One Day Interdisciplinary National Conference

on

Impact of Covid-19 on Indian Economy

Date: Tuesday, 05/04/2022

Online - ZOOM platform 10:00 a.m.

On the Occasion of 75 years of India's Independence



Boucher







Patpanhale Arts, Commerce and Science College,

Patpanhale, Tal -Guhagar, Dist -Ratnagiri, Maharashtra -415724. Website: www.patpanhalecollege.in e-mail: scp523@vahoo.in

> Affiliated to University of Mumbai 3rd Cycle accredited with 'B' Grade Organizing

One Day Interdisciplinary National Conference on Impact of Covid-19 on Indian Economy

Date: Tuesday, 05/04/2022 Online - ZOOM platform 10:00 a.m. On the Occasion of 75 years of India's Independence

Sponsored by

Bank of Maharashtra, Branch Margtamhane

Patron

Hon. Shri. Bhalchandra R. Chavan, President, Patpanhale Education Society







Keynote Speaker

Dr. Sanjay Jagtap, Hon. Regional Joint Director, Higher Education, Konkan Region, Panvel, Dist - Raigad, Maharashtra



Resource Persons

Prof. Dr. Alok Kumar Chakrawal, Hon, Vice Chancellor, Guru Ghasidas Vishawavidyalaya, Bilaspur, Chhattisgarh



Dr. R.G. Allagi, Hon. Director, B.V.V. Sangh's Institute of Management Studies, Vidyanagari, Bagalkot, Karnataka

Chief Organizer

Hon, Dr. Raosaheb G. Jadhav. Principal



About the College

Patpanhale Education Society's Patpanhale Arts, Commerce & Science College, Tal. Guhagar, Dist. Ratnagiri (M.S.), has been established in the year 1993. It is affiliated to University of Mumbai. Initially, the Management started Arts Programme in 1993. Subsequently, Commerce Programme has been started in 1995 and later on Post Graduate Programme (M.Com. in Business Management) in the year 2016. The College also runs a YCMOU study centre wherein most students are from educationally deprived sections of the society. Most of the students are from rural and remote areas and around 50% of them are from socially backward and downtrodden sections of the society. Female students outnumber male students.

Bhalchandra Raghunath Chavan, President, Patpanhale Education Society, has been playing an inspiring role in all our endeavours and because of his constant inspiration and our consistent efforts towards co-curricular and extra-curricular activities. we created a concrete atmosphere for sustainable development of the students of this vicinity.

About the Conference

COVID-19 pandemic is the worst catastrophe that has hit the entire world. The impact on India is largely disruptive in terms of economic activity and loss of human lives. Because of this pandemic, total reported deaths in India are 4,87,719 and in the world they are 55,86,044 as on 17/01/2022 and the numbers are still counting. Negative impact of COVID-19 pandemic on Indian economy includes- decrease in GDP, sharp rise in unemployment, negative impact on supply chains, decrease in government income, collapse of tourism industry, reduced consumer activities, plunge in fuel consumption, etc. According to CRISIL, this is perhaps India's worst recession independence. India may needs decades to set right the catastrophic impacts caused by this pandemic. For this, there is an acute necessity of holding a comprehensive discussion especially researchers, students, academicians etc.

This national conference provides an ideal platform to faculties, researchers, scholars, students and others for presenting their research papers on this burning topic. At this juncture, the college feels proud to invite all the concerned to this One Day Interdisciplinary National Conference on Impact of Covid-19 on Indian Economy. We once again appeal and welcome all the concerned to wholeheartedly participate in this National Conference and contribute their research papers. We hope that, with active participation of all, this conference will be a grand success.

Theme of the Conference Impact of Covid-19 on Indian Economy

Sub-themes

- Covid-19 and Banking Covid-19 and Insurance Sector
- Covid-19 and Agriculture
- Covid-19 and Aviation Sector
- Covid-19 and Trade Covid-19 and Transport 6)
- Covid-19 and Tourism
- Covid-19 and Culture
- Covid-19 and Education
- 10) Covid-19 and Political System
- 11) Covid-19 and Poverty
- 12) Covid-19 and Industry
- 13) Covid-19 and Logistic Services
- 14) Covid-19 and Government Policy
- 15) Covid-19 and Film Industry 16) Covid-19 and Health
- 17) Covid-19 and Theatre
- 18) Covid-19 and Employment 19) Covid-19 and Literature
- 20) Covid-19 and Library Services 21) Any other topics related to the theme

Objectives of the Conference

The basic objective of the conference is to create a platform for faculties, scholars, students, researchers and others to share and exchange their views on the impact of the COVID-19 and also to create academic and applied knowledge essential to enhance different sectors of the economy

Guidelines for Research Papers

- Interested persons may submit a full paper which may be sub-divided into abstract, introduction. objectives, research methodology, conclusion, references, etc.
- Research paper may be in English, Hindi and Marathi languages.

- Each paper should not exceed 2500 words
- Font type should be Times New Roman for English (font size 12) and Mangal (Unicode) for Marathi and Hindi (font size 14).
- Line spacing should be 1.5 and margin should be normal.
- Cover page should include Tittle, Author/s' Affiliation, Full address with PIN Code, e-mail id and Mobile No. etc.
- Research papers should be submitted on or before 25/03/2022 to the following e-mail id in Word format.

patpanhaleconference2022@gmail.com

- · All accepted papers will be published in Peer Reviewed International Multi-lingual Research Journal "Vidyawarta" ISSN 2319 9318, Impact factor 8.14
- · Both hard and soft copies of the journal will be provided.
- E-certificates will be provided to all registered participants.
- Fee for paper publication is Rs. 500/-
- No fees for participation only.
- Zoom link will be provided on WhatsApp groups on the day of the conference.

Link for Registration

https://forms.gle/tBUoFQ7EkvA776Y37

Bank Account Details

- A/c Name: Principal, Patpanhale Arts, Commerce and Science College, Patpanhale
- A/c Type : Savings Bank Account
- Bank Name: Bank of Maharashtra
- Branch Name: Margtamhane
- A/c No.: 60409403589 IFSC: MAHB0000511

National Advisory Committee

- Prin. Dr. Ajay Bhamre, Dean, Faculty of Commerce, University of Mumbai.
- Dr. T.A. Shiware, Director, Wilson College, Mumbai.
- Dr. Murlidhar S. Kurhade, Principal, DTSS College
- Dr. R.K. Tailor, Associate Professor, Manipal University, Jaipur.
- 5) Dr. Shivaji V. Shinde, Professor, DAV Velankar College of Commerce, Solapur
- 6) Dr. G.B. Sarang, Principal, ICS College, Khed.
- 7) Dr. Dipak Rayerkar, Principal, Sundarrao More ACS College, Poladpur, Dist-Raigad
- Dr. Keyurkumar M. Nayak, Director, Laxmi Institute of Management, Sarigam MBA College, Gujrat.
- Dr. Siddheshwar T. Gadade, Secretary, J. B. S. P. Mandal, New Panvel, Dist: Raigad Dr. G.K. Kalkoti, Principal, Nagindas Khandwala College, Mumbai.
- 11) Dr. Sonali Pednekar, Principal, Mulund College of Commerce, Mumbai.

Organizing Committee

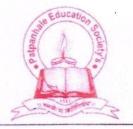
- Dr. S.S. Khot (Convenor 9421230966)
- Prof. P.A. Desai (Co-Convenor- 9421186441)
- Dr. K.R. Shindhe (Member -9421186417)
- Prof. L.M. Gajbhiye (Member -9421186418) Dr. P.S. Bhagwat (Member -9421232586)
- Dr. J.S. Jadhav (Member -7588696272)
- Dr. D.Y. Parkhe (Member -9403504731) Dr. P.T. Sanaye (Member -8080315535)
- Mrs. T.S. Sable (Member 9767315024)
- Mr. D.D. Guray (Member -9404764644)
- Mr. S.N. Tankar (Member -7756037288)

Technical Assistance

I. C. S. College, Khed.

Letter to the University for using Logo

Patpanhale Education Society's



ANUALE ADTS COMMEDCE & SCIENCE COL

A./p.: PATPANHALE - Shringartali, Tal. Guhagar, Dist. Ratnagiri. - 415 724. (M.S.)

E-mail: scp523@yahoo.in

Website: www.patpanhalecollege.in

NAAC Re-accrediated with ' B ' Grade

(Permanently Affiliated to Mumbai University)

Ref.: 381/2021-22

Date: 24/02/2022

To,

The Registrar, University of Mumbai, Rajabai Tower, Fort Campus, Mumbai - 400032.

Sub. Permission to use the logo of the University of Mumbai.

Respected Sir,

We are conducting a One day National level e-conference on Tuesday, 5th April, 2022 in our College on the theme "Impact of COVID-19 on Various Sectors in India".

We herby request you to permit us to use the logo of the University so that we can use the same in conference brochure and also in the participants' certificates. Sir, we hope you do so.

Thanking you sir,

Yours faithfully,

(Dr. R. G. Jadhav) Principal

Patpanhale Education Society's
Fatpanhale Arts, Commerce & Science College,
Patpanhale, Tal. Guhagar, Dist, Ratnagiri(M.S.)

Letter received from University

University of Mumbai

Phone No.-022-68320050 email- concolsection@gmail.com



College Teachers Approval Unit Room No. 204/205 Fort Campus, M.G.Road Mumbai- 400 032

Ref. No.: CTAU/ICD//21-22/ 22126

Date: 12 / 03 /2022

Sir/Madam,

With Reference to your letter No 381/2021-22 dated 24th February, 2022. I am to inform you that as per the decision taken by the Management Council at its meeting held on 11th March, 2016, vide item No. 2 your request for permission to use University Logo to Organize One day National level e-conference Collaboration with the University of Mumbai on 5th April, 2022 is granted subject to the conditions that, there shall not be any financial liabilities on the University and no misuse of University Logo"

Received - (By ("n+ Dete - 25/312-22 Inward No. - 2-5%

Signature -

Yours,

(Ravindra D. Salve)
Deputy Registrar
College Teachers Approval Unit

Letters to the Resource Persons and Letters of Thanks

Keynote Speaker

Dr. Sanjay Jagtap,

Hon. Regional Joint Director, Higher Education, Konkan Region, Panvel,

Dist - Raigad, Maharashtra





ATPANHALE ARTS, COMMERCE & SCIENCE COLLEGE

At/Po. PATPANHALE-SHRINGARTALI, Tal. Guhagar, Dist. Ratnagiri. 415 724 (M.S.) 雷: (02359) 244528, Emali : scp523@yahoo.in Website : www.patpanhalecollege.in NAAC Re-accrediated with "B' Grade

(Permanently Affiliated to Mumbai University)

Ref.: 16/2022-23

Date: 07/04/2022

To, Hon. Dr. Sanjay Jagtap, Regional Joint Director, Higher Education, Konkan Region, Panvel. Dist: Raigad.

Sub: Request to deliver the Key Notes Address

Respected Sir,

As decided in telephonic communication with me, I am hereby requesting you to deliver as key note address for the National Level e- Conference to be conducted by our college on Tuesday, 5th April, 2022.

Thanking you,

(Dr. R. G. Jadhav)

Yours faithfully

Principal Patpanhale Education Society's Patpanhale Arts, Commerce & Science College Patpanhale, Tal. Guhagar, Dist. Ratnagiri(M.S.)

Patpanhale Education Society's



PATPANHALE ARTS, COMMERCE & SCIENCE COLLEGE

Website : www.patpanhalecollege.in
NAAC Re-accrediated with "B' Grade

(Permanently Affiliated to Mumbai University)

Ref.: 16/2022-23

Date: 07/04/2022

To.

Hon. Dr. Sanjay Jagtap, Regional Joint Director, Higher Education, Konkan Region, Panvel.

Dist: Raigad.

Sub: Letter of Thanks

Respected Sir,

Heeding to our request you have attended as a Keynote Speaker in the National E-conference on the theme of **Impact of COVID-19 on Indian Economy** organised by our College on Tuesday, 5th April, 2022. We are extremely indebted to you for having attended as the Keynote Speaker by devoting your valuable time by setting aside you hectic administrative schedule.

If need arises in future, we request and expect similar cooperation from you.

Thanking you,

Patpanhale Control of Patpanhale Control of

(Dr. R. G. Jadhav) Principal

Yours faithfully

Patpanhale Education Society's Patpanhale Arts, Commerce & Science College, Patpanhale, Tal. Guhagar, Dist. Ratnagiri(M.S.)

Resource Persons

Prof. Dr. Alok Kumar Chakrawal, Hon. Vice Chancellor, Guru Ghasidas Vishawavidyalaya, Bilaspur, Chhattisgarh





raipannale caucation society's

PATPANHALE ARTS, COMMERCE & SCIENCE COLLEGE

A./p.: PATPANHALE - Shringartali, Tal. Guhagar, Dist. Ratnagiri. - 415 724. (M.S.)

E-mail: scp523@yahoo.in Website: www.patpanhalecollege.in NAAC Re-accrediated with ' B ' Grade

(Permanently Affiliated to Mumbai University)

Ref.: 379 2021-22

To,

Date: 24 02 9022

Prof. Alok Kumar Chakrawal, Vice Chancellor, Guru Ghasidas Vishwavidyalaya, BILASPUR, CHHATISGARH.

Sub. Request to work as resource person for National level e-conference.

Dear Sir,

As decided in the telephonic communication between you and Dr. R. G. Allagi, Director, B. V. V. Sangh's Institute of Management Studies, Bagalkot, we are hereby requesting you to work as resource person for the National Level e-conference to be conducted by our college on Tuesday, 5th April, 2022. The main theme of the conference is "Impact of COVID-19 on Various Sectors in India". The actual timing of your speech and also the brochure will be communicated to you later on.

Sir, kindly accept our invitation and spare your valuable time to work as resource person and do the needful in this regard.

Thanking you sir,

Yours faithfully,

(Dr. R. G. Jadhav) Principal

Patpanhale Education Society's Patpanhale Arts, Commerce & Science College, Patpanhale, Tal. Guhagar, Dist, Ratnagiri(M.S.)

Patpanhale Education Society's



PATPANHALE ARTS, COMMERCE & SCIENCE COLLEGE

Website: www.patpanhalecollege.in
NAAC Re-accrediated with "B' Grade

(Permanently Affiliated to Mumbai University)

Ref.: 17/2022-23

Date: 07/04/2022

To, Prof. Dr.Alok Kumar Chakrawal, Vice Chancellor, Guru GhasidasVishwavidyalaya, Bilaspur, Chhattisgarh.

Sub: Letter of Thanks

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Heeding to our request you have attended as a resource person in the National E-conferenceon the theme of **Impact of COVID-19 on Indian Economy** organised by our College on Tuesday, 5th April, 2022. We are extremely indebted to you for having attended as the Resource Person by devoting your valuable time by setting aside you hectic administrative schedule.

Your speech, as resource person, was mesmerising and thoughtprovoking and has definitely widened the horizon of knowledge of all the participants. If need arises in future, we expect similar cooperation from you.

Thanking you,

Patpanhale
Tal.Guhagar
Dist.Ratnagiri

(Dr. R. G. Jadhav) Principal

Yours faithfully

Patpanhale Education Society's
Patpanhale Arts, Commerce & Science College,
Patpanhale, Tal. Guhagar, Dist. Ratnagiri(M.S.)

Dr. R.G. Allagi, Hon. Director, B.V.V. Sangh's Institute of Management Studies, Vidyanagari, Bagalkot, Karnataka



Patpanhale Education Society's

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PATPANHALE ARTS, COMMERCE & SCIENCE COLLEGE

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E-mail: scp523@yahoo.in Website: www.patpanhalecollege.in NAAC Re-accrediated with ' B ' Grade (Permanently Affiliated to Mumbai University)

Ref.: 380 2021-22

Date: 94)02/2032

To,

Dr. R. G. Allagi,
Director,

D. V. V. Sanak's Institute of Money

B. V. V. Sangh's Institute of Management Studies, VIDIYAGIRI, BAGALKOT- 587102.

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(Dr. R. G. Jadhav) Principal

Patpanhale Education Society's Patpanhale Arts, Commerce & Science College Patpanhale, Tal. Guhagar, Dist, Ratnagiri(M.S.)

Patpanhale Education Society's



PATPANHALE ARTS, COMMERCE & SCIENCE COLLEGE

Website : www.patpanhalecollege.in
NAAC Re-accrediated with "B' Grade

(Permanently Affiliated to Mumbai University)

Ref.: 18/2022-23

Date: 07/04/2022

To, Dr. R. G Allagi, B. V. V. Sangh's Institute of Management Studies, Vidyagiri, BAGALKOT-587102.

Sub: Letter of Thanks

Respected Sir,

Heeding to our request you have attended as a resource person in the National E-conference on the theme of **Impact of COVID-19 on Indian Economy** organised by our College on Tuesday, 5th April, 2022. We are extremely indebted to you for having attended as the Resource Person by devoting your valuable time by setting aside you hectic administrative schedule.

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Thanking you,

Patpanhale

Patpanhale

Patpanhale

Dist.Ratnagiri

A15724(MAHA)

M- 7

Yours faithfully

(Dr. R. G. Jadhav) Principal

Patpanhale Education Society's Patpanhale Arts, Commerce & Science College, Patpanhale, Tal. Guhagar, Dist. Ratnagiri(M.S.)

Various Committees

Patpanhale Education Society's

Patpanhale Arts, Commerce and Science College

National E-conference on

Impact of COVID-19 on Indian Economy

Date: Tuesday, 5th April, 2022, 10-00 a.m.

Committees

- 1) Registration Committee:
 - a) Dr. K. R. Shindhe
 - b) Prof. T. S. Sable
 - c) Shri D. D. Gurav
- 2) Student Arrangement Committee:
 - a) Dr. P. T. Sanaye
 - b) Dr. D. Y. Parkhe
 - c) Shri R. G. Chavan
- 3) Breakfast and Lunch Committee:
 - a) Prof. L. M. Gajbhiye
 - b) Shri V. B. Kadam
 - c) Shri S. T. Chavan
- 4) IT Committee:
 - a) Prof. L. M. Gajbhiye
 - b) Dr. P. S. Bhagwat
 - c) Shri V. B. Kadam
- 5) Journal Committee:
 - a) Dr. J. S. Jadhav
 - b) Dr. D. Y. Parkhe
 - c) Shri S. N. Tankar
- 6) Fund Committee:
 - a) Dr. P. T. Sanaye
 - b) Prof. P. A. Desai
 - c) Shri S. N. Tankar
- 7) Paper Presentation Committee:
 - a) Dr. J. S. Jadhav
 - b) Prof. L. M. Gajbhiye
 - c) Prof. P. A. Desai

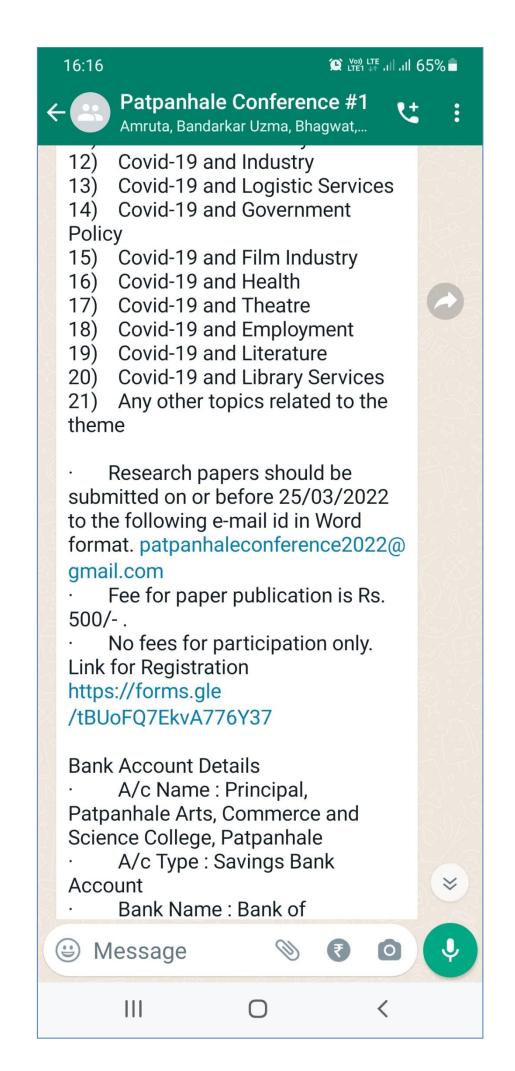
Patpanhale of Tal.Guhagar of Dist.Ratnagiri of 415724(MAHA)

(Dr. R. G. Jadhav) Principal

Patpanhale Education Society's
Patpanhale Arts, Commerce & Science College,
Patpanhale, Tal. Guhagar, Dist. Ratnagiri(M.S.)

Whats'App Message to the Researchers







Patpanhale Conference #1 Amruta, Bandarkar Uzma, Bhagwat,...



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CHICHIN

- Research papers should be submitted on or before 25/03/2022 to the following e-mail id in Word format. patpanhaleconference2022@gmail.com
- Fee for paper publication is Rs. 500/- .
- No fees for participation only.
 Link for Registration
 https://forms.gle
 /tBUoFQ7EkvA776Y37

Bank Account Details

- · A/c Name : Principal, Patpanhale Arts, Commerce and Science College, Patpanhale
- · A/c Type : Savings Bank Account
- · Bank Name : Bank of Maharashtra
- Branch Name : Margtamhane
- A/c No.: 60409403589 IFSC:

MAHB0000511

Contact for details: Dr. S.S.

Khot (Convenor - 9421230966)

Prof. P.A. Desai (Co-Convenor–9421186441)

· (NB : For more information, kindly see the brochure or contact Convenor or Co-convenor)





Message









Registration Link

https://forms.gle/tBUoFQ7EkvA776Y37

Feedback Link

https://forms.gle/kzKPdJ6LPfwqLzkP6

YouTube Link

https://www.youtube.com/watch?v=62ED5eH EIAQ



Programme Schedule

Patpanhale Education Society's

Patpanhale Arts, Commerce and Science College

National E-conference on Impact of COVID-19 on Indian Economy

Date: Tuesday, 5th April, 2022, 10.00 a.m. <u>Programme Schedule</u>

(Anchoring- Prof. T. S. Sable)

Sr. No.	Particulars	Name of the Persons	Time
1	Introduction of the Conference	Prof. P. A. Desai	10.05
2	Welcome Speech	Prin. Dr. R. G. Jadhav	10.10
3	Introduction of Keynote Address	Prof. L. M. Gajbhiye	10.15
4	Keynote Address	Dr. Sanjay Jagtap,	10.20
		a) Introduction by Dr. K. R. Shindhe	10.50
	Resource Person-1	b) Speech by the Resource Person	11.00
5	Dr. R. G. Allagi	c) Interactive Session	12.00
		d) Vote of Thanks	12.10
	Resource Person-2: Dr.Alok Kumar Chakrawal,	a) Introduction by Dr. P. S. Bhagwat	12.15
		b) Speech by the Resource Person	12.20
6		c) Interactive Session	01.20
		d) Vote of Thanks	01.30
	Presentation of Research	a) Different Participants	01.35
7	Papers	b) Remark on the Presentations by Dr. Chandrasekhar Salunkhe	02.40
		a) Introduction of the Valedictory Speaker by Prof. P. A. Desai	02.45
8	Valedictory Speech	b) Shri Bhalachandra R. Chavan	02.50
		c) Vote of Thanks by Prof. T. S. Sable	03.00
9	Vote of Thanks of Entire Programme	Dr. K. R. Shindhe	03.05



Principal
Patpannale Arts Commerce & Science College
Shringartali, Tal. Guhagar
Dist. Ratnagiri 415724 (Maharashtra)

List of Registered Participants

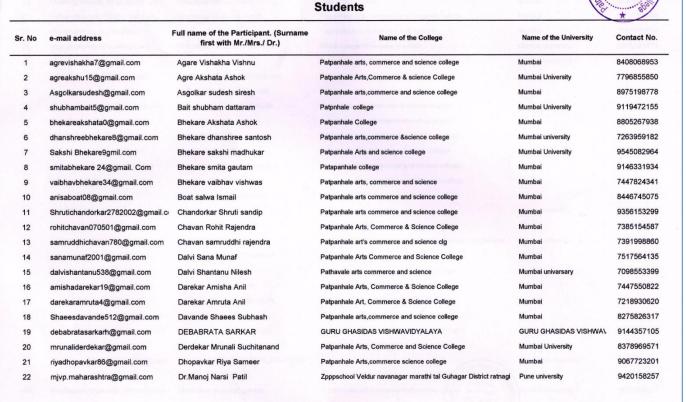
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70	NEROSANIA NAZISHIA AVII	The rest is a second	Faculty	S : 41572	4 (M.S.)
Br. No	e-mail address	Full name of the Participant. (Surname first with Mr./Mrs./ Dr.)	Name of the College	Name of the University	Contact No.
1	anant.awale2003@gmail.com	Anant R Awale	Arts commerce and Scince College Jawhar Didt.Palghar	Mumbai University	7776943735
2	mangeshbhosale.07@gmail.com	Bhosale Mangesh Shridhar	Gogate Jogalekar College Ratnagiri	University of Mumbai	9673760086
3	seemakadam024@gmail.com	Capt. Dr. KADAM SEEMA SHASHIKAN	Gogate Jogalekar College , Ratnagiri.	University of Mumbai.	9226575241
4	spmorecpn@gmail.com	D.B.J. College, Chiplun	D.B.J. College, Chiplun	University of Mumbai	9273948042
5	manishasamant07@gmail.com	Dr .Samant Manisha Rajendra	Asmita college of Arts & Commerce for Women Vikhroli Mumbai	University of Mumbai	9819432162
6	rachanahippalgaonkar@gmail.com	Dr.	Baliram Patil Art ,Com.& Science College ,Kinwat	S.R.T.M.U.Nanded	9921307104
7	ahmedhussain1202@gmail.com	Dr. Ahmed Hussain	Raiganj University		7679125517
8	7620987917archu@gmail.com	Dr. Archana Pramod Khandelwal	Shankarlal Khandelwal Arts, Science & Commerce College, Akola	Sant Gadge Baba Amravati U	7620987917
9	bbrutuja1@gmail.com	Dr. Bari Bhuvnesh	P. L. SHROFF COLLEGE, CHINCHANI	University of Mumbai	9220211859
10	dpraverkar@gmail.com	Dr. Deepak P. Raverkar	Sundarrao More Arts, Commerce and Science College, Poladpur	Mumbai University	9823835979
11	mvjhistory12@gmail.com	Dr. Jadhav Madhukar Vithoba	Yashwantrao Chavan College Halkarni Tal-Chandgad Dist-Kolhap	Shivaji University	9975546020
		Dr. Kamble Kamlakar Eknath	KES's Dr. C. D. Deshmukh Commerce & Arts College, Roha-Raig	University of Mumbai	9890524995
12 13	kamlakar19752@gmail.com khalateyogesh3@gmail.com	Dr. Khalate Yogesh Babanrao	I.C.S. College Khed	Mumbai	9403585611
13		Dr. Knalate Yogesh Babanrao Dr. Kiran V. Jadhav	Bhavan's H Somani College Mumbai	University of Mumbai	9921991115
	kiranvsjadhav@gmail.com				
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16	subhashmhatre66@gmail.com	Dr. Mhatre Subhash Laxman	Vasantrao Naik College Murud,	Mumbai University	9423377009
17	yogeshmuneshwar70@gmail.com	Dr. Muneshwar Yogesh Shamrao	Aniket College of Social Work,Wardha	Rashtrasant Tukadoji Maharaj	9370593768
18	ojhankita.3@gmail.com	Dr. Ojha Ankita Rajendra	Deptt. Of Commerce, Sant Gadge Baba Amravati University	Sant Gadge Baba Amravati U	9730773570
19	chameli2019@rediffmail.com	Dr. Pandit Mandal Chameli	Sarsuna College	Calcutta University	9434665956
20	prakashkims84@gmail.com	Dr. PRAKASH B. KUNDARAGI	SDVS Sangh's Annapoorna Institute of Management Research, S	Rani Channamma University,	+91984418515
21	vadavadagip@gmail.com	Dr. Prakash Vadavadagi	B. V. V. Sanghas Institute of Management Studies	Rani Channamma University E	9035058214
22	ruchiprabha1974@gmail.com	DR. Prasad Suresh Bhagwat	Patpanhale Arts, Commerce and Science College	University of Mumbai	9421232586
23	rajuhosamani.rh88@gmail.com	Dr. Raju Hosamani	Shri Gavisiddeshwar arts, science and commerce college Koppal	Vijayangar shri krishnadevaray	9901539325
24	rohitadeshprabhu@gmail.com	Dr. Rohita Deshprabhu Kamat	M. E. S. College of Arts and Commerce, Zuarinagar	Goa University	9890961017
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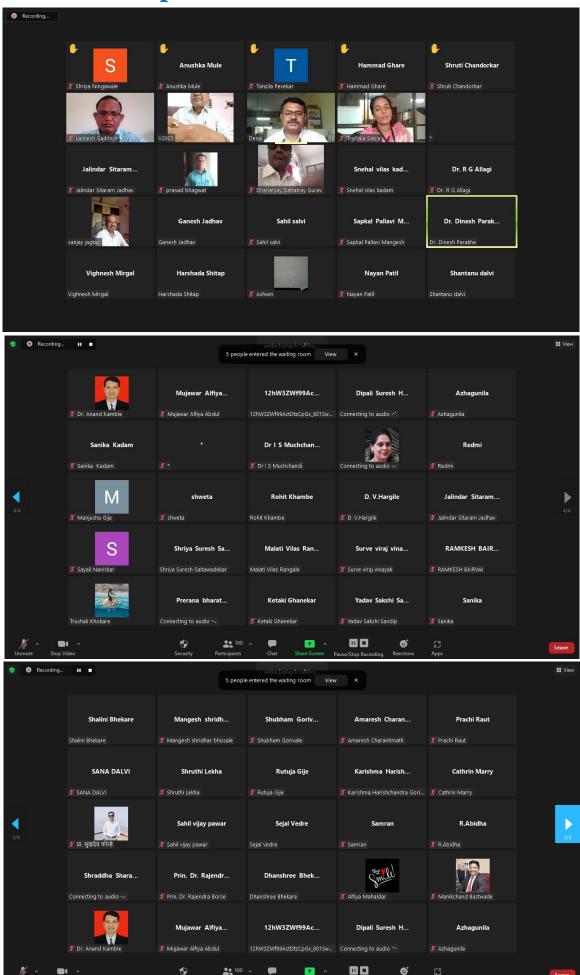
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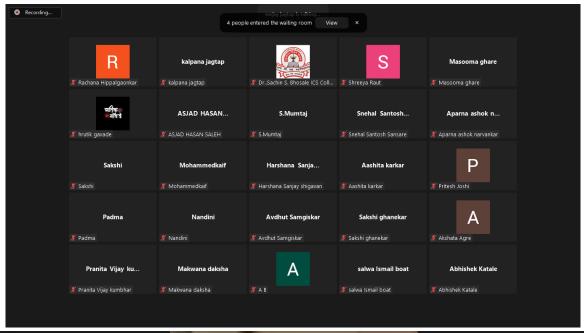
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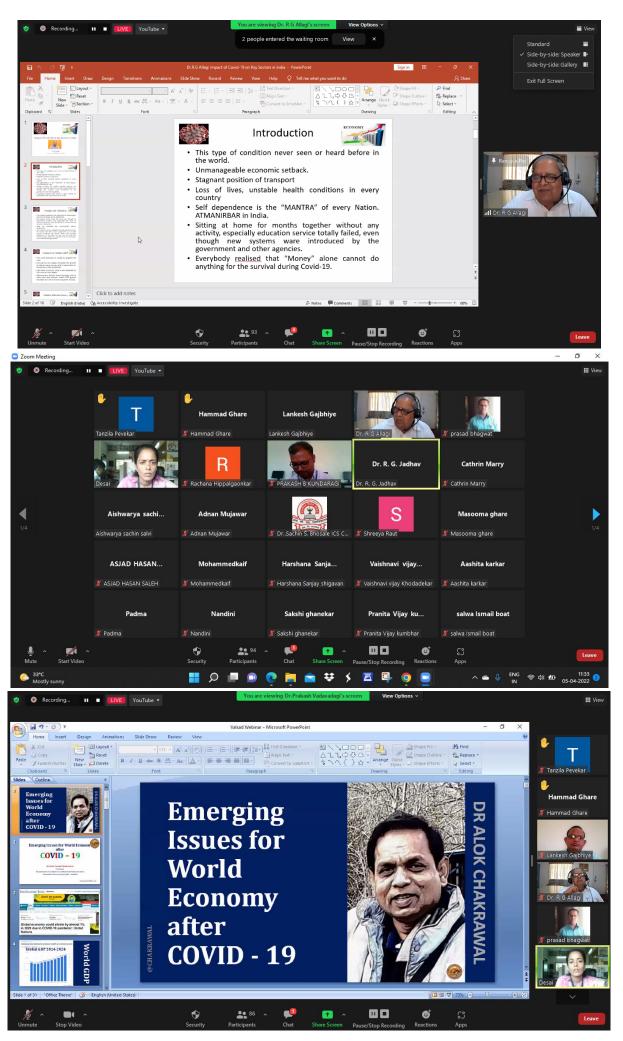
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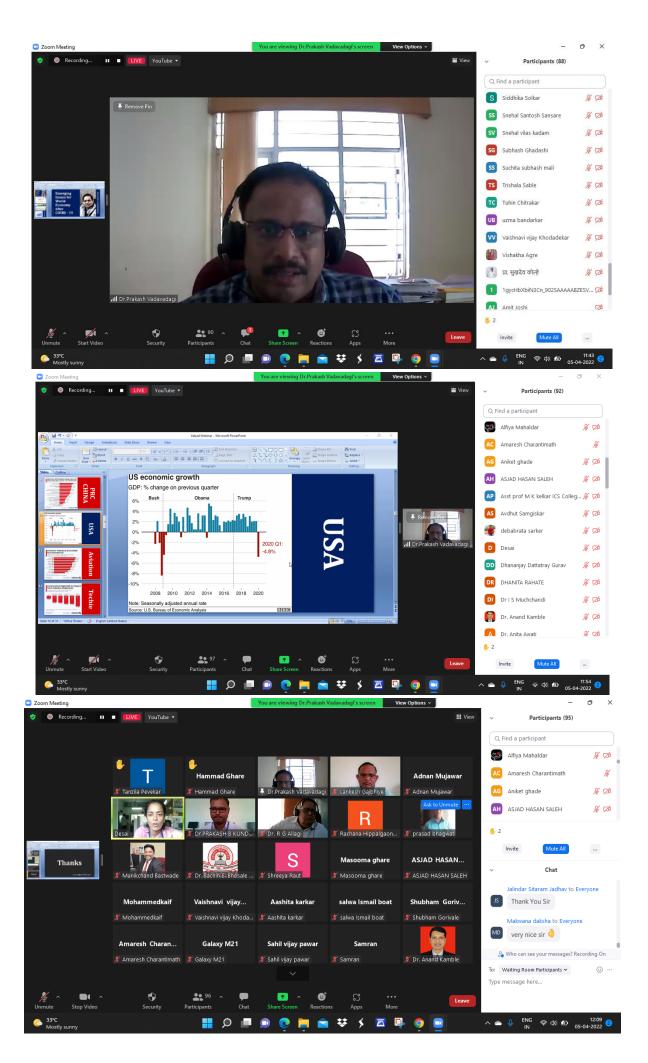


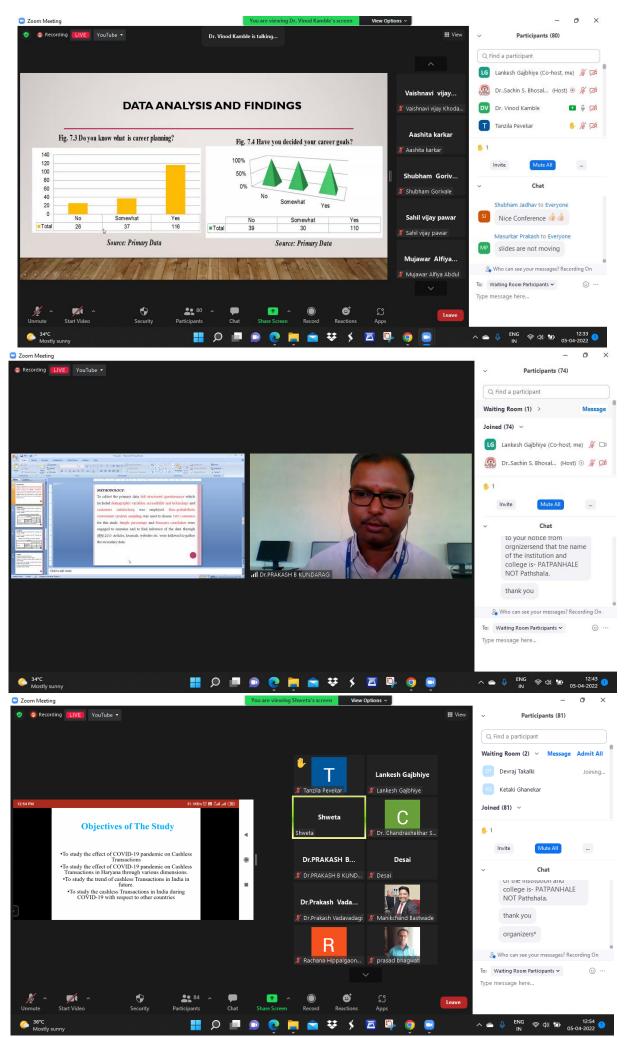


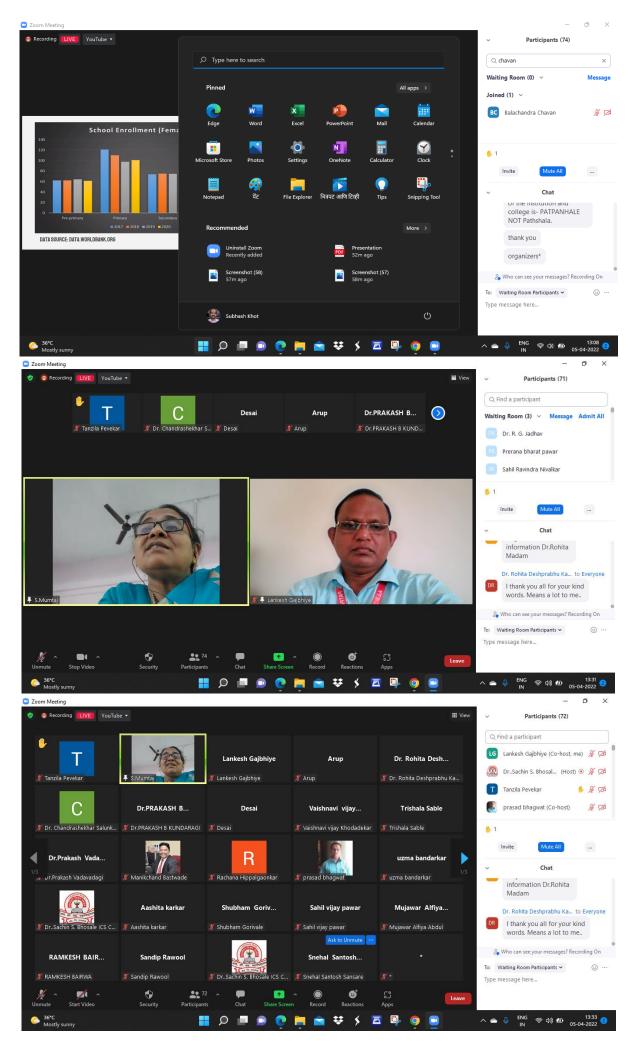


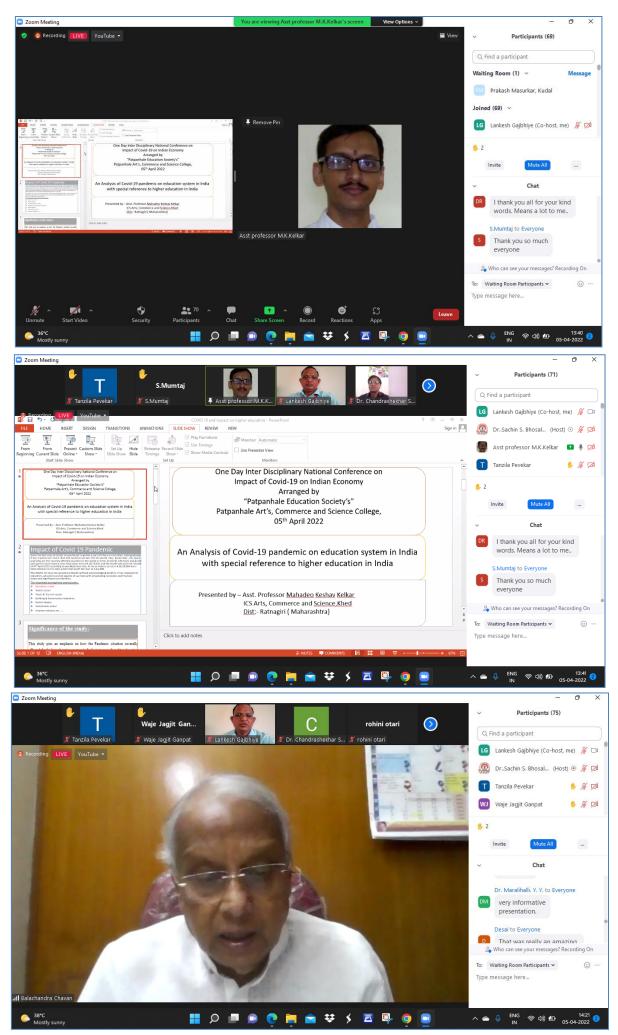


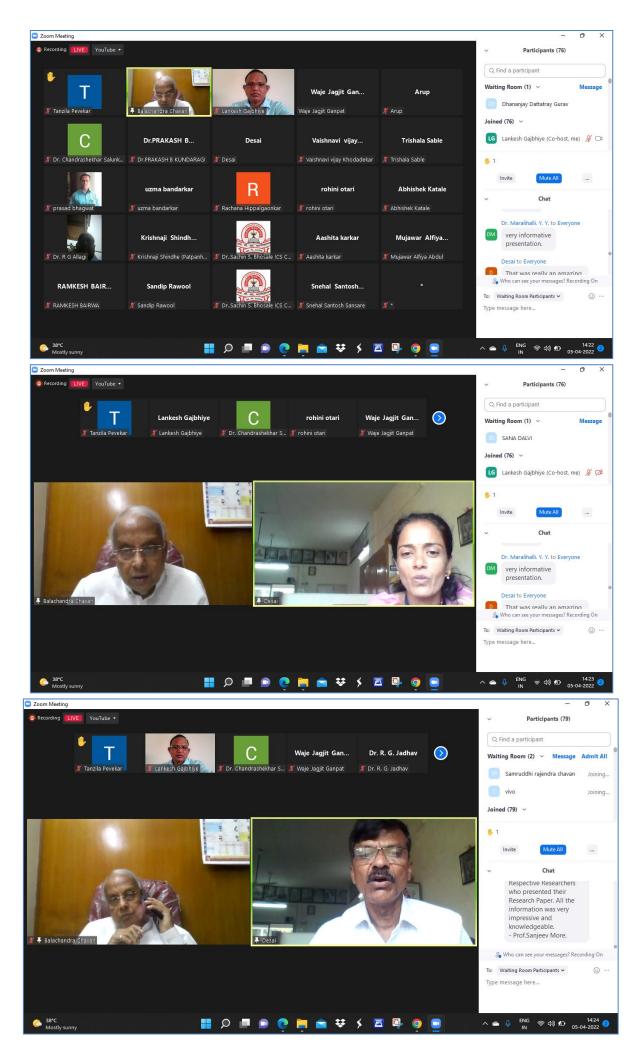












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