



# MARKANDA NATIONAL COLLEGE SHAHABAD MARKANDA



(NAAC REACCREDITED INSTITUTE WITH GARDE B)



## DEPARTMENT OF ECONOMICS

organizes  
**NATIONAL WEBINAR**  
Sponsored by  
**DGHE, PANCHKULA**  
on

*Contemporary Challenges before  
the Indian Economy*

March 22, 2021  
10:00 a.m. – 4:00 p.m.

## **CONFERENCE DETAILS**

The new economic policies have caused a total change in the way in which India does business. Together with a more competitive climate, the responsibility placed on industry and its managers has become much greater. India's experience of economic development has been an important subject of scholarly debate.

Since 1991, the Indian Economy has pursued free market liberalization, great openness in trade and increase investment in infrastructure. This helped the Indian Economy to achieve a rapid rate of economic growth and economic development. However, the economy still faces various problems such as corruption, unemployment, economic growth, income inequality, literacy rate, poverty, inefficient agriculture, lack of infrastructure, inflation, falling GDP etc.

The proposed webinar will provide a platform to researchers, policy makers, industry and other stake holders to discuss challenges before the Indian Economy. This webinar will focus on how India can create opportunities for a green and inclusive economic recovery from the COVID-19 pandemic. It will also throw light on the reforms which are still needed. Department of Economics has chosen the topic of deliberation for the seminar "Contemporary Challenges before the Indian Economy".

### **OBJECTIVES:**

The seminar would provide a platform to discuss:

- The dimensions of economic reforms, its coverage and type of initiative introduced.
- Overall and sector wise achievements.
- Areas still required to be reformed.
- Challenges ahead and remedies.

### **SUB THEMES:**

- Economic Impact of COVID-19 Pandemic on India
- Agriculture and Development

- **Budget**
- **Population Pressure**
- **Unemployment**
- **Low Rate of Capital Formation**
- **GST**
- **Service Sector and GDP**
- **NBFC Crisis**
- **FDI in Multi-brand Retail**
- **Effect of US China Trade War on Indian Economy**

## **CALL FOR PAPERS**

Research papers based on above sub-themes of the topic are invited. Selected Papers will be published in UGC Listed Peer-Reviewed Journal with ISSN or conference proceedings with ISBN.

- The abstract should not exceed 200 words including the title of the paper.
- Full length papers should be between 2000-3000 words.
- Soft copy of the paper should be sent by email to [mncecowebinar21@gmail.com](mailto:mncecowebinar21@gmail.com) latest by March 21, 2021.
- Paper must be typed in 12 Font, Times New Roman with line spacing 1.5 in MS Word format. Title must be in 14 Font, Times New Roman.
- References must follow the latest APA/MLA standards.
- Registration fees Rs. 100/-.
- Rs. 500/- will be charged (including registration fees) as processing fees for publication of research paper.

## **REGISTRATION DETAILS**

- Participants are required to register online latest by March 21, 2021.
- Registration for the participants is mandatory.
- Participants will be provided E-Certificate.
- Detailed schedule & Link for joining the webinar will be shared later in Telegram group.

## ORGANISING TEAM

**Chief Patron**  
**Sh. Yashpal Wadhwa**

**Convener**  
**Dr. Prachi Arora**  
**7015674495**

**Joint Secretary**  
**Sh. S.S. Kajal**  
**9416875788**

**Patron and Principal**  
**Dr. Ashok Kumar**

**Co-convener**  
**Mrs. Bhavini Tejpal**  
**9812241079**

**Secretary**  
**Mrs. Manju Gupta**  
**9416742319**

**The Registration Link is Now ON**

**<https://forms.gle/9KvHjDyyuNC6Szc47>**

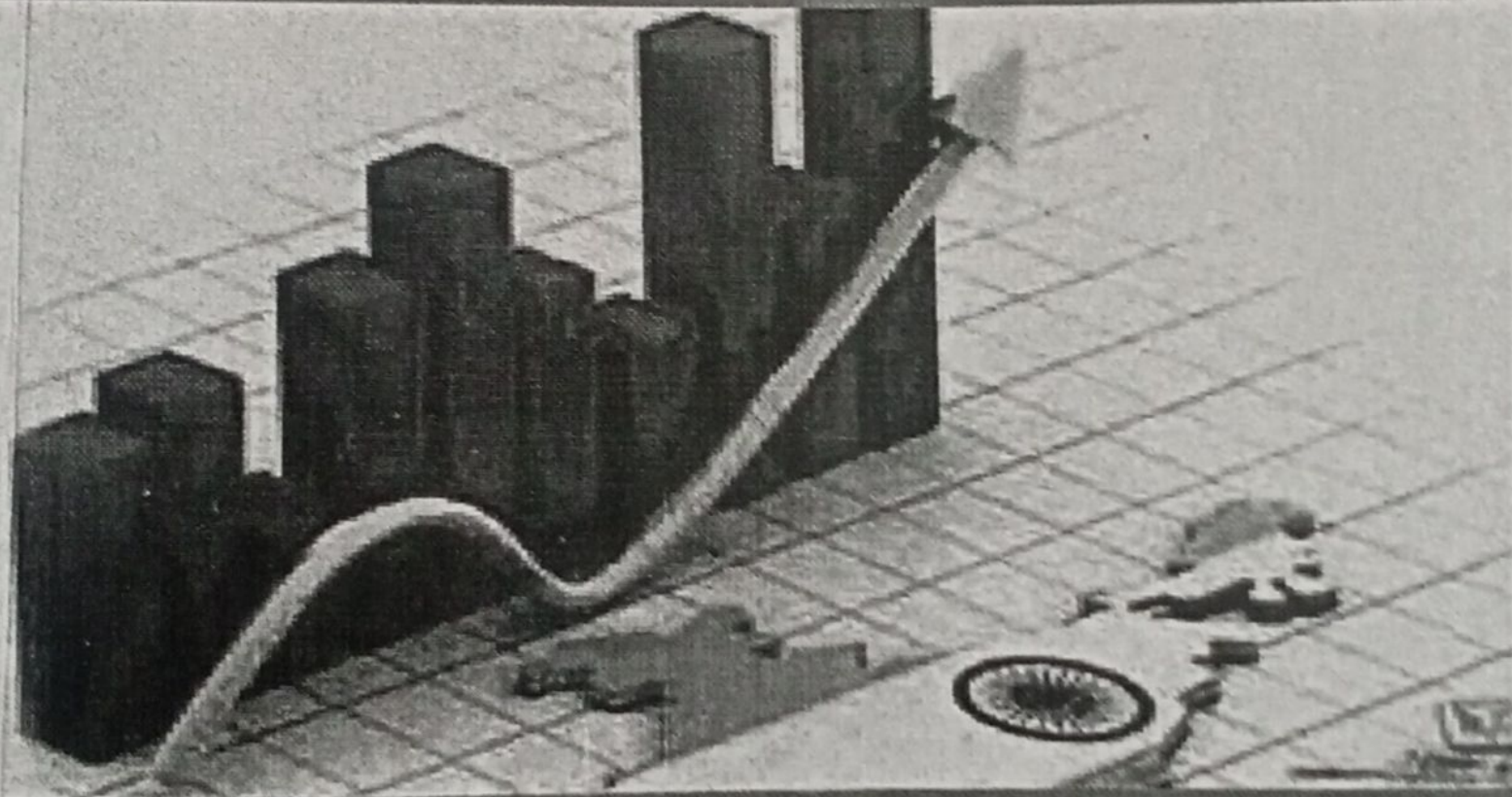
**For More Information Join Telegram Link**

**<https://t.me/joinchat/HEnhbtiz6cg2M2N1>**

### Account Details for Publication Processing Fees:

- **Account Holder Name: Markanda National College**
- **Account Number: 0422010100000291**
- **Bank & Branch: Punjab National Bank  
Shahbad M N College Branch**
- **IFSC: PUNB0481100**

**DGHE Approved One Day National Webinar**  
**on**  
**CONTEMPORARY CHALLENGES BEFORE**  
**THE INDIAN ECONOMY**



**ECONOMICS DEPARTMENT**

**MARCH 22, 2021**

**MARKANDA NATIONAL COLLEGE**

**Shahabad Markanda**

**NAAC Re-Accredited Institute with Grade B**

National Webinar on  
"Contemporary Challenges Before the Indian Economy"



**Chief Guest**  
**Dr. R.K. Mittal**  
Vice Chancellor  
Ch. Kansi Lal University, Bhiwani



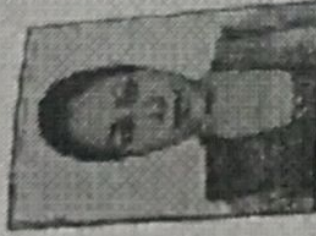
**Key Note speaker**  
**Dr. Ashok Chauhan**  
Professor, Dept. of Economics  
Kurukshetra University, Kurukshetra



**Dr. S.P. Sharma**  
Chief Economist  
PHD Chamber of Commerce  
& Industry, New Delhi



**Dr. Astha Abuja**  
Ayabhatta College  
University of Delhi  
New Delhi



**Dr. Monika Sarin**  
Panjab University  
Chandigarh



**Valedictory Chief Guest**  
**Dr. Manjeet Singh**  
Professor & Head  
University School of Applied & Management  
Panjab University, Patiala

## Technical Programme



### MARKANDA NATIONAL COLLEGE SHAHABAD MARKANDA C136135

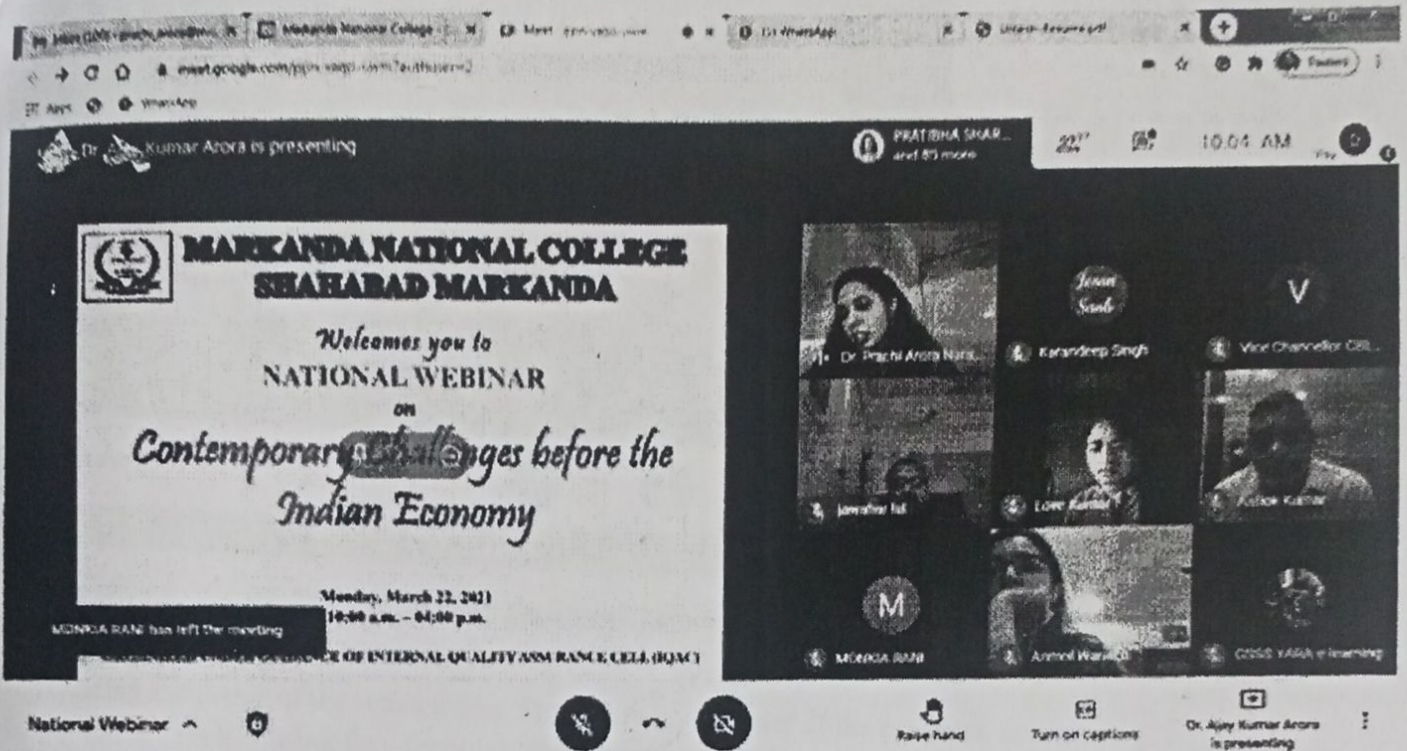
A ONE DAY NATIONAL WEBINAR ON  
CONTEMPORARY CHALLENGES BEFORE THE INDIAN ECONOMY  
MARCH 22, 2021

APPROVED BY : DIRECTOR GENERAL HIGHER EDUCATION, PANCHKULA

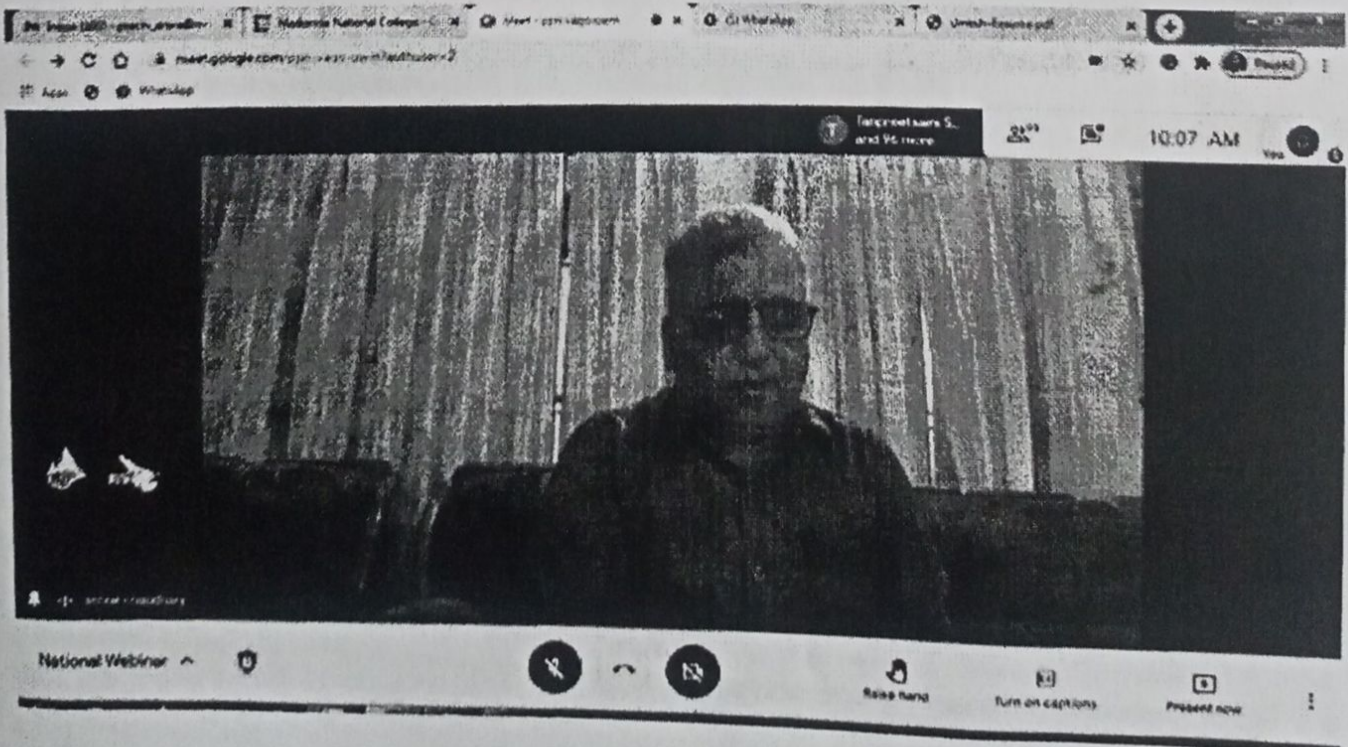
|                         |   |
|-------------------------|---|
| Inaugural Session       | 10:00 am to 11:30 am  |
| Welcome Address:        | Dr. Ashok Kumar, Patron and Principal   |
| Chief Guest :           | Dr. R.K. Mittal, Vice Chancellor, Ch. Basu Lal University, Bhiwani                                |
| Objectives :            | Dr. Prachi Arora, Convener  |
| Keynote Address :       | Dr. Ashok Chauhan, Asso. Prof., Dept. of Economics, K.U.K.  |
| Technical Session - I   | 11:30 am - 12:15 pm   |
| Invited Talk - I        | Dr. S.P. Sharma, Chief Economist,<br>PHD Chamber of Commerce & Industry, New Delhi.               |
| Technical Session - II  | 12:15 pm - 01:00 pm   |
| Invited Talk - II       | Dr. Moniya Sarkar, Panjab University, Chandigarh.   |
| Technical Session - III | 01:00 pm - 02:00 pm   |
| Invited Talk - III      | Ms. Sunaina Jhamb, Credit Analyst,<br>JP Morgan Chase Bank, Mumbai.                               |
| Invited Talk - IV       | Mr. Lovenish Lamba, Deputy Vice President, Axis Bank, Ambala                                      |
| Paper Presentation      | 2:00 pm - 03:00 pm  |
| Presentation-I          | Dr. Vinay Malhotra, Former Principal, M.N. College, Shahabad(M)                                   |
| Presentation-II         | Dr. Umesh Barte, Dept. of Applied Psychology, University of Mumbai.                               |
| Valedictory Session     | 03:00 pm - 04:00 pm   |
| Welcome Address:        | Dr. Ashok Kumar, Principal  |
| Valedictory Address:    | Dr. Manjeet Singh, Prof. & Head, Uni. School of Applied Management,<br>Punjab University, Patiala |
| Report of Seminar :     | Mrs. Bhavini Tejpal, Co-convener  |
| Vote of Thanks :        | Sh. S.S. Kajal, Joint Secretary   |

# Report of the Webinar

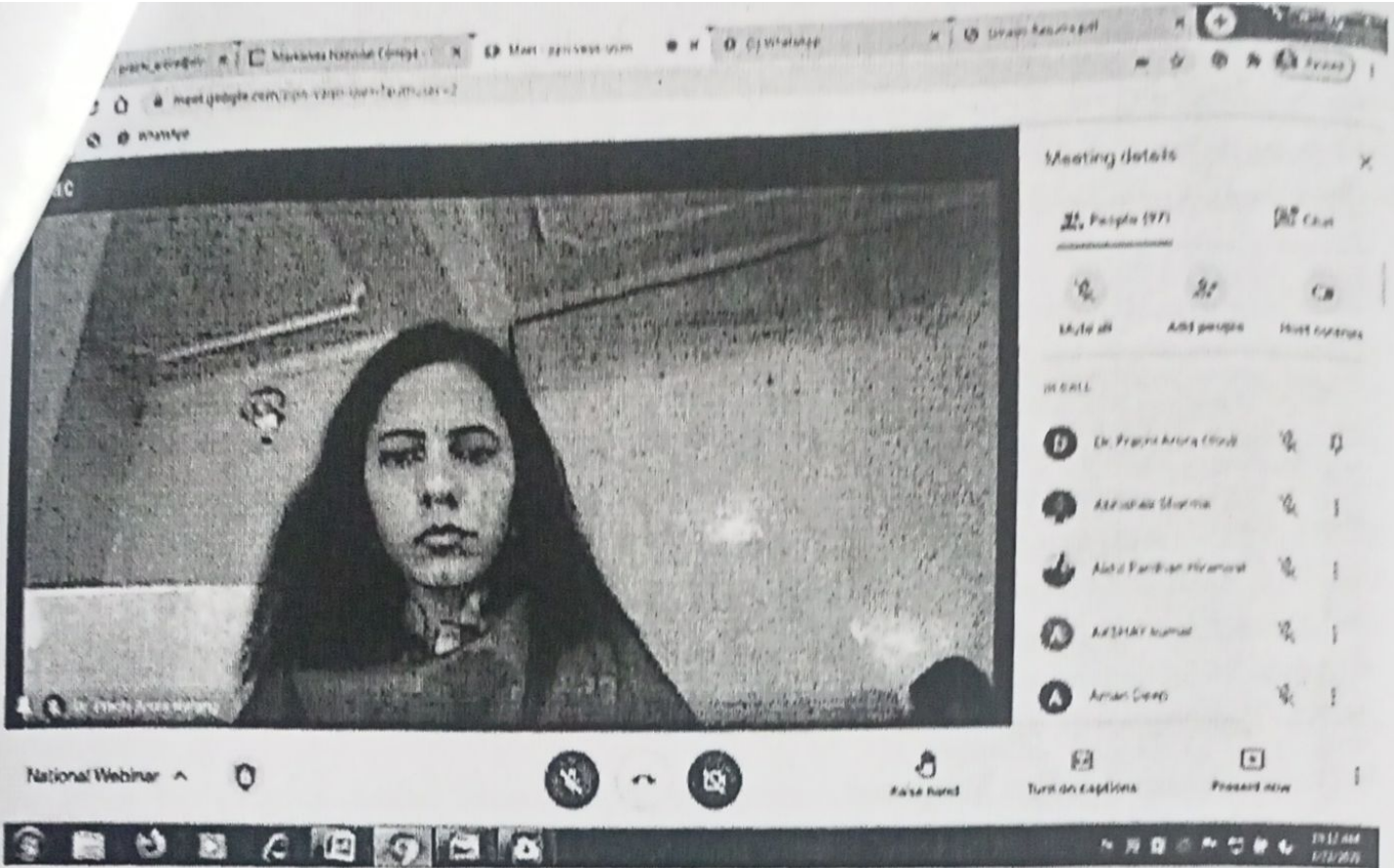
In the encouragement and support from the Director Higher Education, the Markanda National College organized a webinar on "Contemporary Challenges Before the Indian Economy", on March 22, 2021 through online platform.



**Inaugural Session:** In the inaugural session Dr. Ashok Kumar, Principal, M.N. College, Shahabad, extended a warm welcome to the Chief Guest Dr RK Mittal; Vice Chancellor; Chaudhary Bansi Lal University, Bhiwani, the cohort of learned resource persons, delegates and all the guests of the program. Stating the relevance of the seminar he said the proposed webinar would provide a platform to the various



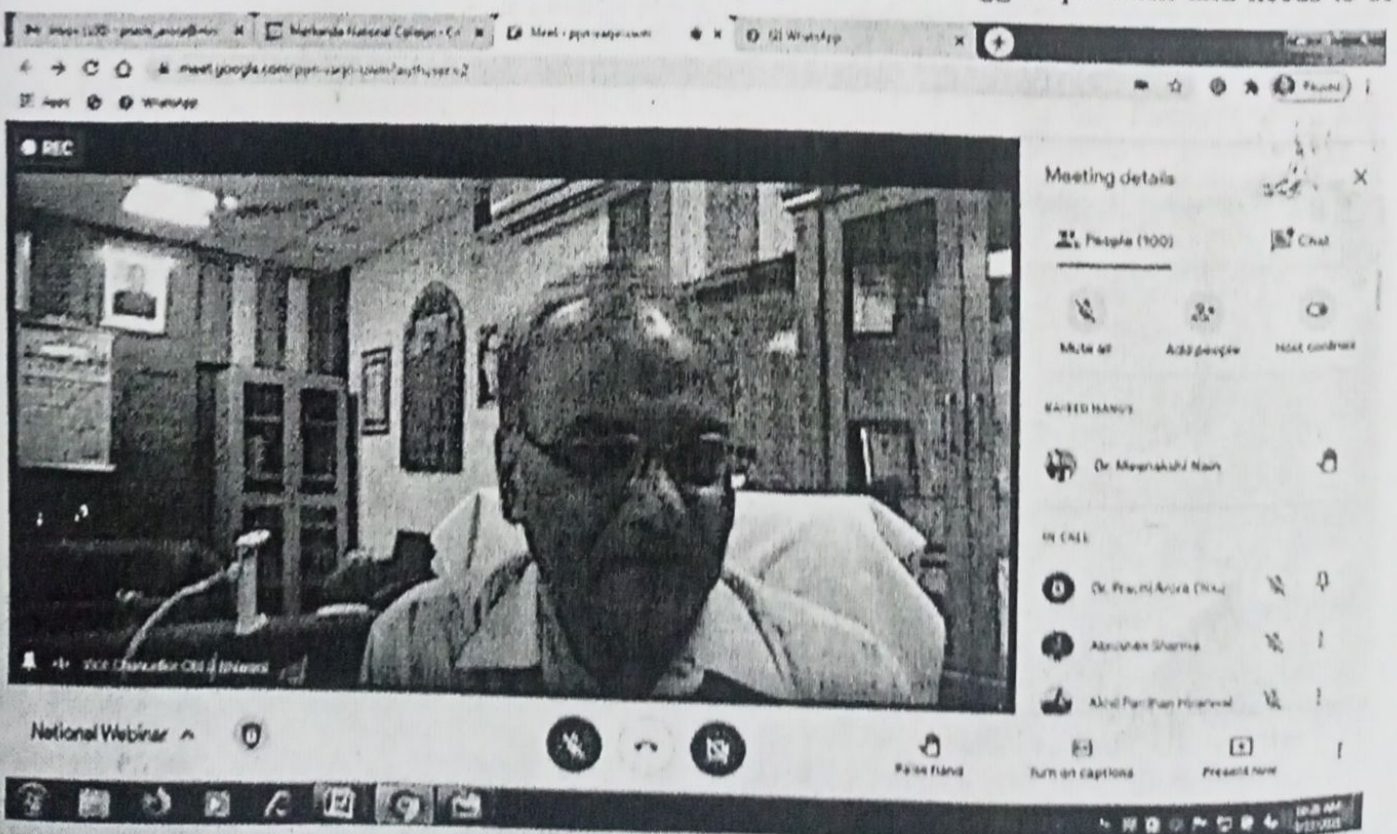




stakeholders to discuss the innumerable challenges before the Indian Economy especially in the today's scenario of pandemic.

Introducing the theme of the seminar Mrs. Prachi Arora, convener of the program, explained the objectives of organizing such constructive discourse. She spoke on COVID-19 and the various actions that needs to be taken to keep the Indian Economy on track.

Dr RK Mittal the Chief Guest of the webinar spoke on the four engines of growth that need to be revived in order to boost the economy. He elaborated that unemployment is the biggest problem and needs to be



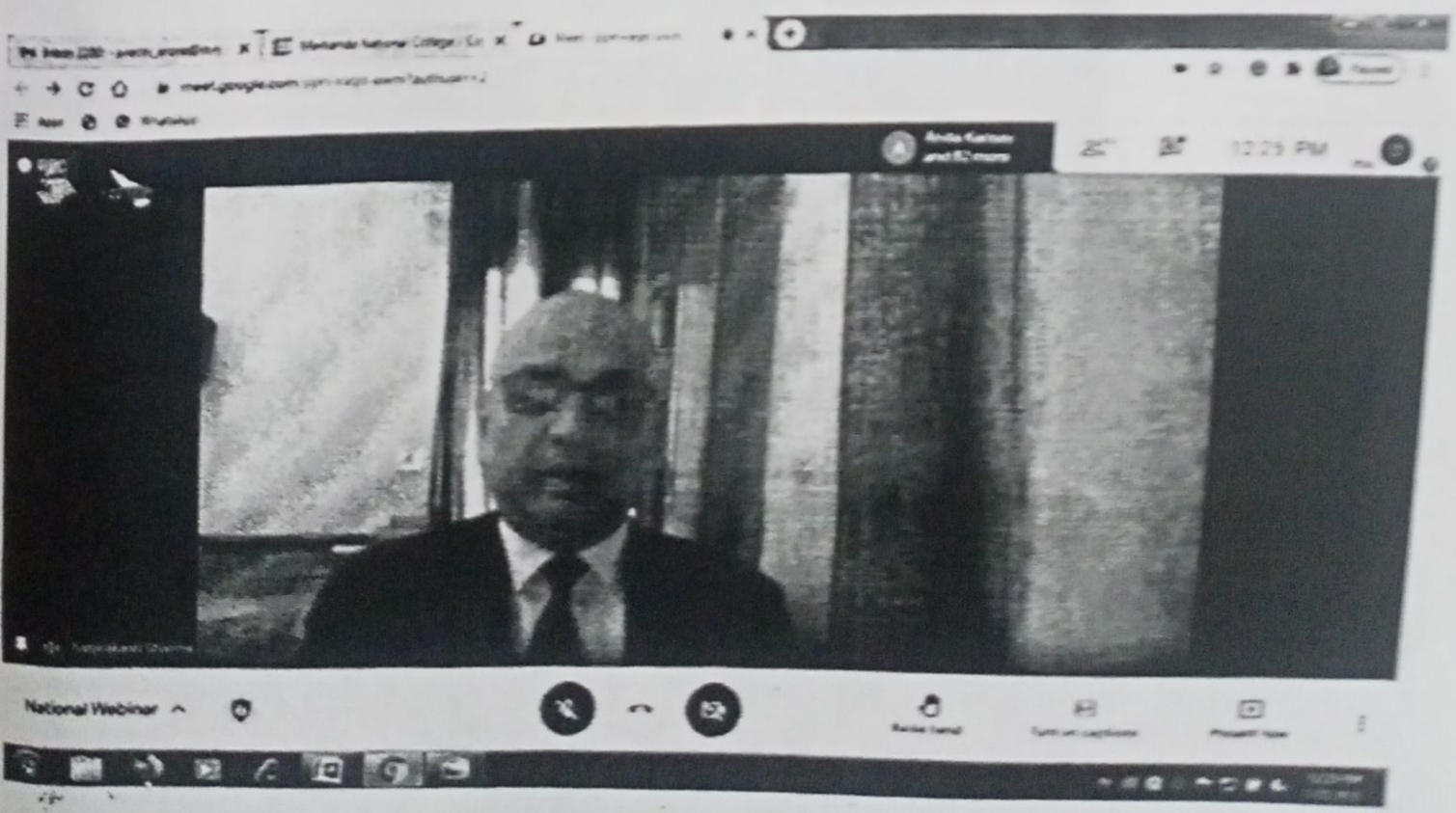
of. He further said that rural industrialization is need of the hour and concept of Atmanirbhar needs to be taken to root level i.e. rural areas as well. In order to boost the agricultural sector investment must be increased. Praising the ruling Government of the country he said the Government has a lot of steps in order to create excellent infrastructure in the country but private sector investment is an enhancement to bring the economy out of the vicious circle of penury.

In order to foster new and productive ideas conducive to a proper and objective analysis and evaluation of the various contemporary challenges before the Indian Economy, M.N. College Shahabad invited the erudite scholars, judicious economists and the young people themselves to participate in this convention. Expressing his profound views on the topic Dr Ashok Chauhan, Associate professor, Dept. of Economics, Kurukshetra University, Kurukshetra presented a talk on "Indian Economy: Struggle with Capitalist and COVID-19 Crisis". He said in his Keynote address that demonetization, GST and COVID-19 are three major jolts on the Indian Economy that left middle class, lower middle class, poor and the small producers struggling. Biggest matter of concern is the large number of ongoing protests in various parts of the country that highlights the fact that people in the country are not happy putting capitalist democracy in crisis.

**In the IT 1** Dr Moniva Sarkar from Punjab university Chandigarh spoke on importance of interdisciplinary approach to learning. She said equitable distribution of fruits of development is not happening due to whole social gaps and hence people in India are not happy. Human development means active participation and all kinds of marginality needs to be ended. All types of development need to be equitable otherwise development becomes meaningless. Material

happiness is a correct indicator of growth that includes: decent income, freedom, trust and faith in Government, kindness and generosity.

**In IT 2** Dr SP Sharma, Chief Economist, PHD Chamber of Commerce & Industry, New Delhi shared his views on the topic "Emerging Growth Dynamics of the Indian Economy" with the audience. Quoting



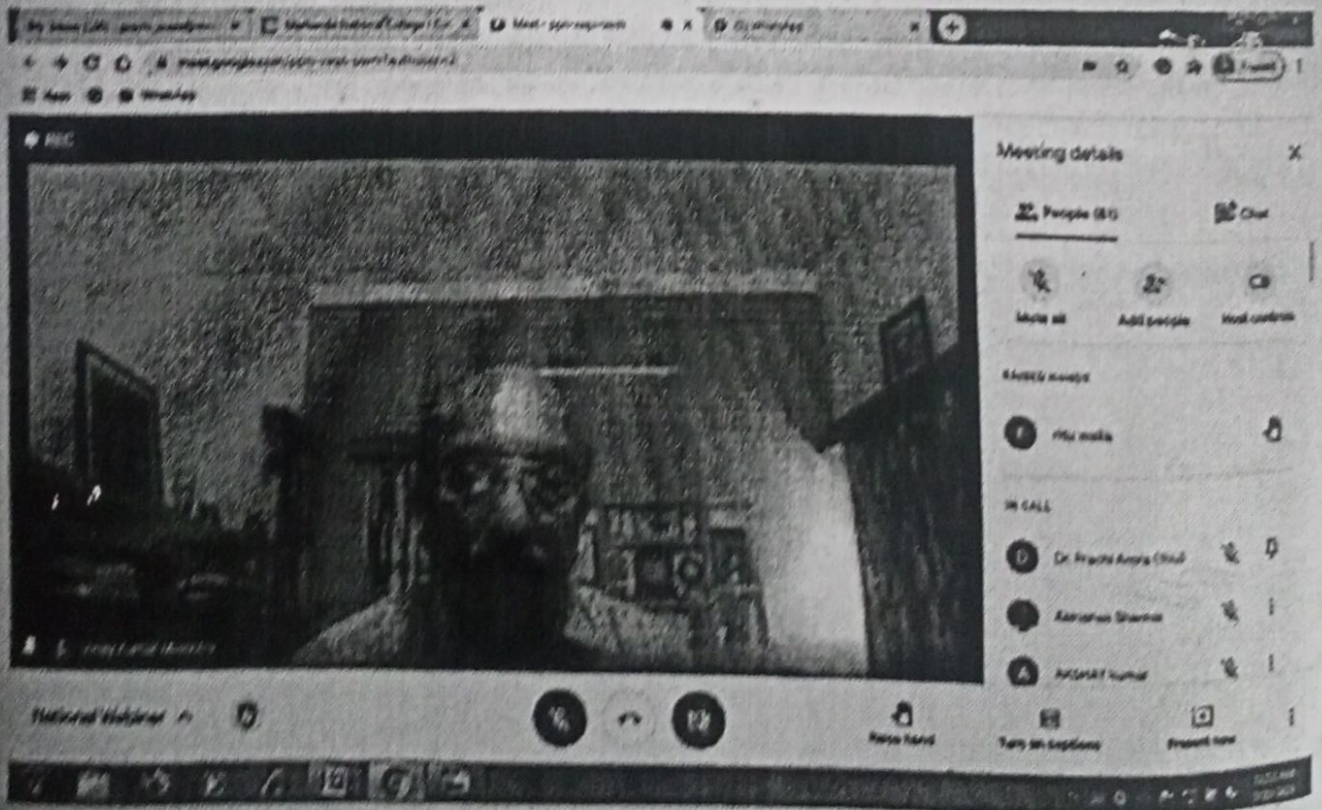
bank crisis in 2007 he said that time and again history has witnessed the impact of world crisis on economy. Elaborating further he explained how COVID-19 has given a severe jolt to economic development of the country. Lockdown had adverse impact on several sectors including construction, trade, manufacturing, mining and MSME sector etc. These sectors which are considered job creating sectors took a free fall creating an adverse impact on the economy. This forced Government of the country to introduce various administrative and structural changes in the economic system. He also talked about the various reforms and steps Government is coming up with for revival of Indian Economy.

IT 3: The IT 3 was brilliantly presided over by the chairperson Ms Sunaina Jhamb, Credit Analyst, JP Morgan Chase Bank, Mumbai expounding her views on the subject she threw a light on the various challenges before the Indian economy including harnessing demographic dividend, rising inequalities and sustainability.

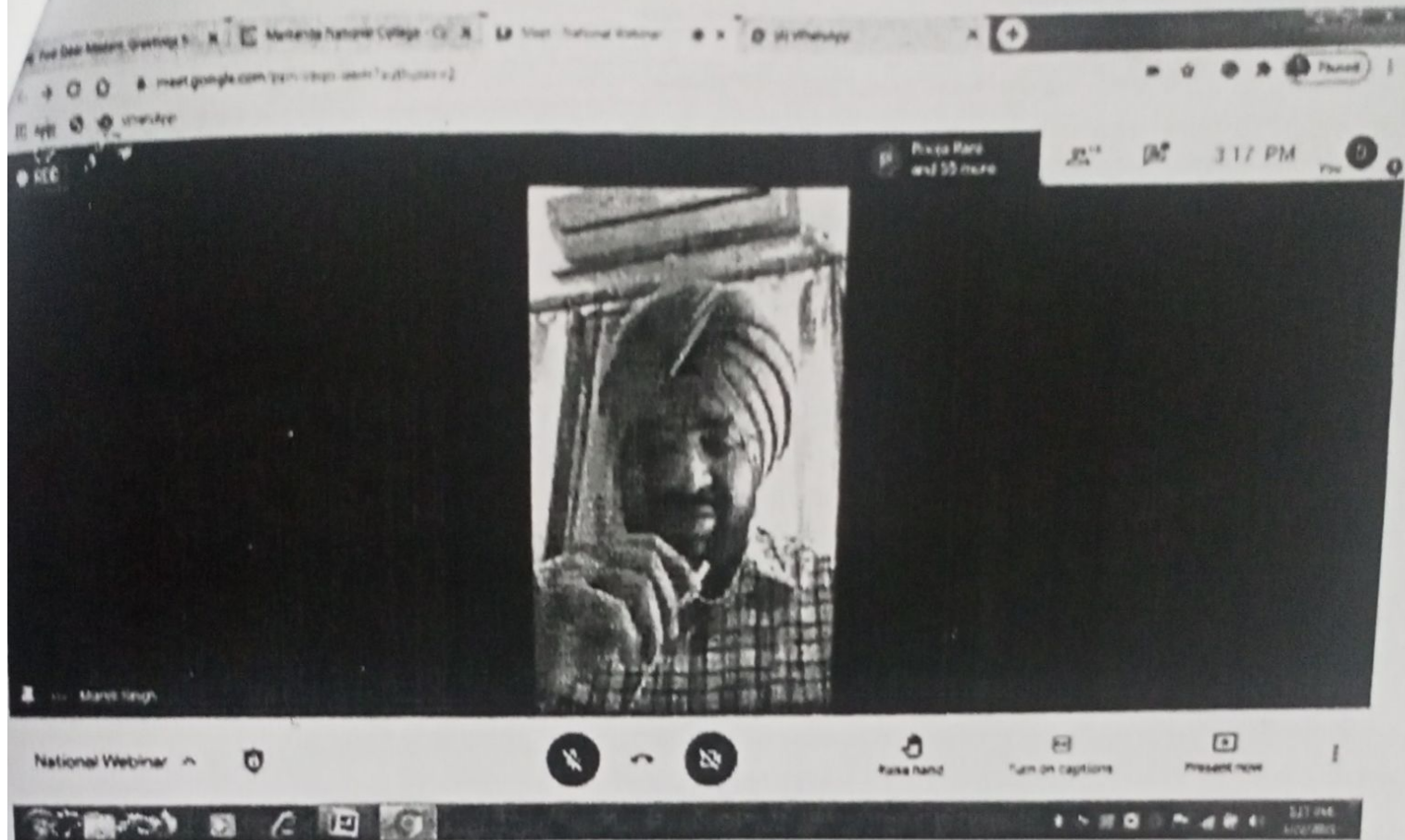
Mr. Lovenish Lamba, Deputy Vice President from Axis Bank, Ambala discussed the various aspects of banking industry and its contribution in the revival of economy post COVID Crisis. He talked about pre and post COVID Scenario in Indian Banking Industry.

Dr Astha Ahuja from Aryabhata College, University of Delhi talked on a very relevant topic in today's scenario i.e. "Impact of COVID 19 on Education". How the pandemic impacted students all over the world with schools and colleges shut and online education paving its way ahead.

IT 4 continued with the same intellectual vigor as the previous one. It was successfully presided over by the chairperson Dr Vinay Malhotra, Former Principal, MN College Shahabad and Dr Umesh Bharte, Dept of Applied Psychology, university of Mumbai. Scholarly delegates presented their papers and expressed diverse and constructive opinions on the subject of discussion.



the presentation of papers by the delegates, Dr. Manjeet Singh, Professor & Head, University School of Applied Management, Punjabi University, Patiala delivered the valedictory address. He also delineated his views on the subject before delivering her valedictory speech.



In the end Sh SS Kajal, Joint Secretary of the Webinar thanked all the participants and expressed his gratitude to all the Worthy Resource persons, scholarly delegates, Dr. Ashok Kumar, Principal, M.N. College, Shahabad, his colleagues and all the students who, by their constant support and co-operation, made this venture a great success.

## List of Participants

| S No | Name                      | Designation                    | Name of the Institution                                 | Title of the paper (If the paper is to be presented)         | State/UT   |
|------|---------------------------|--------------------------------|---|--|------------|
| 1    | bhavini                   | asst prof                      | MN College<br>Govt. College<br>.Barwala(Panchkula)      | Major Challenges faced by<br>Indian Economy                  | haryana    |
| 2    | Suman                     | Assistant Professor            |   | Economic impact of covid 19<br>pandemic in India             | Haryana    |
| 3    | Nair Reeta Shivashankaran | Research scholar               | Ct university, Ludhiana, Punjab                         | E-banking in India: Challenges<br>and Opportunities          | Kerala     |
| 4    | PREETI GARG               | Assistant Professor (Commerce) | Government Postgraduate<br>College, Sector 1, Panchkula | Cropping Pattern in Haryana (A<br>Spatio-Temporal Study)     | Haryana    |
| 5    | Ragbhir singh             | Assistant Professor            | R.K.S.D PG COLLEGE<br>KAITHAL                           | Impact of COVID 19 pandemic<br>on bankruptcy of Indian firms | Haryana    |
| 6    | Monika Sharma             | Research scholar               | Lovely professional university,<br>Jalandhar, Punjab    | Labour laws and informal<br>workforce                        | Haryana    |
| 7    | Swati billus              | Research scholar               | Kurukshetra University                                  |  | Haryana    |
| 8    | Anurag Jhamb              | Student                        | NMIMS Mumbai  |  | HARYANA    |
| 9    | Manju Jain                | Assistant professor            | Hindu Girls College Jagadhri                            | GST - Impact on Indian<br>Economy                            | Haryana    |
| 10   | Kranti sood               | Manager                        | Bank  | Various Sectors of Indian<br>Economy                         | Chandigarh |
| 11   | Dr Parmila Devi           | Assistant Professor            | Kanya Mahavidyalaya<br>Kharthoda                        |  | Haryana    |
| 12   | Gajendra singh Bisht      | RHS                            | ICICI Bank  | Sectoral Impact of Covid-19 on<br>India's Economy: A Study   | Punjab     |
| 13   | Dr Namita                 | Assistant Professor            | Kanya Mahavidyalaya<br>Kharthoda                        |  | Haryana    |
| 14   | Amit Kumar                | Assistant Professor            | Markanda National College                               | English Proficiency and<br>Development of the country        | Haryana    |
| 15   | Seemant                   | Assistant Professor            | Kanya Mahavidyalaya<br>Kharthoda Sonipat                |  | Haryana    |
| 16   | Meenakshi                 | Asst. Professor                | D.A.V (PG) College, Karnal                              | Agriculture and Development                                  | Haryana    |
| 17   | Sukhvinder Kaur           | Astt Professor                 | SGND Khalsa College                                     |  | DELHI      |
| 18   | Dr. Prachi Arora          | Assistant Professor            | Markanda National College,<br>Shahabad Markanda         | Contemporary Challenges<br>Before the Indian Economy         | Punjab     |
| 19   | Rita Goyal                | Associate professor            | professional Institutions,<br>Bagwal(Panchkula)         | FDI in multi brand retailing                                 | Haryana    |
| 20   | Upender Sethi             | Associate Professor            | Pt. Chitranjali sharma Govt.PG<br>college, karnal       | GST in India : Impact &<br>Challenges                        | Haryana    |
| 21   | Ena Ahuja                 | Assistant Professor            | Smt. Aruna Asaf Ali Govt PG<br>College Kaika            | Pre and Post Covid Indian<br>Economy- A Review               | Haryana    |

|    |                               |                                 |  |   |             |
|----|-------------------------------|---------------------------------|--|---|-------------|
| 22 | Manju.gupta                   | Associate professor             | M.N.college Shahabad Markanda                              |   | Haryana     |
| 23 | HARVINDER NARANG              | ASSISTANT PROFESSOR             | SD COLLEGE, AMBALA CANTT                                   |   | HARYANA     |
| 24 | Kalpna Hooda                  | Assistant Professor             | Govt. College, Barwala, Panchkula                          | Impact of COVID 19 on Indian Economy                              | Haryana     |
| 25 | Ramakant sharma               | Manager                         | ICICI bank ltd   |   | Haryana     |
| 26 | Dr Sadhna Associate Prof SMSK | Associate professor             | SMSK GIRLS College Barara Ambala Haryana India             | Challenge s during Covid  | Haryana     |
| 27 | Riya                          | Student                         | Arya PG College Panipat Degloorkar College, Deglur, Nanded | Economic  | Haryana     |
| 28 | Bhimrao Lalappa Malge         | Associate Professor             | ICICI BANK   | No  | HARYANA     |
| 29 | PYUSH GARG                    | ZONAL CREDIT MANAGER            | Dyal Singh College Karnal                                  |   | Haryana     |
| 30 | Pooja Malhotra                | Assistant Professor             | Markanda National College                                  |   | Haryana     |
| 31 | Siddhant                      | Assistant Professor             | Lovely Professional University, Phagwara                   | John Steinbeck and Fredric Jameson, an ontological study          | Haryana     |
| 32 | Reena Nagpal                  | Ph. D. Research Scholar         | MVPS Art's commerce & science college Dindori Nashik       | No  | Maharashtra |
| 33 | Dr Jyoti Deoram pawar         | Assistan professor              | Markanda National College Shahabad Markanda                |   | Haryana     |
| 34 | DR. JAWAHAR LAL               | Assistant Professor of Physics  | Arya Girls College, Ambala Cantt.                          | GST   | Haryana     |
| 35 | Ankita Sharma                 | Student                         | RKSD(PG) College, Kaithal(Haryana)                         | Recent Trend of Economic Indicators of Indian Economy             | Haryana     |
| 36 | Dr. Ritu Kang Walia           | Assistant Professor in Economic | Kurukshetra University                                     | Impact of covid 19 on economy                                     | Hararyana   |
| 37 | Sheetal                       | Gurugram                        | Education (for Women =Gidderbaha                           |   | Panjab      |
| 38 | Anku Bala                     | ASSISTANT PROFESSOR             | Mumbai University  | Pandemic: Impact on the Indian Economy and beyond                 | Maharashtra |
| 39 | Umesh L Bharte                | Assistant Professor             | ST. WILFRED COLLEGE  | GENERAL MANAGEMENT  | RAJASTHAN   |
| 40 | BADRI VISHAL JANGID           | ASSISTANT PROFESSOR             | Xxxx   | Impact of the covid   | Haryana     |
| 41 | parveen kumar                 | Assistant professor             | R.K.S.D (PG)COLLEGE, KALTHAL                               |   | Haryana     |
| 42 | Pooja Gupta                   | Assistant Professor             | Punjabi University Patiala                                 | Economic Impact of Covid-19                                       | Haryana     |
| 43 | Shilpa Rani                   | Research Scholar                | COLLEGE, SHAHBAD MARKANDA                                  | Pandemic on Indian Economy Disinvestment in Indian Banking system | haryana     |
| 44 | HARISH KUMAR                  | Assistant Professor             |  |   |             |

|    |                      |                                 |   |  |  |            |
|----|----------------------|---------------------------------|---|--|--|------------|
| 45 | Surender Singh Kajal | Associate professor             | Markanda National college, Shahbad                |  |  | Haryana    |
| 46 | Anita Bindal         | Research Scholar                | Lovely Professional University, Jalandhar, Punjab | Mudra Yojna(PMMY) in Haryana State                               |  | Haryana    |
| 47 | Dr. Poonam Madan     | Associate Professor             | I.B.(PG) College, Panipat                         | on select service sectors: A Comprehensive Literature            |  | HARYANA    |
| 48 | Anita                | Assistant Professor             | Govt. College Aharwala (Bilaspur)                 |  |  | Haryana    |
| 49 | PREETI SHARMA        | Assistant Professor             | SNRL Jaitam Girls College, KKR                    | of Sustainable Agriculture during and Post COVID-19              |  | Haryana    |
| 50 | Priyanka Sahni       | Assistant Professor             | Hindu Kanya Mahavidyalaya, Jind ( Haryana)        | of Sustainable Agriculture during and Post COVID-19              |  | Haryana    |
| 51 | Harsimrat kaur gill  | Research Scholar                | CT University                                     | ASSURANCE IN HEALTHCARE  |  | PUNJAB     |
| 52 | CA Gaurav Bhambri    | Assistant professor             | Maharishi Markandeshwar deemed to be university   | Retention in Textile Industry in Haryana: An Analytical scanning |  | Haryana    |
| 53 | Gurdeep Kaur         | Assistant professor             | Lakshmbai college                                 | Economic impact of Coronavirus in India                          |  | Delhi      |
| 54 | Bharati              | Assistant Professor             | S.A.Jain college Ambala city                      | Enterprises in India- Problems and prospects                     |  | Haryana    |
| 55 | Sujata Verma         | Associate Professor             | Vaish Arya Kanya Mahavidyalaya                    | Goods and Services Tax   |  | Delhi      |
| 56 | PRATIBHA             | Assistant Professor of Commerce | Government College Chhachrauli, Yamuna Nagar      | GST and Indian Economy   |  | Haryana    |
| 57 | Dr. Vineet Jain      | Associate Professor             | S.A.Jain College, Ambala City                     | Enterprises-Problems and Prospects                               |  | Haryana    |
| 58 | Mrs. Shikha          | Assistant Professor             | Arya Kanya P.G Mahavidhyalya shahabad markanda    | Not presenting   |  | Haryana    |
| 59 | punita uppal         | Assistant Professor in Commerce | Panjab University Constituent College, Karyal     | FMCG Industry In India   |  | punjab     |
| 60 | Arnol Waralch        | Research Scholar                | JNU   |  |  | Delhi      |
| 61 | Meenu Gang           | Assistant Professor             | R.K.S.D. (PG) College, Kaithal                    | Analytical Performance of Banking Sector in India                |  | Haryana    |
| 62 | Suresh Kumar         | Assistant Professor             | Markanda National College, Shahabad Markanda      |  |  | Haryana    |
| 63 | Rachana Sardana      | Assistant Professor             | R.K.S.D.(P.G.) College, Kaithal (Haryana)         | Impact of Covid-19 on Hospitality Industry of India              |  | Haryana    |
| 64 | Himani               | Assistant professor             | Dayanand Mahila Mahavidyalaya kurukshetra         | Effects of Population Pressure on Indian Economy                 |  | Haryana    |
| 65 | SURESH G             | RESEARCH SCHOLAR                | Pondicherry University, Puducherry                | empower the women by effective schemes                           |  | PUDUCHERRY |
| 66 | Meenakshi Chaudhary  | Assistant Professor             | Arya PG College Panipat                           | An Economic Analysis of Goods and Services tax in India          |  | haryana    |
| 67 | Ram Lubhaya          | Research scholar                | CT University, Ludhiana                           | Apple watch  |  | Punjab     |

|    |                     |                                 |  |  |         |
|----|---------------------|---------------------------------|--|--|---------|
| 68 | Rainish Bala        | Principal                       | Mata Mohandai Oswal Public School            | reference to stakeholders- Teachers, students, management        | Punjab  |
| 69 | Nisha               | Assistant Professor             | Government PG College, Sector 1, Panchkula   | FDI in Multi Brand Retailing in India                            | Haryana |
| 70 | Bhawna Sethi        | Assistant Professor             | MLN College, Yamunanagar                     | : An Analysis of Indian Retail Market                            | Haryana |
| 71 | Sumam Bala          | Assistant professor             | Arya girls college ,Ambala cantt.            |  | Haryana |
| 72 | Neha Devi           | Research scholar                | CT University                                | Consumers perception on gold lockdown effects on Indian Economy. | Haryana |
| 73 | Shveta Gupta        | Assistant Professor in Economic | R.K.S.D. (P.G.) College, Kaithal             |  | Haryana |
| 74 | Divya               | Assistant Professor             | M. N. College Shahabad(M)                    | Impact of Covid-19 Pandemic on Education Sector in India         | Haryana |
| 75 | Chanchal Rani       | Assistant Professor             | Government College, Naraingarh (Ambala)      | Wheat Export Scenario: Global & India                            | Haryana |
| 76 | Rajni Sharma        | Assistant Professor             | Arya PG College, Panipat                     | Impact of Covid-19 Pandemic on Education Sector in India         | Haryana |
| 77 | Vijay Kumar         | Assistant Professor             | S.A. Jain College, Ambala City               | Economic Impacts of Demonetisation                               | Haryana |
| 78 | Savita chauhan      | Assistant Professor of Commerce | Kharkhoda                                    | Sector-wise Growth Scenerio in India                             | Haryana |
| 79 | Pooja Rani          | Assistant professor             | BPSM university Khanpurkalan sonipat Haryana |  | Haryana |
| 80 | Sangeeta            | Assistant professor             | M N Collage                                  | To reflect the economic impact of covid-19 pandemic on India.    | Haryana |
| 81 | Meenu Anand         | Assistant Professor             | GCW, Gharanda,(Bastara)                      | Agricultural Development in Haryana                              | Haryana |
| 82 | Gurpreet Kaur       | Assistant professor of commerce | Government PG College, Naraingarh            | IMPLEMENTATION, CHALLENGES AND IMPACT                            | Patiala |
| 83 | Chuhar Singh        | Assistant Professor             | Markanda National College Shahabad Markanda  | No   | Haryana |
| 84 | Dr Bhupinder Tanwar | Assistant Professor             | Markanda national college Shahabad (m)       |  | Haryana |
| 85 | Gurpreet singh      | S manager                       | TFSIN  |  | Punjab  |