

Pt. Mohan Lal S.D. College For Women, Gurdaspur



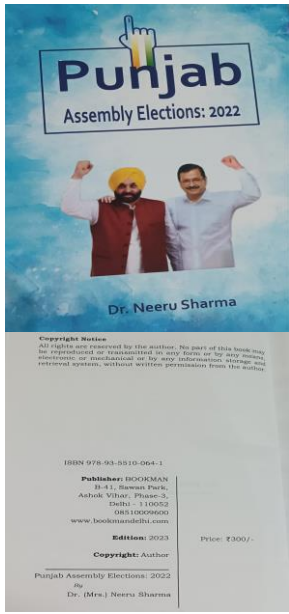
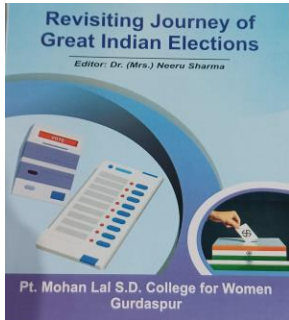
3.3.2

Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings per teacher during last five years

***Dr. (Mrs.) Neeru Sharma
Principal***

Neeru Sharma Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

2022-23

S. No.	Name of the teacher	Title of the book/chapters published/Name of the conference	Title of the paper/ Title of the proceedings of the conference	Proofs:
1	Dr. Neeru Sharma	Punjab Assembly Elections: 2022	NA	
2	Dr. Neeru Sharma	Revisiting Journey of Great Indian Elections	NA	



Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

3	Dr. Neeru Sharma	<p style="text-align: center;">Revisiting Journey of Great Indian Elections</p>	<p style="text-align: center;">Analysis of Punjab Assembly Elections</p>	<p style="text-align: center;">Analysis of Punjab Assembly Elections - Dr. Neeru Sharma</p> <p>Abstract</p> <p>India is a vast country consisting of 29 States and 8 Union Territories inhabited by the people belonging to different castes and religions. So, framework of the constitution adopted before set up in India. There is one union government for the whole of India and States have their separate governments.</p> <p>India's democracy has shown up selecting capacity to adapt to conditions and varied democratic institutions. By all accounts, the bold experiment of adult franchise has paid off. Like Lok Sabha, the state assemblies are equally important. In every election, various issues, election wave, media's role, surveys, exit polls and trends assumed significance.</p> <p>Keeping in view significance of Assembly elections in India present study makes an attempt to focus on 2022 Assembly elections in Punjab. The result of 2022 Assembly elections will be remembered for a long time. What sets these elections apart from many others in the past is their potential to bring about crucial shifts in Punjab's state politics. Objective of the present study will be to analyse various trends of these elections in Punjab. Of course, every election is a learning experience that throws up problems and solutions. Democracy can be strengthened if right lessons are learnt.</p> <p>Keywords: Assembly, Democracy, Elections, Government, Punjab, Trends.</p> <p>- Principal, Pt. Mohan Lal S.D. College for Women, Gurdaspur.</p> <p style="text-align: right;">63</p>

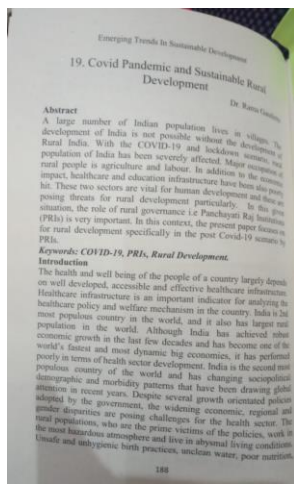
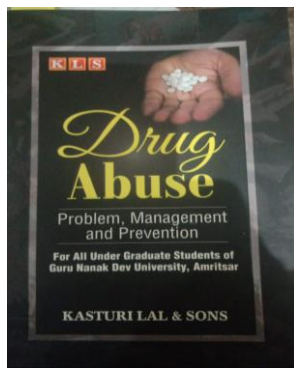
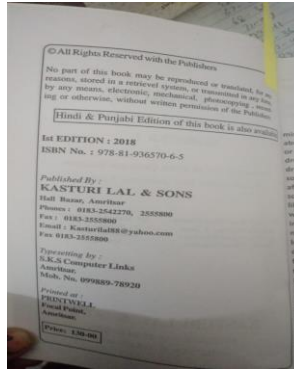

Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

4	Mrs. Daljinder Kaur	Revisiting Journey of Great Indian Elections	Money and Power in Indian Politics: Emergence of Politicians with Criminal Background	
5	Dr. Rama Gandotra	NA	Gender Equality and Sustainable Development: A Review	

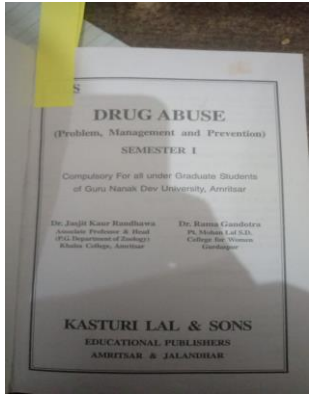



Rama Gandotra Principal
**Pt. Mohan Lal S.D. College
for Women, Gurdaspur**

				<p>GENDER EQUALITY AND SUSTAINABLE DEVELOPMENT: A REVIEW</p> <p>Dr. Rama Gandotra Dr. Hukam Singh Pustak Bharati India 2022</p> <p>Introduction</p> <p>Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world. The United Nations, following the 1995 World Conference on Women, adopted the <i>Beijing Declaration and Platform for Action</i>, which set the global agenda for gender equality and women's empowerment. The Sustainable Development Goals (SDGs) adopted in 2015, with their 17 goals, include gender equality as a central theme. Goal 5, 'Gender Equality', aims to achieve gender equality and empower all women and girls. The review discusses the progress made in achieving gender equality and women's empowerment, and the challenges that remain. It also highlights the role of education, particularly in rural areas, in promoting gender equality and sustainable development.</p>
6	Dr. Rama Gandotra	Emerging Trends in Sustainable Development	COVID Pandemic and sustainable rural development	 <p>Emerging Trends In Sustainable Development</p> <p>Picture courtesy by Prof. Anil Kumar Chhangari, D.S.</p> <p>Editors Dr. Mamta Sharma Dr. Hukam Singh</p> <p>Pustak Bharati Toronto, Canada</p> <p>Editors : Dr. Mamta Sharma & Dr. Hukam Singh Book Title : Emerging Trends In Sustainable Development</p> <p>Published by : Pustak Bharati (Books India) 180 Torrance Ave, Toronto Canada M2R 1E4 email : pustak.bharati.canada@gmail.com Web : www.pustak-bharati-canada.com</p> <p>Published for Raj Rishi Government Autonomous College, Alwar, Rajasthan, India</p> <p>Financial Assistance Rashtriya Uchchatar Shiksha Abhiyan (RUSA-2)</p> <p>Sales & Marketing : Pustak Bharati (Books India) Publishers & Distributors H.N. 168, Nahyan Varanasi-221202, U. P. India Phone : +91-7335682455 E-mail : pustak.bharati.india@gmail.com</p> <p>Price \$ 16.50 ₹ 750</p> <p>Copyright ©2022 ISBN : 978-1-989416-71-6</p> <p>© All rights reserved. No part of this book may be copied, reprinted or stored in any manner or by any means, electronic or mechanical, including photocopying, recording, or by any information storage and retrieval system, without the permission in writing from the author.</p>


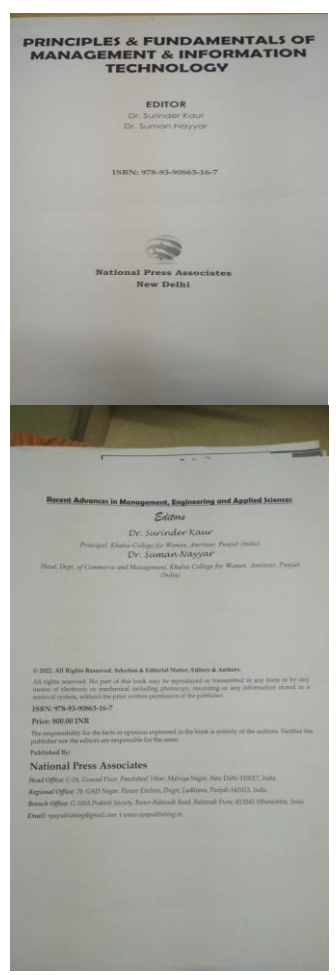
Rama Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

				
7	Dr. Rama Gandotra	Drug Abuse: Problem, Management and Prevention	NA	 


Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

																												
8	Dr. Rama Gandotra	Challenges and Problems faced by Women Entrepreneur in Indian Society after Covid-19 Pandemic	Social Impact of Covid Pandemic on Women Entrepreneurship in India	 <p> Edition: First Year: 2022 ISBN: 978-93-5781-450-2 All Rights Reserved. No part of this publication can be stored in any retrieval system or reproduced in any form or by any means without the prior written permission of the publisher. Authors and Publisher: Publisher:  Sankara College of Science and Commerce Saravanampatty, Coimbatore - 641 035 Phone: 0422 - 4311529 E-Mail: scsadmin@sankara.ac.in www.sankara.ac.in ISSN NUMBER: <table border="1" data-bbox="1224 1066 1446 1094"> <tr> <td>**</td> <td>No. A - Contributor</td> <td>*****</td> </tr> <tr> <td>88</td> <td>Social Impact of Covid Pandemic on Women Entrepreneurship in India</td> <td>410-001</td> </tr> </table> <table border="1" data-bbox="1224 1150 1446 1199"> <tr> <td colspan="2">Dr. Rama Gandotra</td> <td></td> </tr> <tr> <td>67</td> <td>Challenges in Women Entrepreneurship After Covid-19</td> <td>410-001</td> </tr> <tr> <td>68</td> <td>Impact of Women Entrepreneurship on Indian Society After Covid-19</td> <td>410-001</td> </tr> <tr> <td>69</td> <td>Challenges and Problems Faced by Women Entrepreneur Post Covid-19 Pandemic</td> <td>410-001</td> </tr> </table> <p> SOCIAL IMPACTS OF COVID-PANDEMIC ON WOMEN ENTREPRENEURSHIP IN INDIA Dr. Rama Gandotra University Professor and Head, Department of Zoology, Pt. Mohan Lal S.D. College for Women, Gurdaspur (Haryana) ISBN: 978-93-5781-450-2 © Copyright 2022 All Rights Reserved. No part of this publication can be stored in any retrieval system or reproduced in any form or by any means without the prior written permission of the publisher. Authors and Publisher: Publisher: Sankara College of Science and Commerce Saravanampatty, Coimbatore - 641 035 Phone: 0422 - 4311529 E-Mail: scsadmin@sankara.ac.in www.sankara.ac.in ISSN NUMBER: <table border="1" data-bbox="1224 1066 1446 1094"> <tr> <td>**</td> <td>No. A - Contributor</td> <td>*****</td> </tr> <tr> <td>88</td> <td>Social Impact of Covid Pandemic on Women Entrepreneurship in India</td> <td>410-001</td> </tr> </table> </p> </p>	**	No. A - Contributor	*****	88	Social Impact of Covid Pandemic on Women Entrepreneurship in India	410-001	Dr. Rama Gandotra			67	Challenges in Women Entrepreneurship After Covid-19	410-001	68	Impact of Women Entrepreneurship on Indian Society After Covid-19	410-001	69	Challenges and Problems Faced by Women Entrepreneur Post Covid-19 Pandemic	410-001	**	No. A - Contributor	*****	88	Social Impact of Covid Pandemic on Women Entrepreneurship in India	410-001
**	No. A - Contributor	*****																										
88	Social Impact of Covid Pandemic on Women Entrepreneurship in India	410-001																										
Dr. Rama Gandotra																												
67	Challenges in Women Entrepreneurship After Covid-19	410-001																										
68	Impact of Women Entrepreneurship on Indian Society After Covid-19	410-001																										
69	Challenges and Problems Faced by Women Entrepreneur Post Covid-19 Pandemic	410-001																										
**	No. A - Contributor	*****																										
88	Social Impact of Covid Pandemic on Women Entrepreneurship in India	410-001																										
9	Dr. Rama Gandotra	ICSSR Sponsored Two-Day National Seminar on Vision of Free	New Education Policy for Sustainable Development in India																									



Pt. Mohan Lal S.D. College for Women, Gurdaspur
 Principal

		<p style="text-align: center;">India: A Transforming Role of New Education Policy 2020</p>		
<p style="text-align: center;">10</p>	<p style="text-align: center;">Ms. Jyoti Saini</p>	<p style="text-align: center;">Principal and Fundamentals of Management and Information Technology</p>	<p style="text-align: center;">Digitalization and the changing structure of economy</p>	

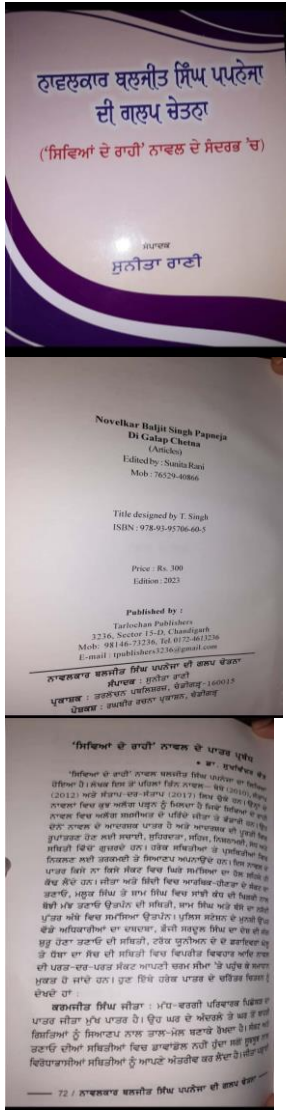
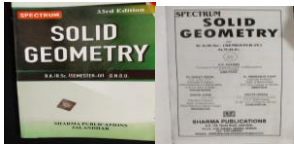

Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

11	Dr. Sukhwinder Kaur	Paleet Hoeya Chaugirda Bahu Pakhi Adhiyan	Paleet Hoeya Chaugirda; Bhasagat Adhayan	

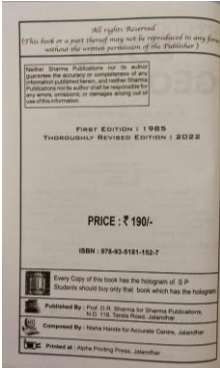
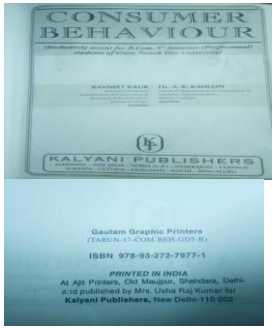

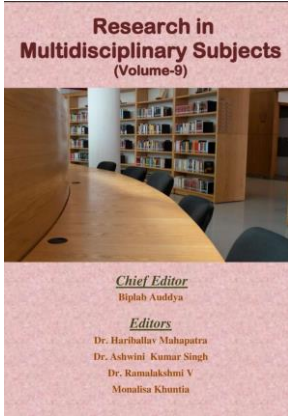
Principal
Pt. Mohan Lal S.D. College
 for Women, Gurdaspur

				<p>ਪਲੀਤ ਚੌਠਿਆ ਚੌਗਿਰਦਾ : ਭਾਸ਼ਾਗਣ ਅਭਿਯੋਗ</p> <p>• ਡਾ. ਸੁਖਵਿੰਦਰ ਕੌਰ</p> <p>“ਭਾਸ਼ਾ” ਸ਼ਬਦ ਅੰਗਰੇਜ਼ੀ ਭਾਸ਼ਾ ਦੇ ਸ਼ਬਦ ਸੈਂਟੀਮੈਂਟ ਦਾ ਪੰਜਾਬੀ ਸ਼ਬਦ ਹੈ। ਸੈਂਟੀਮੈਂਟਲ ਭਾਸ਼ੀਆਂ ਭਾਸ਼ਾ ਦੇ ਸ਼ਬਦ ਵਿਚਾਰ (Language) ਤੋਂ ਇਲਾਵਾ ਇਸਦਾ ਕੋਈ ਹੋਰ ਮਤਲਬ ਨਹੀਂ ਹੁੰਦਾ। ਇਸਦਾ ਮਤਲਬ ਹੈ ਕਿ ਇਹ ਸ਼ਬਦ ਵਿਚਾਰੀਆਂ ਦਾ ਅਭਿਵਿਕਾਸ ਤੇ ਸਫਲਤਾ ਦਾ ਇਕ ਸਰੋਤ ਹੈ। ਇਸ ਸ਼ਬਦ ਵਿਚਾਰੀਆਂ ਦਾ ਅਭਿਵਿਕਾਸ ਤੇ ਸਫਲਤਾ ਦਾ ਇਕ ਸਰੋਤ ਹੈ। ਇਸ ਸ਼ਬਦ ਵਿਚਾਰੀਆਂ ਦਾ ਅਭਿਵਿਕਾਸ ਤੇ ਸਫਲਤਾ ਦਾ ਇਕ ਸਰੋਤ ਹੈ।</p>
12	Dr. Sukhwinder Kaur	Sahib-E-Kamal Guru Gobind Singh Parvachan Te Sanrachna	Sant Yodha: Guru Gobind Singh Ji	<p>ਸਾਹਿਬ-ਏ-ਕਮਾਲ ਗੁਰੂ ਗੋਬਿੰਦ ਸਿੰਘ ਪ੍ਰਵਚਨ ਤੇ ਸੰਰਚਨਾ</p>  <p>ਡਾ. ਹਰਚੰਡ ਕੌਰ ਰਮਨਦੀਪ ਕੌਰ</p> <p>Sahib-E-Kamal Guru Gobind Singh Parvachan Te Sanrachna (Amritsar)</p> <p>Edited by: Dr. Harmandir Kaur - Rammandip Kaur Mob: 98148-5873, Mob: 98721-0700</p> <p>Title designed by: T. Singh ISBN: 978-91-93706-21-4</p> <p>Price: Rs. 350 Edition: 2022</p> <p>Published by: Turkashan Publishers 2226, Sector 15-B, Chandigarh Mob: 98148-73216, Tel: 0172-461328 E-mail: publishers1226@gmail.com</p> <p>ਸਾਹਿਬ-ਏ-ਕਮਾਲ : ਗੁਰੂ ਗੋਬਿੰਦ ਸਿੰਘ - ਪ੍ਰਵਚਨ ਤੇ ਸੰਰਚਨਾ ਸੰਪਾਦਕ : ਡਾ. ਹਰਚੰਡ ਕੌਰ - ਰਮਨਦੀਪ ਕੌਰ ਪ੍ਰਕਾਸ਼ਕ : ਟੁਰਕਸ਼ਾਨ ਪਬਲਿਸ਼ਰਜ਼, ਚੰਡੀਗੜ੍ਹ - 160013 ਪਤਾਕਾ : ਸਾਹਿਬ ਸਰੋਤ ਪ੍ਰਕਾਸ਼ਨ, ਚੰਡੀਗੜ੍ਹ</p> <p>ਸੰਰਚਨਾ : ਗੁਰੂ ਗੋਬਿੰਦ ਸਿੰਘ ਜੀ</p> <p>ਸੰਰਚਨਾ-ਏ-ਕਮਾਲ : ਗੁਰੂ ਗੋਬਿੰਦ ਸਿੰਘ ਜੀ</p> <p>ਸੰਰਚਨਾ-ਏ-ਕਮਾਲ : ਗੁਰੂ ਗੋਬਿੰਦ ਸਿੰਘ ਜੀ</p> <p>ਸੰਰਚਨਾ-ਏ-ਕਮਾਲ : ਗੁਰੂ ਗੋਬਿੰਦ ਸਿੰਘ ਜੀ</p>

Pt. Mohan Lal S.D. College
Principal
for Women, Gurdaspur

13	Dr. Sukhwinder Kaur	Navalkaar Baljit Singh Papneja di Galap Chetna (Seevaya di Rahi Naval De Sandarb ch)	Seevaya di Rahi Naval De Sandarb ch	
14	Mrs. Savita Nanda	Solid Geometry	NA	

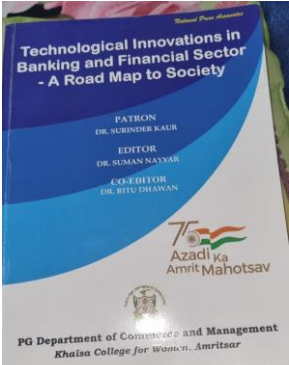
Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

				
15	Dr. Ravneet Kaur	Consumer Behaviour	NA	
16	Dr. Ravneet Kaur	Consumer Behaviour	NA	
17	Dr. Ravneet Kaur	Research in Multidisciplinary Subjects	Legal Issues in Permission Marketing: A Comprehensive Analysis	

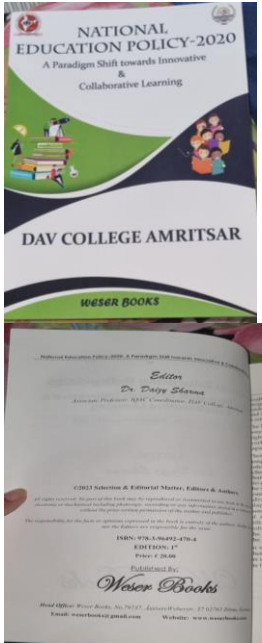
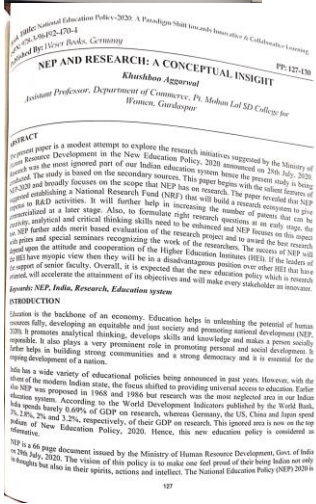
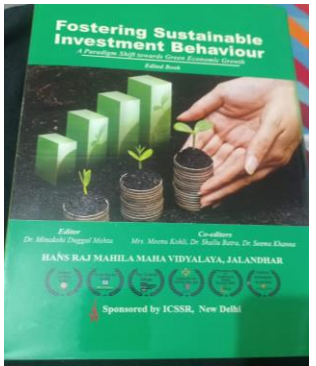

Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

				<p>Research in Multidisciplinary Subjects (Volume 9) ISBN: 978-81-964776-8-3</p> <p>LEGAL ISSUES IN PERMISSION MARKETING: A COMPREHENSIVE ANALYSIS</p> <p>Author: Professor, P.V. Narayana Murthy College for Women, Gurdaspur</p> <p>Abstract</p> <p>In the contemporary digital era, permission marketing practices connect content creators, marketing agencies, and consumers directly, bypassing traditional intermediaries. While this offers a more targeted and personalized approach, it also presents challenges, such as privacy concerns, data security, and the potential for spamming. This article explores the legal implications of permission marketing, focusing on the rights of consumers, the responsibilities of marketers, and the role of regulatory bodies. It discusses the importance of transparency, consent, and data protection in this context. The article also highlights the need for legal frameworks to address the challenges posed by permission marketing and to ensure a fair and balanced environment for all stakeholders.</p> <p>Keywords: Legal Issues, Permission Marketing, Digital Marketing, Consumer Rights, Data Privacy, Marketing Strategies.</p> <p>1. Introduction</p> <p>In the 21st century, we stand witness to an information revolution, and when consumers are increasingly empowered with a plethora of marketing strategies. The recent surge of communication has reshaped the dynamic between businesses and consumers, compelling a strategic paradigm shift from one of broad-based persuasion to one of individualized, consent-based engagement. This transformation is evident in the practice of permission marketing, which has emerged as a novel form of digital marketing in response to consumer agency. In a nutshell, this is a marketing concept where businesses investigate the value of an individual's choice and permission to share the age-old practice of unsolicited marketing. Instead of sending out the bulk of content to a wide audience, permission marketing allows content creators to target specific individuals who have opted in to receive their content. This approach is not only more effective but also more respectful of consumer privacy. The article delves into the legal aspects of this practice, exploring the rights of consumers, the responsibilities of marketers, and the role of regulatory bodies. It discusses the importance of transparency, consent, and data protection in this context. The article also highlights the need for legal frameworks to address the challenges posed by permission marketing and to ensure a fair and balanced environment for all stakeholders.</p> <p>2. The Evolution of Permission Marketing</p> <p>Permission marketing is a relatively new concept, but it has gained significant traction in recent years. It is a marketing strategy that focuses on building a relationship with the consumer before making any sales pitch. This approach is based on the idea that consumers should have control over their own data and how it is used. The article explores the legal implications of this practice, focusing on the rights of consumers, the responsibilities of marketers, and the role of regulatory bodies. It discusses the importance of transparency, consent, and data protection in this context. The article also highlights the need for legal frameworks to address the challenges posed by permission marketing and to ensure a fair and balanced environment for all stakeholders.</p> <p>3. Legal Frameworks and Challenges</p> <p>The legal framework surrounding permission marketing is complex and evolving. It involves a variety of laws and regulations, including those related to data privacy, consumer protection, and advertising. The article discusses the challenges faced by marketers in navigating this legal landscape and the role of regulatory bodies in addressing these challenges. It also highlights the need for legal frameworks to address the challenges posed by permission marketing and to ensure a fair and balanced environment for all stakeholders.</p> <p>4. Conclusion</p> <p>Permission marketing is a powerful tool for businesses, but it must be used responsibly and in compliance with the law. This article provides a comprehensive analysis of the legal issues surrounding this practice and offers practical advice for marketers. It also highlights the need for legal frameworks to address the challenges posed by permission marketing and to ensure a fair and balanced environment for all stakeholders.</p> <p>35</p>
18	Dr. Khushboo Aggarwal	Contemporary Issues and Challenges in Social Sciences and Management	Intellectual Capital and Performance: A conceptual Analysis	<p>CERTIFICATE OF PUBLICATION</p> <p>This is to certify that Research Paper/Series/Journal "LEGAL ISSUES IN PERMISSION MARKETING: A COMPREHENSIVE ANALYSIS" Authored by Dr. Ravneet Kaur Has been Published in October, 2023, with ISBN: 978-81-964776-8-3, by The HBH Publishing Publishing Month & Year: October, 2023, with ISBN: 978-81-964776-8-3, by The HBH Publishing</p> <p>Chief Editor Rajesh Kaur Editor Dr. Rishabh Mangrulkar, Dr. Ashwin Kumar Singh, Dr. Kamaladevi V. Manohar Khanna</p> <p>Contemporary Issues and Challenges in Social Sciences and Management</p> <p>Editor-in-Chief Dr. Sandeep Kumar</p> <p>Editors Ramanand Singh Dr. Kiranpreet Kaur Deepika Nanda</p> <p>Contemporary Issues and Challenges in Social Sciences and Management</p> <p>Editor-in-Chief Dr. Sandeep Kumar Principal, Shree Anand Pathik Jain College, Ludhiana, Punjab, India.</p> <p>Editors Ramanand Singh Assistant Professor, Shree Anand Pathik Jain College, Ludhiana, Punjab, India. Dr. Kiranpreet Kaur Assistant Professor, Shree Anand Pathik Jain College, Ludhiana, Punjab, India. Deepika Nanda Assistant Professor, Shree Anand Pathik Jain College, Ludhiana, Punjab, India.</p> <p>Copyright © July 2022 Selection & Editorial Matter, Editors & Authors. All rights reserved. No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording or any information stored in a retrieval system, without the prior written permission of the author and publisher. The responsibility for the facts or opinions expressed in the book is entirely of the authors. Neither the Publisher nor the Editors are responsible for the same.</p> <p>ISSN: 978-81-964776-4-4 EDITION: 1st Price: ₹ 20.00</p> <p>Published by Water Books</p> <p>Head Office: Water Books, No.7917, AnandpurKhera-151070, Jalandhar Email: waterbooks@gmail.com Website: www.waterbooks.com</p>

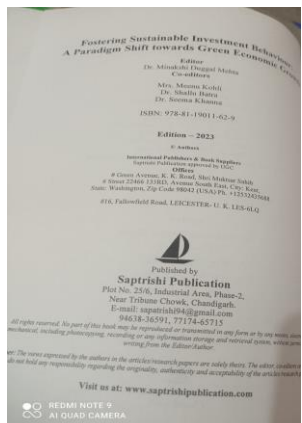


Rishabh Mangrulkar Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

				<p style="text-align: center;">Contemporary Issues and Challenges in Social Science and Management INTELLECTUAL CAPITAL AND PERFORMANCE: A CONCEPTUAL ANALYSIS Dr. Khushboo Aggarwal Assistant Professor in Commerce, Pt. Mohan Lal S.D. College for Women, Gurdaspur</p> <p>ABSTRACT In this knowledge based economy, intangible assets have become the most valuable assets for a company. They have replaced the traditional factor of production like land, labor and physical assets. Knowledge, information and experience can be collectively termed as Intellectual Capital. Intellectual Capital is essential for meeting a business successfully. Intellectual Capital is the key for creating and sustaining a competitive edge over other businesses. In the current challenging business environment, intangible assets, such as human capital, human capital, technology management and relationship with stakeholders are the key sources of competitive advantage. Thus, the companies need to invest in Intellectual Capital to meet their goals.</p> <p>Keywords: Intellectual Capital, Human Capital, Performance</p> <p>INTRODUCTION Present era is the era of knowledge and information and these are seen as the main resources to which "knowledge-economy" thrives. It claims that knowledge is the only meaningful resource today. Knowledge therefore has taken the place of monetary capital, land, and material capital as the most important asset. Intellectual Capital is important for meeting a business successfully. What in 1997 used to be a due to knowledge and Intellectual Capital that the companies are trying to create a competitive edge over others.</p> <p>Although widely used in literature, the concept of Intellectual Capital (IC) has not become popular until recently. There are different definitions of Intellectual Capital but no universal definition has been found till this. In 1997, Edvinsson defines Intellectual Capital as a personal asset of individuals and a combination of education, information, experience, and people about life and business. Bonting (1996) defines Intellectual Capital as the sum given to the "intangible assets of people, intellectual property, human resources, human capital, human capital, technology management and relationship with stakeholders are the key sources of competitive advantage". Bonting (1996) states that "Intellectual Capital is the sum of all the intangible assets that a company possesses which are not physical in nature but which are essential to its success". Bonting (1996) also states that "Intellectual Capital is the sum of all the intangible assets that a company possesses which are not physical in nature but which are essential to its success". Bonting (1996) also states that "Intellectual Capital is the sum of all the intangible assets that a company possesses which are not physical in nature but which are essential to its success".</p>
19	Dr. Khushboo Aggarwal	Technological innovations in banking and financial sector-A road map to Society	Digitization and Indian banking industry: the shift from Conventional Banking to Convenience Banking	 <p style="text-align: center;">Technological Innovations in Banking and Financial Sector - A Road Map to Society PATRON DR. SUBINDER KAUR EDITOR DR. SUMAN NAYYAR CO-EDITOR DR. RITU DHAWAN</p> <p style="text-align: center;">75 Azadi Ka Amrit Mahotsav</p> <p style="text-align: center;">PG Department of Commerce and Management Khalsa College for Women, Amritsar</p> <p style="text-align: center;">Technological Innovations in Banking and Financial Sector - A Road Map to Society PATRON DR. SUBINDER KAUR EDITOR DR. SUMAN NAYYAR CO-EDITOR DR. RITU DHAWAN</p> <p style="text-align: center;">ISBN: 978-93-90863-84-6</p> <p style="text-align: center;">Published By National Press Associates Meerut</p> <p style="text-align: center;">PG Department of Commerce and Management Khalsa College for Women, Amritsar</p> <p style="text-align: center;"><i>Technological Innovations in Banking and Financial Sector - A Road Map to Society</i> DIGITIZATION AND INDIAN BANKING INDUSTRY: THE SHIFT FROM CONVENTIONAL BANKING TO CONVENIENCE BANKING Dr. Khushboo Aggarwal Assistant Professor in Commerce, Pt. Mohan Lal S.D. College for Women, Gurdaspur</p> <p>Abstract The banking sector in India has experienced a radical shift in recent years and the very definition of banking has changed. In the past, the banking sector used to be a place where people went to deposit their money and to receive loans. Today, the banking sector has become a place where people go to deposit their money and to receive loans, but more importantly, to receive services. The banking sector has become a place where people go to deposit their money and to receive loans, but more importantly, to receive services. The banking sector has become a place where people go to deposit their money and to receive loans, but more importantly, to receive services.</p> <p>Introduction The world has seen a rapid advancement in technology over the past several decades. Technology has left an indelible mark on everything and everything that human beings ever achieve. There has been some technological advances in all sectors and banking has been one of the sectors to adopt information technology. The banking sector in India has experienced a radical shift in recent years and the very definition of banking has changed. In the past, the banking sector used to be a place where people went to deposit their money and to receive loans. Today, the banking sector has become a place where people go to deposit their money and to receive loans, but more importantly, to receive services. The banking sector has become a place where people go to deposit their money and to receive loans, but more importantly, to receive services.</p> <p>Meaning of digitization and its need "Digital banking" refers to digitizing the traditional methods of banking to conduct banking operations more smoothly. Contrary to traditional banking, digital banking aims to make various commercial practices and services in 24/7 hours. The introduction of digital banking has revolutionized the banking sector and modified the entire procedure bank transactions. It has facilitated the customers banking needs to use internet facilities for online bills and transfer money from one account to the other during a faster way. This has helped the end-user to enjoy a traditional financial life, further enhancing bank-free online banking.</p> <p>The world has seen a rapid advancement in technology over the past several decades. Technology has left an indelible mark on everything and everything that human beings ever achieve. There has been some technological advances in all sectors and banking has been one of the sectors to adopt information technology. The banking sector in India has experienced a radical shift in recent years and the very definition of banking has changed. In the past, the banking sector used to be a place where people went to deposit their money and to receive loans. Today, the banking sector has become a place where people go to deposit their money and to receive loans, but more importantly, to receive services. The banking sector has become a place where people go to deposit their money and to receive loans, but more importantly, to receive services.</p>

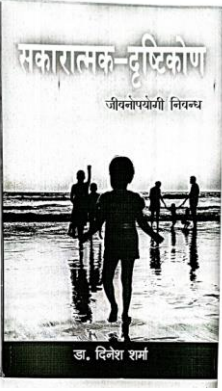
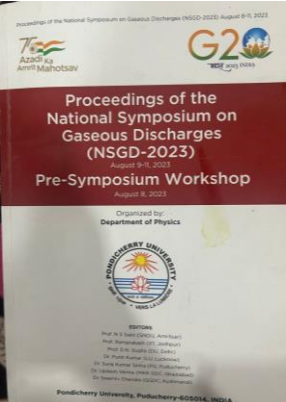
Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

20	Dr. Khushboo Aggarwal	National Education Policy-2020 A Paradigm shift towards innovative and collaborative learning	NEP and Research: A Conceptual Insight	 
21	Dr. Khushboo Aggarwal	Fostering Sustainable Investment Behaviour: A Paradigm Shift towards Green Economic Growth	Towards Sustainable development: A case study of Tata Motors Ltd.	

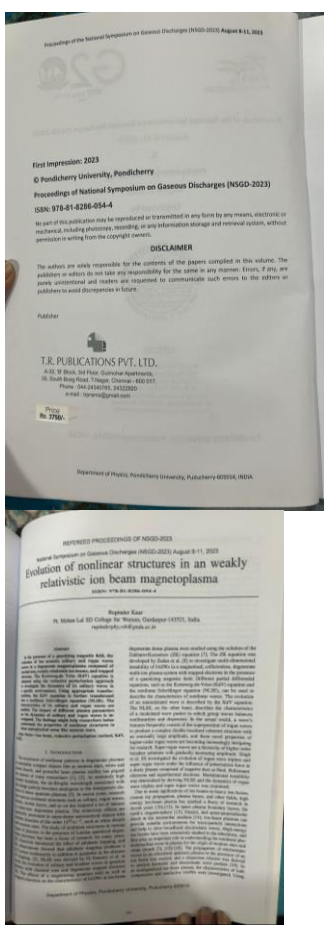
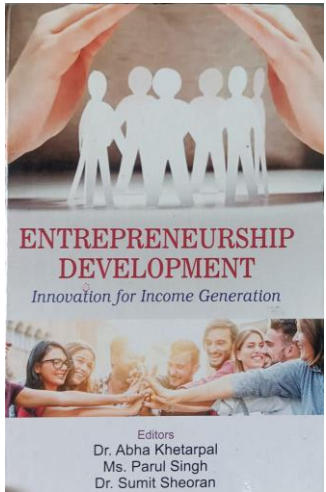
Khushboo Aggarwal
Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

				 
22	Dr. Khushboo Aggarwal	Banking Services Management	NA	



Principal
 Pt. Mohan Lal S.D. College
 for Women, Gurdaspur

23	Dr. Dinesh Sharma	Sakartamak Drishtikon	NA	 <p>©All Rights Reserved with the Author</p> <p>No part of this book may be reproduced or translated, for any reason stored in a retrieval system, or transmitted in any form, by any means, electronic, mechanical, photocopying, recording or otherwise, with our written permission of the Author.</p> <p>First Edition : 2023</p> <p>ISBN: 978-93-88490-49-8</p> <p>Published By: KASTURI LAL & SONS Hall Bazar, Amritsar Contact Details: 0183-2542270, 2555800 Email: kasturilal88@yahoo.com</p> <p>Printed by: Printwell 146, Ind. Focal Point, Amritsar.</p> <p>Price : 180/-</p>
24	Dr. Rupinder Kaur	Proceedings of the National Symposium on Gaseous Discharges (NSGD-2023)	Evolution of Nonlinear Structure in a Weekly Relativistic Ion Beam Magnetoplasma	 <p>Proceedings of the National Symposium on Gaseous Discharges (NSGD-2023) August 6-9, 2023</p> <p>AZSP as Amrit Mahotsav</p> <p>G20</p> <p>Proceedings of the National Symposium on Gaseous Discharges (NSGD-2023) August 6-9, 2023 Pre-Symposium Workshop August 6, 2023</p> <p>Organized by Department of Physics</p> <p>PUNJEHERRY UNIVERSITY</p> <p>EDITORS Prof. A. S. Kulkarni (Amritsar) Prof. Pragnanand (Amritsar) Prof. S. K. Ghosh (Amritsar) Dr. Pankaj Kumar (Amritsar) Dr. Sandeep Kumar (Amritsar) Dr. Anil Kumar (Amritsar) Dr. Anand Kumar (Amritsar)</p> <p>Poonjeherry University, Poonjeherry-695014, INDIA</p>

Rupinder Kaur Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

				
25	Ms. Harsha Sharma	Entrepreneurship Development Innovation for Income generation	Phulkari and Folk Art of Punjab	


Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

				<p style="text-align: center;">ENTREPRENEURSHIP DEVELOPMENT Innovation for Income Generation</p> <p style="text-align: center;">© Editors First Published 2022 ISBN 978-93-91382-03-2</p> <p>[All right reserved under DAV College for Girls, Yamuna Nagar (Haryana). No part of this publication may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, mechanical, photocopying, recording or otherwise, without prior written permission of the copyright holder and publisher]. The responsibility for the facts or opinions expressed in the papers are entirely of the authors. Neither the college nor the publisher is responsible for the same.</p> <p style="text-align: center;">Published in India by SWASTIK PUBLICATIONS 215, Vardan House 7/28, Ansari Road Tharya Camp, New Delhi-110002 Ph.: 9968482959, 9899462604 E-mail: swastik_books@yahoo.com</p> <hr/> <p style="text-align: center;">Printed in India by Indira Mani Pandey for Swastik Publications</p> <p style="text-align: center;">Printed at: Thomson Press, Delhi.</p> <p style="text-align: center;">Laser Typeset by: Gurpal Computers (Amandeep Singh), Nawanshahr (Punjab)</p> <hr/> <p style="text-align: right;">031</p> <p style="text-align: center;">Phulkari and Folk Art of Punjab</p> <p style="text-align: center;">Harsho Sharma and Paramjeet Kaur Asst. Prof. in Department of Fashion Designing, Pt. Mohan Lal S.D. College G.D.P. Email: Sharmaharsho40@gmail.com</p> <p style="text-align: center;">Asst. Prof. in Department of Fashion Designing, Pt. Mohan Lal S.D. College G.D.P. Email: sdciv@rediffmail.com</p> <p>Abstract</p> <p>The traditional folk art of Punjab is Phulkari and its revival in the major Metropolitan of Punjab by some associations industries, export, corporations and industrial society Ltd. Phulkari has always played an important role in the lives of Punjabi girls. Phulkari is not only reflecting the versatility, hard work and creativity of the rural women but it also represents the tradition and culture of Punjab. In contemporary Punjab the authentic tradition of phulkari has started to fade out due to various socioeconomic factors. Punjab has a rich culture and heritage it is famous for its art and craft. The women of Punjab are not only strong and well built, but they also have a simple heart and a creative imagination that enables them to make original and outstanding arts. Phulkari is the famous textiles art of Punjab which is primarily made by Punjabi women for their personal use. This art of embroidery was given great importance in Punjab which is clear from what Guru Nanak Dev Ji the founder of the Sikh religion, said in the holy book Guru Granth Sahib: In the past, the women of Punjab were diligent, but all of them were well trained in the household arts such as knitting, sewing, spinning and drying, weaving, cooking and embroidering. The elder members of the family influenced this training in a friendly environment. The main characterizes of phulkari is the embroidery is on the wrong side</p>
26	Ms. Paramjeet Kaur	Entrepreneurship Development Innovation for Income generation	Phulkari and Folk Art of Punjab	 <p style="text-align: center;">ENTREPRENEURSHIP DEVELOPMENT Innovation for Income Generation</p>  <p style="text-align: center;">Editors Dr. Abha Khetarpal Ms. Parul Singh Dr. Sumit Sheoran</p>


Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

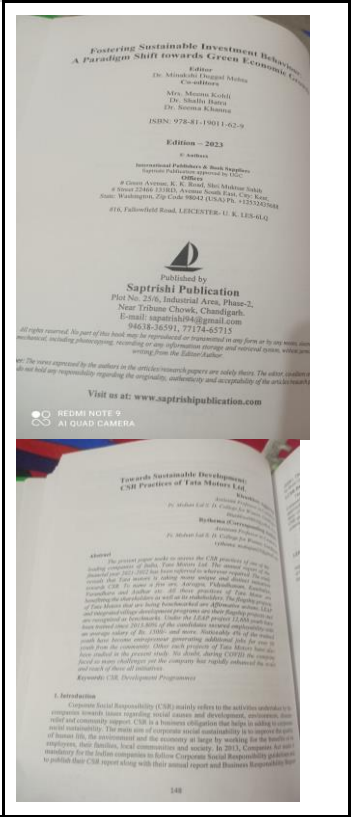
				<p style="text-align: center;">ENTREPRENEURSHIP DEVELOPMENT Innovation for Income Generation</p> <p style="text-align: center;">© Editors First Published 2022 ISBN 978-93-91382-03-2</p> <p>[All right reserved under DAV College for Girls, Yamuna Nagar (Haryana). No part of this publication may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, mechanical, photocopying, recording or otherwise, without prior written permission of the copyright holder and publisher]. The responsibility for the facts or opinions expressed in the papers are entirely of the authors. Neither the college nor the publisher is responsible for the same.</p> <p style="text-align: center;">Published in India by SWASTIK PUBLICATIONS 213, Vardan House 7/28, Ansari Road Charya Ganga, New Delhi-110002 Ph.: 9968482959, 9899462604 E-mail: swastik_books@yahoo.com</p> <p style="text-align: center;">Printed in India by: Indira Mani Pandey for Swastik Publications Thames Press, Delhi. Laser Typeset by: Gurpal Computers (Amardarp Singh), Nawanshahr (Punjab)</p> <hr/> <p style="text-align: right;">031</p> <p style="text-align: center;">Phulkari and Folk Art of Punjab</p> <p style="text-align: center;">Harsho Sharma and Parvathi Kaur Asst. Prof. in Department of Fashion Designing, Pt. Mohan Lal S.D. College GDA Email: Sharmaharsho09@gmail.com Asst. Prof. in Department of Fashion Designing, Pt. Mohan Lal S.D. College GDA Email: sdcv12awar@rediffmail.com</p> <p>Abstract The traditional folk art of Punjab is Phulkari and its revival in the major Metropolitan of Punjab by some associations industries, export, corporations and industrial society Ltd. Phulkari has always played an important role in the lives of Punjabi girls. Phulkari is not only reflecting the versatility, hard work and creativity of the rural women but it also represents the tradition and culture of Punjab. In contemporary Punjab the authentic tradition of phulkari has started to fade out due to various socioeconomic factors. Punjab has a rich culture and heritage it is famous for its art and craft. The women of Punjab are not only strong and well built, but they also have a simple heart and a creative imagination that enables them to make original and outstanding arts. Phulkari is the famous textiles art of Punjab which is primarily made by Punjabi women for their personal use. This art of embroidery was given great importance in Punjab which is clear from what Guru Nanak Dev Ji the founder of the Sikh religion, said in the holy book Guru Granth Sahib: In the past, the women of Punjab were illiterate, but all of them were well trained in the household arts such as knitting, sewing, spinning and drying, weaving, cooking and embroidering. The elder members of the family influenced this training in a friendly environment. The main characteristics of phulkari is the embroidery is on the wrong side</p>
27	Ms. Samita Khajuria	Entrepreneurial Avenues in Post Covid Environment	Entrepreneurial Culture	<p style="text-align: center;">Entrepreneurial Avenues in Post Covid Environment</p> <p style="text-align: center;">Chief Editor R.S. Jhorij Editors Shiv Kumar Yashmin Sofat</p> <p style="text-align: center;">ISBN: 978-3-96492-469-8</p> <p style="text-align: center;"><i>Weser Books</i> www.weserbooks.com</p>

Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

				<p style="text-align: center;">Entrepreneurial Avenues in Post Covid Environment</p> <p style="text-align: center;">Chief Editor R.S.JPGRY</p> <p style="text-align: center;">Editors Shiv Kantar Associate Professor of Economics, A.S. College, Khana Yashwinder Sofist</p> <p style="text-align: center;"><small>©2023 Selection & Editorial Matter, Editors & Authors. All rights reserved. No part of this book may be reproduced or transmitted in any form or by any means of electronic or mechanical including photocopying, recording or any information storage or retrieval system, without the prior written permission of the publisher. The responsibility for the facts or opinions expressed in this book is entirely of the authors. Neither the Publisher nor the Editors are responsible for the same.</small></p> <p style="text-align: center;">ISBN: 978-2-90721-008-8 Edition: 1st Price: ₹ 20.00</p> <p style="text-align: center;">Published By: New Books</p> <p style="text-align: center;"><small>Head Office: Kisan Bazar, No. 7977, Jammu-Raichur: 171076, Jammu, Germany Email: newbooksg@gmail.com Website: www.newbooks.com</small></p> <hr/> <p style="text-align: center;"><small>Book Title: Entrepreneurial Avenues in Post Covid Environment ISBN: 978-2-90721-008-8 Published By: New Books, Germany</small></p> <p style="text-align: center;">CHAPTER-14</p> <p style="text-align: center;">ENTREPRENEURIAL CULTURE</p> <p style="text-align: center;">Smriti Khajuria</p> <p>ABSTRACT An entrepreneurial culture is a key driver of innovation, creativity, and success within an organization, community, or society. By promoting a focus on risk-taking, innovation, and continuous learning, an entrepreneurial culture can help drive the growth and success of a business or organization. To maintain an entrepreneurial culture, it is important for organizations to invest in their employees and provide them with the resources and support they need to succeed. The entrepreneurial culture, values and behaviors help to create an environment where employees are encouraged to take risks, challenge the status quo, and pursue new opportunities. The individual, organizational and societal levels can have a significant impact on the level of entrepreneurial activity within an organization or society. Companies strive to create a culture that supports and nurtures entrepreneurship, and that encourages individuals to pursue their passions, take calculated risks, and drive innovation and growth. Additionally, a strong entrepreneurial culture can help companies to attract and retain top talent, and to stay competitive in a rapidly changing market. However, an entrepreneurial culture can also be challenging to maintain and foster, particularly in larger organizations. A company grows, it can be difficult to preserve the spirit of entrepreneurship and to avoid the slow process of the early stages of the business. In order to maintain an entrepreneurial culture, it is important for organizations to invest in their employees and to provide them with the resources and support they need to succeed.</p> <p>Keywords: Entrepreneurial Avenues, Entrepreneurial Model, Entrepreneurial Values, Entrepreneurial Behaviors, Entrepreneurial Culture Levels.</p> <p>ENTREPRENEURIAL CULTURE Entrepreneurial culture is a term that refers to the cultural values, beliefs, and attitudes that drive and support entrepreneurial activity within an organization, community, or society. It is characterized by a focus on innovation, risk-taking, and the pursuit of new opportunities. An entrepreneurial culture values the spirit of innovation and creativity and encourages individuals to take calculated risks and experiment with new ideas. An entrepreneurial culture can foster a sense of identity, belonging, and innovation, which can help drive the growth and success of a business or organization. It creates an environment that supports and encourages employees to be entrepreneurial and to pursue their passions and interests. In an entrepreneurial culture, employees feel empowered to take risks and pursue new ideas, even if they may not have a proven track record of success. An entrepreneurial culture also values continuous learning and growth. In this type of culture, employees are encouraged to continually improve their skills, knowledge, and expertise, and to seek out new opportunities for growth and development. This creates a culture of continuous learning and self-improvement, which can help drive innovation and success. In addition to promoting innovation and creativity, an entrepreneurial culture can also help to foster a strong sense of community and collaboration. In this type of culture, employees feel a sense of shared purpose and are motivated to work together to achieve common goals. They are encouraged to collaborate and share ideas, and to support one another in their pursuit of new opportunities.</p>
28	Ms. Rythema Mahajan	Fostering Sustainable Investment Behaviour: A Paradigm Shift towards Green Economic Growth	Towards Sustainable development: A case study of Tata Motors Ltd.	


Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur

--	--	--	--	--



Principals
Principal
Pt. Mohan Lal S.D. College
for Women, Gurdaspur