Proceedings of National Seminar

Organized by: Department of Commerce and Management,

Sanatan Dharma College, Ambala Cantt.

Sponsored by: Directorate of Higher Education, Haryana

ISBN: 978-93-82529-15-6

Edition: June 2020

No part of this publication may be reproduced or transmitted in any form by any means, electronic or mechanical, including photocopy, or any information storage and retrieval system, without permission in writing form the copyright owners.

## **DISCLAIMER**

The authors are solely responsible for the contents of the paper compiled in this edition. The publishers or editors do not take any responsibility for the same in any manner. Errors, if any are purely unintentional and readers are requested to communicate such errors to the editors or publishers to avoid discrepancies in future.