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Ms. Jyoti received her M.A. Economics and MPhil degrees from Maharishi Dayanand University, Rohtak. She has teaching experience of more than eight years. Her areas of interest are Micro Economics, Macro Economics, Industrial Economics and Financial Institutions & Markets. She has presented several papers both national and international conferences and seminars. She has to her credit more than five papers published in various reputed journals (print and online). She has provided research supervisionmore than thirty UG and PG students.