

Dr. Monika Aggarwal

Profile

I am a self-motivated, dedicated and confident person who enjoys working as team member as well as independently.

Career Objective

To strive for academic excellence and impart quality education to students by rendering my service to the best of my abilities and utilizing every opportunity to contribute, grow and excel with an organization and add value to the institution and society.

Education Qualification

CLASS	BOARD/UNIVERSITY	PERCENTAGE
Ph.D. (Implications of WTO on Indian Banking Sector)	Panjab University (2011)	
Test for Lectureship (NET) UGC	Cleared (1995), JPT (1995)	
M.COM (1991)	Panjab University	68.08%
B.COM	Panjab University	69.25%

Experience

1. Total teaching experience of twenty-five years.
2. Presently working as Associate Professor in Commerce at Post Graduate Government College (Co-ed), Sector 11 Chandigarh.

Research Publications

1. A research paper published in ASBM journal of management , ISSN no 0974-8512, **Vol. XIII, Issue 1, January - June, 2020, on the topic of “ Financial Literacy and Decision making** “Full text included in EBSCO Host Database (USA) and ProQuest (USA),International Journal of ASBM University.

2. A research paper Published in **Finance India**, The Quarterly Journal of Indian Institute of Finance, Vol XXXIII No.4, December 2019, ISSN0970-3772 on the topic of **“Financial literacy and Investment Decisions.” This journal impact factor (SJIF) 2019= 7.262, Third SJIF journal rank out of 21,000 journals index by SJIF**
3. A research paper Published in **Finance India**, The Quarterly Journal of Indian Institute of Finance, Vol XXXIII No.3 , September 2019 , ISSN0970-3772 on the topic of **“Demonetization : Move towards Cashless Economy.”**
4. 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’.**
5. **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. In 2018.
6. **A research 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 journals no 48314-titled **“Financial literacy in Adults”.**
7. A research paper published in **Journal of management science and technology** having ISSN no 2347-5005 on the topic of **“Awareness of financial literacy.”**

Papers 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 Empirical 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.

Books Published

1. 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.
2. Book published on **“Customer Relationship Management”** for B.Com students of Jammu University , by Kalyani Publishers having ISBN no 978-93-272-8699-1
3. Book published on **“Customer Relationship Management and Retail management.”** for B.com students of Guhwati University having ISBN no 978-93-272-9339-5

Other Achievements

1. Delivered **52 lectures through satellite program of Haryana** in various colleges of Haryana since 2006.
 2. Submitted **Major Research project from university Grants Commission (UGC) “Investor’s perspective on the role of financial literacy in investment decisions”** in 2013.
 3. Submitted a project sponsored by ICSSR on **“A study of awareness of financial literacy among youth.”** in 2017.
 4. Empaneled as resource person from **SEBI to impart financial education** under the financial literacy and investor awareness mission in 2015.
 5. **Awarded best resource person by SEBI:** Under the mission of Imparting financial education for the year 2016-17, and 2017-2018.
 6. **Conferred an Award in Individual category On Financial literacy given By Awoke Foundation and CRISIL.**
 7. Conducted **numerous webinar on behalf of NCFE** in 2020-21, an organization supported by SEBI to impart Financial Literacy and Consumer awareness.
 8. Acted as a **Trainer at Mahatma Gandhi Institute of Public Administration, Chandigarh** to impart training on topics of organization behavior.
 9. Delivered online training sessions **on behalf of NCFE** from September 2020 onwards , roughly 40 sessions . The details of which are given below;
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1. Conducted the online FACT Programme **for Smt. Arunal Asaf Ali Govt.P.G.College ,Kalka, Haryana** on 18 January 2022
 2. Conducted the online FACT Programme **Hindu Institute of management, Sonapat, Haryana** on 17th January 2022
 3. Conducted the online FACT Programme for **Government College, Aharwala Bilaspur, Haryana** on, 5th January 2022
 4. Conducted **the** online FACT Programme for **Government college Raipur rani, Panchkula, Haryana** on 4th January 2022
 5. Conducted online FACT programme for **Desh Bhagat University, Mandi Gobindgarh, Punjab** on 2nd December 2021
 6. Conducted an online FACT programme for **AS college, Khanna, Punjab** on 13th October 2021
 7. Conducted the online FACT programme for **Government College, Dera Bassi, Mohali** on 22nd September 2021

- 8 Conducted FACT program on **14th September 2021** for Mehr Chand Mahajan DAV College for Women, Chandigarh
9. Conducted **an** online FACT programme for **Government College, Sri Muktsar Sahib, Punjab** on **17th** June 2021
10. Conducted an online FACT programme for **GVM institute of technology and management (for Women), Sonapat, HARYANA** on 22nd June 2021 .
11. Conducted an online FACT programme for **Atal Bihari Vajpayee Govt. College, Takipur, Kangra, Himachal Pradesh** on 21st May 2021
12. Conducted an online FACT programme for **S.A.(Jain)PG College, Ambala City, Haryana** on 13th May 2021
13. Conducted an online FACT programme for **Sri Guru Gobind Khalsa College(co-ed), Sector 26, Chandigarh** on 28th April 2021
14. Conducted the online FACT programme for **Govt. College,at haripur, District Kullu, Himachal Pradesh** on 17th March 2021
15. Conducted the online FACT programme for **Govt. Degree College, Khundian, kangra, HP,** on 16th March 2021
16. Conducted the online FACT programme for **IITM, Murthal, Sonapat,** on 17th February 2021
17. Conducted the online FACT programme for **Post Graduate Government College, Chandigarh,** on **3rd** February 2021
18. Conducted the online FACT programme for **Indira Gandhi National college, Ladwa, Kurukshetra, Haryana,** on **15th** January 2020
19. Conducted the online FACT programme for **Government Girls college, Cheeka, Dt. Kaithal , Haryana,** on 17th December 2020
20. Conducted the online FACT programme for **Government Girls college, Cheeka, Dt. Kaithal , Haryana,** on 17th December 2020
21. Conducted the online FACT programme for **Government college for girls, palwal , Kurukshetra, Haryana,** on 28th November 2020
22. Conducted the online FACT programme for **Government post graduate college , sector 1 , Panchkula, Haryana,** on 27th November 2020
23. Conducted the online FACT programme for **Govt.college Mohali, Punjab,** on **9th** November 2020

24. Conducted the online FACT programme for **RVM-Institute of special education, vocational rehabilitation, Training and research, Dist-Sonepat, Haryana**, on 31st October 2020

25. Conducted , online FACT programme for **Government Polytechnic , Ambala, Punjab**, on 21st October 2020

26. Conducted online FACT session for **Government degree College , Jawali, Kangra, Himachal Pradesh**, on 19th October 2020

27. Conducted online FACT session on 1st October, 2020, for **NIIFT, Ludhiana, Punjab**.

28. Conducted online FACT session for ITI College, Chandigarh, on 30th September 2020 **Chandigarh College of Engineering and Technology (ECE branch students**

29. Conducted online FACT session on 25th September, 2020, for **NIIFT, Ludhiana, Punjab**.

30. Conducted the online FACT programme at the **Department of chemistry, At Murthal, Dist-Sonipat, Hariyana** on 18th September 2020



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