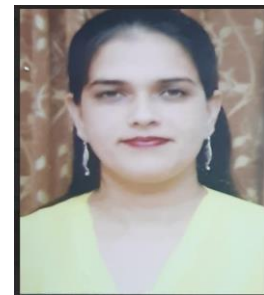


Dr.Ruchi Sharma
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DOB: 5th April ,1977

Educational Qualifications

Ph.D. in Economics

Department of Economics, Himachal Pradesh University Shimla, India (2017) PhD Thesis: Development of Commercial Banks in Punjab :A study of Inter -District Disparity', Ph.D. Supervisor: (Prof.) Sikander Kumar

Qualified U. G. C. in Economics

MA (Economics) –S.C.D Government College,Ludhiana (Panjab) (1998-2000)

Bachelor of Commerce Arya College ,Ludhiana (1995-1998)

Teaching/Research Experience

10th August 2005- till date

Assistant Professor in Department of Economics, GGDSD College, Chandigarh

Teaching Areas :Micro economics Macro Economics, Public Finance, International Economics,Quantitative techniques,Money and Banking,Agriculture economics

Areas of Interest

Banking ,Micro Economics ,Quantitative techniques and Public finance

Publications (Journal/Book Chapters)

Journal Publications:

1.Disparities in commercial banking development in Punjab Vol.5 No. 2 ,2016. Pg. no.1595-1607 Himalayan Journal of contemporary Research (ISSN NO.2319-3174)

2.Deployment of Bank Credit and Economic Development in Punjab,Volume 2 ,Issue 1, 2016.Pg. no. 18-29 International Journal of Business Innovation (ISSN 2394-8086)

3. Inter-District Disparities in Credit-Deposit Ratio of Scheduled Commercial Banks in Punjab.2017 ,Issue Jan.-June pg no.64-71 Indraprastha Journal of Management(ISSN No.2454-4175)

4. Commercial Banking Development in Punjab: An Analysis of Rural-Urban Disparities. Volume 14, Number 01,January- July 2017,Page no. 1156-164 ,DIVINER (ISSN NO.0973-8320)

5.Financial Inclusion in Punjab: An Inter- District Analysis. 2017 Vol.6 Issue 4 ,Pg.36-42. SAARJ journal on Banking and Insurance Research ISSN NO. 2319-1422 Indexed /Listed at: Ulrich's Periodicals Directory, Pro Quest, U.S.A Impact Factor: SJIF 2013=2.380

6.Non Performing assets of Indian Commercial Banks and their Impact

on Profitability: A Comparative Analysis Vol.10,Dec.2018 Intellectual Quest. (ISSN 2349-1949)

7.A Comparative Study of Profitability of Public,Private and Foreign Banks in India using CAMEL Approach,Vol.8,June 2019.pg. no. 130-139.Asian Journal of Multidimensional Research ISSN NO.2278-4853Indexed and Abstracted Scientific Journal Impact Factor(SJIF - 6.882)

8.Commercial Banking Development in India: An Analysis of Inter State Disparities in Oeconomia Copernicana(Scopus Indexed)Volume 12 issue 2 2021, p-ISSN 2083-1277, e- ISSN 2353-1827.

9.Financial inclusion in India: An Inter State Analysis in Oeconomia Copernicana(Scopus Indexed)Volume 12 issue 3 2021,p-ISSN 2083-1277,e-ISSN 2353-1827.

10. Commercial banking development in India: An analysis of rural urban divide in Asian Journal of Multidimensional Research (A Double Blind Refereed & Peer Reviewed International Journal. ISSN: 2278-4853 Vol 10, Issue 8, August, 2021 Impact Factor: SJIF 2021 = 7.699

Books

1.Published a book ‘Managerial Economics’ published by Rockland Publishers and Distributors, Delhi 2022. ISBN:978-81-86544-12-9

2.Published a book titled ‘Development of Commercial Banks In Punjab :A Study of Inter-District Disparity’ published by Informatics Books, Delhi 2019.

Book Chapters

1. Published a paper titled ‘Transition of Indian Commercial Banks towards Universal Banking’ in a book issued as conference proceedings of National Seminar held at Dev Samaj College for Women, Ferozpur on 27th February,2012 ISBN:978-81-922709-2-0
2. Published a paper entitled ‘Bank Credit and Economic Growth in India’ as a book chapter during International Multidisciplinary Conference 2022 held on 30th December 2022 by Institute of Organised Research I2OR and Green ThinkerZ ISBN: 978-81-955884-7-3
3. Published a book chapter ‘Does Financial inclusion lead to Social Inclusion’ in a book titled ‘Dynamics and Perspectives of Social Inclusion in India’ published in 2024.ISBN 978-93-91943-85-1

Seminars/ Conferences/Symposiums (Paper Presented)

- Presented paper entitled ‘Internationalisation of Higher Education’ at 2nd *PCMA International Conference 2006* on the theme “Services Sector –The Next Wave” held from 25th to 27th February ,2006.

- Presented a paper titled ‘Stock Market and Global Meltdown’ in a National Seminar on ”Raising of Equity Capital and Listing of SMEs on BSE SME Exchange and e-voting for shareholders” held on 6th August ,2011 at **GGDSD College,Chandigarh**
- Presented a paper on ‘Commercial Banks and Rural Credit’at National Seminar on “Reforms: An unfinished Agenda “ held on 11th February ,2012 at **GGDSD College,Chandigarh**
- Presented a paper on ‘Transition of Indian Commercial Banks towards Universal Banking’ at **Dev Samaj College for Women Ferozpur** on 27th February,2012 in a National Seminar on “Universal Banking in India:Issues and Challenges”
- Presented a paper on ‘Public Finance Policy of India’at a National Seminar on Taxation held on 6th July 2012 at **GGDSD College,Chandigarh**
- Presented a paper on ‘Transformation of Higher Education’at National Seminar on “Education Reforms: Challenges and Strategies “ held on 9th February ,2013 at **GGDSD College,Chandigarh**
- Presented a paper in ICSSR sponsored Regional Seminar on” IT and Changing Dimensions of Indian Financial Sector” held on 23rd February ,2013 at **Kamla Lohtia Sanatan Dharam College,Ludhiana.**
- Presented a paper on ‘Impact of I.T on Indian Banking Sector’ in National Seminar on “Emerging Trends in Information Technology: Challenges and Strategies” held on 31st January,2014 at **GGDSD College,Chandigarh.**
- Presented a paper on ‘Financial Inclusion: Challenges and Strategies ’at National Seminar on “Challenges to Inclusive Growth The Way Forward...” held at **Dev Samaj College for Women ,Chandigarh** on 1st March ,2013.
- Presented a paper on ‘Role of Financial Inclusion in Economic Development’ in ICSSR N.W.Regional Centre, Chandigarh sponsored seminar on “India :An emerging Opportunity” on 14th February.2015 at **Kamla Lohtia Sanatan Dharam College,Ludhiana.**
- Presented a paper on ‘Impact of GST on Agriculture Sector in India’ in National Seminar on “ Goods and Service Sector (GST)” held on 20th January,2018 held at **GGDSD College,Chandigarh.**
- Presented a paper on ‘Commercial Banking Development in India’ in National Seminar on “Reforms to Transform India” held on March 27th ,2018 held at **GGDSD College,Chandigarh.**
- Presented a paper on “Effective implementation of Choice Based Credit System :Benefits and Challenges”in a National Seminar

held at *A.S College ,Khanna* held on 17th March ,2018.

**Refresher
Courses/Workshops/
Training Programmes**

Refresher Courses

- Refresher Course in Defense Studies (Economics) from 25th February to 16th March 2012 organised by the UGC-Human Resource Development Centre, Panjab University, Chandigarh
- Refresher Course in Social Sciences (Specific Refresher Course) from 10th May to 30th May 2017 organised by the UGC- Human Resource Development Centre, Panjab University, Chandigarh

FDPs

- Five day FDP organized by **University of Fraser Valley and GGSDS College from 29th April to 3rd May 2013.**
- One week International FDP on ‘Instructional Skills ’ from 14th to 20th October ,2015 organised by GGSDS College ,Chandigarh.
- Two week online FDP on Panel Data Analytics with Software Applications from 8th May to 21st May ,2020,organized by **Sri Aurobindo College of Commerce and Management,Ludhiana.**
- One week online FDP on Qualitative Techniques with Software Applications from 22nd to 28th February,2021 organised by **Sri Aurobindo College of Commerce and Management,Ludhiana**
- One week online FDP on Quantitative Techniques with Software Applications from 1st to 7th March,2021 organised by **Sri Aurobindo College of Commerce and Management,Ludhiana**
- Seven Day online Short Term Course on Research Methodology from 24th February to 2nd March 2021 organised by **UGC- Human Resource Development Centre, Guru Nanak Dev University ,Amritsar.**
- Seven Day online FDP (faculty Development Programme) on ‘Re-engineering the role of teachers as mentors’from 22nd July to 28th July 2021 organised by **UGC- Human Resource Development Centre, Panjab University, Chandigarh**
- Seven Day FDP (faculty Development Programme) on Subject Specific Benchmarking of Learning Outcomes:Outcome-Based Education from 26th October to 1st November 2023 **organised by Guru Angad Dev Malviya Mission Teacher Training Centre,University of Delhi.**

Training Programmes

- Attended a training programme on Statistical Product and Service Solutions (SPSS) held from 30th May to 3rd June ,2011 at **Punjab University ,Chandigarh.**
- One week training programme for NSS Programme Officer held

from 3.2.2014 to 9.2.2014 held at **Institute For Development and Communication (IDC)**

- Attended two training sessions on “Automation System in Education Sector “ organized by RUSA,DHE,Chandigarh Administration from 18th to 20th February 2016.

Workshops

- One day workshop on ‘Statistical Software’ held on 26.2.2011 organised by Dept. of Economics,GGDSD College Chandigarh.
- One day workshop on ‘Bioinformatics,Applications and Challenges’ on 21st January,2012 held at GGDSD College,Chandigarh.
- Two day workshop on “Patents :Empowering Biotech Industry” from 15th to 16th November 2013 held in GGDSD College,Chandigarh.
- One week workshop on ‘Computational Economics ‘ from 17th March to 23rd March 2015 organized by Dept. of Economics,GGDSD College, Chandigarh.
- One week workshop on ‘Computational Economics’(R Software) from 8th to 11th April 2016 organized by Dept. of Economics,GGDSD College, Chandigarh.
- Workshop on Indian Research Information Network System (IRINS) organized under the aegis of RUSA ,DHE,Chandigarh Administration on 1st December,2018.
- Six day online workshop on ‘Research Ethics and Quantitative Techniques for Research and Publications’ from 25th to 30th April,2020 organised by GGDSD College,Chandigarh.
- One day lecture –cum-workshop on ‘Time series and Panel Data Analysis’ on 27th September,2024 held at GGDSD College, Chandigarh.

Invited Talks

- Delivered online lecture on topic Correlation and Regression during National Level workshop organised by **Sri Aurobindo College of Commerce and Management, Ludhiana** on February 21,2020.
- Delivered online lecture on topic ‘Factor Analysis’ during National Level workshop held from 25th to 27th November organised by **Sri Aurobindo College of Commerce and Management, Ludhiana**

Projects	<p>1.Completed one minor project granted by UGC titled 'Socio Economic Characteristics of Formal Sector Labour' in 2007.</p> <p>2.Completed a major research project titled 'Development of Commercial Banks in India :A study of Inter -State Disparity' funded by ICSSR,New Delhi.An amount of 5 lakhs was sanctioned for the project.</p>
MOOCS/Online Content	Nil
M. Phil Dissertation Supervised	NA
PhD Thesis	NA
Administrative Experience	<ul style="list-style-type: none"> • NSS Incharge, 2013-2015 • Sub registrar ,2017-2019 • Convener Fine Arts Team for Punjab University Youth Festival • Incharge SD Rotaract Club since 2016 • Added member of the Faculty of Arts, Panjab University, Chandigarh. • Invited Member Board of Studies, Chandigarh University, Mohali • Admission Coordinator, BA programme at GGSDS College, Chandigarh. • Organized an International Seminar on 'Sustainable development in India: Strategies and Way Ahead'held at GGSDS College,Chandigarh on 27th February,2024. • Co-ordinated seven day FDP on 'National Education Policy(NEP),2020 organised by UGC- Human Resource Development Centre, Panjab University, Chandigarh being held at GGSDS College,Chandigarh from 22nd to 27th June,2022
Membership of Economic Associations	No

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