



# GURU NANAK COLLEGE

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## 1. Description

The institution and research committee plays a vital role in the production of high quality scholarly and professional documents such as books and papers in National / international conference proceedings. A book / chapter often allow the faculty members more scope and creativity as well as to bring together ideas and theories and to present them in original ways. The research ecosystem and constant encouragements help the faculty to get indulged in research by publishing books and chapters in edited volumes / books and to get their papers published in National / international conference proceedings. Thus it adds credibility to research work and creates a self-identity in terms of profession.



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## 2. List of Chapters in Edited Books

3.3.3 Number of books and chapters in edited volumes/books published and papers published in national/international conference proceedings per teacher during year

Sl. No.	Name of the teacher	Title of the paper	Title of the book published: Name of the author/s :Title of the proceedings of the conference	Name of the Publisher	National / International	ISBN/ ISSN number of the proceeding	Year of Publication
1	Mrs. Usha Goyal & Dr. Seema Rani	Future Structure of Banking Sector in India	Bharat at 75 Multiple Dimensions to empower India for Better Tomorrow	Bharti Publication	National	978-93-91681-37-1	2021
2	Mrs. Galaxy Gupta	Challenges in the Implementation of NEP 2020 in Schools and Higher Education	National Education Policy : The New Era of Teacher Education	Twentyfirst Century Publications Patiala	National	978-93-94017-31-3	2021
3	Dr.khushnasib Gurbakhshish kaur	Shiri guru Tegh Bhadur ji's Bani-Philosophy and its Significance in Modern Education System	Shiri guru Tegh Bhadur ji's Bani-Philosophy and its Significance in Modern Education System	National Press Associates. New Delhi		978-93-90863-39-6	December, 2021
4		Punjabi sabhiyachaar:rupaantarantaran di disha.	Punjabi sabhiyachaar:rupaantarantaran di disha.	Saptrishi Publication. chd		978-93-93212-35-1	2021



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5	Dr. Payal Singla	Calculus-I	Calculus-I	Pasrichaa Publication	National	978-93-90703-01-2	2021
6	Manpreet Kaur	Covid-19 : How Long it will effect the Indian Industry and Employment?	Pandemic Effect: Micro Analysis of Selected Sectors	National Press Associates	National	978-93-90863-28-0	2021
7		Balance of Payment	International Economics	Krishana Kanta Handiqui State Open University	International	978-93-91026-31-8	Jul-21
8		Principles of Macroeconomics	Principles of Macroeconomics	Kalyani Publication	National	978-93-5540-018-5	2021
9	Mr. Prince Singla	The Impact of Behavioural Finance on Stock Market	Bharat at 75 Multiple Dimensions to empower India for Better Tommorrow	Bharti Publication	National	978-93-91681-37-1	2021
10	Mr. Ashish Baghla	Aatmanirbhar Bharat (Self Reliant India) at the time of Bharat @75: The Roadmap.	Bharat at 75 Multiple Dimensions to empower India for Better Tommorrow	Bharti Publication	National	978-93-91681-37-1	2021



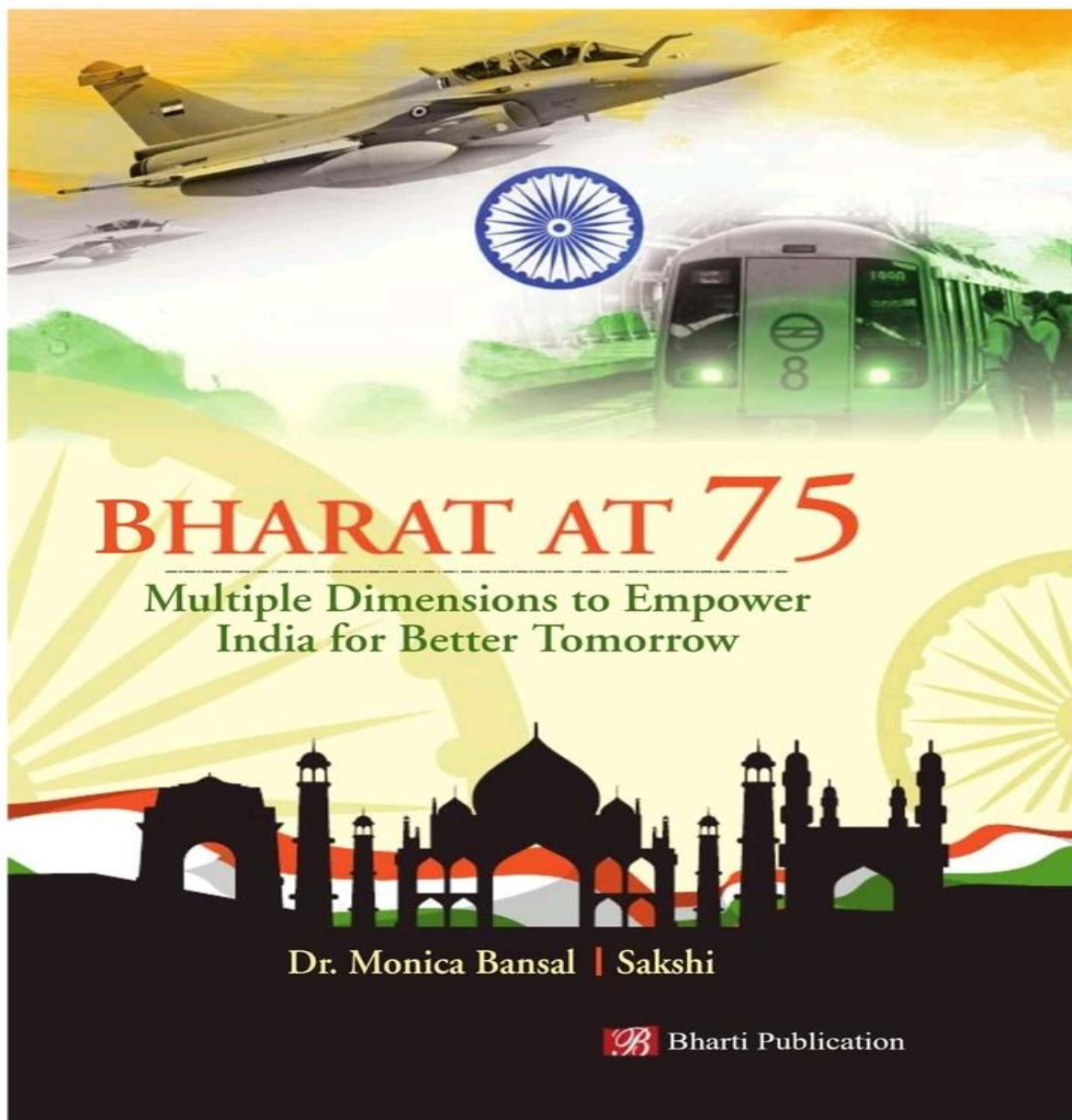
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## 3. Proofs of Books and Chapters in Edited Volumes by the Faculty

- Mrs. Usha Goyal







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## CHAPTER

# 13

### *Future Structure of Banking Sector in India*

Usha Goyal\* & Dr. Seema Rani\*\*

#### ABSTRACT

The banking sector is gearing up to look beyond the pandemic to harness growth potentiality. The nuance of challenges is continuing the journey of bank reformer is now compounded with unprecedented Covid induced changes. Despite navigating through the large-scale disruptions since the onset of the pandemic, banks are able to shape up well at a pace better than earlier. The recent Financial Stability Report of the RBI – July 2021 highlighted that banks have relatively improved by March 2021. The Ratio of Non-Performing Assets of banks has gone down to 7.48 percent, the Capital Adequacy Ratio increased to 16 percent, and the Provisions Coverage Ratio (PCR) has gone up close to 70 percent. These improved performance parameters need to be sustained in the years to come using the pathway of policy reforms. The Reserve Bank of India has been proactive in guiding the banks by aligning the regulations and readjusting its lens, enabling banks to support the faster revival of the economy. The government, the majority owner of Public Sector Banks too, is calibrating bank reforms, balancing its intent and socio-economic needs. In order to work out future strategies, this paper will recapitulate some notable policy changes, particularly initiated in the last 2-3 years that tend to shape the future of the banking system in India.

**Keywords:** Banking, Digital, Automation, Strategies, RBI

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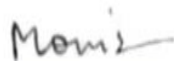
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**Future Structure of Banking Sector in India**

AUTHORED BY:

**Usha Goyal, Associate Professor, Department of Commerce, Guru Nanak College,  
Killainwali, Sri Muktsar Sahib, Punjab**

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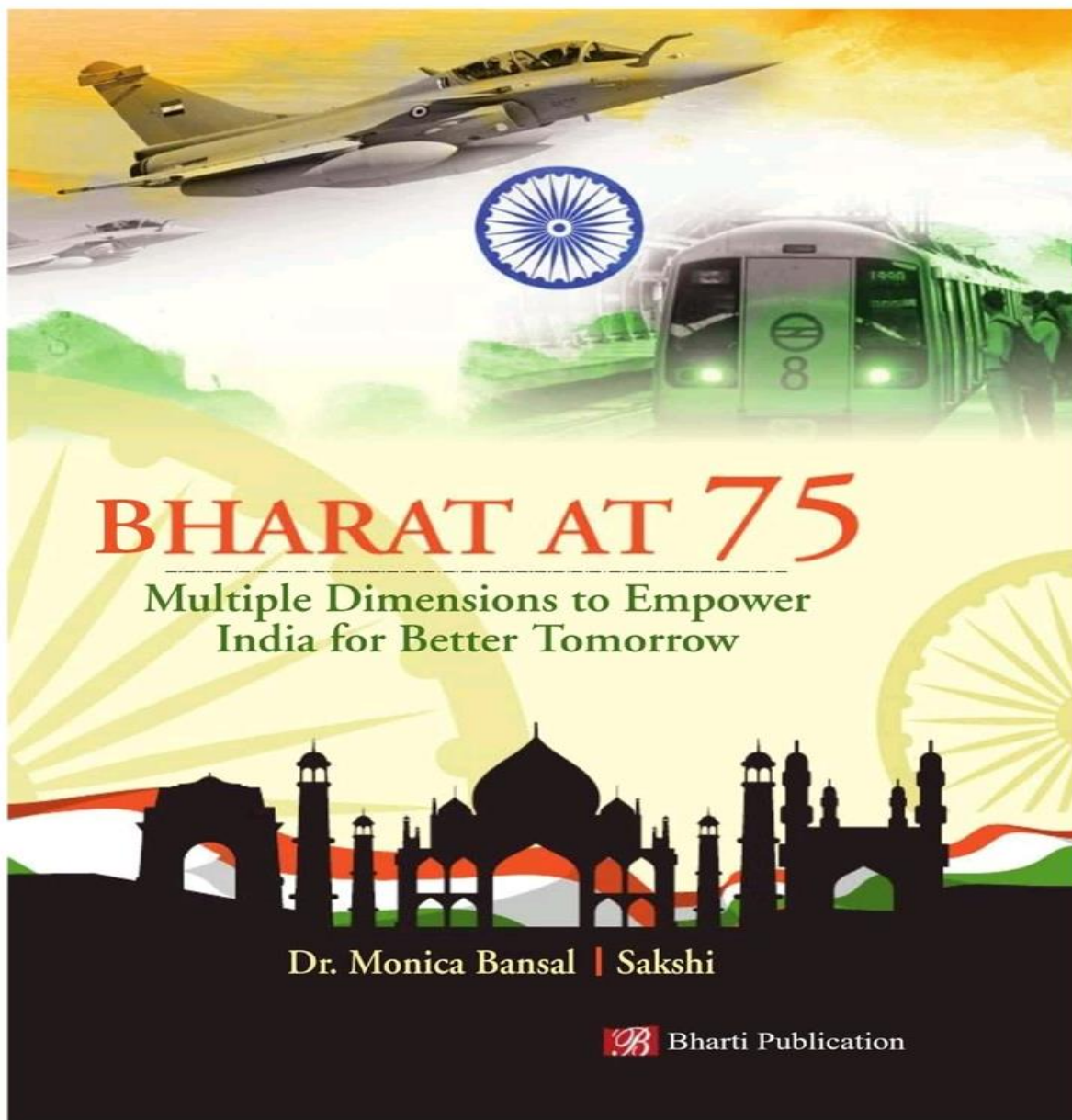


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- Mrs. Galaxy Gupta



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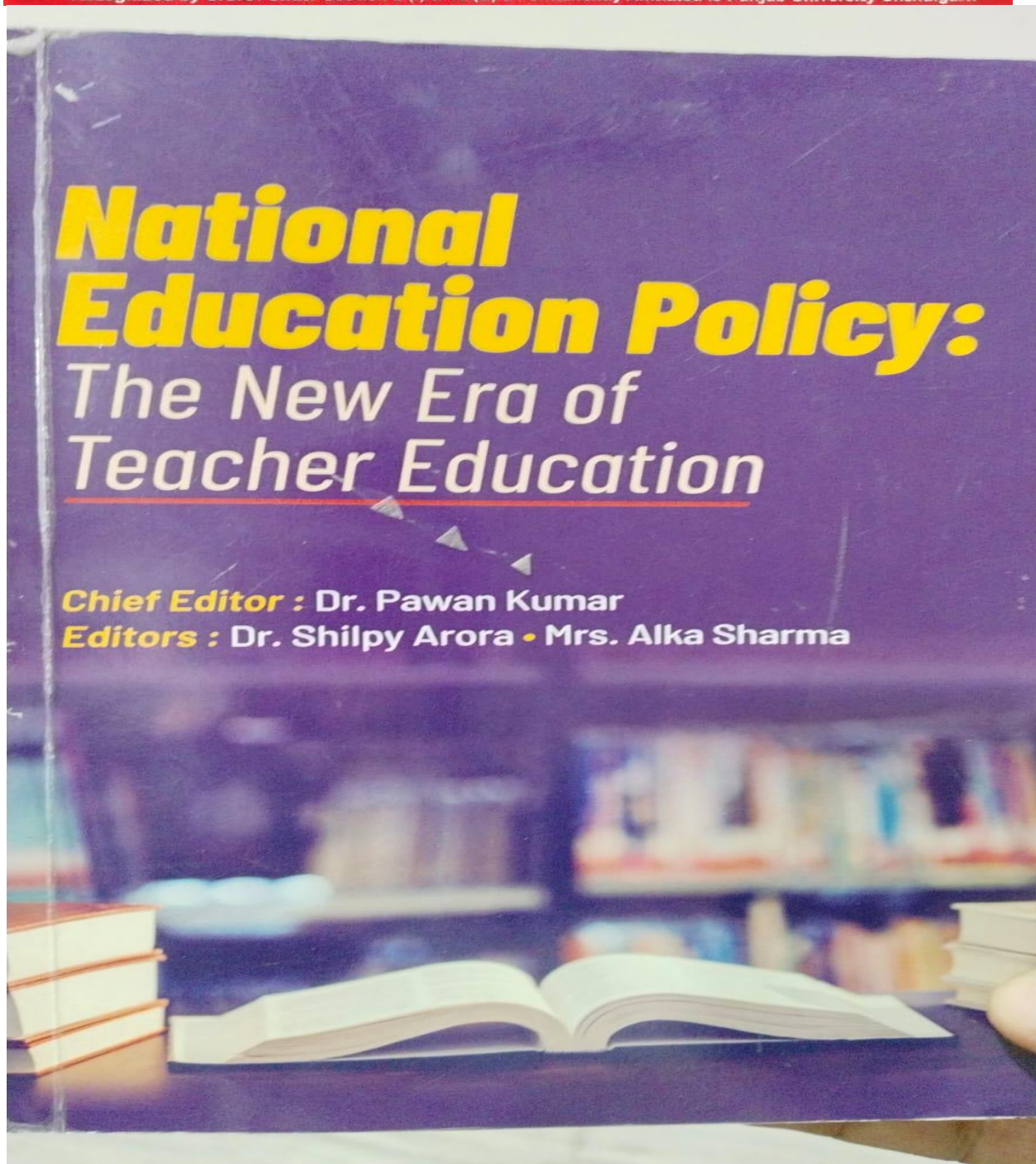
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## **National Education Policy:** *The New Era of Teacher Education*

**Chief Editor :** Dr. Pawan Kumar

**Editors :** Dr. Shilpy Arora • Mrs. Alka Sharma







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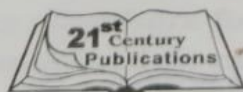
## NATIONAL EDUCATION POLICY : THE NEW ERA OF TEACHER EDUCATION

*Chief Editor*

**Dr. Pawan Kumar**

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## CHALLENGES IN THE IMPLEMENTATION OF NEP 2020 IN SCHOOLS AND HIGHER EDUCATION

Galaxy Gupta\*

*The current administration opted to restructure the Indian education industry by establishing a comprehensive National Education Policy 2020, which was approved by the Union Cabinet of India on July 29, 2020 and describes the goal of India's new education system. The strategy is a comprehensive framework for primary and secondary education, as well as higher education and vocational training in both rural and urban India. Major adjustments in the Teacher Education situation are recommended by the policy. By 2030, it seeks to transform India's educational system: Teachers will need to be trained in both subject and pedagogy, and teacher education will increasingly shift to interdisciplinary colleges and universities by 2030. They hope to host excellent education departments that provide B. Ed., M. Ed., and PhD degrees in education. The policy aspires to guarantee that all children are taught by enthusiastic, motivated, highly qualified, professionally educated, and well-equipped teachers at all levels of schooling. Finally, as per the NEP, strict action will be taken against inferior stand-alone Teacher Education institutions operating in the country, including their closure if necessary. In the context of teacher education, there is a strange mix of possibilities and obstacles. The purpose of this paper is to examine National Education Policy 2020 in terms of paradigm shifts in terms of Teacher Education Opportunities and Challenges, as well as their implementation.*

**Keywords:** *New Education Policy (NEP), NEP2020, Challenges of NEP, Opportunities of NEP, Implementation Challenges.*

### Introduction

The National Policy on Education was created to improve the

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## About the Chief Editor



Dr. Pawan Kumar, Principal, A.S. College of Education, Kalal-Majra, Khanna has a 22 years of teaching experience, out of which 5 years is an administrative experience.

He had attended various national and international conferences, seminars and workshops and presented a number of papers at various forums.

He is member of faculty of Education, added member of Faculty of Education, Board of Studies (Education), Member of Academic Council at Panjab University, Chandigarh.

He has been supervising research work for M.Ed., M.Phil. and Ph.D. in Education.

The Area of his excellence are Research in Education, Educational Psychology and Mathematics.

He is working as the Principal of the college from 15th April, 2021 to till date.

## About the Editors



Dr. Shilpy Arora is working as Assistant Professor in A.S. College of Education, Kalal-Majra, Khanna. She has twelve years of teaching experience. She has published various articles in journals & books and presented various papers in state as well as national seminars. She has been Organising Secretary of Seminars and F.D.P. She has life membership of All India Association for Educational Research (AIAER). Her area of interest includes Philosophy, Sociology, Social Studies and Gender Issues.



Mrs. Alka Sharma is working as Assistant Professor in A.S. College of Education, Kalal-Majra, Khanna. She has six years of teaching experience. She has published various papers in national and international seminars. She has attended F.D.P. program and workshop on teaching of science by NCERT. Her area of interest are Educational Psychology, Science and Mathematics.

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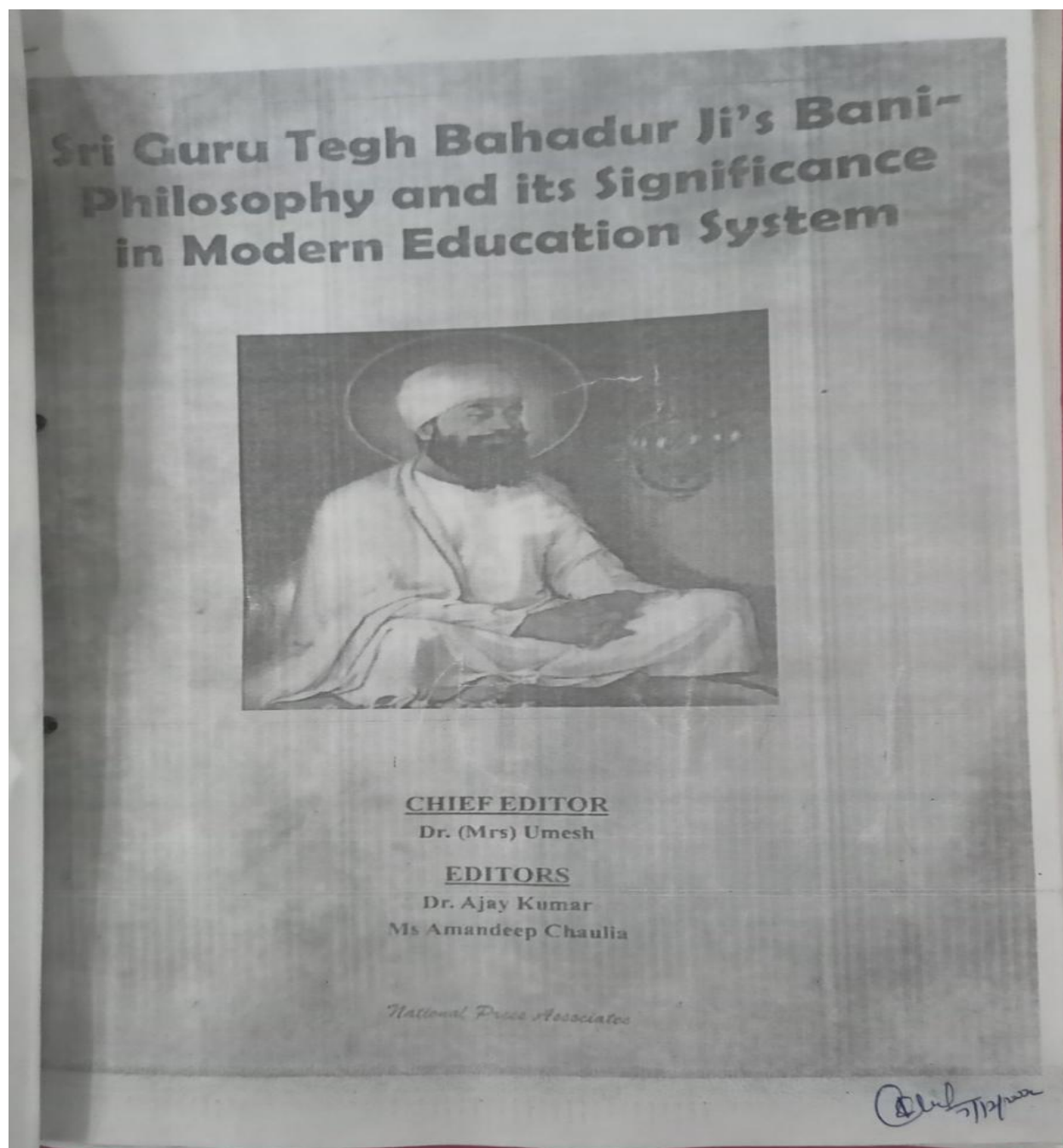


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- Dr.khushnasib Gurbakhshish kaur







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*Sri Guru Tegh Bahadur Ji's Bani- Philosophy and Its Significance in Modern Education System*

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*Ms Amandeep Chaulia*

*Assistant Professor, L. L. R. M. College of Education, Dhudike, Moga*

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*(Signature)*



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Sri Guru Tegh Bahadur Ji's Bani

Philosophy and its Significance in Modern Education System

## ਗੁਰੂ ਤੇਗ ਬਹਾਦਰ ਜੀ ਦੀ ਬਾਣੀ ਦਾ ਮੂਲ ਸੰਦੇਸ਼ (ਆਧੁਨਿਕ ਸਿੱਖਿਆ ਦੇ ਸੰਦਰਭ ਵਿਚ)

ਪ੍ਰਮੁੱਖ ਪ੍ਰੋਫੈਸਰ (ਪੰਜਾਬੀ), ਮੋਖੀ ਪੰਜਾਬੀ ਵਿਭਾਗ, ਗੁਰੂ ਨਾਨਕ ਕਾਲਜ ਕਿਲਿਆਂਵਾਲੀ,

ਅਸਿਮਟੋਟ ਪ੍ਰੋਫੈਸਰ (ਪੰਜਾਬੀ), ਮੋਖੀ ਪੰਜਾਬੀ ਵਿਭਾਗ, ਗੁਰੂ ਨਾਨਕ ਕਾਲਜ ਕਿਲਿਆਂਵਾਲੀ,  
ਜਿਲ੍ਹਾ ਸ੍ਰੀ ਮੁਕਤਸਰ ਸਾਹਿਬ ।

ਗੁਰੂ ਤੇਗ ਬਹਾਦਰ ਜੀ ਦੀਆਂ ਸਿੱਖਿਆਵਾਂ ਨੂੰ ਅਜੋਕੇ ਸਮੇਂ ਵਿੱਚ ਆਪਣੀ ਸਿਮਰਤੀ ਵਿੱਚ ਲਿਆਉਣਾ ਤੇ ਉਨ੍ਹਾਂ ਨੂੰ ਫਲਦਾਇਕ ਕਰਨਾ, ਉਹਨਾਂ ਦੀ ਸਮਾਜ ਪ੍ਰਤੀ ਦੇਣ ਨੂੰ ਪੂਰੇ ਭਾਰਤਵਰਸ ਦੇ ਉਨ੍ਹਾਂ ਵਰ੍ਹਿਆਂ ਨੂੰ, ਉਸ ਸੰਸਕ੍ਰਿਤੀ ਨੂੰ, ਉਨ੍ਹਾਂ ਸਾਹਿਤਕ ਤੇ ਸਭਿਆਚਾਰਕ ਹਾਲਤਾਂ ਨੂੰ ਮੁੜ ਜਿਹਨ ਵਿਚ ਵਸਾਉਣਾ ਜਿਸ ਦੇ ਕਾਰਨ ਉਨ੍ਹਾਂ ਦੀ ਅਵੱਤੀ ਦੇਣ ਇਕ ਨਾਗਰਿਕ ਬਣਨ ਵਿਚ ਸਹਾਈ ਹੋਈ ਹੈ । ਉਨ੍ਹਾਂ ਦੇ ਸਿਧਾਂਤਾਂ ਨੇ ਸਾਨੂੰ ਮਜਬੂਤੀ ਨਾਲ ਦ੍ਰਿੜ ਕਰਵਾਇਆ ਕਿ ਅਸੀਂ ਆਪ ਹੀ ਕਾਇਨਾਤ ਵਿਚ ਵੱਸ ਰਿਹਾ ਹੈ :

ਕਾਹੇ ਰੇ ਬਨ ਬੋਜਨ ਜਾਈ

ਸਰਬ ਨਿਵਾਸੀ ਸਦਾ ਅਲੋਪਾ

ਤੋਹੀ ਸੰਗ ਸਮਾਈ । ।

ਗੁਰੂ ਜੀ ਦੀ ਬਾਣੀ ਮੇਰੇ ਮਾਇਆ ਦੀ ਨੀਂਦ ਵਿਚ ਸੁੱਤੇ ਮਨਾਂ ਨੂੰ ਜਗਾ ਕੇ ਉਚਤਮ ਅਧਿਆਤਮਕ ਜੀਵਨ ਜਿਉਣ ਦੀ ਆਤਮ ਬਲ ਪ੍ਰਦਾਨ ਕਰਦੀ ਹੈ । ਉਨ੍ਹਾਂ ਦੀਆਂ ਸਿੱਖਿਆਵਾਂ ਤੇ ਸੰਦੇਸ਼ ਸਮੁੱਚੇ ਸਮਾਜ ਲਈ ਚਾਨਣ ਮੁਨਾਰਾ ਸਨ । ਉਨ੍ਹਾਂ ਨੇ ਆਪਣੀ ਜ਼ਮੀਰ ਦੀ ਆਵਾਜ਼ ਅਨੁਸਾਰ ਧਰਮ ਅਪਨਾਉਣ ਦੀ ਆਜ਼ਾਦੀ ਦੇ ਲਈ ਆਪਣੀ ਸਹਾਦਤ ਤੇ ਸੰਸਾਰ ਨੂੰ ਇਕ ਨਵਾਂ ਰਾਹ ਦਿਖਾਇਆ । ਧਰਮ ਰੱਖਿਅਕ ਤੇ ਉਪਕਾਰੀ ਸੁਹੀਦ ਗੁਰੂ ਜੀ ਨੇ ਆਪਣੀ ਅਵੱਤੀ ਸੁਹੀਦੀ ਦੁਆਰਾ ਸਿੱਖੀ ਨੂੰ ਸੁਰਜੀਤ ਕੀਤਾ ਹੈ ਤੇ ਸਿੱਖਾਂ ਨੂੰ ਨਵਾਂ ਜੀਵਨਦਾਨ ਪ੍ਰਦਾਨ ਕੀਤਾ । ਗੁਰੂ ਤੇਗ ਬਹਾਦਰ ਜੀ ਦੀ ਸਹਾਦਤ ਦੀ ਯਾਤਰਾ ਹਿੰਦੋਸਤਾਨ ਹੀ ਨਹੀਂ ਬਲਕਿ ਪੂਰੀ ਦੁਨੀਆਂ ਦੇ ਸਾਹਮਣੇ ਧਰਮ ਵਿਰਧਤਾ, ਅਹਿੰਸਾ, ਜੁਲਮ ਦੇ ਵਿਰੁੱਧ ਡੱਟਣ ਦਾ ਇਕ ਨਵਾਂ ਸੰਕਲਪ ਪੈਦਾ ਕਰਦੀ ਹੈ ਤੇ ਇਸ ਲਾਸ਼ਨੀ ਸਹਾਦਤ ਨੂੰ ਪੂਰਾ ਵਿਸ਼ਵ ਹੀ ਸਵੀਕਾਰ ਨਹੀਂ ਕਰਦਾ ਬਲਕਿ ਆਪਣੇ ਜੀਵਨ ਦੇ ਆਦਰਸ਼ ਵਜੋਂ ਵੀ ਸਵੀਕਾਰ ਕਰਦਾ ਹੈ, ਉਨ੍ਹਾਂ ਦੀ ਸਹਾਦਤ ਪੂਰੇ ਭਾਰਤ ਵਰਸ ਵਿੱਚ ਇਕ ਨਵਾਂ ਰੂਪ ਉਪਜਦੀ ਹੈ ।

ਜੇ ਅਸੀਂ ਉਨ੍ਹਾਂ ਦੇ ਜੀਵਨ ਬਾਰੇ ਦੇਖੀਏ ਤਾਂ ਭਾਈ ਸੰਤੋਖ ਸਿੰਘ ਨੇ ਸੂਰਜ ਪ੍ਰਤਾਪ ਗ੍ਰੰਥ ਰਾਹੀਂ ਦੱਸਿਆ ਹੈ ਕਿ ਦਰਸਨ, ਸੰਗੀਤ ਤੇ ਸੁਸਤਰ ਦੀ ਵਿਦਿਆ ਉਨ੍ਹਾਂ ਨੇ ਆਪਣੀ ਜਵਾਨੀ ਵੇਲੇ ਪ੍ਰਾਪਤ ਕੀਤੀ । ਗੁਰੂ ਤੇਗ ਬਹਾਦਰ ਜੀ ਦਾ ਜਨਮ ਭਾਰਤ ਨੂੰ ਇਕ ਨਵਾਂ ਸਾਹਸ ਤੇ ਹਿੰਮਤ ਦੇਣ ਵਾਲਾ ਹੈ । ਗੁਰੂ ਜੀ ਸੂਰਬੀਰ ਤੇ ਤੇਗ ਦੇ ਧਨੀ ਹੋਣ ਕਰਕੇ ਉਨ੍ਹਾਂ ਦਾ ਨਾਮ ਤੇਗ ਬਹਾਦਰ ਰੱਖ ਦਿੱਤਾ ਗਿਆ । ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ ਵਿਚ ਆਪ ਜੀ ਦੇ 57 ਸਲੋਕ ਅਤੇ 59 ਸ਼ਬਦ ਦਰਜ ਹਨ ਜੋ ਕਿ ਗੁਰੂ ਜੀ ਨੇ 16 ਰਾਗਾਂ ਵਿਚ ਰਚੇ ਹਨ । ਗੁਰੂ ਗੋਬਿੰਦ ਸਿੰਘ ਜੀ ਨੇ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ ਦੀ ਯਾਰ ਸਪਾਦਨਾ ਕਰਦੇ ਹੋਏ 1705 ਵਿਚ ਸ਼ਾਮਿਲ ਕੀਤੇ ਸਨ । ਆਪ ਜੀ ਦੀ ਬਾਣੀ ਮੂਲ ਰੂਪ ਵਿਚ ਵੈਰਾਗ ਤੇ ਭੈਣੀ ਭਾਵਨਾ ਵਾਲੀ ਹੈ । ਉਨ੍ਹਾਂ ਨੇ ਆਪਣੀ ਬਾਣੀ ਵਿਚ ਸੰਸਾਰ ਦੀ ਨਾਸਮਾਨਤਾ ਨੂੰ ਬਾਰ-ਬਾਰ ਸਪਸ਼ਟ ਕਰਕੇ ਇਸ ਪ੍ਰਤੀ ਵੈਰਾਗ ਦੀ ਜਿਸ ਭਾਵਨਾ ਨੂੰ ਪ੍ਰਸਾਰਿਆ, ਉਸ ਪਿਛੇ ਅਨਿਆਈ ਪ੍ਰਤੀ ਅਸਵੀਕਾਰਤਾ ਦਾ ਸੰਕਲਪ ਕੰਮ ਕਰ ਰਿਹਾ ਸੀ । ਇਹ ਅਸਵੀਕਾਰਤਾ ਗੁਰੂ ਜੀ ਦੇ ਨਿੱਜੀ ਕਾਰਨ ਕਰਕੇ ਨਹੀਂ, ਸਗੋਂ ਭਾਰਤ ਵਾਸੀਆਂ ਦੀ ਸਮੁੱਚੀ ਸਿੱਖ ਨੂੰ ਹਰਨ ਕਰਕੇ ਸੀ ।

(E.W. 11/1/20)



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## ਸਭਿਆਚਾਰ ਤੇ ਪੰਜਾਬੀ ਸਭਿਆਚਾਰ (ਪੰਜਾਬੀ ਲੋਕ-ਜੀਵਨ ਦੇ ਸੰਦਰਭ ਵਿੱਚ)

ਡਾ. ਖੁਸ਼ਨਸੀਬ ਗੁਰਬਖਸ਼ੀਸ ਕੌਰ

ਸਭਿਆਚਾਰ ਆਪਣੇ ਆਪ ਵਿੱਚ ਇੱਕ ਬਹੁਤ ਵੱਡਾ ਸੰਕਲਪ ਹੈ। ਇਸ ਨੂੰ ਹੁਣ ਤੱਕ ਬਹੁਤ ਸਾਰੇ ਵਿਦਵਾਨਾਂ, ਲੋਕਧਾਰਾ ਸ਼ਾਸਤਰੀਆਂ ਨੇ ਵੱਖ-ਵੱਖ ਰੂਪ ਵਿੱਚ ਪਰਿਭਾਸ਼ਤ ਕੀਤਾ ਹੈ। ਸਭਿਆਚਾਰ ਸ਼ਬਦ ਸਭਿਆ-ਆਚਾਰ ਦੇ ਸ਼ਬਦਾਂ ਦੇ ਮੇਲ ਤੋਂ ਬਣਿਆ ਹੈ। ਅੰਗਰੇਜ਼ੀ ਵਿੱਚ ਇਸ ਨੂੰ ਕਲਚਰ ਦਾ ਨਾਂ ਦਿੱਤਾ ਜਾਂਦਾ ਹੈ। ਕਲਚਰ ਮਨੁੱਖ ਦੀ ਮਿਹਨਤ ਅਤੇ ਕਿਰਤ ਦਾ ਪ੍ਰਤੀਕ ਹੈ। ਸਭਿਆਚਾਰ ਅਤੇ ਮਨੁੱਖ ਦਾ ਆਪਸੀ ਬਹੁਤ ਗਹਿਰਾ ਸੰਬੰਧ ਹੈ। ਜਿੱਥੇ ਕਿਤੇ ਵੀ ਕੋਈ ਮਨੁੱਖ ਰਹਿੰਦਾ ਹੈ ਉਥੇ ਕੋਈ ਨਾ ਕੋਈ ਸਭਿਆਚਾਰ ਪੈਦਾ ਹੋਇਆ ਹੈ। ਸਭਿਆਚਾਰ ਤੋਂ ਬਿਨਾਂ ਮਨੁੱਖ ਦੀ ਹੋਂਦ ਨਿਰਾਰਥਕ ਹੈ। ਹਰ ਖਿੱਤੇ ਦਾ ਆਪਣਾ ਸਭਿਆਚਾਰ ਹੁੰਦਾ ਹੈ ਤੇ ਸਭਿਆਚਾਰ ਦੇ ਨਾਲ-ਨਾਲ ਹੀ ਸੋਧਾਰਾ ਦੀ ਸਿਰਜਣਾ ਦਾ ਵਿਕਾਸ ਹੁੰਦਾ ਹੈ। ਸਭਿਆਚਾਰ ਸਰਵ ਵਿਆਪਕ ਵਰਤਾਰਾ ਹੈ। ਸਭਿਆਚਾਰ ਦੀ ਵਿਆਪਕਤਾ ਬਾਰੇ ਗੁਰਬਖਸ਼ ਸਿੰਘ ਫਰੈਂਕ ਦਾ ਕਹਿਣਾ ਹੈ, "ਅਸਲ ਵਿੱਚ ਕੋਈ ਵੀ ਕੋਮ ਜਾਂ ਕੋਈ ਜਨ-ਸਮੂਹ ਜਿਹੜਾ ਸਮਾਜ ਦੇ ਨਾਂ ਨਾਲ ਜਾਣਿਆ ਜਾਂਦਾ ਹੈ, ਸਭਿਆਚਾਰ ਤੋਂ ਸੱਖਣਾ ਨਹੀਂ ਹੁੰਦਾ ਭਾਵੇਂ ਉਹ ਵਿਕਾਸ ਦੇ ਕਿਸੇ ਵੀ ਪੜਾਅ ਉੱਤੇ ਕਿਉਂ ਨਾ ਹੋਵੇ।" ਜੇਕਰ ਇਸ ਦੀ ਸਿਰਜਣਾ ਬਾਰੇ ਗੱਲ ਕਰੀਏ ਤਾਂ ਇਸ ਦਾ ਸਮਾਜਦਾਰਾ ਸਾਲ ਪਹਿਲਾਂ ਮੰਨ ਸਕਦੇ ਹਾਂ। ਓਮ ਪ੍ਰਕਾਸ਼ ਗਾਸੋਂ ਇਸ ਦੇ ਆਰੰਭ ਬਾਰੇ ਕਹਿੰਦਾ ਹੈ ਕਿ, "ਅਹਿਲ ਪੱਥਰਾਂ ਅਤੇ ਪਹਾੜਾਂ ਵਿੱਚ ਵੱਸਦਿਆਂ ਆਦਮ ਮਨੁੱਖ ਨੇ ਨਦੀ ਦੀ ਧਾਰਾ ਨੂੰ ਤੋਂਕਿਆ, ਧਾਰਾ ਦੀ ਤੋਰ, ਧਾਰਾ ਦੀ ਰਵਾਨਗੀ ਤੋਂ ਪ੍ਰੇਰਿਤ ਹੋ ਕੇ ਧਾਰਾ ਦੇ ਮੁੱਢ ਤੱਕ ਪੁੱਜਣ ਦੇ ਮਨੁੱਖੀ ਅਹਿਸਾਸ ਨੇ ਮਨੁੱਖ ਅੰਦਰ ਤੜਪ, ਕਲਪਨਾ, ਚਿੰਤਨ ਅਤੇ ਜਾਗ੍ਰਿਤੀ ਦੇ ਚਾਨਣ ਦਾ ਨਿੱਕਾ ਜਿਹਾ ਦੀਵਾ ਬਾਲਿਆ ਹੋਵੇਗਾ। ਆਪਣੇ ਅਹਿਸਾਸ ਦੀ ਇਸ ਨਿੱਕੀ ਜਿਹੀ ਜੋਤ ਦੇ ਚਾਨਣ ਨੂੰ ਝੱਖੜਾਂ, ਤੂਫਾਨਾਂ, ਹਵਾ, ਮੀਂਹ, ਰੁੱਤ ਅਤੇ ਮਾਰੂ ਥਾਂ ਤੋਂ ਬਚਾਉਣ ਲਈ ਮਰਦ ਅਤੇ ਔਰਤ ਦੇ ਹੱਥ ਮਿਲੇ ਹੋਣਗੇ। ਸਹਿਯੋਗ ਦੀ ਇਹ ਸਿਰਜਣਾ ਹੀ ਮੁਢਲੇ ਸਭਿਆਚਾਰ ਦੀ ਉਤਪਤੀ ਦਾ ਮੂਲ ਬਣੀ ਹੋਵੇਗੀ।" ਮਨੁੱਖੀ ਜੀਵਨ ਦੀਆਂ ਇਨ੍ਹਾਂ ਘਟਨਾਵਾਂ ਤੋਂ ਹੀ ਸਭਿਆਚਾਰ ਦੀ ਹੋਂਦ ਸੰਭਵ ਮੰਨ ਸਕਦੇ ਹਾਂ ਪਰ ਇਹ ਗੱਲ ਵੀ ਮੰਨਣੀ ਲਾਜ਼ਮੀ ਹੈ ਕਿ ਸਭਿਆਚਾਰ ਕਿਸੇ ਇੱਕ ਮਨੁੱਖ ਦੀ ਨਹੀਂ ਸਗੋਂ ਸਾਰੇ ਲੋਕਾਂ ਦੀ ਸਾਂਝ ਤੇ ਭਾਈਵਾਲੀ ਦਾ ਨਤੀਜਾ ਹੈ। ਇਹ ਇੱਕ ਦਮ ਆਪਣੇ ਮੌਜੂਦਾ

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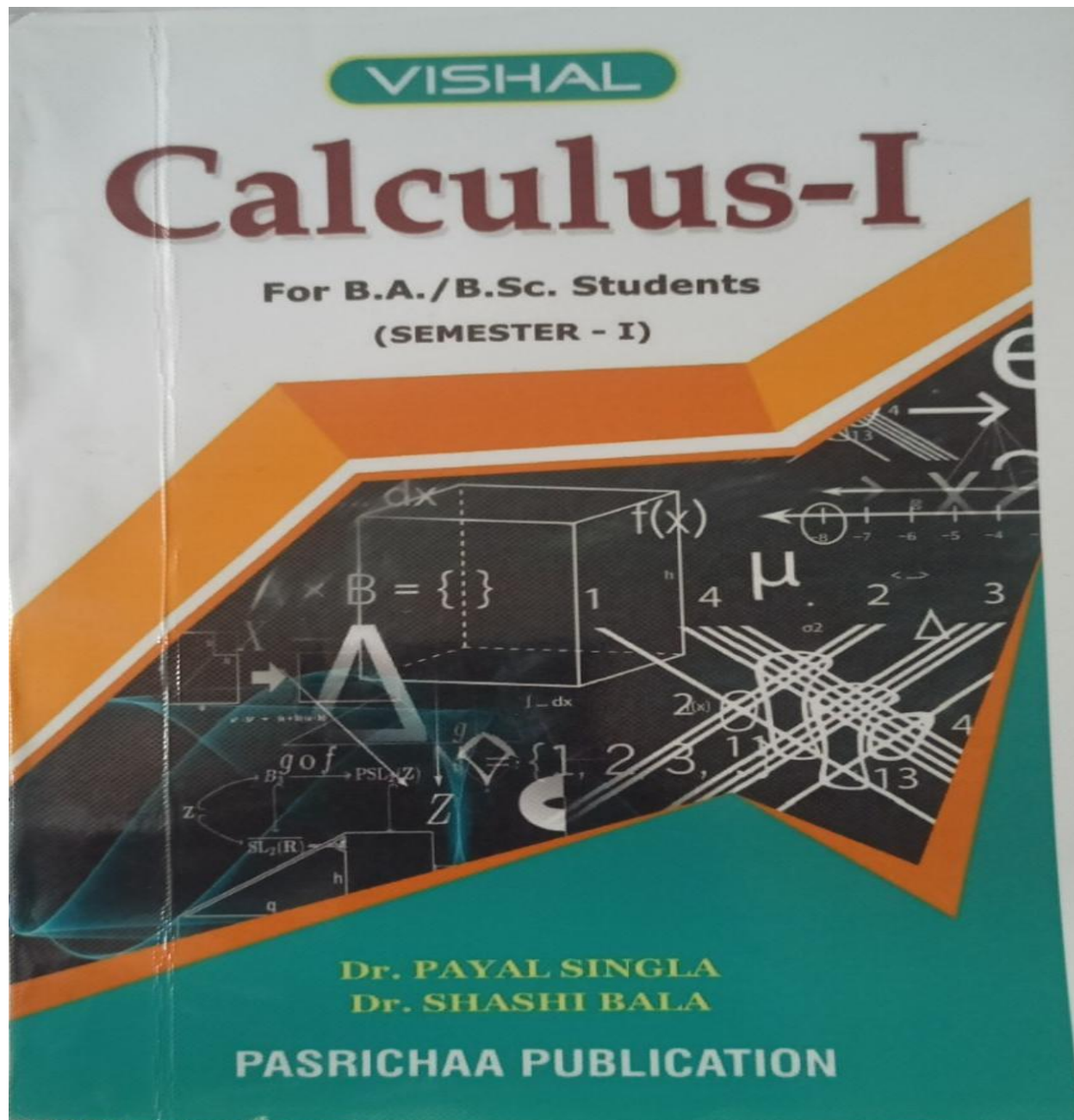


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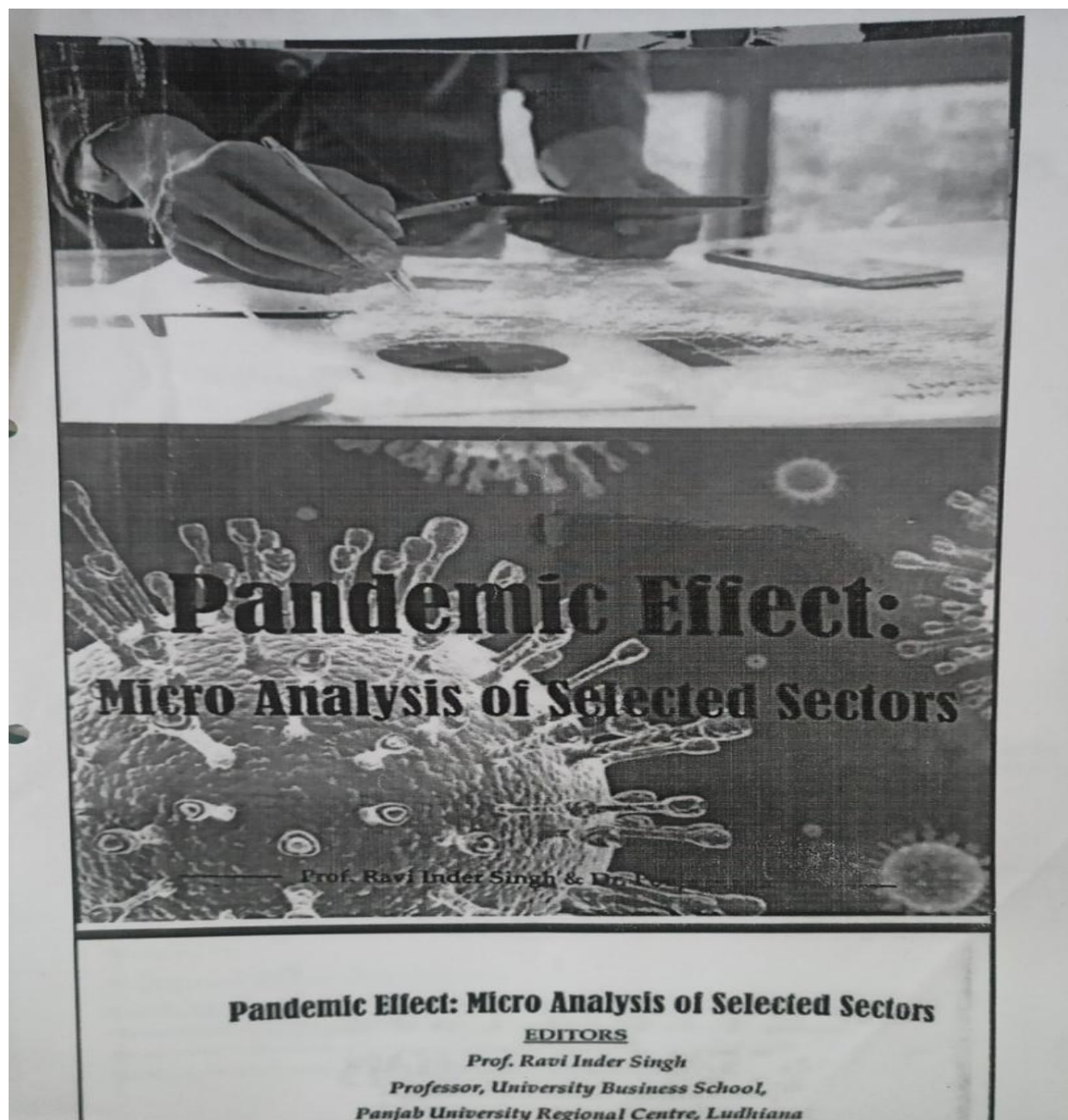


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*Pandemic Effect: Micro Analysis of Selected Sectors*

## COVID-19: HOW LONG IT WILL AFFECT THE INDIAN INDUSTRY AND EMPLOYMENT?

Manpreet Kaur

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### ABSTRACT

A new infectious disease which earlier reported in Wuhan, China in December 2019, commonly known as COVID-19 shocked the countries all over the world. The director general of WHO Dr. Tedros Adhanom Ghebreyesus declared (March 11, 2020) COVID-19 as pandemic pointing out the number of deaths increased 13-fold in two weeks. The COVID-19 is significantly affecting the economic, political, social and environmental conditions of 210 countries and territories around the world. The World Economy is struggling with another recession as the COVID-19 pandemic which suspended the operations of the business sectors all over the world. In India the business sectors are dealing with supply shock which will cause production slowdown. Due to US-China trade war there was already a downward trend in manufacturing, automotive and pharmaceutical industries in India. India as an agrarian economy providing 60 percent of employment will be seriously impacted in coming months. If lockdown in India is further increased then definitely it will deteriorate the economy many times. Global GDP could shrink by 0.9 per cent in 2020 instead of growing a projected 2.5 percent due to pandemic of COVID-19. The economic damage caused by the COVID-19 pandemic is largely driven by a fall in demand. According to SBI's Ecwrap, there is likely to be a 1.7 per cent impact on real GDP in Financial year 2021 due to the lockdown, which has brought at least 70 per cent of the economy to a standstill. Economic research by S&P Global expects global growth at 0.4 per cent in 2020, dragged down by contraction in major regions such as the US (-1.3 per cent), Eurozone (-2 per cent) and Japan (-1.2 per cent). It however, expects India (3.5 per cent GDP growth) and China (2.9 per cent) to stay afloat in 2020. So, now one question is in ever mind is how long it will last and how much it will impact on the economy?

**Keywords:** COVID-19, Impact, Manufacturing, Automotive, Pharmaceutical and Job loss.

### INTRODUCTION

On 11 March, 2020 the World Health Organisation (WHO) declared COVID-19 as pandemic. Severe Acute Respiratory Syndrome Coronavirus-2 (name announced by International Committee on Taxonomy of Viruses-ICTV) is the causative agent of COVID-19. The WHO announced the disease as COVID-19 on February 11, 2020. The international accepted definition of a pandemic as it appears in the dictionary of Epidemiology is the straight forward and well known "an epidemic occurring world-wide or over a variety of wide area, crossing international boundaries and usually affecting a large number of people" (Harris, 2000). "A pandemic is the world wide spread of new disease" (World Health Organisation).





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## International Economics

SEMESTER - III

## ECONOMICS

BLOCK 2



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## UNIT 11: BALANCE OF PAYMENTS

### UNIT STRUCTURE

- 11.1 Learning Objectives
- 11.2 Introduction
- 11.3 Balance of Payment
  - 11.3.1 Meaning and Definition
  - 11.3.2 Difference between BOP and BOT
  - 11.3.3 Components
- 11.4 Equilibrium and Disequilibrium in BOP
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  - 11.4.2 Equilibrium in BOP
- 11.5 Process of Adjustment
  - 11.5.1 Fixed Exchange Rate
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- 11.6 A Critical Review of the Monetary Approach to the theory of BOP
- 11.7 Let Us Sum Up
- 11.8 Further Readings
- 11.9 Answers to Check Your Progress
- 11.10 Model Questions

### 11.1 LEARNING OBJECTIVES

After going through this unit, you will be able to:

- discuss the Balance of Payment account of the country
- differentiate between the current account and capital account of the country
- explain how equilibrium and disequilibrium occurs in a country
- describe the concepts of fixed and flexible exchange rate.
- critically examine monetary approach to Balance of Payment.

### 11.2 INTRODUCTION

In this unit we will discuss the concepts of Balance of Payment. Balance of Payment generally takes into account all the monetary

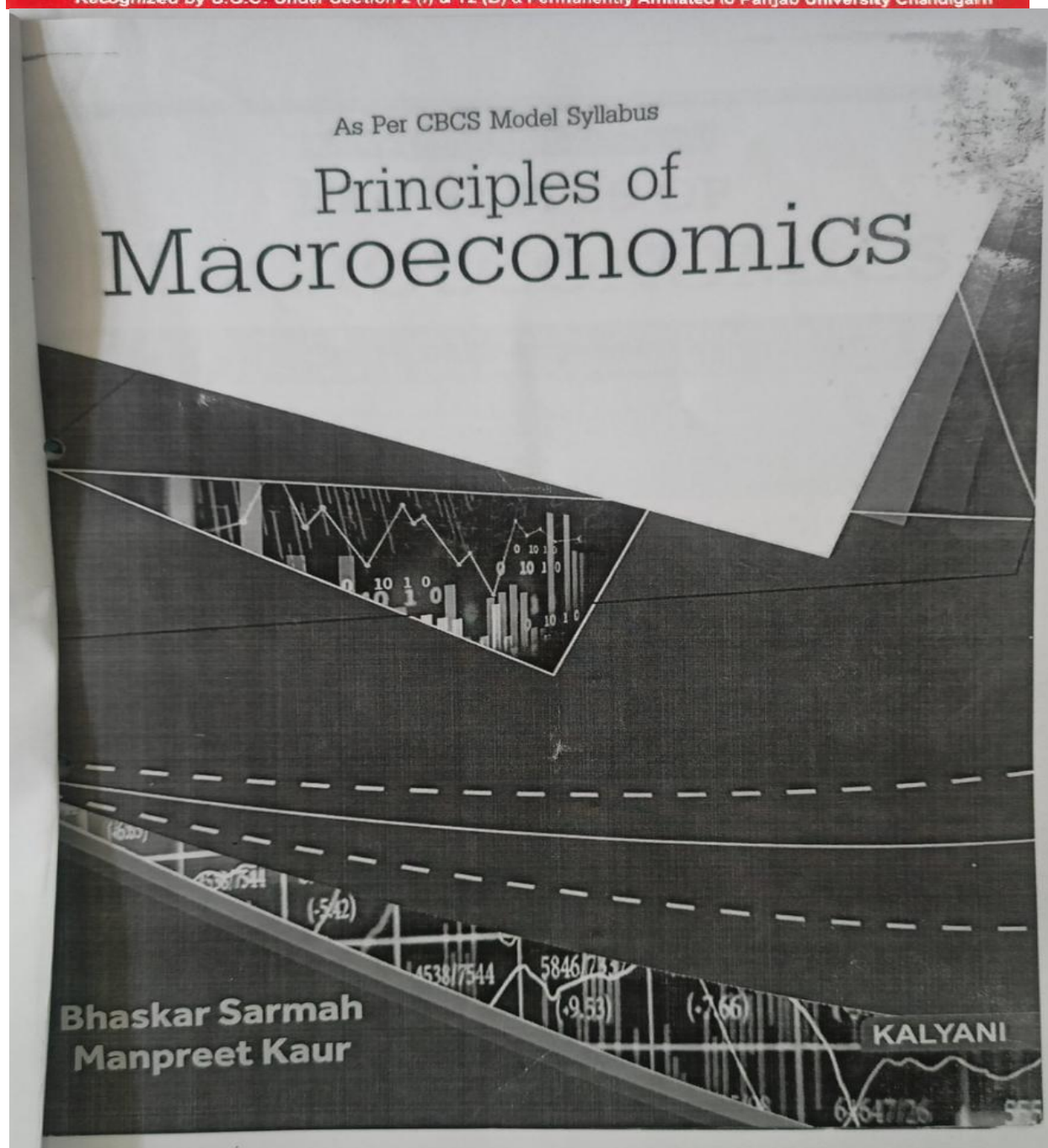




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*As Per CBCS Model Syllabus*

## PRINCIPLES OF MACROECONOMICS

*(For B.A. Undergraduate 3<sup>rd</sup> and 4<sup>th</sup> Semester Students of Gauhati University  
and all other Indian Universities)*

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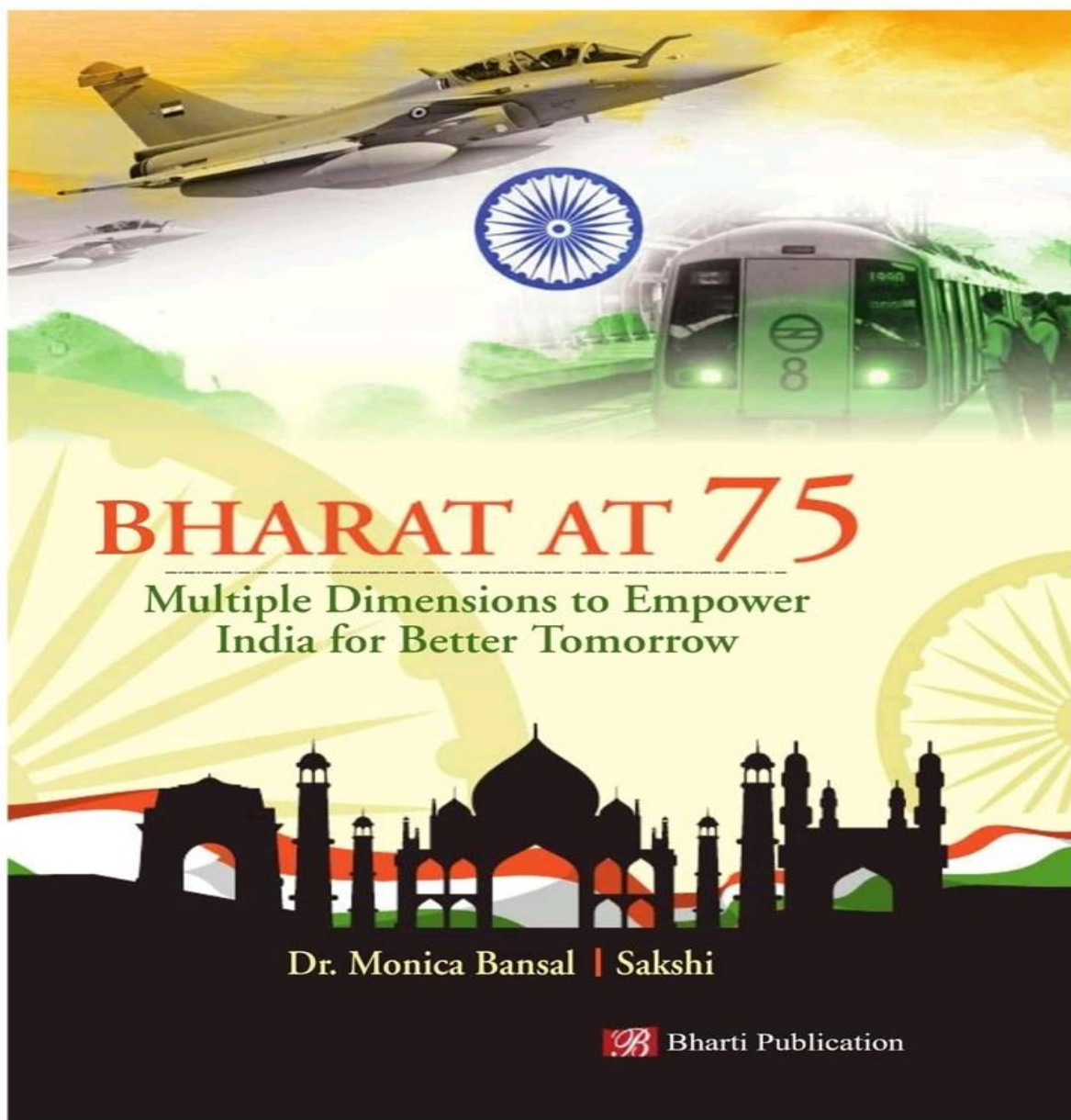


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## CHAPTER

# 20

### *The Impact of Behavioural Finance on Stock Markets*

Prince Singla\*

#### ABSTRACT

*Behavioural finance is part of finance that seeks understand and explain the systematic financial market implications of psychological decision processes. It utilizes knowledge of cognitive psychology, social sciences and anthropology to explain irrational investor behavioural that is not being captured by the traditional rational based models. Behavioural finance is the study of the influence of psychology on the behaviour of financial practitioners and the subsequent effect on markets. Behavioural finance is of interest because it helps to explain why and how markets might be inefficient. Behavioural finance is a new field in economics that has recently become a subject of significant interest to investors. Behavioural finance is a relatively new field that seeks to combine behavioural and cognitive psychological theory with conventional economics and finance to provide explanations for why people make irrational financial decisions. According to conventional financial theory, the world and its participants are, for the most part, rational "wealth maximizes". However, there are many instances where emotion and psychology influence our decisions, causing us to behave in unpredictable or irrational ways. This paper provides a general discussion of behavioural finance.*

**Keywords:** Behavioural finance, Capital market, Classical finance, Rational behaviour,, Market efficiency, Investment decision, Psychological factors.

#### 1. INTRODUCTION

Behavioural finance studies the psychology of financial decision-making. Most people know that emotions affect investment decisions. People in the industry commonly talk about the role greed and fear play in driving stock markets. Behavioural finance extends this analysis to the role

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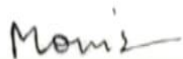
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**The Impact of Behavioural Finance on Stock Markets**

AUTHORED BY:

**Prince Singla, Assistant Professor, Department of Business Management and  
Commerce, Guru Nanak College, Killianwali, Punjab**

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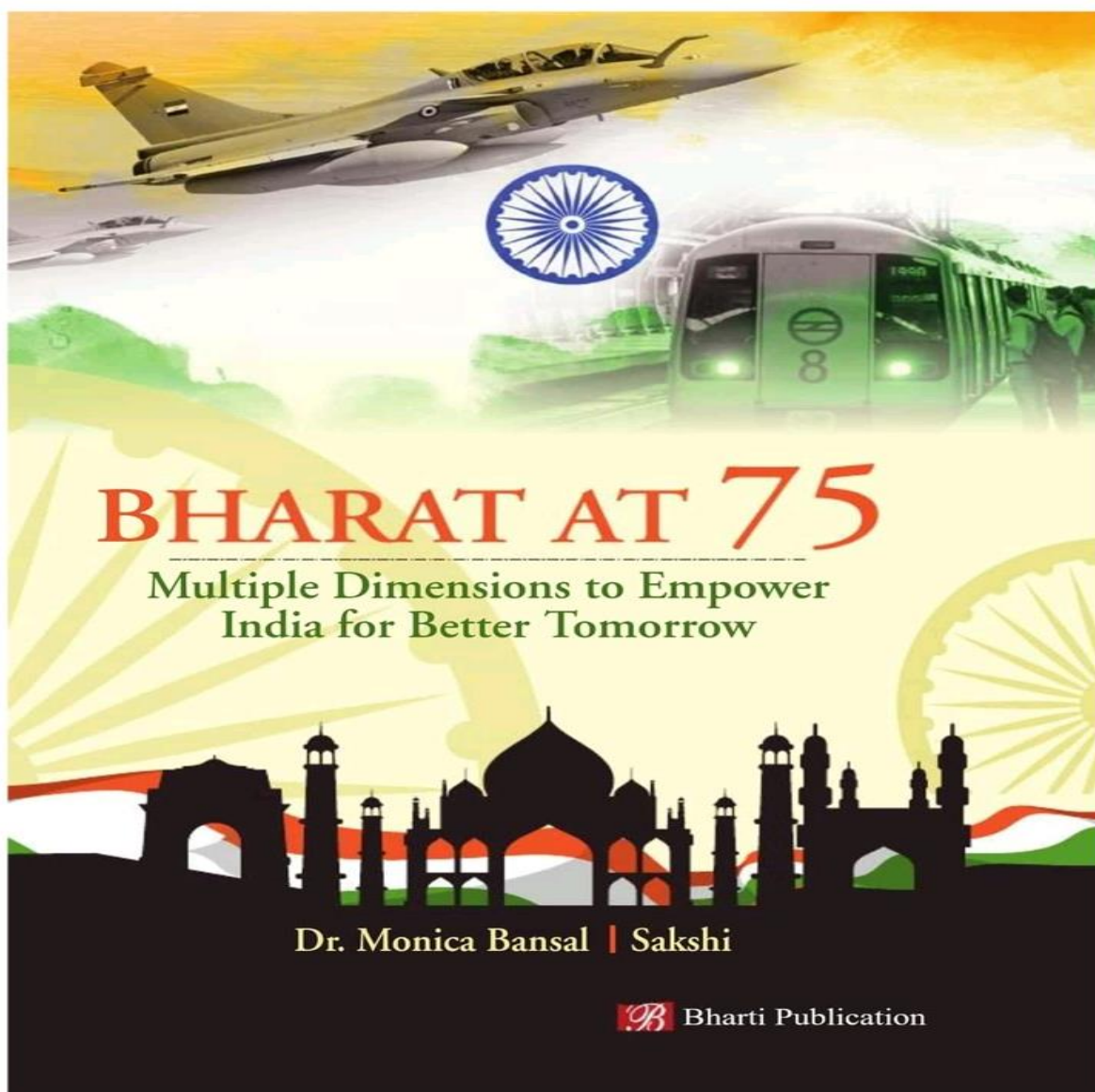


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## CHAPTER

# 18

### ***Aatmanirbhar Bharat (Self-Reliant India) at the Time of Bharat@75: The Roadmap***

Ashish Baghla\*

#### ABSTRACT

Indian Economy is a diverse economy when it comes to its characteristics in terms of demographics, cultural values, scale of economic operations, infrastructure, agriculture, markets, education, healthcare system and technological environment etc. Indian economy is itself an example of a balance between traditional and modern values where we are still practicing Yoga, Ayurveda etc. and at the same time we are marching towards technically competent economy in space sciences, medical sciences etc. The concept of New India was given in August 2017 by PM Modi while looking at 75 years of India's Independence completing on 15th August, 2022. This paper tries to evaluate the recent policy measures adopted by Government of India in order to transform our nation into New India while exploring the implications of the campaign "Self-Reliant India (Aatmanirbhar Bharat)". Two major products which are being imported by India are gold and crude oil. Now the fact is India has to do it faster to shift on electric vehicles to reduce the consumption of petrol, diesel etc. and at the same time India can focus on exploration of minerals in its geographical regions where mining opportunities could be there. It is hard to say that India will become fully independent because that scenario is rare to see in all over the world from political cooperation point of view as well but we can say that with extensive Research and Development in near future, our Indian Economy could be self-reliant in terms of technology, agriculture, construction, medicines etc.

**Keywords:** Indian Economy, New India, Aatmanirbhar Bharat etc.

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4	Sh.Amit Behal	Asc.Prof. Pol.Sci	AEPB4586B	M.A (Gold Medlist) .NET	9357321784	amitbehalancs@gmail.com	24Y, 5M.	UG	22Y7M	22/11/1999	-do-	Misc. A-2/2052 dt 17/04/2000	22/11/1999	Pol. Sci.
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8	Mrs. Galaxy Gupta	Asstt. Prof. English	BKRPJ7467D	M.A. B.Ed. UGC NET	9814641949	gupta.galaxy@gmail.com	5Y, 6M	UG	5Y	20/07/2017	-do-	Misc/A-4/4520 dt. 8/12/2017	20/7/2017	Eng.
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12	Ms. Gurbinder Kaur	Asstt. Prof. Computer Application	DNUPK1433G	MCA NET	9417568530	gurbinderkaur1961@gmail.com	4Y.	UG/PG	4Y7M	19/12/2017	-do-	Misc/A-4/8751 dt 27/08/2018	01/09/2018	Computer Appl.
13	Mr. Prince Singla	Asstt. Prof. Commerce	I2NPS5820Q	M.Com, NET	9068360034	princesingla864@gmail.com	3Y, 5M.	UG/PG	3Y6M	15/01/2019	-do-	Misc/A-4/19164 dt 12/12/2019	02/12/2020	Commerce.
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