

RESUME

Dr. Monika Aggarwal

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Education Qualification:

- M.com from Panjab University
- Ph.D. from PU on the topic of “ Implications of WTO on the Banking Sector .’

Experience

Total Teaching experience of twenty-one years.

- Presently working as Assistant Professor in Commerce at Post Graduate Government College, Sector 11, Chandigarh.

Highlights

- Delivered 52 lectures through satellite program of Haryana (EDU SAT), which were delivered throughout the colleges of Haryana from 2006.
- Acted as a quiz master for commerce quiz on Edusat programme of Haryana Govt. .
- Acted as an coordinator for conducting a seminar on Taking Banking services to the common man - financial inclusion _ opportunities and Challenges ICSSR sponsored
- Submitted **Major Research project from university Grants Commission (UGC) “ Investors perspective on the role of financial literacy in investment decisions “.** in 2013 .
- Submitted a project sponsored by ICSSR on “A study of awareness of financial literacy among youth.” in 2017.
- Empaneled as Consultant with **SEBI to impart financial education** under the financial literacy and investor awareness mission in 2015.

- Awarded Best RP by SEBI, under the mission of Imparting financial education for the year 2016-17, and 2017-2018 .
- **Conferred An Award in Individual category on Financial literacy given By Awoke Foundation and CRISIL** at India Financial Literacy Conclave 2018 by Shri Ram Naik ,Hon.Governor of Uttar Pradesh on 27th October ,2018.
- Chaired a session on Technical presentations in One day conference on United Nation's Sustainable development Goals (SDGs)-2030 organized by Mahatma Gandhi Institute of Public Administration , Chandigarh on 5 December ,2018
- Working as a coordinator of admission Committee of B.com
- Acting as Visiting faculty for the Training Programmes in management at Mahatma Gandhi Institute for Public Administration
- Executive member of Panchkula Management Association

Books Published and Paper Presented .

- 1 A Paper Presented at International **Conference** on Strategic Management at University Business School, Panjab University on Dec.21, 2017.
- 2 A paper presented at **National Seminar** On "Goods and Service tax" held at S.D College, Chandigarh on Jan 20,2018.
- 3 Contributed a chapter entitled "An Emprical paper on Global scenario of Goods and Service tax: The Road Ahead."(ISBN:978-81-933596-0-0) allotted by Department of Higher Education , Ministry of Human resource Development , Government of India in April 2017.
- Book Published on the Subject of "**Auditing and Secretarial Practice**" having ISBN no 978-93-5058-721-8, Published by V.K Global Publications Pvt. Ltd.
- 4 Book published on "**Customer Relationship Management**" for B.Com students of Jammu University , by Kalyani Publishers having ISBN no 978-93-272-8699-1
- 5 Book published "**Customer relationship Management and Retail management .**"For B.com Students of Guhwati University having ISBN no **978-93-272-9339-5**

Research Publications

Table 1 Published Paper in Journals and Books

1	June 2010	Gian Management review	Financial analysis of Indian Commercial banks: Comparison of various bank groups	0974-7621		Main author
2	March 2011	European journal of Business and management	Performance Analysis of banks in India pre and Post world Trade Organization	ISSN 2222-1905 , ISSN 2222-2839 (online)	1	Two authors
3	Sept 2012	International journal of Marketing and technology Vol.2, Issue 9,2249-1058	Motives for consolidation in Indian Banking sector	Vol.2, Issue 9,2249-1058	1	Main author
4	Dec 2013	Haryana School of Business Research review	Market Structure of Indian banking sector	0976-1179		Main Author
5	Dec 2014	Finance India Dec 2014	Abstract Of Doctoral thesis	(Vol xxviii no 4).	nil	Main author
6	Sept 14	International Journal of business mgmt. research	US unilateral IPR action against India on IPR against the rules of World trade Organization	ISSN 2249-2143	1	Two Author
7	2014	International journal of business research	Measurement of Financial Literacy	ISSN no 2321-1709	1	Main Author
8		Journal of management science and technology	Awareness of financial literacy	2347-5005	1	Two

- a. A research paper Published in **Finance India**, The Quarterly Journal of Indian Institute of Finance, in December 2017(Vol XXXI No 4) ISSN 0970-3772 titled “**Performance of Foreign Banks in India : Post Reforms**’.

- b. A research paper Published In **Amity Business Review** Having ISSN No 0972-2343 on the topic of “**A study of profitability Analysis of Banking Industry in Post reform Era.**”
- c. A paper Published in **INSPIRA** Journal of Commerce, Economics and Computer Science(JCECS) ISSN : 2395-7069 (Print) General Impact Factor: 2.4668 AA January – March 2018 , Vol 04 . No.01 included in the list of approved journals by the UGC at serial no 362 journal no 48314 titled “**Financial literacy in Adults**”.
- d. A paper published in **Journal of management science and technology** having ISSN no 2347-5005 on the topic of “**Awareness of financial literacy.**”
- e. A research paper Published in **Finance India**, The Quarterly Journal of Indian Institute of Finance, VolXXXIII No.3 , September 2019 , ISSN0970-3772 on the topic of “**Demonetisation : Move towards Cashless Economy.**”
- f. A research paper Published in **Finance India**, The Quarterly Journal of Indian Institute of Finance, VolXXXIII No.4, December , 2019, ISSN0970-3772 on the topic of “**Financial literacy and Investment Decisions.**”

Table 2 Papers Presented in Conferences, Seminars, Workshops

1	13.5.11-16.5.11	Indian Institute of Management , Indore	An Application Of Balanced Scorecard for Indian Banking industry	National Seminar. Abstract Published
2	12 .11.211	HR Summit , Gian Jyoti HR excellence Summit	Mentoring a Research Student	Paper Published
3	25-26 .09.11	World Business and Finance conference, Bangkok , Thailand	Growth and Performance of Indian banking sector	International Conference Abstract Published
4	30.11.11-20.12.11	Punjab University, Chandigarh	I.T.(Commerce)Interdisciplinary	Refresher Course
5	28.3.11	P.G. Govt. College, SEC.42, CHD	Mushrooming of Higher Edu. Institutes	National Seminar.
6	11.2.12	Sanatan Dharma College, SEC.32/c CHD	Competition And Consolidation in Indian Banking Sector	National Seminar (Abstract Published)
7	29.2.12	Govt. P.G. College SEC1, PKL	Causes of Environmental Degradation	National Seminar.

8	17.2.12-18.2.12	Govt. P.G. College SEC1,PKL	Role of Women in Sports	National Seminar.
9	15-2. 12	Govt . College sec 42	Examination Reforms	National seminar
10	1.3.12	Govt. P.G. College SEC1,PKL	Women Health and Sports	National Seminar.
11	Aug, 13-14,2012	IIM , Ranchi	Transformational Leadership	International Conference
12	Feb,23,2013	Markanda National college	Need to Change with changing times : Indian Retail Market	Regional seminar
13	Feb 8-9,2014	Chandigarh University	FDI in retail	International Conference
14	March 9-10 2014	Govt. P.G college,Dharamshala	Reforms in retail	National Seminar
15	Nov13,2014	PGGC 42	Privatization of Higher Education In India : Case for and against	National Conference on RUSA
16	21 Feb,2015	PGGC 46	E-Retailing-Growth and Prospects in India	National seminar
17	March 24,2015	USOL, Depp.t of Commerce	Achieving Make In India Through Economic Reforms	National seminar
18	Jan 30,2016	PGGC 46	Ethics and Social responsibility in Higher education	National
19	February 18 th and 19 th 2016	NITTTR	Financial literacy skills	International conference
20	Dec 21,2017	UBS , P.U	Balance Scorecard	International conference
21	Jan 20, 2018	SD college , sec 32 , CHD	GST	National seminar
22	March 1, 2019	Aruna Asaf Ali Govt.P.G. College, Kalka	“Social media as a Marketing tool .” “Smart marketing in Modern Era	National Seminar

Chapters in Edited Books

1. Chapter in edited book “**Make in India**”-Destination Made in India ISBN: 978-9385000-34-8 published by Bharti Publications in year 2015 on the topic of “Creating Ease of Doing business in India”.
2. Chapter in edited book in “**E-retailing: Growth and Aspects in India**” ISBN : 97893-82068-49-5 published by Mohindra Publishing house in year 2015 on topic of “E-Tailing in India-Strategies for Growth & Development” .
3. A paper published in RUSA- **A quality Intervention in the Higher education Sector** on the topic of Higher Education in India –at Cross roads at PGGC sec 42 in association with Unistar books pvt. Ltd ,Jan,2016.
4. Contributed a chapter entitled “An Emprical paper on Global scenario of Goods and Service tax: The Road Ahead.”(ISBN:978-81-933596-0-0) allotted by Department of Higher Education , Ministry of Human resource Development , Government of India in April 2017.

Participated in Workshops

- 1 Participated in 7 days workshop organized Under RUSA from 13 Dec, 2015 to 21 Dec, 2015) at PGGC sec 11, Chandigarh.
- 2 Participated in One Day Workshop on Human Rights organized by PGGC-11, CHD on 19th November 2015.
- 3 Participated in workshop cum seminar on ‘ E –Governance and Office management’ Organised by department of commerce of PGGC -11 on 13 February , 2016