

CURRICULUM- VITAE



PERSONAL DETAILS

Name :Dr. Sushma Rani
Father's Name : Sh. Sita Ram
Date of Birth : 5 March, 1981
Present Status : **Working at Hansraj College, University of Delhi
As an Associate Professor since 16/07/2021 (joined college on 21/07/2010)**
Language Proficiency : Hindi, English
Strength : Hard working
Achievements : **Cleared Junior Research Fellowship (JRF) in Dec 2009**
Cleared National Eligibility Test (NET) in Dec 2008
Cleared State Teachers's Eligibility Test for Lectureship
Permanent Address: : E-4/92, First Floor, Sector-16, Rohini, Delhi-89.
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ACADEMIC QUALIFICATION

Examination Passed	Board/ University	Percentage	Subjects
Ph.D.	Guru Jambheshwar University of Science and Technology, Hisar (Haryana)	NA	Specialization: Finance (Completed on 16/11/10)
M.Phil (Commerce)	Kurukshetra University, Kurukshetra (Haryana)	67%	Research methodology and statistical methods, contemporary marketing, marketing research, international marketing
M.Com (Finance & Marketing)	Kurukshetra University, Kurukshetra (Haryana)	60.82%	Statistics, Advanced Accountancy, International Business Environment, FM, Marketing, Economics
MBA	Guru Jambheshwar University of Science and Technology, Hisar (Haryana)	64.53%	Specialization: Finance
B.Com.	Kurukshetra University, Kurukshetra (Haryana)	66.48%	Business Mathematics, Statistics, Accountancy, Company Law, Auditing, Marketing, Economics
10+2	H.B.S.E., Bhiwani, Haryana	68%	Hindi, English, Commerce, Accountancy, Economics
10th	H.B.S.E., Bhiwani, Haryana	82%	Hindi, English, Mathematics, Social Science, Science and Sanskrit.

RESEARCH EXPERIENCE

- # **Principal Investigator** and Idea generator of **Innovation Project HR-204** entitled “Public Private Puzzle in Education: Where the parents want to send their children and Why ?” Guided 10 students for the same. The amount sanctioned for this project by the University of Delhi was Rs. 3,50,000. Project has been successfully completed and submitted in March, 2015.
- # During Ph.D. Title of thesis was “**Financial Management Practices in Small Scale Enterprises (SSEs): An Empirical Study of Haryana**”.
- # During M.Phil. submitted the dissertation entitled “**Buyer Behavior regarding Life Insurance Policies in Rural Areas**” to Kurukshetra University, Kurukshetra.
- # Submitted the Project Report entitled “**Financing Pattern of Small Scale Industries in Haryana**” for the fulfillment of requirement of MBA in Finance.

TEACHING EXPERIENCE (15.5 years)

- # Presently working as assistant professor in Deptt. Of commerce in Hansraj College, University of Delhi. (10.5 years)
- # Worked at N C College of Engineering at Israna, Panipat as a Lecturer for 1 year
- # Worked as a Faculty Member at ICFAI National College-Hisar in the field of Finance and Quantitative Methods for 2 years and 7 months.
- # 1 years and 1 month’s teaching experience at O.D.M Institute of Mgt and Technology under **GJUS&T** to MBA and BBA classes.

PRACTICAL KNOWLEDGE

- # Working knowledge of SPSS. I have already written some research papers by using various statistical tools from SPSS package like regression, correlation , ANOVA, chi square analysis , factor analysis and t-test etc.
- # Having a 3 months certificate of “Basic Course” in computers.

PERSONAL & PROFESSIONAL GROWTH

- # Participated in National Seminar on ‘Environment and Sustainability in the Third World’ held by Department of Chemistry, Hansraj College dated 28th February, 2020.
- # Participated in Seminar-‘ Crime against women in conflict areas and areas affected by natural calamities’- organized by Women Development Cell in collaboration with National Commission for Women on 31st January,2020.
- # Successfully completed Three Days FDP on ‘Fundamentals of Intellectual Property Rights’, organized by Department of Botany under PMMMMNMTT Scheme of GOI, from 23/01/20 to 25/01/20.
- # Participated in one day workshop on ‘Soft Skill Development in New Age Teaching’ organized by MHRFDC center, Hansraj College on 19th October, 2019.
- # Successfully completed **2 weeks UGC sponsored Refresher Course** in “Business Management, Economics and Commerce” held by CPDHE, University of Delhi from 28/06/19 to 11/07/19.
- # Participated in one day ‘Smart Investor Program’ organized by International College of Financial Planning on 16th Feb, 2019.
- # Successfully completed **3 weeks Refresher Course** in Business Management from 7.12.2017 to 27.12.2017 organized by UBS, Punjab University, Chandigarh.

- # Participated in **One Week Faculty Development Program** on “Research Methodology and advances in Commerce” held by Hansraj College, University of Delhi, from 28th April to 4th May 2017.
- # Participated in one day FDP on ‘Financial Literacy’ organized by Department of Economics, Hansraj College on 23rd March, 2017.
- # Participated in Seminar on ‘Goods and Services Tax’ organized by Department of Commerce, Hansraj College on 15th February, 2017.
- # Attended the one day certified FDP on ‘Research Data Analysis Using EXCEL and SPSS’ on November 16, 2016.
- # Participated in **One week Faculty Development Programme** on “Advanced Data Analytics with SPSS & AMOS” held by Delhi Institute of Advanced Studies, Delhi from June, 5th to 11th, 2016.
- # Attended Seminar on ‘Social Marketing’ organized by Department of Commerce, Hansraj College on 29th September, 2016.
- # Successfully completed **3 Weeks Refresher Course** on the topic-Make in India from 07/12/15 to 26/12/15 from HRDC, Mumbai
- # Attended 3 days training course at CPDHE (9/7/13 to 11/7/13) in Business entrepreneurship and management
- # Successfully completed **Orientation Program from 07/06/12 to 04/07/12 (4 weeks)** from Guru Jambheshwar University of Science and Technology, Hisar (Haryana).
- # Successfully completed a **35 days Faculty Training Program (FTP)** at Hyderabad (Stood first in Domain) in 2007.
- # Attended FDWs (Faculty Development Workshops) in Economics and Quantitative Methods.
- # Attended the QUEST 2009- The Doctoral Theses Conference from March 16, 2009 to March 18, 2009 at INC-Hyderabad.
- # Delivered lecture as a Resource Person in a Workshop on the topic ‘Research Methodologies in Management Thesis’.

SESSIONS DELIVERED AND EXPERT TALKS

- # Delivered lectures as a Resource Person in UGC-HRDC , BPSMV, Khanpur Kalan, Sonapat in a Short Term Course on Research Methodology on 9th Jan, 2021.
- # Delivered an Expert Talk as a Resource Person in Online Webinar titled "Higher Education Opportunities after Graduation for Commerce Students" on 22nd June, 2021, held by Ch. Mani Ram Godara Govt. College for Women, Fatehabad, Haryana.
- # Delivered a Chief Guest Address on the Intra Collegiate Fest 'Excelsior 2021' held on 27th October, 2021 organized by the Department of Commerce, Kristu Jayanti College, Bengaluru.
- # Delivered a session as a Resource Person on the topic "The Basics of Research in Social Sciences" in a Two Day International Webinar held by Department of Economics, Sree Devi Kumari Women's College, Tamil Nadu dated 30th October, 2021.
- # Delivered an Expert Talk on "Research Methods and Data Analysis" in a Three Days National Workshop organized by Department of Commerce, Bhagat Phool Singh Mahila Vishvavidyalaya, Khanpur Kalan, Sonapat dated 26th March, 2022.
- # Delivered an Extention Lecture as a Resource Person on the topic "Career Development and Higher Studies" in a National Seminar organized by Government College for Girls, Palwal, Kurukshetra dated April 30, 2022.

- # Delivered 2 sessions as a Resource Person in A Two-Day Inter-College Workshop titled "Tools and Techniques for Elementary Data Analysis" organized by DAV Institute of Management, Faridabad on 27th May, 2022.
- # Delivered 2 sessions as a Resource Person in Faculty Induction Program (FIP) organized by Hansraj College FDP Center under PMMMNMTT, Govt of India titled "Ice breaking and Management Games" on 17th December, 2022.

PUBLICATIONS IN NATIONAL JOURNALS

- # Bodla, B.S. and **Sushma Rani Verma** (2007), "Life Insurance Policies in Rural Area: Understanding Buyer Behavior", *The Icfai Journal of Services Marketing*, Vol.V, No. 4, pp18-27.
- # Bodla, B.S. and **Sushma Rani Verma** (2008), "An Analysis of the Performance of SSIs in the Era of Globalization", *The Icfai Journal of Managerial Economics*, August 2008, Vol VI, No.3, pp. 40-53.
- # **Sushma Rani Verma** (2009), "Performance of SFCs in Liberalized Era: A Study of Haryana Financial Corporation", *SEDME*, Vol. 36, No. 2, pp. 45-64.
- # **Sushma Rani Verma** (2009), "Determinants of Financing Pattern in Small Scale Industries", *Review of Professional Management*, Vol. VII, Issue-2, pp. 36-46.
- # **Sushma Rani Verma** (2010), "Determinants of Capital Structure of Small Scale Enterprises", *KAIM Journal of Management Studies*, Vol. 2, No. 2, pp. 76-82.
- # **Sushma Rani Verma** (2010), "Performance of Haryana Financial Corporation in Liberalized Era", *The IUP Journal of Managerial Economics*, Vol. VIII, No. 1 and 2, pp. 77- 87.
- # **Sushma Rani Verma** (2010), "Role of Banks and Financial Institutions in Financing of Small Scale Industries", *Review of Professional Management*, NDIM, Vol. 8, Issue 1, pp.31-37.
- # Sushma Rani, (2021), "Awareness among Internet Users about Cyber Crime", *Hans Shodh Sudha*, Vol. 2, Issue 1, pp. 43-53. Online ISSN of Journal- 2582-9777.
Website link-<https://www.hansshodhsudha.com/>,
Paper link- <https://www.hansshodhsudha.com/volume2-issue1/July-September%20article%206.pdf>.
- # Sushma Rani, (2022), "Overseas Education and Brain Drain:An Analysis of Indian Emigration to the United States", *Hans Shodh Sudha*, Vol. 3, Issue 1, pp. 31-42. Online ISSN of Journal- 2582-9777.
Paper link- <https://www.hansshodhsudha.com/volume3-issue1/Manuscript%204.pdf>

PUBLICATIONS IN INTERNATIONAL JOURNALS

- # **Sushma Rani Verma** and B. S. Bodla (2009), "Financing of Small Scale Enterprises (SSEs): A Survey of Literature", *International Journal of Value Chain Management*, Vol. III, No. 4, pp. 411-429.
- # **Sushma Rani Verma** (2010), "Capital Budgeting Practices in SSIs: An Empirical Study of Haryana", *Sangarahan-An International Bi-Annual Refereed Journal*, Vol. I, No. 1, pp. 40-48.
- # **Sushma Rani Verma** and B.S.Bodla (2010), "Trends in Working Capital Management of Small Scale Industries", *International Journal of Management Rivulet*, Vol. I, Issue-1, July-Dec. 2010.
- # **Sushma Rani and Sukriti** (2022), "Covid 19 Pandemic and Personal Health: An Exploratory Study in India", *International Journal of Advance and Innovative Research*, Volume-9, Issue-2 (VII), April-June 2022, pp 16-31. ISSN- 2394-7780.

- # Sushma Rani and Beauty Das (2022), "Impact of Covid-19 on Indian Banking Sector", *Empirical Economics Letters*, 21 (Special Issue 2), ISSN- 1681-8997 (A scopus indexed Journal)
- # Sushma Rani and Preetinder Kaur (2022), "Parental Choice of School, Students' Experience and Teachers' Emotional Intelligence: A Comparative study of Private and Public Schools", *IJFANS International Journal of Food and Nutritional Sciences*, ISSN 2319-1775, online 2320-7876, UGC Care Listed (Group-1) Vol-11, Issue 5.
- # Preetinder Kaur, Sukhvir Singh and Sushma Rani (2022), "Experiential Analysis of Stakeholders Perception on Voluntary Corporate Disclosure Practices", *IJFANS International Journal of Food and Nutritional Sciences*, ISSN 2319-1775, online 2320-7876, UGC Care Listed (Group-1) Vol-11, Issue 3.

PUBLICATIONS IN EDITED BOOKS

- # Bodla, B.S. and **Sushma Rani Verma**, "Life Insurance Policies in Rural Area: Understanding Buyer Behavior", Derivative Book on the topic "*IUP on Life Insurance in India: Trends and Developments*" by Mr.Dhandapani Alagiri, Icfai Business School Research Center, Chennai.
- # Bodla, B.S. and **Sushma Rani Verma (2008)**, "Financing of Small Scale Enterprises: A Review of Literature", Derivative Book on the topic "*Innovations in Management Practices*" by Dr. Jayanthi Ranjan *et al*, Macmillan Publishers, 2008.
- # **Sushma Rani** and B. S. Bodla (2011). "Perception of small Entrepreneurs about the role of financial institutions", Edited Book on "*Contemporary Issues in Corporate Finance*" by Anu Singh Lather and Divya Singh. Publisher Excel books Naraina Delhi. Pp 45-57. (ISBN: 978-81-7446-983-0)
- # **Sushma Rani (2015)**, "Affiliate Marketing: An Exploratory Research of Independent Distributors", Book proceeding on Evidence based Management, Vol II, by BITS-Pilani, pp 321-26 (ISBN: 978-93-84935-18-4).
- # **Sushma Rani** and Priti Sharma (2016), "Emotional Intelligence among Teachers: A Case Study of School Teachers", *Images of Intellectual Capital*, pp- 280-293, Cambridge Scholars Publishing, UK. (ISBN: 978-1-4438-9706-8).
- # **Sushma Rani (2017)**, "Online Buying Behaviour of Youth: A Comparative Study of Delhi and Pune", *Emerging Issues in Commerce and Business Management*, All Clear Publications, pp 234-241 (ISBN: 978-81-931842-9-5)
- # Sushma Rani and Beauty Das (2022), "Foreign Institutional Investors and Indian Stock Market", *Contemporary Issues in Banking, Insurance and Financial Services*, ABC Computers Printing, pp. 279-287. (ISBN- 978-81-955434-5-8).
- # Beauty Das and Sushma Rani (2022), "Human Resource Issues in Financial Services Sector: Opinions of Researchers and Professionals", *Contemporary Issues in Banking, Insurance and Financial Services*, ABC Computers Printing, pp. 304-311. (ISBN- 978-81-955434-5-8).

EDITED BOOK PUBLICATION

Published Edited Book entitled "Emerging Issues in Commerce and Business Management", January 2017, ISBN : 978-81-931842-9-5, Publication- All Clear Publications, Delhi.

OTHER PUBLICATIONS

- # Article published in Reflexions entitled "Whistleblowing, session 2011-12
- # Article published in departmental Magazine entitled, "PLAGIARISM- An Intellectual and Moral Threat" pp 33-34, De Facto, Session 2014-15.

- # Article published in departmental magazine entitled, ‘Showrooming and Webrooming: The Emerging Trends of Marketing’ pp 20, De Facto, Session 2017-18
- # Article published in departmental magazine entitled, ‘Banking Sector.....’ pp 20, De Facto, Session 2020-21

ABSTRACT PUBLICATION IN CONFERENCE PROCEEDINGS

- # Abstract published entitled, “An Analysis of the Performance of SSIs in the Era of Globalization” in the proceedings of **International Conference** on “Globalization: opportunities and challenges” held at **Ahmedabad** on 26-28 December 2007.
- # Abstract published entitled, “Financing Pattern of Small Scale Industries in Haryana: A Study of Determinants” in the proceedings of **International Conference** on “Economics & Finance” held at IBS Bangalore on 8-9 Jan 2009.
- # Abstract published entitled “Performance of Haryana Financial Corporation in Globalized Era” in the proceedings of “**HSB 1st Annual Conference on Business and Management**” held on 19-21 March 2009.
- # Abstract published entitled “An Inter Industry Analysis of Receivables Management in Small Scale Industries”, in the proceedings of “**HSB 1st Annual Conference on Business and Management**” held on 19-21 March 2009.

CONFERENCES AND SEMINARS

- # Paper presented in IBS Sponsored **International Conference** on “Globalization: opportunities and challenges” held at Ahmedabad on 26-28 December, 2007.
- # Paper presented in **National Seminar** on “: “Indian Economy-Emerging Challenges in Globalized Regime” held at Pehova, Haryana on 18-19 Nov. 2006.
- # Paper presented in **International Conference** on “Innovation in Redefining Business Horizons” at IMT Ghaziabad on 18-19 December 2008.
- # Paper presented in **International Conference** on “Economics & Finance” at IBS Bangalore on 8-9 Jan 2009.
- # Paper presented in “INBUSH 2009: **The Eleventh International Business Horizon**” held at Amity International B-School, Noida on 25- 27th Feb 2009. The title of the paper was “Impact of Terrorism on Indian as well as World Economy”.
- # Paper presented in “INBUSH 2009: **The Eleventh International Business Horizon**” held at Amity International B-School, Noida on 25- 27th Feb 2009. The title of the paper was “Performance of Haryana Financial Corporation in Globalized Era”.
- # Paper presented in Haryana School of Business, GJU S&T Hissar in “**HSB 1st Annual Conference on Business and Management**” held on 19-21 March 2009. The title of the paper is “An Inter Industry Analysis of Receivables Management in Small Scale Industries”.
- # Thesis presented in “**Quest- A PhD Thesis Conference**” organized by INC at **Hyderabad** held on 16-18 March 2009.
- # Paper presented in N C College of Engineering, Israna (Panipat) in “National Conference on Retail Management” held on 7th Nov. 2009. The title of the paper was “Role of FDI in Retail Sector”.
- # Paper presented in Haryana School of Business, GJU S&T Hissar in “**HSB 2nd Annual Conference on Business and Management**” held on 26-27 March 2010. The title of the paper is “Problems of Small Scale Industries in Haryana”.
- # Paper presented at University School of Management Studies, GGSIP University, Delhi in National Conference on “Contemporary Issues in Corporate Finance” held

- on Jan. 29, 2011. The title of the paper is “Perception of Small Entrepreneurs about the Role of Financial Institutions: An Empirical Study”.
- # **Paper presented at Vistula University, Poland (Warsaw) in International Conference on “Intellectual Capital and Education” held on 4-6 Dec. 2014. The title of the paper is “Emotional Intelligence among Teachers: A Case Study of School Teachers.”. This was sponsored by University Grants Commission.**
 - # Paper presented at BITS Pilani, in International Conference on Evidence Based Management (ICEBM) held on March 20-21, 2015. The title of the paper was “Affiliate Marketing: An Exploratory Research of Independent Distributors”.
 - # Paper presented at Hansraj College in National Seminar on Emerging Issues in Commerce and Business Management held on January 7, 2017. The title of the paper was “Online Buying Behaviour of Youth: A Comparative Study of Delhi and Pune”. Won the **Best Research Paper Award** for the same.
 - # Paper presented-online mode, at Kurukshetra University, Kurukshetra (Haryana) in National Conference on Contemporary Issues in Banking, Insurance and Financial Services held on 26th and 27th March, 2021. The title of the paper is “Foreign Institutional Investors and Indian Stock Market”.
 - # Paper presented-online mode, at Kurukshetra University, Kurukshetra (Haryana) in National Conference on Contemporary Issues in Banking, Insurance and Financial Services held on 26th and 27th March, 2021. The title of the paper is “Human Resource Issues in Financial Services Sector: Opinions of Researchers and Professionals”.
 - # Paper presented –Online mode, at Satish Pradhan Dnyanasadhana College, Thane, (Maharashtra) in One Day Online National Conference titled- Building Back Better: Accelerating Sustainable Recovery Post Covid-19 held on 20th January, 2022. The title of the paper is “Impact of Covid-19 Pandemic on Personal Health of People in India.”

AWARDS

- # Won Best Research Paper Award in National Seminar
- # Class Topper in M Com
- # First position in FM and second position in Advanced Statistics and Advanced Accounting in M.Com
- # Stood topper during my training at Hyderabad for 35 days.

CO-CURRICULAR ACTIVITIES

- # Won many prizes in cultural activities at school and college level
- # Participated in a debate organized by PASCH LIBRARY, Karnal
- # Participated in blood donation Camp at college level
- # Many Prizes in games and other activities at college and school level

ORGANISING CAPABILITIES

- Contributed in organizing one day workshop on “Corporate Accounting”, conducted by Department of Commerce in collaboration with Delhi School of Economics, on 27th January, 2020.
- Coordinated one day workshop on ‘Personal Financial and Tax Planning’ under PMMMNTT scheme, on 16th November, 2019.

Coordinated two weeks Faculty Development Program (FDP) from 16.11.2018 to 29.11.2018, on the title “Academic Writing and Research Methodology”.

Member of Organising Committee of One Week FDP on ‘Evolving Paradigms in Commerce Education and Management Research’ from 28/04/17 to 04/05/17.

Member of Organizing Team for Annual Guest Lecture by Dr. Arvind Subramanian (Chief Advisor, Govt of India) on 28th February, 2017.

Convener of Seminar on “Goods & Services Tax” organized on 15th February, 2017.

Convener of National Seminar on “Emerging Issues in Commerce and Business Management” on 7th January, 2017.

Organized one day certified FDP on ‘Research Data Analysis Using Excel and SPSS’ held on 16th November, 2016.

Organized various departmental activities as the convener of Commerce Society (Academic year 2017-18)

Organized various departmental activities as the co-convener Commerce Society (Academic Year 2016-17)

CONTRIBUTION TO VARIOUS COMMITTEES OF THE COLLEGE

- Member of Hindi Debating Society in academic years 2012-13 and 2014-15
- Convener of Hindi Debating Society in academic year 2013-14.
- Convener of Finance and Investment Cell, session 2014-15
- Member of Equal Opportunity Cell and Enabling Unit in academic years 2015-16 and 2016-17.
- Member of HARITIMA-Environment Awareness Committee in academic year 2014-15 and 2016-17.-Went for the trip to Yamuna Biodiversity Park with approx 100 students.
- Co- Convener of Commerce Society for the session 2016-17
- Convener of Commerce Society for the session 2017-18
- Member of SPIC MACAY in academic year 2018-19.
- Member of Equal Opportunity Cell and Enabling Unit in session 2020-21
- Member of SPIC MACAY for the session 2020-21
- Member Publications committee session 2021-22
- Member North East Cell 2021-22
- Member Admission Committee 2021-22
- Member Screening Committee 2021-22 and 2022-23
- Panelist at Interviews at Department of Commerce 2022.

REFEREES

1. Prof. B.S.Bodla
Deptt. Of Management

Kurukshetra University
Kurukshetra.
Contact: 09466174087

2. Shri N. K. Jain
Senior Most Faculty Member,
Commerce
Hansraj College,
University of Delhi,
Contact: 09810213811

Date :

Place:

(Dr Sushma Rani)