




Developing Countries Research Centre [drcrc]

University of Delhi

Title	Dr.	First Name	Sushmita	Last Name		Photograph
Designation		Assistant Professor/Fellow, drcrc				
Department		Management Studies, Shaheed Sukhdev College of Business Studies				
Address (Campus)		Shaheed Sukhdev College of Business Studies, PSP Area –IV, Dr. K.N. Katju Marg, Sector-16 Rohini, New Delhi-110089				
Mobile		8010246687				
Email		sushmita.bhu@sscbsdu.ac.in sushmita.bhu@gmail.com				
Education						
Subject	Institution	Year	Details			
HIGH SCHOOL	W.H. Smith Memorial School, Varanasi	1999	85.67%			
INTERMEDIATE	Central Hindu Girls School. Varanasi	2001	70.20% (Science Stream)			
B.A.	MMV, B.H.U	2006	63.67% Economics (Hons)			
M.A.	Dept. of Economics, B.H.U	2008	8.00 CPGA (80.00%)			
Ph.D	M.G.K.V.P	2012	“A COMPARITIVE STUDY OF RETAIL BANKING IN SELECTED PUBLIC AND PRIVATE SECTOR BANKS IN INDIA”			
NET	ASRB(ICAR)	2011	ECONOMICS & AGRICULTURAL BUSINESS MANAGEMENT			
NET	UGC	2012	ECONOMICS			
Career Profile						

Organization / Institution	Designation	Duration	Role
Business Intelligence Unit, ICICI BANK LTD	Assistant Manager	16/10/2008 - 24/10/2009	Loan & Portfolio Business Analysis
Ram Lal Anand College (Evening),University of Delhi	Asistant Professor, Dept. of Business Economics	29/07/2013 - 01/06/2014	
Shaheed Sukhdev College of Business Studies,University of Delhi	Asistant Professor, Dept. of Management Studies	02/06/2014 onwards	
Research Interests / Specialization			
Infrastructural macroeconomics, economic policy, Behavioural economics			
Teaching Experience (Subjects/Courses Taught)			
5 years, Bachelor of Business Economics, Bachelor of Management Studies, Bachelor of Business Studies, Bachelor of Business Administration(Financial Investment Analysis)			
Publications			
- Dr. 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			
- Dr. 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			
- Dr. Sushmita, “Increasing Regional Divide and Disparity in India: In Post Reform Decades”, Tatvanveshan, pg 98-108, ISSN 2319-5827, October- March, 2013			
- Dr. Sushmita, “Basel Norms and Indian Banking System”, Shodh Hastakshep, pg 172-176, ISSN 2231-4644, Vol.3 No. 5, Jan-June, 2013			
- Dr. Sushmita, “ Internal Migration in India: Opportunities and Challenges” , Tatvanveshan, pg 58-71, ISSN 2319-5827, March - September, 2015			
Papers/Articles in Indexed/ Peer Reviewed Journals			
- Dr. 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			
- Dr. 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

-Dr. 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

- Dr. 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

Accepted research papers

-Dr. Sushmita, “ The Impact of Biases on Financial Decisions and The Role of Financial Literacy Combating them: A Review”, Asian Journal of Research in Banking and Finance, ISSN 22497323, 2018

- Dr. Sushmita, & Amit Kumar., “The Trade-off between Behavioural Economics and Financial Literacy”, AMAR: An Inter-disciplinary Journal, ISSN 23481323, 2018

Book

-Dr. Sushmita, “Retail Banking in India: A New Perspective”, Research India Publications, ISBN 978-93-87374-42-3, 2018

Articles/Chapters in Edited Collections

- (2014) “Panchayati Raj Institution – the 73rd Amendment to the Constitution of India: and women empowerment”, Women Security and Entrepreneurship in the Contemporary world: A Critical Analysis, Globus Press, Delhi, India, ISBN 978-93-82484-62-2, pg 32-41

Conference/Workshop/Seminar Presentations

-Participated in U.G.C. Sponsored National Seminar on “Economic Growth and Problems of Regional Imbalances in India during the Era of liberalization”, November 2010. Organized by Mahatma Gandhi Kashi Vidyapith, Varanasi.

- Participated in National Seminar on “Economic Growth in India and Problems of inclusiveness”, February, 2011. Organized by Mahatma Gandhi Kashi Vidyapith, Varanasi

-Participated in 44th Annual Regional Science Conference, December 20 -21, 2012 Organized by Mahatma Gandhi Kashi Vidyapith, Varanasi

- Participated in National Seminar on “Global Economic Crisis (With Special Reference to Under Developed Countries)”, March 23-24, 2013. Organized by Mahatma Gandhi Kashi Vidyapith, Varanasi

- Participated in U.G.C. Sponsored National Seminar on "Retrospect of Economic Thoughts (Ancient to Modern Period)", February 18-19, 2014. Organized by Mahatma Gandhi Kashi Vidyapith, Varanasi.
- Participated in Faculty Development Programme on "Financial Econometrics", October 06 –11, 2014. Organized by Shaheed Sukhdev College of Business Studies, Delhi.
- Participated in UGC Sponsored Orientation Programme "OR-80", May 25 – June 20, 2015. Organized by Centre for Professional Development in Higher Education, University of Delhi, Delhi.
- Participated in Faculty Development Programme on "Excel Applications", August 17 –22, 2015. Organized by Shaheed Sukhdev College of Business Studies, Delhi.
- Participated in ICSSR Sponsored National Seminar on "Poverty and Inequality in India: Challenges and Possibilities (With Special Reference to Eastern Uttar Pradesh)", October 10-11, 2015. Organized by Mahatma Gandhi Kashi Vidyapith, Varanasi.
- Participated in Workshop on "IND-AS/IFRS", October 12, 2015. Organized by Shaheed Sukhdev College of Business Studies, Delhi
- Participated in Workshop on "Corporate Valuation and Financial Forecasting", November 10, 2015. Organized by Shaheed Sukhdev College of Business Studies, University of Delhi.
- Organized and participated in seminar on "New Directions in Indian Polity: The Way Forward" March 11, 2016. Organized jointly by Developing Countries Research Centre and School of Open Learning, University of Delhi.
- Organized and participated in 10th Pablo Neruda lecture on "Sports Megaevents and Human Rights Violations: Experiences from India, Brazil and South Africa" March 26, 2016. Organized by Developing Countries Research Centre, University of Delhi
- Participated in UGC sponsored Refresher Course in "Human Rights", April 28 - May 18, 2016. Organized by UGC- Academic Staff College, Jamia Millia Islamia, New Delhi.
- Participated in Workshop on "Mentoring of Students", May21, 2016. Organized by Shaheed Sukhdev College of Business Studies, University of Delhi.
- Participated in workshop on "Research Project", May 24, 2016 . Organized by Developing Countries Research Centre, University of Delhi.
- Participated in seminar on "Green GDP" conducted ancillary to innovation project-301 titled 'Quantifying the impact of corporate operations on Environment' initiated by Shaheed sukhdev college of Business Studies, University of Delhi on August 6, 2016.

- Participated in lecture on “Contemporary Issues in Indian Politics”, October 26, 2016 . Organized by Developing Countries Research Centre, University of Delhi.

-International Conference on “South Asia in Global Perspective: Issues and Challenges”, organized by DCRC, University of Delhi on 17 -18 Feb. 2017.

-Lecture on “Kashmir: Present Challenges in Historical Perspective”. Organised by DCRC, University of Delhi on 20 Apr. 2017.

-Workshop on “Contemporary Themes in India’s Economic Development and the Economic Survey”. Organized by Chief Economic Advisor, Ministry of Finance and Ministry of Human Resource and Development (MHRD), Govt. of India from 11-17 Jun. 2017.

-Workshop on “Saksham - Teaching with Technology Training”. Organized by Microsoft from 28/11/2017 to 29/11/2017.

- Participated in 10th Pablo Neruda lecture on “Philosophical Origins of creative Teaching” on April 3, 2018. Organized by Developing Countries Research Centre, University of Delhi.

- Participated in Silver Jubilee Celebration and book release function held on April 20 2018. Organized by DCRC .

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)”.