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713130, Phone- (+913453)255049

Designation: Associate Professor of Economics

Teaching and Research Experience: About 19 years (teaching at UG level)

Academic Qualification:

1. B.Sc. Honours in Economics with First Class from Calcutta University in 1994
2. M. Sc in Economics (Advanced Economic Theory and Econometrics as papers) with First Class from Calcutta University in 1996
3. M. Phil in Economics with First Class First from Calcutta University and the dissertation was on Measurement of Vehicular Pollution and its Control in Calcutta in 2000
4. Ph. D in Economics and the thesis was on 'Aspects of bank credit allocation before and after reform: A Study of the Major Indian states' in 2011

Academic Proficiency: Have knowledge on advanced Micro and Macroeconomic Theories and Econometrics

Research Areas: Economics of Banking and Finance and Industrial Economics and Theoretical and Quantitative Economics, Growth Economics, Public Economics, Economics of Governance, and Environmental and Health Economics

Publications: Have several publications on Economics of Banking and Financial Services, Growth Economics, Environmental Economics and Economics of Governance, Public Economics, Text Book on Microeconomics for UG and PG levels and edited books (See List of Publications below).

Awards:

UGC NET with Junior Research Fellowship in December, 1996

UGC NET with Junior Research Fellowship in June, 1997

Research Projects: Three minor research projects on the *Allocation of Commercial Bank Credit in West Bengal vis-à-vis other States before and after the Economic Reforms, Industrial Credit and Economic Inequality in Major Indian States during the Pre and Post Reforms*, and *Allocation of Service Sector Credit in Major States of India: Issues of its Growth and Disparity for the Period 1972-2012* have been completed. All the projects are sponsored by the UGC, Government of India.

Role as PhD Supervisor: Being one of the members in the panel of supervisors in the Department of Economics, The University of Burdwan, West Bengal, India. Supervising two scholars for PhD programme.

Research Experience and Attachment to Research Bodies: Have 20 years of research experience in different fields of economics. Holding the position of **Editor-in-Chief** of the *Asian Journal of Research in Business Economics and Management* (visit www.aijsh.com). Also become one of the international editorial board members of Society for the Study in Business and Finance (SSBFNET) (visit <http://www.ssbfnct.com/ojs/index.php/ijrbs/about/editorialTeam> for detail). Member of Editorial Board of *Asian Academic Research Journal of Social Sciences and Humanities* and *Asian Academic Research Journal of Multi-Disciplinary* (visit www.asianacademicresearch.org). Edited four Handbooks on the areas of *Globalization, Growth Confidence, Governance, Economic and Political Convergence, Economic and Social Infrastructures*, published by IGI Global, USA (visit www.igi-global.com). Also acting as Associate Editor of *International Journal of Research on Social and Natural Sciences* (visit www.katwacollegejournal.com). **Guest Editor** of the Special Issue (two issues of Vol. 6) of *International Journal of Sustainable Economies Management* of IGI Global, USA, (visit www.igi-global.com & <http://www.igi-global.com/journal-contents/international-journal-sustainable-economies-management/52609>)

List of Publications

List of Publications in Journals

1. Macroeconomic Policy Combination and Environmental Sustainability, *Mahishadal Journal of Economics* (a journal of invited papers), West Bengal, 2003
2. Small Scale Industrial Credit and Economic Inequality: A Study of the Major Indian States before and after Reform, *Asian Journal of Research in Social Sciences and Humanities* by Asian Research Consortium, 2011, Vol 1, No. 2, pp 1-21, **UGC listed Journal**
3. Economic Reform and Sector-wise Allocation of Credit: an extensive study of the major states in India, *Asian Journal of Research in Banking and Finance* by Asian Research Consortium, 2012, Vol 2, No. 1, pp 100-125, **UGC listed Journal**
4. Economics of Summer Paddy - Jute Substitution: A Profile of Environmental Cost (with two coauthors), *Asian Journal of Research in Social Sciences and Humanities* by Asian Research Consortium, 2012, **UGC listed Journal**

5. International Trade, Energy Consumption and Environment: A Computable General Equilibrium Analysis for India (Coauthor), *Asian Journal of Research in Business Economics and Management* by Asian Research Consortium, 2012, **UGC listed Journal**
6. Protective Role of *Moringa oleifera* on Nimesulide induced Hepatotoxicity in Albino Rat Model (coauthor), *Asian Journal of Research in Social Sciences and Humanities* by Asian Research Consortium, Vol II, August, 2012, **UGC listed Journal**
7. The Protective Role of High Dietary Protein on Arsenic Induced Gonadal Toxicity in Albino Rat” (Coauthor), *Asian Journal of Research in Social Sciences and Humanities* by Asian Research Consortium, March, 2013, **UGC listed Journal**
8. Industrial Credit and Economic Inequality: a descriptive study of the major Indian states before and after economic reforms, *Sumedha Journal of Management*, Hyderabad, 2013, Vol 2, No. 2, pp 58-80, **UGC listed Journal**
9. Economics vis-à-vis Politics of Venezuela under the Chavez Regime 1998-2012 (with coauthor), *International Journal of Research in Business and Social Science*, Vol. 2, No. 3, 2013, **REPEC Indexed**
10. CO2 Emissions in India: Are the States Converging? *Beykent University Journal of Social Sciences*, Turkey, Vol. 6, No. 2, 2013, **REPEC Indexed**
11. Management of NPA via Capital Adequacy Norms: Its Effect upon the Profile of Indian Banks and Credit Deposit Ratio; *International Journal of Finance and Banking Studies*, Vol. 3, No. 1, 2014, **REPEC Indexed**
12. Empirical Verifications of Indirect Impact of MGNREG Scheme on Fish Cultivation in India: *Asian Journal of Research in Social Sciences and Humanities*, Vol. IV, No. III, March, 2014, **UGC listed Journal**
13. Interrelationships among Growth, Confidence and Governance in the Globalized World-An experiment of some selected countries; *International Journal of Finance and Banking Studies*, Vol. 3, No. 4, 2014, **REPEC Indexed**
14. Linkages among Confidence, Governance and Growth in the Era of Globalization-A study of some Asian countries; *Vidyasagar University Journal of Economics*, Vol. XVII, 2012-13
15. Are performances in Governance Indicators Complementary to Corruption Abatement? A Cross-Country Analysis, *International Journal of Research in Business and Social Science*, Vol.4 No.3, 2015, **REPEC Indexed**
16. Is MGNREG Scheme Complementary to Fishing Activities? A Study on Some Selected States of India, *Journal of Research in Business & Social Science*, 5 (1),2016, 47-53, **REPEC Indexed**
17. Causal Link between Military Expenditure and GDP - A Study of Selected Countries; *International Journal of Development and Conflict*, 5(2), 114-126, 2015, **TR Impact factor 0.29, EconLit, Scopus & Repec Indexed**
18. Defense Outlays across Countries: Are they converging? *South Asian Journal of Macroeconomics and Public Finance* (SAGE), 2018, **Scopus Indexed & UGC listed**, Repec Impact Factor 0.135
19. Examining Forward and Backward Linkages between Public and Private Investments-A cross country analysis, *Review of Market Integration* (SAGE), 2018, **UGC listed**, Repec Impact Factor 0.388

20. Convergence anatomization of aquaculture production in leading fish-producing countries during the period 1997-2013, International Journal of Social Ecology and Sustainable Development (IJSESD), IGI Global, 2018, **Scopus, RePec and Inspec Indexed & UGC listed**
21. Causal links among Banks' Investments on Government Securities, GDP and different heads of Central Plan Expenditures in India, International Journal of Asian Business and Information Management (IJABIM), IGI Global, 2018, **Web of Science and Scopus Indexed**
22. Analysis of growth and convergence of CO2 emissions in BRICS Nations, Regional Science Inquiry, Hellenic Association of Regional Scientists, 2018, Vol. 10 (1), **Scopus, RePec and Econlit Indexed & UGC listed, RePec Impact Factor 0.103**
23. Determinants of Terrorism in South Asia: Insights from a Dynamic Panel Data Analysis, International Journal of Cyber Warfare and Terrorism, Vol. 8, No. 4, IGI Global, **Web of Science, ESCI, and Scopus Indexed**
24. Inter-district analysis of credit convergence: Outlook from Neoclassical Growth and Panel Unit Roots models for West Bengal, India, Global Business Review, Sage, **Scopus Indexed & UGC listed**
25. BRICS Nations and Income Convergence: An insight from the quarterly data for the period 2006Q1-2017Q2, Global Business Review, Sage, **Scopus Indexed & UGC listed**
26. Link between Credit and Output-a study of the major states in India, Indian Journal of Economics, April 2018, **ICI & UGC listed**
27. Communicated 10....

List of Publications in Edited Book Volumes

1. Vehicular Pollution in Calcutta: An Assessment of Intensity, *Lancers Books*, New Delhi, 2001
2. Crisis of the Subject Economics-An inter-college reporting, Department of Economics, Katwa College, West Bengal, 2006
3. Economic Reforms and Allocation of Bank Credit: A Sector-wise Analysis of Selected States, *Mahamaya Publishing House*, New Delhi, 2009
4. Special Economic Zone: A Study on Bengal, *Serials Publications*, New Delhi, 2009
5. Banking Transactions and Credit Growth: An Alternative Source of Income Inequality in India, *Kunal Books*, New Delhi, 2010
6. Is Governance a Precondition to Growth? A Study of Selected Countries in the Globalized World, published by GOGEP Complutense, Madrid, Spain, 2013
7. Economic Reform and Bank Credit: A Sector-wise Analysis of Selected states, in 'Contemporary Economics' of UGC sponsored publication series, Mahishadal Raj College, West Bengal, 2013
8. Convergence in Bank Credit: A Study of the Major Indian States over the Period 1972-2010, (eds) H. Dincer and U. Hacioglu in *Global Strategies in Banking and Finance*, published by IGI Global, USA, 2014-**SCOPUS Indexed**

9. Causality between Credit Deposit Ratio and Credit Share in Major Indian States during 1972-2008, (eds) H. Dincer and U. Hacioglu in *Global Strategies in Banking and Finance*, published by IGI Global, USA, 2014- **SCOPUS Indexed**
10. Confidence, Governance and Growth: A Missing Link, (eds) U. Hacioglu and H. Dincer in *Globalization and Governance in the International Political Economy*, published by IGI Global, USA, 2014- **SCOPUS Indexed**
11. Interlinkages among Non-Performing Assets, Investment in Government Securities and Credit Deposit Ratio: A Case for India in Reform Period, (eds) Jana, S. K & Karmakar, A. K on *Financial Sector Liberalisation in India-Theory and Empirics*; published by REGAL Publications, New Delhi, 2014
12. India's Economy in the Millennium, Selected Essays by Bimal Jalan-A Close Look (with one main author and one coauthor), (eds) Jana, S. K & Karmakar, A. K on *Financial Sector Liberalisation in India-Theory and Empirics*; published by REGAL Publications, New Delhi, 2014
13. Does consumers' confidence cause consumption spending?-An analysis of selected countries under the purview of global financial crisis, 2015, IGI Global, USA- **SCOPUS Indexed**
14. Governance and Capital Accumulation under Globalization: A Study on some Selected Counties, 2015, IGI Global, USA- **SCOPUS Indexed**
15. Measuring Branch Concentration and Disparity: a district specific study of scheduled commercial banks in West Bengal, in 'Contemporary Economics' of UGC sponsored publication series, Mahishadal Raj College, WB, India, 2015.
16. Convergence Analysis of Households' Consumption Expenditure: A Cross Country Study, 2016, IGI Global, USA- **SCOPUS Indexed**
17. Convergence Aspect of Capital Formation: A Study on Major Countries, 2016, IGI Global, USA- **SCOPUS Indexed**
18. Convergence and Equality of Road Infrastructure: A Cross Country Analysis, 2016, IGI Global, USA- **SCOPUS Indexed**
19. Feasibility of Financial Inclusion Mission in India under Reform and Global Financial Crisis, (eds), Hacioglu & Dincer, *Global Financial Crisis and Its Ramifications on Capital Markets*, 2016, Springer
20. Is the link between the Real and Financial sectors affected by mechanism of governance? A cross-country analysis in Asia, (eds), Hacioglu & Dincer, *Global Financial Crisis and Its Ramifications on Capital Markets*, 2016, Springer
21. Interplays among Railway Investment, Revenue and GDP in India: An Empirical Study, 2017, IGI Global
22. Health Expenditures across Major States of India: Issues of Convergence and Equality, (eds) U. K. De, M. Pal and P. Bharati, *Issues on Health and Healthcare in India: Focus on the North Eastern Region*, 2017, Springer Nature
23. Impact of Microfinance on Investment Decision and Consumption Smoothing: A Theoretical Approach, 2018, IGI Global, USA
24. Reflections on Microfinance: Poverty Nexus From India –An Empirical Inquest, 2018, IGI Global, USA
25. Analysis of fluctuations in Credit-Deposit Ratio of Indian States: From Pre-Globalization to Post Financial Crisis Phase, (eds) H. Dincer & S. Yuksel, on

Handbook of Research on Managerial Thinking in Global Business Economics, 2018, IGI Global, USA

Communicated 3

Published Text/Reference Books

1. Microeconomics-Theory and Practice, published by *Kunal Books*, New Delhi, India, First Edition, 2011. Visit www.kunalbooks.com
2. Microeconomics-Theory and Practice, published by Kunal Books, New Delhi, India, Second Edition, 2017. Visit www.kunalbooks.com
3. Macroeconomics-from short run to long run- published by SAGE, 2018, <https://in.sagepub.com/en-in/sas/macroeconomics/book265103>

Published Handbooks/Edited Books

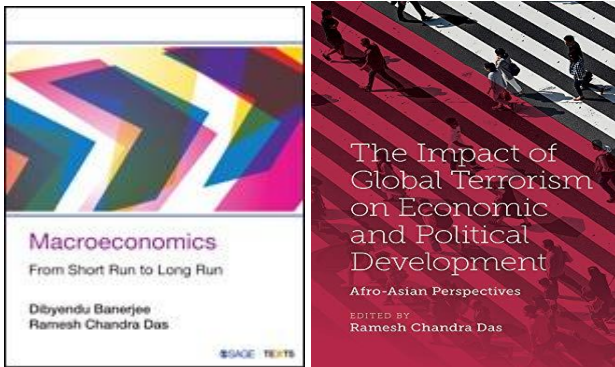
Link for IGI Global list of publications to view all by self:

<https://www.igi-global.com/account/complimentary-content/>

1. **Handbook of Research on Globalization, Investment and Growth-Implications of Confidence and Governance**, published by IGI Global, USA, 2015. Visit www.igi-global.com & <http://www.igi-global.com/book/handbook-research-globalization-investment-growth/121187> -**SCOPUS** and **Reference Universe** Indexed
2. **Handbook of Research on Global Indicators of Economic and Political Convergence**, published by IGI Global, USA, 2016. Visit www.igi-global.com & <http://www.igi-global.com/book/handbook-research-global-indicators-economic/142209> -**SCOPUS** and **Reference Universe** Indexed
3. **Social, Health, and Environmental Infrastructures for Economic Growth** published by IGI Global, USA, 2017. Visit www.igi-global.com & <http://www.igi-global.com/book/social-health-environmental-infrastructures-economic/174110> - **SCOPUS** and **Web of Science** Indexed
4. **Handbook of Research on Economic, Financial, and Industrial Impacts on Infrastructure Development** published by IGI Global, USA, 2017. Visit <http://www.igi-global.com/book/handbook-research-economic-financial-industrial/174109>
5. **Handbook of Research on Military Expenditure on Economic and Political Resources-** published by IGI Global, USA, in 2018. Visit <https://www.igi-global.com/book/handbook-research-military-expenditure-economic/185484>
6. **Microfinance and Its Impact on Entrepreneurial Development, Sustainability, and Inclusive Growth** published by IGI Global, USA, in 2018. Visit <https://www.igi-global.com/book/microfinance-its-impact-entrepreneurial-development/187123>
7. **Handbook of Research on Microfinancial Impacts on Women Empowerment, Poverty, and Inequality** published by IGI Global, USA, in

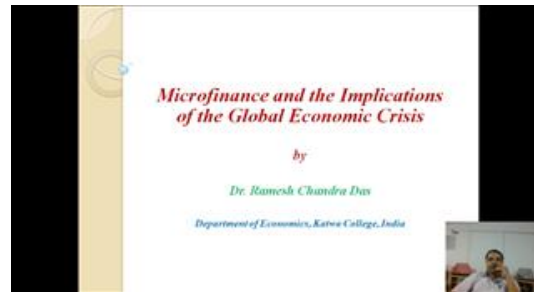
2018. Visit <https://www.igi-global.com/book/handbook-research-microfinancial-impacts-women/187132>

8. **The Impact of Global Terrorism on Economic and Political Development: Afro-Asian Perspectives**, published by Emerald, UK, 2019
9. **The Impacts of Monetary Policy in the 21st Century: Perspectives from emerging economies**, ongoing to be published by Emerald, UK, 2019
10. **Economic and Political Implications of Green Trading and Energy Use**, ongoing to be published by IGI Global, USA, 2019



Video Lecture

1. Video lecture presentation on *Microfinance and the Implications of the Global Economic Crisis*, ongoing to be released by IGI Global, USA. Visit www.igi-global.com & <http://www.igi-global.com/video/microfinance-implications-global-economic-crisis/162211>



List of Editorial Articles

1. “Union Budget 2012-A Balancing Act by the Finance Minister”- Asian Journal of Research in Social Sciences and Humanities by *Asian Research Consortium, Vol II, April, 2012*
2. “Wal-Mart ki Bharotiyo Krishir Bhabishyat?” (Is Wal-Mart the future of Indian agriculture?), ‘Ekdin’-a Bengali daily news paper, May, 2012
3. “100 per cent FDI in Retail Trade-A Debate”-Asian Journal of Research in Social Sciences and Humanities by *Asian Research Consortium, Vol II, July, 2012*
4. “Market Economy in Dilemma”-Asian Journal of Research in Social Sciences and Humanities by *Asian Research Consortium, Vol II, August, 2012*
5. “Khuchro byabsay bideshi biniyouger nit phal holo laksha laksha bekar”(The result of FDI in retail is lacs and lacs of unemployment)-‘Pratidin Patrika’-a Bengali daily news paper, September, 2012
6. “Grid Failure in India-some issues”-Asian Journal of Research in Social Sciences and Humanities by *Asian Research Consortium, Vol II, September, 2012*
7. “Power Grid Failure-an outcome of dilemma between populism and reform policies”-Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, October, 2012*
8. “Causes and Consequences of Greece Economic Crisis”-Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, November, 2012*
9. “Market Socialism of China”-Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, December, 2012*
10. “Rewinding Economic Events of 2012”-Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, January, 2013*
11. “Direct Cash Transfer Programme in India-a Debate”-Asian Journal of Research in Social Sciences and Humanities by *Asian Research Consortium, February, 2013*
12. “Union Budget 2013-14: P C as more Politician than Economist”-Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, March, 2013*
13. “Fiscal Cliff of USA”-Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, April, 2013*
14. “BRICS Summit 2013-A Review”-Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, May, 2013*
15. “Scam-Scam Game of UPA II”-Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, July, 2013*

16. “Bhartukir Artha Nagad Hastantar: Sastar Teen Abastha?” (Cash Transfer of Subsidy Money: Loss more than Gain?)- ‘Ekdin’-a Bengali daily news paper, July, 19, 2013
17. “Ground Zero Uttarakhand: The Tragedy of Commons”- Asian Journal of Research in Social Sciences and Humanities by *Asian Research Consortium, Vol II, August, 2013*
18. “Rupee vis-à-vis Dollar: Urgency of Policy Reforms”- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, August, 2013*
19. “Poor Politics about the Poor”- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, September, 2013*
20. “Branch Expansion as a tool of Financial Inclusion-a necessary requirement for Direct Cash Transfer Programme- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, October, 2013*
21. “The Power of Dynasty”- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, November, 2013*
22. “The Living Legend Called It a Day”- Asian Journal of Research in Social Sciences and Humanities by *Asian Research Consortium, December, 2013*
23. “Raghuram Rajan Committee Report-A political motive rather than economics”- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, December, 2013*
24. “WTO Trade Reform Deal in Bali: Shocks united the nations”- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, January, 2014*
25. “Paradigm Shift in Indian Politics: Is there a conflict between Morality and Rationality?”- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, February, 2014*
26. “Does not democracy in India encourage Anarchism?”- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, March, 2014*
27. “Ukraine Crisis: Nero fiddles while Rome burns”- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, April, 2014*
28. “Gujarat and Bengal Models-the future of India”- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, June, 2014*
29. “Low inflation can be bad for the savers or investors”- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, August, 2014*
30. “Planning Commission of India-to be abolished or revamped?” – Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, September, 2014*
31. “Is Jan Dhan Yojna feasible for complete financial inclusion in India?”- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, October, 2014*

32. "Sansad Adarsh Gram Yojana-some pros and cons"- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, November, 2014*
33. "Abenomics and Modinomics-some comments"- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, December, 2014*
34. "A Debate on Chit Fund and Ponzi Scheme"- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, January, 2015*
35. "Dirty Politics-Issues of corruption and underdevelopment"- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, February, 2015*
36. "Rising Security Costs of Nations: A truncation of growth"- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, March, 2015*
37. "Union Budget-not a bold step by the FM"- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, April, 2015*
38. "Positive Correlation between GDP and Crude Oil Price – History says"- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, May, 2015*
39. "Goods and Service Tax-Some Issues"- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, June, 2015*
40. "First Year of Modi Government: An appraisal"- Asian Journal of Research in Business Economics and Management by *Asian Research Consortium, July, 2015*
41. "Horizontal Vs Vertical Treatment-a case of EURO Zone"- Asian Journal of Research in Social Science and Humanities, by *Asian Research Consortium, September, 2015*
42. "Socio-Economic and Caste Census Reports, 2015"- Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, September, 2015*
43. "Refugee Crisis in European Union-Identifying Socio-economic Effects"- Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, October, 2015*
44. "Angus Deaton: A Nobel Laureate in Economic Science in 2015" – Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, November, 2015*
45. "Sustained low levels of crude oil prices-ISIS clause?" – Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, December, 2015*
46. "Paris Climate Change Summit 2015: Unity against terrorism or saving the earth?"- Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, January, 2016*
47. "Odd-Even Traffic Strategy in Delhi: Expansion or Contraction of the Economy?"- Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, February, 2016*

48. "Microfinancing in different countries includes or excludes the poor?"- Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, March, 2016*
49. "Cutting the interest rates on PPF and small savings....-A pro capitalistic policy"- Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, May, 2016*
50. "NOTA Voting-Pros and Cons"- Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, June, 2016*
51. "New FDI Policy by the Union Government-pros and cons", Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, July, 2016*
52. "Demonetization in India-Is it for Black less or Cash less?" Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, March, 2017*
53. "Economic Confidence, Governance and Growth-coordination failure for China and India" Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, April, 2017*
54. "New Motor and Road Safety Policy: a tradeoff between Economy and Environment" Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, May, 2017*
55. "GST-A new source of conflict between the centre and the states" Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, July, 2017*
56. "Assessment of the impacts of Demonetization-Evoking the Rational Expectation Hypothesis" Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, February, 2018*
57. "FRDI Bill: The depositors are going to be butted?" Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, March, 2018*
58. "Tariff War→ Trade War →World War →Destruction" Asian Journal of Research in Business Economics and Management, by *Asian Research Consortium, April, 2018*
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