

# DEPARTMENT OF BUSINESS STUDIES



JULY

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# TABLE OF CONTENT

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- ❑ Welcome
- ❑ Vision and Mission
- ❑ HOD's Message
- ❑ Editors Desk
- ❑ Welcome of New Faculties
- ❑ LEAD Workshops
- ❑ National Seminar
- ❑ BBA 1st Yr. Orientation- Khistij
- ❑ BBA 2nd Yr. Orientation
- ❑ Cultural Day Celebration
- ❑ Industrial Visit
- ❑ APJ Abdul Kalam Punyatheethi
- ❑ Guest Lecture
- ❑ SEP 2.0 Orientation
- ❑ Team Hustlers
- ❑ Luminaries- The Club of Leaders
- ❑ Student Achievement Corner
- ❑ Faculty Achievement Corner

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# WELCOME

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***BBA Department** is the most exhilarating place to learn due to its innovative approach. We shape your destiny by empowering you with various employability skills through suitably designed teaching-learning processes.*



Department of Business Studies

Panipat Institute of Engineering & Technology, Samalkha, Panipat

<https://www.piet.co.in/department/bba/about-us-department-of-business-studies/>

# VISION AND MISSION

## Our Vision

*To create high quality human resources in the field of management who lend their expertise in the global arena and serve the society as business leaders by setting high professional and ethical standards*

- *Encourage Critical thinking and Innovations to produce globally competent Leaders*
- *To create IT enabled leaders who can apply their skills to solve the complexity of the business.*

## Our Mission

- *Inculcate the culture of application oriented learning to foster Entrepreneurship for National development*
- *Nurture ethical leaders who are having high sense of social responsibility and understanding of dynamics of business environment.*

## Our Values

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# HOD's MESSAGE

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**“EDUCATION  
is the KEY  
to UNLOCK  
the GOLDEN DOOR of  
FREEDOM ”**

*The purpose of education is to teach budding managers to think and develop a capacity to reason our facts. Learners should keep in mind the importance of planning and prioritizing their time and the effective use of it which are essential to achieve success. Learner's should always think and review, discover the cause and effect of every event, in which they are involved. Do not surrender or become a slave to youthful fancies and indulgences. Be steady in your studies.*

***Professor, Dr. Rohit Garg  
Head of Department***

# LETTER FROM THE EDITOR'S DESK



**DR. ANJU**

July 2023

Dear Readers,

I am thrilled to welcome you to the August edition of our department monthly Magazine ! As we delve into the heart of summer, our department has been buzzing with activity, and it's my pleasure to share the highlights of the past month with you.



**DR. MANISH**

## ***JULY- A Month of Enriching Experiences***

From insightful seminars to dynamic workshops, the Department of Business Studies has been a hub of learning and growth. We've witnessed engaging discussions on emerging market trends, innovative business strategies, and sustainable practices. Our commitment to providing a platform for intellectual exchange remains unwavering.

## ***Celebrating Achievements:***

It brings me immense pride to showcase the remarkable achievements of our students and faculty members.

# LETTER FROM THE EDITOR'S DESK



**DR. ANJU**



**DR. MANISH**

This month, **Mr. Rohan Garg , Vansh Gupta, Sidhhi Dubey (BBA 1st Yr)** stood out by winning the prestigious Post Industrial Visit Presentation Competition. Kudos to **Dr. Anju & Ms. Preeti Dhaiya** for securing best research paper presentation award for their exceptional research **"The Cosmic Connection: Vasudev Khutumbakam and its implications on Business Management"** which has garnered accolades at the international level. These achievements exemplify the dedication and excellence that define our department.

In closing, I want to express my gratitude to our readers, contributors, and the entire editorial team. Your unwavering support makes this magazine a true reflection of our department's spirit.

Wishing you a month filled with inspiration and accomplishments.

Warm regards,

Dr. Anju, Dr. Manish  
Editors

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# WELCOME TO NEW FACULTY

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**Ms. Ashima**

Ms. Ashima, is pursuing PhD in Business Management from RIMT University, Punjab. She has done her graduation from Delhi University and her Masters from ICFAI, Gurgaon. She is also UGC-NET JRF qualified in Management Discipline. She has have an experience of 12 years of teaching as an Assistant professor in reputed institution. She presented research papers at national and international conferences and publications in various UGC CARE journals.

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# WELCOME TO NEW FACULTY

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**Ms. Preeti Arora**

Ms. Preeti Arora , is pursuing PhD in Business Management from RIMT University, Punjab. She has done her graduation from Delhi University and her Masters from ICFAI, Gurgaon. She is also UGC-NET JRF qualified in Management Discipline. She has have an experience of 12 years of teaching as an Assistant professor in reputed institution. She presented research papers at national and international conferences and publications in various UGC CARE journals.

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# WELCOME TO NEW FACULTY

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**Dr. Meenakshi Dhingra**

Dr. Meenakshi Dhingra, is a PhD in Business Management holds multiple degrees as MBA (HRM), MCOM and Bachelors in Business Economics from Delhi University. She is also UGC-NET JRF qualified and a gold medalist in the field of counseling & behavior modification. She has more than 11 years of blended experience in the corporate, academics and research. She possesses national and international publications to her credit including SCOPUS, WOS and ABDC journals. Dr. Meenakshi has presented several papers in national and international conferences and has also got "Best Paper Award" for one of her papers in the international conference.

# LEAD WORKSHOPS



**PANIPAT INSTITUTE OF  
ENGINEERING & TECHNOLOGY**  
(Approved by AICTE, New Delhi & Affiliated to Kurukshetra University, Kurukshetra)



**PIET NCR  
COLLEGE**  
(Approved by AICTE, New Delhi & Affiliated to Kurukshetra University, Kurukshetra)

PIET PRESENTS

## LEAD WORKSHOP 2023

Learn | Engage | Assimilate | Develop

17<sup>th</sup> July - 18<sup>th</sup> August 2023



### MEET OUR EXPERTS

**Mr. Rakesh Tayal**

A Visionary Educator  
Vice-Chairman, PIET

**Mr. Rohit Kwatra**

Business Analyst, Soft skill Trainer  
Alumnus of PEC, Chandigarh, IIM Calcutta

**Mr. Vikram Kalkat**

Senior Business Leader | Digital Strategist  
Author | Resource Speaker | Cyber security  
Technology | Consultancy

**Mr. Madhav Kasturia**

Entrepreneur &  
Founder @Zippi

**Mr. Arindam Bhattacharya**

Renowned Career Expert &  
Motivational speaker

**Mr. Viraj Kalra**

Executive Coach, Trainer, Speaker and  
Culture Strategist

**Ms. Sheela Singh**

Corporate Trainer,  
Ex-Senior Consultant @Zamati

**Mr. Dinesh Bhatta**

Managing Partner - People 1st Consulting

**Mr. Munish Dhiman**

CEO at REALISTIC, Gurgaon,  
Haryana, India

**Mr. CP Singh**

Founder, Director Oresis Business  
School of Foundation

**Mr. Rajive Gulati**

Sr. Programme Officer, United Nations Technology  
and Innovation Laboratory - Uttarakhand

**Mr. Rajesh Mishra**

Former Chief Consultant with IIS  
Learning Resources Pvt. Ltd.

**Ms. Shafaly Dutta**

Program Coordinator & Student Advisor - North  
and East India, IIS Career Education

*Developing Effective Communication  
for better Employability/Placements*



**Mr. Rohit Kwatra**

Business Analyst, Soft skill Trainer  
alumnus of PEC, Chandigarh, IIM Calcutta

**For BBA**



**20<sup>th</sup> July, 2023**



**12:00 pm. - 02:00 pm.**



**Dr. APJ Abdul Kalam Auditorium, PIET Campus**

Call: 98138 81456 or visit: [piet.co.in](http://piet.co.in)

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# LEAD WORKSHOPS



- **Lead Workshop for BBA** was delivered by expert Mr. Rohit Kwatra Business Analyst, Soft Skills Trainer and Alumnus of PEC Chandigarh, IIM Calcutta. This workshop was for “Developing Effective communication Skills for Better Employability and Placements through Understanding others better refers to a learner’s ability to listen actively while others are speaking, to identify where there might be communication barriers or breakdowns, and to manage these appropriately to ensure that everyone understands each other.

# NATIONAL SEMINAR

Department of Business studies have organized a one day Seminar on the topic "VISION OF SELF RELIANCE BHARAT: A 5 TRILLION \$ ECONOMY" sponsored by ICSSR on July, 15<sup>th</sup> 2023 in APJ auditorium.

**Chief Guest** – Prof. (Dr.) Dayanand Pandey, Professor & Dean, Jindal School of Banking & Finance.

- **Key Note Speaker** - Prof. (Dr.) Suresh Bedi.

- **Session Chairs** –

- Dr. Rajroop Chahal, CRA, Sonipat.
- Dr. Kavita, SRM University, Sonipat.
- Dr. Rachna Srivastav, CRS University, Jind.
- Dr. Subhash Chand, Kurukshetra university

**PANIPAT INSTITUTE OF ENGINEERING & TECHNOLOGY**  
(Approved by AICTE, New Delhi & Affiliated to Kurukshetra University, Kurukshetra)

**75 Azadi Ka Amrit Mahotsav**

**Indian Council of Social Science Research**

**Welcome Participants!**

**Department of Business Studies**

*organizes*  
**National Seminar**  
on

**VISION OF SELF RELIANCE BHARAT: A \$5 TRILLION ECONOMY**

**Sponsored by**  
**Indian Council of Social Science Research-ICSSR**

**PROF. (DR.) DAYANAND PANDEY**  
Chief Guest

**PROF. (DR.) SURESH BEDI**  
Keynote Speaker

**CONVENER: DR. ROHIT GARG**  
**CO-CONVENER: DR. POOJA GUPTA | DR. SUMAN**

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# NATIONAL SEMINAR



The grand stage of the national seminar was graced by the launch of "VISION OF SELF RELIANCE BHARAT: A 5 TRILLION \$ ECONOMY," encapsulating a blueprint for India's economic empowerment, as experts and enthusiasts converged to embrace its transformative insights.

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# BBA 1ST YR. ORIENTATION KHISTIJ

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KHISTIJ was a happening day at Panipat Institute of Engineering & Technology, as the Department of Business Studies organized an Orientation program for its BBA students with a great grandeur. This 7 days long program held from 17<sup>th</sup> July to 24<sup>th</sup> July 2023.

Program began with the welcome of 2023-26 batch of BBA students at the hands of HOD Dr. Rohit Garg.

❑ Day one all the faculty members from the Department of Business Administration were introduced. Students participated in Several games and cultural activities. YRC, NSS, placement and other clubs were introduced.

❑ On Second Day, Central Library Information was provided by Mr. Harish Librarian and an expert talk was delivered by Dr. Suresh Bedi Chief Academic Mentor PIET.

❑ On Day 3 Mr. Surya gave a mind blowing session on Limit Less Life.

❑ On Day 4 Gita Session was delivered by Mr. Utkarsh and Team.

❑ On day 5, Dr. Ravikant Swami Director DME gave a knowledgeable session on Management. A Campus visit was also organized in the second half of the day.

❑ On Day 6 Mr. Sahil Gandhi Motivational Speaker gave a session on Startups and Entrepreneurship.

❑ On day 7 a session on Changing Scenario of Management Education by Prof. (Dr.) Subhash Chand KUK and ended with cultural performances and Vote of Thanks.

# BBA 1ST YR. ORIENTATION KHISTIJ



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# BBA 2ND YR. ORIENTATION

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- The BBA 2nd-year, a 3 days orientation program held on July 21st - 22<sup>nd</sup> and 24<sup>th</sup>, 2023, was a dynamic and engaging event. It featured lots of outstanding activities: a thought-provoking guest lectures by the esteemed Prof. (Dr.) Suresh Bedi, offering valuable insights into the Indian Economy, and Prof. (Dr.) Subhash Chand focusing on changing paradigm of management education and business world and an entertaining AD MAD Show Competition where students showcased their creative marketing talents.
- Day 1 the inaugural session, featured with lamp lighting, blessing of goddess Saraswati and golden words of our esteemed Head of Department , Prof. (Dr.) Rohit Garg. The session carried forward with the guest lectures by the esteemed Prof. (Dr.) Suresh Bedi.
- Prof. (Dr.) Suresh Bedi's lecture left a lasting impact, inspiring students with his expertise and real-world experiences.
- Day -2 was featured with "The AD MAD Show Competition", was a fun and innovative way for students to display their marketing prowess.
- Day-3 was the Cultural Day, full of energetic dance ,singing performances.
- This orientation program successfully combined learning and creativity, setting a positive tone for the academic year ahead and fostering a sense of excitement and camaraderie among the BBA 2nd-year students.

# BBA 2ND YR. ORIENTATION



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# STUDENT ENRICHMENT PROGRAM

Department of Business Studies organized an orientation ceremony of "Student Enrichment Program 2.0" on 31st July, 2023 at 2:30 pm in seminar hall (First floor, D block).



31 students from BBA first year and second year were present. Mr. Paras introduced the SEP team to students. He talked about the objectives of events. how these will help in personality development and improving communication skills. Dr. Anju talked about events organized by the SEP team last semester



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# INDUSTRIAL VISIT

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- Two day Industrial visit at “PARLE BISCUITS LTD, BAHADURGARH” were organized by Department of Business Studies for BBA 1st year students on 27<sup>th</sup> and 28<sup>th</sup> Julyt, 2023. Group -1 was accompanied by Ms. Priti Singh, Mr. Paras, and Dr. Suman while Group- II of student was accompanied by Mr. Omesh, Mr. Rajesh and Ms. Shivani Shukla. There are three phases of this industrial visit.
  - Pre- Visit Report
  - Industrial Visit
  - Post Visit Presentation Competition



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# INDUSTRIAL VISIT

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The best presentations were awarded with the certificate of excellence to encourage the students. Following are the highlights:

- **Group-1 Presentation was held on 31<sup>st</sup> July, 2023, Evaluated by Dr.Nisha and Dr. Anju :**
  - Rohan Garg BBA 1<sup>st</sup> year Business Analytics student got first position.
  - Samay Jain BBA 1<sup>st</sup> year Digital Marketing students got Second position.



# INDUSTRIAL VISIT



**Group-II Presentation was held on 1<sup>st</sup> August, 2023, evaluated by Ms. Ashima and Mr. Mohit:**

- Vansh Gupta and Siddhi Dubey BBA 1<sup>st</sup> year Section A student got First position.
- Vaibhav BBA 1<sup>st</sup> year Section A student secured second position



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# APJ ABDUL KALAM PUNYATHEETHI

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The Punyatheethi celebration of Dr. APJ Abdul Kalam, often referred to as the "**People's President**" and "**Missile Man of India**," is a solemn tribute to his remarkable legacy. On this day, we honor his contributions as a visionary scientist, inspiring educator, and dedicated leader. Remembering his teachings and unwavering commitment to youth empowerment encourages us to strive for excellence and national progress. Through this act of remembering, we reaffirm our dedication to cultivating a mindset rooted in scientific reasoning, promoting creativity and inclusiveness, echoing his ideals for a strong and united India. As we mark his Punya Tithi, Dr. Kalam's indelible impact on the nation continues to inspire generations.

# Guest Lecture



PANIPAT INSTITUTE OF  
ENGINEERING & TECHNOLOGY

Approved by AICTE, New Delhi & Affiliated to Kurukshetra University, Haryana

DEPARTMENT OF BUSINESS STUDIES  
PRESENTS

## EXPERT TALK ON FINANCIAL LITERACY

**Dr. SN DUBEY**

Sr. BRANCH MANAGER,  
SBI LIFE INSURANCE SONEPAT



29 JULY, 2023



11:00 AM



1ST FLOOR SEMINAR HALL,  
D BLOCK



Dr. S. N. Dubey, Senior Branch Manager of SBI Life Insurance, Sonapat, were our esteemed guest speaker on July 29th, 2023. Dr. Dubey's lecture on Financial Literacy was an enlightening and invaluable experience for our faculty members.

During the session, he shared profound insights into the world of finance, emphasizing the importance of making informed decisions when it comes to managing one's finances. His expertise and practical knowledge provided a deeper understanding of financial planning, investment strategies, and the significance of insurance. Dr. Dubey's engaging presentation left a lasting impact on our audience, empowering them to take charge of their financial future.

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# SEP 2.0 Orientation



Department of Business Studies organised an orientation ceremony of "Student Enrichment Program 2.0" on 31st July, 2023 at 2:30 pm in seminar hall (ground floor, D block).

31 students from BBA first year and second year were present. Mr. Paras introduced the SEP team to students. He talked about the objectives of events. how these will help in personality development and improving communication skills. Dr. Anju talked about events organised by the SEP team last semester.

Prof. Dr. Rohit Garg (Head of Department) motivates students for this enrichment program and said that these activities will nurture the growth and leadership skills of students.

# TEAM HUSLERS



The poster is for a mock trading competition. At the top left is the PIET logo. Next to it is a green box with 'DEPARTMENT OF BUSINESS STUDIES'. To the right is the StockGro logo and a 'TH' logo with the tagline 'It's That Team Feeling'. The main text reads 'Presents PORTFOLIO POWERPLAY'. Below this, it says 'The Mock Trading Competition In association with Stockgro'. Further down, it states 'Free Participation'. On the left, it says 'Register now! Unstop.com'. On the right, it says 'WINNER PRIZE CERTIFICATE'. At the bottom, it says 'JULY 24 - 25, 2023'. The bottom left corner has 'REGISTRATION DEADLINE 21-07-2023'. The bottom right corner has 'Contact: - 7355865466 , 9729289815' and 'Teamhustlerspiet@gmail.com'.

PIET

DEPARTMENT OF BUSINESS STUDIES

StockGro

TH  
It's That Team Feeling

Presents

**PORTFOLIO POWERPLAY**

The Mock Trading Competition  
In association with Stockgro

**Free Participation**

Register now!  
Unstop.com

WINNER PRIZE  
CERTIFICATE

**JULY**  
24 - 25, 2023

REGISTRATION DEADLINE  
21-07-2023

Contact: - 7355865466 , 9729289815  
Teamhustlerspiet@gmail.com

Team Hustlers club of DBS, PIET brought the most challenging league in the financial markets: **The Mock Trading Competition**. An online mock-stock competition to test your investment acumen.

The competition took place on the platform **StockGro**, where the participants must create a virtual portfolio with virtual money.

Over two days, the competition held on a virtual platform with real stocks and real-time price movements.

The trading champion would be the participant with the highest portfolio value after two days.

# TEAM HUSLERS

**Team Hustlers** of **DBS** organized a group discussion on the trending topic "**A.I. is the Future of Business**". This group discussion consisted of participants majorly from 1st year.



This group discussion was done keeping in mind that students become confident and are able to reduce their stage fear, also, enhance their communication skills, and be aware of the impacts of A.I. in business in upcoming years. Not only the various advantages and disadvantages of AI were discussed but also the future scope of A.I. was the focus of this discussion.

# TEAM HUSLERS



DEPARTMENT OF  
BUSINESS STUDIES



*Presents*

## NATIONAL MARKETING QUIZATHON

SATURDAY, 22ND JULY 2023

6 - 10 PM

**Free  
Participation**

**Registration Deadline  
20th July, 2023**

**Register Now!  
on Unstop.com**



Ramyak : 90509-31914  
Vanshika : 93501-10816

Teamhustlerspiet@gmail.com

### *National Marketing Quizathon*

The Team Hustlers Club of Piet organized an online national marketing quizathon on July 22, 2023. The event attracted 1076 participants, including students from prestigious institutions like IIMs and IITs. This quizathon provided a platform for students to showcase their marketing knowledge and compete on a national level. It was a dynamic and engaging event that brought together top talent from various educational backgrounds.

# LUMINARIES- THE CLUB OF LEADERS

✦ LUMINARIES ✦  
*THE CLUB OF LEADERS*

## ORIENTATION CEREMONY

MONDAY, 31 JULY, 2023

2:30 PM ONWARDS

1ST FLOOR SEMINAR HALL, D BLOCK

LET'S BUILD A TEAM SO STRONG  
THEY SHOULD GET CONFUSE WHO ACTUALLY  
THE LEADER IS

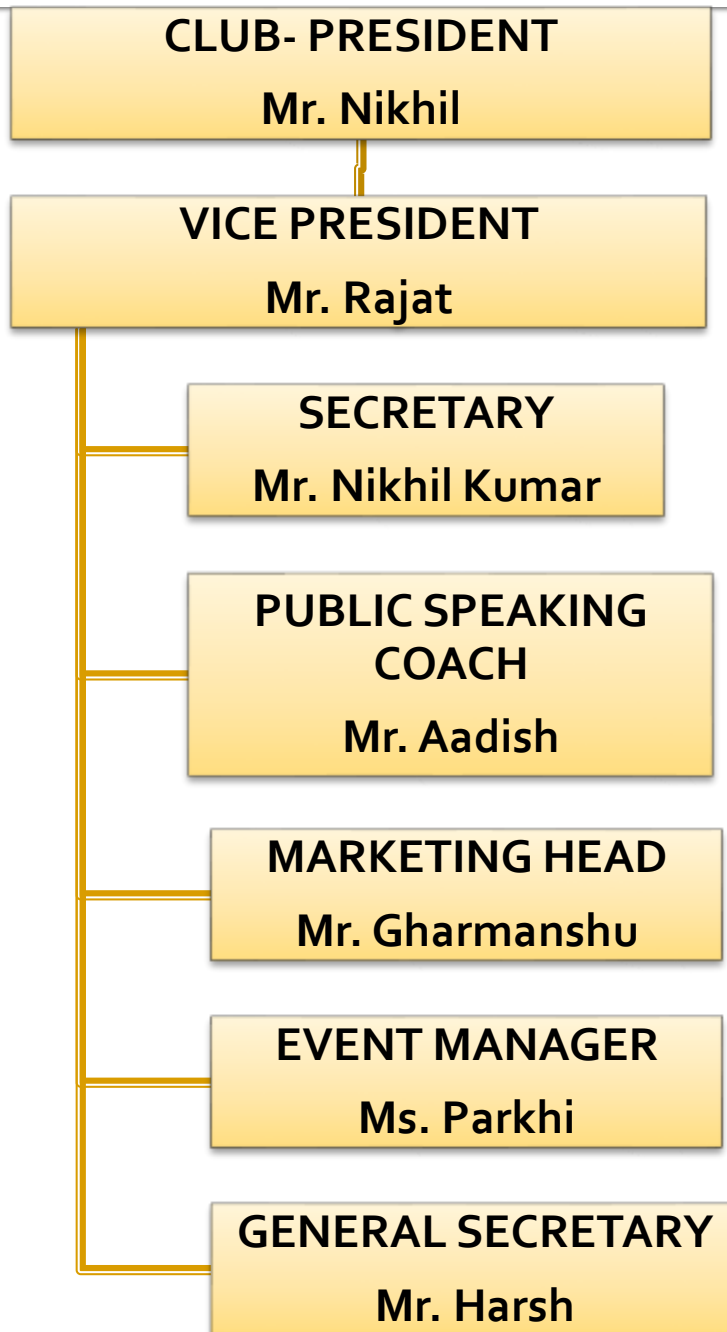


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# LUMINARIES- THE CLUB OF LEADERS



*The Luminaries-The Club of leaders* at Panipat Institute of Engineering and Technology organized an **Orientation Program** with 29 participants on July 31, 2023, to introduce its vision and objectives to new members. The event featured a warm welcome from faculty advisors, a comprehensive introduction to the club's mission and activities, core team presentations, and an interactive Q&A session. It concluded as a resounding success, fostering connections among students passionate about business studies and setting the stage for a promising year ahead under the leadership of Luminaries President, **Mr. Nikhil**.

# STUDENT ACHIEVEMENT CORNER



**Rohan Garg BBA 1<sup>st</sup> year**  
Business Analytics  
Winner- first position  
Event- Post Industrial  
Visit Presentation  
Day -1



**Samay Jain BBA 1<sup>st</sup> year**  
Digital Marketing  
Winner- Second position  
Event- Post Industrial Visit  
Presentation  
Day -1



# STUDENT ACHIEVEMENT CORNER



**Vansh Gupta and Siddhi Dubey**  
BBA 1<sup>st</sup> year  
Winner- first position  
Event- Post Industrial Visit  
Presentation  
Day -2



**Vaibhav BBA 1<sup>st</sup> year**  
Winner- Second position  
Event- Post Industrial Visit  
Presentation  
Day -2



# STUDENT ACHIEVEMENT CORNER



**Mr. Abhishek**

From BBA 3<sup>rd</sup> Year **Won Gold Medal** in 22<sup>nd</sup> **All Haryana State Kickboxing Championship 2023**



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# STUDENT ACHIEVEMENT CORNER



## ***Pawnsi***

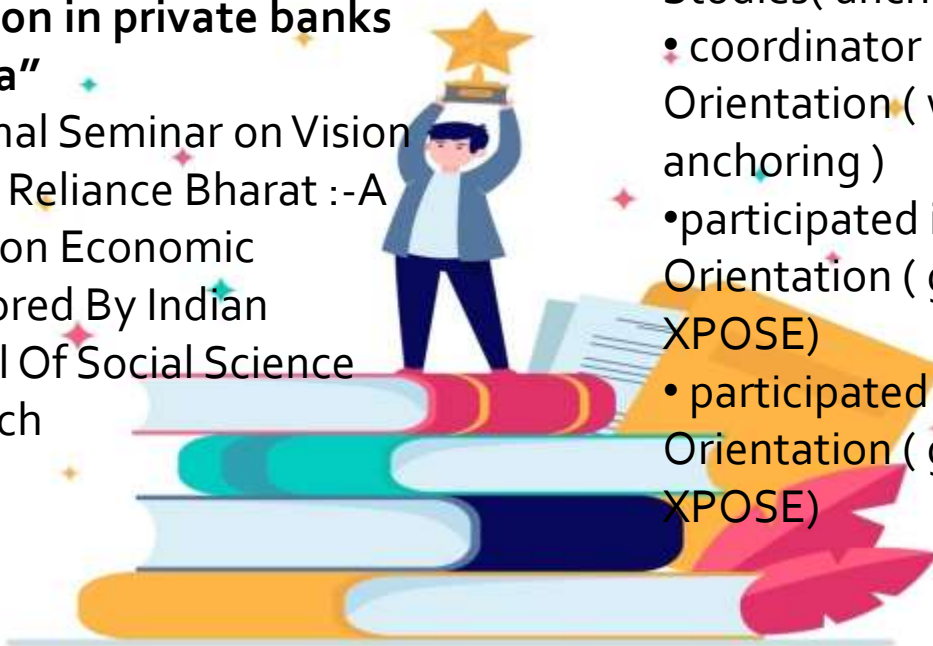
- Presented Research Paper titled **"Behaviour with employees turnover intention in private banks of India"**

- National Seminar on Vision Of Self Reliance Bharat :- A \$5 Trillion Economic Sponsored By Indian Council Of Social Science Research



## ***Samya***

- coordinator in National Seminar held on 15th July by Department of Business Studies( anchoring )
- coordinator in BBA Orientation ( welcome, anchoring )
- participated in BBA Orientation ( group dance, XPOSE)
- participated in BCA Orientation ( group dance , XPOSE)



# STUDENT ACHIEVEMENT CORNER

## ***Shiny***

- Selected as a delegate for the Indian Institute of Management Bangalore 's Young Leaders Summit (YLS) as a part of its Annual International Business Fest - Vista '23 (7th- 9th July 2023)
- Shared my experience of IIM Bangalore's event by giving a speech in the orientation of 1st year.
- Co-ordinated the National Seminar on "Vision of self Reliance Bharat :A \$5 trillion Economy" held on July 15, 2023.
- Completed 'Fundamentals of Digital Marketing' course



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# STUDENT ACHIEVEMENT CORNER

## ***Akshat***

- Selected as a delegate amongst more than 1500+ applicants at the **Young Leaders Summit(YLS)**, conducted by Indian Institute Of Management Bangalore Vista the flagship annual international business summit of IIM B.

## ***Vaibhav***

- Selected as a delegate amongst more than 1500+ applicants at the **Young Leaders Summit(YLS)**, conducted by Indian Institute Of Management Bangalore Vista the flagship annual international business summit of IIM B
- Completed **digital marketing** course under Teach nook with IIT Bhuvneshwar



# STUDENT ACHIEVEMENT CORNER

## ***Aadish***

- Selected as a delegate amongst more than 1500+ applicants at the **Young Leaders Summit(YLS)**, conducted by Indian Institute Of Management Bangalore Vista the flagship annual international business summit of IIM B
- Participated and won best paper award in national seminar
- Participated and won 1st prize in mind magnet quiz by Department (SEP)
- Member of core committee of orientation organizers.



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# FACULTY ACHIEVEMENT CORNER



1. **Dr. Rohit Garg and Mr. Paras,** published their Case Study titled "**Banking Products and Services in India**" in **Journal of Harbin Engineering University**, Scopus Indexed (Volume 44, Issue 07, July 2023) ISSN: 1006-7043.

2. **Dr. Rohit Garg and Mr. Paras,** Presented a paper on "**Trade and Commerce in ancient and modern India**" in International Conference on "G20 Summit: Shaping a Sustainable and Inclusive Global Future" organized by Mahatma Gandhi University, Meghalaya from 24th to 25th July, 2023.



# FACULTY ACHIEVEMENT CORNER



1. Dr. Anju and Ms. Preeti Dahiya secured the **Best Paper Award in International Conference** organized by **Mahatma Gandhi University, Assam**. The title the paper is **"The Cosmic Connection: Vasudev Khutumbakam and its implications on Business Management"**

2. Dr. Anju and Ms. Preeti Dahiya, Participated in International Conference on Multidisciplinary Concepts in Management (ICMCM-2023) organized by Department of Management Studies in G.L. Bajaj Institute of Technology & Management, Greater Noida on the topic **"Dawn of Digital Banking: Decoding Customer Perception towards the Digital Business Strategies in India's Banking Sector"** on 1<sup>st</sup> July, 2023.

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# FACULTY ACHIEVEMENT CORNER



**2. Ms. Jyotsna**, Participated in International Conference on Multidisciplinary Concepts in Management (ICMCM-2023) organized by Department of Management Studies in G.L. Bajaj Institute of Technology & Management, Greater Noida on the topic **"Commodification Of Education: The Vitality Of Exemplary Practises And Technological Disruption"** on 1<sup>st</sup> July, 2023.

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# FACULTY ACHIEVEMENT CORNER

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3. **MS. Preeti Arora**, Published her Research paper Titled “A study of Investor Awareness towards Mutual Funds in Haryana” in **UGC CARE Journal “International Journal of Management Science and Technology ”**



