**Prof. (Dr.) R.K. Maheshwari**

Dean, Faculty of Commerce,

Head, Department of Applied Economics,

University of Lucknow

E-Mail: [rajiv\_maheshwari1@rediff.com](mailto:rajiv_maheshwari1@rediff.com), [rajiv\_maheshwari1@yahoo.com](mailto:rajiv_maheshwari1@yahoo.com)

Mobile: 9415017364, 7991200765

Address: D2/59, Vastukhand, Gomtinagar, Lucknow- 226010

**Academic Qualification:**

D.Litt. (Applied Economics) 2006, Lucknow University.

Ph.D. (Applied Economics) 1991, Lucknow University.

M.Com (Applied Economics) 1986, Topper, Lucknow University.

B.Com. 1984, Lucknow University (3rd Position in University)

**Scholarships:**  National Scholarship 1984-85 (Awarded by Govt. of India)

**Gold Medals:** Kailash Nath Bhargava Gold Medal.

(Topper of M.Com. II Examination)

Lala Shankar Sahai – Har Sahai Gold Medal

(Topper of M. Com Aggregate)

J.K. Charitable Trust Gold Medal

(For Best M. Com Thesis)

Dr. O.P. Gupta Gold Medal

(Topper of M. Com Applied Economics)

**Teaching Experience:**  35 Years

Professor (More than 10 years since 27.04.2009)

**Research Experience:** 33 Years

**Area of Specialization:**

Currency Banking & Exchange.

Infrastructure Project Finance.

Public Enterprise Management.

Economics of Public Utilities.

**Publications:**

Books 31

Chapter in Books 06

Articles in Journals 50

**Seminars and Conferences**: 42

**Invited lectures** : 62

**Ph.D. Supervised:** 20

**Major Research Project:** 01

**(Sponsored by UGC)**

**International Visits:**

* + - 1. Visit to Singapore Maritime Port.
      2. Attended a meeting at Singapore Human Resource Institute.
      3. Attended along with MBA (I.B.) students a meeting at Singapore Indian chamber of Commerce & Industry.
      4. Visit to High Commission of India in Singapore
      5. Visit to Port Kelang, Kuala Lumpur.
      6. Organised a meeting of MBA (I.B.) students with CEO, Telecom Malaysia, Kuala Lumpur & attended the same.
      7. Visit to Indian High Commission at Kuala Lumpur

**Administrative experience:**

1. **Dean, Faculty of Commerce – 2020- Continuing.**
2. **Head, Department of Applied Economics, University of Lucknow.**

**2013-14, 2015-16, 2017- 2020.**

1. **Finance Officer, University of Lucknow (07/12/2020 to 15/12/2020)**
2. Director, MBA (I.B.) University of Lucknow. w.e.f. 22/06/2005
3. Co-Ordinator MBA (I.B.) Programme. w.e.f. 4/09/2003
4. Addl. Director LUMAT – 2005
5. Asstt. Proctor, University of Lucknow
6. Asstt. Director UGAT & PGAT
7. Member of Checking Squad
8. Asstt. Director, Admissions, Faculty of Fine Arts. University of Lucknow.
9. Participated actively in conducting LUSU Election – 2005.
10. Member, Board of studies, University of Lucknow
11. Chairman, Board of Studies, University of Lucknow
12. Member, Faculty Board, University of Lucknow
13. Member, Academic council, University of Lucknow
14. Expert Member, UcchhaShiksha Parishad, Govt. of U.P. (7th Jan 2015)
15. Expert in selection committees – State & Central Universities.
16. Expert in selection committees of colleges – Lucknow, Kanpur, Faizabad, Bareily.
17. Member Editorial Board, ENDEAVOUR, The Magazine of People with Global Vision, Department of Applied Economics, University of Lucknow, Lucknow
18. Member, Pustak Chayan Upsamiti U.P (Nominated by Government of U.P)

**Professional Training:**

1. Orientation Course in Commerce. 1st Nov to 30th Nov 1990
2. Refresher Course in Commerce.1st Feb to 28th Feb 1997, 21stMay to 11th June 2001, 4th May to 24th May 2002

**Faculty Development programme:**

1. Institute of Chartered Financial Analyst of India on Security Analysis & Portfolio Management at Hyderabad. 27th June 1994 To 1st July 1995
2. Institute of Chartered Financial Anal1styst of India- 9th June 2002

**Membership of Professional bodies:** Indian Economic Association

**Ph.D. Evaluated:**

1. Rajasthan University, Jaipur
2. M.J.R. Gwalior University, Gwalior
3. CSJM University, Kanpur
4. HP University, Shimla
5. Bhagwant University, Ajmer
6. U.P. Rajarshi Tandon Open University, Allahabad

**PUBLICATIONS: International Journal - 28**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No.** | **Title of Paper (Vol, year)** | **Journal name** | **ISSN No.** | **Whether you are first/corresponding author** | **No. Co authors** |
| 1 | “Indian Infrastructure and Economic Growth”, Vol 3, No 1, Dec 2002 | South Asian Journal of Socio-Political Studies (SAJOSPS) | 0972-4613 | First | None |
| 2 | “Changing Face of Indian Consumerism in Context of Food Retail”, Vol 9, No 2, January – June 2009 | South Asian Journal of Socio-Political Studies (SAJOSPS) | 0972-4613 | First | 1 |
| 3 | “A Study of FMCG Industry Working Capital Management & Firms’ Performance”, Vol 14, Issue 1&2, January 2010 | Management Today | 0973-5550 | Corresponding | 1 |
| 4 | “Role of Microfinance in Uplifting Women Status”, Vol 2 (2011), Issue No 1, January 2011 | International Journal of Research in Commerce & Management | 0976-2183 | Corresponding | 2 |
| 5 | “Creation of Agile Organization through Innovation, Restructuring and Reorganization”, Vol 1, Issue 2, July –Dec 2011 | International Journal of Commerce & Management | 2231-587X | Corresponding | 1 |
| 6 | “The Power Sector in India, “A Study on UPPCL with Special Emphasis on Consumer Satisfaction”, Vol 2, Issue 1, Jan – June 2012 | International Journal of Commerce & Management | 2231-587X | First | 1 |
| 7 | “Multichannel Utility for Retail Apparel Product Search and Purchase Behaviour: An Empirical Analysis”, Volume 2, Number 2, April –June 2013 | Pezzottaite Journals - International Journal of Retailing and Rural Business Perspectives | 2279-0934 | First | 2 |
| 8 | “A Brand Manufacture’s Dilemma and Countervailing Strategy for Private Label”, 1(11) 30-32, August 2013 | Research Revolution | 2391-300X | First | 1 |
| 9 | “Growth Pattern, Reforms and Operational Innovations in Indian Banking”, Vol 7(38) Pp, 3923-3928,14th Oct 2013 | African Journal of Business Management | 1993-8233 | Corresponding | 1 |
| 10 | “Cottage Industries in India- Problems & Prospects”, Vol 5, Issue 1, Year 2015 Jan – June | International Journal of Commerce & Management | 2231-587X | Corresponding | 1 |
| 11 | “An Analysis of Expenditure on Employee and Profit per Employee of Banks in India: A Contradiction of Common Motivation Theories”, Vol 5, Issue 2, Year 2015 July- Dec | International Journal of Commerce & Management | 2231-587X | Corresponding | 1 |
| 12 | *“Kshetriya Grameen Banko Ki Sthapana Ke Uddheshya Tatha Vyavasayik Gatividhiyan (Hindi)”,* Vol 4, Issue 4, Oct /Dec 2016, | The International Journal of Social Science & Linguistics | 2319-2755 | Corresponding | 1 |
| 13 | “Comparison of the importance of Employee Welfare Benefit Across Different Groups in Public Sector Banks in India”  Vol. 4, Issue 1, June 2017 | International Journal of Management Studies | 2249-0302 | Corresponding | 1 |
| 14 | “Indian Power Sector Scenario-An Overview” 5 Issue 4, October-December 2018  UGC JOURNAL NO.41336 | ADVALOREM | 2348-5485 | First | 1 |
| 15 | “Students Preferences for Lectures Personalities”  Vol 8 Issue 2, Feb-2019 | International Journal of Research in Economics &Social Sciences (IJRESS) | 2249-7382 | First | 2 |
| 16 | “Factors Affecting Acedemic Performance of Kendriya Vidyalayas (Central Government): Evidence from India”  Volume. 9, Issue 2(1) February 2019  UGC JOURNAL NO.4682 | International Journal of Management, IT &Engineering | 2249-0558 | First | 2 |
| 17 | “A Financial Performance Analysis of Indian Commercial Banks (A Case Study of Indian Private Sector Banks)”  Volume 09 Issue 04 April 2019 | International Journal of Research in Engineering, IT and Social Sciences | 2250-0588 | First | 1 |
| 18 | “An Econometric Analysis of Short-Term Nature of Twin Deficit in Indian Economy”  Volume 7 Issue 5th May2019 | International Journal of Social Relevance and Concern | 2347-9698 | First | 1 |
| 19 | “An Econometrics Analysis of Long-Term Nature of Twin Deficit in Indian Economy”  Volume 9, Issue 5, May 2019  UGC Journal no 46823 | International Journal of Research in Engineering, IT and Social Sciences | 2250-0588 | First | 1 |
| 20 | “Comparative Performance of Indian and Srilankan Registered Manufacturing Industries”,2006-2016  Volume 6, Issue 2 June 2019  UGC Journal no.43602 | International Journal of  Research and Analytical Reviews | 2348-1269 | Corresponding | 1 |
| 21 | “Productivity, Wages and Employment in Manufacturing Industries in Uttar Pradesh”  Volume 6. Issue 6, June 2019  UGC Journal no.63975 | Journal of Emerging Technologies and Innovative Research | 2349-5162 | Corresponding | 1 |
| 22 | “A Study of the Recent Trends in the Online Banking and Mobile Banking (with reference to Industry and Government Policies)”  Volume 09 Issue 07, July 2019 | International Journal of Research in Economics and Social Sciences (IJRESS) | 2249-7382 | First | 1 |
| 23 | “An Empirical Analysis of Growth of Online Banking & Mobile Banking Usage After Demonetization and its Impact in India”, Volume 3, No 3, July-September, 2020 | International Journal of Advanced Research in Commerce, Management & Social Sciences | 2581-7930 | First | 1 |
| 24 | “Electricity Sector in India: Status, Problem and Future Challenge”s, volume 7, issue 3, August 26, 2020 | Kaav International Journal of Economics, Commerce &Business Management | 2348-4969 | First | 1 |
| 25 | “The Status of Rural Electrification Access and Progress of Uttar Pradesh”, Volume 63, Issue 1, 2020: Scopus Indexed Journal | Solid State Technology | 0038-111X | First | 1 |
| 26 | Analysis of Indian Mutual Fund Market Mechanism: Present Status and Future Prospectives | Indian Journal of Indian Culture and Business Management (Inderscience) | 1753-0806  EISSN  1753-0814 | First | 1 |
| 27 | Indian Mutual Fund Market Trend Analysis in Context of Resource Mobilization by Private, Public and UTI Schemes | Design Engineering (Toronto) – Scopus Indexed | 0011-9342 | First | 1 |
| 28 | "Analysing The Fiscal Performance Of Uttar Pradesh: A Multidimensional Approach", Vol.7, Issue 6, page no.436-447, June-2022, Available :http://www.ijnrd.org/papers/IJNRD2206049.pdf | International Journal of Novel Research and Development | 2456-4184 | First | 1 |

**National Journal – 15**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No.** | **Title of Paper (Vol, year)** | **Journal name** | **ISSN No.** | **Whether you are first author** | **No. Co authors** |
| 1 | “Organized Retailing – Prospects for Service Sector in India”, Volume II, Jan –June 2008 | *Samadhan*– The Solution | 0974-3316 | First | 1 |
| 2 | “Money Market Instruments- A Study with Respect to Commercial Papers in India”, Vol 4, No 44, April 2009 | The Management Accountant | 0972-3528 | First | 2 |
| 3 | “Empirical Study on Customer Satisfaction in Three Star Hotel Services: An Application of Servqual Model”, Vol 1, Issue No 2 , July 2009 | ACCMAN Journal of Management | 0975-0584 | First | 2 |
| 4 | “Analysis of Customer Perception of Banking Services: An Empirical Study in Yamuna Nagar and Ambala”, Volume 2 Part 1, July – December 2009 | Management Vistas | 0974 – 682X | Corresponding | 1 |
| 5 | “Critical Appraisal of Micro Finance in India (Special Reference to U.P.)”, Vol 45, No 1, January 2010 | The Management Accountant | 0972-3528 | First | 1 |
| 6 | “Student Satisfaction with Service Quality in Higher Education Institutions: An Empirical Study in Yamuna Nagar District”, Vol 2, Issue No 2, June 2010 | ACCMAN Journal of Management | 0975-0584 | First | 2 |
| 7 | “Trade Policy Initiative for Combating the Effects of Economic Slowdown with Special Reference to India”, Volume 3 (Part 2) July – Dec 2010 | Management Vistas | 0974 – 682x | First | 1 |
| 8 | Rural Retailing  Vol 5,2010 | Commerce Today | 0975-7775 | First | 2 |
| 9 | “Influence of Corporate Governance on Market Value: An Empirical Study of Constituent Companies in S&P CNX Nifty Index”, Vol VI, No 1, October 2011 | GNA Journal of Management & Technology | 0974- 5726 | Corresponding | 2 |
| 10 | “Economic Growth and Regional Imbalances in the Era of Economic Liberalization”, Year 43 No. 2, Dec 2011 | *Arthiki* (Hindi) | 0973-3434 | First | 2 |
| 11 | , “Corporate Governance & Financial Performance, A Case Study of Hero MotoCorp Limited.”, Vol 9, Issue No 1, Jun – June 2012 | PCTE Journal of Business Management | 0973-4066 | Corresponding | 1 |
| 12 | “Viewing Micro Insurance as A Tool of Risk Management And Social Protection”, Year 46, Issue 2, Dec 2014, ISSN 0973-3434 | *Arthiki*(Hindi) | 0973-3434 | Corresponding | 1 |
| 13 | “*Bharat Me Gareebi: ChunautiyanEvamSamasyayen (Hindi)*”, Vol. 46, Issue 1 Year 2014 | *Arthiki*(Hindi) | 0973-3434 | Corresponding | 1 |
| 14 | “A Theoretical Model of Inter organizational Relationship in Marketing Channel: A Behavioural Perspective”, Vol VIII, No. 2, Dec 2015 | GNA Journal of Management & Technology | 0974-5726 | First | 1 |
| 15 | “The Importance of Employee Welfare Benefit across Different Groups in Private Sector Banks in India”  Vol. 8, Special Issue 1(6), July 2017 | Indian journal of Commerce and Management Studies | 2249-0310 | Corresponding | 1 |

**Non-ISSN- 07**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S. No.** | **Title of Paper (Vol. Page year)** | **Journal name** | **Whether you are first author** | **No. Co authors** |
| 1 | “Stress Management for Workers and Employees”, Vol XVIII, October 2001 | Contemporary Social Work | Yes | None |
| 2 | “Electricity Rate Making and Irrational Tariffs- Indian Context”, Vol 17, No 31, Dec 2001 | Indian Journal of Public Enterprise | Yes | None |
| 3 | “Role of Commercial Bank in Infrastructure Financing”, Vol 17, No 32, June 2002 | Indian Journal of Public Enterprise | Yes | None |
| 4 | “Economics of Tariff Determination in Electric Power Sector under Independent Regulation”, Vol 2, Issue 2 Feb 2003 | Management Today | Yes | None |
| 5 | “Union Budget – An Open-Heart Surgery”, Vol 1, No 2, April 2003 | Convergence Asia | Yes | 1 |
| 6 | “Rural Electrification with Special Reference to Uttar Pradesh”, Vol 2, No 1, Jan 2005, UPENG 02959/24/1/2004TC | Indian Journal of Applied Economics | Yes | 1 |
| 7 | “Carbon Sequestration – Economic Tool against Environment Pollution”, Vol III, No. 2, January 2010, RNI: UPBIL/2007/23544 | The Journal of Business & Economics Studies | Yes | 1 |

**Conference Proceedings/ Chapter in Book-05**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No.** | **Title of Paper** | **Book name** | **ISBN No.** | **Whether you are first/Corresponding author** | **No. Co authors** |
| 1 | Issue of Excellence in Academic Research | Experience of an Entrepreneur in Academics | 978-81-910-827-0-8 | Corresponding | 1 |
| 2 | Innovative Practices in Private Sector banking Vis –A- Vis Cashless Economy | Cashless Economy – Roadmap from Cash Surplus to Less Cash, Bharti Publication | I978-93-81212-87-5 | Corresponding | 1 |
| 3 | Emerging Trends in Infrastructure Development in India (with special reference to Power Sector) | Infrastructure Development in India | 978-93-80685-55-7 | First | 1 |
| 4 | A Move from Traditional Banking to the Digital World: An Indian Perspective | Driving Growth through Strategic Innovation, Entrepreneurship and Digitization | 978-93-86142-22-1 | First | 1 |
| 5 | Disinvestment in India-Policy and Implementation | Managerial Economics, Sultan Chand & Sons | 81-8054-148-7 | First | N/A |

**Books**

**Independent Authorship -02**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S. No.** | **Title of the Book** | **Name of the publisher** | **ISBN No.** | **Subject book /Reference book** |
| 1 | Changing perspectives in Public enterprise management | New Royal Book Company | 978-93-83138-44-9 | Subject Book |
| 2 | Electricity Rate Making and Tariff Regulation | New Royal Book Company | 81-85936-88-9 | Subject Book |

**Co- Authorship - 29**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S. No.** | **Title of the Book** | **Name of the publisher** | **ISBN No.** | **Subject book /Reference book** |
| 1 | Office Management – Prof. K.L. Maheshwari& Prof. R.K. Maheshwari | New Royal Book Company | 978-93-80685-38-0 | Subject Book |
| 2 | Business Organization - Prof. K.L. Maheshwari, Prof. R.K. Maheshwari& Prof. Ram Milan | New Royal Book Company | 978-93-80685-18-2 | Subject Book |
| 3 | Essentials of Management - Prof. R.K. Maheshwari& Prof. Bimal Jaiswal | New Royal Book Company | 978-93-80685-35-9 | Subject Book |
| 4 | Currency Banking & Foreign Exchange - Prof. R.K. Maheshwari& Dr. Kavita Chaturvedi | New Royal Book Company | 978-93-80685-11-3 | Subject Book |
| 5 | Microeconomics - Prof. K.L. Maheshwari, Prof. R.K. Maheshwari& Dr. Anoop K. Singh | New Royal Book Company | 978-93-83138-16-6 | Subject Book |
| 6 | Company Law & Secretarial Practices - Prof. K.L. Maheshwari& Prof. R.K. Maheshwari | New Royal Book Company | 978-93-83138-83-8 | Subject Book |
| 7 | Public Finance - Prof. K.L. Maheshwari& Prof. R.K. Maheshwari | New Royal Book Company | 978-93-80685-44-1 | Subject Book |
| 8 | Marketing Management- Prof. K.L. Maheshwari, Prof. R.K. Maheshwari& Prof. Ram Milan | New Royal Book Company | 978-93-80685-70-0 | Subject Book |
| 9 | Contemporary Audit – Prof. K.L. Maheshwari, Prof. R.K. Maheshwari | New Royal Book Company | 978-93-80685-82-3 | Subject Book |
| 10 | Macro Economics - Prof. K.L. Maheshwari, Prof. R.K. Maheshwari & Bimal Jaiswal | New Royal Book Company | 978-93-83138-22-7 | Subject Book |
| 11 | Microeconomics (B.A.) - Prof. K.L. Maheshwari, Prof. R.K. Maheshwari | New Royal Book Company | 978-93-83138-05-0 | Subject Book |
| 12 | Macro Economics (B.A.) - Prof. K.L. Maheshwari, Prof. R.K. Maheshwari | New Royal Book Company | 978-93-80685-96-0 | Subject Book |
| 13 | Public Finance & International Trade - Prof. K.L. Maheshwari& Prof. R.K. Maheshwari | New Royal Book Company | 978-93-83138-02-09 | Subject Book |
| 14 | Power Sector Reforms in India - Prof. R.K. Maheshwari& Mr. Amit Bhargava | New Royal Book Company | 81-89267-18-3 | Reference Book |
| 15 | Export Import Procedure & Documentation - Prof. R.K. Maheshwari& Ms. Ekta Rastogi | New Royal Book Company | 978-81-89267-78-0 | Subject Book |
| 16 | Advance Economics Analysis- Prof. K.L. Maheshwari& Prof. R.K. Maheshwari | New Royal Book Company | 978-93-83138-79-1 | Subject Book |
| 17 | *Mudra Banking EvamVinimay (Hindi)- Prof. R.K. Maheshwari& Dr. Madhu Bhatia* | New Royal Book Company | 978-93-80685-63-2 | Subject Book |
| 18 | *Micro Arthashashtra (Hindi) Prof. K.L. Maheshwari, Prof. R.K.Maheshwari,Dr.Madhu Bhatia* | New Royal Book Company | 978-93-83138-78-4 | Subject Book |
| 19 | *VyavasaikSangathan (Hindi) K.L. Maheshwari,R.K. Maheshwari& Dr. Madhu Bhatia* | New Royal Book Company | 978-93-83138-13-5 | Subject Book |
| 20 | *LokVitta Evam Antarrashtriya Vyapar (Hindi) - Prof.* *K.L. Maheshwari,* Prof. *R.K. Maheshwari,* Prof. *R.S. Yadav &Dr. Prashant Pandey* | New Royal Book Company | 978-93-83138-03-06 | Subject Book |
| 21 | *LokVitta (Hindi) -* Prof. *K.L. Maheshwari &* Prof. *R.K. Maheshwari* | New Royal Book Company | 978-93-80685-99-1 | Subject Book |
| 22 | *Vyavasaik Evam Prabanhakiya Arthashastra (Hindi) -* Prof. *K.L. Maheshwari &* Prof. *R.K. Maheshwari* | New Royal Book Company | 978-93-83138-56-2 | Subject Book |
| 23 | Infrastructure Project finance –  *-*Prof.R.K. Maheshwari& Ashish Maheshwari | New Royal Book Company | 81-85936-47-1 | Subject Book |
| 24 | *Rajasva (Hindi)* - Prof. *K.L. Maheshwari &* Prof. *R.K. Maheshwari* | New Royal Book Company | 978-93-80685-58-8 | Subject Book |
| 25 | Business Economics – Prof. R.L. Varshney, Prof. *K.L. Maheshwari &* Prof. *R.K. Maheshwari* | Sultan Chand &Sons | 978-81-8054-738-6 | Subject Book |
| 26 | Indian Economy - Prof. *R.K. Maheshwari, Anjum Abrar, Jai Lakshmi Sharma* | Link Publishers | 978-81-936410-8-8 | Subject Book |
| 27 | Human Behaviour at Work-Prof. R.K.Maheshwari, Dr. Ekta Rastogi, Ms. Jai Lakshmi Sharma | New Royal Book Company | 978-81-936349-1-2 | Subject Book |
| 28 | An Introduction to International Business  Prof. R.K.Maheshwari, Dr. Ekta Rastogi, Ms. Jai Lakshmi Sharma | New Royal Book Company | 978-81-936349-1 | Subject Book |
| 29 | Economics of Public enterprises, Prof R.K. Maheshwari, Ms. Jai Lakshmi Sharma | New Royal Book Company | 978-93-83138-44-9 | Subject Book |

**Major Research Projects**

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No.** | **Title of the Project** | **Funding Agency** | **Amount** |
| 1 | “The Power Sector in India- A Study of UPPCL with Special Emphasis on Consumer Satisfaction” in 2010  Report Submitted & in 2012 Accepted.  Sanctioned vide Letter No – F No-5/576(4)2009(HRP) 7/1/10 for Rs. 754200  Completion certificate given vide letter dated 21/02/2013. | University Grant Commission (UGC) | ₹ 7,54,200 |

**Ph.D. Awarded Under the Supervision of Prof. R.K. Maheshwari -20**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S. No.** | **Title of Ph.D. topic** | **Candidate name** | **Year of Award** | **University** |
| 1 | Designing of a Model of Accounting Information System (AIS) for Economic Decision Making in U.P. Cooperative Federation Ltd. (PCF), Lucknow | Yogendra Pratap Singh | 2003 | Lucknow University |
| 2 | Economics of Tariff Determination in Electric Power Sector Under Independent Regulation | Amit Bhargava | 2004 | Lucknow University |
| 3 | Shopping with Friends and Youth’s Susceptibility of Peer Influence – With Reference to Indian Retail Shopping | Mohit Verma | 2008 | Lucknow University |
| 4 | Mitigating Carbon Emission through Economic Instruments. An Indian Perspective | Ahuti Singh | 2009 | Lucknow University |
| 5 | Adoption of Innovative Banking Practices in Private Sector Banks (With Special Reference to ICICI Bank, HDFC Bank And UTI Bank) | Shabana Haque | 2009 | Lucknow University |
| 6 | *Bharat KeSarvajanikKshetraKeBankoKaArthik Vikas Me Yogdan, Union Bank of India KeSandarbh Mein* (Hindi) | Sadhna Arya | 2010 | Lucknow University |
| 7 | Impact of Foreign Trade Policy on Shipping Scenario in Indian Blue Water (Special Reference to Post Liberalized Era) | Vinod Shankar Pandey | 2010 | Lucknow University |
| 8 | An Analysis of Trade Between Kuwait and India- Problems & Prospects | Yasir Arafat Elahi | 2011 | Lucknow University |
| 9 | Corporate Governance Practices “An Empirical Study of Constituent Companies in S & P CNX Nifty Index” | Rajeev Kumar Maheshwari | 2012 | Lucknow University |
| 10 | A Study of UPPCL with Special Emphasis on consumer Satisfaction | Raza Shabbir | 2012 | CMJ University Shillong |
| 11 | Power Measurement in Retailer Manufacturer Relationship: An Empirical Investigation form Indian Apparel Industry | Sushil Kumar Chaurasia | 2013 | Lucknow University |
| 12 | An Analysis of Services Quality and Service Performance of Indian Retail Banking Industry | Shraddha Pathak | 2013 | Lucknow University |
| 13 | Factor Affecting the Prospects of SME’s: An Empirical Study | Akshat Gupta | 2014 | Lucknow University |
| 14 | A Comparative Study of the Employee Welfare Schemes in Public and Private Sector Banks: An Empirical Analysis | EshaVirangnaChattree | 2016 | Lucknow University |
| 15 | A Study of the Changing Consumer Buying Behaviour in Organized Retailing in Lucknow City | Zubair Ahmad | 2016 | Lucknow University |
| 16 | International Competitiveness of Iron & Steel Products of Indian Small & Medium Enterprises | Deepak Chandwani | 2017 | Lucknow University |
| 17 | An Analytical Study of the Performance of Commercial Banks in India During the Post Banking Reform Period | Richa Banerjee | 2019 | Lucknow University |
| 18 | A Study of Customer Adoption for Online Banking and Mobile Banking in Urban and Rural Areas of Uttar Pradesh | Harshita Gupta | 2021 | Lucknow University |
| 19 | A Comparative Study of Investment Planning in Indian Mutual Fund Industry with Special Reference to Middle Income Group | Kavita Pandey | 2021 | Lucknow University |
| 20 | Consumption pattern of Electricity in Rural and Urban Areas: A Case-study of Sonbhadra and Lucknow District of Uttar Pradesh. | Vandana Kushwaha | 2021 | Lucknow University |

**Seminars/ Conferences**

**International Seminars/ conferences - 13**

|  |  |  |
| --- | --- | --- |
| **S. No.** | **Title of Paper (Date & year)** | **Organized by** |
| 1 | Corporate Social Responsibility: A Comprehensive Form of Corporate Governance  April 25,2009 | Shree Atam Vallabh Jain College, Jalandhar |
| 2 | Digital Oman – Paradigm shift for Business in Oman (presented in Absentia)  May 23-24,2009 | Gazi University, Oman |
| 3 | Inclusive Development in India: Past Experiences, Present Challenges, And Future Projections  December 20-21,2010 | Department of Social Work, Lucknow University |
| 4 | A Model of TQM for Rerolling Steel Industry – Small and Medium Enterprise  October 12-14,2011 | Dr. M.G.R. University, Chennai |
| 5 | Innovation for Bottom of Pyramid Husk Power System; Electrifying Rural India  February 8-9,2013 | V.M. Patel Institute of Management Centre for Management Studies |
| 6 | Impact of Infrastructure on the Indian Economy (with special reference to power Sector)  November 8-9,2014 | 37th All India Accounting Conference & International Seminar on Accounting Education and Research, Organized by University of Lucknow |
| 7 | Power Sector Reforms in India  April 8-9,2017 | Department of Applied Economics, Lucknow University |
| 8 | Impact of Second-generation Reforms in Uttar Pradesh  April 8-9,2017 | Department of Applied Economics, Lucknow University |
| 9 | Performance Evaluation of the Indian Banks; A Comparative Study of SBI & ICICI Bank  January 27-28,2018 | Faculty of Commerce, Lucknow University |
| 10. | Indian Infrastructure and its impact on economic growth  January 27-28,2018 | Faculty of Commerce, Lucknow University |
| 11 | Sustainable Development: Strategies & Emerging Trends  November 16,17,2018 | Netaji Subhash Chandra Bose Govt. Girls PG College, Lucknow |
| 12 | Critical Perspectives of Sustainable Development Practices in Banking Sector in India  November 16,17,2018 | Netaji Subhash Chandra Bose Govt. Girls PG College, Lucknow |
| 13 | Impact of Electrification of Rural Areas on Agro Industrialization, Seminar on Rural Industrialization,  February 7-8 2022 | Department of Applied Economics, University of Lucknow |

**National Seminars/ Conferences – 29**

|  |  |  |
| --- | --- | --- |
| **S. No.** | **Title of Paper (Date & year)** | **Organized by** |
| 1 | Introducing State VAT Where the Shoe is Pinching  April 20,2003 | Department of Commerce, Lucknow University |
| 2 | Growth and Social sector development in the Economy of UP,  October 23-24, 2005 | Sampurnanand Sanskrit University, Varanasi |
| 3 | Industrial Disputes Act-An Overview  December 23,24 ,2005 | Shia PG College, Lucknow |
| 4 | A Comparative Evaluation of Job Satisfaction in Private Sector and Public Sector Bank Employee  February 21-22,2009 | Department of Applied Economics, Lucknow University |
| 5 | Rural Marketing in India with Special Reference to Agricultural Produce in India  April 10,2009 | Vidyant Hindu P.G. College, Lucknow |
| 6 | Emerging Issues and Progressive Trends towards Revival of Economic Meltdown  February 24-25,2010 | Shri Jai Narayan P.G. College, Lucknow |
| 7 | Use of Statistical Techniques in Socio-Economic Research,  May 2,2010 | Swami Shukdevanand (P.G.) College, Shahjahanpur |
| 8 | Experience of an Entrepreneur in Academics  August 13-14,2010 | Dr. MGR (Educational & Research Institute) University |
| 9 | The Advantages and Disadvantages of the Right to Information Act,2005  October 22,23 ,2010 | Shia PG College,Lucknow |
| 10 | Emerging Trends in Infrastructure Development in India with Reference to Power Sector  March 12-13,2011 | Department of Applied Economics, Lucknow University |
| 11 | Creating an Enterprise Knowledge Driven Culture  April22-23,2011 | SAS Group of Institutions |
| 12 | Influence of Corporate Governance on Market Values: An Empirical Study of Constituent Companies in S&P CNX Nifty Index  April 22-23,2011 | SAS Group of Institutions |
| 13 | Challenges of Naxalism in India,  Oct 19-20, 2013 | MGKVP, Varanasi |
| 14 | Issues related to Derivatives in India.  February 28 & March 01,2015 | Institute of Management Sciences, Lucknow University |
| 15 | Challenges of Women Empowerment in India,  July 23-24, 2014 | MGKVP, Varanasi |
| 16 | Emerging Indian Economy and Managerial Challenges  February 28 & March 01,2015 | Institute of Management Sciences, Lucknow University |
| 17 | Issues and Managerial Challenges in Power Sector  February 28 & March 01,2015 | Institute of Management Sciences, Lucknow University |
| 18 | Human Resource Development in India,  March 28-29, 2015 | MGKVP, Varanasi |
| 19 | Sanitation health and Development in India,  Dec 12-13, 2015 | MGKVP, Varanasi |
| 20 | Impact of Globalization on the Indian Stock Market: An Empirical Analysis  November 12-13,2016 | 69th All India Commerce Conference, Organized by University of Lucknow |
| 21 | Increasing Use of IT In Banks and Its Impact on Growth And Development Of The Banking Sector  April 6-7,2017 | Department of Economics, Lucknow University |
| 22 | Pandit Deen Dayal Upadhyaya and economic Equality  January 24-25,2018 | Dr. Shankar Dayal Sharma institute of Democracy, University of Lucknow |
| 23 | Rural Industrialization and Socio-Economic Development of Uttar Pradesh  February 24-25,2018 | Shri Jai Narain PG College,Lucknow |
| 24 | A move from Traditional Banking to the digital World in Indian Perspective  December 1,2018 | SRMSIBS, Lucknow |
| 25 | Challenges of Infrastructure Development in India  January 22-24,2019 | Dr. Shanker Dayal Sharma Institute of Democracy,University of Lucknow |
| 26 | Energy Consumption and Socio-Economic Development in India  February 09-10,2019 | D.D.U. Gorakhpur University,Gorakhpur |
| 27 | Banking Reforms in the Post Millennium Period  March 29-30,2019 | Shri Guru Nanak Girls Degree College,Lucknow |
| 28 | Power Sector Reforms- An Overview  March 29-30,2019 | Shri Guru Nanak Girls Degree College,  Lucknow |
| 29 | Education as a tool for Empowering women in New India, 16th- 17th October, 2019 | Shri Jai Narayan Mishra PG College Lucknow |

**Medals/ Fellowship received from Academic Institutions - 05**

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| **Sl. No.** | **Name of the Institution** | **Name of the Award/ Medal/ Scholarship** |
| 1 | Government of India | National Scholarship (1984-85) |
| 2 | University of Lucknow | Kailash Nath Bhargava, Gold Medal 1986 |
| 3 | University of Lucknow | Dr. O.P. Gupta Gold Medal 1986 |
| 4 | University of Lucknow | Lala Shankar Sahai – HarSahai Gold Medal 1986 |
| 5 | University of Lucknow | J.K. Charitable Trust Gold Medal 1986 |

**Invited Lectures Delivered -62**

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| --- | --- | --- | --- |
| **S.No.** | **Invited Lecture Topic** | **Seminar/ University Details** | **Date of Lecture Delivered** |
|  | Strategy in the Next Era of Banking | Shia PG College, Affiliated to Lucknow University, Lucknow | 25/01/2007 |
|  | Export Documentation | IMS, Shia PG College, Affiliated to Lucknow University, Lucknow | 25/01/2007 |
|  | Dematerialization of Shares | Shia PG College, Affiliated to Lucknow University, Lucknow | 16/03/2007 |
|  | Capital market reforms | Shia PG College, Affiliated to Lucknow University, Lucknow | 23/08/2007 |
|  | Management of Public Enterprises | IMS, Shia PG College, Affiliated to Lucknow University, Lucknow | 01/11/2007 |
|  | Infrastructural Development in India | Shia PG College, Affiliated to Lucknow University, Lucknow | 01/11/2007 |
|  | Listing of securities | Shia PG College, Affiliated to Lucknow University, Lucknow | 22/01/2008 |
|  | Issues in online trading | Institute of Management Sciences, Lucknow University, Lucknow | 18/03/2008 |
|  | Ancillary Services of Commercial Banks | Shia PG College, Affiliated to Lucknow University, Lucknow | 27/08/2008 |
|  | Determination of Electricity Rate | Shia PG College, Affiliated to Lucknow University, Lucknow | 02/02/2009 |
|  | Management of Electricity Distribution | IMS, Shia PG College, Affiliated to Lucknow University, Lucknow | 02/02/2009 |
|  | Issues in online trading | Institute of Management Sciences, Lucknow University, Lucknow | 20/04/2009 |
|  | Stock Exchange Operation | IMS, Shia PG College, Affiliated to Lucknow University, Lucknow | 17/08/2009 |
|  | Importance of Public Utilities | Shia PG College, Affiliated to Lucknow University, Lucknow | 17/08/2009 |
|  | Public Utilities Economics | Institute of Management Sciences, Lucknow University, Lucknow | 09/10/2009 |
|  | Management of MNCs | Shia PG College, Affiliated to Lucknow University, Lucknow | 30/01/2010 |
|  | Merger of Banks | Shia PG College, Affiliated to Lucknow University, Lucknow | 22/03/2010 |
|  | Green Banking | Shia PG College, Affiliated to Lucknow University, Lucknow | 30/08/2010 |
|  | Regulatory Framework of Commercial Banks | Dept. of Economics, MGKVP, Varanasi | 27/10/2010 |
|  | Credit Control by RBI | Institute of Management Sciences, Lucknow University, Lucknow | 01/11/2010 |
|  | Role of Deposit and Insurance Act in Indian Banking System | Dept. of Economics, MGKVP, Varanasi | 18/01/2011 |
|  | Strategy in the Next Era of Banking | Institute of Management Sciences, Lucknow University, Lucknow | 29/07/2011 |
|  | Monetary Policy and Indian Economy | Dept. of Economics, MGKVP, Varanasi | 07/09/2011 |
|  | Stock Market Operations | Institute of Management Sciences, Lucknow University, Lucknow | 01/10/2011 |
|  | Management of Electricity Distribution | Institute of Management Sciences, Lucknow University, Lucknow | 01/10/2011 |
|  | Infrastructural Development and Indian Economy | Modern Girls’ College of Professional Studies, Affiliated to Lucknow University, Lucknow | 18/01/2012 |
|  | New Economic Reforms | Dept. of Economics, MGKVP, Varanasi | 10/02/2012 |
|  | Power Sector Reforms in India | Modern Girls’ College of Professional Studies, Affiliated to Lucknow University, Lucknow | 19/03/2012 |
|  | Stock Exchange Operation | Institute of Management Sciences, Lucknow University, Lucknow | 24/08/2012 |
|  | Infrastructural Development in India | Institute of Management Sciences, Lucknow University, Lucknow | 24/08/2012 |
|  | Management of Public Enterprises | Institute of Management Sciences, Lucknow University, Lucknow | 19/11/2012 |
|  | Management of MNCs | Institute of Management Sciences, Lucknow University, Lucknow | 19/11/2012 |
|  | Remedial Measures through Online Trading in Indian Stock Market | Institute of Management Sciences, Lucknow University, Lucknow | 21/01/2013 |
|  | Role of Infrastructural Development in the Development of Indian Economy | Dept. of Economics, MGKVP, Varanasi | 22/01/2013 |
|  | Pricing of Public Utilities- Principal and Practice | Institute of Management Sciences, Lucknow University, Lucknow | 15/03/2013 |
|  | Current Monetary Policy of RBI | Institute of Management Sciences, Lucknow University, Lucknow | 26/07/2013 |
|  | New Economic Policy: An Overview | Modern Girls’ College of Professional Studies, Affiliated to Lucknow University, Lucknow | 29/07/2013 |
|  | Issues and Challenges in E-Banking System | Shia PG College, Affiliated to Lucknow University, Lucknow | 12/08/2013 |
|  | Digital Payment System | Shia PG College, Affiliated to Lucknow University, Lucknow | 20/09/2013 |
|  | Online Trading and its issues | Modern Girls’ College of Professional Studies, Affiliated to Lucknow University, Lucknow | 25/11/2013 |
|  | Export-Import Procedure and Documentation | Modern Girls’ College of Professional Studies, Affiliated to Lucknow University, Lucknow | 20/01/2014 |
|  | Operational Reforms in Banking Sector During Post Reform Period | Institute of Management Sciences, Lucknow University, Lucknow | 11/02/2014 |
|  | Ancillary Services of Commercial Banks | Dept. of Economics, MGKVP, Varanasi | 07/03/2014 |
|  | Stock Exchange and its working | Modern Girls’ College of Professional Studies, Affiliated to Lucknow University, Lucknow | 23/04/2014 |
|  | Merchant Banking Services | Dept. of Economics, MGKVP, Varanasi | 15/10/2014 |
|  | Changing Phases of Indian Banking Industry | Institute of Management Sciences, Lucknow University, Lucknow | 22/01/2015 |
|  | Importance of Public Utilities | Institute of Management Sciences, Lucknow University, Lucknow | 22/01/2015 |
|  | Changing profile of Navratna and Maharatna of India | Institute of Management Sciences, Lucknow University, Lucknow | 10/02/2015 |
|  | Emerging Market Economy and Managerial Challenges | National Seminar Organized by Institute of Management Sciences, Lucknow University, Lucknow | 03/03/2015 |
|  | Public Utilities Economics | Modern Girls’ College of Professional Studies, Affiliated to Lucknow University, Lucknow | 10/03/2015 |
|  | Rural Distress on Uttar Pradesh | Modern Girls’ College of Professional Studies, Affiliated to Lucknow University, Lucknow | 29/07/2015 |
|  | Profit conditions in Indian Railways | Institute of Management Sciences, Lucknow University, Lucknow | 18/09/2015 |
|  | Price Discriminations by Electricity Department in Uttar Pradesh | Institute of Management Sciences, Lucknow University, Lucknow | 20/11/2015 |
|  | Water Conservation- A Need of the day | Institute of Management Sciences, Lucknow University, Lucknow | 20/01/2016 |
|  | Increasing share of Mutual Funds in Investment Portfolio | Institute of Management Sciences, Lucknow University, Lucknow | 25/04/2016 |
|  | Challenges of Infrastructural Development in Uttar Pradesh | Modern College of Education, Affiliated to Lucknow University, Lucknow | 29/08/2016 |
|  | Private Sector Banks and their working | Institute of Management Sciences, Lucknow University, Lucknow | 05/10/2016 |
|  | India’s Trade Relation with China | Institute of Management Sciences, Lucknow University, Lucknow | 10/01/2017 |
|  | Empowerment of Rural India | Modern College of Education, Affiliated to Lucknow University, Lucknow | 18/01/2017 |
|  | Stock Market Operations | Shri Guru Nanak Girls Degree College, Affiliated to Lucknow University, Lucknow | 17/11/2018 |
|  | Innovative Banking Products | Shri Guru Nanak Girls Degree College, Affiliated to Lucknow University, Lucknow | 30/01/2019 |
|  | Infrastructural Development and Indian Economy | National Seminar Organized by Shri Guru Nanak Girls Degree College, Affiliated to Lucknow University, Lucknow | 30/03/2019 |

**Creation of ICT (E-content) - 20**

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| **S. N.** | **Title of the process/ Material/ MOOC/ eContent** | **Year** | **Web link of process/ Material/ MOOC/ eContent** |
| **1** | Consumer Protection Act 1986 | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=zIPiqsgTWQA4UNiNa8DyBg%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **2** | Public Budget | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=QghiD0unKM86g5ACLFLjbg%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **3** | Principle Maximum Social Advantage | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=kPzYcaUoawkezwNVuYDwOA%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **4** | banking regulation act 1949 An Overview | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=rie%2bKWNRNqOha5lUFqmaog%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **5** | Money Laundering | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=dHsiqkrIACFzQoWTPy%2bXAw%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **6** | Phases and Changes in Indian Banking System | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=2salBbwAgUMnjhB4AK%2fkBg%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **7** | Monetary Policy Instruments and Limitations | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=bBTyzHUhrXzvOtWY0E7pJw%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **8** | Public Finance Public Goods Vs Private Goods | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=HnwhQrAWCTHdM6m9VQ2MtQ%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **9** | Reserve Bank of India RBI | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=iMRBU0gFszzqjKDN72z4xA%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **10** | State Bank of India SBI | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=1oSgZ7uZZ6E%2bsMe0QhtOag%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **11** | Banking Regulatory Environment RBI Act 1934 Chapter I-III | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=xcdk6lsXMZRCf0%2b01Xuolw%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **12** | Banking Regulatory Environment RBI Act 1934 Chapter IV V | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=vRrGffuQ9ehRLmczAHZRrA%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **13** | Paper Money | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=xWX9P6ZdkgLN9N%2fbzZ%2f9sg%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **14** | Classification of Money | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=XckFePW%2bNtxQb7a3IkAqGg%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **15** | Main provisions of banking regulation act 1949 | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=KuZS0zz%2b4KjL5dNuwNhBdg%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **16** | Basel Norms | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=zLZTKzn3uY5GidSDQztI6Q%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **17** | Negotiable Instruments Updated | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=xVu5t7HqAzxB6N39O3ZG5A%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **18** | e Banking | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=NRVCVrjVBwkyoAhM%2fBgJJA%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **19** | Regional Rural Banks | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=uRgPVFwdyPJRu0EH7uvDhQ%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |
| **20** | Pareto Optimality or Efficiency Theory | **2020** | **https://heecontent.upsdc.gov.in/ViewPdf.aspx?Type=7e%2fM9rItOkCOUbJtRLe5RSqgrdf25ntCRRn99FGDnR4%3d&Content\_ID=LtEXb6rQPMf6q0JzvJZFiA%3d%3d&Flag=N8On8ic7axf2tid%2bb00NJBEyq0Zz4SKSDPXbLN4b1YU%3d** |

**(Prof. Rajiv Kumar Maheshwari)**