



MAHARAJA AGRASEN INSTITUTE OF MANAGEMENT STUDIES
(A Unit of Maharaja Agrasen Technical Education Society)
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DEPARTMENT OF BUSINESS ADMINISTRATION, MAIMS
Under the Aegis of IQAC
In Association with PCJSM, Maharaja Agrasen University, Baddi, HP

8TH MAIMS INTERNATIONAL CONFERENCE (MICON 2021)
“The Pandemic and Financial Landscape”
Thursday, 30th September 2021

CONFERENCE REPORT

The Department of Business Administration, MAIMS, under the aegis of IQAC and in Association with PCJSM, Maharaja Agrasen University, Baddi, HP organized **8th MAIMS International Conference MICON 2021: The Pandemic and Financial Landscape**, on 30th September, 2021, to deliberate on the impact of Covid-19 pandemic on the financial landscape.

Inaugural Session

The event was marked by the gracious presence of Honorable Chief Patron Dr. Nand Kishore Garg, Founder & Chief Advisor, MATES & Chancellor-MAU; Special invitee Sh. Sanjay Paswan, Ex-Minister of State, HRD, Government of India; Chief Guest C.A. Sh. Vipul Garg, Director & Team Head - Acquisition, Medium Enterprises, Commercial Banking, Standard Chartered Bank, Delhi; Keynote Speaker—Professor Javier Gonzalez Nuñez, International University, Professor, Consultant, Courses Creator, Strategist & Entrepreneur; Prof. (Dr.) S.K. Garg, Director General MAIMS; Prof. (Dr.) G. P. Govil, Advisor, MATES; and Prof. (Dr.) Ravi Kumar Gupta, Director, MAIMS. The event was also attended by Conference delegates, Dean MAIMS, Principal Law, Heads of various Departments, faculty, students and participants.

Prof. S.K. Garg, Director General- MAIMS and Prof. (Dr.) Ravi Kumar Gupta, Director- MAIMS welcomed all the dignitaries and participants. They hoped that conference deliberations will go a long way in dealing with financial impacts of pandemic covid-19.

Dr. Nand Kishore Garg, Founder Chair, Chief Advisor-MATES & Chancellor, Maharaja Agrasen University, HP in his presidential remarks noted that India being world’s largest democracy has faced this pandemic with great strength. He also noted that due to the wisdom and a lot of support schemes and programmes by the government, industries, people and economy have largely survived this pandemic and sustained even during these very difficult times. He also appreciated financial professionals who have guided the country through this pandemic. Dr. Nand Kishore Garg expressed confidence that the Indian economy would thrive well and rebound very fast. He congratulated the organizing team for organizing the conference.

The Chief Guest C.A. Sh. Vipul Garg in his address drew attention to the fact that Covid-19 impact was far greater than the subprime crisis of 2008. He pointed out that key indicators like crude price, currency value and nifty have significantly changed for all industries and sectors including that of banking as they are consolidating from the pandemic. Further, he also said that not all was negative during these pandemic

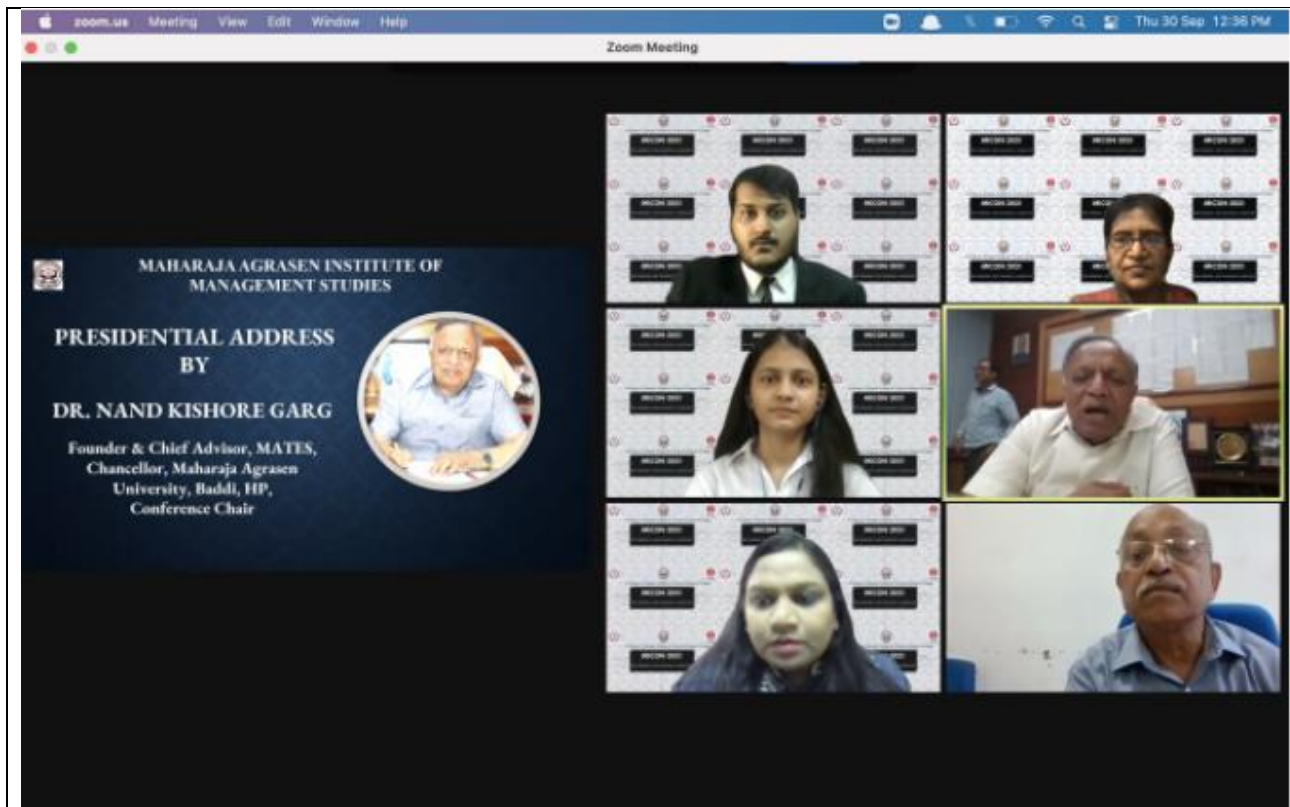


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times as some industries such as auto ancillaries, steel products, and labor-intensive manufacturing stand to gain both because of the 'Make in India' shift and the widespread negative sentiments against China.

Sh. Sanjay Paswan, Ex Minister of State, HRD Government of India congratulated the Institute for organizing the conference. He highlighted the difference between pandemic and endemic. He reiterated the need to adopt new normal and also highlighted that the Government is spending a large outlay of budget for financial support. He said the pandemic calls for a poor friendly, people friendly, industry friendly approach. He said that the need of the hour is a vibrant collaboration between academia and organizations such as NEETI Aayog.

Professor Javier Gonzalez Nunez, the Keynote Speaker, spoke on the topic of "Key Success Factors for Crisis Entrepreneurship in Times of Financial Uncertainty". He expressed hope that many students may become entrepreneurs in coming years. He indicated that times like these are also times of great opportunities. He said that entrepreneurship during these times calls for adaptability, creativity and change management.





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ADDRESS BY CHIEF GUEST
CA Vipul Garg

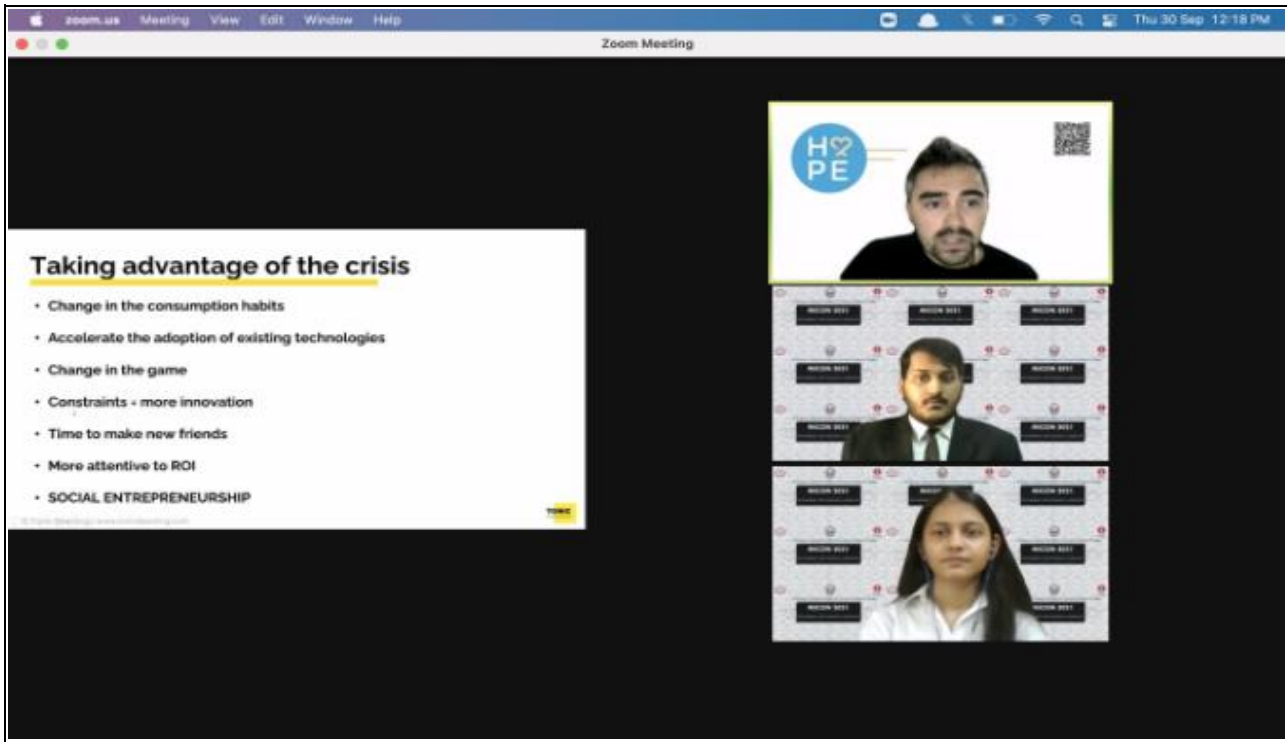
Director & Team Head- Acquisition, Medium Enterprises, Commercial Banking, Standard Chartered Bank, Delhi

zoom.us Meeting View Edit Window Help Thu 30 Sep 11:50 AM

Zoom Meeting



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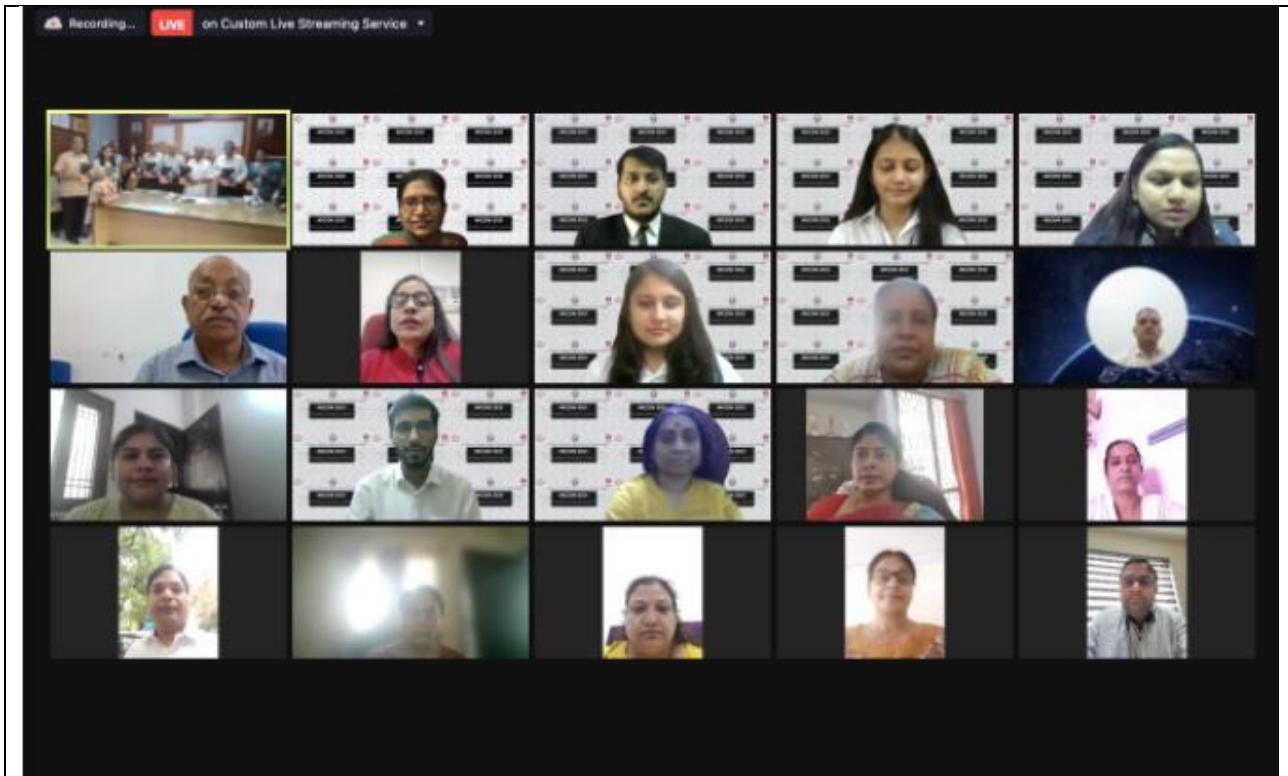


THE CONFERENCE PROCEEDINGS BOOK was also released on this occasion. The conference got 42 papers with 69 authors and many participants from across India and other countries. The inaugural session culminated with the presentation of Vote of Thanks by Prof. (Dr.) Vijay Kr. Khurana, HOD – Business Administration & Coordinator, IQAC.





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Technical Session 1

- **Sessions Chair: Dr. Renu Sharma, Associate Professor, IINTM**
- **Sessions Co-Chair: Dr. Rachna Jain, Associate Professor, MAIMS**
- **Technical Head and Rapporteur: Ms. Anu Goyal, Assistant Professor, Department of Business Administration**
- **Students Coordinators: Ms. Shreya Basia - B.A. (JMC), Ms. Samridhhi Jain – BBA & Mr. Kashish Bhardwaj, BA-LLB, MAIMS**

The session started at 10am with the introductory remarks and welcome address by Student Co-ordinators, Ms. Shreya Basia and Ms. Samridhhi Jain. A total of five papers, written by 10 authors, were presented in this technical session.

The first paper presented by Mr. Bindu G. Rajeevan and Ms. Deepika Jain aims to assess the anxiety and aggression among adolescents due to the financial crisis of their parents during the pandemic.

The second paper was presented by **Ms. Seema Choudhary and Mr. Rupesh Sharma**, and it described the role of State-level factors in achieving financial inclusion goals in India. The authors found that education level is positively associated with financial inclusion and also more developed States/UTs show higher levels of financial inclusion.

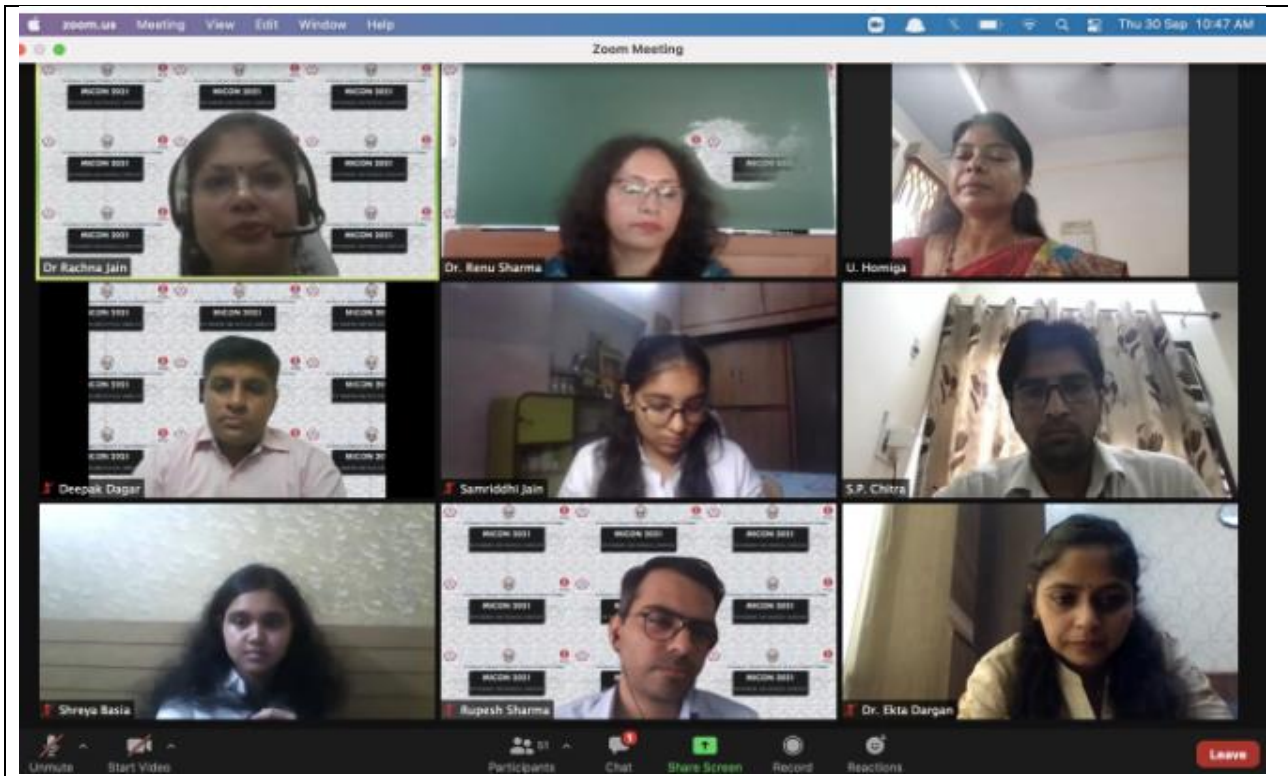
The next paper was presented by Dr. V. Alagu Pandian and Dr. U. Homiga. It was designed to understand the Income and Expenditure Analysis of Madurai District Central Cooperative Bank. The fourth paper was presented by Mr. Ankit Yadav and Ms. Pooja with the objective of analysing the Impact of Pandemic on Start-ups.



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The last paper was authored by Mr. Surender Partap Chitra and Dr. Satish Chander Sharma. It explored about the implications of GST for the Indian textile industry adopting qualitative approach.

Moving towards the end, the session was addressed by the Session Chair Dr. Renu Sharma and Co –Chair Dr. Rachna Jain, who spoke high about all papers presented. Finally, concluding remarks and vote of thanks was given by Ms. Anu Goyal, Assistant Professor & Rapporteur.



Technical Session 2

- **Sessions Chair: Prof. (Dr.) Ravi Kant Swami, Director, Delhi Metropolitan Education, NOIDA, UP.**
- **Sessions Co-Chair: Prof. (Dr.) Manju Gupta, HOD, Department of Commerce, MAIMS**
- **Technical Head and Rapporteur: Dr. Preeti Bansal, Assistant Professor, Department of Business Administration**
- **Students Coordinators: Ms. Shubhangi Trivedi - BA(JMC), Ms. Deepti Kapoor - BBA & Mr. Kashish Bhardwaj - BA LLB, MAIMS.**

Technical session 2 was conducted between 1:30 -2:30 on ZOOM Platform where total 5 research papers were presented. The session started with the introductory remarks and welcome address by Student Coordinators Ms. Shubhangi and Ms. Deepti.

The first paper was presented by Dr. Rachna Mahalwala, Associate Professor, Bhagini Nivedita College (University of Delhi) on the impact of Covid 19 pandemic on volume, return and volatility of stock market in India by employing both symmetric and asymmetric GARCH model. The second presentation was given by Mr Arijit Saxena, Financial Analyst at Dalooa Private Ltd., Noida on the topic “Corporate Valuation Technique Analysis through Financial Modelling: An empirical Evidence from Berger Paints.”



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The third paper titled “Influence of Pandemics on Individual Investment Behaviour” was co-authored by Prof. (Dr.) Vikas Shrotriya and Ms Swati.

The fourth paper was presented by Dr. S. Somokanta Singh and Mr. Pangambam Suman Singh. They presented the socio-economic impacts of lockdown due to COVID-19 on the household consumption and livelihood in the 12 villages in Kangpokpi District, Manipur. The last presentation was given by Dr. Avinash Kulkarni and Dr. Sheebu Nair, Directors at eMultiversity, Pune on the topic “Nationalisation to Privatisation the Transition of Indian Banking.”

At the end of session, both Session Chair Prof. (Dr.) Ravi Kant Swami and Co-Chair Prof. (Dr.) Manju Gupta provided useful inputs, and lastly vote of thanks was given by Dr. Preeti Bansal, Assistant Professor & Rapporteur.



Technical Session 3

- **Sessions Chair: Prof. (Dr.) Anil Kumar Goyal, Professor, RDIAS**
- **Sessions Co-Chair: Dr. Sanjay Mangla, HOD, Department of Economics, MAIMS**
- **Technical Head and Rapporteur: Mr. Inderpal Singh, Assistant Professor, Department of Business Administration**
- **Students Coordinators: Ms. Khushboo Katoch, BBA & Ms. Priya, BBA, MAIMS**

Technical session 3 started at 2:30 pm at Zoom with the introductory remarks and welcome address by Student Co-ordinators, Ms. Khushboo and Ms. Priya, BBA, MAIMS. A total of five papers, written by 13 authors, were presented in this technical session.

The first paper presented by Mr. Akhil, Ms Harini & Dr. R Chitra attempts to identify the motives behind individual investor behaviour and the factors affecting their behaviour during covid-19. The second paper was presented by Ms. Asmita Khanna on various aspects of financial literacy. Third paper was presented

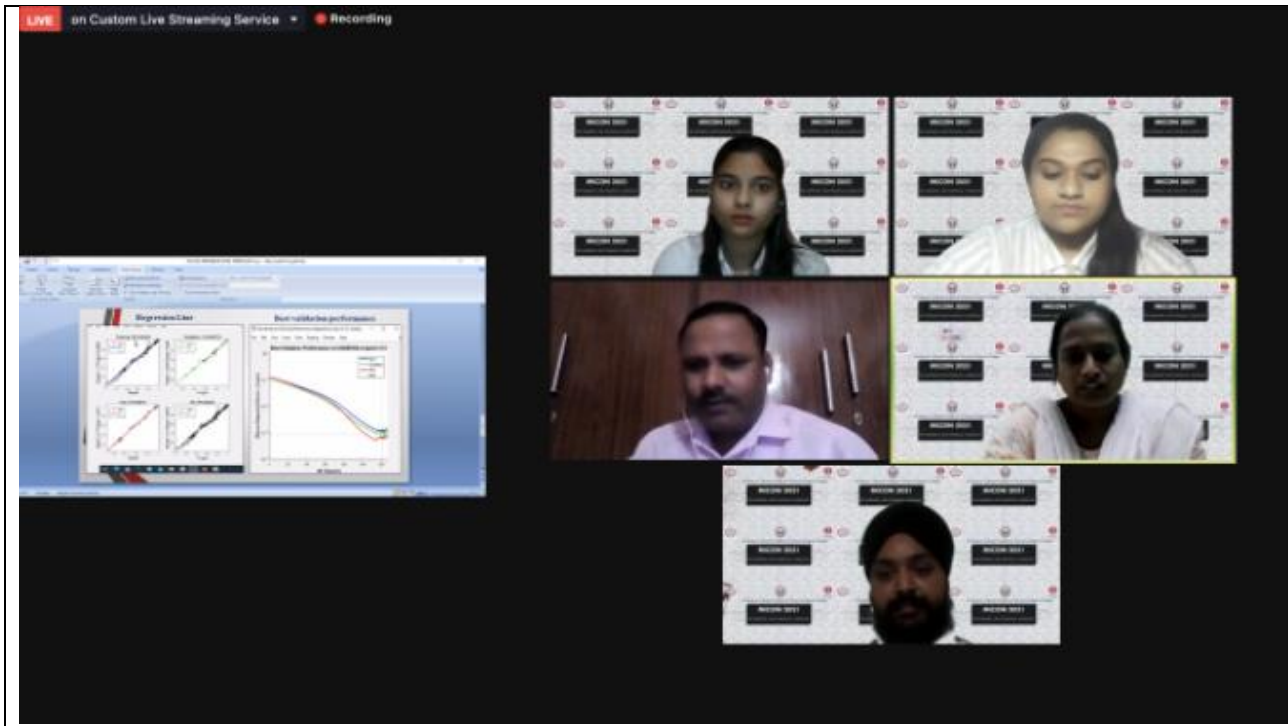


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by Dr. Kundan Basavaraj, Mohammed Mostafa and Mohammed Qaid on important aspects of Micro Finance Institutions.

The next paper presented by Mr. Amit Kumar on behavioural finance. This study may be one of the first studies using systematic literature review method in the area of behavioral finance which covers investor's Intuitive ability and Cognitive capability.

The fifth paper of this technical session presented by **Ms. N. Premgeetha & Dr. R. Azhagaiah** on the topic "Stock Price Prediction Using Artificial Neural Network (Ann) With Matlab." Moving towards the end, the session was addressed by the Session Chair Prof. (Dr.) Anil Kumar Goyal and Co –Chair Dr. Sanjay Mangla who spoke high about all papers presented. Finally, concluding remarks and vote of thanks was given by Mr. Inderpal Singh, Assistant Professor & Rapporteur.



Technical Session 4

- **Sessions Chair: Prof. (Dr.) Tapan Kumar Nayak, Dean – Academics, IMS Ghaziabad**
- **Sessions Co-Chair: Prof. (Dr.) Sangeeta Malik, Dean, MAIMS**
- **Technical Head and Rapporteur: Ms. Sanam Sharma, Assistant Professor, Department of Business Administration, MAIMS**
- **Students Coordinators: Ms. Vanshika Bhambhry, B.A. (JMC), Ms. Samriddhi Jain, BBA & Mr. Udit Raj, BBA, MAIMS.**

The session 4 started with the introductory remarks and welcome address by Student Coordinators, Ms. Vanshika Bhambri, BA(JMC), and Ms. Samriddhi Jain, BBA, MAIMS. A total of 8 papers, written by 14 authors, were presented in this technical session.



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The first paper presented by Ms. Namita Pandya and Dr. Umesh Dangarwala attempts to review various developmental aspects of the strategies that the companies use for the implementation of CSR. The second paper presented by Ms. Geeta Devi and Dr. Kiran Chanda, reviewed the past literature in order to study the Customer Perception towards Chatbots.

The next paper presented by Ms. Alka Garg and Dr. Jaspreet Kaur. They studied concept of Organizational Citizenship Behavior and its dimensions. The fourth paper was authored by Ms. Preeti Sharma on the long term consequences of the COVID-19 pandemic. It highlighted that while the seeds of such a process were sown a while ago, the COVID-19 pandemic would exacerbate existing tendencies for states to show inwards and compete more openly for economic and political dominance within the world.

The fifth paper jointly authored by Ms. Subhashree Samal, Ms. Sudipta Rout and Ms. Suryasnata Panigrahi focussed at studying the Flow of FDI during pandemic times with reference to INDIA. The sixth paper authored by Mr. Shahbaz Khan and Mr. Real Chhatoi discusses the impact of COVID-19 on education sector. Both the positive and negative impacts of COVID-19 on education were discussed and some fruitful suggestions were also pointed to carry out educational activities during the pandemic situation.

The seventh paper authored by Ms. Retambhara Khangarot studied Social Stigma as a challenge during COVID 19. The next paper authored by Ms. Annu Pandey was unique in itself. It explored the impact of a Black swan event i.e., Pandemic on the Investors' Investing behavior in the Indian Capital Markets.

The ninth paper presented by Dr. Gayathri aimed to investigate merchant perception towards M-Wallet service and the practical hitches confronted in their business scenario of Pre- & Post- Demonetization. The last paper authored by Mr. Nandha argues that the Indian CSR regulations are excessively broad and provide wide flexibilities that are possibly being misused, and hence, need legislative amendments to make them more concise, and improve accountability and transparency.

In the end, the session was addressed by the Session Chair Prof. (Dr.) Tapan Kumar Nayak and Co –Chair Prof. (Dr.) Sangeeta Malik, who spoke high about all papers presented. Finally, concluding remarks and vote of thanks was given by Ms. Sanam Sharma, Assistant Professor & Rapporteur.



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Technical Session 5

- **Sessions Chair: Dr. Nitin Gupta, Professor and Head, Finance, Mittal School of Business, Lovely Professional University**
- **Sessions Co-Chair: Dr. Manoj Verma, Associate Professor, Department of Business Administration**
- **Technical Head and Rapporteur: Mr. Tanu Aggarwal, Assistant Professor, Department of Business Administration**
- **Students Coordinators: Ms. Shreya, Khyati Bansal, BBA, MAIMS**

The fifth session started with the welcome address by the Conference Co-convenor, Dr. Manoj Verma, Associate Professor, MAIMS. A total of 9 papers, written by 14 authors, were presented in this technical session.

The first paper presented by Dr. Rajesh Kumar, explored Comparative Performance of State Bank of India and HDFC Bank. The study shows that the State Bank of India keeps more current as well as quick assets as compared to HDFC bank which shows better liquidity of State Bank of India. The range of credit deposit ratio of the State Bank of India is also below the HDFC Bank.

The second paper was presented by Dr. Poonam Snehlata, on Retail Sector: Prospects and Challenges perspective in India. The author analysed that a large part of middle class and its almost untapped retail industry are the key attraction points for the international retailer to enter into Indian retail.

The next paper presented by Dr. Poonam Neetu Rani aims to analyze SWOT for Patanjali Ayurveda Limited. The author identifies the positivity of this brand, that it provides natural products with pocket



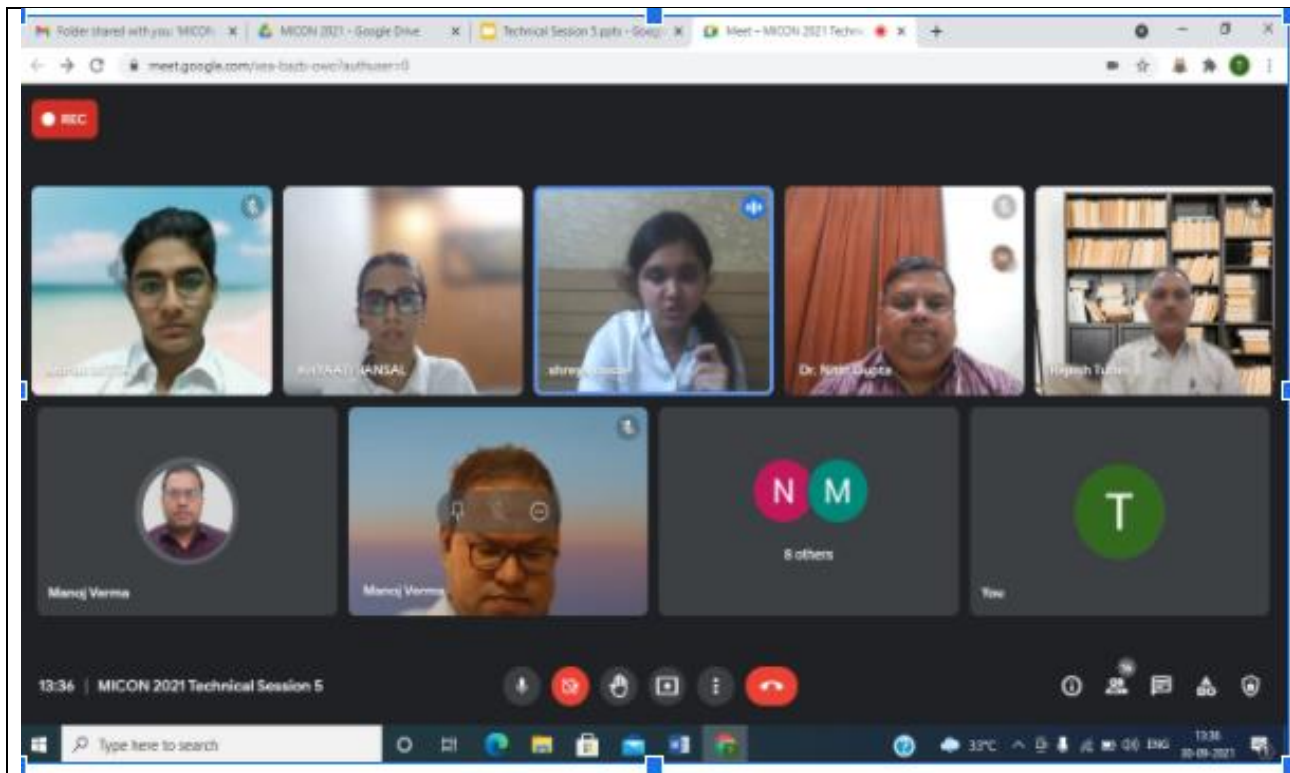
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friendly prices and time to time organized camps to make aware about the health-related activities. The fourth paper was presented by Ms. Charu Mani and Dr. Sunita Bharatwal on the role and contribution of women entrepreneurs in the economy of India.

The next paper jointly authored by Dr. Sandhya Rohal and Ms. Tanu Arora focussed on the financial impact and health risk during pandemic. People who are cyber experts, have some-where started exploitation of their knowledge which has increased cybercrimes. The sixth paper authored by Ms. Monika Sharma described the Shared Values & Organizational Culture which leads to achieve economic progress in the country. The next paper authored by Mr. Rohan Shivendra Singh Role of ICT Based E-Learning Tools in Enhancing Employee Performance During Lockdown.

The eighth paper jointly authored by Dr. Manasvi Maheshwari and Ms. Sapna Singh analysed Virtual Fashion Events during Covid-19. The study draws comparison between face to face (physical) events and online fashion events. The last paper was presented by Ms. Kajjal Mittal. It focused on Green Bonds: A Case Study of India. This research paper is in depth study that portrays the concept of green bonds, the challenges faced by green bonds market coupled with recommendations for a robust green bonds market in India.

Lastly, the session was addressed by the Session Chair, Dr. Nitin Gupta and Co –Chair Dr. Manoj Verma who provided valuable suggestions to authors for further improvisation. Finally, concluding remarks and vote of thanks was given by Dr. Tanu Aggarwal, Assistant Professor & Rapporteur.





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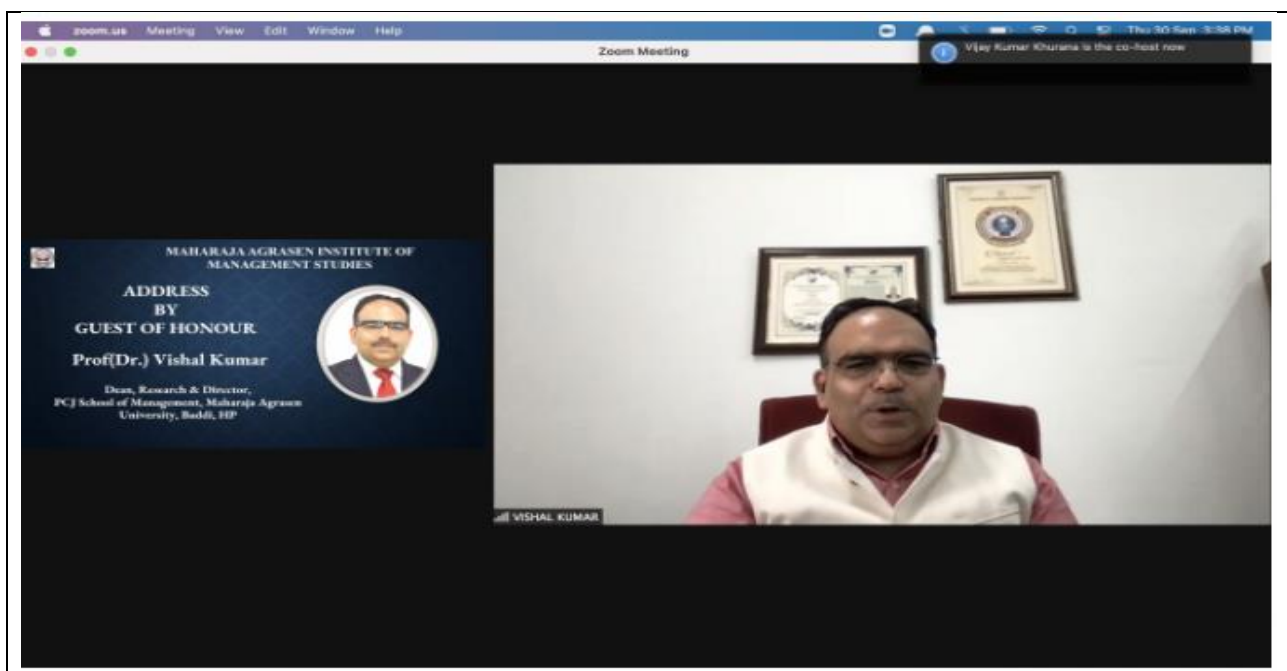
Valedictory Session

After the lunch break, the Valedictory session began at 3:30 PM. Ms Sakshi Gupta, Assistant Professor, MAIMS welcomed the dignitaries and participants at the valedictory session. The valedictory session had the benign presence of Prof. (Dr.) Anil Vashisht, Deputy Pro Vice Chancellor, Director Amity Business School as the Chief Guest and Prof. (Dr.) Vishal Kumar, Dean Research, Director-PCJ School of Management, Maharaja Agrasen University, Baddi as the Guest of Honour.

Prof. (Dr.) Vishal Kumar hoped that the deliberations of the conference would open new vistas and avenues for financial research and services for all of us. He observed that the pandemic and its corresponding lockdowns brought life to a standstill; with India being the 6th worst nation hit globally by the pandemic, it unleashed new challenges. But despite all these difficulties, he was optimistic that these challenges brought national resilience in the form of *Atma Nirbhar Bharat*.

Prof. (Dr.) Anil Vashisht, Chief Guest of the valedictory session brought to light many woes that companies are experiencing in the form of balance sheet stress and shrinking markets. He said that these challenges have pushed regulators to pro-actively intervene in consumer markets and act in the consumers' best interests. He highlighted that with the pandemic, the financial landscape of investment, raising capital and blended finance has got a new perspective.

Prof. (Dr.) Ravi Kumar Gupta, Director-MAIMS congratulated the organizing team and participants. The conference got 42 papers with 69 authors and many participants from across India and other countries. The conference was a resounding success. **Three best papers** were also announced towards the end of session. Title of papers and names of their authors are given at the end. In the end, Dr. Monica Sharma, Convener & Assistant Professor - Business Administration and Dr. Ekta Dargan, Co- Convener, Assistant Professor - Business Administration expressed gratitude to all the researchers, delegates, dignitaries, and participants for their whole-hearted support leading to successful completion of the conference.





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Dr. Monica Sharma (Convener)
Assistant Professor
Department of Business Administration
MAIMS

Dr. Ekta Dargan (Co-convener)
Assistant Professor
Department of Business Administration
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BEST PAPER AWARDS

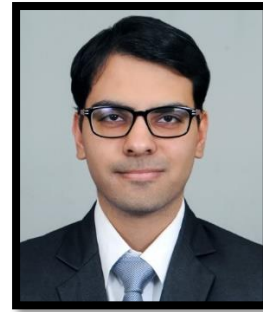
First Position

Title of the Paper:

**“Role of State-Level Factors in Achieving Financial Inclusion Goals:
A Study of Indian States”**



Ms. Seema Choudhary
Assistant Professor,
Shaheed Bhagat Singh Evening College,
Delhi



Mr. Rupesh Sharma
Assistant Professor,
Shaheed Bhagat Singh Evening College,
Delhi

Second Position

Title of the Paper:

“Stock Price Prediction Using Artificial Neural Network (Ann) With Matlab”



Dr. R. Azhagaiah
Associate Professor,
Kanchi Mamunivar Government Institute for
Post Graduate Studies and Research,
Puducherry



Ms. N. Premgeetha
PhD Research Scholar,
Department of Commerce
Kanchi Mamunivar Government Institute for
Post Graduate Studies and Research



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Third Position

Title of the Paper:

“Green Bonds: A Case Study of India”



Ms. Kajal Mittal
Research Scholar,
School of Management Studies,
IGNOU, New Delhi