



Faculty Details Proforma for Website

Name	Saumya Chaturvedi	Photograph
Designation & Department	Assistant Professor, Business Economics	
Date of Joining the institution	21 August 2018	
Date of Birth	12 June 1993	
Address		
Phone No Office		
Residence		
Mobile		
Email Address	Saumyachaturvedi.a@sgndkc.du.ac.in	

Educational Qualifications		
Degree	Institution	Year
B. Com Hons	Shri Ram College of Commerce, University of Delhi	2011-14
M. Com	Delhi School of Economics	2014-16
Actuarial Science	Institute and Faculty of Actuaries	2017
PhD	Bharati Vidyapeeth University, Institute of Research and Management	Pursuing
Administrative Assignments		
Member, Discipline Committee		
Member, Sports Society		
Member, Maintenance Committee		
Member, Divinity Society		
Member, KIRT Society		
Member, Student Advisory Committee		
Member, Bismar: Centre for Human Values		
Core member in Syllabus Restructuring of BBE at the University level.		
Paper setting and evaluation at University level.		
Part of the admission process of BBE of Delhi University.		
Organised seminar/webinar and workshops under the KIRT society.		



Coordinator of the Departmental fest of KIRT
Organised International Seminar under the KIRT society.

Areas of Interest / Specialization

Finance, Accounts, Investment

Subjects Taught

Accounting for Managers, Corporate Finance, Investment and Risk Management, Marketing Management, Legal Aspects of Business, Advertising and Consumer Behaviour, Organisation Behavior, Indian Financial Services

Research Guidance

Publications Profile (Articles/ Books Published/ Books Edited)

Papers

1. Chaturvedi, S., & Marwah, A. (2025). Transforming Financial Outcomes: Strategic Influence of Ownership Structure in Indian Banking Renaissance, *Organization Development Journal*, SCOPUS Indexed, Vol. 42 No. 2, ISSN: 0889-6402
2. Chaturvedi, S., & Marwah, A. (2024). Governance and Performance: The Effects of Ownership Structures in Indian Banks. *Urban India*, UGC CARE Journal, Vol. 44 Issue No. 2, ISSN 0970-9045, Pg No. 136-149
3. Chaturvedi, S., & Marwah, A. (2024). Impact of Corporate Governance on Performance of Banks in India. *IITM Journal of Business Studies (JBS)*, UGC CARE Journal, Special Issue, ISSN 2393-9451, Pg No. 168-182
4. Chaturvedi, D. D., Singh, H., Jain, A & Chaturvedi, S. (2024). Impact of Financial Literacy on Investment Behavior of Young Investors in India: An Empirical Study. *IITM Journal of Business Studies (JBS)*, UGC CARE Journal, Special Issue, ISSN 2393-9451, Pg No. 15-31
5. Chaturvedi, D. D., Singh, N. & Chaturvedi, S. (2024). Role of Technological Advancements in Improving Efficiency and Effectiveness of Stock Market Trading: An Analytical Perspective. *The Chartered Accountant*, Vol. 72 No. 12, ISSN 0009-188X, Pg No. 79-82
6. Jalwani, D R., Ali, R & Chaturvedi, S. (2023). Role of Nutrition in Human Capital Development: An Empirical Study in the Indian Context. *ShodhKosh: Journal of Visual and Performing Arts*, UGC CARE Journal, 4(2), ISSN (Online): 2582-7472, Pg No. 1074–1079.
7. Jain, A, Singh, N. & Chaturvedi, S. (2022) Factors Determining Credit Card Usage in India: An Empirical Study with Special Reference to E-Commerce. *International Journal of Early Childhood Special Education (INT-JECSE)*, Vol. 14, Issue 02, ISSN:1308-5581, Pg no. 1995-2007
8. Rawal, I., Mittal, A. & Chaturvedi, S. (2021) Factors Determining The Effect Of Covid-19 Challenges On Business Operation Of Financial Sector In India: An Empirical Study. *Webology*. Vol. 18, No. 5, ISSN: 1735-188X, Pg No. 3941-3948



9. Chaturvedi, D. D. & Chaturvedi, S. (2021) Comparative Socio Economic Analysis of India Vis-a-Vis BRICS as Well as Selected South Asian Nations. *Vivekananda Journal of Research*, Vol. 10 Issue 2, ISSN 2319-8702
10. Chaturvedi, D. D., Singh, H., & Chaturvedi, S. (2019) Factors Affecting the Adoption of Cashless Transaction in India: An Empirical Study. *International Journal of Management (IJM)*, Volume 10, Issue 2, ISSN No. 0976-6502 Pg No. 164-170
11. Chaturvedi, S., & Ehtesham, M. (2019) Financial Bootstrapping- Source of Funding for Technology based Startups in India. *Tecnia Journal of Management Studies*, Vol. 13 No. 2, ISSN No. 0975-7104
12. Chaturvedi, D. D., Diwan, U., & Chaturvedi, S. (2019). A Study on Brand Contribution to Earnings. *Aspirare*, Vol. No. 6, ISSN No. 2394-0484

Books

1. (2022). *Human Resource Management*. Scholar Tech Press (ISBN 978-93-87273-245)
2. (2021). *Banking and Financial Services*. National Publishing Company (978-81-950563-2-3)
3. (2021). *Business Statistics I*. National Publishing Company (978-81-950563-3-0)
4. (2019). *Business Economics*. Kitab Mahal (ISBN 978-93-87253-64-3)
5. (2019). *Money, Banking & Foreign Exchange*. Kitab Mahal (ISBN 978-93-87253-63-6)
6. (2019). *Business Environment*. Scholar Tech Press (ISBN 978-93-87273-00-9)
7. (2018). *Statistics*. Mayur Books (ISBN 978-93-88392-09-9)
8. (2018). *Banking Theory and Practice*. Mayur Books (ISBN 978-93-88392-06-8)
9. (2018). *Business Statistics-I*. Mayur Books (ISBN 978-93-88392-08-2)
10. (2018). *Introduction to Indian Economy*, Mayur Books (ISBN 978-93-88392-12-9)
11. (2018). *Principles of Insurance*. Mayur Books (ISBN 978-93-88392-10-5)
12. (2018). *Monetary Economics and Financial Institutions*. Kitab Mahal (ISBN 978-93-87253-16-2)
13. (2018). *Business Economics and Planning*. Kitab Mahal (ISBN 978-93-87253-27-8)
14. (2018). *Indian Economy*. Kitab Mahal (ISBN 978-93-87253-14-8)
15. (2018). *Indian Financial System*. Kitab Mahal (ISBN 978-93-87253-26-1)
16. (2018). *Investing in Stock Markets*. Scholar Tech Press (ISBN 978-93-87273-14-6)
17. (2018). *Banking and Insurance*. Scholar Tech Press (ISBN 978-93-87273-03-0)
18. (2018). *Practice of Life Insurance*. Mayur Books (ISBN 978-93-88392-15-9)
19. (2017). *Principles of Micro Economics*. Kitab Mahal (ISBN 978-81-225-0674-7)
20. (2017). *Macro Economics*. Kitab Mahal (ISBN 978-93-5196-898-6)
21. (2017). *Issues of Indian Economy*. Kitab Mahal (ISBN 978-81-225-0643-3)
22. (2017). *Insurance and Risk Management*. Scholar Tech Press (ISBN 978-81-933917-4-7)
23. (2017). *Vyaktigat Arthashastra ke Siddhant*. Kitab Mahal (ISBN 978-81-225-0733-1)

Chapter in a Book

1. Mittal, A., Chaturvedi, D. D., Chaturvedi, S., & Singh, P. K. (2024). Impact of Negative



Aspects of Artificial Intelligence on Customer Purchase Intention: An Empirical Study of Online Retail Customers Towards AI-Enabled E-Retail Platforms. *Demystifying the Dark Side of AI in Business* (pp. 159-173). IGI Global, ISBN: 9798369307243

2. (2021). Role of CSR in Building Trust: A Qualitative Study of Indian Banking Sector. *Disruptive Technology, Industry 4.0, Advances in Management, Information Technology, and Social Science*. Pg 51-58 (ISBN 978-1-68576-209-4)

Patent

1. Invention titled 'A Smart System for Extracting and Tracking Banking Data to Optimize Spending Needs' with Indian Patent Application No. 202111058258 published on 24 December 2021.
2. Design patent titled 'Offline Reminder Device for Employees' with design number 352814-001, Class 10-06 registered on 9 November 2021.
3. Design patent entitled 'Device to Analyse Client Data' having design number 202215234, registered on 25 January 2023 with IP Australia, Australian Government.

Conference Organized

- Organised the International Conference on Ghadar Movement and the Role of Indian Diaspora in India's Freedom Struggle held at Rang Bhawan, Akashvani Bhavan, New Delhi on 23rd and 24th February, 2024.
- Member of the Organising Committee of the International Conference on Teachings and Legacy of Sri Guru Nanak Dev Ji held at SGND Khalsa College, University of Delhi on 22nd and 23rd April, 2019.

Research Projects (Major Grants/Research Collaboration)

- Research Assistant, with effect from 12th December, 2019 in **ICSSR Sponsored Project** titled 'Doubling Farmers' Income: Strategy and Prospects in Punjab'.

Awards and Distinctions

Awarded Accountancy topper Certificate and Trophy by the school for Class 12th Board Examination.

Association With Professional Bodies

Life Member, Indian Commerce Association
Member, Institute and Faculty of Actuarial Sciences

Seminars/Webinars/Conferences /Workshops Attended

Paper Presentation

- Presented a paper titled '*Governance and Performance: The Effects of Ownership Structures in Indian Banks*' in an International Conference on Digital Transformation in Business: AI, Sustainability and Economic Resilience organised by GL Bajaj Institute of Management & Research on 18-19 October, 2024.



- Presented and won Best Presentation Award for paper titled '*Impact of Corporate Governance on Performance of Banks in India*' in an International Conference on Technology Integration in Management: Enhancing Efficiency and Innovation (ICTIM) organised by Institute of Innovation in Technology & Management on 23 May 2024.
- Presented a paper titled '*Role of Punjabi Diaspora in the Sustainable Development of their Homeland*' in the 2 Day International Conference on Ghadar Movement and the Role of Indian Diaspora in India's Freedom Struggle organised by Sri Guru Nanak Dev Khalsa College and Antar Rashtriya Sahayog Parishad Diaspora Research and Resource Centre from 23rd to 24th February 2024.
- Presented a paper titled "Factors Motivating Customers' Adaptability towards Recent Banking Innovations: An Empirical Study" in the *3rd International Finance Conference 2022* organised by Jamia Milia Islamia, New Delhi from 29th and 30th March 2022.
- Presented a paper titled "Financial Bootstrapping: Source of Funding for Technology Based Startups in India" in the *71st All India Commerce Conference of Indian Commerce Association* organised by Osmania University, Hyderabad from 20th December 2018 to 22nd December 2018.
- Presented a paper entitled 'How Does Demonetization Impact Indian Economy' in the *70th All India Commerce Conference of Indian Commerce Association* held at the IIS University, Jaipur in October, 2017
- Presented a paper titled 'A Study on Brand Strength Analysis' in an International Conclave on *Innovations in Engineering & Management* held by Waljat College of Applied Sciences in Muscat on 24th and 25th February, 2016.
- Presented a paper entitled 'Corporate Social Responsibility: An Empirical Analysis' in the *67th All India Commerce Conference of Indian Commerce Association* held at KIIT University, Bhubaneswar in December, 2014

Conferences and Seminars

- Participated in the 4th Biennial Convention, Vimarsh 2019- "*Transforming India's Business Landscape: Role of Disruptive Innovation and Entrepreneurship*" organised by Sri Guru Gobind Singh College of Commerce and Department of Commerce, Delhi School of Economics, University of Delhi at Paintal Memorial Golden Jubilee Auditorium, University of Delhi on 26th February 2019.
- Attended the National Seminar of DIAS, Techno Tryst 2018- "*New India and Digital Revolution: Impact on Economy, Society & Business*" on 31 March 2018.
- Attended the National Conference of DIAS, "*Augmenting Competencies and Strengthening Organisational Strategies: VISION INDIA*" on 3 February 2018.

Webinars

- Participated in Social Initiative webinar 'Corona Pandemic: Coping up in the Unpredictable Scenario' organized by SGND Khalsa College on 23rd June, 2020
- Participated in webinar on 'Sexual Harassment of Woman at Workplace' organized by SGND Khalsa College on 16th June, 2020



- Participated in a National Webinar on “Application of Journal Suggester and Mendeley in Research” organised by ARSD College on 27th May 2020.
- Participated in webinar on ‘Implications of Covid caused Lockdown for Indian Economy’ organized by SGND Khalsa College on 27th May, 2020
- Participated in webinar on ‘New Perspectives of Nature Conservation in Post Covid 19 Era’ organized by SGND Khalsa College on 5th June, 2020
- Participated in webinar on ‘Internationalization of Higher Education in India: Challenges and Opportunities’ organized by SGND Khalsa College on 24th May, 2020
- Participated in webinar on ‘Indian Economy post Covid-19: Opportunities and Challenges’ organized by College of Vocational Studies on 5th & 6th June, 2020
- Participated in webinar on ‘New Global Challenges and Opportunities: What Lies Ahead For India?’ held on July 2nd, 2020 organised by Sri Aurobindo College, University of Delhi.
- Participated in webinar on ‘Characteristics of an Excellent Teacher in the Present Context’ organized by SGND Khalsa College on 5th August, 2020
- Participated in webinar on ‘Green Audit and Green Practices in Higher Education Institutions’ organized by SGND Khalsa College on 5th September, 2020

Workshops

- Participated in Ecozilla 1.0 - A workshop series on Open Data: World Bank Database organized by KIRT: the Economics and Business Economics Society of Sri Guru Nanak Dev Khalsa College on 21st January 2022.
- Attended a Two day workshop on “Basics of Quality Research Papers” organised by Rajdhani College, University of Delhi on 28th and 29th June 2021.
- Attended a "One Week Online Research Methodology Workshop" organised by School of Business and Management Studies, Central University of Haryana in association with SHoDH, Haryana and ICSSR from 3rd - 9th Jul 2020.
- Participated on Virtual Training Workshop on ‘Framing Course Outcomes and Mapping with Program Outcomes’ organized by SGND Khalsa College on 14th September, 2020.

Other Activities (FDP’s/Refresher Course)

- Participated in a five days online FDP on "Qualitative Research Analysis Using NVIVO" organised by Bharati Vidyapeeth (Deemed) University Institute of Management and Research from 25th October to 29th October 2021.
- Participated in a “One Week Online National Faculty Development Program on E-Contents and ICT Tools for Innovative Teaching & Learning” organised by RCP, Roorkee from 1 May to 7 May 2021.
- Successfully completed One Week Online National Faculty Development Program on the topic “The Road Ahead: NEP and Pedagogies” jointly organised by Guru Angad Dev Teaching Learning Centre, SGTB Khalsa College under PMMMNMTT of Ministry of Education and SGND Khalsa College, University of Delhi from 1st to 5th April 2021.
- Participated in the Two Week Interdisciplinary National Workshop on *Quantitative Methods in Social Sciences* organised by Teaching Learning Centre, Central University of Punjab, Bathinda



from 27th May 2019 to 7th June 2019.

- Attended a one week FDP on “Data science & Machine Learning: Applications in IT & Management Domains” organized by DIAS from 25th May 2018 to 30th May 2018.

Past experience (If any, Give details)

- Guest Faculty, Jesus and Mary College, University of Delhi (July 2018- October 2018)
- Assistant Professor (Adhoc), Delhi Institute of Advanced Studies (January 2018-June 2018)
- Assistant Professor (Adhoc), Vivekananda Institute of Professional Studies (January 2017-December 2017)
- Visiting Faculty, Vivekananda Institute of Professional Studies (September 2016-December 2016)