

# Khalsa College for Women, Amritsar

## Criterion: 3.1

**3.1.1** Grants received from Government and Non-Governmental Agencies for Research Projects, Endowments in the institution during the last five years (INR in Lakhs)

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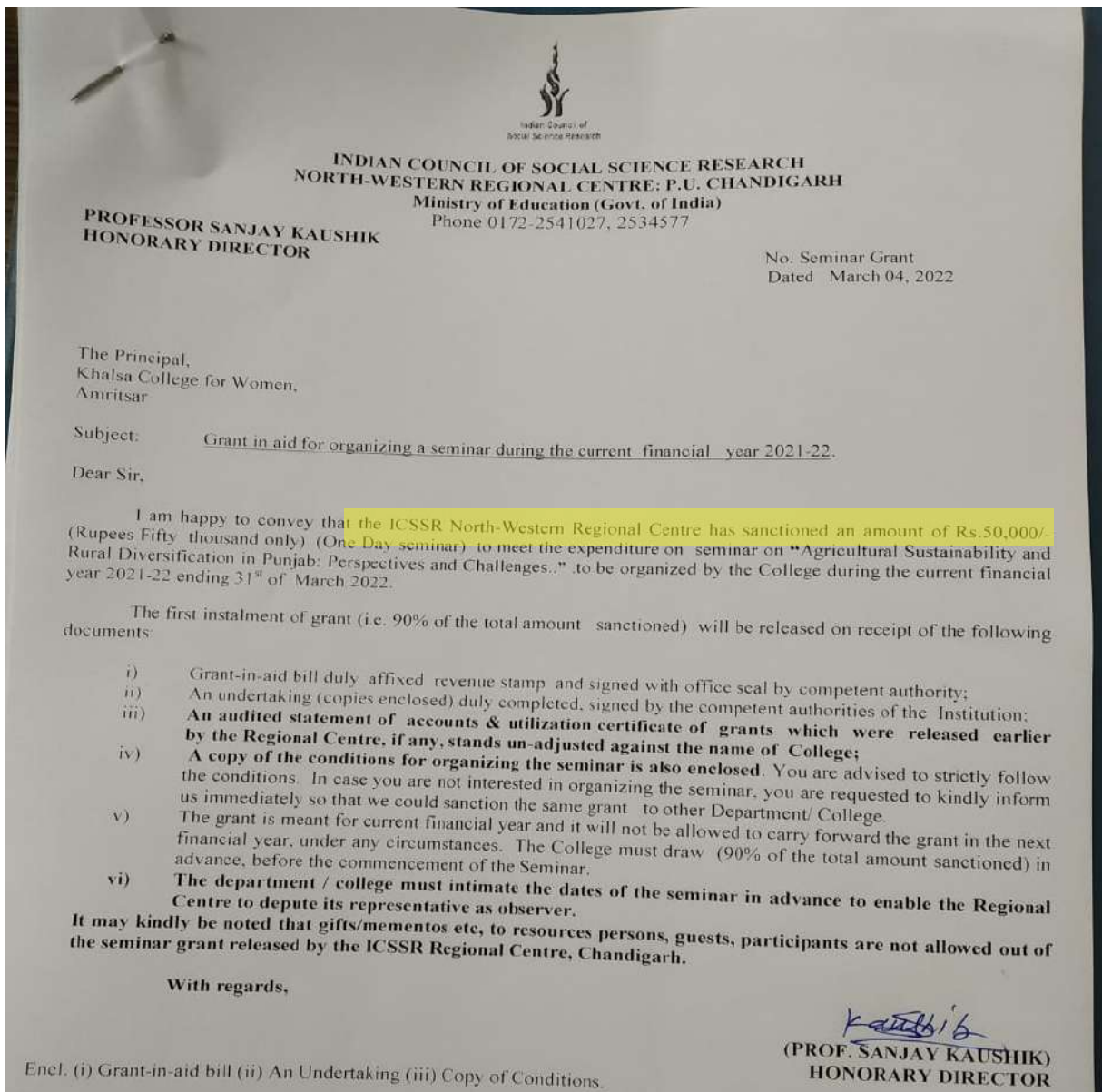
S.No.	Title	Year of Award	Page No.
1.	ICSSR Sponsored One Day National Seminar on Agricultural Sustainability and Rural Diversification in Punjab: Perspectives and Challenges on March 31, 2022	2022	1-4
2.	Lok Manch Punjab Sponsored One Day National Seminar on Punjabi Language and Literature: Status and Crisis on March 29, 2022	2022	5-10
3.	ICSSR Sponsored Two Days International Seminar on Technological Innovations in Banking and Financial Sector - A Road Map to Society on March 14-15, 2022	2021	11-19
4.	ICSSR Sponsored Two Days National Seminar on Rural Diversification in Punjab: Perspectives and Challenges on Feb 18-19, 2022	2021	20-24
5.	Nadar Foundation Non Profit Organization Sponsored Minor Research Project on Investigation of Financial Literacy among Women awarded on June 18, 2021	2021	25-27
6.	ICSSR Sponsored Major Research Project on Portrayal of Women in Advertisements: A Socio Cultural Approach awarded on March 11, 2019	2019	28
7.	ICSSR Sponsored Two Days National Seminar on The Making of Digital India on Aug 29-30, 2018	2018	29-32
8.	Punjab State Council for Science and Technology Sponsored National Science Day-2018 on April 18, 2018	2018	33-34

**2021-22**

**ICSSR Sponsored One Day National Seminar on Agricultural Sustainability and Rural Diversification in Punjab: Perspectives and Challenges on March 31, 2022**

**Name of Funding Agency: ICSSR North Western Regional Centre**

**Date of Award: March 4, 2022**





**KHALSA COLLEGE FOR WOMEN, AMRITSAR**

Department of Economics

Organizes

ICSSR SPONSORED NATIONAL SEMINAR

on

**Agricultural Sustainability and Rural  
Diversification in Punjab: Perspectives and  
Challenges**

31<sup>st</sup> March, 2022

**Important Dates:**

Abstract Submission: 27-03-2022

Full Paper Submission: 29-03-2022

**Registration Fee:**

For the Academicians: INR 500

For the Students and Research Scholars: INR 300

## **Call for Papers**

**Research Papers and Articles related to the main theme or Sub themes of the conference are invited. Kindly send your papers in MS WORD format at email:**

**Email@: [ecoseminar.kcw@gmail.com](mailto:ecoseminar.kcw@gmail.com)**

**For Any Query, Contact: 9501033772, 7347392343**

### **Sub-Themes**

- **Agriculture Sustainability in Punjab: Problems and Prospects.**
- **Sustainability of Diversified Organic Farming in Punjab.**
- **Agrarian Crisis and Farmer Suicides in Punjab.**
- **Role of Diversification in Agricultural Sustainability.**
- **Water Crisis: Issues and Challenges in Punjab.**
- **Dimensions of Farmer's Indebtedness in Punjab.**
- **Problems of Agricultural Labors in Punjab.**
- **Rural Diversification of Punjab-Challenges and Opportunities.**
- **Rural Diversification through Agro processing foot-loose Industries.**
- **Agricultural Marketing in the changing policy paradigm.**
- **Role of the Small Scale Industries in Rural Diversification.**
- **Role of Human Capital in Rural Development.**
- **Diversification Through Entrepreneurial and Skill Development Programmes.**
- **Employment in Rural Non-farm Informal Sector.**
- **Any other theme relating to the main theme.**

#### **Chief Patron**

**S. Rajinder Mohan Singh Chhina**

#### **Patron**

**Dr. Surinder Kaur**

#### **Director**

**Dr. Jaswinder Singh**

#### **Co-Director**

**Mrs. Tanveen Kaur**





**Report:**

A One-Day National Seminar on ‘**Agricultural Sustainability and Rural Diversification in Punjab: Perspectives and Challenges**’ was organized by the Department of Economics with the support of ICSSR North Western Regional Centre on March 31, 2022.

**Lok Manch Punjab Sponsored One Day National Seminar on  
Punjabi Bhasha te Saahit: Sathiti Aate Sankat on March 29, 2022**

(A One-Day National Seminar on 'Punjabi Language and Literature: Status  
and Crisis' )

**Name of Funding Agency: Lok Manch Punjab**

**Date of Award: March 31, 2022**


ਪ੍ਰਧਾਨ  
ਲੋਕ ਮੰਚ ਪੰਜਾਬ।


ਸਤਿਕਾਰਯੋਗ ਜੀਓ,

ਆਪ ਜੀ ਨੂੰ ਇਹ ਜਾਣ ਕੇ ਖੁਸ਼ੀ ਹੋਵੇਗੀ ਕਿ ਸਾਡੇ ਕਾਲਜ ਵਿਚ ਮਾਰਚ 29, 2022 ਨੂੰ ਡਾ. ਹਰਿਭਜਨ ਸਿੰਘ ਦੀ  
ਸ਼ਤਾਬਦੀ ਨੂੰ ਸਮਰਪਿਤ 'ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਅਤੇ ਸਾਹਿਤ: ਸਥਿਤੀ ਅਤੇ ਸੰਕਟ' ਵਿਸ਼ੇ ਉੱਤੇ ਇਕ-ਰੋਜ਼ਾ ਰਾਸ਼ਟਰੀ  
ਸੈਮੀਨਾਰ ਕਰਵਾਇਆ ਜਾ ਰਿਹਾ ਹੈ।

ਆਪ ਜੀ ਦੀ ਸੰਸਥਾ ਲੰਬੇ ਅਰਸੇ ਤੋਂ ਸਾਹਿਤ ਦੀ ਸੇਵਾ ਵਿਚ ਕਾਰਜਸ਼ੀਲ ਹੈ। ਇਸ ਸੈਮੀਨਾਰ ਨੂੰ ਸਫਲਤਾਪੂਰਵਕ  
ਨੇਪਰੇ ਚਾੜ੍ਹਨ ਲਈ 30000/- (ਤੀਹ ਹਜ਼ਾਰ) ਰੁਪਏ ਦੀ ਵਿੱਤੀ ਸਹਾਇਤਾ ਪ੍ਰਦਾਨ ਕੀਤੀ ਜਾਵੇ ਜੀ। ਧੰਨਵਾਦ।

ਵਿਸ਼ਵਾਸ ਪਾਤਰ,

  
ਮੁੱਖਿਯੋਗੀ  
ਖਾਲਸਾ ਕਾਲਜ ਫਾਰ ਵਿਮਨ ਅੰਮ੍ਰਿਤਸਰ।

  
ਪ੍ਰੋ. ਰਵਿੰਦਰ ਕੌਰ  
ਸੈਮੀਨਾਰ ਕੋਆਰਡੀਨੇਟਰ ਅਤੇ ਮੁਖੀ,  
(ਪੰਜਾਬੀ ਵਿਭਾਗ)



## KHALSA COLLEGE FOR WOMEN, AMRITSAR

ਖਾਲਸਾ ਕਾਲਜ ਫ਼ਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ

Re-Accredited "A" Grade by NAAC

Affiliated with GNDU, Amritsar & Recognised by UGC under Section 2(F) & 12(B)

Ref No. : .....

Date : 22/03/2022


Dr. (Mrs.) Surinder Kaur  
Principal  
(M) 98147-90220

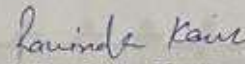
President  
Lok Manch  
Punjab

Respected Sir

You will be happy to know that Khalsa College for Women, Amritsar, on March 29, 2022 is organising one-day National Seminar on the topic 'Punjabi Language and Literature: Status and Crisis' dedicated to the centenary of S. Harbhajan Singh. Your organization has been working in the service of literature for a long time. Kindly grant us financial assistance of Rs.30000/- for the successful conduct of this seminar.

Thank you

  
Principal  
Khalsa College for Women,  
Amritsar

  
Prof. Ravinder Kaur  
Seminar Coordinator  
Head,  
PG Department of Punjabi

# Khalsa College Charitable Society, Amritsar

Khalsa College for Women, Amritsar (Management Account)

Seminar Income - Ledger Statement Report From (1/4/2021 -31/3/2022)

Date	V.Type	V.No	Cheque No	Account	Debit	Credit	Balance
							Op Bal : 0
31 Mar 2022	Receipt	991/31.3.2022/20023	780468	HDFC Bank 50200049144532		30000.00	30000.00 Cr
				Being amt received from Punjabi Lok manch, Amritsar, for punjabi seminar			
31 Mar 2022	Journal	314/31.3.2022/20023	journal	Miscellaneous Income	30000.00		0.00 Dr
				Being various heads income trfd to Misc .Income for the session 2021-22			
<b>Total:</b>					30000.00	30000.00	0.00 Dr

  
Principal  
Khalsa College for Women,  
Amritsar



ਪੋਸਟ ਗ੍ਰੈਜੂਏਟ ਪੰਜਾਬੀ ਵਿਭਾਗ



ਖ਼ਾਲਸਾ ਕਾਲਜ ਫ਼ਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ

ਡਾ. ਹਰਿਭਜਨ ਸਿੰਘ ਦੀ ਸ਼ਤਾਬਦੀ ਨੂੰ ਸਮਰਪਿਤ  
ਲੋਕ ਮੰਚ ਪੰਜਾਬ ਦੇ ਸਹਿਯੋਗ ਨਾਲ  
ਇਕ-ਰੋਜ਼ਾ ਰਾਸ਼ਟਰੀ ਸੈਮੀਨਾਰ

**ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਅਤੇ ਸਾਹਿਤ : ਸਥਿਤੀ ਅਤੇ ਸੰਕਟ**

ਮਿਤੀ : 29 ਮਾਰਚ, 2022

ਉਦਘਾਟਨੀ ਸੈਸ਼ਨ

ਸਮਾਂ : ਸਵੇਰੇ 10:00 ਵਜੇ ਤੋਂ 11:30 ਵਜੇ ਤਕ

ਸਵਾਗਤੀ ਭਾਸ਼ਣ :	ਡਾ. ਸੁਰਿੰਦਰ ਕੌਰ, ਪ੍ਰਿੰਸੀਪਲ
ਭੁੱਜੀਵਤ ਭਾਸ਼ਣ :	ਹਰਿਭਜਨ ਸਿੰਘ ਭਾਟੀਆ (ਪ੍ਰੋਫੈਸਰ ਤੇ ਸਾਬਕਾ ਮੁਖੀ, ਪੰਜਾਬੀ ਅਧਿਐਨ ਸਕੂਲ, ਗ. ਨ. ਦ. ਯੂਨੀ., ਅੰਮ੍ਰਿਤਸਰ)
ਪ੍ਰਧਾਨਗੀ ਭਾਸ਼ਣ :	ਸੁਰਜੀਤ ਪਾਤਰ (ਪ੍ਰਧਾਨ, ਪੰਜਾਬ ਕਲਾ ਪਰਿਸ਼ਦ, ਚੰਡੀਗੜ੍ਹ)
ਵਿਸ਼ੇਸ਼ ਮਹਿਮਾਨ :	ਲਖਵਿੰਦਰ ਸਿੰਘ ਜੌਹਲ (ਸਕੱਤਰ ਜਰਨਲ, ਪੰਜਾਬ ਕਲਾ ਪਰਿਸ਼ਦ, ਚੰਡੀਗੜ੍ਹ)
ਮੁੱਖ ਮਹਿਮਾਨ :	ਸ. ਰਾਜਿੰਦਰ ਮੋਹਨ ਸਿੰਘ ਛੀਨਾ (ਆਨਰੇਰੀ ਸਕੱਤਰ, ਖ਼ਾਲਸਾ ਕਾਲਜ ਚੈਰੀਟੇਬਲ ਸੁਸਾਇਟੀ, ਅੰਮ੍ਰਿਤਸਰ)
11:30 - 12:00 :	ਚਾਹ

**ਪਹਿਲਾ ਅਕਾਦਮਿਕ ਸੈਸ਼ਨ**  
ਸਮਾਂ : ਦੁਪਹਿਰ 12:00 ਵਜੇ ਤੋਂ 02:00 ਵਜੇ ਤਕ

ਪ੍ਰਧਾਨਗੀ : ਡਾ. ਸੁਰਜੀਤ ਸਿੰਘ  
(ਮੁਖੀ, ਪੰਜਾਬੀ ਵਿਭਾਗ, ਪੰਜਾਬੀ ਯੂਨੀਵਰਸਿਟੀ, ਪਟਿਆਲਾ)

ਵਿਸ਼ੇਸ਼ ਮਹਿਮਾਨ: ਡਾ. ਪਰਮਜੀਤ ਸਿੰਘ ਢੀਂਗਰਾ  
(ਪ੍ਰੋਫੈਸਰ ਅਤੇ ਸਾਬਕਾ ਡਾਇਰੈਕਟਰ, ਪੰਜਾਬ ਯੂਨੀਵਰਸਿਟੀ ਹੀਜਨਲ ਸੈਂਟਰ, ਮੁਕਤਸਰ)

ਖੋਜ-ਪੱਤਰ: ਡਾ. ਕੁਲਦੀਪ ਸਿੰਘ ਦੀਪ  
(ਪ੍ਰਿੰਸਿਪ ਨਾਟਕਕਾਰ ਅਤੇ ਆਲੋਚਕ)

ਡਾ. ਨਰੇਸ਼ ਕੁਮਾਰ  
(ਅਸਿਸਟੈਂਟ ਪ੍ਰੋਫੈਸਰ, ਪੰਜਾਬੀ ਅਤੇ ਭੋਗਰੀ ਵਿਭਾਗ, ਸੈਂਟਰਲ ਯੂਨੀ., ਧਰਮਸ਼ਾਲਾ)

ਖਾਣਾ: ਡਾ. ਹੀਰਾ ਸਿੰਘ  
(ਅਸਿਸਟੈਂਟ ਪ੍ਰੋਫੈਸਰ, ਪੰਜਾਬੀ ਅਧਿਐਨ ਵਿਭਾਗ, ਖਾਲਸਾ ਕਾਲਜ, ਅੰਮ੍ਰਿਤਸਰ)

ਦੁਪਹਿਰ 02:00 ਤੋਂ 02.30 ਵਜੇ ਤਕ

**ਦੂਜਾ ਅਕਾਦਮਿਕ ਸੈਸ਼ਨ**  
ਸਮਾਂ : ਦੁਪਹਿਰ 02:30 ਵਜੇ ਤੋਂ 04:00 ਵਜੇ ਤਕ

ਪ੍ਰਧਾਨਗੀ: ਡਾ. ਮਨਜਿੰਦਰ ਸਿੰਘ  
(ਐਸੋਸੀਏਟ ਪ੍ਰੋ. ਅਤੇ ਮੁਖੀ, ਪੰਜਾਬੀ ਅਧਿਐਨ ਸਕੂਲ, ਗ. ਨ. ਦ. ਯੂਨੀ., ਅੰਮ੍ਰਿਤਸਰ)

ਵਿਸ਼ੇਸ਼ ਮਹਿਮਾਨ: ਡਾ. ਤਾਰਾ ਸਿੰਘ  
(ਪ੍ਰੋਫੈਸਰ, ਪੰਜਾਬੀ ਵਿਭਾਗ, ਪੰਜਾਬੀ ਯੂਨੀਵਰਸਿਟੀ, ਪਟਿਆਲਾ)

ਖੋਜ-ਪੱਤਰ: ਡਾ. ਰੇਸ਼ਮ ਸਿੰਘ  
(ਅਸਿਸਟੈਂਟ ਪ੍ਰੋ., ਸ਼ਹੀਦ ਬੁਧਮ ਸਿੰਘ ਪੰਜਾਬ ਯੂਨੀ. ਕਾਂਸਟੀਚਿਊਟ ਕਾਲਜ, ਗੁਰੂ ਹਰਿਸਹਾਇ)

ਡਾ. ਹਰਿੰਦਰ ਕੌਰ ਸੋਹਲ  
(ਅਸਿਸਟੈਂਟ ਪ੍ਰੋ., ਪੰਜਾਬੀ ਅਧਿਐਨ ਸਕੂਲ, ਗ. ਨ. ਦ. ਯੂਨੀ., ਅੰਮ੍ਰਿਤਸਰ)

ਪ੍ਰੋ. ਰਵਿੰਦਰ ਕੌਰ  
(ਐਸੋਸੀਏਟ ਪ੍ਰੋ. ਅਤੇ ਮੁਖੀ, ਪੰਜਾਬੀ ਵਿਭਾਗ, ਖਾਲਸਾ ਕਾਲਜ ਫਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ)

**ਕਾਵਿ ਗਾਇਨ**  
ਸਮਾਂ : 04:00 ਵਜੇ ਤੋਂ 05:00 ਵਜੇ ਤਕ

ਮਨਰਾਜ ਪਾਤਰ  
ਡਾ. ਜਤਿੰਦਰ ਕੌਰ  
(ਮੁਖੀ, ਸੰਗੀਤ ਵਿਭਾਗ, ਖਾਲਸਾ ਕਾਲਜ ਫਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ)

**ਉੱਡੀਕਵਾਨ**

ਪ੍ਰਿੰਸੀਪਲ  
ਡਾ. ਸੁਰਿੰਦਰ ਕੌਰ

ਕੋਆਰਡੀਨੇਟਰ/ਮੁਖੀ  
ਪ੍ਰੋ. ਰਵਿੰਦਰ ਕੌਰ  
9501114455

ਕੋ-ਕੋਆਰਡੀਨੇਟਰ  
ਡਾ. ਪਰਦੀਪ ਕੌਰ  
9465106054



**Report:**

A One-Day National Seminar on '**Punjabi Language and Literature: Status and Crisis**' was organized by the Post Graduate Department of Punjabi with the support of Lok Manch Punjab to commemorate the centenary of Dr. Harbhajan Singh on March 29, 2022.



**ICSSR Sponsored Two Day International Seminar on  
Technological Innovations in Banking and Financial Sector - A  
Road Map to Society on 14-15 March, 2022**

**Name of Funding Agency: ICSSR (Indian Council of Social Science Research)**

**Date of Award: Dec 1, 2021**



INDIAN COUNCIL OF SOCIAL SCIENCE RESEARCH  
(Ministry of Human Resource Development)  
Post Box No. 10528, Aruna Asaf Ali Marg,  
New Delhi-110067  
Phone No. 011-26742832

F.No. NS03/029/NIS/2021-22

Dated: 01.12.2021

The Principal  
Khalsa College for Women  
Gt Road, near Putli Ghar  
Amritsar, Punjab-143002

**Sanction Order**

**Subject: Sanction of Rs. 2,00,000 for organizing an International seminar on "Technological Innovations in Financial and Banking Sector - A Road Map for Society"**

Dear Sir,

Sanction of the Council is hereby accorded for the payment of Rs. 2, 00,000/- (Rupees two lakh only) to meet the expenditure on the above mentioned seminar organized by Dr. Suman Nayyar to be held during 17-18 February, 2022.

The sanctioned amount will be released in two instalment as follows:

First instalment	Rs.	1,50,000/-
Second instalment	Rs.	50,000/-
Total	Rs.	2,00,000/-

The first instalment of Rs. 1,50,000/- will be released on receipt of the grant-in-aid bill & PFMS Form (copy enclosed) duly signed and stamped by the Competent Authority of the Institution/University/College.

The second instalment of Rs. 50,000/- will be released on receipt of the following documents that may please be submitted within two months after holding the seminar:

- I. Two complete sets of Reports (hard bound copies) of the seminar/Conference that should necessarily constitute of the following:
  - The List of the Actual Participants of the seminar.
  - The exact titles & presenters of each of the session.
  - 2-3 paragraphs write-up on seminar topic.
  - Proceedings of Seminar.
  - A note on the contribution of the seminar to the existing body of research.
- II. The audited head-wise statement of accounts and utilization certificate in GFR (form 12A) (copy enclosed) for the entire expenditure incurred from the sanctioned amount. Both these needs to be duly certified by the Convener, Registrar/Principal, and the Finance Officer in case of the Central University or the Chartered Accountant in case of other institutions.





**Khalsa College for Women, Amritsar**  
Organises

**ICSSR SPONSORED INTERNATIONAL SEMINAR**

Call for papers in  
Technological Innovations in Financial and Banking Sector - A  
Roadmap to Society



Anniversary  
Manotsav

**14<sup>th</sup> - 15<sup>th</sup> March 2022**

### **College Profile**

During the progressive movement of 1960's, the major focus of Indian society was to grow together as a whole nation and more so to get its young women empowered in education & in career. The visionary philanthropists of Punjab felt the need to work on the issue seriously. On July 1968, the historic Khalsa College for Women was founded. The mission was to reach the young women of the remote, backward border belt areas and practically empower them to bridge the gap of gender inequality in academics and live a graciously meaningful life.

KCW bloomed as one of the leading women institutions in the region. The sapling implanted years ago on the 49th historic All India Sikh Educational Conference, successfully runs around 30 courses both at undergraduate and post graduate level. Accredited 'A' by NAAC in 2009 and 2017, the key objective of the college is to impart formal and informal education in diverse fields; keeping in focus the aptitude and talent of the students and inculcating in them the basic human values and skills, both to grow as individuals and in community.

Student mentoring and guidance, special efforts to facilitate their confidence and performance are the core qualities of the college curriculum. Motivated by the vision and the objective of the institute, the management, Principal, faculty and staff put in their best efforts to ensure expansion in all the realms of information, learning, knowledge and wisdom.

Implementation of E-governance, good leadership and support by the management facilitate progress of the institution. Excellent and well maintained infrastructure, conducive teaching-learning environment supported by a rich library; ICT and fully equipped laboratories; vast playgrounds, emphasis on self discipline, interactive approach and provision of Skill Oriented and Career Oriented (Add on) Courses are in perfect semblance with the current and ever changing world scenario. New courses of skill development and personality grooming are introduced from time to time to capacitate our girl students empowered enough to face all challenges of life and career.

“ਚਰਦੀਬਲ” “ਸਰਬਤਦਾਭਲ”

It is a constant reminder to us all to accomplish our mission and objective and reach our goals.

### **Call for Papers & Publications:**

Research Papers, Articles are invited in related to the main theme or Sub-themes of the conference. All selected Papers of registered delegates/authors will be published in Book Format bearing ISBN.

### **Important deadlines**

**Last date of Abstract Submission: 28.02.2022**

**Send Papers on Email: [seminarproposals.kcw@gmail.com](mailto:seminarproposals.kcw@gmail.com)**

### **Registration Details**

**Registration Link for Seminar: <https://forms.gle/h7VihZkFvSQWXwUV6>**

The Registration fee includes Conference Kit, Certificate, Tea& Snacks and 2 Lunches

For the academician	INR 500
For research fellow & students	INR300

### **About the Seminar**

Although the financial and banking sector of the economy has really grown up from the past, the new introductions in the industry are certainly required in the time of digitalization and increased competition. The advent of digitalization has proposed new prospects for the financial as well as banking sector to embark on new ways which would lead to a progressive growth of the economy.

The financial and banking sector innovations refers to the process of establishing new dimensions to the already existing products, services or processes. These novel ways are added or being introduced in order to provide auxiliary assistance to the public or for self-efficacy. The foremost purpose to extend the study on this topic is to highlight the new things introduced to the sector, to identify the purpose of introducing them and changes they could make to the existing scenario. It creates awareness regarding the inventions among stakeholders and to make them know the real impact of these innovations. Moreover, the contributions of these innovations towards the growth of the economy will also be ascertained.

These objectives are to be achieved in line by inviting scholars all over the country to contribute their ideas on the theme; thus helps to assemble range of perceptions from diverse people. This would help in achieving the objectives set for the proposed seminar. It would also assist the future researchers and academicians for future research purposes and add on to the same topic.

As we know that the Government of India is celebrating 'AzadiKaAmritMahotsav', an initiative to commemorate 75 years of progressive independent India and the glorious history of its people, culture and achievements. This Mahotsav is dedicated to the people of India who have been instrumental in bringing to India its evolutionary journey and those who envisioned a new India, energised by the spirit of Atmanirbhar Bharat. In order to celebrate our glorious past The theme as planned.

1. Revolution in the Banking sector with the introduction of new technology.
2. Impact of technology in the financial and banking industry.
3. Digitalization of the financial sector.
4. Impact of financial inclusions to the economy.
5. Strategies evolved to overcome the crisis in the banking industry.
6. Technology and its role in defining the new era of the financial industry.
7. Evolution of the new payment system as a result of digitization in the financial sector.
8. Influence of Artificial Intelligence on the Banking Industry
9. Use of Artificial Intelligence and Block chain in Banking Sector
10. Cyber-attacks in the banking industry
11. Cyber security in banking Sector
12. Benefits of Deploying Cloud in Banking
13. The impact of cloud computing on the banking sector
14. Cloud Banking : Financial Services and Banking of the Future.
15. How crowd funding is challenging the banking sector
16. Banking and crowd funding: a complementary relationship
17. Crowd funding and Financial Inclusion
18. Significance Of Blockchain In The Banking Sector
19. Innovation and Challenges of Blockchain in Banking:

The themes as planned by the Government to celebrate the 'AzadiKaAmritMahotsav' are as follows:

1. Freedom Struggle
2. Actions@75
3. Achievements@75
4. Ideas@75, and
5. Resolve@75

Each of these themes is further developed into sub-themes, as follows:

1. **Freedom Struggle:**
  - a. Movements & Struggles freedom movements
  - b. Forgotten Heroes; Stories of Unsung heroes, freedom fighters
  - c. Milestones; key milestones during the freedom struggle and
  - d. Ideas-ideas that inspired the struggle for independence
2. **Ideas@75 (Ideas and Ideals which unite the country)**
  - a. VasudevKatumbakam
  - b. National Security
  - c. Innovation, Peace & Unity
  - d. Ideas of India
  - e. Development
  - f. Sustainability, and
  - g. Justice
3. **Achievements@75:**
  - a. Women@75
  - b. Village@75
  - c. Youth@75



g. Economy@75

**4. Actions@75 (Current priorities and actions activated through programs and scheme):**

- a. Swachha Bharat
- b. Swastha Bharat, Ayushman Bharat, Aarogya Bharat
- c. Atmanirbhar Bharat
- d. Ek Bharat Shrestha Bharat
- e. One Nation One Ration Card Unifying Agricultural Markets;
- f. SabkaSanth, SabkaVikas, SabkaViswas, SabkaPrayas
- g. Skill India
- h. Digital India
- i. National Education Policy and
- j. GST

**5. Resolve@75**

- a. India 2.0; Vision for India in 2047;
- b. Sector specific aspirations
- c. Involve all sections; Youth, Students, Entrepreneurs, Diaspora, etc; and
- d. Articulation of goals and targets for the above

**Chief Patron**

**S. Rajinder Mohan Singh Chhina  
(Honorary Secretary)**

**Patron**

**Dr.SurinderKaur  
(Principal)**

**Convener**

**Dr.SumanNayyar  
(HOD)  
9501333997/7986937674**

**Advisory committee**

Dr.RituDhawan +919915285791  
Dr.Namrata +918847688541  
Dr.KamalpreetSandhu +919779734999  
Dr.NeeruKapoor +919501114449  
Dr.RajwinderKaur +918146111422

**Organising committee**

Ms HardeepKaur +919988259368  
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*National Press Associates*

# Technological Innovations in Banking and Financial Sector - A Road Map to Society

PATRON

DR. SURINDER KAUR

EDITOR

DR. SUMAN NAYYAR

CO-EDITOR

DR. RITU DHAWAN



**PG Department of Commerce and Management**  
*Khalsa College for Women, Amritsar*



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LUDHIANA-141011 (PUNJAB, INDIA)



Technological Innovations in Banking and Financial Sector - A Road Map to Society

*Patron*

DR. SURINDER KAUR

Principal, Khalsa College for Women, Amritsar

*Editor*

DR. SUNJAN NAYYAR

Head of Department, PG Department of Commerce and Management, Khalsa College for Women, Amritsar

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MRS. CHITSIMRAN

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**Report:**

Two-Day International Seminar on ‘**Technological Innovations In Banking and Financial Sector - A Road Map to Society**’ was organized by the P.G. Department of Commerce with the support of ICSSR on March 14-15, 2022.



**ICSSR Sponsored Two Day National Seminar on Rural  
Diversification in Punjab : Perspectives and Challenges on  
Feb 18-19, 2022**

**Name of Funding Agency: ICSSR**

**Date of Award: Dec 12, 2021**



INDIAN COUNCIL OF SOCIAL SCIENCE RESEARCH  
(Ministry of Human Resource Development)  
Post Box No. 10579, Ariana Road, A-11 Block,  
New Delhi-110067  
Fax: 91-11-26112032

F.No. NSSR/025/NIS/2021-22

Dated: 10.12.2021

The Principal  
Khanna College for Women,  
Bt Road, near Patli Shar  
Amritsar, Punjab-143002

**Sanction Order**

**Subject:** Sanction of Rs. 1,75,000 for organizing an national seminar on "Rural Diversification in Punjab: Perspectives and Challenges".

Dear Sir,

Sanction of the Council is hereby accorded for the payment of Rs. 1, 75,000/- (Rupees one lakh seventy five thousand only) to meet the expenditure on the above mentioned seminar organized by Dr. Jazwinder Singh to be held during 18-19 February, 2022.

The sanctioned amount will be released in two instalment as follows:

First instalment	Rs.	1, 31,250/-
Second instalment	Rs.	43,750/-
Total	Rs.	1, 75,000/-

The first instalment of Rs.1,31,250/- will be released on receipt of the grant-in-aid bill & PWS Form (copy enclosed) duly signed and stamped by the Competent Authority of the Institution/University/College.

The second instalment of Rs. 43,750/- will be released on receipt of the following documents that may please be submitted within two months after holding the seminar:

- I. Two complete sets of Reports (hard bound copies) of the seminar/Conference that should necessarily constitute of the following:
  - The list of the Actual Participants of the seminar.
  - The exact titles & presenters of each of the session.
  - 2-3 paragraphs write-up on seminar topic.
  - Proceedings of Seminar.
  - A note on the contribution of the seminar to the existing body of research.
- II. The audited head-wise statement of accounts and utilization certificate in GFR (form 12A) (copy enclosed) for the entire expenditure incurred from the sanctioned amount. Both these needs to be duly certified by the Convener, Registrar/Principal, and the Finance Officer in case of the Central University or the Chartered Accountant in case of other institutions.

  
Principal  
Khanna College for Women  
Amritsar



# **Khalsa College For Women** **Amritsar**



**Department of Economics**  
**Organises**

**ICSSR SPONSORED NATIONAL SEMINAR**

**On**

**Rural Diversification in Punjab: Perspectives and Challenges**



**Feb 18-19, 2022**

## About the Seminar

In the recent national discourse, Punjab economy is invariably represented through agrarian crisis in the form of depleting water tables, declining incomes, growing farmer-indebtedness, lack of alternative sources of employment, and social fragmentation, reflected presumably in widespread drug addiction among its youth. The slowdown of Punjab economy was in fact imminent in the absence of appropriate policy implementation for transmitting growth from agriculture to non-agricultural sector. Agricultural and rural diversification of the Punjab economy is urgently required to bring second green revolution. The role of agriculture in the Punjab economy needs reorientation in the light of changing policy environment to meet the new challenges and opportunities. In order to do away with the challenges, agriculture and rural diversification and heavy public investment at processing level are required.

The development based on single sector could not be sustained, therefore, rural diversification via development of allied agricultural sector, agro processing industries, and other non-farm economic activities are the key to further growth and generation of employment in Punjab economy. In this context Department of Economics, Khalsa College for Women, Amritsar Organising a two day National Seminar on the theme 'Rural Diversification in Punjab: Perspectives and Challenges' on Feb 18-19, 2022 to bring together all the stakeholders including the academicians, researchers, policy makers to deliberate on the theme of utmost importance for Punjab economy and brainstorm on appropriate policy solutions to develop an effective action plan for the sustained growth of Punjab Economy especially on employment front.

## Important Dates

Last Date for Abstract: 25/01/2022  
Last Date for Full Paper: 02/02/2022  
Last Date for Registration: 10/02/2022

## Registration Fee

For the Academicians: 500 INR  
For the Students and Research Scholars : 300 INR



### Call for Papers and Publication

Research Papers and Articles related to the main theme or Sub themes of the conference are invited. The selected Papers of registered delegates/authors will be published in Book Format bearing ISBN.

Kindly Send Your Papers in MS WORD Format at Email: [ecoseminar.kcw@gmail.com](mailto:ecoseminar.kcw@gmail.com)  
For Any Query, Contact: 9501033772, 7347392343

### Sub Themes

- Agricultural Diversification of Punjab Problems and Prospects
- Rural Diversification of Punjab-Challenges and Opportunities.
- Role of Human Capital in Rural Development.
- Agrarian Crisis and Farmer Suicides.
- Agricultural Marketing in the changing policy paradigm.
- Diversification through Entrepreneurial and Skill Development Programmes.
- Rural Diversification through Agro processing foot-loose Industries.
- Employment in Rural Non-farm Informal Sector.
- Information Technology in Agricultural and Rural Diversification.
- Role of the Small Scale Industries in Rural Diversification.
- Start-up policy for Rural Diversification in the current COVID Scenario.
- Any other theme relating to the main theme.

### Themes planned by the government to celebrate, 'Azadi ka Amrit Mahotsav'

#### 1. Freedom Struggle:

- Movements & Struggles freedom movements
- Forgotten Heroes; Stories of Unsung heroes, freedom fighters
- Milestones; key milestones during the freedom struggle and
- Ideas-ideas that inspired the struggle for independence

#### 2. Ideas@75 (Ideas and Ideals which unite the country)

- Vasudev Kutumbakam
- National Security
- Innovation, Peace & Unity
- Ideas of India
- Development
- Sustainability, and
- Justice

#### 3. Achievements@75:

- Women@75
- Village@75
- Youth@75
- Environment@75
- Diaspora@75
- Defence@75 and
- Economy@75

#### 4. Actions@75:

- Swachha Bharat
- Swastha Bharat; Ayushman Bharat, Aarogya Bharat
- Atmanirbhar Bharat
- Ek Bharat Shrestha Bharat
- One Nation One Ration Card Unifying Agricultural Markets;
- Sabka Saath, Sabka Vikas, Sabka Viswas, Sabka Prayas
- Skill India
- Digital India
- National Education Policy and
- GST

#### 5. Resolve@75:

- India 2.0; Vision for India in 2047;
- Sector specific aspiration
- Involve all sections; Youth, Students, Entrepreneurs, Diaspora, etc; and
- Articulation of goals and targets for the above

#### Chief Patron

S. Rajinder Mohan Singh Chhina  
(Honorary Secretary)

#### Patron

Dr. Surinder Kaur  
(Principal)

#### Convener

Dr. Jaswinder Singh  
(Head of the Department)

#### Co-Convener

Ms. Tanveen Kaur  
(Assistant Professor)

#### Advisory Committee

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Mrs. Ravinder Kaur  
Dr. Chanchal Bala  
Mrs. Manbir Kaur

#### Organizing Committee

Mrs. Mitali Nayyar  
Dr. Jasleen Kaur  
Dr. Ajaypal Kaur  
Ms. Harsimran Kaur  
Ms. Rajbir Kaur



**Report:**

Two-Days National Seminar on ‘**Rural Diversification in Punjab : Perspectives and Challenges**’ was organized by the Department of Economics with the support of ICSSR on Feb 18-19, 2022.



**2020-21**

**Minor Research Project on Investigation of Financial Literacy  
Among Working Women**

**Name of Funding Agency:** Nadar Foundation Non Profit Organization, Ludhiana

**Date of Award:** June 18, 2021

To

The Principal  
Khalsa College for Women  
Amritsar

Subject: Permission for working on the project already sanctioned by UGC

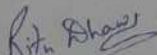
Respected Madam,

This is kindly stated that I, Dr. Ritu Dhawan, working as Assistant Professor in your esteemed institution. Presently, I just submitted my Major Research Project entitled "Portrayal of Women in Advertisements: A Socio-Cultural Approach" sanctioned under IMPRESS scheme of ICSSR with a grant of Approximately 12 lacs. I am writing this to inform you that I have been awarded one minor research project also entitled "Investigation of Financial Literacy among women" by UGC in Oct. 2016 with approval of grant amounting to Rs. 2, 60,000. But due to changes in the policy of UGC, no grant was released at that time to any of the researchers.

It is for your kind information that the proposal which was made at that time is much relevant in this turbulent and agonizing time of Covid-19 which has disrupted and ruffed our lives.

In such a scenario of low earning incomes, the financial literacy among household women is as necessary as any other important thing. The project not only deals with evaluating financial literacy among women, but also it covers a social instance whereby I will literate the women to deal in these hard times. I will be really thankful to you if you could help me in arranging funds from Khalsa College Managing Society or some NGO, so that I can start up this social wave and research project to not only analyze the impact but also educate women during this agonizing time.

Thanks and regards

  
Dr. Ritu Dhawan



# KHALSA COLLEGE FOR WOMEN, AMRITSAR

ਖ਼ਾਲਸਾ ਕਾਲਜ ਫ਼ਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ

Re-Accredited "A" Grade by NAAC

Affiliated with GNDU, Amritsar & Recognised by UGC under Section 2(F) & 12(B)

Ref No. : 106-D

Dr. (Mrs.) Surinder Kaur  
Principal

Date : 13/5/2021

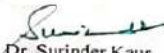
Nadar Foundation  
Non-Profit Organization  
Ludhiana, Punjab

Respected Sir,

It is for your kind information that Dr. Ritu Dhawan, Assistant Professor of the college was sanctioned minor research project entitled "Investigation of Financial Literacy among Working Women" (ID ROMRP-NRCB-COMM-2015-16-82950). Though the project was accepted with a grant of Rs. 2, 60,000 from UGC, but due to some change in policy of MHRD, the grant was not received. As she has done almost 50% of the research work on her own expenses, she needs some financial help so that she can complete the project. You are requested to provide some financial assistance in this regard.

Thanking you in anticipation

Regards

  
Dr. Surinder Kaur  
Principal  
Khalsa College for Women,  
Amritsar

+91-183-2258207  
+91-183-5050431-32

kcw\_asr@yahoo.co.in

www.kcwast.org



NADAR FOUNDATION

ਨਦਰਿ ਫਾਊਂਡੇਸ਼ਨ (ਰਜਿ.)  
**NADAR FOUNDATION (Regd.)**

(Regd. No. 20150017636 Under The Act XXI of 1860)

Near City Gate, V.P.O. Gill, Ludhiana.141116

E-mail : nadarfoundation@gmail.com | www.nadarfoundation.org

M : 98725-36035

78470-00013

99148-07647

Ref. No. NF/5/21/6

Dated..19/05/2021

The Principal

Khalsa College for Women

Amritsar

Dear Madam,

As per your office letter no 106-D dated 13-05-2021, Nadar Foundation (Non Government Organisation) has decided to provide Rs. 1,05,000/- to Dr. Ritu Dhawan for completion of minor research project entitled "Investigation of Literacy among Working Women". After completing the project kindly submit the copy of project along with the expenditure bills.

Regards

President

**2018-19**

**Major Research Project on Portrayal of Women in  
Advertisements: A Socio Cultural Approach**

**Name of Funding Agency: ICSSR(Indian Council of Social Science Research)**

**Date of Award: March 11, 2019**

**Revathy Vishwanath**  
**Deputy Director**  
**RP Division Incharge**  
Tel #011-26742351  
E-mail: [rpsicssr@gmail.com](mailto:rpsicssr@gmail.com)

**Indian Council of Social Science Research**  
(Ministry of Human Resource Development)  
JNU Institutional Area, Aruna Asaf Ali Marg  
New Delhi – 110067  
Website: [www.icssr.org](http://www.icssr.org)

File No: IMPRESS/P3792/0176/2018-19/ICSSR

Date: March 11, 2019

**Subject: Award Letter of IMPRESS Project**

Dear Dr Ritu Dhawan,

Refer to your project grant under the **IMPRESS Scheme** on "**Portrayal of Women in Advertisements: A Socio Cultural Approach**" has been approved by the competent authority on the recommendations of the Steering Committee. The Committee has approved a grant-in-aid of **Rs.11,00,000/-** (Rupees Eleven Lakhs only) plus overhead charges @5 % or maximum Rs. 1,00,000/- whichever is less, for the study including publication.

You are requested to commence the study immediately. And for that enter into an Agreement with the ICSSR on a non-judicial stamp paper of Rs.100/- (copy enclosed), and send us the Grant-in-Aid Bill (copy enclosed) of 40% of the awarded grant, i.e. **Rs.4,40,000/-** as first instalment of the total approved grant of **Rs.11,00,000/-**. Detailed Budget in break-up will be sent along-with the Sanction Order.

As per the directives from the Government of India, all the payments above Rs.5,000/- are to be made by issuing of payment advices only. You are therefore requested to furnish the following information duly verified by your affiliating institution and banker(s) for RTGS/NEFT payments (format enclosed).

Kindly send us all the desired documents to the undersigned within seven days to enable us to issue the formal sanction order as per the checklist enclosed.

With regards,

Yours sincerely,

(Revathy Vishwanath)

Encl. as below

Dr Ritu Dhawan,  
Asst Professor,  
Commerce & Management Dept,  
Khalsa College for Women, Amritsar, Punjab.  
[Email:mehtaritu2001@yahoo.com](mailto:Email:mehtaritu2001@yahoo.com) mob:09915285791

Copy to:


Principal  
Khalsa College for Women,  
Amritsar  
Punjab

2017-18

**ICSSR Sponsored Two day National Seminar on “The Making of Digital India” on Aug 29-30, 2018**

**Name of Funding Agency: ICSSR(Indian Council of Social Science Research)**

**Date of Award: March 13, 2018**



INDIAN COUNCIL OF SOCIAL SCIENCE RESEARCH  
(Ministry of Human Resource Development)  
Post Box No. 10529, Aruna Asaf Ali Marg  
New Delhi - 110067  
Fax: 91-11-26741936

F. No.C3/20/NS/2017-18  
Dated: 13.03.2018

The Principal  
Khalsa College for Women  
G.T. Road Amritsar,  
Punjab-143005

SANCTION ORDER

Subject: Sanction of Rs.1,50,000/- for organizing a National Seminar/Conference on "The Making of Digital India"

Dear Sir/Madam,

Sanction of the Council is hereby accorded for the payment of Rs.1,50,000/- (Rupees one lakh fifty thousand only) to meet the expenditure on the above mentioned seminar/conference organised by Dr. Ritu Dhawan during 23-24 March, 2018.

The sanctioned amount will be released in two installments as follows:

First installment:	Rs.	1,35,000/-
Second installment:	Rs.	15,000/-
Total	Rs.	1,50,000/-

The First installment of Rs.1,35,000/- will be released on receipt of the grant-in-aid bill (copy enclosed) duly signed and stamped by the competent authority of the Institution/College/University.

The second installment of Rs.15,000/- will be released only after receiving the proceedings of the seminar in a publishable form along with the following documents that may please be submitted at the earliest after holding the Seminar.

I. The complete proceedings (hard bound copy) of the seminar/conference that should necessarily constitute of the following:

- List of the actual participants of the seminar.
- The exact titles & presenters of each of the session.
- Proceedings of Seminar with full papers.
- A note on the contribution of the seminar to the existing body of research.

II. The audited head-wise statement of accounts and utilization certificate in GFR (Form 12A-copy enclosed) for the entire expenditure incurred from the sanctioned amount. Both these needs to be duly certified by the Chartered Accountant/Finance Officer (in case of Central University), Convener and the Head of the concerned institution/college/university.



The above documents are mandatory requirement to settle the account and enable us to release the final installment.

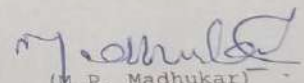
The other conditions are:

- The financial assistance should be utilized for the purpose for which it has been sanctioned.
- A part of the assistance is to be utilized for publication of the proceedings of the seminar/conference.
- The amount sanctioned herein is to be utilized on the proposed seminar/conference.
- Any amount of the assistance remaining unspent during the current financial year shall be refunded to the ICSSR immediately after completion of the seminar/conference. If the organization do not refund the amount in time, it will be required to refund the amount of the grant with interest thereon @ 10% per annum from the date of the issue of cheque.

As per the directives from the Government of India, all the payments are to be made by e-payments only. Kindly furnish the following information along with a cancelled cheque or copy of the first page of the Bank passbook duly verified by the administrative head of the Institution & also duly verified by the Bankers for RTGS/NEFT payments:

- Name & Address of the account holder
- Bank Account No.
- Name and Address of the Bank
- IFSC Code

The expenditure will be debited to the budget head General (CH 31)NIS (National Seminars).

  
(M.P. Madhukar)  
ICS (Incharge)  
for Member Secretary

Copy to:

1. ✓ Dr. Ritu Dhawan  
Assistant Professor  
Dept. of Commerce and Business Management,  
Khalsa College for Women  
G.T. Road Amritsar  
Punjab- 143005.

# PG Department of Commerce & Management



Organizes

## National Seminar

On

### The Making Of Digital India

Sponsored By

Indian Council Of Social Science Research (ICSSR)

August, 29 & 30, 2018

Accredited "A" By NAAC

Khalsa College For Women, Amritsar



#### The College Profile

Khalsa College for Women is situated on National Highway G.T. Road, Amritsar is one of the leading institutions in Punjab. A premier women college under the auspices of Khalsa College Governing Council. It is a gateway to academic and professional excellence. In the 49th historic All India Sikh Educational Conference, the college sapling was implanted on July 15, 1968, with a great vision and a mission for an exclusive women college. The college started with small inception of 82 students, now boasts of an overwhelming strength of almost 3000 students. With an intermittent continuous journey of 50 years, the infrastructural development and achievements in academics, sports and co-curricular activities, Khalsa College for Women is a crown name amongst the prestigious women institutions of the region.

The institution has an amicable and a congenial atmosphere. The multi-faculty women institution, rooted in the perennial philosophy of Sri Guru Granth Sahib, imparts education in various streams such as Computer Science, Commerce, Science, Fashion Designing and Humanities at graduate and post graduate level under the guidance of highly qualified and dedicated faculty of more than 100 teachers.



#### Conference Theme

India is currently embarking on a digitally enabled innovation idea. With the Government's Vision of a 'Digital India', the country has commenced a journey towards digital transformation in the lives of citizens across the country. Without doubt, 'Digital India' will empower citizens, put learning over education, help in redefining the people, create new sustainable employment opportunities, change and improve the overall healthcare situation, boost economic growth, transform the business and so on. While the benefits emerging from the use of Digital Technology are highly significant, the challenges emanating from the same cannot be ignored. However, managing these perspectives and using the management method of concentration would be an ideal way of identify the challenges and evolve solutions. This would be the key to success of 'Digital India' programme. With this backdrop, the conference is an endeavor to bring together all the stakeholders including the academicians, researchers, businessmen, policy makers, politicians, scientists, entrepreneurs, students, civil society, rural change makers and any interested individual to one platform for sharing of their experiences, ideas, viewpoints and collective intelligence. The unique format of this event will not only request the stakeholders to submit papers discussing their research and facing on the various benefits and challenges of a true 'Digital India', but also to define all the possible challenges, brainstorm on solutions and develop an effective action plan for implementation of 'Digital India' movement.

As we will gather at Khalsa College for Women, in the holy city, Amritsar, and invite all stakeholders of 'Digital India' as conference participants to think creatively about how we can manage 'Digital India' movement more efficiently & effectively.

#### Sub Theme

- Role of Digitization on Agricultural Businesses.
- Business Environment and Digital India
- Socio-Culture Transformation in Digital India
- International and National Marketing Strategies applicable in Digital India
- Financial Inclusion and Consideration in Digital World.
- Role of Operations Management and operations Research Techniques in Digital India.
- Information Technology and Role of Computerization in changing Business Scenarios.
- Human Resource Management in Digital India
- Effect on organizational Behavior in Digital India
- Impact of Digitization on Social Aspects.

#### Accommodation

Conference is on non-residential basis. However assistance in getting accommodation shall be provided.

#### Payment Option

Registration fee must be paid on or before August 17, 2018 in cash or by demand draft payable to "Principal, Khalsa College for Women, Amritsar". (Registration fee is non-refundable)

**Patron**  
Dr. Manpreet Keur  
Principal

**Convener**  
Dr. Ritu Dhawan  
Head of Department

**Co-Convener**  
Dr. Saurabh Grover

**Organizing Committee**  
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Mrs. Kamalpreet  
Ph. 9779734999

Mrs. Nooru Kapoor  
Ph. 9501114449

Dr. Jaspreet  
Ph. 9464226549

Mrs. Rajwinder  
Ph. 8146111422

Ms. Neelika  
Ph. 8146993589

Ms. Gurpreet  
Ph. 9463224576

Mr. Varun Bat  
Ph. 9876833670



## THE MAKING OF DIGITAL INDIA

#### Important Dates

Seminar Date : 29 & 30 August, 2018  
Last Date for Abstract : August 10, 2018  
Last Date for Full Length Paper : August 18, 2018

#### Registration Fee

For Academicians and Corporate Participants - Rs. 500  
For Research Scholars and Students - Rs. 300  
In Absentia - Rs. 700

Organized by  
**Khalsa College For Women Amritsar**  
Accredited **A** by NAAC  
PG Department of Commerce & Management

Tel.: +91-183-8860431, 0090434 E-mail: kcw\_asr@yahoo.co.in Website: www.kcwassr.org

## Report:

Khalsa college for women organized two days National seminar sponsored by Indian council of social science research (icssr) on the theme " the making of digital india" on 29<sup>th</sup> august and 30<sup>th</sup> august, 2018

Chief guest : S. Rajinder Mohan Singh Chhina ji highlighted that digital india will empower citizens, put learning over education, help in reskilling the people and create new sustainable opportunities and will improve overall economic conditions of the country.

Patron : Dr. Manpreet Kaur (Principal) stated that benefits emerging from the use of digital technology are highly significant and challenges emanating from the same cannot be ignored and our country is able to fight with such challenges.

Keynote speaker: Dr. Manjit Singh professor and head, Punjabi university highlighted the importance of the topic and its relevance in present day world. He stated that there are 9 important pillars of this movement which are to be taken care of. This movement not only helps in increasing efficiency of people as well as organizations but also generated employment opportunities to people.

Dr. Sanket Vij from Rohtak and Dr. Balwinder Singh, Finance development officer, GNDU, Amritsar also graced the occasion.

At last Convener: Dr. Ritu Dhawan professor khalsa college for women and Head of department: Dr. Suman Nayyar, khalsa college for women, congratulated all the stakeholders of the conference and wish them best of luck for two highly integrated days.






## National Science Day on April 6, 2018

**Name of Funding Agency:** Punjab State Council for Science and Technology  
(A Scientific and Industrial Research Organization approved by DSIR and  
Central Govt.)

**Date of Award:** March 6, 2018



### **KHALSA COLLEGE FOR WOMEN, AMRITSAR**

**ਖ਼ਾਲਸਾ ਕਾਲਜ ਫ਼ਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ**

Accredited 'A' by NAAC

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Ref No. : 1224-D  
Date : 18/3/18


#### UTILIZATION CERTIFICATE

1. Certified that a sum of Rs. 8000 (Rupees Eight Thousand only) was received from PUNJAB STATE COUNCIL FOR SCIENCE & TECHNOLOGY (A Scientific & Industrial Research Organization approved by DSIR & Central Govt. under Clause (B) of Sub-Section (1) of Section 35 of Income Tax Act, 1961) vide ICHIS dated 06.03.2018 as grant funded by PUNJAB STATE COUNCIL FOR SCIENCE & TECHNOLOGY for the session 2017-18 to organize celebration of National Science Day.


2. The funds have been utilized on the following heads as per the instructions of PUNJAB STATE COUNCIL FOR SCIENCE & TECHNOLOGY, Chandigarh.

Sr. No.	Particulars	Sum
1	Prizes and Stationary for Poster Competition	1438
2	Venue Setting	2050
3	Sound System	1000
4	Refreshment for Participants	2000
5	Banner	1000
6	Photography	520
Total Balance Incurred		8070
Balance if Any		Nil

3. It is certified the above mentioned funds have been utilized for the purpose of carrying out activities for celebration of National Science Day - 2018 at this college during the session 2017-18 and unspent balance is Nil.



Signature of Nodal Officer



Signature of Principal  
Khalsha College for Women  
Amritsar



## Report:

Poster Making Competition, Quiz Competition and Skit on 'Earth is Crying' was organized on April 18, 2018 under National Science Day Celebration with the support of Punjab State Council for Science and Technology (A Scientific and Industrial Research organization approved by DSIR and Central Govt.).

  
Principal  
Khalsa College for Women,  
Amritsar