IIF IRCAS January 2021 will be a Virtual Conference given that there are large number of restrictions Worldwide due Corona Covid 19. We are happy to share that IIF-IRCAS September 2020 had presence of research scholars from over 47+ Countries, 101+ Universities, 78+ Cities, 85+ Research Papers; 198+ Authors & Speakers and over 750+ Participants on Zoom Platform and over 3875+ views on the LIVE telecast on FaceBook.

**Key Features**

* Research Publication
  - (a) Free Publication in Conference E-Book for All
  - (b) Finance India [under MOU - Optional]
    - Finance India is SCOPUS; UGCs; ABDC; JEL; Cabbels & 36+ Global Agencies Index & Abstract having High Impact Factor

* Recognition & Awards (Nominations Invited)
  - (a) Best Research Paper Award [Top 3]
  - (b) Best Doctoral Thesis Award [Top 2]
  - (c) Research Professor Award [9 Disciplines]
  - (d) Women of the 21st Century
  - (e) Start-Ups/Entrepreneur Award
  - (f) Covid-19 Warrior Award
  - (g) CFO Award
  - (h) IIF Alumni Award

* Listen & Meet World Renowned Professors & Editor

* Press and Media Coverage
  - (a) Broadcast on Social Media : Youtube, FaceBook and Instagram;
  - (b) Video Cast : IIF News & Broadcasting Youtube;
  - (c) Newspaper/TV Coverage (Opportunity)

---

**Steps for Research Paper Submission & Review Process followed**

**Step 1**: Submit your Research Paper via Email : Full Paper as per Guidelines on FI Brochure Page 5-7 at iifrc1987@gmail.com (Immediately) [Subject line : IIF IRCAS 2021 Paper Submission]

**Step 2**: Conference Review Blind Review is done by Conference Office (within 1 Day)

**Step 3**: Conference Review Report is “Positive” or “Positive with Revision” then proceed to completion of Registration Formalities, Article Submission Formalities and Prepare 10 Minutes Presentation. If the Conference Review Report is “Negative” then we send Review comments for authors to correct and re-submit within 2 weeks or the paper stands Rejected.

- **Conference Registration Fee** to be Paid by All Authors and Co-Authors
  - (a) Author & Co-author : ₹ 1500 or US$ 75
  - (b) Doctoral Students : ₹ 1000 or US$ 50

- **Article Submission Fee for FI Special Issue linked to IIF-IRCAS 2021 Conference under MOU**
  - All Authors being Indians based in India : ₹ 11,000
  - Any Author being based Overseas : US$ 250 (for payment in INR @ ₹ 75)

- Finance India has NO Publication Fee & NO Review Fee

**Step 4**: Conference Review Report will be treated as Tier 1 Review Report towards submission for Finance India Special Issue linked to IIF-IRCAS 2021 Conference. The Tier 2 blind review by 3 Full Professors (2 Overseas + 1 Indian) (within 1 Month) only once formalities in Step 3 are Completed.

**Step 5**: The Review Comments from All referees are sent to all Author(s) after Paper Presentation at Conference to enable them revise their paper in-accordance and complete Postal Submission along with Plagiarism Report (of less than 5%) for publication in FI. Publication is subject to revision being to fair satisfaction of Referees. Postal Submission by January 30th, 2020 : Hard Copy (2 Sets) + Soft Copy (1 Set) on USB Pen Drive + Plagiarism Report (less than 5%)
IIF RESEARCH COUNCIL

J.D. Agarwal
Chairman & Professor of Finance, Indian Institute of Finance
Editor in Chief, Finance India

Yrs. in the Service of the Nation
33

Alain Chevalier
Vice Dean &
Full Professor of Finance, ESCP Europe, FRANCE
Andranik Tangian
Head of Econometrics & Dec. NI WSI
Hans Boeckler Foundation, Prof.
Univ. of Karlsruhe, GERMANY
Cornelis A. Los
Carlock Endowed Prof. of Accounting
Alliant International University, CANADA
Hideyuki Kamiryo
Professor Emeritus & VP
Hiroshima Shudo University &
Earth Environment Int. Univ. JAPAN
John A Doukas
Professor of Finance
Old Dominion University
Managing Editor, EFM, USA
Kishore G. Kulkarni
Editor, IJEB & Dist. Professor of Economics, Metropolitan State
University of Denver, USA
Meenakshi Rishi
Associate Professor of Economics
Seattle University USA
Raul Moncarz
Founding Professor &
TLC Brigade Co-Chair Finance
Florida International Univ., USA
Renyong Chi
Professor of Management
Zhejiang Univ. of Technology
China
Rory Clarke
Editor-in-Chief
OECD Observer
OECD, FRANCE
Saurabh Agarwal
Vice-Chairman
Indian Institute of Finance
INDIA
Teivo Teivainen
Professor of World Politics &
HOD, University of Helsinki
FINLAND
Yamini Agarwal
Director, IIF Business School [Dr. AP Abdul Kalam University], INDIA
Professor of Finance & Dean (Research), Indian Institute of Finance, INDIA
Associate Editor, Finance India, INDIA
Secretary, IIF Research Council

Profs. J.D. Agarwal and Dr. J. Joseph Heckman, Nobel Laureate, University of Chicago, USA

Prof. Aman Agarwal with Prof. Christopher A. Pissarides (Nobel Laureate), London School of Economics & Political Science, UK

Prof. Aman Agarwal with Prof. Abid Hussain (Late), Former Ambassador of India to USA

Prof. Aman Agarwal with Dr. Christopher Pissarides (Nobel Laureate), London School of Economics & Political Science, UK

Prof. Aman Agarwal with Dr. Abid Hussain (Late), Former Ambassador of India to USA

Prof. Aman Agarwal with Prof. Jopesh Stiglitz, Nobel Laureate, Columbia University, USA & Mr. S.K. Poddar, President, FICCI, INDIA

Prof. Aman Agarwal with Dr. Sinikaa Salo, Governor & Member of the Board, Bank of Finland, FINLAND

Prof. Aman Agarwal with Prof. Dr. Jopesh Stiglitz, Nobel Laureate, Columbia University, USA & Mr. S.K. Poddar, President, FICCI, INDIA

Prof. Aman Agarwal with Dr. Christopher A. Pissarides (Nobel Laureate), London School of Economics & Political Science, UK

Prof. Aman Agarwal with Dr. Christopher A. Pissarides (Nobel Laureate), London School of Economics & Political Science, UK

Prof. Aman Agarwal with Prof. Jopesh Stiglitz, Nobel Laureate, Columbia University, USA & Mr. S.K. Poddar, President, FICCI, INDIA
Name: ____________________________________________________

Organisation: ____________________________________________________

Address: ____________________________________________________

Contact: (Mobile)___________________(Email) ____________________

Conference Registration Fee

<table>
<thead>
<tr>
<th>In India</th>
<th>Overseas</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Research Paper Authors, Co-Authors &amp; BDTA Submitter</td>
<td>Rs. 1,500</td>
</tr>
<tr>
<td>2. Doctoral Student &amp; ALL Award Submitters</td>
<td>Rs. 1,000</td>
</tr>
<tr>
<td>3. Finance India Submitters (Submission Fee per paper)</td>
<td>Rs. 11,000</td>
</tr>
</tbody>
</table>

[ Article Submission Fee for Presenters opting for submission to FI as well ]

Note:
(a) Participation Fee includes E-Certification per Paper, 50% Discount on Conference Volume Book, Free Publication of All Research Papers will be done in IIF Conference E-Book Proceedings.
(b) Those who wish that their papers be considered for Finance India [ Fi is SCOPUS; UGCs Worldwide ; ABDC; JEL; Cabbels & over 36+ International Agencies Indexed & Abstracted Journal having High Impact Factor] will need to pay an additional Article Submission Fee of Rs. 11,000/- (for All Authors being Indians based in India) and US$ 250/- (for Any Author being based Overseas) per paper under MOU

Sponsorship / Advertisement Opportunities

<table>
<thead>
<tr>
<th>In India</th>
<th>Overseas</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Platinum Sponsorer</td>
<td>Rs. 5,00,000</td>
</tr>
<tr>
<td>2. Diamond Sponsorer</td>
<td>Rs. 4,00,000</td>
</tr>
<tr>
<td>3. Gold Sponsorer</td>
<td>Rs. 3,00,000</td>
</tr>
<tr>
<td>4. Silver Sponsorer</td>
<td>Rs. 2,00,000</td>
</tr>
<tr>
<td>5. Bronze Sponsorer</td>
<td>Rs. 1,00,000</td>
</tr>
<tr>
<td>6. Sponsoring FI Special Issue</td>
<td>Rs. 2,72,000</td>
</tr>
<tr>
<td>7. Sponsoring BDTA / IIF Research Prof Award</td>
<td>Rs. 2,00,000</td>
</tr>
<tr>
<td>8. Logo Back Drop Display Sponsorer</td>
<td>Rs. 50,000</td>
</tr>
<tr>
<td>9. Conference Book Sponsorer</td>
<td>Rs. 50,000</td>
</tr>
<tr>
<td>10. Conference Book Advertisement</td>
<td></td>
</tr>
<tr>
<td>- Full Page</td>
<td>Rs. 1,00,000</td>
</tr>
<tr>
<td>- Half Page</td>
<td>Rs. 50,000</td>
</tr>
<tr>
<td>11. Sponsored Speaker Slot</td>
<td>Rs. 25,000</td>
</tr>
<tr>
<td>12. Commercial Video Ads (1 Min x 6 Times)</td>
<td>Rs. 10,000</td>
</tr>
<tr>
<td>13. Commercial Display Ads (30 Sec x 10 Times)</td>
<td>Rs. 5,000</td>
</tr>
<tr>
<td>14. Publisher's Display Ads (30 Sec x 5 Times)</td>
<td>Rs. 5,000</td>
</tr>
<tr>
<td>15. Commercial Display Ads (30 Sec x 10 Times)</td>
<td>Rs. 5,000</td>
</tr>
</tbody>
</table>

Sponsors & Advertisers get 1 to 5 Sponsor Participant Free + other benefits

All Payments are to be made through
(a) Bank Transfer: for India: NEFT to Indian Institute of Finance; A/c No. 65075795019; State Bank of India, Greater Noida, IFSC Code: SBIN0004324; MICR: 110002231 for Overseas: Branch Code: 04324; SWIFT code: SBININBB881; IFSC Code: SBIN0004324
(b) PayTM via any UPI App: https://www.iif.edu/paytm.htm
(c) Credit Card at www.registration.iif.edu/OnlinePayment.html (i.e. EURO/US$ - pay @ ₹ 85/ ₹ 75)
(d) Demand Draft / Banker's Cheque in favour of "Indian Institute of Finance" payable at Delhi, India
Guidelines for Submission

(a) Research Papers Submission
2. **Best Research Paper Awards & Recognitions**: The panel of jury would constitute of eminent experts of the rank of University Professor (at least one of them would be outside the IIF).
3. **Last Date**: Full Paper Submission - 20th January 2021

(b) IIF Best Doctoral Thesis Award (BDTA)
IIF has introduced a Best Doctoral Thesis Award to be given annually in area of Finance, Accounting, Economics, Administration, and Management. The thesis to qualify for consideration should have been completed from a University after June 18, 1987. The Award would comprise of a cash prize of ₹ 5,000/-, a commendation citation and complimentary copies of FINANCE INDIA for one year and an opportunity of possible publication of (a) Abstract of Doctoral Dissertation in Finance India (Regular Issues) and (b) the thesis in the form of a Book by IIF Publication. The panel of jury would constitute of eminent experts of the rank of University Professor (at least one of them would be outside the IIF).

**Submission by 20th January for BDTA 2021**
(a) Two copies of their thesis along with BDTA Submission fee of ₹ 1,000/- and one Soft copy on USB-Pen Drive at IIF Postal Address
(b) Conference Registration fee of ₹ 1,500/-
(c) Email Submission at iifrc1987@gmail.com with Subject Line: IIF Best Doctoral Thesis Award
The copy of thesis received for consideration under Award Scheme will not be returned back. Conference Registration Mandatory for All Submitters.

(c) Award Nominations under Different Categories
- **IIF Research Professor Award (in 9 Disciplines) for Full Professors (Globally);**
- **Women of the 21st Century Award**;
- **Start-Ups/Entrepreneur Award**;
- **Covid-19 Warrior Award**;
- **CFO Award**;
- **IIF Alumni Award**;

IIF has introduced these Awards to be given bi-annually. The Award would comprise a commendation citation and 50% Concession in Conference Registration Fee. Conference Registration mandatory for All Submitters.

The panel of jury would constitute of Three (3) eminent experts of the rank of University Professor (One will be from IIF; One will be from IIF Research Council and One will be a Practitioner with PhD having atleast 20 yrs experience).

All candidates submit (a) Hard Copy - one set print along with soft copy on USB Pen-Drive at IIF Postal Address
(b) Email Submission at iifrc1987@gmail.com with Subject Line: IIF Research Professor Award

(a) Detailed CV with details on their published research works
(b) Two Page Note on Contribution in their research field
(c) Two Page Note on Social Contribution of their research
(d) One Nomination / Recommendation Letter
(e) Conference Registration Fee (with 25% Concession) : ₹ 750/- or US$ 40

NO Award Nomination Submission Fee. Professors & other Colleagues from all around the World welcome to participate. **Last Date for Submission**: 20th January 2021

Payment Details

All Payments are to be made through
(a) **Bank Transfer**: for India: NEFT to Indian Institute of Finance; A/c No. 65075795019; State Bank of India, Greater Noida, IFSC Code: SBIN0004324; MICR: 110002231 for Overseas; Branch Code: 04324; SWIFT code: SBININBB881; IFSC Code: SBIN0004324
(b) **PayTM via any UPI App** : https://www.iif.edu/paytm.htm
(c) **Credit Card** at [www.registration.iif.edu/OnlinePayment.html](http://www.registration.iif.edu/OnlinePayment.html) (i.e. EURO/US$ - pay equivalence of INR)
(d) **Demand Draft / Banker's Cheque** in favour of "Indian Institute of Finance" payable at Delhi, India

Conference Secretariat

Professor Dr. Aman Agarwal
Chair, IIF Research Conference

Professor Dr. Yamini Agarwal
Secretary, IIF Research Council
IIF would like to thanks Research Scholars from 47+ Countries; 101+ Universities; 78+ Cities; 85+ Research Papers; 198+ Authors & Speakers sharing Wealth of Knowledge based on their research works at IIF International Research Conference.

The ruler is respected in his country, the scholar everywhere.
Inaugural Session

10:00 AM Opening Welcome: Prof. Dr. J.D. Agarwal (Chairman & Distinguished Professor of Finance, Indian Institute of Finance, INDIA & Editor-in-Chief, Finance India, INDIA)

10:15 AM Chief Guest: Prof. Dr. K.K. Aggarwal (Chairman, National Board of Accreditation, Delhi, INDIA; former Pro Vice-Chancellor, Guru Jambheshwar University, Hisar, INDIA; Founder Vice Chancellor, GGS Indraprastha University, Delhi, INDIA; President (2002-04), The Institution of Electronics and Telecommunication Engineers (IETE); President (2007-09), Computer Society of India, INDIA; President (2008-10), South East Asia Regional Computer Confederation (SEARCC), INDIA)

10:45 AM Plenary Keynote: Female Leadership in STEM Innovation and a review of the Impacts of Covid-19 on identity in 800 Small and Large Firms funded by HMG

Prof. Dr. Lynn Martin (Professor of Entrepreneurship and Innovation, Anglia Ruskin University, Faculty of Business & Law Cambridge, UK; Fellow, Institute of Small Business and Entrepreneurship, Cambridge, UK)

11:10 AM Special Address: Artificial Intelligence Ethics

Prof. Dr. Julia Margarete Puaschunder (Behavioral Economist & Professor, The New School and The New School for Social Research, New York, USA)

11:30 AM IIF Alumni Address: Research in Regulatory Framework and Corporate Dynamism in Un-Certain Times

Mrs. Shaini Nair, Regulatory & Payments Legal Compliance Manager (Global), eBay, Texas, USA & MBF 2003-05 Alumni, Indian Institute of Finance, INDIA

11:45 AM Chair Conference Address: Prof. Dr. Aman Agarwal (Director & Professor of Finance, Indian Institute of Finance, INDIA & Executive Editor, Finance India, INDIA)

Technical Session 1

12 Noon Opening Keynote Address: Geopolitics of Cyber Security

Prof. Dr. Jayshree Pandya (Founding CEO, Risk Group LLP, USA)


Prof. Dr. Hansang Lee (Professor, Youngsan University, Seoul, SOUTH KOREA)

2. FI 2328 Predictors of Financial Anxiety among Indian Population due to Covid-19: A Hierarchical Regression Analysis

Dr. Pallavi Dogra (GLA University, Uttar Pradesh, INDIA)

Dr. Arun Kaushal (GLA University, Uttar Pradesh, INDIA)

3. FI 2336 Chaing Employment Conditions of the Indian Workforce in the Construction Industry: Understanding the Problems of Women Workforce

Dr. Ravi K Gupta (Madan Mohan Malaviya University of Technology, Uttar Pradesh, INDIA)

12:35 PM Closing Keynote Address: Needonomics for Revival of Global Economy in Post Pandemic Era

Prof. Dr. Madan M. Goel (former Vice Chancellor Jagan Nath University, Rajasthan, INDIA & former Professor & HOD, Kurukshetra University, Haryana, INDIA)

12:50 PM Referee Address: Mr. Salim Andrews (former Chief Economist, Multi-Commodity Exchange of India, Mumbai, INDIA & former Senior Journalist, Economic Times, INDIA)
Sunday 27th September 2020
IIF International Conference & Award Summit 2020 - Day 1

1 - 2 PM  LUNCH Break

Technical Session 2  2 PM to 3 PM

2:00 PM  Opening Keynote Address:  Measuring climate change in India: A Retrospective on the Past Century
Prof. Dr. KV Bhanumurthy (Special Apointee Professor, Delhi Technological University; former Dean & Professor, Faculty of Commerce & Business, Delhi School of Economics, Delhi, INDIA; Editor, PRAGATI : Journal of Indian Economy, INDIA)
Dr. Lalit Kumar (Dr. Bhim Rao Ambedkar College, University of Delhi, INDIA)

2:15 PM  Paper Presentation:  1. FI 2330 Customer Perspective on Green Sustainable Banking : Structural Equation Modeling on Selected Indian Banks
Ms. Baljeet Kaur (ARSD University of Delhi, INDIA)
Dr. Rashmi Bansal (IGNOU, INDIA)

2. FI 2268 A Study on Problems faced by Customers in Using E-Banking Services and its Impact on Customer Loyalty with respect to Rural SBI Branches, Guntur
Dr. A Udaya Shankar (KL Deemed to be University, Andhra Pradesh, INDIA)
Dr. B. Kishore Babu (KL Deemed to be University, Andhra Pradesh, INDIA)
Dr. K Ravi Kiran Yasaswi (Lakireddy Balireddy College of Engineering, Andhra Pradesh, INDIA)

2:35 PM  Closing Keynote Address:  Government’s Fiscal Situation
Prof. Dr. Arun Kumar (Malcolm S. Adiseshiah Chair Professor, Institute of Social Sciences, INDIA & formerly Professor, Jawahar Lal Nehru University, Delhi INDIA)

Referee Address:  Prof. Dr. Gopal Tadepalli (Professor, Anna University, Tamil Nadu, INDIA)

Technical Session 3  3 PM to 4 PM

3:00 PM  Opening Keynote Address:  India's Innovative and Integrated Approach to Social Protection
Prof Dr. Mukul G. Asher (Independent Consultant in Public Financial Management and Social Protection; former Professor, National University of Singapore (NUS) SINGAPORE)

3:15 PM  Paper Presentation:  1. FI 2274 Role of Communication and Marketing in Public Health
Dr. Sabbineni Poojitha (KL Deemed to be University, Andhra Pradesh, INDIA)
Dr. Averineni Anuradha (KL Deemed to be University, Andhra Pradesh, INDIA)

2. FI 2147 Financing Models for Smart Sustainable Cities in India : Issues and Concerns
Dr. Vinay Kandpal (University of Petroleum & Energy Studies, Uttrakhand, INDIA)
Dr. Sanawi Sharahiley (Jazan University, SAUDI ARABIA)

3:35 PM  Closing Keynote Address:  Post-Covid Land Use Dynamics
Prof. Dr. Rekha Jagannath (Research Professor Jain Deemed to be University, Karnataka, INDIA ; Independent Director Tumakuru Smart City Limited zboard GOK-GOI, INDIA; Former Member Karnataka State Planning Board, INDIA; Former ICSSR Senior Fesearch Fellow, INDIA)

3:50 PM  Referee Address:  Prof. Gopal Tadepalli V. (Professor, Anna University, Tamil Nadu, INDIA)
<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>4:00 PM</td>
<td>Opening Keynote Address : Challenges of Numeracy in Knowledge Economy</td>
</tr>
<tr>
<td></td>
<td>Prof. Gopal Tadepalli (Professor, Anna University, Tamil Nadu, INDIA)</td>
</tr>
<tr>
<td>4:35 PM</td>
<td>Closing Keynote Address : New stochastic dominance theory for investors with risk-averse and risk-seeking utilities with applications including solutions for the Friedman-Savage paradox and the diversification puzzle. Prof. Dr. Wing-Keung Wong (Professor, Asia University, TAIWAN; Professor, China Medical University Hospital, TAIWAN; Adjunct Professor, The Hang Seng University of Hong Kong, HONG KONG) Prof. Dr. Chenghu Ma (Professor, Fudan University, Shanghai, CHINA) Dr. Zhuo Qiao (Associate Professor, University of Macau, MACAU) Prof. Em. Dr. Rer. Pol. Udo Broll (Professor, Dresden University of Technology, Dresden, GERMANY)</td>
</tr>
<tr>
<td>4:50 PM</td>
<td>Referee Address : Prof. Dr. P.K. Chaubey (formerly Professor, Indian Institute of Public Administration (IIPA), Delhi, INDIA &amp; Editor-in-Chief, Indian Journal of Quantitative Economics, INDIA)</td>
</tr>
<tr>
<td>5 -6:30 PM</td>
<td>Tea Break</td>
</tr>
</tbody>
</table>

IIF IRCAS 2020 Summit 1 : Reviving Business in Uncertain Times of Corona 6:30 PM to 8:30 PM

(See Next Page)
Sunday 27th September 2020
IIF International Conference & Award Summit 2020 - Day 1

IIF IRCAS 2020 Summit 1 : Reviving Business in Uncertain Times of Corona 6:30 PM to 8:30 PM

6:30 AM Summit Opening Welcome : Prof. Dr. J.D. Agarwal (Chairman & Distinguished Professor of Finance, Indian Institute of Finance, INDIA & Editor-in-Chief, Finance India, INDIA)

6:35 PM Chief Guest Address : H.E. Mr. Jacek K. Jankowski (Ambassador of the European Union Delegation to ZAMBIA & COMESA, ZAMBIA; formerly Ambassador Extraordinary and Plenipotentiary of Poland to ETHOPIA)

6:45 PM Guest of Honour Address : Mr. Rory Clarke (Editor, OECD Observer and Head of Corporate Content and Editorial Team, Organisation for Economic Co-operation and Development (OECD), Paris, FRANCE; Former Senior Editor, Economist Intelligence Unit, The Economist Group, London, UK)

7:15 PM Opening Keynote Address : Economic Crises and Recovery Patterns in US economy
Prof. Dr. Ashok Abbott (Professor, West Virginia University, USA)

7:30 PM Key Expert Speakers : Mr. Anil Khaitan (Founder Chairman & Managing Director, Sunil Healthcare Ltd.; Shalimar Industries Ltd.; Shalimar Wires Ind. Ltd.; Alphaavittos (OPC) Pvt.Ltd; SNK Corporation Ltd., INDIA)
Mr. Shantanu Bhadkamkar (President, Multimodal Transport Operators of India (AMTOI), INDIA; Owner, ATC, Rotomatic Containers & ATC Global Logistics, INDIA; Vice-Chairman, China Int. Logistics Professional Network, CHINA; Immeditate Past President / Chairman & Managing Committe Member, Maharashtra Chamber of Commerce, Industry & Agriculture, INDIA; International Federation of Customs Brokers Association, CANADA)
Mr. Mohd. Haleem Khan, IAS (former Secretary, Government of India (GOI), Ministry of Finance, INDIA)
Ms. Nidhi Kumar (Delhi Doordarshan - DD Science & Technology & DD National TV; Celebrity Host, Delhi, INDIA)
Prof. Dr. Mahesh Singh (Director - Research and Innovation & Professor, University of Szeged, HUNGARY; formerly with Ministry of Economic Affairs and Climate Policy & formerly Director (Research), European Regional Development Fund, NETHERLAND)
Dr. Meithiana Indrasari Yunus (Vice-President, Dr. Seotomo University, INDONESIA)
Mr. Babu Nair (MD & Group Publisher, Banking Frontiers, Mumbai); INDIA
Dr. S.P. Sharma (Chief Economist & Director of Research, PHD Chamber of Commerce & Industry, INDIA)
Mr. Vikash Raj (Head Business Analytics & Process Engineering, IDFC Asset Management Company, Mumbai, INDIA; formerly worked in leadership roles at ICRA Online; CRISIL; Citi Bank; Standard Chartered Bank AMC; CEO of IDFC Pension Funds and IIF MBF (1996-98) Alumni, Indian Institute of Finance, INDIA)
Mrs. Arunima Kumar (Kuchipudi Dance Artist, Meastro and Guru; Head, Kuchipudi Faculty, Bhavan, UK; Founder, Arunima Kumar Dance Company, London, UK)

8:15 PM Valedictory Address : Prof. Dr. Shyam Sunder Lodha (Distinguished Professor of Marketing and former Chairman, School of Business, Southern Connecticut State University (SCSU), Connecticut, USA)

8:30 AM Summit Closing Address : Prof. Dr. Aman Agarwal (Director & Professor of Finance, Indian Institute of Finance, INDIA & Executive Editor, Finance India, INDIA)

End of Day 1 of 3 Day
Monday 28th September 2020
IIF International Conference & Award Summit 2020 - Day 2

Inauguration Session Day 2 10 AM to 12 Noon

10:00 AM Opening Welcome : Prof. Dr. Manju Agarwal (Dean & Senior Professor of Economics, IIF Business School - AKTU, Greater Noida, Uttar Pradesh, INDIA)

10:10 AM Chief Guest : Economics and Politics in the Post-Pandemic World
Prof. Dr. Grzegorz Witold Kolodko, (Deputy Prime Minister of POLAND (1994-97); Finance Minister of POLAND (1994-97; 2002-03); Distinguished Professor of Economics, Founder and Director, TIGER – Transformation, Integration and Globalization Economic Research, Kozminski University, Warsaw, POLAND; Consultant to IMF, World Bank, UN, and the OECD; Hony Chairman, China's Public Diplomacy Institute & Non-Resident Senior Fellow, Chongyang Institute for Financial Studies, Renmin University of China, Beijing, CHINA; Professor HUST, Huangzhou University of Science and Technology, Wuhan, CHINA; Distinguished Professor, Emerging Markets Institute, Beijing Normal University, Beijing, CHINA; Hony Professor, Indian Institute of Finance, Delhi INDIA; Foreign Member, Russian Academy of Sciences, RUSSIA)

10:40 AM Guest of Honour : Prof. Asoke K. Laha (Founder President & CEO Interra IT, USA & Adjunct Professor, Indian Institute of Finance, INDIA)

10:50 AM Plenary Keynote : Artificial Intelligence and the Emergence of FinTech : Reconstruction of Finance Theory and Operations
Prof. Dr. Sardar M.N. Islam (Professor, Vitoria University, AUSTRALIA)

11:10 AM Special Address : Green official development Aid and carbon emissions: do institutions matter?
Prof. Dr. Meenakshi Rishi (Eva Albers Professor of Economics, Seattle University, USA & Executive Director, Asso. of Indian Economic & Financial Studies,USA)
Prof. Dr. Dmitriy D. Li (Professor, Chonnam National University, Gwangju, SOUTH KOREA)
Prof. Dr. Jeong Hwan Bae (Professor, Chonnam National University, Gwangju, SOUTH KOREA)

11:30 AM IIF Alumni Address : Knowledge Research in Defence Accounts

11:45 AM Chair Conference Address : Prof. Dr. Aman Agarwal (Director & Professor of Finance, Indian Institute of Finance, INDIA & Executive Editor, Finance India, INDIA)

Technical Session 5 12:00 Noon to 1 PM

12 Noon Opening Keynote Address : A Study on Ramificatio of Covid-19 Lockdown on the Firm Performance : Evidence from Manufacturing Sector in India
Prof. Dr. Parmjit Kaur (Professor, Panjab University, University Business School, Chandigarh, INDIA)
Ms. Garima Khanna (Doctoral Fellow, UBS, Panjab University, Chandigarh, INDIA)
Monday 28th September 2020
IIF International Conference & Award Summit 2020 - Day 2

12:15 PM Paper Presentation : 1. FI 2270 Determinants of Manufacturing Outward FDI from India : Role of Host Country Factors
   Dr. KV Bhanu Murthy (Delhi Technological University & Delhi School of Economics, INDIA)
   Ms. Anindita Goldar (PGDAV College, University of Delhi, INDIA)

2. FI 2339 Impact of Covid-19 on NSE Sector Indices
   Mr. Srikrishna Bhagawan (CHRIST Deemed to be University, Karnataka, INDIA)
   Dr. Sathish Kumar B (CHRIST Deemed to be University, Karnataka, INDIA)

12:35 PM Closing Keynote Address : Fractal Analysis of Financial Time Series
   Prof. Dr. Rashmi Bhardwaj (Professor of Mathematics and Head, Nonlinear Dynamics Research Lab, University School of Basic & Applied Sciences, GGS Indraprastha University, Delhi, INDIA)

12:50 PM Referee Address : Mr. Anoop Kaul (Consultant and Director, Basix Social Enterprise Group, Delhi, INDIA; ex General Manager, State Bank of India, INDIA)

1 - 2 PM LUNCH Break

Technical Session 6 2 PM to 3 PM

2:00 PM Opening Keynote Address : Numeracy, Psychological Traits, Cultural Factors and Financial Socialization : Are they determinants of Financial Behaviour?
   Prof. Dr. Manuel J. Rocha Armada (Full Professor of Finance, University of Minho, PORTUGAL)
   Dr. Cristiana Leal (Assistant Professor, University of Minho, PORTUGAL)
   Dr. Izzat Ramadan (Assistant Professor, University of Minho, PORTUGAL)

2:20 PM Paper Presentation : 1. FI 2241 Investors’ Perceptions toward Mutual Fund Investing Based on Their Parents’ Prior Investing Experience
   Mr. Pushpa Raj K (SRM Institute of Science & Technology, Tamil Nadu, INDIA)
   Dr. B. Shyamala Devi (SRM Institute of Science & Technology, Tamil Nadu, INDIA)

2. FI 2269 Open Interest Band - As a predictor of underlying future price : An Empirical Study with reference to Option Market in India
   Dr. Vaibhav Badgi (KLE Dr MS Sheshgiri College of Engineering & Technology, Karnataka, INDIA)
   Dr. Anilkumar Garag (ISB Infrastructure Pvt. Ltd., Karnataka, INDIA)

2:40 PM Closing Keynote Address : Risk Management and Enterprise Risk Management in the Hospitality Sector
   Prof. Dr. Madhu Vij (Professor, Faculty of Management Studies, University of Delhi, Delhi, INDIA)

2:55 PM Referee Address : Mr. Anoop Kaul (Consultant and Director, Basix Social Enterprise Group, Delhi, INDIA; ex General Manager, State Bank of India, INDIA)
Monday 28th September 2020
IIF International Conference & Award Summit 2020 - Day 2

Doctoral Colloquium Session 3 PM to 5 PM

Best Doctoral Thesis Award (BDTA) Session

3:00 PM Chief Guest Address : More Nobel Prize Awards to Indian Economists?
   Prof. Dr. Hubert Fromlet (Behavioural Economist & Affiliate Professor, Linnaeus University, SWEDEN; former Chief Economist & Senior Vice President, SWED Bank, Stockholm, SWEDEN)

3:20 PM Guest of Honour Address : Reflexions on Geopolitics
   H.E. Ambassador Dr. Caj L. Soderlund (former Senior Diplomat, Advisor to Prime Minister of Finland and Minister Counsellor Economic Affairs in the Embassy of India for Finland (2001-04). Dr. Soderlund has also served as a former Senior Advisor to Minister of Nordic Affairs (2004-09); Finnish NCM Presidency (2007); Ministry of Foreign Affairs (1997-2001) in FINLAND and the former Deputy Chief of Mission at Embassy of Finland in Spain (1990-93); Embassy of Finland in UAE (1993-95) and Secretariat of Nordic Coop. (1995-96))

3:30 PM Opening Keynote Address : Prof. Dr. N.R. Bhanumurthy (Vice-Chancellor, Dr. B.R. Ambedkar School of Economics (BASE) University, Karnataka, INDIA; Professor, National Institute of Pubic Finance & Planning, INDIA)

3:45 AM BDTA Screening Process : Prof. Dr. Yamini Agarwal (Director & Professor of Finance, IIF Business School - AKTU, INDIA & Associate Editor, Finance India, INDIA)

3:50 PM Doctoral Thesis Presentation :< Best Doctoral Thesis Awards is offered by IIF since 1987 >

The following Thesis have been received in 2018-19 for BDTA 2019

“Post Reform Bank Efficiency in North East India” by Dr. Joyeeta Deb (North Eastern Hill University, Shillong, Meghalaya, INDIA)

“Physical and Psychological Well being of Rural and Urban Elderly Correlates and Intervention” by Dr. Sumangala Badami, (College of Rural Home Science, Dharwad, University of Agricultural Sciences, Dharwad, Karnataka, INDIA)

“Protection of Human Rights Vis-a-Vis Role of Police in Maintenance of Law and Order- A Critical Study” by Dr. K Prabhakar (Osmania University, Hyderabad, Andhra Pradesh, INDIA)

“Financing of Micro and Small Enterprises by Public Sector Commercial Banks” by Dr. D Venilla (Avinashilingam Institute of Home Science and Higher Education for Women, Coimbatore, Tamil Nadu, INDIA)

“Growth and Development of Mutual Fund in India” by Dr. Anoop Shrivastava, (Durga Mahavidyalaya, Raipur, Chhattisgarh, INDIA)

“Relationship between Job Satisfaction, Work, Motivation, Welfare facilities and Organisation Climate : A Comparative Study of IT Industry and Automobile Industry” by Dr. Awasa Shital Subhash (North Maharashtra University, Jalgaon, Maharashtra, INDIA)

“Disinvestment and It's Impact on Public Sector Industries in India” by Dr. Suresha K.P. (Bangalore UniversityBengaluru, Karnataka, INDIA)

The following Thesis have been received in 2019-20 for BDTA 2020

“Impact of Foreign Investment Flows on Indian Economy in the Post Liberalisation Era” by Dr. Tom Jacob (St. Thomas College (Autonomous), Thrissur, Kerala, INDIA)

“Firm Performance and Top Executive Turnover: An Empirical analysis of NSE Limited Companies in India” by Dr. Naseem Ahamed (ICFAI Foundation for Higher Education, Hyderabad, Telengana, INDIA)

“Harmony and Satisfaction in Family Business” by Dr. B. Indira Priya Dharshini (Nallamuthu Gounder Mahalingam College, Pollachi, Tamil Nadu, INDIA)

“Working conditions of Informal Sector Workers : A Case Study of Construction Workers in Gorakhpur District of Uttar Pradesh” by Dr. Ravi Kumar Gupta (Pondicherry University, Puducherry, INDIA)
Monday 28th September 2020
IIF International Conference & Award Summit 2020 - Day 2

4:15 PM  Special Keynote Address : Impact of Asset-Liability Management on Banks Performance : A study of Select PSU Banks in India
Prof Dr. Kanhaiya Singh (Center Director - Financial Markets Research Center & Professor, GLA University, Mathura, Uttar Pradesh, INDIA)
Ms. Rekha Bawa (Assistant Professor, GLA University, Uttar Pradesh, INDIA)

4:30 PM  Closing Keynote Address : Board Diversity and Cost of Equity (CoE)
Prof. Dr. Lawrence Kryzanowski (Concordia University, CANADA)
Prof. Dr. Ashrafee Tanvir Hossain, Memorial University of Newfoundland, CANADA)

5 -6:30 PM  Tea Break

IIF IRCAS 2020 Summit 2 : Information for Efficient Decision Making Big Data  6:30 PM to 9:00 PM
(Book Release Ceremony)

6:30 PM  Chief Guest Address : Ms. Purnima Vohria (Founder & CEO of the National US India Chamber of Commerce, Denver, Colorado, USA; National Advisor, United States Secretary of Commerce; Ambassador of Peace, IWPF, UN Association, USA)

6:40 PM  Guest of Honour Address : Prof. Jonathan Hollander (American Dancer, Choreographer, Educator, Artistic Director and Founder Chairman, Battery Dance Company (1976-), New York, USA

6:50 PM  Opening Keynote Address : Prof. Dr. Bala KR Balachandran (Professor Emeritus, NYU Stern School of Business, New York University, New York, USA & Former Editor-in-Chief, Journal of Accounting, Auditing & Finance, USA)
Monday 28th September 2020
IIF International Conference & Award Summit 2020

7:10 PM  Contributor’s Keynote:

"What Accountants Need to Know about Blockchain"
Prof. Dr. Michael Alles (Professor, Rutgers Business School, New Jersey, New York, USA)
Prof. Dr. Glen L. Gray (Professor, California State University, California, USA)

"Usefulness of Corporate Carbon Information for Decision-Making"
Mr. Rong He (Doctoral Fellow, University of Newcastle, AUSTRALIA)
Dr. Le Luo (Senior Lecturer in Accounting, Macquarie University, Australia)
Prof. Dr. Qingliang Tang (Professor in Accounting, Western Sydney University, Australia)

"Data Fiduciary in Order to Alleviate Principal : Agent Problems in the Artificial Big Data Age"
Prof. Dr. Julia Margarete Puaschunder (Behavioral Economist & Professor, The New School and The New School for Social Research, New York, USA)

"Have Accounting Reports Become Less Useful for Decision-Making?"
Prof. Dr. Joshua Ronen (Professor, NYU Stern School of Business, New York University, New York, USA & Editor-in-Chief, Journal of Law, Finance and Accounting, USA)

"Usefulness of Corporate Carbon Information for Decision-Making"
Prof. Dr. Steven Lilien (Weinstein Professor of Accountancy, Baruch College, City University of New York, New York, USA)
Prof. Dr. Bharat Sarath (Professor of Accounting and Information Systems, Rutgers University, Piscataway, New Jersey, USA)

Dr. Yan Yan (Assistant Professor, Fairleigh Dickinson University, Teaneck, New Jersey, USA)

"Blockchain-Enabled Supply Chain Transparency, Supply Chain Structural Dynamics, and Sustainability of Complex Global Supply Chains — A Text Mining Analysis"
Dr. Pankaj Kumar Medhi (Assistant Professor in Operations Management and Data Analytics, Bennett University, Greater Noida, Uttar Pradesh, INDIA)

"Blockchain Technology Adoption Decisions: Developed vs. Developing Economies"
Dr. Tinay Tinn (Assistant Professor of Finance, McGill University, Montreal, CANADA)

"Board Governance and Information Quality"
Prof. Dr. Bin Srinidhi (Carlock Endowed Distinguished Professor, University of Texas, Arlington, USA)

9:20 PM  Valedictory Address:

Prof. Dr. J.D. Agarwal (Chairman & Distinguished Professor of Finance, Indian Institute of Finance, Delhi & Greater Noida, INDIA)
Prof. Dr. Manju Agarwal (Sr. Professor & Dean, IIF Business School, AKTU, INDIA)
Prof. Dr. Aman Agarwal (Professor & Director, Indian Institute of Finance, INDIA & Executive Editor, Finance India, INDIA)
Prof. Dr. Yamini Agarwal (Professor & Director, IIF Business School, AKTU, INDIA & Associate Editor, Finance India, INDIA)
Tuesday 29th September 2020
IIF International Conference & Award Summit 2020 - Day 3

Inauguration Session Day 2 10 AM to 12 Noon

10:00 AM Opening Welcome: Prof. Dr. Yaminni Agarwal (Director & Professor of Finance, IIF Business School - AKTU, INDIA & Associate Editor, Finance India, INDIA)

10:15 AM Chief Guest: Dr. Dilip Chenoy (Secretary General, FICCI, Delhi, INDIA; Managing Director & CEO, National Skill Development Corporation (NSDC) (2010-15), INDIA; Director General, Society of Indian Automobile Manufacturers (SIAM)(2004-10), INDIA)

10:30 AM Plenary Keynote: The Effect of Stock Liquidity on the Firm's Investment and Production
Prof. Dr. Yakov Amihud (Ira Rennert Professor of Entrepreneurial Finance, NYU Stern School of Business, New York University, New York, USA)
Dr. Shai Levi (Tel Aviv University, Coller School of Management, ISRAEL)

11:00 AM Guest of Honour: Sinophobia: Causes and Consequences
H.E. Ambassador Prof. Dr. Deepak Vohra, IFS - MADE IN INDIA ((Special Advisor to Prime Minister, Lesotho, South Sudan, Sudan and Guinea-Bissau, AFRICA; Special Advisor, Ladakh Autonomous Hill Councils, Kargil and Leh, INDIA; Formerly Ambassador of India to Armenia, Georgia, South Sudan, Sudan, Poland and Lithuania; Honourary Professor, Indian Institute of Finance, INDIA)

11:30 AM IIF Alumni Address: Experianitial Analytics
Mr. Vikash Raj (Head Business Analytics & Process Engineering, IDFC Asset Management Company, Mumbai, INDIA; formerly worked in leadership roles at ICRA Online; CRISIL; Citi Bank; Standard Chartered Bank AMC; CEO of IDFC Pension Funds, INDIA and IIF MBF (1996-98) Alumni, Indian Institute of Finance, INDIA)

11:45 AM Chair Conference Address: Prof. Dr. Aman Agarwal (Director & Professor of Finance, Indian Institute of Finance, INDIA & Executive Editor, Finance India, INDIA)

Technical Session 7 12 Noon to 1 PM

12 Noon Opening Keynote Address: Concentrated Ownership and Related Party Transactions.
Prof. Dr. M. Thenmozhi (Professor of Finance, Indian Institute of Technology (IIT) Madras, Chennai, Tamil Nadu, INDIA)

12:15 PM Paper Presentation:
1. FI 2311 Predicting the Probability of Failure of Central Public Sector Enterprises: A Statistical Machine Learning Approach
Dr. Bhushan Pardeshi (S B Patil Institute of Management, Maharashtra, INDIA)
Dr. Padmalochana Bisoyi (S B Patil Institute of Management, Maharashtra, INDIA)
Dr. Pranita Burbure (S B Patil Institute of Management, Maharashtra, INDIA)

2. FI 2315 Impact of Merger on the Financial Position of Banking Sector with reference to State Bank of India (SBI)
Ms. Sreedevi Chunchu (Bhavan's Vivekananda College of Science, Humanities & Commerce, Telengana, INDIA)
Dr. K.S. Sekhara Rao (Koneru Lakshmaiah Edu Foundation KL University, Andhra Pradesh, INDIA)
3. FI 2312 A Comparative Study of Family and Non-Family Run Business Financial Performance with Reference to Select Indian Companies
Ms. Sreemathi Raghunandan (Koneru Lakshmaiah Edu Foundation KL University, Andhra Pradesh, INDIA)
Dr. K.S. Sekhara Rao (Koneru Lakshmaiah Edu Foundation KL University, Andhra Pradesh, INDIA)

12:45 PM Closing Keynote Address: Liquidity and Market Risk: Proposal for Definition and Quantification Methodology
Prof. Dr. María Coronado (Professor of Finance, Universidad Pontificia Comillas-ICADE, Madrid, SPAIN)
Mr. César Yeboles García (Research Fellow, Universidad Pontificia Comillas-ICADE, Madrid, SPAIN)

1:00 PM Referee Address: Dr. Sadar Abdul Rasheed (Head (Risk Management), Al Guhar Group, UAE; Earlier Glow Oil Group UAE; GARMCO, BHARAIN; Savola Gp, SAUDI ARABIA; MCX INDIA; IIF MBF 2003-05 Alumni, Indian Institute of Finance, INDIA)

1 - 2 PM LUNCH Break

Technical Session 8

2 PM to 3 PM

2:00 PM Opening Keynote Address: Deleating Strategy of Vocal to Local in Self-Dependent India
Prof. Dr. P.K. Chaubey (formerly Professor, Indian Institute of Public Administration, INDIA & Editor-in-Chief, Indian Journal of Quantitative Economics, INDIA)

2:15 PM Paper Presentation:
1. FI 2335 An Empirical Study on Exploration of Evolving Factors influencing FinTech adoption during Covid-19 Pandemic with reference to Payment and Remittance Services
Ms. K Padma Kiran (Koneru Lakshmaiah Edu Foundation KL University, Andhra Pradesh, INDIA)
Dr. Vedala Naga Sailaja (Koneru Lakshmaiah Edu Foundation KL University, Andhra Pradesh, INDIA)

2. FI 2276 BITCOIN: It's Emergence and Future
Ms. Lovis Reji (Rajagiri Business School, Kerala, INDIA)
Dr. Anu Antony (Rajagiri College of Social Sciences, Kerala, INDIA)

2:35 PM Closing Keynote Address: Prof. Dr. Mondher Bellalah (Professor of Finance, Université de Cergy-Pontoise, Cergy-Pontoise, Paris, FRANCE; Professor of Finance, Ecole Polytechnique Méditerranéenne, Tunis, TUNISIA)

2:50 PM Referee Address: Prof. Dr. María Coronado (Professor of Finance, Universidad Pontificia Comillas-ICADE, Madrid, SPAIN)
Tuesday 29th September 2020
IIF International Conference & Award Summit 2020 - Day 3

Technical Session 9 3 PM to 4 PM

3:00 PM Opening Keynote Address: The Effect of Exchange Rate Fluctuations on Small and Medium Businesses
Prof. Dr. Ephraim Clarke (Professor of Finance, Middlesex University, UK)

3:15 PM Paper Presentation:
1. FI 2273 What Drives Internationalization of Family Firms: Case Study of TVS Group of Companies
Mr. Vijayagopal (Indian Institute of Technology, Madras, INDIA)
Prof. Dr. M Thenmozhi (Indian Institute of Technology, Madras, INDIA)

2. FI 2278 A Study on Performance Analysis of Selected Mutual Funds
Dr. Meda Srinivasa Rao (Koneru Lakshmaiah University, Andhra Pradesh, INDIA)
Dr. R. Venkatamuni Reddy (Manipal Academy of Higher Education, Karnataka, INDIA)

3:30 PM Session Address: Is Academic Research in Industry 4.0 and IoT aligned to the Industrial Needs: A Topic Modeling Approach
Dr. Pankaj Kumar Medhi (Assistant Professor in Operations Management and Data Analytics, Bennett University, Greater Noida, Uttar Pradesh, INDIA)

3:40 PM Closing Keynote Address: Corporate Cash Holdings and Promoter Ownership
Prof. Dr. Chandra Prakash Gupta (Professor, Department of Financial Studies, South Campus, University of Delhi, Delhi, INDIA)
Mr. Prateek Bedi (Doctoral Research Scholar, Department of Financial Studies, South Campus, University of Delhi, Delhi, INDIA)

3:55 PM Referee Address: Prof. Dr. M. Banu Durukan (Professor of Finance, Chair & Member Senat, Dokuz Eylul University, Izmir, TURKEY)

Technical Session 10 4 PM to 5 PM

4:00 PM Opening Keynote Address: Use of Bayesian and Machine Learning Methods in Financial Decision Making
Prof. Dr. Pankaj Sinha (Professor of Finance, Faculty of Management Studies, University of Delhi, Delhi, INDIA)

4:15 PM Paper Presentation:
1. FI 2279 Antecedents of Performance Management System Effectiveness and Employee Engagement: A Study of Service Sector Employees
Ms. Ayushi Tyagi (Amity University, Noida, Uttar Pradesh, INDIA)
Dr. Geeta Mishra (Amity University, Noida, Uttar Pradesh, INDIA)
Dr. Amirul Hasan Ansari (Jamia Millia Islamia, Delhi, INDIA)

2. FI 2340 Mesopotamia: An Antique Land in Distress
Mr. Sameer Lal (Jawahar Lal Nehru University, Delhi, INDIA)

3. FI 2334 High Frequency Trading: Impact on Indian Stock Markets
Mr. Talluri Gopi Yeswanth (Koneru Lakshmaiah Edu Foundation KL University, Andhra Pradesh, INDIA)
Mr. Bolisetty Sujith Kumar (Koneru Lakshmaiah Edu Foundation KL University, Andhra Pradesh, INDIA)
Dr. Vedala Naga Sailaja (Koneru Lakshmaiah Edu Foundation KL University, Andhra Pradesh, INDIA)
Tuesday 29th September 2020
IIF International Conference & Award Summit 2020 - Day 3

4:45 PM  Closing Keynote Address : World Economic Forum Global Competitiveness Index : Way forward for Uzbekistan
Prof. Dr. Adkham Sh Bekmuradov (Director, EL-YURT UMIDI (Foundation for Training Specialists Abroad & Building of Capacity of Public Servants under the Agency for the Dev. of Public Service under the President of the Republic of UZBEKISTAN; Acting Rektor (2012-18), Banking Finance Academy; Vice-Rektor (2003-12), Tashkent State University of Economics; Vice-Rektor (2000-03), Univ. of World Economy & Diplomacy & Vice-Minister, Ministry of Foreign Affairs, UZBEKISTAN)

5:00 PM  Special Keynote Address : Economic Data Science
Prof. Dr. Lin William Cong, Rudd Family Professor of Management and Associate Professor of Finance, Cornell University, New York, USA

5:15 PM  Referee Address : Prof. Dr. M. Banu Durukan (Professor of Finance, Chair & Member Senat, Dokuz Eylul University, Izmir, TURKEY)

5:30-6:30 PM  Tea Break

IIF IRCAS 2020 Summit 3 : Banking, Money and Capital Markets  6:30 PM to 8:30 PM

6:30 PM  Chief Guest Address : Prof. Dr. Charan Singh (Non Executive Chairman of Punjab & Sind Bank, INDIA; Chief Executive, EGROW Foundation, INDIA; RBI Chair Professor (Dec 2012-16), Indian Institute of Management, Bangalore, INDIA; Senior Economist (Independent Evaluation Office) (2009-12), International Monetary Fund, Washington DC, USA; Research Director (1997–2009), Reserve Bank of India, Mumbai, INDIA)

6:45 PM  Guest of Honour Address : Lean Life Designer Model for Cost Reduction
Prof. Dr. D.M.A. Kulasooriya (Professor & Director General, National Institute of Business Management (NIBM), SRI LANKA)

7:00 PM  Opening Keynote Address: Prof. Dr. P.B. Sharma (Vice Chancellor, Amity University, Gurugram, Haryana, INDIA; President (2017-18) Association of Indian Universities, INDIA; Founder Vice Chancellor (2009-2014) Delhi Technological University, INDIA; founder Vice Chancellor (1998-2008) Rajiv Gandhi Proudyogiki Vishwavidyalaya, Bhopal, Madhya Pradesh, INDIA; Principal (1990-2009), Delhi College of Engineering, University of Delhi, INDIA; formerly Professor, Indian Institute of Technology (IIT) Delhi, INDIA)

7:15 PM  Key Expert Speakers : Mr. Surinder Kathpalia (MD & Co-founder (1996-14), Standard & Poor's ASEAN & South Asia; Member Board of Governors, United World College of South East Asia, SINGAPORE)
Prof. Dr. M. Thenmozi (Professor of Finance, Indian Institute of Technology (IIT) Madras, INDIA)
Prof. Dr. Arun Kumar (Malcolm S. Adiseshiah Chair Professor, Institute of Social Sciences, Delhi, INDIA & formerly Professor, Jawahar Lal Nehru University, INDIA)
Mr. Manoj Agrawal (Group Editor, Banking Frontiers, Mumbai, INDIA)
Mr. Anoop Kaul (Consultant and Director, Basix Social Enterprise Group, Delhi, INDIA; ex General Manager, State Bank of India, INDIA)
Prof. Dr. Madhu Vij (Professor, Faculty of Management Studies, University of Delhi, INDIA)
Prof. Asoke K. Laha (Founder President & CEO Interra IT, USA & Adjunct Professor, Indian Institute of Finance, INDIA)
Dr. M. Narendra (Former Chairman & Managing Director, Indian Overseas Bank, INDIA; Advisor & Member of Board on various Companies)
Tuesday 29th September 2020
IIF International Conference & Award Summit 2020 - Day 3

Dr. Sadar Abdul Rasheed (Head (Risk Management), Al Guhar Group, UAE; Earlier Glow Oil Group UAE; GARMCO, BHRAIN; Savola Gp, SAUDI ARABIA; MCX INDIA; IIF MBF 2003-05 Alumni, Indian Institute of Finance, INDIA)

Prof. Dr. Adkham Sh Bekmuradov (Director, EL-YURT UMIDI (Foundation for Training Specialists Abroad & Building of Capacity of Public Servants under the Agency for the Dev. of Public Service under the President of the Republic of UZBEKISTAN; Acting Rektor (2012-18), Banking Finance Academy; Vice-Rektor (2003-12), Tashkent State University of Economics; Vice-Rektor (2000-03), Univ. of World Economy & Diplomacy & Vice-Minister, Ministry of Foreign Affairs, UZBEKISTAN)

Mr. Atul Tripathi (Big Data & AI Consultant 2016-19, National Security Council Secretariat, Prime Minister of India’s Office, INDIA)

Prof. Dr. Gopal Tadepalli (Professor, Anna University, Tamil Nadu, INDIA)

H.E. Ambassador Dr. Caj L. Soderlund (former Senior Diplomat, Advisor to Prime Minister of Finland and Minister Counsellor Economic Affairs in the Embassy of India for Finland (2001-04). Dr. Soderlund has also served as a former Senior Advisor to Minister of Nordic Affairs (2004-09); Finnish NCM Presidency (2007); Ministry of Foreign Affairs (1997-2001) in FINLAND and the former Deputy Chief of Mission at Embassy of Finland in Spain (1990-93); Embassy of Finland in UAE (1993-95) and Secretariat of Nordic Cooper. (1995-96))

Prof. Dr. Mondher Bellalah (Professor of Finance, Université de Cergy-Pontoise, Cergy-Pontoise, Paris, FRANCE; Professor of Finance, Ecole Polytechnique Méditerranéenne, Tunis, TUNISIA)

Prof. Dr. M. Selvam (Professor of Management, Bharathidasan University, INDIA)

8:15 PM IIF Professor Address : H.E. Ambassador Prof. Dr. Deepak Vohra, IFS - MADE IN INDIA ((Special Advisor to Prime Minister, Lesotho, South Sudan, Sudan and Guinea-Bissau, AFRICA; Special Advisor, Ladakh Autonomous Hill Councils, Kargil and Leh, INDIA; Formerly Ambassador of India to Armenia, Georgia, South Sudan, Sudan, Poland and Lithuania; Honourary Professor, Indian Institute of Finance, INDIA)

Prof. Dr. M. Selvam (Professor of Management, Bharathidasan University, INDIA)

8:30 PM Valedictory Address : Prof. Dr. M. Banu Durukan (Professor of Finance, Dokuz Eylul University, Izmir, TURKEY; Chair, Dept of Business Admin., DEU, TURKEY; Member Senat, Faculty of Business, DEU, TURKEY; Affiliate Professor of Finance, Ljubljana University, TURKEY & Member, Izmir Chamber of Certified Accountants, TURKEY; Member, Association of Chamber of Certified Public Accountants, TURKEY)

8:30 PM - 9:00 PM
IIF IRCAS 2020 Valedictory Address & Confering IIF Research Professor Award 2020 on Full Professors

Prof. Dr. J.D. Agarwal
Chairman & Distinguished Professor of Finance, Indian Institute of Finance, INDIA
Editor-in-Chief, Finance India, INDIA
Founding Chairman, IIF Business Schol (AKTU), INDIA
Founding Chairman, IIF College of Commerce & Management Studies (CCSU), INDIA

Prof. Dr. hab. J.D. Agarwal
H.E. Ambassador Prof. Dr. Deepak Vohra
J.D. Agarwal
Prof. Dr. Junzo Watada
Prof. Dr. Joshan Ronen
Prof. Dr. M. Banu Durukan
Prof. Dr. Adkham Sh Bekmuradov
Prof. Dr. M Selvam
Prof. Dr. Manju Agarwal
Prof. Dr. Yamini Agarwal

IIF Research Professor Award 2020

Indian Institute of Finance (IIF) has received over 18 Nominations for the IIF Research Professor Award 2020. IIF is proud to confer the “IIF Research Professor Award 2020” on the renowned research scholars and Full Professors

Prof. Dr. Junzo Watada
Professor Emeritus, Waseda University
JAPAN
for Management Sciences

Prof. Dr. Joshua Ronen
Professor, NYU Stern School of Business
USA
for Accounting

Prof. Dr. M. Banu Durukan
Professor, Dokuz Eylul University
TURKEY
for Finance

Prof. Dr. Adkham Bekmuradov
Professor & ED, EL-YURT UMIDI
UZBEKISTAN
for Economics

Prof. Dr. M Selvam
Professor, Bharathidasan University
INDIA
for Management

End of Day 3 of 3 Day
www.iif.edu www.financeindia.org www.iiibs.edu www.iifccms.edu.in
I would like to extend my deepest thanks for your kind gift.... As our world grows increasingly interdependent, I look forward to working together to the benefit of our two nations.... Thank you, again, for the wonderful gift. I wish all the best.

H. E. PRESIDENT BARACK OBAMA,
USA, 15th March 2011

I am very pleased to receive this interesting publication and look forward to learning a great deal from the articles it contains.

PATRICIA HEWITT, MP,
Treasury Chamber, UK, 16th Feb 1999

I am sure it will be of considerable use to me.

RUSI MOODY
Chairman of Mobor, 14th May 1999

"Finance India contains a number of scholarly and well-researched articles. I congratulate you on this effort"

C. RANGARAJAN, Governor of Andra Pradesh, 26th October 2001

"I have gone through some of the articles therein and found them not only educative but also highly informative. Of particular interest to me was the use of mathematical and statistical techniques by some notable authors".

S. CHKRABVARTHY, Member, MTTP Commission, 16 May 1997

"It is very well-produced issue and contains rich and well researched reading material"

R. K. MISHRA, Chairman of Observer, 18th February 1997

THE JOURNAL IS INDEXED / ABSTRACTED IN

2. International Bibliography of Social Sciences of the London School of Economics & Political Sciences
3. EconLita
4. JEL on CD
5. e-JEL
6. the Journal of Economic Literature
7. Ulrich's Periodicals DirectoryTM
8. ISID Research Reference of Institute of Studies in Industrial Development
9. GALE Directory of Publications & Broadcast Media
10. IF-ICP
11. All India Index to Periodical Literature by Nepal Information Services Company (NISC)
12. Google Scholars
13. ProQuest
14. UGC India [Group A UGC-CARE List 2019 No 75 & Code 1972 & 8198 (till May 2018)]
15. Information Bulletin on Management (IIM-A)
16. BASE - Bielefeld Academic Search Engine
17. SCOPUS Indexed Journal
18. ABDC (Australin Business Deans Council)
20. Online Public Access Catalogue of Indian Institute of Management Ahmedabad (IIM-A)
21. Economic Journals on the Web
23. FinanceWise
24. Social Science Information Gateway (SoSIC)
25. FinancialStep
26. UGC Uzbekistan
27. EDIRC
28. Scientific Journal Impact Factor (SJIF)
29. Scientific Indexing Services (SIS)
30. International Scientific Indexing (ISI)
31. French AERES (National Asso. for Scientific Research)
32. UGC Hungary
33. Indian Citation Index (ICI)
34. EBSCO Publishing
35. Index Copernicus International (ICI)
36. Academic Bulleted Journals by the Polish Ministry of Science and Higher Education

The Quarterly Journal of Finance of Indian Institute of Finance
Franco Modigliani*  
Nobel Laureate  
Massachusetts Inst. of Technology

Douglass C. North*  
Nobel Laureate  
University of California

Allan Young  
Syracuse University

Allen Michel  
Boston University

Amelie F Constant  
Society of Government Economists

Anup Agarwal  
University of Alabama

Arun J. Prakash  
Florida International University

B. Espen Eckbo  
University of Rijeka

Asia University, Taiwan

Macau Univ. of Science & Tech.

China Foreign Affairs University

Jacky Yuk-Chew So  
Makau Univ. of Science & Tech.

Wing-Keung Wong  
Darlington College

Bala Kashi R. Balachandran  
New York University

Dragan Cisic  
University of Cambridge (CJBE)

Thorvaldur Gylfason  
University of Iceland

Elzbieta Karska  
Escola Superior de Ciências Empresariais

Ordway Foundation

Bhalchandra Mungekar  
MP, Rajaji Sabha

R.K. Mittal  
Chaudhary Bansi Lal University

V. N. Vaidyanathan  
Formerly ICSSR, Delhi

Namita Sahay  
Amity University

Pankaj Sinha  
University of Delhi (FMS)

Narendra Kumar Taneja  
Ch. Charan Singh University

M. Thennmozhi  
IIT, Madras

R. Vaidyanathan  
IIM, Bangalore

Surendra S. Yadav  
IIT, Delhi

* Founder Members of Editorial Team
CALL for PAPERS & CALL for ABSTRACTS OF DOCTORAL DISSERTATIONS

We encourage you to submit your research paper(s) and Abstract(s) of Doctoral Dissertations for possible publication in Finance India. The paper should be original piece of work and should not be scheduled for publication elsewhere.

Research Papers can be submitted via two modes:
(a) Normal Submission and
(b) Conference Based Submission.

The Submission Requirements for both are different. The Publication of All submissions is in Regular Issues of Finance India. Kindly read below

For Submission via Normal Submission Mode
for Research Articles and Abstract of Doctoral Dissertations (ADD)

Step 1: Submit your Research Paper / Abstract of Doctoral Dissertations via Email: Full Paper as per Guidelines on Page 6 at editorial@financeindia.org Immediately

Step 2: Postal Submission at Indian Institute of Finance, 45A, Knowledge Park III, Greater Noida, UP 201310, INDIA
(a) Two Hard Copies of their manuscripts in printed format, clearly typed with double spacing on A4 Size paper and verbatim inset quotations should be single-spaced
(b) Electronic copy in USB Pen Drive
(c) PLAGIARISM Report (of less than 5%)
(d) Article Submission Fee:
   All Authors being Indians based in India ₹ 1,000/-
   Any Author being based Overseas US$ 60 (for payment in INR @ ₹ 75)

Finance India has NO Publicaiton Fee & NO Review Fee

Please note that the Article Submission Fee has no bearing on the decision of the paper, as the Decision on the paper is based on the Two Tier Triple Blind Review Process.

All Submissions of Research Papers / ADDs Undergo Two Tier Triple Blind Review Process (3 Overseas Professors + 3 Indian Professors). Once Review process is over decision to Accept / Send Back for Revision / Reject is taken by Editorial Committee and intimated to all the authors of the Research Paper.

The Average Period of Review for Research Papers is ordinarily 8-10 Months (Minimum being 6 Months and Maximum 12 Months) and the Average Period of Review for Abstract of Doctoral Dissertations is 1-2 Months (Minimum being 1 Month and Maximum 2 Months) based on last 3 years of Reviews.

Express Review Process Charge: Based on numerous request to expedite the review process at a fee, the Editorial Committee has proposed to introduce an Express Review Fee of ₹ 7,500/- (for All Authors being Indians based in India) and US$ 150 (Any Author being based Overseas). This Fee is NOT Mandatory, however authors have an option to cut down the review time from an average of 8-10 Months to 3-4 Months. Please note This again has NO bearing on the decision on the paper which is strictly based on Review Reports.

For Submission of Research Papers via Conference Mode
for IIF and FI International Reserch Conferences

Step 1: Submit your Research Paper via Email: Full Paper as per Guidelines on Page 6 at iifrc1987@gmail.com (for 3 Day Conferences) / financeindia1987@gmail.com (for 1 Day Conferences) Immediately [Subject line : Conference Paper Submission ]

Step 2: Conference Review Blind Review is done by Conference Office (within 1-2 Day)

Step 3: Conference Review Report is “Positive” or “Positive with Revision” then proceed to completion of Registration Formalities, Article Submission Formalities and Prepare 10 Minutes Presentation. If the Conference Review Report is “Negative” then we send Review comments for authors to correct and re-submit within 2 weeks or the paper stands Rejected.

- Conference Registration Fee to be Paid by All Authors and Co-Authors
  Author & Co-Authors: ₹ 1,500/- or US$ 75
  Doctoral Students/Fellows: ₹ 1,000/- or US$ 50

- Article Submission Fee:
  All Authors being Indians based in India ₹11,000/-
  Any Author being based Overseas US$ 250 (for payment in INR @ ₹ 75)

Finance India has NO Publicaiton Fee & NO Review Fee

Step 4: Conference Review Report will be treated as Tier 1 Review Report towards submission for Finance India linked to Conference. The Tier 2 blind review by 3 Full Professors (2 Overseas + 1 Indian) (within 1-2 Month) only once formalities in Step 3 are Completed.

Step 5: The Review Comments from All Referees are sent to all Author(s) after Paper Presentation at Conference to enable them revise their paper in-accordance and complete Postal Submission along with Plagarism Report (of less than 5%) for publication. Publication Acceptance is subject to revision being to fair satisfaction of Referees.

Postal Submission after Referees approve the Revision to fair satisfaction: Hard Copy (2 Sets) + Soft Copy (1 Set) on USB Pen Drive + Plagarism Report (less than 5%)
INSTRUCTIONS FOR AUTHORS

For Articles and Abstracts of Doctoral Dissertations

1. All Author(s) to make Submission in-accordance with the details given on Page 5 of FI Brochure.

2. For Abstracts of Doctoral Dissertations (ADD). The thesis should be in areas of Finance, Accounting and other related areas in maximum 4,000 words. The thesis should have been completed from University/Institute after June, 1987. Cover Page must contain: (a) Title (b) Name of Supervisor with complete mailing address; phone & email (c) Year of Submission and Award of Degree (d) Awarding University (e) Submitters Mailing Address and Contact details.

3. Review Process. A Two Tier Triple Blind Peer Review Process (i.e. by Two Full Professor Referee from within India and Three Full Professor Referee from Overseas). Only after all Review Reports are recieved decision to Accept / Send Back for Revision / Reject is taken by Editorial Committee.

4. Electronic Copy. Authors are required to submit an electronic copy (soft copy) of the paper in MS-Word Format (DOC format) in USB Pen Drive AND also via Email to editorial@financeindia.org (for Normal Submission) OR iifrc1987@gmail.com (for 3 Day Conference Submission) OR financeindia1987@gmail.com (for 1 Day Conference Submission)

5. Cover Page. Shall contain the title of the manuscript, the author's name and affiliation (designation, organisation, name, postal address, phone, fax & E-Mail) including acknowledgement if any. This page will be removed before the manuscript is sent to a referee.

6. Abstract. Each manuscript should include an abstract of about 200 words.

7. The introduction section must have no heading or number. Subsequent headings should be given Roman numerals. Subsection headings should be lettered A,B,C, etc.

8. The article should end with a non-technical summary statement of the main conclusions. Lengthy mathematical proofs and very extensive detailed tables should be placed in appendix or omitted entirely. The author should make every effort to explain the meaning of mathematical proofs.

9. Footnotes. Footnotes in the text must be numbered consecutively and typed on a separate page, double-spaced, following the reference section. Footnotes to the table must also be double-spaced and typed at the bottom of the page with the table.

10. Tables. Tables must be numbered consecutively with Roman numerals. Please check that your text contains a reference to each table. Type each table on a separate page. Authors must check tables to make sure that amounts add up to the Totals shown and that the titles, column headings, captions etc. are clear & to the point. Necessary Notes and Source must be mentioned at bottom.

11. Figures. Figures must be titled and numbered consecutively with Arabic numerals. Necessary Notes and Sources must be mentioned at bottom.

12. Equations. All mathematical expressions should be displayed on a separate line and centred. Equations must be numbered consecutively on the right margin, using Arabic numerals in parentheses.

13. References. References must be typed on a separate page and double spaced at the end of the paper. They must have complete information : Author Names, Journal/Publisher, Volume & No / Year of Publication, pages etc.

14. Please check your manuscript for clarity, grammar, spellings, punctuation, consistency of references to minimize editorial changes and PLAGIARISM (of less than 5%).

15. Article Submission Fees. All articles submitted for possible publication MUST accompany the submission fee as mentioned on Page 5 of FI Brochure. The Decision of the paper is based on Review Process as outlined in Point 3 above. FINANCE INDIA has NO Publication Fee & NO Review Fee

All Payments are to be made through
(a) Bank Transfer : for India : NEFT to Indian Institute of Finance; A/c No. 6507595019; State Bank of India, Greater Noida, IFSC Code: SBIN0004324; for Overseas : Branch Code : 04324; SWIFT code : SBININBB881; IFSC Code : SBIN0004324 or
(b) PAYTM using any UPI App : https://www.iif.edu/paytm.htm
(c) Credit Card Online at www.registration.iif.edu/OnlinePayment.html
(i.e.) EURO/US$ payment are to be in equivalence of ₹
(d) Demand Draft/Banker’s Cheque in favour of “Indian Institute of Finance” payable at Delhi, India

Subscribers of Finance India, EB Members, IIF Alumni, IIF Faculty & IIF Staff get a Concession of 30% in Article Submission Fee.
REQUEST for Financial Support (Sponsorship & Donations)

(a) Nomination on Honourary FI Board of Advisors for 3 Years ₹ 10,00,000/-
   - Free Subscription for 3 Years
   - Invite on FI Conferences as Key Speaker
   - FREE Access to all IIF & FI Events (120 Events Held in last 6 Months)

(b) Sponsoring an Issue ₹ 2,75,000/-
   - Cover Page Acknowledgement
   - 2 Page Advertisement (4.5 W x 8 H)
   - 5 Complementary Copies of the Sponsored Issue

(c) Sponsoring a Finance India Conference ₹ 2,00,000/-
   - 1 Page Advertisement (4.5 W x 8 H)
   - 5 Announcements in 1 Day Conference (6-9 Hrs)
   - 1 Display Advertisement Flashed 2 Times

(d) Sponsoring Review Fee for 1 Issue ₹ 2,00,000/-
   - 1 Page Advertisement (4.5 W x 8 H)
   - 5 Announcements in 1 Day Conference (6-9 Hrs)
   - 1 Display Advertisement Flashed 2 Times in FI Conference

(e) Sponsoring Postal Expense of 1 Issue ₹ 1,00,000/-
   - 1 Page Advertisement (4.5 W x 8 H)
   - Company Lable/Logo Mentioning the same All Postal Evelops of Issues
   - On All Envelops used for Communication for 3 Months Period
   - 1 Display Advertisement Flashed 2 Times in FI Conference

(f) Advertorials ₹ 1,50,000/-
   - 6 Page Write-up about the Company
   - 1 Page Advertisement (4.5 W x 8 H)
   - 1 Display Advertisement Flashed 2 Times in FI Conference

(g) Advertisement
   i. Cover Page Full Page ₹ 1,00,000/-
      - Back Cover
      - Back Inside Cover ₹ 75,000/-
   ii. 2 Full Pages ₹ 40,000/-
   iii. 1 Full Page ₹ 25,000/-
   iv. EB Page (behind) facing Content Page ₹ 30,000/-

(h) Logo Support ₹ 20,000/-
   - On All Envelops used for Communication for 3 Months Period
   - 1 Display Advertisement Flashed 2 Times in FI Conference

(i) Subscription for 5 Years ₹ 14,000/-
   - 4 Issues Per Year (1200+ Pages)

(j) Membership of Finance India (3 yrs) ₹ 18,000/-
   - 4 Issues Per Year (1200+ Pages) for 3 Years
   - 50% Concession on All FI Conference Submissions and IIF Publications
   - 30% Concession on All Article Submission Fee to Finance India
   - FREE Access to all IIF and FI Conferences and Events

(k) Book Release Conference (2 Hours Session) ₹ 15,000/-
   - By Authors
   - By Publishers ₹ 18,000/-

(l) Donations Any Amount one may Grace
ADVERTISEMENT INFORMATION

Full Page Size (8” x 4 1/2”)

<table>
<thead>
<tr>
<th></th>
<th>IN INDIA</th>
<th>ABROAD</th>
</tr>
</thead>
<tbody>
<tr>
<td>I Informative &amp; Demand Generating (IDG)</td>
<td>₹ 25,000</td>
<td>US$ / EURO 750</td>
</tr>
<tr>
<td>II Highlights/ Performance Oriented (H/PO)</td>
<td>₹ 20,000</td>
<td>US$ / EURO 500</td>
</tr>
</tbody>
</table>

SUBSCRIPTION/ADVERTISEMENT FORM

NAME
ADDRESS
PHONE & FAX:
E-MAIL:
CHEQUE/DRAFT NO. (In favour of Indian Institute of Finance, Payable at Delhi)
NAME OF THE BANK
AMOUNT
SUBSCRIPTION (for Subscribers Only) (Individual/Institutional)
EFFECTIVE FROM (for Subscribers Only) (Volume & No) OR (Issue & Year)
ADVERTISING OPTION (for Advertiser’s Only) (IDG OR H/PO) & (Volume/Issue)

SUBSCRIPTION RATES

for ONE YEAR (Four Issues: March, June, September & December)

<table>
<thead>
<tr>
<th></th>
<th>IN INDIA</th>
<th>ABROAD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutions</td>
<td>₹ 3000</td>
<td>EURO / US$ 200</td>
</tr>
<tr>
<td>Individuals</td>
<td>₹ 2500</td>
<td>EURO / US$ 150</td>
</tr>
</tbody>
</table>

Payments Mode :

(a) Bank Transfer : for India : NEFT to Indian Institute of Finance; A/c No. 65075795019; State Bank of India, Greater Noida, IFSC Code: SBIN0004324; for Overseas : Branch Code : 04324; SWIFT code : SBININBB881; IFSC Code : SBIN0004324 or
(b) PAYTM using any UPI App : https://www.iif.edu/paytm.htm
(c) Credit Card Online at www.registration.iif.edu/OnlinePayment.html (i.e. EURO/US$ payment are to be in equivalence of ₹)
(d) Demand Draft/Banker’s Cheque in favour of “Indian Institute of Finance” payable at Delhi, India

Send your Orders at

FINANCE INDIA
Indian Institute of Finance
45 A, Knowledge Park III,
Greater Noida 201310, UP, INDIA
Phone: +91-9811971002; 9999321585-86 (Whats App); +91-120-2323683
Editorial E-mail : editorial@financeindia.org ; aa@financeindia.org
Subscription E-mail : subscribe@financeindia.org ; nl@iif.edu ; info@iif.edu

SUBSCRIPTION RATES for BACK ISSUES*

<table>
<thead>
<tr>
<th>YEAR</th>
<th>ISSUE</th>
<th>INDIA</th>
<th>ABROAD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987</td>
<td>Vol. I No. 1</td>
<td>Rs. 500</td>
<td>EURO/US$ 50</td>
</tr>
<tr>
<td>1988</td>
<td>Vol. II No. 1-4</td>
<td>Rs. 500</td>
<td>EURO/US$ 50</td>
</tr>
<tr>
<td>1989</td>
<td>Vol. III No. 1-4</td>
<td>Rs. 500</td>
<td>EURO/US$ 50</td>
</tr>
<tr>
<td>1990</td>
<td>Vol. IV No. 1-4</td>
<td>Rs. 500</td>
<td>EURO/US$ 50</td>
</tr>
<tr>
<td>1991</td>
<td>Vol. V No. 1-4</td>
<td>Rs. 500</td>
<td>EURO/US$ 50</td>
</tr>
<tr>
<td>1992</td>
<td>Vol. VI No. 1-4</td>
<td>Rs. 500</td>
<td>EURO/US$ 50</td>
</tr>
<tr>
<td>1993</td>
<td>Vol. VII No. 1-4</td>
<td>Rs. 500</td>
<td>EURO/US$ 50</td>
</tr>
<tr>
<td>1994</td>
<td>Vol. VIII No. 1-4</td>
<td>Rs. 600</td>
<td>EURO/US$ 60</td>
</tr>
<tr>
<td>1995</td>
<td>Vol. IX No. 1-4</td>
<td>Rs. 600</td>
<td>EURO/US$ 60</td>
</tr>
<tr>
<td>1996</td>
<td>Vol. X No. 1-4</td>
<td>Rs. 800</td>
<td>EURO/US$ 80</td>
</tr>
<tr>
<td>1997</td>
<td>Vol. XI No. 1-4</td>
<td>Rs. 800</td>
<td>EURO/US$ 80</td>
</tr>
<tr>
<td>1998</td>
<td>Vol. XII No. 1-4</td>
<td>Rs. 800</td>
<td>EURO/US$ 80</td>
</tr>
<tr>
<td>1999</td>
<td>Vol. XIII No. 1-4</td>
<td>Rs. 1000</td>
<td>EURO/US$ 100</td>
</tr>
<tr>
<td>2000</td>
<td>Vol. XIV No. 1-4</td>
<td>Rs. 1000</td>
<td>EURO/US$ 100</td>
</tr>
<tr>
<td>2001</td>
<td>Vol. XV No. 1-4</td>
<td>Rs. 1000</td>
<td>EURO/US$ 100</td>
</tr>
<tr>
<td>2002</td>
<td>Vol. XVI No. 1-4</td>
<td>Rs. 1000</td>
<td>EURO/US$ 100</td>
</tr>
<tr>
<td>2003</td>
<td>Vol. XVII No. 1-4</td>
<td>Rs. 1000</td>
<td>EURO/US$ 100</td>
</tr>
<tr>
<td>2004</td>
<td>Vol. XVIII No. 1-4</td>
<td>Rs. 1000</td>
<td>EURO/US$ 100</td>
</tr>
<tr>
<td>2005</td>
<td>Vol. XIX No. 1-4</td>
<td>Rs. 1200</td>
<td>EURO/US$ 120</td>
</tr>
<tr>
<td>2006</td>
<td>Vol. XX No. 1-4</td>
<td>Rs. 1200</td>
<td>EURO/US$ 120</td>
</tr>
<tr>
<td>2007</td>
<td>Vol. XXI No. 1-4</td>
<td>Rs. 1200</td>
<td>EURO/US$ 120</td>
</tr>
<tr>
<td>2008</td>
<td>Vol. XXII No. 1-4</td>
<td>Rs. 1200</td>
<td>EURO/US$ 120</td>
</tr>
<tr>
<td>2009</td>
<td>Vol. XXIII No. 1-4</td>
<td>Rs. 1800</td>
<td>EURO/US$ 180</td>
</tr>
<tr>
<td>2010</td>
<td>Vol. XXIV No. 1-4</td>
<td>Rs. 1800</td>
<td>EURO/US$ 180</td>
</tr>
<tr>
<td>2011</td>
<td>Vol. XXV No. 1-4</td>
<td>Rs. 1800</td>
<td>EURO/US$ 180</td>
</tr>
<tr>
<td>2012</td>
<td>Vol. XXVI No. 1-4</td>
<td>Rs. 1800</td>
<td>EURO/US$ 180</td>
</tr>
<tr>
<td>2013</td>
<td>Vol. XXVII No. 1-4</td>
<td>Rs. 2400</td>
<td>EURO/US$ 240</td>
</tr>
<tr>
<td>2014</td>
<td>Vol. XXVIII No. 1-4</td>
<td>Rs. 2400</td>
<td>EURO/US$ 240</td>
</tr>
<tr>
<td>2015</td>
<td>Vol. XXIX No. 1-4</td>
<td>Rs. 2400</td>
<td>EURO/US$ 240</td>
</tr>
<tr>
<td>2016</td>
<td>Vol. XXX No. 1-4</td>
<td>Rs. 2400</td>
<td>EURO/US$ 240</td>
</tr>
<tr>
<td>2017</td>
<td>Vol. XXXI No. 1-4</td>
<td>Rs. 3000</td>
<td>EURO/US$ 300</td>
</tr>
<tr>
<td>2018</td>
<td>Vol. XXXII No. 1-4</td>
<td>Rs. 3000</td>
<td>EURO/US$ 300</td>
</tr>
<tr>
<td>2019</td>
<td>Vol. XXXIII No. 1-4</td>
<td>Rs. 3000</td>
<td>EURO/US$ 300</td>
</tr>
<tr>
<td>2020</td>
<td>Vol. XXXIV No. 1-4</td>
<td>Rs. 3000</td>
<td>EURO/US$ 300</td>
</tr>
</tbody>
</table>

* Back Issues supply depends on their availability.

*Back Issues supply depends on their availability.
**INDIAN INSTITUTE OF FINANCE**  
45 A Knowledge Park III, Greater Noida 201310, NCR Delhi, INDIA  
www.iif.edu  9999321585-86, 9811971002, 0120-2323683, admission@iif.edu

IIF founded, in 1987 at Ashok Vihar Delhi, as a non-profit educational institution is very well known internationally. It is unique, emerging centre of excellence, a base for scholarship and high quality professionally oriented education, research and training. Its Alumni holds senior positions in Banks, Financial Institutions, Corporate, Governments & Academia. IIF Signed 35+ MOUs with Universities Worldwide.

IIF has strong international & industry linkages including with ASSOCHAM, CII, FICCI, PHDCCI & Media, IIF Faculty is regularly invited and attends ADB-BOG meetings, World Bank-IMF Annual Meetings & OECD Meetings

**Full Time Regular PGP's**  
Management of Business Finance (MBF) - 2 Yrs  
Fellow Program in Finance (FBA Finance) - 3 Yrs Research Program  
Short Term Research Program (STRP) - 6 Mts to 2 Yrs Research Program

**Week-End Full Time Regular & Virtual Working Executive PGP's**  
Executive Management of Business Finance (EMBF) - 3 Yrs  
Post Graduate Program in Management (PGPM) - 11 Mths

**Distance Learning Online Working Executive PGP's**  
Basic Business Finance (1 Yr)  
Management of Business Finance (2 Yrs)  
Executive Management of Business Finance (3 Yrs)

**Executive Education, MDP & Training Programs (Regular, Virtual & Online)**

---

**Ranking**

IIF Ranked in Top 5% B-Schools at 108th out of 2638+ Univ./Inst. in Global Ranking in Asia & Top 45% in World from 22,068+ World Univ./Inst. by Cybermatic Labs, Spain; as India’s Leading B-School by Din & Bradstreet; & by Business India & in Top 100 B-School in India in 2017-18 & 2018-19.

**Faculty**

Distinguished Renowned Faculty educated and/or world-renowned at some of the best Institutions: IIT Delhi; SRCC (Delhi Univ.); Delhi School of Economics; Delhi Univ.; Columbia Univ. (USA); Cleveland State Univ.(USA); London School of Eco.(UK); London Bus. School (UK); ABU (Nigeria); SICA(Sweden); ANU (Australia); USF (Fiji); World Bank (USA)

Faculty engaged in Teaching & Research has published 140 books; edited 120+ issues of Finance India, 250+ articles; 120+ Bibliographies (25+ pages each); 600+ book reviews; Participated in 1000+ conferences, organised/lectures in 550+ MDPs, participated as Experts in 1,000+ Radio/TV talks/Panel Discussions on economic issues, National Dailies covered views & opinions more than 3000+ times.

Faculty travelled widely to lecture or address conferences in 50+ countries from North to South, East to West including USA, UK, almost whole of Western & Eastern Europe, Russia, Uzbekistan, Japan, China, Australia, East Asia, Fiji, Brazil, Chile and Africa, Provided academic assistance to 100+ Universities/Institutions.

**Knowledge Centers**

Excellent Library housed in 65,000 sq feet with over 55,000 book volumes & 950+ national & international journals; over 120 doctoral dissertations. 5000 financial statements of 550+ Companies, Government reports. It is deposition Library for UN, WIDER, IMF, OECD & 25+ central banks & institutions.

Modern Computer Centre in a Wifi Campus.

---

**Placements**

Well established Placement Centre to facilitate & assist in proper placements. More than 5,000 Alumni Network World Over. IIF Alumni include Ex-Chief Election Commissioner of India; Ex-Secretary Defense Finance, GOI; Ex-CEO, Nokia Authority & FCC; MDs, CEOs, Senior Managers, Entrepreneurs, Bankers & Winner of Beauty Pageants: Mrs India Global International 2017-18 and Mrs. International Global 2018 Goodwill Ambassador as Mrs. Women Empowerment crowned in Malaysia.

IIF Chairman, Prof. J.D. Agarwal’s ex-students include Cabinet Ministers, a Judge in Supreme Court of India, dozens of IAS/IPS/IRS, CEOs of Banks, FIs & PSUs, leading CAS, CFOs, CIOs, Lawyers, Vice-Chancellors and Deans of Foreign & Indian Universities, Media Personalities and successful Entrepreneurs.

**Research & Publications**

IIF Publishes its prestigious (400 pages) refereed Quarterly Journal of Finance - Finance India since 1987 regularly to promote Research in Finance. Eminent experts include Nobel Laureates are on its Editorial Board. Indexed & Extracted by over 350 institutions internationally. Has SJIF impact factor of 7.262 & is included in UGCc, ABDC, JEL, Cabbels, SCOPUS.

IIF is engaged in research studies & published 20+ Books.

**IIF Programs**

Pioneered the Business Finance education in India. Offers Regular Programs and Online DLP Working Executive Programs matching MBA of International standards. Focus is on Total Personality Development at modest Fee.

**Scholarship & Fee Concessions**

Offered for deserving candidates on Merit Means basis since 1987, for University / College Topper, Sports Personnel, Army Wards, Actors, Artists & EWS Category & others.
# IIF Publications

<table>
<thead>
<tr>
<th>No. of Pages</th>
<th>Price Rs.</th>
<th>US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Literature in Finance-I: Corporate Finance</td>
<td>pp 198</td>
<td>280</td>
</tr>
<tr>
<td>J.D. Agarwal &amp; Aman Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Literature in Finance-II: Accounting</td>
<td>pp 118</td>
<td>200</td>
</tr>
<tr>
<td>J.D. Agarwal &amp; Aman Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Literature in Finance-III: Financial System &amp; Markets</td>
<td>pp 230</td>
<td>310</td>
</tr>
<tr>
<td>J.D. Agarwal &amp; Aman Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Literature in Finance-IV: Specialised Finance</td>
<td>pp 218</td>
<td>410</td>
</tr>
<tr>
<td>J.D. Agarwal &amp; Aman Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Literature in Finance-V: Management</td>
<td>pp 154</td>
<td>310</td>
</tr>
<tr>
<td>J.D. Agarwal &amp; Aman Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Literature in Finance-VI: Economics</td>
<td>pp 178</td>
<td>270</td>
</tr>
<tr>
<td>J.D. Agarwal &amp; Aman Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Budgeting Decision Under Risk &amp; Uncertainty</td>
<td>pp 168</td>
<td>280</td>
</tr>
<tr>
<td>J.D. Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Working Capital Management</td>
<td>pp 303</td>
<td>350</td>
</tr>
<tr>
<td>J.D. Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Readings in Financial Management</td>
<td>pp 497</td>
<td>350</td>
</tr>
<tr>
<td>J.D. Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounting for Financial Analysis</td>
<td>pp 435</td>
<td>280</td>
</tr>
<tr>
<td>J.D. Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>International Finance</td>
<td>pp 264</td>
<td>180</td>
</tr>
<tr>
<td>Manju Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Economics for Decision Making</td>
<td>pp 317</td>
<td>180</td>
</tr>
<tr>
<td>Manju Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax Incentives &amp; Investment Behaviour</td>
<td>pp 179</td>
<td>175</td>
</tr>
<tr>
<td>Manju Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Organisation Behaviour</td>
<td>pp 227</td>
<td>150</td>
</tr>
<tr>
<td>J.D. Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Mirage</td>
<td>pp 168</td>
<td>150</td>
</tr>
<tr>
<td>K.S. Ramachandran</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expend. Control &amp; Zero Base Budgeting</td>
<td>pp 168</td>
<td>120</td>
</tr>
<tr>
<td>K.L. Handa</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quant. Tech. Financial Analysis I</td>
<td>pp 281</td>
<td>290</td>
</tr>
<tr>
<td>J.D. Agarwal &amp; Sagarika Ghosh</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quant. Tech. Financial Analysis II</td>
<td>pp 292</td>
<td>290</td>
</tr>
<tr>
<td>J.D. Agarwal &amp; Sagarika Ghosh</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Structure Decisions under Multiple Objectives</td>
<td>pp 223</td>
<td>950</td>
</tr>
<tr>
<td>Yamini Agarwal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Finance India</td>
<td>pp 1200</td>
<td>3000</td>
</tr>
<tr>
<td>Quarterly Journal of Finance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4 Issues)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*30% COVID-19 Relief on All Publications (Except Finance India Subscription)*

Please send your order to:

**INDIAN INSTITUTE OF FINANCE**
45A, Knowledge Park III, Greater Noida - 201308, UP

**www.iif.edu**
**www.financeindia.org**
**www.iifbs.edu**
**www.iifccms.edu.in**
**Registration (Mandatory) & E-Certificate (Only if Required) Norms and Requirements**

1. **Google Registration** for Conferences is Mandatory. Participant FREE to Attend.

2. **Processing Fee for E-Certificates** for All Participants ₹300 / US$ 6 per day and ₹750 or US$ 11 for 3 Days.
   The Processing fee for E-Certificates is charged, as an external agency is engaged to produce these E-Certificates for all Participants.

3. **Attendance Rule**: One MUST Attend the said Virtual Conference for atleast 70% of the time Webinar is held. This is matched with Zoom Real Time Records downloaded from the Platform.

4. Kindly provide the Email ID with which you are Registered on ZOOM while doing the Google Registration (Mandatory).

5. **After the Virtual Conference Zoom Session**, All Participant are requested to send the following detail at iifresearch1987@gmail.com
   a. Title of Webinar, Date of Webinar & Time Stamp from IIF Webinar Page on www.iif.edu (Research Section)
   b. Proof of Attendance (Snapshot of Attendance) which will be matched with Zoom Records downloaded based on Real Time Data.
   c. Payment Details
   d. Your Details as Filled in Google Registration From : Name, Designation, Organisation Name and Address.

6. **E-Certificate (Issuance and How to Download):**
   a. One Week from Webinar Date / Email Sent (whichever is Later)

**Important Note**

- **Google Registration (Mandatory) for All Participants** Authors & Co-Authors (₹ 2000 / US$ 100) and Non-Presenter (₹ 1,500 / US$ 75) FREE to Attend and Benefit register at https://forms.gle/R5DpxnTYMbnY12DM9
- **Registration & E-Certificate for Participants** (₹ 300 / US$ 6 per day) or (₹ 750 / US$ 11 for all 3 days)
- **Zoom Meeting Link** https://us04web.zoom.us/j/9999321585
  Meeting ID: 999-932-1585 (Room Opens 30 Min Before) NO Password
- **IIF-IRCAS 2020 Conference Program**
- **Join WhatsApp Group**
  https://chat.whatsapp.com/JUwOMM9eXBWjrgR51eFA
  https://chat.whatsapp.com/E4HhVfPdC5SLMr69qCMCR
- **Join Telegram Group**
  https://t.me/joinchat/ReJvxyw0UMVNeKJGU3oHVA

---

**ZOOM Secure Platform Login for IIF Webinars**

For All IIF Webinar Participants and Honoured Spearkers, in order to login-in into the IIF Webinar on ZOOM Secure Platform kindly follow the following steps and the ZOOM Sign-UP (FREE of Charge). We are observing all rules and regulations as per the advisory of the Ministry of Home Affairs since 17th April 2020, hence we use the ZOOM Secure Platform where ZOOM Registration is MANDATORY.

1. Download Zoom Cloud Meeting App (from Google play store OR http://zoom.us/download)
2. Create Zoom Account by clicking "SIGN UP FREE"
3. Activation Email will be received at your email from ZOOM. Click on Verification in the activation email received on your email account.
4. After Activation once you Click on the Downloaded and Installed ZOOM Software, you would require to enter your email and password for Zoom account. Please remember Password and login id of your Zoom account.
5. LOG IN to your ZOOM Account.
6. Now Join Zoom Meeting (IIF Webinar) using Meeting Id 999-932-1585. Please note that for Public Webinars / Seminars / Workshops there NO Password
7. You will Enter the Waiting Room. The Cyber Team Head who controls the Login and the Security Features of the Room, will allow you inside the meeting room. Meeting Room open 30 minutes prior to session.
8. ALL Videos and Audio are required to be KEPT in OFF Mode throughout the meeting as a measure adopted for smooth conduct of Meeting and to avoid Any Zoom Bombing. The Chat Box has also been Disabled.
9. Please note it is MANDATORY to SIGN UP and then SIGN IN to your ZOOM Account to participate in ZOOM Secure Platform IIF Webinars.
10. We Look forward welcoming you at Virtual Conference Platform.