

**Dr. Sushmita, Ph.D (Economics)**

Assistant Professor,

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### **Academic Qualification**

- PhD, Economics- A Comparative Study of Retail Banking in Selected Public and private sector banks in India, M.G.K.V.P (2012)
- NET (UGC) Economics, NET (ASRB) Economics and Agricultural Business Management
- M.A. Economics, Banaras Hindu University (2008)
- B.A. Economics (Hons), Banaras Hindu University (2006)

### **Teaching Experience**

- Aryabhatta College (erstwhile Ram Lal Anand College (Evening)), University of Delhi, Assistant Professor, Dept. of Business Economics, 29/07/2013 - 01/06/2014
- Shaheed Sukhdev College of Business Studies, University of Delhi, Assistant Professor, Dept. of Management Studies, 02/06/2014 onwards

### **Corporate work experience**

- Business Intelligence Unit, ICICI BANK LTD Assistant Manager, Loan & Portfolio Business Analysis

### **Research publications**

- Sushmita, “Present Scenario of Indian Commercial Banks: Challenges Ahead”, Quintessence of Research and Reference, pg 39-55, ISSN 0975-7616, Vol. III Issue-I/July, 2011
- Sushmita, “Poverty and Inequality amidst Economic Growth in Post Reform Era”, Arthiki, pg 164-169, ISSN 0973-3434 Issue-I/ June, 2011
- Sushmita, “Regional Economic Inequality in India an Inter-State Analysis”, Quintessence of Research and Reference, pg 18-34, ISSN 0975-7616, Vol. IV Issue-I/July, 2013
- Sushmita, “Increasing Regional Divide and Disparity in India: In Post Reform Decades”, Tatvanveshan, pg 98-108, ISSN 2319-5827, October- March, 2013
- Sushmita, “Basel Norms and Indian Banking System”, Shodh Hastakshep, pg 172-176, ISSN 2231-4644, Vol.3 No. 5, Jan-June, 2013
- Sushmita, “ Internal Migration in India: Opportunities and Challenges” , Tatvanveshan, pg 58-71, ISSN 2319-5827, March - September, 2015

- Sushmita, “Mahatma Gandhi National Rural Employment Guarantee Act: A Review”, International Journal of Arts, Humanities and Management, ISSN 2395-0692, Volume 01, No.7, July 2015
- Sushmita, Mohd. Rumman & Harshit Bajaj “Decoding the Oil Price Crisis – 2014”, International Journal of Research in Commerce Economics and Management, ISSN 2231-4245, Volume No.5 (2015), Issue No. 09, September 2015
- Sushmita, "Conceptualising smart city concept with sustainable economic development ", International Journal of Trade and Global Business Perspectives, pg 2154-2162, ISSN(P) 2319-9059, Volume 5, Number 1, January – March, 2016
- Sushmita, “The Vitality of Informal Sector in Indian Economy”, International Journal of Retailing and Rural Business Perspectives, pg 2339-2347, ISSN(P) 2279-0934, Volume 5, Number 3, July- September, 2016
- Sushmita, & Amit Kumar., “The Trade-off between Behavioural Economics and Financial Literacy”, AMAR: An Inter-disciplinary Journal, Vol 4 Issue 1, ISSN 23481323, 2018, pp23-32.
- Sushmita, Rishabh Bhatia, Sanchit Sharma,. “Investor Overconfidence and disposition Effect: An Evidence from India”, Indian Journal of Research In Capital Markets, Vol:5 Issue:3, ISSN 2394-3459, July –September 2018, pp 31-41.
- Anuj Maurya, Chaitali Bansal, Shivani Singh and Sushmita, “Economic Crisis Modelling : Data based approach to generalize effect of a crisis”, International Journal of Engineering and Future Technology 2019, vol 16, issue 2 ISSN 24556432, 2019.
- Sushmita & Utkarsh Sharma, “A Study of Trade off between Monthly Allowance and Pattern of Saving Behavior among Students”, Vivekanad Journal of Research, ISSN 2319 8702, Vol 7 issue 2, July –December 2018, pp128-136
- Sushmita & Vishnu Prajapat,, “Comparative Analysis of Online and Offline Shopping”, International Journal of Social Science and Humanities Research, ISSN23483164, Vol6 (4),2018,pp 979-998
- Sushmita, Shivam Singh, Arunima Gupta, Nayanika Bharadwaj and kanishk Singh, ”Trust, Reciprocity And Religion In a University Setting: An Experimental Approach”, Journal of Sales , Service and Marketing Research, 2(2), 2021, ISSN 25827804, pp24-37
- Sushmita, Varun Sahewala and Varun Jain, “Analysis of Relationship amongst Money Supply, Prices and Output in India”, Journal of Accounting Research, Business and finance Management, 2(2), 2021, ISSN 25828851, pp 64-74
- Sushmita, An Evaluation of Mono-product Economies & examining the sine qua non for diversification - In West Asian Region, Journal of Accounting Research, Business and Finance Management , 2(2), 2021, ISSN 25828851, pp75-81

### **Books/Chapters:**

- Sushmita, “Green Economy a Necessity: An Indian Case” in the book “Facets of Environmental Science” Edition: 2021. ISBN : 978–93-90674-05-3

- Sushmita, “Retail Banking in India: A New Perspective”, Research India Publications, ISBN 978-93-87374-42-3, 2018
- Sushmita, “Panchayati Raj Institution – the 73<sup>rd</sup> Amendment to the Constitution of India:and women empowerment”, Women Security and Entrepreneurship in the Contemporary world: A Critical Analysis, Globus Press, Delhi, India, (2014)ISBN 978-93-82484-62-2, pp 32-41

### **Professional Societies Memberships**

Indian Institute of Banking and Finance

Affiliate Fellow of Developing Countries Research Center, University of Delhi for 2016 – 2019

### **Projects (Major Grants / Collaborations)**

Co-Investigator - Innovation Project 2015-16, Code: 301 SSCBS, “Quantify the impact of corporate operations on Environment” by framing “Corporate Environment Responsibility Index (CERI)”.