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EDITORIAL NOTE

It is with deep satisfaction that I write the Editor's Note to the exclusive journal for the UGC sponsored National Conference on "Banking & Insurance: A Catalyst towards India's Vision 2022" organized by the Department of Commerce.

The Department of Commerce aims in providing high quality commerce education to enable the students to become qualified professionals such as Chartered Accountants, Cost Accountants, Company Secretaries, Managers and Entrepreneurs. It also facilitates the faculties and students to enrich the knowledge on emerging topics on commerce and management.

The objective of the Conference is to bring out the new dimension of Banking & Insurance in India's Vision 2022, to have an exposure on Financial inclusion, non performing assets in Banks and Basel norms and to understand and gain knowledge on various insurance policies including affordable health care. The National Conference particularly encourages the interaction of corporates, professionals, industrialists, research scholars and students and developing academics to present and discuss the issues pertaining to Banking and Insurance.

It is imperative duty to bring takeaways of the Seminar, the editorial board has carefully reviewed, edited and synthesised all the papers. Hopefully the edited book would be useful to readers, research scholars by enriching the knowledge and the collections of research articles will be an impetus to stimulate further study and research in all socially relevant issues.

Best wishes.

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Academic Excellence in research is continued promoting in research support for young Scholars. Multidisciplinary of research is motivating all aspects of encounters across disciplines and research fields in an multidisciplinary views, by assembling research groups and consequently projects, supporting publications with this inclination and organizing programmes. Internationalization of research work is the unit seeks to develop its scholarly profile in research through quality of publications. And visibility of research is creating sustainable platforms for research and publication, such as series of Books; motivating dissemination of research results for people and society.

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