय संगोष्ठी के सफल आयोजन के लिये हार्दिक शुभकामनाएं प्रेषित करता हूँ।

MESSAGE

डॉ. अरूण चतुर्वेदी



अशोक परनामी

विधायक (आदर्श नगर विधानसभा क्षेत्र)
प्रदेश अध्यक्ष, भाजपा (राजस्थान)



सत्यमेव जयते

मुझे यह जानकर प्रसन्नता है कि इन्सप्रा रिसर्च एसोसिएशन (आई.आर.ए.), जयपुर एवं लाल बहादुर शास्त्री पी.जी. महाविद्यालय जयपुर द्वारा दिनांक 02 फरवरी 2018 से 03 फरवरी 2018 तक "**Modern Management Strategies, E-commerce and Global Economy-In Indian Context**" विषय पर दो दिवसीय अंतर्राष्ट्रीय संगोष्ठी का आयोजन किया जा रहा है।

शोध संस्थानों एवं शिक्षण संस्थानों द्वारा आयोजित संगोष्ठियों के माध्यम से शिक्षकों, विद्यार्थियों तथा समाज को नवीनतम अनुसंधानों एवं विचारों की जानकारी प्राप्त होती है। साथ ही विषय-विशेषज्ञों से संवाद स्थापित करने का अवसर भी मिलता है। मुझे आशा है कि यह संगोष्ठी अपने उद्देश्यों में सफल होगी।

मैं, आयोजन की सफलता हेतु शुभकामना प्रेषित करता हूँ।

MESSAGE

अशोक परनामी



DR. ASHOK LAHOTY
Mayor
Nagar Nigam, Jaipur



It is great pleasure to know that the Inspira Research Association (IRA), Jaipur & the LBS PG College, Jaipur is organising an International Conference on the theme " Modern Management Strategies, E-commerce and Global Economy-In Indian Context" on 02-03, February, 2018 to focus on the latest Governance Reforms and Developments in India.

As concept of globalization and liberalization gets universal acceptance the need to interact with one another in every field is becoming inevitable. It is only befitting that a huge galaxy of professionals corporates and experts assembling at this historic city to discuss the important issues relevant to meet out the challenges for fast development of the economy.

I wish the conference a grand success.

MESSAGE

Dr. Ashok Lahoty



PROF. R.K. KOTHARI
Vice-Chancellor
University of Rajasthan, Jaipur

It is a matter of great pleasure to know that Inspira Research Association (IRA) , Jaipur and LBS PG College, Jaipur are organising a two day International Conference on "Modern Management Strategies, E-Commerce and Global Economy- In Indian Context" on 02-03 February 2018 and that a Souvenir is being brought out on this occasion. Surely, this mega event will provide a platform to academicians, researchers and professionals to interact and deliberate upon various contemporary issues of national interest including Reforms in Indian Banking Sector, E-Commerce, Governance Reforms and Development in India.

I convey my best wishes to the Organizing Committee of the conference.

MESSAGE

R.K. Kothari

R.K. Kothari



PROF. PRATAPSIKH CHAUHAN
Vice-Chancellor
Saurashtra University



I am delighted to know that you are organizing an International Conference on Modern Management Strategies – E-commerce and global economy on 2-3 February 2018. It is jointly organized by INSPIRA RESEARCH ASSOCIATION (IRA) and LBS PG College, Jaipur. The themes to be discussed are:

1. Reforms in Indian Banking Sector
2. E-commerce, Problems and Prospects
3. Governance Reforms and Development in India

Under each theme, a good number of sub-themes are also covered. Banks in India are grappling with mounting NPA's of Rs. 9.5 lakh crores. 18% of the same are declared wilful defaulters. Action for recovery has been initiated under Indian Bankruptcy Code (IBC). The IBC has been amended to bar defaulting promoters from bidding for stressed assets of their company. It may lead to practical difficulties and bye-passes like proxy ownerships. But the step is quite justifiable on ethical grounds.

The Indian Banks are in dire need for recapitalization to the tune of Rs. 1.2 lakh crore. Recapitalization of Rs. 80,000 crore has already been announced. The RBI Governor has rightly warned that recapitalization of Banks and Banking Reforms will be interlinked. Only those banks will get fresh capital who have implemented prudential norms. Capital given to Banks without reforms will serve no purpose. It will flow out down the drain. The main purpose of recapitalization and banking reforms is to enable our Banks to provide much needed finance to agriculture, industry and trade to spurs GDP growth rate to higher trajectory of 8-10% Success of Make-in-India to create new jobs for youth also depends on it.

Financial resolution and deposit insurance (FRDI) bill has been referred to a select committee of the parliament. Now bail-in is going to replace bail outs from public exchequer. Should 'it include' bank deposits? It is being hotly debated in media. The conference may take some informed position on this critical step towards banking reforms in India- an ICU for critically ill banks.

The WTO agenda's priority list includes E-commerce. Conference may discuss the pros and cons in a globalizing trade.

NaMo Govt has come to power on promise of good governance. Several steps have already been taken and more steps are in the pipeline. 30 rank jump in ease of doing business in Work Bank Index and upgraded global rating are welcome positive signals to FDI in-flows. GST is a major bold indirect tax reform to attack black money generation and creating seamless Indian common market. Direct tax reforms are also on the anvil. Technology has been harnessed to provide effective good governance free from corruption and delays. The conference will do well to evaluate good governance initiative's impact objectively and to suggest what more may be done in near future. I wish the conference a grand success. It may actively partner in national transformation.

MESSAGE

Pratapsinh Chauhan



PROF. (DR.) R.K. GUPTA
Vice-Chancellor
Maharaja Agrasen University, Solan, HP

It has given me an immense pleasure to learn that INSPIRA RESEARCH ASSOCIATION (IRA), Jaipur is organizing International Conference on the theme "Modern Management Strategies, E-Commerce and Global Economy-In Indian Context" on February 2-3, 2018. Eminent Academicians, Research Scholars, Economists, Entrepreneurs, Policy Makers and Trade Professionals from Commerce, Management, Economics, Taxation and Computer Science field are participating as paper presenters/delegates in this International Conference. It is indeed a commendable initiative.

On this occasion, I offer my felicitations to the INSPIRA RESEARCH ASSOCIATION (IRA), Jaipur which is a leading professional community of academicians, researchers and professionals that have worked zealously to make this conference a great success.

I am quite sure that the deliberations in this International Conference would yield fruitful results and will certainly widen the horizon of the participants. I wish Inspira Research Association a grand success for the event.

MESSAGE

R. K. Gupta



PROF. (DR.) BHAGIRATH SINGH
Vice-Chancellor
Maharaja Ganga Singh University
Bikaner, Rajasthan

I am very happy to know that Inspira Research Association, Jaipur with LBS PG College, Jaipur is organizing an International Conference on "Modern Management Strategies : E-Commerce and Global Economy – in Indian Context". Both the institutes deserve wide applause and appreciation for its landmark achievements. I appreciate the efforts of management and staff of the institutes for organizing International Conference on such important issue. I convey my best wishes for the grand success of this Conference.

With best wishes

MESSAGE

Prof. Bhagirath Singh



PROF. J. P. SHARMA
Vice-Chancellor
Mohanlal Sukhadia University, Udaipur



It is a matter of great pleasure to learn that Inspira Research Association (IRA) Jaipur and LBS PG College, Jaipur are jointly organising a two-day "International Conference on "Modern Management Strategies, E-commerce and Global Economy – In Indian Context" from February 2-3, 2018 and the Organizing Committee is going to publish a "Souvenir".

I hope this publication of the souvenir will encourage and motivate the participants and will provide a better platform to Academicians, Researchers and Professionals to interact and deliberate upon various contemporary issues of national interest.

I congratulate the Organizing Committee for this event and send my good wishes for a grand success.

MESSAGE

J. P. Sharma

J. P. SHARMA



PRAGESHWAR TIWARI
President
Management Committee
L.B.S P.G. College

I am pleased to learn that L.B.S P.G. College and Inspira Research Association (IRA), Jaipur are jointly organizing two days International Conference on Modern Management Strategies E-Commerce and Global Economy- In Indian Context. The theme chosen for the conference is covering a wide area related to Commerce, Management, and present globalized economy. Conference of such nature provides a great opportunity to update knowledge and keep obsessed with latest developmental scenario. There is no doubt that the conference will provide an interactive platform for the intellectual discussions and innovative practices from diverse areas of research. It is an opportunity for the experts, resource persons and delegates to bring out a new dimension of research. I congratulate LBS PG College for promoting these types of enlightening research activities. I am sure that it will continue to maintain its excellence and character with great distinction. I extend my warm wishes to the organizing organizations and committee members. I wish the conference a great success.

MESSAGE

Prageshwar Tiwari



PROF. (DR.) M.C. SHARMA
Vice-Chairman
Rajasthan State Higher
Education Council



सत्यमेव जयते

I am pleased to learn that the Inspira Research Association (IRA), Jaipur & the LBS PG College, Jaipur is organising an International Conference on the theme "Modern Management Strategies, E-commerce and Global Economy-In Indian Context" on 02-03, February, 2018 to focus on the latest Governance Reforms and Developments in India.

The paradigm shift in the world of business, modern management and global economy is the need of the present time. I am sure the Conference will be an incentive for the participants from various levels and the souvenir brought out on this occasion will be useful and informative for all.

I wish the grand success to the conference.

MESSAGE

M.C. Sharma
M.C. Sharma



PROF. ARVIND KUMAR
Ex-Dean, Faculty of Commerce
Ex-Finance Officer
Ex-Head, Department of Commerce
Ex-Director, Institute of Tourism Studies
Ex-President, All India Accounting Association
Ex-President, All India Commerce Association

MESSAGE

It is a matter of great pleasure that Inspira Research Association (IRA) in collaboration with LBS PG College, Jaipur, Rajasthan is organising a two-day International Conference on Modern Management Strategies E-Commerce and Global Economy - In Indian Context on 02-03 February, 2018.

India is a country of great potential. It has an abundant resource which need to be utilize in an optimum manner by formulating suitable strategies and policies. Due to the relativity and multifaceted of the environment, we need a customised adaptability of global practices. The E-Commerce practices has transformed the way of doing business and have a significant impact on the economy. In spite of upward growth trajectory, the penetration of e-commerce in India is low as compared to developed countries.

I hope that this conference will provide an appropriate platform to the academicians, corporate representatives, managers, practitioners, thinkers, research scholars and students from across the country to engage in discussion and deliberations during several sessions which will provide deep insights into the multifarious opportunities available for E-Commerce in India.

I extended my warm and best wishes to the organizers and participants for the grand success of the Conference.

Arvind Kumar



PROF. B. RAMESH

Ex-Dean, (2005-Sept,2011)
Past President, [1999-2000]
Indian Accounting Association
Past President, (2011-2012)
Indian Commerce Association
Executive Board Member of AIMS
On Invitation (2016-17 & 2017-18)

It gives me immense pleasure to know that Inspira Research Association, Jaipur is going to organise an International Conference on Modern Management Strategies, E-Commerce and Global Economy- In Indian Context. I take this opportunity to congratulate the Conference Convener Prof. (Dr.) S.S. Modi for selecting such an important theme for discussion and wish the entire team all the very best.

MESSAGE



DR. HARISH S. OZA
Former Director & Professor
S.D. School of Commerce
Gujarat University
Ahmedabad

MESSAGE

It is indeed a matter of great pleasure for me to associate with INSPIRA RESEARCH ASSOCIATION AND LBS P.G. COLLEGE for organizing International Conference on "Modern Management Strategy E-Commerce and Global Economy - In Indian Context" at Pink City Jaipur during February 2-3, 2018.

During the recent times, there has been a tremendous development in the field of Commerce and Management globally. I am glad that the present mega event devoted to reforms in Indian Banking Sector, E-Commerce: problems and prospects and governance reforms and development in India.

I am sure that this conference shall provide a forum for discussion on Contemporary Issues to Commerce and Management in Indian Context and outcomes shall be immense use for the academic world.

I convey my best wishes for grand success of conference.

Harish S. Oza



PROF. KARAMJEET SINGH
President, Indian Accounting Association
Dean, Faculty of
Business Management & Commerce
Panjab University, Chandigarh

MESSAGE

It is a matter of great pleasure to note that Inspira Research Association (IRA), Jaipur and LBS PG College, Jaipur are organizing two-days International Conference on Modern Management Strategies in E-Commerce and Global Economy in the Indian context during February 2-3, 2018. I am extremely happy to convey my warm greetings to the delegates of the mega event.

The paradigm shift in the world of business is towards globalization through information technology. This conference is going to focus on three very important contemporary issues in the business world, namely reforms in banking sector, issues and challenges of e-commerce and governance reforms with respect to the development in India. I am sure that the conference in addition to providing the insight into these issues in global context will also come out with solutions to the difficulties being faced by the business world and to the concerned professionals.

I also believe that the Conference will be an incentive for the participants from various levels and the souvenir brought out on this occasion will be useful and informative for all.

I wish the grand success to the conference.



DR. RANA SINGH
Director -Institutional Effectiveness
(Quality Assurance)
University of Jazeera,
Dubai, UAE

MESSAGE

It gives me immense pleasure to congratulate the organizing team for organizing the international conference on Modern Management Strategies –E-Commerce and Global Economy –Indian Context. The theme of the international conference is very contemporary and appropriate to the Indian economy in the digital era when the government is gearing up exponentially to project India among the super powers of the world.

I congratulate all members of Inspira Research Association and LBS PG College for this remarkable endeavor. I also thank Dr. Vijay Pithadia and Dr. S S Modi to have granted me an opportunity to address the participants in this special event.

E-Commerce landscape is changing internationally at an exponential rate and Indian economy is no exception to this changing phenomenon. The Indian economy has witnessed exponential growth in the e-Commerce Sector and the government is taking all possible measures and initiatives to give a catalytic boost to this sector.

The latest economic survey has estimated the Indian e-Commerce market at 33 billion US dollars which is increasing at an exponential rate and has the potential to generate large amount of jobs for young and dynamic individuals from the domain of technology, business and allied areas.

Global e-Commerce giants have kept a constant vigil on the rapidly expanding Indian e-Commerce sector and exponentially growing companies in this domain. India is a land of opportunities in the domain of e-Commerce with over 40% citizens having access to Internet in 2018. India needs to gear up at a very fast pace to align its rate of growth in the e-Commerce sector in comparison to various other developing and developed nations of the world.

The changing demographic variables and the changing technological environment in India is making it the world's most attractive and lucrative destination for the various e-Commerce giants of India and rest of the world.

I hope the deliberations at the international conference will go a long way in transforming the thoughts, views and policies and shall enlighten the academicians, researchers, bureaucrats and students about the changing scenario in the e-commerce domain.

I wish the organizers a grand success in organizing this important international conference.

Dr. Rana Singh



PROF. DR. K. PRABHAKARAN
Oman

MESSAGE

I am much honored to have been invited to be a keynote speaker at international conference on modern management strategies E-commerce and global economy-in Indian context.

I am very impressed by the commitment of the Inspira Research association and LBS PG College to promote academic excellence and professionalism in a range of disciplines.

Financial sector is the mainstay of any economy and it contributes immensely in the mobilisation and distribution of resources. Financial sector reforms have long been viewed as significant part of the program for policy reform in developing nations. India has emerged as the fastest growing major economy in the world and it is expected to be one of the top three economic powers of the world over the next 10-15 years, backed by its strong democracy and partnerships. India entered the e-commerce market after 2010, when the GDP was showing healthy growth, and disposable income was on the rise. Propelled by rising smartphone penetration, the launch of 4G networks and increasing consumer wealth, the Indian e-commerce market is expected to grow to US\$ 188 billion by 2025. E-commerce is increasingly attracting customers from Tier 2 and 3 cities, where people have limited access to brands but have high aspirations.

India is expected to be the third largest consumer economy as its consumption and owing to shift in consumer behaviour and expenditure pattern.

I wish the International conference be a grant success.

Prof. Dr. K. Prabhakaran



LION PROF. DR. FIRDOS TEMURASP SHROFF

Professor; Motivation Coach;
Independent Director, LICHFL Care Homes Ltd.;
Director, Zoroastrian Co-operative Bank Ltd.;
Fellow, IIBF; former Senate Member of University of Pune &
Former Union Bank of India; Author of Books :
Modern B@nking Technology &
Pearls of Wisdom – Inner Engineering

MESSAGE

At the outset, I take this opportunity to thank and congratulate Shri Prageshewar Tiwari, Patron/Chairman, LBS PG College, Jaipur, Rajasthan, India and Prof.(Dr.)S.S. Modi, President, Organising/Conference Convenor; Chief Editor – INSPIRA Journals (JMME & JCECS) and Dr.Vijay Pithadia, Joint Organising Convenor, Inspira Research Association (IRA), Jaipur, for inviting me as Key Note Speaker for the two-day International Conference on “Modern Management Strategies, E-Commerce and Global Economy – In Indian Context” organized and conceived by the Inspira Research Association, Jaipur and LBS PG College, Jaipur.

As Inspira Research Association(IRA) is associated to inspire the youth and as youth is very close to my heart, I too shall endeavour as Motivation Coach to add value to ingnite young minds with my thoughts on Modern Management Strategies for youth, Learning from Holy Scriptures, change of mind set, innovative approach, etc.

I once again wish the Programme a grand success and may this trend continue in the years to come.

GOD BLESS!

Lion Prof. Dr. Firdos Temurasp Shroff



Prof. G. Soral
Dean & Chairman
Faculty of Commerce
Head – Department of Accountancy & Statistics
Vice-President (Junior)
Indian Accounting Association

This gives me immense pleasure to send my best wishes for the International Conference on Modern Management Strategies, E-commerce and Global Economy - In Indian Context (February 2-3, 2018) being organized under joint auspices of Inspira Research Association and LBS PG College at Jaipur. The themes covered by the Conference have a wide spectrum which should generate ample food for thought for delegates of the Conference. The deliberations shall be pragmatic and useful to add knowledge to the respective fields, I hope.

I wish grand success to the event and send my hearty greetings to the delegates.

MESSAGE



PROF. (DR.) M.L.VADERA
Director, School of Business & Commerce
Manipal University, Jaipur

MESSAGE

I am delighted to learn that Inspira Research Association (IRA) and LBS PG College, Jaipur is going to organise International Conference on Modern Management Strategies E Commerce and Global Economy- In Indian Context on February 2-3, 2018. It is a welcome initiative that bring together domain experts, researchers and students from different institutions universities and colleges to exchange ideas, share their research findings and build a depository of knowledge.

I believe that the conferece will not only provied a platform for the participants to exchange their views and debate on different issues related to Indian Banking Sector, E Commerce, Governance Reforms and Development in India but will also led to generation of new ideas and interests.

I am sure that renowned experts in the field, researchers, people from academia and industries who will be the part of this conference, will be able to articulate their insight and suggest suitable measures for the benefit of the Business world and Society as a whole.

On behalf of School of Business and commerce, Manipal University Jaipur I would like to congratulate Prof. S.S. Modi for this great endeavour and extend my warm greetings to all the participants and wish a huge success to International Conference on Modern Management Strategies E Commerce and Global Economy- In Indian Context organised by Inspira Resarch Association (IRA).

M. L. Vadera



DR. N. D. MATHUR

Professor (Retd.)
Department of Economic Administration
And Financial Management
Faculty of Commerce ,and
Former Director
University Five Year Law College and
Administrative Services Pre Training Centre
University of Rajasthan, Jaipur

MESSAGE

It is heartening to note that INSPIRA Research association (IRA) Jaipur, Rajasthan, India is organizing an international conference on Modern Management Strategies, E-commerce and "Global Economy- In Indian context" in collaboration with LBS PG college, Jaipur.

I am further glad to learn that IRA is publishing a souvenir on this occasion. In this global scenario, only excellence in business and governance would lead to gaining a competitive edge and creating a significant presence on the world map. As Thomas L.Friedman says that "World Is Flat " and flatteners like new age creativity, new age communication, workflow software, outsourcing, in- sourcing, off-shoring, supply chain management, in- forming, uploading and digital steroids have contributed significantly to this Flat world.

I am confident that this international conference will find solutions of challenges put forth by flat world economy.

N. D. Mathur



DR. ANIL MEHTA
Former Professor & Head
Department of Business Administration
University of Rajasthan, Jaipur

MESSAGE

India is considered as one of the fastest growing economy in the world. The long-term growth prospective of the Indian economy is positive due to its young population, corresponding low dependency ratio and healthy savings. The introduction of Digital era which today is the most promising business weapons riding on digital/Internet platform. The world is coming closer and no country can isolate itself from world economy. Contemporary Business Practices need to be enriched to meet the aspiration of customer and society to achieve inclusive and sustainable development. I am very happy that Inspiria Research Association & L.B.S College, Jaipur are jointly organizing an International Conference on most contemporary issues which are having key role in shaping country's future. This International seminar will help in bringing together the research scholar, academicians and industry practitioners to meet, discuss, exchange views & experiences and encourage collaborative research on various critical issues related to seminar themes. I wish the conference a grand success.



PROF. (DR.) S.S. MODI

Former Head, Department of ABST (Commerce),
U.O.R. Jaipur

Former President, Indian Accounting Association (IAA)

President, Inspira Research Association (IRA)

Chief Editor : Indian Journal of Accounting (IJA)

Chief Editor : Inspira- Journal of Modern
Management & Entrepreneurship (JMME)

Chief Editor : Inspira- Journal of Commerce,
Economics & Computer Science (JCECS)

MESSAGE

I am extremely happy to receive overwhelming response to the First International Conference being organized by the Inspira Research Association, Jaipur. The theme of the conference is of vital importance in view of the policy, legislative and structural change that have taken place in last five years and their likely significant impact on country's economic growth and sustainable development. Success of any conference could not have been possible without the whole hearted support, participation and contribution of delegates and participants.

I sincerely acknowledge the active cooperation extended by the team of Inspira Research Association and the LBS PG College, Jaipur. I feel short of words to thank our patrons, sponsors and volunteers.

I look forward to an extremely enriching experience in the dignified gathering of corporate representatives, academicians, research scholars and students.

Prof. (Dr.) S.S. Modi
Organizing/ Conference Convenor
President, Inspira Research Association



DR. VIJAY PITHADIA
Joint Organizing Convenor

MESSAGE

It gives me immense pleasure to welcome you all on the International Conference on Modern Management Strategies E-Commerce and Global Economy- Indian Context, Organized by INSPIRA Research Association (IRA), Jaipur & LBS PG College, Jaipur. It is a momentous event of academic journey of IRA, Jaipur & LBS PG College, Jaipur, Our nation is on the brink of setting a digital revolution, make in India movement. It is required that research should be given due importance by research scholars and academicians working in higher education system in the India. This conference is more relevant as it will provide platform for the exchange of ideas and views in the field of applied research. This will definitely help in achieving the vision and goal of transforming India into developed nation.

With all my heart, I wish all delegates who have come from far and near, meet with great success in their endeavours.



DR. RAJEEV SRIVASTAVA
Principal
L.B.S. P.G. College, Jaipur

MESSAGE

I am indeed very happy to note that an International Conference on Modern Management Strategies E- Commerce and Global Economy- In Indian Context is organized by LBS PG College, Jaipur with the joint collaboration of Inspira Research Association (IRA), Jaipur. In 1963, we started out with a dream in our heart to widen the range of academic offerings for the welfare of society. Continuing the trail, the present conference is a dedicated effort to pave the path for future accomplishments and create opportunities for scholars to re- envisage prior works for getting deeper understanding of the same. The aim of this conference is to discover multidimensional research areas. The topic presents a big canvas for discussion and deliberations with the widest possible audience, researchers, academicians and managers. Over the last two decades, rising modern management approaches, internet and mobile phone diffusion has changed the way we communicate and do business. India is one of the quick adopters of technology. In view of this, the present conference is a notable platform to express the idea of modern management strategies, E-commerce implication in the Indian economy and its Contemporary issues. I firmly believe that the conference will address multiple issues and scholars shall open rich avenues of research. I take this opportunity to extend warm welcome to the resource persons, delegates and participants registered for the Conference.

I convey my best wishes to my team and Inspira Research Association (IRA) for the success of this venture.

Rajeev Srivastava



A B O U T



INSPIRA RESEARCH ASSOCIATION (IRA)

The Inspira Research Association (IRA) is an independent organization. The IRA provides support and services to educate professionals and researchers around the world, especially those from the developing countries. Inspira Research Association (IRA) is an association of researchers, professors, directors, managers, and academicians from various fields, including commerce, management, economics, applied science, and mathematics etc. The IRA helps researchers free of cost by providing research assistance and guidance with the help of its worldwide association members. At present the Inspira Research Association (IRA) is successfully publishing two prestigious UGC Approved Journals as Inspira-Journal of Modern Management & Entrepreneurship (JMME) & JCECS-Journal of Commerce, Economics & Computer Science, which keep readers up-to-date with the latest research and newest thinking in the field of Modern Management, Commerce, Economics, Entrepreneurship and computer Science in an easy-to-read, straightforward way.



LBS PG COLLEGE

LBS PG College has celebrated its Golden Jubilee in Nov., 2017 to acknowledge 50 years of historic accomplishments from the humble beginnings in 1967. It came into existence as an evening college on July 15, 1963 as a result of visionary approach of Pt. Devi Shanker Tiwari, First Education Minister of Rajasthan. But his dream to widen the range of academic offerings turned into a reality on November 10, 1967 when it was named as Lal Bahadur Shastri PG College by the Former Chief Minister of Rajasthan Shri Mohan Lal Sukhadia.

Lal Bahadur Shastri PG College is one of the top 50 colleges of India which is recognized for its efficiency and quality education. Many of our alumni are serving the nation in various govt. and corporate sectors. In past few years in India today Nielsen Survey, our college is ranked 1st in science and 2nd in Commerce in Rajasthan. We are offering various courses related to different streams like Science (Msc. Chem & Phy., BSc. Maths & Bio) Commerce (Mcom. ABST & EAFM, B.Com, Pass Course & BBA) Arts (M.A. Geog., BA Pass Course) Comp. Sc. (Msc. IT, BCA), & BLib. Sc. Presently more than 3500 students are enrolled in our offered courses.



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INTERNATIONAL CONFERENCE
ON
Modern Management Strategies
E-commerce and Global Economy- In Indian Context

KEYNOTE
SPEAKERS
P A P E R



“Igniting Young Minds” (Author's own Life Experience – A Message For Today's Youth)

Prof. Dr. Firdos T. Shroff

Professor/Motivational Coach; SEBI certd. Trainer in Financial Education; Fellow, Indian Institute of Banking & Finance;
Senate Member, Pune University and Ph.D. Supervisor

Research Background :

Youth of our country are born intelligent. They require guidance and in today's context teachers should act as facilitator rather than lecturer.

“I was born intelligent but education ruined me”!! Hence, excellence is 'Unlearning'

Building Youth!

We cannot always build the future

For our Youth,

But we can build our

Youth for the future!

Prof. Rajan of ISRO asked, “What is the largest source of renewable energy in India”.

One child replied “Students” – We are proud of our Indian Students!

Aims & Need for Value-based education

Stress and burnout plague the student and corporate world today. Faced with punishing deadlines, strained relationships and demanding clients, executives tend to crumble under pressure. They lose their motivation and drive to excel. The '*mantra*' is to deal with the root of the problem, viz., stress. Stress is nothing but '*an unfulfilled desire*'. It is based on simple economic problem “How to satisfy unlimited wants with the help of limited income”. Keep your wants your means, work more than others and expect less than others.

Physical stress is taken care of by rest and sleep, but emotional stress has no cure. Inappropriate attitudes and lack of understanding of some critical topics cause stress. A cognitive change will make your life stress-free by not letting in stress.

Youth today face the challenges of life – how to come out successful. Because, as Marvin Gaye sang, 'Ain't no mountain high enough' that can keep us from getting what we want.

Research Methodology

The methodology used in the research paper is out of self-experience for over four decades. Many of the books by great personalities have been referred. Quotes from eminent personalities have been made use of at appropriate places. The quotes itself has a message in it, which are easy to understand and follow.

Learnings from spiritual Gurus, viz., Prophet Zarathustra, Bhagwan Gautam Buddha, Lord Sri Sathya Sai Baba, Swami Dr. Parthasarthy, Revered Ms. Jaya Row and other personalities and their thought have been included. Learnings from the holy scriptures, viz., Bhagwad Gita, Bible, Quran, Guru Granth, Avesta have been incorporated.

Results/Findings

Results and findings are based on my own true life experience in achieving professional excellence, which I have shared for the benefit of our youth. They too should follow business ethos and values in management and their



principles. Am ardent seeker for spiritual learning and constantly update by participating in discourses, from time to time, which is the result of my research work.

Conclusion

The conclusion and the message given at the end is the work of four decades. The message to the youth is to strive for excellence in any field they want to aspire. It should be integrity, honesty and ethical.

In conclusion, I would like to share my experience as a student-cum-professional for the benefit of our youth at large.

Two year after passing my SSC from Boys' Town Public School, Nasik in 1972, I started my career at the young age of 19 years having joined Union Bank of India, a major nationalized bank in India, as Stenographer on 4th March 1974.

After joining the bank, I was not keen on taking up any further qualifications. However, my father was very keen that I atleast study upto graduation. In 1976, I was an ordinary average student and my father sought my admission in Siddharth College of Arts (Bharat Ratna Babasaheb Ambedkar People's Education Society), Fort, Mumbai, that too at the fag end of admission process. The day of admission in college was the turning point in my life and thereafter, learning became passion in my life, which no doubt helped me to remain updated as well as for overall growth of building my career as a professional. That day also changed my attitude for continuous professional development and remain as a student forever. Earn and learn became my forte. I also advice youth to follow suit.

Let me share the wonderful story of positive Attitude :

Somebody said to Money –

You are just a piece of paper.

Money smiled and said :

“Of course, I am a piece of paper but I have not seen a dustbin yet in my life”

Baby fish vs Mummy fish

Baby fish ne apni maa se poocha: Hum pani mein kyon rehte hai, zameen pe kyon nahi rehte?

Mummy Fish sweetly replied : Hum Fish hai isliye pani mein rehte hain, Zameen par toh sab “selfish” rehte hain!!

Atha Jamyat, Yatha Afrinam - “AS I WISH, SO MAY IT BE!”

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Impact of Macroeconomic Variables on The Profitability - A Study on Public Sector Banks In India

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Banks have continually contended a crucial position within the country's economy. They play a decisive role within the development of the business and trade. Like all businesses, a bank also wants to earn the more money than what they pay in expenses. This paper analyses the relationship between Economic variable and bank profitability. The banking profitability is affected by numerous variables. These variables include internal element to each bank and several important external forces shaping earnings of the banks. This study reviews the literature on the banking performance and categorizes the bank profitability determinants. This study considers the internal variable named bank specific variables and external variables named macroeconomic variable for analysis the impact on the profitability of the banking system in India. The analysis is using data on the Banks from 2012 to 2016. The finding shows that the oil price changes influence the profitability of the Banks. The direction and effect of inflation and interest rate on the performance of banks is inconclusive. Empirical findings suggest that the banks specific variables and macroeconomic variables significantly affect profitability of the banks.

Key words: Oil Prices, Bank Muscat, Macroeconomic Variables, ROA and ROE.



Knowledge Management –The Strategic Weapon in Indian Context

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Professor and Director

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As the old adage goes, “Knowledge is power”. Knowledge management is emerging as an important field in the 21st century. There is increasing awareness around the world that any company, institution that wants to flourish needs to have powerful knowledge resources. The society in which processes relating to knowledge creation, knowledge application and knowledge discrimination would become the most important processes. Basis of competition would shift from sales turnover or market penetration to knowledge management. The power which was reflected in the form of muscle power in the pre Vedic civilization, military power in 1000 A.D. and in economic power in 20th century will now be reflected in knowledge power. The oceans are already visible. India, with its vast technical and competent human capital, has started making presence at international level through IT industry.

Knowledge Management efforts typically focus on organizational objectives such as improved performance, competitive advantage, innovation, the sharing of lessons learned, integration and continuous improvement of the organization. Knowledge Management efforts can help individuals and groups to share valuable organizational insights, to reduce redundant work, to avoid reinventing the wheel per se, to reduce training time for new employees, to retain intellectual capital as employees turnover in an organization, and to adapt to changing environments and markets. Through this paper is presented an understanding of the concept of knowledge management and its processes and techniques. The knowledge management process encompasses Companies appoint knowledge leader, Companies set up knowledge centers, Companies form intellectual capital teams to identify and audit intangible assets. The idea also throws light on the challenges faced by this well as suggestions for successful implementation.



Governance Reforms and Development in India

Prof. B. Ramesh

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The idea and practice of governance have been much discussed particularly during the last two decades, and the theme now occupies a critical place not only in the development discourse but in the context of the legitimacy of a regime as well. At the very level of practice, the issue of governance is now beset with qualifications such as 'good governance' or 'good enough governance'. One dimension of the governance question that has acquired significance in India as elsewhere in recent past is the changing position of the state vis-à-vis the market, the society in question and the larger transnational forces.

Governance is a multidisciplinary field of study it covers a wide range of disciplines – accounting, consulting, economics, ethics, finance, law, and management. The main function of corporate governance is to make agreements that describe the privileges and tasks of shareholders and the organization. In case of disagreements because of conflict of interest, it is the responsibility of corporate governance to bring everyone together. It also has the function of setting standards against which corporations work can be managed and administered. One of the question that come to mind while thinking about corporate governance is - why do different countries follow or do not follow same corporate governance practices? The answer lies in the history of corporate governance, earlier the corporate governance theory was divided in two ways Anglo-American and Continental European. Anglo-American was characterized as short-term equity finance, dispersed ownership, strong shareholder rights, active markets for capital control, and flexible labor markets, where as Continental European was characterized as long-term debt financing, concentrated blockholder ownership, weak shareholder rights, inactive markets for capital control and rigid labor markets. None of the countries around the world can follow either pure Anglo-American policies or pure Continental European system. It depends on various factors like globalization, world presence, competition, deregulation etc. that decide to what degree any country will follow any of the above mentioned two systems .

While the progress in legislating and introducing corporate governance reforms in India in the last two decades has been quite significant, so far these have largely remained on paper only. A major criticism of the Indian corporate governance reform process is that it is primarily based on the Anglo Saxon model of governance which has limited applicability in India. Unlike the central governance issue in the US or the UK which is essentially that of disciplining the management that has ceased to be effectively accountable to the owners (dispersed shareholders) the central focus of the corporate governance framework for India needs to be on disciplining the dominant shareholder, who is the principal Block holder, and in protecting the interest of the minority shareholders. Given that the Indian corporate governance regulations have largely borrowed from the Anglo Saxon model of governance, it is not surprising that they are found wanting in addressing issues that are peculiar to the Indian context and, therefore, do not provide an adequate solution to India's corporate governance woes. Adding to the problem arising from the application of an alien corporate governance model, which was not suitably adapted to the Indian context, is also the problem of weak enforcement of corporate governance regulations through the Indian legal system which raises serious concerns on whether investors would be able to get timely dispensation of justice in case of corporate governance wrongdoings. Currently Corporate Governance Reforms in India are at crossroads; while there is no doubt about the good intention behind the reforms, there is a need to look for a more complete solution, evolved from within, and to craft a solution that would address the specific challenges of India.



Corporate governance has played a very important role in the present economic condition of India. India successfully started its move towards open and welcoming economy in 1991. From then onwards it has seen an amazing upward trend in the size of its stock market, that is, number of listed firms was increasing proportionately. If India wants to attract more countries for foreign direct investments, Indian companies have to be more focused on transparency and „Shareholders value maximization. Even though corporate governance practices can be backdated to as early as 1961 around the world, India was lagging behind. It was not until 1991 when liberalization took place and corporate governance established an international context. The most important initiative of 1992 was the reform of Securities and Exchange Board of India (SEBI). The next major change was formation of Confederation of Indian Industry (CII) in 1996, which developed the set of laws for Indian companies as to initiate the act towards corporate governance. Then two committees Kumar Mangalam Birla and Narayan Murthy under Securities and Exchange Board of India started laying the groundwork for formalizing the best practices on corporate governance. Based on suggestions from these committees, Clause 49 was introduced as part of the listing contract for the companies listed on the Indian stock exchange. However, due to scandals like Enron, Satyam, WorldCom etc. forced the clause 49 to be reformed to incorporate and overcome the problems that caused these companies to collapse and shatter the economies of the respective countries.

The future of corporate governance is becoming a little clear now, as in the future the investors would be promoted to behave like owners rather than just traders. Independent directors will have more defined roles and responsibilities. And the incentives said to be given out to others will be distributed to the shareholders. In long run, a market-oriented and shareholder-centered system will develop into a new emerged system as stakeholder-oriented system making finance itself accountable to the public interest. We can very well conclude that, “As legal rules are, to a significant degree, endogenous to the political economy context of the systems in which they operate and so are the corporate governance practices”.



Reforms in Indian Banking Sector: Retrospect and Prospect

Prof. K.S. Thakur

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Why Banking sector reforms were introduced? Banking Sector reforms were introduced mainly to remove the ongoing deficiencies in the banking sector. The reformations in the Indian Banking Sector were brought up with the foundation of the Narasimham Committee which was constituted in 1991. Two reports were submitted by the committee one in 1992 and the other in 1998. The reports basically focused on increasing the efficiency and viability of banking sector. Since before 1991 the banking system was both over regulated and under regulated. Over-regulated in the sense that multiple regulated interest rates were prevailing at that time and a larger proportion of bank funds were restrained from providing loans to private sector for investment by government through high SLR and CRR. And under-regulation in the sense that there was lack of transparency in accounting practices of the banks and non-application of international norms.

After nationalization of 14 large banks in 1969, an urgent need of competition aroused in the Indian Money Market which could make the financial system more competitive, productive, and efficient and hence later on Private Banks like HDFC, ICICI banks, UTI banks etc came into existence. Their existence was to bring about "Operational Flexibility" and "Functional Autonomy" in order to improve productivity, efficiency and profitability of banks.

We have witnessed two big reforms recently in Indian Economy one is 'Demonetization' in 2016 and the other is 'GST' in 2017. Although the instance of Demonetization plunged people into a situation of distress and gave a big jolt to the Indian economy but the major beneficiary of this move was the banking sector.

In 2017 there were rumours of some of the public sector banks being closed which was due to the "**Prompt Corrective Action(PCA)**" initiative of RBI. Some of the listed public banks were kept under the watch list of RBI mainly due to three reasons i) large bad loans, ii) weak capital levels and iii) low return on assets. This PCA framework is not a new but a 15 years old concept introduced in December 2002 which was reviewed in April 2017 and will be reviewed again in 2020. The PCA framework tracks three key areas of bank operation i) Gross NPA/Net NPA, ii) Capital Adequacy Ratio, and iii) Return on Assets. Since April 11 banks were put under PCA framework Allahabad bank, Bank of India, Central bank of India, IDBI bank, UCO bank, Dena Bank, Oriental Bank of Commerce, Indian Overseas Bank, Bank of Maharashtra, Corporation bank, United Bank of India. Now, since the PCA framework was introduced only in April 2017, it will be too early to judge its performance whether it will be effective or not in future.

Coming to the other prospecting reforms the move towards the cashless economy will encourage the digital mode of transactions. Further the Aadhaar Unique Identification system and Jan Dhan Account for the financially excluded is a good opportunity for the banks as well as government in the near future.

Keyword: Banking sector reforms, Narasimham Committee, Demonetization, Goods and Services Tax (GST), Behavioural Finance, Economic and Financial Stabilization, Emerging Trends in Risks and Financial Reporting, Merger and Acquisition, Banking Crisis



Business Value Development –A Strategic Approach for Business Management

Rajendra Deshpande

Director, International Business Value Institute. Business Value India,
Consultant -USA

Over the past decade, businesses across the globe have seen drastic changes in operations and over-all performance. These changes have taken place in all aspects of business: technology, manufacturing, sales, marketing, financing, etc. resulting in many innovative products. Developments in the Internet, along with the advancement of social media marketing and its usage, have thrown open the competition, eased the Customer access and changed market penetration. In fact, all these factors are affecting business value.

Despite these dramatic changes, business management strategies have seen very little change. Our global team has found that, in most countries, the shop floor and markets operations have not seen any or little changes in day-to-day management practices. Moreover, MBA curricula have largely remained unchanged and are biased towards bigger units. For example; in a country like India which is one of the fastest growing economies, more than 60% of the industries are SME's. The definition of an SME: A small or medium-sized enterprise, or SME, as defined by the European Commission is a business or company: that has fewer than 250 employees (In India it averages less than 50). An SME requires very different type of management practices than BIG Multi-National Corporations (MNC's). As a result billions of dollars are lost in Costs and revenues and SME's are almost getting Crushed and closed World over.

With fast changing environments and circumstances and none to little University level education of the SME's, this requires tailoring education to small- and mid-size business practices. At the Institute we use innovative 360 degree teaching methods and curricula that enhances small- and mid-size business practices for better preparation for real world challenges than what is offered today in research labs, online classes, and higher education. So, innovation is rippled in thinking and in management of small- and mid-size businesses to shop floors, or even looking at different product lines and business value.

David Whipple (USA) and Rajendra Deshpande (India) with the global team have been helping small businesses succeed for over 20 years. They have found that, in today's radically changing business environment, one of the most important indicators of business success is a holistic view of the organization. This 360-degree perspective, called a Business Value Development approach, is explained in the STS Business Equity System. Most business owners and experienced managers take an internal view of their organization in a piece-meal approach. The Institute's 360-degree perspective encourages organizations, including SMEs, to take a holistic view without internal bias, much like a potential buyer or investor. The Institute presents real-world examples along with principles, laws, and processes in an online setting to business owners and managers. Mr. Whipple and his team have created a unique 360 degree style of teaching in which the goals and objectives of organizations are focused on "real problems" while building business value as well as customer service and sales— taking businesses to the next step on the path of success.



TECHNICAL SESSION - I

REFORMS IN INDIAN BANKING SECTOR: RETROSPECT & PROSPECTS

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Chairperson
Former Director & Professor
S.D. School of Commerce
Gujarat University
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Prof. (Dr.) Anil Mehta
Co-chairperson
Former Professor & Head
Department of Business Administration
University of Rajasthan, Jaipur



TECHNICAL SESSION - I

S. No.	Paper Title	Author	Co-Author
1.	AN ANALYSIS ON THE ROLE OF NABARD AS MICROFINANCE FACILITATOR	MUKESH SINGH RESEARCH SCHOLAR (PHD), DEPARTMENT OF EAFM, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA	
2.	A STUDY ON THE STATE OF E-GOVERNANCE REFORMS IN INDIA	ANKIT DHAMJA RESEARCH SCHOLAR, AMITY SCHOOL OF ENGINEERING & TECHNOLOGY, AMITY UNIVERSITY, HARYANA, INDIA.	DEEPIKA DHAMJA ASSISTANT PROFESSOR, AMITY COLLEGE OF COMMERCE, AMITY UNIVERSITY, HARYANA, INDIA.
3.	STRATEGIC COST MANAGEMENT IN INDIAN PHARMA CEUTICAL INDUSTRY	PROMOD BHARGAVA DEPARTMENT OF COMMERCE, D.A.V COLLEGE, SECTOR-10, CHANDIGARH, INDIA	CHAHAT GUPTA RESEARCH SCHOLAR, PUNJABI UNIVERSITY, PATIALA, PUNJAB, INDIA.
4.	COMPARATIVE STUDY OF NON-PERFORMING ASSETS OF PUBLIC AND PRIVATE SECTOR BANKS	DR. MANISH DADHICH ASSISTANT PROFESSOR SIR PADAMPAT SINGH NIA UNIVERSITY, UDAIPUR	DR. RAJESH MEENA DEPTT. OF EAFM, UNIVERSITY OF RAJASTHAN DR. SHALENDRA SINGH RAO ASSISTANT PROFESSOR TILAK PG COLLEGE, BASSI, JAIPUR
5.	IS DEBT WAIVER SCHEMES REALLY A PROBLEM SOLVER ?	MONIKA PATEL (RESEARCH SCHOLAR), BAREILLY COLLEGE, BAREILLY, U.P., INDIA.	DR. A.K.SAXENA (HEAD, DEPTT. OF COMMERCE) BAREILLY COLLEGE, BAREILLY, U.P., INDIA.
6.	APPLICATION OF QUEUING THEORY IN MODERN BANKING SECTOR	DR. R.K. TAILOR HEAD, DEPTT. OF ACCOUNTING AND TAXATION, THE IIS UNIVERSITY, JAIPUR	SWASTIKA JAIN RESEARCH SCHOLAR, DEPTT. OF COMMERCE, THE IIS UNIVERSITY, JAIPUR
7.	FINANCIAL SERVICES IN INDIA – ISSUES AND CHALLENGES	DR. RAJKUMAR THATHERA HEAD, DEPARTMENT OF COMMERCE, GOVT. DUNGAR COLLEGE, BIKANER, RAJASTHAN, INDIA.	
8.	SUSTAINABLE FRUIT LOGISTICS MODEL TO BOOST FARMERS' INCOME LEVEL AND REDUCE POST HARVEST LOSS	BHAWNA MEHRA RESEARCH SCHOLAR	DR. AMIT JOSHI DEPARTMENT OF MANAGEMENT STUDIES KUMAUN UNIVERSITY CAMPUS, BHIMTAL NAINITAL (UK)
9.	FINANCIAL INCLUSION IN INDIA	RAJWINDER KAUR ASSISTANT PROFESSOR, SRI GURU GRANTH SAHIB WORLD UNIVERSITY, FATEHGARH SAHIB, PUNJAB, INDIA.	ARSHPREET KAUR BAJWA ASSISTANT PROFESSOR, SRI GURU GRANTH SAHIB WORLD UNIVERSITY, FATEHGARH SAHIB, PUNJAB, INDIA.



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10.	IMPACT OF SOCIAL MEDIA MARKETING ON SMALL BUSINESS	DR. PAYAL GOYAL DEPARTMENT OF BUSINESS ADMINISTRATION, S.S. JAIN SUBODH (AUTONOMOUS) P.G. COLLEGE, JAIPUR, RAJASTHAN, INDIA.	
11.	FOREIGN DIRECT INVESTMENT IN THE INSURANCE SECTOR RE-PROSPECTIVE AND PROSPECTIVE ANALYSIS	DEVI DAYAL YADAV RESEARCH SCHOLAR, DEPARTMENT OF A.B.S.T., UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA.	DR. R.K. AGARWAL ASSOCIATE PROFESSOR, DEPARTMENT OF A.B.S.T., FACULTY OF COMMERCE, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN
12.	GOING CASH TO CASHLESS IN INDIAN ECONOMY: CHALLENGES AND OPPORTUNITIES AHEAD	DR. MAYA AGARWAL LECTURER (BUSINESS ADMINISTRATION), SPC GOVT. COLLEGE, AJMER	
13.	THE ROLE OF GOODS AND SERVICES TAX IN INDIA	DR. DHEERAJ GUPTA ASSISTANT PROFESSOR DEPARTMENT OF COMMERCE B.S.A COLLEGE, MATHURA	
14.	GREEN BANKING: PERCEPTION AND WILLINGNESS OF CUSTOMER TO ADAPT GREEN BANKING	MS DIKSHA SAHNI LINGA YAS INSTITUTE OF MANAGEMENT & TECHNOLOGY	DR. ANKITA DHAMIJA ASSISTANT PROFESSOR LINGA YAS UNIVERSITY FARIDA BAD; NACHAULI
15.	DECLARATION OF DIVIDEND ACCORDING TO THE COMPANIES ACT 2013 ALONG WITH APPLICABLE PROVISIONS OF THE COMPANIES ACT 1956	DR. DEVENDRA JARWAL ASSISTANT PROFESSOR DEPARTMENT OF COMMERCE MOTILAL NEHRU COLLEGE UNIVERSITY OF DELHI	
16.	A STUDY OF PROFITABILITY OF SELECTED PRIVATE SECTOR BANKS IN INDIA	BIHAREE LAL SHARMA RESEARCH SCHOLAR DEPARTMENT OF A.B.S.T UNIVERSITY OF RAJASTHAN, JAIPUR	PROF. DR. S.C. BARDIA DEPARTMENT OF A.B.S.T UNIVERSITY OF RAJASTHAN, JAIPUR
17.	CAPITAL ADEQUACY ANALYSIS OF SELECTED PUBLIC SECTOR BANKS IN INDIA	AMITA CHOUDHARY RESEARCH SCHOLAR DEPARTMENT OF A.B.S.T UNIVERSITY OF RAJASTHAN, JAIPUR	DR. RAJA BHOJ SHARMA ASCENT REPRESENTATIVE ASCENT INTERNATIONAL JOURNAL FOR RESEARCH ANALYSIS
18.	A FINANCIAL STATEMENT ANALYSIS OF SELECTED CERAMIC COMPANIES OF INDIA ("BASED ON COMMON SIZE INCOME STATEMENT CONCEPT")	BAROT HIMATKUMAR V. RESEARCH SCHOLAR (PH.D.) HEMCHANDRA CHARYA NORTH GUJARAT UNIVERSITY, PATAN	
19.	IMPACT OF GOODS AND SERVICE TAX ON GLOBAL ECONOMY IN INDIAN CONTEXT	DR. SHARDA TIWARI ASSISTANT PROFESSOR, DEPARTMENT OF ECONOMIC ADMINISTRATION & FINANCIAL MANAGEMENT (EAFM), FACULTY OF COMMERCE, B.B.D.GOVERNMENT COLLEGE, CHIMANPURA SHAHPURA, JAIPUR, RAJASTHAN,INDIA.	



S. No.	Paper Title	Author	Co-Author
20.	PERFORMANCE ENHANCEMENT, TRAINING AND DEVELOPMENT IN BANKING SECTOR : A REVIEW PAPER	ASHISH DIKSHIT RESEARCH SCHOLAR, SURESH GYANVIHAR UNIVERSITY JAIPUR	DR. TRILOK KUMAR JAIN RESEARCH SUPERVISOR, DEAN, ISBM, SURESH GYANVIHAR UNIVERSITY JAIPUR
21.	BANKING SECTOR REFORMS IN INDIA: RETROSPECT & PROSPECTS	RAJNI MEENA, ALWAR (UGC NET QUALIFIED)	
22.	MAKEOVER OF FOREIGN TRADE POLICY UNDER GST –A STUDY OF ITS IMPACT ON INDIA'S FOREIGN TRADE	DR MANOJ BHATNAGAR ASSISTANT PROFESSOR FACULTY OF COMMERCE BSA COLLEGE, MATHURA	
23.	FINANCIAL REPORTING OF LEASE IN INDIA	DR. SANGEETA GUPTA ASSOCIATE PROFESSOR, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA	SUBHASH KUSHWAHA RESEARCH SCHOLAR, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA
24.	WOMEN EMPOWERMENT IN INDIAN AGRICULTURE	DR. SANGEETA GUPTA ASSOCIATE PROFESSOR DEPARTMENT OF A BST, UNIVERSITY OF RAJASTHAN, JAIPUR	PREETI SONI RESEARCH SCHOLAR DEPARTMENT OF A BST, UNIVERSITY OF RAJASTHAN, JAIPUR
25.	A STUDY OF NON-PERFORMING ASSETS OF SCHEDULED COMMERCIAL BANKS	DR. S.K KHATIK PROFESSOR & HEAD, DEPARTMENT OF COMMERCE, DEAN FACULTY OF COMMERCE, CHAIRMAN OF BOARD OF STUDIES, BARKATULLAH UNIVERSITY, BHOPAL.	MS UMA SHARMA GUEST FACULTY, GOVT. GIRLS COLLEGE, VIDISHA
26.	BASEL III NORM: AN EMPIRICAL ANALYSIS ON AWARENESS LEVEL OF BANK EMPLOYEES OF SELECTED BANKS IN CHANDIGARH	DR. MOHAR SINGH ASSOCIATE PROFESSOR, DEPARTMENT OF ACCOUNTANCY AND BUSINESS STATISTICS, UNIVERSITY OF RAJASTHAN, J.L.N. MARG JAIPUR, RAJASTHAN, INDIA	CHARU WATTS RESEARCH SCHOLAR, DEPARTMENT OF ACCOUNTANCY AND BUSINESS STATISTICS, UNIVERSITY OF RAJASTHAN, J.L.N. MARG JAIPUR, RAJASTHAN, INDIA
27.	STUDY OF FACTORS AFFECTING USE OF PLASTIC MONEY IN INDIA	DR. RICHA CHAUHAN LECTURER BADM SHRIBHAWANIKETAN P.G. GIRLS COLLEGE SIKAR ROAD, JAIPUR.	
28.	A STUDY ON RECENT CHANGES IN MODERN BANKING SYSTEM	DR. RAVI KANT MODI ASSISTANT PROFESSOR, DEPARTMENT OF EAFM, FACULTY OF COMMERCE, LBS PG COLLEGE, TILAK NAGAR, JAIPUR	
29.	POSITIVE & NEGATIVE IMPACT OF RECENT REFORM IN INDIAN BANKING SECTOR	DR. MANISH B VYAS ASSISTANT PROFESSOR VMV COMMERCE JMT ARTS & JJP SCIENCE COLLEGE, NAGPUR	
30.	MANAGEMENT OF NON-PERFORMING ASSETS IN CENTRAL CO-OPERATIVE BANKS IN INDIA: AN OVERVIEW	DR. HARISH KUMAR ASSISTANT PROFESSOR, JAIPUR NATIONAL UNIVERSITY, JAGATPURA, JAIPUR, RAJASTHAN, INDIA.	



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31.	A STUDY ON NON-PERFORMING ASSETS OF INDIAN COMMERCIAL BANKS	DR. M.L.SHARMA ASSOCIATE PROFESSOR, DEPARTMENT OF ECONOMIC ADMINISTRATION AND FINANCIAL MANAGEMENT (E.A.F.M.) UNIVERSITY OF RAJASTHAN, JAIPUR	MEENAKSHI GAUR RESEARCH SCHOLAR, DEPARTMENT OF ECONOMIC ADMINISTRATION AND FINANCIAL MANAGEMENT (E.A.F.M.) UNIVERSITY OF RAJASTHAN, JAIPUR
32.	EMERGING TRENDS OF BEHAVIOUR FINANCE: INDIAN PERSPECTIVE	DR. ARCHANA RATHORE ASSISTANT PROFESSOR, FACULTY OF MANAGEMENT STUDIES, THE ICFAI UNIVERSITY JAIPUR	
33.	CLOUD COMPUTING AWARENESS AMONG ACCOUNTING PRACTITIONERS	DR. ANKIT ACHARYA ASSISTANT PROFESSOR, MAHARANI GIRLS COLLEGE, N H 8 KALWARA, SURATPURA ROAD NEAR SEZ JAIPUR	DR. RISHI KANT MITTAL POST DOCTORAL FELLOW, ICSSR, NEW DELHI
34.	BANKING SECTOR REFORMS AND ISSUE OF NON-PERFORMING ASSETS (NPA) IN INDIAN BANKS	DR. SAROJ LAKHWAT ASSISTANT PROFESSOR, DEPARTMENT OF ECONOMICS, GOVT. ENGINEERING COLLEGE AJMER	DR. SHAIENDRA SINGH CHARAN LECTURER, DEPARTMENT OF A BST, S.P.C. GOVT. COLLEGE, AJMER
35.	DEMONETIZATION IN INDIA AND ITS IMPACT	DR U.K TRIPATHI ASSISTANT PROFESSOR FACULTY OF COMMERCE BSA COLLEGE, MATHURA	
36.	IMPACT OF MACROECONOMIC VARIABLES ON THE PROFITABILITY - A STUDY ON PUBLIC SECTOR BANKS IN INDIA	DR. K.PRABHAKARAN ASSISTANT PROFESSOR, DEPARTMENT OF BUSINESS AND ACCOUNTING, MUSCAT COLLEGE, SULTANATE OF OMAN.	
37.	PAYMENT BANK: OPPORTUNITY OR CHALLENGE FOR COMMERCIAL BANKS	DR. SUHASINI VERMA	MS. SHWETA TALUKA
38.	AN ANALYSIS OF STRESS IN BANKING SECTOR	DR. SURABHI SHARMA ASSISTANT PROFESSOR, DEPARTMENT OF BUSINESS ADMINISTRATION, KANORIA P.G MAHILA MAHA VIDYALAYA, J.L.N. MARG JAIPUR RAJASTHAN, INDIA	MANISH KUMAR SHARMA HEAD OF DEPARTMENT, DEPARTMENT OF BUSINESS ADMINISTRATION, AGARWAL P.G. COLLEGE, AGRA ROAD, JAIPUR, RAJASTHAN, INDIA
39.	KNOWLEDGE MANAGEMENT –THE STRATEGIC WEAPON IN INDIAN CONTEXT	DR. VJAY H. PITHADIA PROFESSOR AND DIRECTOR, SMT. S. H. GAJERA MBA MAHILA COLLEGE, AMRELI	
40.	ROLE OF FINANCIAL INTERMEDIARIES IN ECONOMIC DEVELOPMENT	DR. SONIA TIWARI ASST.PROFESSOR LBS PG COLLEGE	
41.	BANKING INDUSTRY IN INDIA: THROUGH MERGERS AND ACQUISITIONS	DR. VINEETA SHEKHAWAT H.O.D.(DEPT. OF EA FM) SHREE BHAWANI NIKETAN GIRLS PG COLLEGE, SIKAR ROAD, JAIPUR	DR. P.D.CHOUDHARY SENIOR LECTURER, DEPT. OF EAFM(COMMERCE), GOVT. PG COLLEGE, DAUSA(RAJ.)



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42.	IMPACT OF BANKING SECTOR REFORMS ON INDIAN ECONOMY	DR. HARSHNA AGARWAL SHREE BHAWANI NIKETAN GIRLS P.G COLLEGE SIKER ROAD,JAIPUR	
43.	INDIAN BANKING REFORMS: MANAGING AND RESOLVING A SYSTEMATIC BANKING CRISIS	DR.POONAM ASSTT.PROF.,DEPT. BUSS.ADMN.,UNIVERSITY OF RAJASTHAN, JAIPUR.	MS.MUSKAN KHURANA M.A (ECONOMICS), UNIVERSITY OF RAJASTHAN, JAIPUR.
44.	MERGERS AND ACQUISITIONS IN INDIAN BANKING SECTOR	KOMAL YADAV MCOM. ABST STUDENT KANORIA PG MANILA MAHAVIDHALA YA	
45.	BANCASSURANCE IN INDIA_ AN EMERGING TREND IN INDIAN SERVICES SECTOR	PROF. DR. VIKAS ARORA DIRECTOR, SUNSHINE GROUP OF INSTITUTIONS, GUJARAT TECHNOLOGICAL UNIVERSITY, RAJKOT, GUJ	DR. MONIKA MEHTA LECTURER, SUNSHINE GROUP OF INSTITUTIONS, GUJARAT TECHNOLOGICAL UNIVERSITY, RAJKOT, GUJ
46.	IGNITING YOUNG MINDS	PROF. DR. FIRDOS T. SHROFF PROFESSOR/MOTIVATIONAL COACH;SEBI CERTD. TRAINER IN FINANCIAL EDUCATION; FELLOW, INDIAN INSTITUTE OF BANKING & FINANCE; SENATE MEMBER, PUNE UNIVERSITY AND PH.D.SUPERVISOR	
47.	MICRO CREDIT: A DEBT TRAP	PROF. (DR). PRASHANT T. JARIWALA PROF. IN CHARGE, P.G. CENTER FOR M.COM., CITY C.U. SHAH COMMERCE COLLEGE	
48.	BRANCHLESS BANKING: PAYMENT BANKS	PRIYANKA S. KOTECHA CALORX TEACHER'S UNIVERSITY	
49.	IMPACT OF SBI MERGER ON ITS NON PERFORMING ASSETS	PREMA LATHA. V. LECTURER IN MOUNT CARMEL COLLEGE DEPARTMENT OF COMMERCE BANGALORE	
50.	HRD PRACTICES IN BANKS (A COMPARITIVE STUDY OF PNB AND ICICI BANK)	PRATIBHA MEENA BUSINESS ADMINISTRATION	DR. PRAMOD SRIVASTAVA
51.	FINANCIAL ACCOUNTING RESEARCH, PRACTICE, AND FINANCIAL ACCOUNTABILITY	NIRAJ KUMAWAT ASSISTANT PROFESSOR (ABST) L.B.S. P.G COLLEGE , TILAK NAGAR, JAIPUR	
52.	A STUDY OF HUMAN RESOURCE MANAGEMENT PARADIGM SHIFT TO E-HRM	NEETU CHAUDHARY ASSISTANT PROFESSOR, SMT. ARUNA ASAF ALI GOVERNMENT POST GRADUATE COLLEGE, KALKA	
53.	STUDY OF FACTORS INFLUENCING INDIVIDUAL INVESTOR BEHAVIOUR DURING IPOs IN INDIA	MRS. PARUL BHARGAVA RESEARCH SCHOLAR MANIPAL UNIVERSITY JAIPUR	



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54.	FROM CASH TO CASHLESS : THE FINANCIAL EVOLUTION IN INDIA	MS. PALLAVI CHOUDHARY RESEARCH SCHOLAR, DEPTT. OF COMMERCE, MANIPAL UNIVERSITY JAIPUR	PROFESSOR (DR) M.L. VADERA DIRECTOR, SCHOOL OF BUSINESS & COMMERCE, MANIPAL UNIVERSITY JAIPUR
55.	IMPACT OF MERGERS AND ACQUISITIONS ON STOCK MARKET	MS. ANUSHA BARDIA RESEARCH SCHOLAR, DEPARTMENT OF ACCOUNTANCY AND BUSINESS STATISTICS, UNIVERSITY OF RAJASTHAN	
56.	A COMPARATIVE STUDY OF THE COMPANIES ACT 1956 AND ACT 2013	MEENAKSHI SINGHVI RESEARH SCHLOR JAINARAIN VYAS UNIVERSITY, JODHPUR	DR. (MRS.) ASHA SHARMA ASSISTANT PROFESSOR DEPARTMENT OF ACCOUNTING FACULTY OF COMMERCE MAHILA P G MAHAVIDHALA YA, JODHPUR
57.	ROLE OF SIDBI IN DEVELOPMENT OF MSMEs	MAHESH KUMAR RESERACH SCHOLAR, DEPARTMENT OF BUSINESS ADMINISTRATION, MANIPAL UNIVERSITY, JAIPUR	
58.	REFORMS IN INDIAN BANKING SECTOR: RETROSPECT AND PROSPECT	PROF. K.S. THAKUR FORMER DEAN, CHAIRMEN AND HEAD, SCHOOL OF COMMERCE AND BUSINESS STUDIES JIWAJI UNIVERSITY, GWALIOR (M.P.)	
59.	THE IMPACT OF NPAS ON THE PERFORMANCE OF COMMERCIAL BANKS IN INDIA: A CRITICAL ANALYSIS	RAJANI GUPTA RESEARH SCHOLAR, DEPARTMENT OF COMMERCE, UNIVERSITY OF LUCKNOW, LUCKNOW	PROF. ARVIND KUMAR PROFESSOR, EX- HEAD AND DEAN, FACULTY OF COMMERCE, UNIVERSITY OF LUCKNOW, LUCKNOW
60.	M-WALLETS MILKING THE DEMONETIZATION OPPORTUNITY WITH ADVERTISEMENTS TAILORED TO PERFECTION	SWATI LUTHRA ASSISTANT PROFESSOR SWAMI SHRADDHANAND COLLEGE UNIVERSITY OF DELHI	
61.	APPLICATION OF DATA MINING TECHNIQUE FOR CREDIT RISK ASSESSMENT AND LOAN APPROVAL	SURESH A S RESEARCH SCHOLAR, DEPARTMENT OF COMPUTER SCIENCE, SRK UNIVERSITY BHOPAL, INDIA	DR. VARSHA NAMDEO ASSISTANT PROFESSOR, DEPARTMENT OF COMPUTER SCIENCE, SRK UNIVERSITY, BHOPAL, INDIA
62.	CORPORATE GOVERNANCE- A COMPARATIVE STUDY OF SBI & AXIS BANK	RENU JADON RESEARCH SCHOLAR- DEPARTMENT OF E.A.F.M- UNIVERSITY OF RAJASTHAN	
63.	DEVELOPMENT OF INDIAN BANKING SECTOR AND ITS EFFECT ON E-COMMERCE	RAVI KUMAR BUNKAR RESEARCH SCHOLAR DEPARTMENT OF E.A.F.M., UNIVERSITY OF RAJASTHAN, JAIPUR	



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64.	ECONOMIC REFORMS ON INDIAN BANKING SYSTEM: OPPORTUNITIES & CHALLENGES	RANU PALIWAL RESEARCH SCHOLAR, DEPARTMENT OF ECONOMIC ADMINISTRATION AND FINANCIAL MANAGEMENT, UNIVERSITY OF RAJASTHAN, JAIPUR	
65.	A STUDY OF FDI AND ITS IMPACT ON INDIAN BANKING SECTOR	UMESH KUMAR AGRAWAL RESEARCH SCHOLAR, DEPARTMENT OF ACCOUNTANCY AND BUSINESS STATISTICS, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN.	MAHENDRA SANKHALA RESEARCH SCHOLAR, DEPARTMENT OF ACCOUNTANCY AND BUSINESS STATISTICS, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN.
66.	FREEZING OF CURRENCY AND ITS IMPACT ON INDIAN ECONOMY	RIDDHI BARWER (RESEARCH SCHOLAR, DEPARTMENT OF ECONOMIC ADMINISTRATION AND FINANCIAL MANAGEMENT, UNIVERSITY OF RAJASTHAN) JAIPUR, RAJASTHAN, INDIA.	DR.M.L.SHARMA (ASSOCIATE PROFESSOR, DEPARTMENT OF ECONOMIC ADMINISTRATION AND FINANCIAL MANAGEMENT, UNIVERSITY OF RAJASTHAN) JAIPUR, RAJASTHAN, INDIA.
67.	CHALLENGES AND PROSPECTS OF IFRS IN INDIAN ACCOUNTING SYSTEM: A REVIEW	DR. R.K. AGARWAL ASSOCIATE PROFESSOR DEPARTMENT OF ACCOUNTANCY AND BUSINESS STATISTICS UNIVERSITY OF RAJASTHAN, JAIPUR	RISHI AGARWAL RESEARCH SCHOLAR DEPARTMENT OF ACCOUNTANCY AND BUSINESS STATISTICS UNIVERSITY OF RAJASTHAN, JAIPUR
68.	बैंकिंग क्षेत्र में सुधार	VINOD KUMAR MEENA RESEARCH SCHOLAR UNIVERSITY OF RAJASTHAN, JAIPUR	
69.	महिलाओं के सशक्तीकरण में वित्तीय समावेशन में जनसंचार माध्यमों की भूमिका एवं उनके प्रभावों का एक समाजशास्त्रीय अध्ययन	कमलेश मीना शोधार्थी	
70.	प्राचीन भारत में बैंकिंग का स्वरूप	घनश्याम लोटन शोधार्थी, इतिहास एवं भारतीय संस्कृति विभाग, राजस्थान विश्वविद्यालय, जयपुर	



TECHNICAL SESSION - II

E-COMMERCE: PROBLEMS AND PROSPECTS

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Ex-Head, Department of Commerce
Ex-Director, Institute of Tourism Studies
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Chairman – Faculty of Commerce
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Vice-President (Junior) – Indian Accounting Association



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1.	CONSUMERS' INSIGHT ON ONLINE SHOPPING	ALKA KUMAWAT RESEARCH SCHOLAR, JAIPUR NATIONAL UNIVERSITY, JAIPUR	
2.	NEW EMERGING TRENDS AND DEVELOPMENTS IN DIGITAL BANKING IN UTTAR PRADESH	SANDEEP SAXENA RESEARCH SCHOLAR, RAMA UNIVERSITY, KANPUR U.P.	
3.	AN EMPIRICAL STUDY OF PERFORMANCE MONITORING AND ONLINE PAYMENT SYSTEM (WITH SPECIAL REFERENCE TO ASHA SOFT)	SHIVANGANI RATHORE RESEARCH SCHOLAR THE IIS UNIVERSITY JAIPUR	DR. MAHIMA RAI ASST. PROFESSOR, DEPT. OF COMMERCE AND MANAGEMENT, THE IIS UNIVERSITY, JAIPUR
4.	E-MARKETING: AN EYE TO SEE THE EMERGING BUSINESS WORLD	MANDEEP SINGH M.COM	
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6.	FACTORS THAT INFLUENCES OR AN OBSTACLE FOR THE ONLINE SHOPPING IN RURAL AREAS IN INDIA	MS. AMITA CHOURASIYA RESEARCH SCHOLAR, AMITY UNIVERSITY, JAIPUR, RAJASTHAN, INDIA.	
7.	E-COMMERCE IN INDIA: CHALLENGES AND PROSPECTS	DR. MUNDE SANJEEVANI DASHRATHRAO. ASST.PROF.IN COMMERCE , DEPARTMENT OF COMMERCE, KSGM COLLEGE DHARMAPURI, TAQ. PARALI(V), DIST. BEED.	
8.	DIGITALISATION IN INDIA :- CHALLENGES & OPPORTUNITIES	SITA RAM CHAHLIA LECTURER IN A.B.S.T, GOVT. DUNGAR COLLEGE, BIKANER, RAJASTHAN, INDIA.	
9.	FOREIGN DIRECT INVESTMENT IN INDIAN E-COMMERCE SECTOR	TEENA KUMAWAT RESEARCH SCHOLAR, DEPARTMENT OF ABST, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA.	VIKRAM SINGH RESEARCH SCHOLAR, DEPARTMENT OF EAFM, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA
10.	QUALITY OF WORK LIFE OF FEMALE EMPLOYEES WORKING IN THE IT SECTOR	MRS. KAVITA PANJABI RESEARCH SCHOLAR, DEPARTMENT OF COMMERCE & MANAGEMENT, UNIVERSITY OF KOTA, KOTA, RAJASTHAN, INDIA	PROF. (DR.) RAJEEV JAIN DEAN AND HEAD, DEPARTMENT OF COMMERCE & MANAGEMENT, UNIVERSITY OF KOTA, KOTA, RAJASTHAN, INDIA.
11.	CLOUD ACCOUNTING: AN APPROACH TOWARDS DEMATERIALIZATION OF ACCOUNTING DOCUMENTS	DR AMAR NATH AGARWAL LECTURER, DEPARTMENT OF ABST, SCRS GOVERNMENT PG COLLEGE, SAWAI MADHOPUR, RAJASTHAN, INDIA.	
12.	E TAILING OF FASHION INDUSTRY IN INDIA: SWOT ANALYSIS	DR. ALKA JAIN ASSOCIATE PROFESSOR, ISBR BUSINESS SCHOOL, BANGALORE	



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13.	A CONCEPTUAL STUDY ON:IMPACT OF DIGITAL INDIA CAMPAIGN ON DIGITAL MARKETING	DR. LAXMAN RAM PALIWAL ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE, SWAMI SHRADDHANAND COLLEGE, UNIVERSITY OF DELHI, ALIPUR	
14.	INDICATORS OF WOMEN EMPOWERMENT	ANJALI JALU VISITING FACULTY DEPARTMENT OF HOME SCIENCE KANORIA PG MAHILA MAHAVIDYALA YA, JAIPUR	DR. RICHA CHATURVEDI ASSISTANT PROFESSOR DEPARTMENT OF HOME SCIENCE KANORIA PG MAHILA MAHAVIDYALA YA, JAIPUR
15.	DYNAMIC PROMULGATION- E-ADVERTISING	DR. ARCHANA TOTUKA ASSISTANT PROFESSOR SAINT SOLDIER COLLEGE FOR GIRLS	
16.	CONSUMER ATTITUDE AND PREFERENCES TOWARDS ONLINE SHOPPING AND ITS RELATION WITH VARIOUS DEMOGRAPHIC CHARACTERISTICS	DR. ANURODH GODHA ASSISTANT PROFESSOR, SCHOOL OF COMMERCE AND MANAGEMENT, VARDHAMAN MAHAVEER OPEN UNIVERSITY, KOTA, RAJASTHAN	BHAWANA KUMAWAT RESEARCH SCHOLAR, VARDHMAN MAHAVEER OPEN UNIVERSITY, KOTA, RAJASTHAN
17.	ROLE OF COMPUTERIZATION IN BANKING SECTOR IN INDIA	DR. ANUPAM JAIN HEAD DEPARTMENT OF COMMERCE AND LECTURER ABST, LBS PG COLLEGE, JAIPUR.	
18.	E- WASTE MANAGEMENT IN INDIA : CHALLENGES AND SOLUTIONS	DR. AANCHAL PURI VISITING FACULTY PG SCHOOL OF COMMERCE, UNIVERSITY OF RAJASTHAN, JAIPUR	
19.	E-COMMERCE- PROSPECTS & PROBLEMS	DR. (MRS) UMA SHARMA LECTURER, ABST B.B.D. GOVT. P.G. COLLEGE, CHIMANPURA (SHAHPURA), JAIPUR	
20.	CLOUD COMPUTING AND ACCOUNTING	DR RAGHAVENDRA B DEPT. OF P.G. STUDIES IN COMMERCE, BESANT WOMEN'S COLLEGE, KODIALBAIL, MANGALURU	
21.	E COMMERCE : IN SPECIAL REFERENCE TO DIGITAL MARKETING	DR POOJA PUROHIT ASSISTANT PROFESSOR, S S JAIN SUBODH PG (AUTONOMOUS) COLLEGE, JAIPUR	
22.	"WAREHOUSING" AN EMERGING INDUSTRY	CMA DEEPAK MITTAL RESEARCH SCHOLAR, UNIVERSITY OF RAJASTHAN, JAIPUR, INDIA	
23.	PAYMENT METHODS AND SECURITY OF MOBILE E-COMMERCE	DR. JAYANTI GOYAL ASSISTANT PROFESSOR, KANORIA PG MAHILA MAHAVIDYALA YA, JAIPUR, RAJASTHAN	DEEPTI MATHEW ASSISTANT PROFESSOR, KANORIA PG MAHILA MAHAVIDYALA YA, JAIPUR, RAJASTHAN



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24.	IMPACT OF E-COMMERCE ON AGRICULTURE AMONG RAJASTHAN DISTRICTS	CHANDRA PRAKASH MEENA RESEARCH SCHOLAR, DEPARTMENT OF ECONOMIC ADMINISTRATION AND FINANCIAL MANAGEMENT, UNIVERSITY OF RAJASTHAN, JAIPUR.	PROF. J.P.YADAV PROFESSOR & HEAD, DEPARTMENT OF ECONOMIC ADMINISTRATION AND FINANCIAL MANAGEMENT, UNIVERSITY OF RAJASTHAN, JAIPUR.
25.	SHIFT OF CONSUMER PREFERENCES TOWARDS M-WALLET OPTIONS AND ITS PROSPECTS IN INDIA	PRIYA JAIN PHD SCHOLAR AKS UNIVERSITY, SATNA (M.P.)	CHITRANSH WAGHMARE M.COM (FINANCE) UGC NET
26.	DIGITALISATION IN INDIA: CHALLENGES AND INITIATIVES.	DR. BINDRAWAN LAL ASSOCIATE PROFESSOR & HEAD FACULTY OF COMMERCE DR. B.R. AMBEDKAR GOVERNMENT DEGREE COLLEGE, MAINPURI U.P.	
27.	THE IMPACT OF E-COMMERCE ON HR PRACTICES	APURVA BHATNAGAR ASSISTANT PROFESSOR, DEPT OF MANAGEMENT STUDIES, IIM COLLEGE, JAIPUR	
28.	IMPACT OF GST ON AUTOMOBILE INDUSTRY IN INDIA	DR. ASHOK SHARMA ASSOCIATE PROFESSOR DEPARTMENT OF MANAGEMENT STUDIES, JAGANNATH INTERNATIONAL MANAGEMENT SCHOOL, VASANTKUNJ	DR. DEVENDRA KUMAR SHARMA ASSOCIATE PROFESSOR DEPARTMENT OF BUSINESS ADMINISTRATION S.S. JAIN SUBODH PG (AUTONOMOUS) COLLEGE, JAIPUR
29.	SUSTAINABILITY MANAGEMENT SYSTEM: TRIPLE BOTTOM LINE STUDY OF IT COMPANIES	DR. GAURI DHINGRA ASSISTANT PROFESSOR S.S JAIN SUBODH P.G (AUTONOMOUS) COLLEGE	
30.	ETHICS IN ADVERTISING	DR. CHANDA SHARMA DEPTT. OF COMMERCE, LBS PG COLLEGE, JAIPUR	
31.	ELECTRONIC DATA INTERCHANGE: CONCEPT, STANDARDS, SECURITY ISSUES AND ITS FUTURE IN INDIA	DR. BUDESH KANWAR ASSISTANT PROFESSOR MAHESHWARI COLLEGE OF COMMERCE AND ARTS	
32.	QUALITY OF WORK LIFE AND JOB SATISFACTION AMONG EMPLOYEES OF E-COMMERCE SECTOR – A STUDY OF JAIPUR DISTRICT	DR. BINDU JAIN ASSOCIATE PROFESSOR, DEPARTMENT OF BUSINESS ADMINISTRATION (BADM), FACULTY OF COMMERCE, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA.	SURESH CHOUDHARY RESEARCH SCHOLAR, DEPARTMENT OF BUSINESS ADMINISTRATION (BADM), FACULTY OF COMMERCE, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA.
33.	ICT IN FINANCIAL SERVICES	DR. KAMINI SHAH ASSOCIATE PROFESSOR, P G DEPARTMENT OF BUSINESS STUDIES, SARDAR PATEL UNIVERSITY, VALLABH VIDYANAGAR	
34.	E-COMMERCE IN SUPPLY-CHAIN MANAGEMENT (E-SCM)	DR. PRATIBHA BHARADWAJ	



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35.	IMPACT OF GST ON E-COMMERCE	DR. PRABHU DAYAL CHAUDHARY LECTURER IN EAFM GOVT. P.G. COLLEGE, DAUSA(RAJ)	
36.	IMPACTS OF E-COMMERCE ON RETAIL BUSINESS OF DEVELOPING COUNTRIES	DR.NISHA BANSAL ASSISTANT PROFESSOR EA FM, SPU PG COLLEGE FALNA	DR. O.P. SHARMA ASSISTANT PROFESSOR BUSINESS MANAGEMENT, GOVT.PG COLLEGE SAMBHAR LAKE
37.	IMPACT OF E-COMMERCE ON THE REVENUES OF INDIAN RAILWAYS	DR. NARESH KUMAR ASSOCIATE PROFESSOR, DEPARTMENT OF EA FM, UNIVERSITY OF RAJASTHAN	RAKESH KUMAR BAGOTIA RESEARCH SCHOLAR, DEPARTMENT OF EA FM, UNIVERSITY OF RAJASTHAN RENU SHARMA RESEARCH SCHOLAR, DEPARTMENT OF EA FM, UNIVERSITY OF RAJASTHAN
38.	LEGAL FRAMEWORK OF E-CORPORATE REPORTING DISCLOSURES OF INDIA AND U.S.A	DR. MONTY KANODIA ASSISTANT PROFESSOR, GURUKUL MARG SFS COLONY, MANSAROVAR, JAIPUR	
39.	INFORMATION BASED MARKETING	DR. MINAL SHARMA ASSISTANT PROFESSOR-BADM (MAHA VEER COLLEGE OF COMMERCE)	
40.	A STUDY AND IMPACT OF GOODS AND SERVICE TAX ON E-COMMERCE IN INDIA	DR. MANISHA DAVE M.COM., M.PHIL, PHD, MBA, CA(INTER) ASSISTANT PROFESSOR (SENIOR SCALE) GOVERNMENT COLLEGE, JODHPUR (RAJ.)	
41.	VENTURE CAPITAL INVESTMENT IN THE E-COMMERCE INDUSTRY IN INDIA	DR. MAMTA JAIN ASSOCIATE PROFESSOR, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA	MS PURVA RANU JAIN RESEARCH SCHOLAR, DEPARTMENT OF EA FM, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA
42.	CONTENT MARKETING: DRIVING PROFITABLE CUSTOMER ACTION	DR. LEENA SHARMA ASST. PROFESSOR, ST. XA VIER'S COLLEGE, JAIPUR	
43.	E-GOVERNANCE IN INDIA	DR. LALITA VERMA LECTURER IN POLITICAL SCIENCE, SSS GOVT.P.G. GIRLS COLLEGE, DAUSA	KANAK SINGH LECTURER IN VIDYASTHALI LAW COLLEGE, JAIPUR
44.	E – ADVERTISING	DR. LALITA PARIHAR DEPT. OF BUSINESS ADMINISTRATION FACULTY OF COMMERCE GOVT. COLLEGE JODHPUR	
45.	E-COMMERCE SERVICES IN INDIA : ROLE, PROBLEMS AND PROSPECTS	DR. PRAVEEN SHARMA ASSOCIATE PROFESSOR, DEPARTMENT OF ECONOMIC	MR. NEERAJ BASOTIA, MS. SANTOSH PALIWAL RESEARCH SCHOLAR,



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		ADMINISTRATION AND FINANCIAL MANAGEMENT, UNIVERSITY OF RAJASTHAN, JAIPUR	DEPARTMENT OF ECONOMIC ADMINISTRATION AND FINANCIAL MANAGEMENT, UNIVERSITY OF RAJASTHAN, JAIPUR
46.	DIGITAL TRANSFORMATION :THE CHALLENGES AND OPPORTUNITIES	DR. SURBHI MATHUR ASSISTANT PROFESSOR KANORIA MAHILA MAHAVIDYALAYA JAIPUR	
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49.	TRENDS OF E-COMMERCE IN INDIA : SOME ISSUES, PROSPECTS AND CHALLENGES	DR. SANJAY KUMAR SAINI HOD, DEPARTMENT OF BUSINESS ADMINISTRATION, SETH G. B. PODAR COLLEGE, NAWALGARH JHUNJHUNU (RAJ.)	
50.	STUDY OF ACADEMIC ACHIEVEMENT OF ADOLESCENTS BELONGING TO DIFFERENT SOCIOMETRIC GROUPS	DR. RENU GUPTA KAMLA NEHRU MAHAVIDYALAYA KAMLA NAGAR BHOPAL	SUBITA SHARMA SCHOLAR BARKATULLAH UNIVERSITY BHOPAL
51.	CYBER CRIME - A CHALLENGE TO GROWTH OF E-COMMERCE	DR. RAJEEV SRIVASTAVA RESEARCH GUIDE, MJRP UNIVERSITY, JAIPUR & PRINCIPAL, LBS PG COLLEGE, TILAK NAGAR, JAIPUR	RAJESH KOOLWAL RESEARCH SCHOLAR, MJRP UNIVERSITY, JAIPUR & LECTURER IN COMPUTER SC., LBS PG COLLEGE, TILAK NAGAR, JAIPUR
52.	WORKING - PROGRESS BY E- COMMERCE	DR. RAJEEV KUMAR ASSISTANT PROFESSOR FACULTY OF COMMERCE R.V. NORTHLAND INSTITUTE OF HIGHER EDUCATION CHITHERA, DADRI	
53.	IMPACT OF E-COMMERCE AS A KEY FACTOR FOR TOURISM DEVELOPMENT IN INDIA	PRIYANKA PAYAL (RESEARCH SCHOLAR, UNIVERSITY OF RAJASTHAN, DEPARTMENT OF EAFM)	DR. RAJEEV KSAXEENA (ASSOCIATE PROFESSOR, UNIVERSITY OF RAJASTHAN, DEPARTMENT OF EAFM)
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55.	WOMEN ENTREPRENEURS AND IMPACT OF DIGITALIZATION	MR. MANISH SHARMA RESEARCH SCHOLAR, DEPT. OF BADM, UOR, JAIPUR	DR. PRIYANKA KARNAWAT
56.	RISE OF E-ADVERTISING IN INDIA	DR. SUSHILA SARASWAT LECTURER- (HINDI)	



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57.	A STUDY OF THE PERFORMANCE OF FOOD SECURITY SCHEMES RUNNING IN INDIA	KAILASH SAINI RESEARCH SCHOLAR, DEPT. OF EAFM, UNIVERSITY OF RAJASTHAN	
58.	SMART CARDS AND ELECTRONIC PAYMENT SYSTEM	K.SATHYA DEPARTMENT OF COMMERCE	TIMOTHY JOSEPH ASSISTANT PROFESSOR DEPARTMENT OF COMMERCE EKANSH SONI DEPARTMENT OF COMMERCE
59.	DESIGN OF SMART-PHONE BASED EFFICIENT MODEL FOR BEST PRICE OF VEGETABLE IN JAIPUR PERSPECTIVE	JAGDISH PRASAD AMITY INSTITUTE OF INFORMATION TECHNOLOGY, AMITY UNIVERSITY-JAIPUR	RAMESH C. POONIA AMITY SCHOOL OF APPLIED SCIENCES-AMITY UNIVERSITY-JAIPUR VAIBHAV BHATNAGAR AMITY SCHOOL OF APPLIED SCIENCES-AMITY UNIVERSITY-JAIPUR
60.	BRAND BUILDING THROUGH SOCIAL MEDIA MARKETING: THE LATEST BUSINESS TREND	HARSHIT SHARMA RESEARCH SCHOLAR DEPARTMENT OF BUSINESS ADMINISTRATION, UNIVERSITY OF RAJASTHAN, JAIPUR	
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62.	E- MARKETING IN INDIA: CHALLENGES AND OPPORTUNITIES	HARINDER SINGH RESEARCH SCHOLAR, DEPARTMENT OF BUSINESS ADMINISTRATION, UNIVERSITY OF RAJASTHAN,JAIPUR	
63.	THE EFFECTIVENESS OF E- ADVERTISEMENT IN INDIA	DR. VINITA SHEKHAWAT LECTURER ABST SHRIBHAWANINIKETAN P.G. GIRLS COLLEGE SIKAR ROAD,JAIPUR	
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65.	DIGITAL LOCKERS : BENEFITS OF E- LOCKERS	DR.RITU TOSHWAL ASSOCIATE PROFESSOR SRI BALAJI P G MAHAVIDYALAYA, JAIPUR	
66.	E-MARKETING	DR. VANITA BHARADWAJ	
67.	THE ERA OF E-MARKETING	DR. VAISHALI PUROHIT ASSISTANT PROFESSOR - BADM MAHAVEER COLLEGE OF COMMERCE, JAIPUR	
68.	ADVANTAGES AND CHALLENGES OF E - COMMERCE IN INDIA	DR. TARUN KHANDELWAL HEAD ABST DEPARTMENT	



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69.	THE RECENT TRENDS OF SOCIAL COMMERCE	DR. SWATI SHARMA LECTURER, E.A.F.M (COMMERCE) SHRI BHAWANI NIKETAN GIRLS P.G. COLLEGE, JAIPUR (RAJASTHAN)	
70.	DIGITAL TOURISM: IMPORTANCE OF DIGITAL MARKETING IN TRAVEL INDUSTRY	KAVITA PUROHIT RESEARCH SCHOLAR, DEPARTMENT OF EA FM, UOR	
71.	RURAL INDIA- THE UNTAPPED POTENTIAL FOR E-COMMERCE	MEGHNA MEENA RESEARCH SCHOLAR DEPARTMENT OF ECONOMIC ADMINISTRATION AND FINANCIAL MANAGEMENT, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN	
72.	IMPORTANCE OF E-COMMERCE IN HUMAN RESOURCE PRACTICES	MS. MADHURI DHANOPIA RESEARCH SCHOLAR; DEPARTMENT OF BUSINESS ADMINISTRATION, UNIVERSITY OF RAJASTHAN, JAIPUR	MS. NIVEDITA PANDAY RESEARCH SCHOLAR; DEPARTMENT OF BUSINESS ADMINISTRATION, UNIVERSITY OF RAJASTHAN, JAIPUR
73.	DIGITAL MARKETING IN INDIAN TOURISM INDUSTRY: AN OVERVIEW	MS. KOMAL SONI RESEARCH SCHOLAR, DEPARTMENT OF ABST, UNIVERSITY OF RAJASTHAN	
74.	RISING OF ONLINE ADVERTISING IN INDIA	ANJALI SRIVASTAVA LECTURER IN COMPUTER SCIENCE, LBS PG COLLEGE, JAIPUR	
75.	ONLINE SHOPPING IN INDIA	MS. ANITA MAHESHWARI ASSISTANT PROFESSOR BUSINESS ADMINISTRATION GOVT. COMMERCE GIRLS COLLEGE, KOTA	
76.	MOBILE MARKETING:THE MOST INFLUENTIAL MEDIUM FOR DIGITAL MARKETING IN TODA Y'S ERA	MS SWATI KHANNA FACULTY ICFAI BUSINESS SCHOOL, JAIPUR	
77.	DIGITALISATION IN INDIA	MS SUMAN JAKHAR JAIPUR NATIONAL UNIVERSITY, JAIPUR	
78.	THE EFFECTIVENESS OF E-MARKETING ON INTEGRATED MARKETING COMMUNICATION	MS PREETI VYAS RESEARCH SCHOLAR, JAIPUR NATIONAL UNIVERSITY, JAIPUR	
79.	A CRITICAL EVALUATION OF APPLICATION AND OPERATION OF E- COMMERCE IN GLOBAL BUSINESS	MS MAYA RANI ASSISTANT PROFESSOR DEPT. OF COMMERCE MOTILAL NEHRU COLLEGE (EVE) NEW DELHI	
80.	LEGAL FRAMEWORK OF E-CORPORATE REPORTING DISCLOSURES OF INDIA AND U.S.A	MS BHOOMIKA BATRA RESEARCH SCHOLAR, GURUKUL MARG SFS COLONY, MANSAROVAR, JAIPUR	



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81.	IMPACT OF AGE ON E-BUYERS BEHAVIOUR TOWARDS WEB RETAILING	MS ARPITA MEHTA ASSISTANT PROFESSOR, POORNIMA UNIVERSITY, JAIPUR	DR RANUSHARMA ASSOCIATE PROFESSOR, POORNIMA UNIVERSITY, JAIPUR
82.	AN EMPIRICAL STUDY ON SOCIAL MEDIA BEHAVIOR OF CONSUMERS	MREDU GOYAL RESEARCH SCHOLAR, DEPARTMENT OF BUSINESS ADMINISTRATION, UNIVERSITY OF RAJASTHAN, JAIPUR	
83.	EFFECTIVENESS OF E-ADVERTISING IN RECALLING A PRODUCT	MR. TARUN KUMAR SHARMA ASSISTANT PROFESSOR, ST. WILFRED'S P.G. COLLEGE, JAIPUR	
84.	ANALYSIS OF PRIVATE CLOUD COMPUTING ON ONLINE CODE EDITOR	MR. BHASKAR SETH RESEARCH SCHOLAR, RAJASTHAN VIDHYAPEETH UNIVERSITY, UDAIPUR	
85.	EMERGENCE OF SMART CARDS AND E-PAYMENT SYSTEM IN RETAIL MARKET IN INDIA	MS. PRAGYA GAUR RESEARCH SCHOLAR GOVT. COMMERCE COLLEGE, KOTA UNIVERSITY OF KOTA, KOTA (RAJ.)	DR. ASHOK KUMAR GUPTA LECTURER (ABST), DEPARTMENT OF ABST GOVT. COMMERCE COLLEGE, KOTA UNIVERSITY OF KOTA, KOTA (RAJ.)
86.	INFORMATION AND COMMUNICATION TECHNOLOGY IN AGRICULTURE AND RURAL DEVELOPMENT	PROF. (DR.) JITENDRA KUMAR FACULTY OF COMMERCE & MANAGEMENT STUDIES, G.G.D.S.D(P.G & RES) CENTRE, PALWAL (HARYANA)	
87.	GREEN MARKETING: INCREASING CONSCIOUSNESS AMONG CONSUMERS OF JAIPUR FOR ECO-FRIENDLY PRODUCTS	PRIYAL VERMA ASSISTANT PROFESSOR (DEPARTMENT OF BUSINESS ADMINISTRATION), KANORIA PG MAHILA MAHA VIDHYALA, JAIPUR	
88.	ROLE OF E-COMMERCE IN SUPPLY CHAIN MANAGEMENT	NUPUR TIWARI GOVT.COMMERCE COLLEGE KOTA	
89.	EVOLUTION OF INDIAN TELECOMMUNICATION SECTOR	NEERAJ NARUKA	
90.	E-GOVERNANCE IN INDIA : SUCCESS, OPPORTUNITIES AND CHALLENGES	NAMITA GOYAL STUDENT MCOM (ABST) KANORIA PG MAHILA MAHAVIDYALAYA, JAIPUR	
91.	ELECTRONIC FUND TRANSFER SYSTEM IN INDIA	MUKESH SANKHLA GOVERNMENT BANGUR PG COLLEGE PALI	
92.	SMART CARDS AND ELECTRONIC PAYMENTS	MS K.SATHYA FACULTY OF COMMERCE DEPARTMENT OF SRI KRISHNA ADITHYA COLLEGE ARTS AND SCIENCE	TIMOTHY JOSEPH STUDENT OF COMMERCE DEPARTMENT OF SRI KRISHNA ADITHYA COLLEGE OF ARTS AND SCIENCE
93.	A MODULARIZED ELECTRONIC	MS. SHIVANGI SHARMA	



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	PAYMENT SYSTEM FOR AGENT-BASED E-COMMERCE	LECTURER IN COMPUTER SCIENCE DEPARTMENT, LBS P.G. COLLEGE, TILAK NAGAR, JAIPUR.	
94.	SOCIAL MEDIA MARKETING: THE RIGHT TOOL TO ENGAGE GENERATION Z	MS. ROHINI ARORA ASST. PROF. (BADM) MAHESHWARI COLLEGE OF COMMERCE AND ARTS PRATAP NAGAR JAIPUR	
95.	FUTURE PROSPECTUS AND CHALLENGES OF E-MARKETING IN INDIA	MS. PRITI BAHETI RESEARCH SCHOLAR	
96.	DIGITALIZATION: ISSUES AND CHALLENGES	PROF. HAMDANI RIZWANA M.J. ASSTT. PROFESSOR (DEPT. OF ECONOMICS) ARTS, COMMERCE & SCIENCES COLLEGE, MALEGAON CITY, TAL- MALEGAON	
97.	FUTURE PROSPECTUS AND CHALLENGES OF E-MARKETING IN INDIA	MS. PRITI BAHETI	DR. BUDDESH KANWER
98.	DIGITAL BANKING IN FUTURE AT A GLANCE	ROHIT CHHABRA RESEARCH SCHOLAR, DEPT. OF MANAGEMENT RTU KOTA	
99.	CHALLENGES IN E-PAYMENT IN INDIA	SANTOSH KUMAR AGARWAL LECTURER, SRISANT SUNDARDA S GOVT. PG GIRLS COLLEGE, DAUSA	
100.	E-MARKETING VIS-A-VIS INDIAN ECONOMY WITH REFERENCE TO HOTEL INDUSTRY	DR. M.K. BARDIA HEAD, DEPARTMENT OF A.B.S.T., UNIVERSITY OF RAJASTHAN JAIPUR	SHEFALI JAIN RESEARCH SCHOLAR, UNIVERSITY OF RAJASTHAN JAIPUR
101.	INVESTIGATION OF SCIENTIFIC CREATIVITY ON THE BASIS OF SCIENCE ACHIEVEMENT FOR THE SENIOR SECONDARY STUDENTS	TAJWAR FIROZ DEPARTMENT OF CONTINUING EDUCATION BARKATULLAH UNIVERSITY, BHOPAL	SHEENA THOMAS DR. JOSEPH P.P
102.	IMPACT OF DIGITALISATION ON INDIAN ECONOMY	SUPRIYA STUDENT, MCOM (ABST) KANORIA PG MAHILA MAHAVIDHYALAYA	
103.	IMPACT OF DEMONETIZATION ON E-COMMERCE INDUSTRY	SUMER SONI RESEARCH SCHOLAR, DEPT. OF ABST, UNIVERSITY OF RAJASTHAN	
104.	DIGITAL MARKETING- AN UNDERSTANDING	SHWETA SWAMI RESEARCH SCHOLAR, UNIVERSITY OF RAJASTHAN	PROF. DR. BHAWANI SHANKAR SHARMA ASSOCIATE PROFESSOR, UNIVERSITY OF RAJASTHAN



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105.	IMPORTANCE OF FINANCIAL INCLUSION IN E-COMMERCE	SHWETA BANSAL M.COM (ABST) STUDENT KANORIA P G MAHILA MAHAVIDHALA YA	
106.	FOREIGN DIRECT INVESTMENT IN INDIAN E-COMMERCE SECTOR	TEENA KUMAWAT RESEARCH SCHOLAR, DEPARTMENT OF ABST, UNIVERSITY OF RAJASTHAN, JAIPUR.	VIKRAM SINGH RESEARCH SCHOLAR, DEPARTMENT OF EAFM, UNIVERSITY OF RAJASTHAN, JAIPUR.
107.	CLOUD BASED ARCHITECTURE: SECURITY ISSUES AND CHALLENGES	DR. MAHIMA GUPTA LECTURER, DEPARTMENT OF ABST, S. D. GOVT. COLLEGE, BEAWAR, RAJASTHAN	
108.	E-COMMERCE: GROWTH IN INDIA	DR. SURENDRA P. SINGH KOTHARI ASSISTANT PROFESSOR, DEPTT. OF ABST, S.S. JAIN PG (AUTONOMOUS) COLLEGE, JAIPUR	
109.	CLOUD COMPUTING: A REVOLUTION IN HIGHER EDUCATION	DR. VINEETA ARORA LECTURER, DEPARTMENT OF ABST GOVT. BANGUR P. G. COLLEGE, PALI-RAJASTHAN-INDIA	
110.	A STUDY ON CUSTOMER AWARENESS AND SATISFACTION TOWARDS ONLINE BANKING SERVICES FOR FUTURE SUSTAINABILITY AND ENHANCED CUSTOMER SERVICE	MAMTA CHAUDHARY PHD SCHOLAR, DEPARTMENT OF MANAGEMENT STUDIES, JIWAJI UNIVERSITY GWALIOR	
111.	ई कॉमर्स – आधुनिक प्रवृत्तियां	PROF. RAM AVTAR KARAGWAL DEPTT.OF EAFM GOVT. GIRLS COLLEGE BUNDI (RAJ.)	
112.	NEW PROSPECT OF ONLINE SHOPPING IN INDIA	PRINGAL SONI	



TECHNICAL SESSION - III A

GOVERNANCE REFORMS AND DEVELOPMENT IN INDIA

Prof. (Dr.) B. Ramesh

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Past President, [1999-2000]

Indian Accounting Association

Past President, (2011-2012)

Indian Commerce Association

Executive Board Member of AIMS

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Prof. (Dr.) N.D. Mathur

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Professor (Retd.)

Department of Economic Administration

And Financial Management

Faculty of Commerce, and Former Director

University Five Year Law College and

Administrative Services Pre Training Centre

University of Rajasthan, Jaipur



TECHNICAL SESSION - III A

S. No.	Paper Title	Author	Co-Author
1.	GOVERNMENT REFORMS FOR DEVELOPING WOMEN ENTREPRENEURS	DR. NEHA KHATRI LECTURER, SUBODH COLLEGE, JAIPUR	
2.	HEDGE RATIO AND HEDGING EFFECTIVENESS ESTIMATES FOR STOCK FUTURES ON NSE INDIA	KERKAR PUJA PARESH ASSISTANT PROFESSOR IN COMMERCE, M.E.S. COLLEGE OF ARTS & COMMERCE, ZUARINAGAR, GOA, INDIA.	DR. P. SRIRAM ASSISTANT PROFESSOR IN COMMERCE, FACULTY OF COMMERCE & MANAGEMENT, GOA UNIVERSITY, GOA, INDIA
3.	FACTORS AFFECTING THE QUALITY OF WORK LIFE OF WOMEN EMPLOYEES: A STUDY OF SMALL AND MEDIUM ENTERPRISES (SMES) IN IT SECTOR IN RAJASTHAN	APARNA SONI RESEARCH SCHOLAR, FACULTY OF MANAGEMENT STUDIES, MOHAN LAL SUKHADIA UNIVERSITY, UDAIPUR, RAJASTHAN, INDIA.	DR. MEERA MATHUR PROFESSOR, FACULTY OF MANAGEMENT STUDIES, MOHAN LAL SUKHADIA UNIVERSITY, UDAIPUR, RAJASTHAN, INDIA
4.	EXPLORING LINKAGES & INTEGRATION BETWEEN E-HUMAN RESOURCE MANAGEMENT (E-HRM) AND TALENT MANAGEMENT	DR. PRITI NIGAM ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE & BUSINESS MANAGEMENT, THE MAHARAJA SA YAJRAO UNIVERSITY OF BARODA, VADODARA, GUJARAT, INDIA.	MS. PURVI A. CHAVLA RESEARCH SCHOLAR, DEPARTMENT OF COMMERCE & BUSINESS MANAGEMENT, THE MAHARAJA SA YAJRAO UNIVERSITY OF BARODA, VADODARA, GUJARAT, INDIA
5.	REFORMS AND DEVELOPMENT IN INDIA	PROF. B. RAMESH FACULTY OF COMMERCE, GOA UNIVERSITY, GOA, FORMER DEAN & HOD, GOA UNIVERSITY, GOA, FORMER PRESIDENT - INDIAN COMMERCE ASSOCIATION & INDIAN ACCOUNTING ASSOCIATION.	
6.	CORPORATE SOCIAL RESPONSIBILITY AND CONSUMER BEHAVIOUR	DR. (MRS.) ASHA SHARMA POST DOCTORAL FELLOW, DEPARTMENT OF COMMERCE, MAHILA P G MAHA VIDHALAYA, JAINARAIN VYAS UNIVERSITY, JODHPUR, RAJASTHAN, INDIA	
7.	GST CHALLENGES AND ISSUES IN DIFFERENT INDUSTRY	DR. KHUSHBOO JAIN FACULTY, MANAVATA GIRLS COLLEGE, PHULERA, JAIPUR, RAJASTHAN, INDIA.	
8.	GST: GOOD AND SIMPLE TAX	DR. MONIKA JAIN ASSISTANT PROFESSOR, DEPARTMENT OF ACCOUNTANCY & BUSINESS STATISTICS (ABST), FACULTY OF COMMERCE, STANI MEMORIAL PG COLLEGE, JAIPUR, RAJASTHAN, INDIA.	DR. HEMANT PANWAR ASSISTANT PROFESSOR, DEPARTMENT OF BUSINESS ADMINISTRATION (BADM), FACULTY OF COMMERCE, STANI MEMORIAL PG COLLEGE, JAIPUR, RAJASTHAN, INDIA



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9.	GST: ISSUES AND CHALLENGES	DR. H N GUPTA LECTURER, DEPARTMENT OF ABST, S.P.N.K.S. GOVERNMENT P.G. COLLEGE, DAUSA, RAJASTHAN, INDIA	
10.	GOODS & SERVICE TAX (GST): AN EYE OPENER FOR 21 ST CENTURY	PROF. H K SINGH FACULTY OF COMMERCE, BANARAS HINDU UNIVERSITY, VARANASI, UTTAR PRADESH, INDIA.	SHANTANU SAURABH ASSISTANT PROFESSOR, INSTITUTE OF MANAGEMENT STUDIES, RGSC, BANARAS HINDU UNIVERSITY, SOUTH CAMPUS, INDIA VEENITA SINGH RESEARCH SCHOLAR, DEPARTMENT OF COMMERCE AND BUSINESS ADMINISTRATION, UNIVERSITY OF ALLAHABAD, UTTAR PRADESH, INDIA
11.	WOMEN'S EMPOWERMENT THROUGH SHGS	DEEPIKA CHAWLA RESEARCH SCHOLAR, DEPARTMENT OF ECONOMIC ADMINISTRATION AND FINANCIAL MANAGEMENT, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA	
12.	AIM OF ECONOMIC GROWTH AND ITS ANALOGOUS SHARE IN NATIONAL ECONOMY: WITH SPECIAL REFERENCE TO RAJASTHAN	RITA SONI RESEARCH SCHOLAR, DEPARTMENT OF EAFM, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA.	
13.	SUSTAINABLE ENTREPRENEURSHIP : A KEY TOWARDS PROSPERITY OF RURAL WOMAN	ARORA BHASKAR PHD SCHOLAR, SCHOOL OF BUSINESS AND COMMERCE, MANIPAL UNIVERSITY JAIPUR	SHARMA SAURABH ASSISTANT PROFESSOR, SCHOOL OF BUSINESS AND COMMERCE, MANIPAL UNIVERSITY JAIPUR
14.	AN EMPIRICAL STUDY OF GOODS AND SERVICE TAX (GST) WITH REFERENCE TO KARNATAKA STATE	MISS. ANNAPURNA H. KUMBAR M.A., K-SET AND NET IN ECONOMICS, GUEST FACULTY, DEPT. OF ECONOMICS AKKAMAHADEVI WOMEN'S UNIVERSITY, VIJA YAPUR	MISS. VIDYASHRI DODAMANI MA IN ECONOMICS ,GUEST FACULTY, S. P. MANDAL ARTS AND COMMERCE COLLEGE, RAIBAG, DIST - BELA GAVI
15.	REFORMS IN INDIRECT TAXATION WITH REFERENCE TO GST	ANKIT RATHI PH.D RESEARCH SCHOLAR, SCHOOL OF BUSINESS & COMMERCE, MANIPAL UNIVERSITY, JAIPUR	DR. SAURABH SHARMA ASSISTANT PROF., SCHOOL OF BUSINESS & COMMERCE, MANIPAL UNIVERSITY, JAIPUR
16.	CSR & SUSTAINABILITY GLOBAL DIMENSION OF GROWTH	AKANCHA KUMARI RESEARCH SCHOLAR, COLLEGE OF COMMERCE MA GADH UNIVERSITY PATNA	



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17.	SALIENT PRINCIPLES OF SUSTAINABLE DEVELOPMENT	ANIL KUMAR RESEARCH SCHOLAR DEPARTMENT OF LAW UNIVERSITY OF RAJASTHAN, JAIPUR	
18.	IMPACT OF MICROFINANCE ON LIVING STANDARD LEVEL IN INDIA	AJIT SINGH RESEARCH SCHOLAR, RAJASTHAN UNIVERSITY, JAIPUR	DR. NEELAM SARASWAT LECTURER, BABU SHOBHA RAM GOVT. ARTS COLLEG E, ALWAR
19.	BATTLE AGAINST MISLEADING ADVERTISEMENTS: AN EMPIRICAL STUDY OF NEW CONSUMER PROTECTION BILL	AARTI CHOPRA ASSISTANT PROFESSOR, ST. XAVIER'S COLLEGE, NEVTA	
20.	IMPACT OF GOODS AND SERVICE TAX ON GLOBAL ECONOMY IN INDIAN CONTEXT	DR. SHARDA TIWARI ASSISTANT PROFESSOR, DEPARTMENT OF ECONOMIC ADMINISTRATION & FINANCIAL MANAGEMENT (EAFM), FACULTY OF COMMERCE, B.B.D.GOVERNMENT COLLEGE, CHIMANPURA	
21.	INDIA CAN BECOME A MEDICAL TOURISM DESTINATION	ROBIN SARKAR, RESEARCH SCHOLAR, SURESH GYANVIHAR UNIVERSITY, JAIPUR	
22.	WOMEN EMPOWERMENT IN INDIA: CHALLENGES AND ISSUES	DR. MAHESH SINGH RAJPUT, PRINCIPAL & HEAD OF THE PG DEPT. OF COMMERCE, SHRI SHRADDHANATH PG COLLEGE, GUDHAGORJI	
23.	THE AMENDMENT IN GST: AN ATTEMPT TO GIVE RELEIF TO ORDINARY CONSUMER	KAVITA BHARTI RESEARCH SCHOLAR, DEPARTMENT OF EAFM, UNIVERSITY OF RAJASTHAN	
24.	THE EFFECT OF THE GST ON INDIAN GROWTH	ARPITA MEHTA ASSISTANT PROFESSOR, SCHOOL OF MANAGEMENT, POORNIMA UNIVERSITY, JAIPUR	DR. SWATI JAIN ASSOCIATE PROFESSOR, SCHOOL OF MANAGEMENT, POORNIMA UNIVERSITY, JAIPUR
25.	AGRICULTURAL MARKETING IN INDIA: PROSPECTS AND CHALLENGES	BAJRANG LAL RESEARCH SCHOLAR DEPTT. OF E.A.F.M, UNIVERSITY OF RAJASTHAN, JAIPUR	
26.	IMPACT OF GST ON HEALTHCARE	ATUL BHARGAVA SCHOLAR PHD MANAGEMENT (HEALTHCARE) JAIPUR NATIONAL UNIVERSITY (JNU)	
27.	SEGMENT REPORTING: A PROSPECT TO EXPLAIN THE BUSINESS FOR INVESTORS	ARVINDER SINGH RESEARCH SCHOLAR, DEPARTMENT OF A.B.S.T. UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN, INDIA	
28.	DEMONETIZATION	BHAWNA SANDUJA RESEARCH SCHOLAR SRI SATYA SAI UNIVERSITY, SEHORE, BHOPAL	



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29.	ENVIRONMENT AUDIT- REFORMS AND DEVELOPMENTS IN INDIA	CA ANKUR BANSAL DR. SEEMA BALDUA RESEARCH SCHOLAR, ASSOCIATE PROFESSOR (COMMERCE (ABST) DEPTT, UNIVERSITY OF RAJASTHAN)	
30.	MEASUREMENT OF LABOUR PRODUCTIVITY: A CASE STUDY OF CIPLA LTD.	CA PRIYA TAPARIA RESEARCH SCHOLAR, DEPARTMENT OF COMMERCE AND MANAGEMENT, UNIVERSITY OF KOTA, KOTA	CMA DR. (MRS.) MEENU MAHESHWARI ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE AND MANAGEMENT, UNIVERSITY OF KOTA, KOTA
31.	IMPACT OF GST ON DAIRY INDUSTRY	DR. ASHISH GUPTA VICE PRINCIPAL, MAHA VEER COLLEGE OF COMMERCE, C- SCHEME, JAIPUR, RAJASTHAN	VICKY LIKHAR RESEARCH SCHOLAR, DEPARTMENT OF ABST, UNIVERSITY OF RAJASTHAN, JAIPUR.
32.	WORK FROM HOME-BOON OR BANE FOR LIFE BALANCE	DR. ANURAG SHARMA ASSOCIATE PROFESSOR; DEPARTMENT OF BADM, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN	MS. DIVYA SHEKHAWAT RESEARCH SCHOLAR, DEPARTMENT OF BADM, UNIVERSITY OF RAJASTHAN, JAIPUR, RAJASTHAN
33.	WOMEN EMPOWERMENT IN INDIA	DR. ANUPAMA PARASHAR (PRINCIPAL) ST. WILFRED COLLEGE, JAIPUR	
34.	SKILL DEVELOPMENT IS A TOOL TO GENERATE EMPLOYMENT OPPORTUNITIES	DR. ANITA SHARMA LECTURER BUSINESS ADMINISTRATION S.S.JAIN SUBODH P.G.MAHILA MAHAVIDYALAYA, JAIPUR	
35.	DEMONETIZATION AND ITS IMPACT ON SMALL SCALE & COTTAGE INDUSTRIES IN INDIA	DR. ANISH YADAV ASSISTANT PROFESSOR DEPTT. OF COMMERCE GOVT. P. G. COLLEGE, NARNAUL (HR)	DR. RAM PRASAD BAGRI ASSISTANT PROFESSOR(ABST) GOVT. COLLEGE, AJMER (RAJASTHAN) SMT. MANJU YADAV ASSISTANT PROFESSOR DEPTT. OF COMMERCE GOVT. P. G. COLLEGE, ATELI (HR)
36.	INEQUALITY AS A BARRIER TO CORPORATE SOCIAL RESPONSIBILITY	DR VARTIKA ARORA PRINCIPAL RAJASTHAN SCHOOL OF LAW FOR WOMEN, KANORIA COLLEGE CAMPUS, JAIPUR	
37.	GST: A PARADIGM ROADMAP FOR GROWTH IN INDIA	DR PRITI GUPTA ASST.PROF., S.S. JAIN SUBODH P.G. (AUTONOMOUS) COLLEGE	DR MEENAL SUKHLECHA ASST. PROF., S.S.JAIN SUBODH MANAGEMENT INSTITUTE
38.	OIL SECTOR: CURRENT PERSPECTIVE OF INDIA	CS PRADYUMNA SHARMA CS, NET, CA (F), M.COM	DR. D.C. JAIN PROFESSOR, COMMERCE COLLEGE, KOTA
39.	ROLE OF TOURISM & HOTEL	DR ASHOK KUMAR	NISHA SANKHLA



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	INDUSTRY IN DEVELOPMENT OF JODHPUR CITY (RAJ.): AN OVERVIEW	ASSISTANT PROFESSOR, DEPARTMENT OF BUSINESS ADMINISTRATION JAINARAIN VYAS UNIVERSITY, JODHPUR	RESEARCH SCHOLAR DEPARTMENT OF BUSINESS ADMINISTRATION JAINARAIN VYAS UNIVERSITY, JODHPUR
40.	CONDUCT TO COMPASSION: ROLE OF SOFT SKILLS IN CORPORATE WORLD	DR ANUPAMA SHEKHAWAT ASST PROF (ENGLISH) MAHESHWARI COLLEGE OF COMMERCE AND ARTS	
41.	IMPACT OF GOODS AND SERVICE TAX (GST) ON INDIAN ECONOMY	DR .MADHU SHARMA LECTURER, S.S.JAIN SUBODH PG (AUTONOMOUS) COLLEGE, JAIPUR	
42.	A STUDY ON IMPLEMENTATION OF GST IN RAJASTHAN	DHARMPAL YADAV ASSISTANT PROFESSOR, DEPARTMENT OF ABST, UNIVERSITY OF RAJASTHAN, JAIPUR	
43.	ESTIMATES AND ANALYSIS OF FARM INCOME IN HARYANA	CHHOTU RAM RESEARCH SCHOLAR DEPARTMENT OF ECONOMICS UNIVERSITY OF RAJASTHAN	
44.	SKILL DEVELOPMENT MISSION: A NEW MEANS FOR REDUCING GENDER INEQUALITY IN INDIA	CHANDNI LADDHA RESEARCH SCHOLAR DEPARTMENT OF ECONOMICS, THE IIS UNIVERSITY JAIPUR	
45.	DIGITAL TRANSACTIONS IN INDIA: A HORIZON OF IMMENSE POSSIBILITIES WITH CONFRONT ISSUES	DR. ASHISH KHANDELWAL SENIOR ASSISTANT PROFESSOR, DEPT. OF MANAGEMENT STUDIES, THE IIS UNIVERSITY, JAIPUR	
46.	AN OVER VIEW ON HUMAN RESOURCE DEVELOPMENT PRACTICES IN HERITAGE HOTELS AND ITS CONTRIBUTION TO TOURISM INDUSTRY (WITH REFERENCE TO JODHPUR CITY, RAJASTHAN)	DR ASHOK KUMAR ASSISTANT PROFESSOR DEPARTMENT OF BUSINESS ADMINISTRATION JAINARAIN VYAS UNIVERSITY, JODHPUR	MS. NITIKA RESEARCH SCHOLAR DEPARTMENT OF BUSINESS ADMINISTRATION JAINARAIN VYAS UNIVERSITY, JODHPUR
47.	ISSUES AND CHALLENGES IN THE IMPLEMENTATION OF GOODS & SERVICES TAX (GST) IN INDIA	DR. HANUMAN SAHAI KUMAWAT LECTURER, DEPARTMENT OF ABST, S.P.C. GOVT. COLLEGE, AJMER	DR. RAM PRASAD BAGARI LECTURER, DEPARTMENT OF ABST, S.P.C. GOVT. COLLEGE, AJMER
48.	PRADHAN MANTRI AWAAS YOJANA – (GRAMIN) - "A STEP TOWARDS HOUSING FOR ALL" WITH SPECIAL REFERENCE TO VILLAGES OF U.T. OF DADRA & NAGAR HAVELI	DR GAIKWAD ARUN HARI VICE- PRINCIPAL AND PROFESSOR AT S.N. ARTS, D.J.M COMMERCE & B.N.S. SCIENCE COLLEGE, SANGAMNER	MR. CHETAN S. VARADE HEAD - COMMERCE AND ASSISTANT PROFESSOR AT SSR COLLEGE OF ARTS, COMMERCE AND SCIENCE, SAYLI
49.	A STUDY OF SOCIAL MEDIA MARKETING	DR. BAL KRISHAN SHARMA ASSISTANT PROFESSOR FACULTY OF COMMERCE M.G.B.V.(P.G) COLLEGE FIROZABAD	



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50.	GST: CHALLENGES AND ISSUES	DR. BHAKTI MAHINDRAKAR (TATUSKAR) MA, M.PHIL, PHD, SET POST-DOCTORAL-FELLOW, DEPARTMENT OF ECONOMICS AKKAMAHADEVI WOMEN'S UNIVERSITY VIJA YA PURA	
51.	IMPACT OF GST ON A AUTOMOBILE INDUSTRY IN INDIA	DR. ASHOK SHARMA ASSOCIATE PROFESSOR DEPARTMENT OF MANAGEMENT STUDIES JAGANNATH INTERNATIONAL MANAGEMENT SCHOOL, VASANTKUNJ	DR. DAVENDRAKUMAR SHARMA ASSOCIATE PROFESSOR DEPARTMENT OF ACCOUNTANCY AND BUSINESS STATISTICS S.S. JAIN SUBODH PG (AUTONOMOUS) COLLEGE, JAIPUR
52.	A STUDY ON PERFORMANCE EVALUATION OF STATE BANK OF INDIA USING FINANCIAL PERSPECTIVE OF BALANCED SCORECARD	DR. ASHOK KUMAR GUPTA LECTURER (ABST), GOVT. COMMERCE COLLEGE, KOTA	MRS. SUDARSHANA SHARMA RESEARCH SCHOLAR, GOVT. COMMERCE COLLEGE KOTA, UNIVERSITY OF KOTA
53.	A STUDY ON RURAL DEVELOPMENT	DR. J. VENUGOPAL PROFESSOR & HOD – MBA; VISVESVARAYA COLLEGE OF ENGINEERING & TECHNOLOGY: HYDERABAD	
54.	GENDER BUDGETING IN RAJASTHAN MISSION FOR EMPOWERMENT OF WOMEN	DR. LATA AGARWAL SR. LECT. (HISTORY) SPC GOVT. COLLECT AJMER	
55.	GOVERNANCE REFORMS IN INDIA AND WOMEN EMPOWERMENT	DR. LALITA YADAV LECTURER, DEPARTMENT OF SOCIOLOGY, LBS P.G. COLLEGE, TILAK NAGAR, JAIPUR	
56.	IMPACT OF GST ON A AUTOMOBILE INDUSTRIES	DR. KIRAN RATHORE ASSISTANT PROFESSOR SAINT SOLDIER COLLEGE FOR GIRLS	
57.	CSR AND SUSTAINABLE BUSINESS STRATEGIES: GLOBAL GROWTH PHENOMENON IN VIEW OF ENVIRONMENTAL CONCERNS	DR. KAMLESH PRITWANI ASSOCIATE PROFESSOR (ABST) SHRI GOVIND SINGH GURJAR GOVERNMENT COLLEGE, NASIRABAD (MDS UNIVERSITY AJMER RAJ INDIA)	
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61.	WOMEN EMPOWERMENT THROUGH HIGHER EDUCATION	DR. PAWAN PATODIYA ASSO. PROFESSOR, BIYANI GIRLS COLLEGE, JAIPUR	MS. SUJATA BIYANI RESEARCH SCHOLAR, RAJASTHAN TECHNICAL UNIVERSITY, KOTA
62.	IMPACT OF UDAY YOJANA ON PERFORMANCE OF POWER DISTRIBUTION COMPANIES	DR. P.C. SAINI ASST.PROF. DEPARTMENT OF ABST UNIVERSITY OF RAJASTHAN, JAIPUR	ANJU SHEORAN RESEARCH SCHOLAR DEPARTMENT OF ABST UNIVERSITY OF RAJASTHAN
63.	AN EXPLORATORY STUDY ON IMPLEMENTATION OF GST IN INDIA	DR. P.C. SAINI ASSISTANT PROFESSOR, DEPARTMENT OF ABST, UNIVERSITY OF RAJASTHAN, JAIPUR	RUCHI GARG RESEARCH SCHOLAR, DEPARTMENT OF ABST, UNIVERSITY OF RAJASTHAN, JAIPUR, INDIA
64.	SOCIAL AUDIT OF EMPLOYEES' STATE INSURANCE SCHEME OF INDIA	DR. P.C. SAINI ASST. PROF. DEPARTMENT OF ABST, UNIVERSITY OF RAJASTHAN, JAIPUR	JAYESH PARASHAR RESEARCH SCHOLAR, DEPARTMENT OF ABST, UNIVERSITY OF RAJASTHAN, JAIPUR
65.	DEVISING SUITABLE MODEL FOR INCLUSIVE FINANCE	DR. NITIN RAJ SCHOLAR & LECTURER, GOVERNMENT PG COLLEGE, BHINMAL (RAJ)	
66.	A PRAGMATIC IMPACT ANALYSIS OF DEMONETIZATION ON PROFITABILITY OF TOURISM SECTOR IN RAJASTHAN INDIA	DR. NITASHA KHATRI HOD & ASSISTANT PROFESSOR; DEPARTMENT OF COMMERCE, ST.XAVIER'S COLLEGE JAIPUR	
67.	GST: ISSUES AND IMPACT ON INDIAN BANKING SECTOR	DR. NARESH KUMAR ASSOCIATE PROFESSOR DEPARTMENT OF EAFM UNIVERSITY OF RAJASTHAN, JAIPUR	MAMTA BHUSHAN ASSISTANT PROFESSOR DEPARTMENT OF COMMERCE KAMALA NEHRU COLLEGE, UNIVERSITY OF DELHI
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70.	ROLE OF PMJDY IN ERADICATING FINANCIAL UNTOUCHABILITY	DR. MUKESH K. SHARMA ASSISTANT PROFESSOR, DEPARTMENT OF BUSINESS MANAGEMENT & COMMERCE, MANDSAUR UNIVERSITY, MANDSAUR, MP.	DEEPAK DIXIT RESEARCH SCHOLAR, ALABBAR SCHOOL OF MANAGEMENT, RAFFLES UNIVERSITY, NEEMRANA, ALWAR.
71.	CONSTRAINTS AND BARRIERS IN GOOD GOVERNANCE	DR. MUHAMMED RIYAZ KHAN LECTURER (PUBLIC	



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74.	ROLE OF WOMAN ENTREPRENEURS IN RURAL INDIA	DR. SANGEETA SIROHI ASST. PROFESSOR DEPARTMENT OF GEOGRAPHY, DA YANAND GIRLS (P.G) COLLEGE, KANPUR	
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95.	MEASURING EFFICIENCY OF INDIAN GUAR SEED FUTURE MARKET	DR. TANUSHREE SHARMA ASSOCIATE PROFESSOR, DEPARTMENT OF BUSINESS & COMMERCE, MANIPAL UNIVERSITY, JAIPUR.	MS. PUJA SHARMA RESEARCH SCHOLAR DEPARTMENT OF BUSINESS & COMMERCE, MANIPAL UNIVERSITY, JAIPUR
96.	GST- ISSUES & CHALLENGES	DR. VARUN SHARMA DEPTT. OF E.A.F.M UNIVERSITY OF RAJASTHAN	
97.	CASH CROPS IN INDIA AND THEIR ECONOMICAL PERSPECTIVES	DR. VANDANA PANDEY DEPARTMENT OF BOTANY, L.B.S. PG COLLEGE, TILAK NAGAR, JAIPUR	



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GOVERNANCE REFORMS AND DEVELOPMENT IN INDIA

Prof. (Dr.) Daksha Chauhan
Chairperson
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Prof. (Dr.) Prabhakaran
Co-chairperson
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122.	IMPACT OF GST ON OUR INVESTMENTS	MR. AMIT KUMAR SHARMA VICE-PRINCIPAL, MAHARANI GIRLS COLLEGE, N H 8 KALWARA, SURATPURA ROAD NEAR SEZ JAIPUR	
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125.	CHANGING MODES OF PAYMENT AFTER EMONETISATION: ISSUES AND CHALLENGES	MITALI GUPTA RESEARCH SCHOLAR, THE IIS UNIVERSITY	
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158.	IMPACT OF DEMONETIZATION ON SOCIETY AND ECONOMY	SUNITA SHARMA RESEARCH SCHOLAR, COMMERCE, AMITY UNIVERSITY, JAIPUR	PROF. D.S RATHORE AMITY BUSINESS SCHOOL, AMITY UNIVERSITY, JAIPUR
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