

## CURRICULUMVITAE

### PALLAVIJULASARIA

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**Email:** [pallavijulasaria@gmail.com](mailto:pallavijulasaria@gmail.com)



**Phone No:** 9123318754/9674385437; **Date of Birth:** 02.03.1991

**Marital Status:** Married

**Nationality:** Indian

### CAREER OBJECTIVE:

To work for a reputed organization where I can contribute value through my skill set and competencies, while in the process, enabling self-development and building a sound career.

### CURRENT POSITION:

Assistant Professor of Economics, Rishi Bankim Chandra College for Women, Naihati

### PREVIOUS POSITION:

Assistant Professor of

Economics, School of Business & Economics, Adamas University, Kolkata & Ph.D. Research Scholar of Economics at the University of Calcutta, Department of Economics.

Assistant Professor of Economics, Department of Economics, St. Xavier's University, Kolkata. (July 2018-July, 2020)

### ACADEMIC QUALIFICATIONS:

- **Ph.D. in Economics (Thesis submitted)** from University of Calcutta, Department of Economics. Thesis title: "An Analysis of Financial distress and Firm performance of Corporate sector in India" Supervisor: Dr. Kumarjit Mandal; Date of enrolment: 31.01.18; Date of Registration: 14.02.2020.
- **M.Phil. in Economics (2017)** from University of Calcutta, Department of Economics. Thesis title: "Some aspects of Efficiency & Soundness of Banking sector in India" Supervisor: Dr. Kumarjit Mandal;

- **M.Sc. (Economics)(2014)** from University of Calcutta, Department of Economics with 74.20% (Rank: 3<sup>rd</sup>)
- **B.Sc. (Economics Hons)(2012)** from Bethune College, University of Calcutta with 66.25% (Rank 1<sup>st</sup> in College)
- **Higher Secondary (2009)** from Balika Siksha Sadan, WBCHSE, Kolkata with 77.75%. (Science background)
- **Secondary(2007)** from Balika Siksha Sadan, WBCSE, Kolkata with 80.75%.
- **Qualified UGC-NET (Lectureship) in June 2015** conducted by CBSE.
- **Awarded UGC-NET(JRF) in December 2016** conducted by CBSE.

### AREAS OF SPECIALIZATION/INTEREST/TEACHING:

**Specialization areas:** International Economics, Applied Econometrics, Health Economics

**Areas of research interest:** Financial economics, Macroeconomics.

**Teaching areas:** Macroeconomics, Microeconomics, Money Banking & Public Finance at UG level.

Development Economics, Applied Econometrics with Computer applications, Financial Economics, International Economics, and Managerial Economics at the PG level.

### WORK EXPERIENCE:

- October 2020–September 2023, Assistant Professor of Economics, School of Business & Economics, Adamas University, Kolkata
- July 2018- July 2020, Assistant Professor of Economics, St. Xavier's University, Kolkata Taught courses in Macroeconomics, Microeconomics at UG level; & Development Economics, Applied Econometrics with Computer applications, Indian Economy, Financial Economics, International Economics at PG level.
- July 2018 - Present, Guest Lecturer, Department of Commerce, University of Calcutta. Teaching courses in Managerial Economics and Macroeconomics & Business Environment in M.Com (Evening shift).
- August 2020-October 2020, Visiting faculty of Economics, School of Business & Economics, Adamas University, Kolkata
- June 2017-June 2018: UGC-JRF at University of Calcutta, Department of Economics.
- January 2016 to June 2016: Part-time Faculty of Economics at Adamas University (Faculty of Liberal Arts).
- February 2015-May 2017: Academic Associate & JRF University of Calcutta-Calcutta Stock Exchange Centre for Excellence in Financial Markets (CUCSE-CEFM), Department of Commerce

- August 2016-October 2017: Guest Lecturer- Economics at Umesh Chandra College, Kolkata.
- August 2014- January 2015: Research Assistant at the University of Calcutta, Department of Economics.

## INTERNSHIP:

June 2013-August 2013: Summer Internship at State Bank of India

Title of the Project: “Effectiveness of In-Branch Advertisement and Marketing Techniques”

## ACHIEVEMENTS:

### *Fellowship and Awards*

- Awarded **UGC -NET (JRF) Fellowship**, (December 2016) by the Central Board of Secondary Education (CBSE) and University Grant Commission (UGC). Joined w.e.f June 2017 at University of Calcutta, Department of Economics.
- Awarded Prize under the criteria of Most Promising Student of Economics from Bethune College.
- Awarded Prize for securing **1<sup>st</sup> position** in Graduation from Bethune College (2009-2012).
- Awarded Prize for securing **3<sup>rd</sup> position** in MSc Economics from Calcutta University. (2012-2014)

## PUBLICATIONS:

### *Journals:*

1. (2022) “**A Sectoral Analysis on Impact of Corporate Board Characteristics on financial distress of corporate firms in India**” (ISSN No-0972-6853) published in peer-reviewed ABDC listed journal-*IUP Journal of Corporate Governance Vol no. 21, No.2, pp. 7-20*. This paper was presented at the 15th International Conference on Business and Finance (ICBF) 2022, organized by the ICFAI Business School (IBS) Hyderabad, India from 27th to 29th January 2022.
2. (2023) *Paper titled “Impact of Cross-Border M & A on Firm Performance and Financial Distress: A Study of Selected Cases from India*” (ISSN No-0972-690X) published in UGCC A listed Journal *The IUP Journal of Accounting Research & Audit Practices*. This paper was presented at the 15th International Conference on Business and Finance (ICBF) 2022, organized by the ICFAI Business School (IBS) Hyderabad, India from 27th to 29th January 2022.
3. (2016) “**Women Empowerment in Corporate Sector- A Study of India’s standing in the light of Companies Act 2013**” (ISSN No-22309241) published in *CMAR Research Bulletin, Vol.42, No.III, October 2016 issue*.

**Paper/Chapter in Edited Book, Conference Volume:**

1. **(2021) “Impact of Covid-19 on Macroeconomic variables and various crucial sectors of Indian Economy”** (ISBN: 978-93-90937-45-5) published in the edited book titled “Covid-19 Pandemic & Its impact on Economy: Issues & Challenges” published by red’ shine Publishers.
2. **(2021) “A Study on crucial factors affecting heterogeneity in inflows of FDI across the States in India”** (ISBN: 978-1-304-01711-6) published in a peer-reviewed edited book titled Brain Bloomers published by red’ shine publishers, London.
3. **(2021) “Macroeconomic Determinant of Non-performing asset of Commercial banks in India”** (ISBN: 978-93-91479-98-5) published in a peer-reviewed edited book titled Business, Economy & Society in VUCA WORLD (Volume-1) published by red’ shine publication, India.
4. **(2021) “An Analysis of Impact of Merger on Performance of private and public sector banks- A case study of selected banks in India”** (ISBN: 978-13-29573-39-0) published in a peer-reviewed edited book titled Business & Sustainable development published by red’ shine publishers, London.
5. **(2021) “An Analysis of Determinants of Efficiency and Soundness of Banking sector in India: A Comparison of Public, Private & Foreign Banks”** (ISBN: 978-93-88866-56-9) published in a peer-reviewed edited book titled Emerging Paradigms in Commerce & Indian Economy.
6. **(2021) “ A Statistical Appraisal of the Determinants of Foreign Direct Investment across States in India”** (ISBN: 978-93-88866-55-2) published in a peer-reviewed edited book titled Emerging Issues in Finance & Management published by Vidyanagar College in collaboration with IQAC.
7. **(2018) “Determinants of Net Non Performing Assets in Indian Banking System: A Comparison of Public & Private Sector Banks”** (ISBN: 978-81-930092-9-1) published in an edited volume on Emerging Issues in Accounting, Finance & Taxation published by Bhawanipore Education Society College, Kolkata.
8. **(2017) “Impact of Information Technology on the Commercial Banking Industry in India”** (ISBN: 978-81-933615-9-7) published in edited volume on Contemporary Issues in Accounting and Finance published by Umeschandra College, Kolkata. Presented this paper in a National Seminar organized by Umeschandra College.

9. **(2016) "Is Privatization a viable option to revive Public Sector Banks in India-A Study" (ISBN: 978-81-928721-8-6)** published in an edited volume on Disinvestment and Privatisation: Its Impact on Indian Economy published by Maharaja Manindra Chandra College. The paper was presented at **UGC Sponsored National seminar** organized by Maharaja Manindra Chandra College.
  
10. **(2016) "Implementation of GST and its Impact on Indian Economy" (ISBN: 978-93-526718-7-8)** published in an edited volume on Emerging Issues in Accounting and Finance published by Azad Hind Fouz Smriti Mahavidyalaya, Domjur, Howrah, WB. The Paper was presented at **2 Days UGC sponsored seminar** at Azad Hind Fouz Smriti Mahavidyalaya, Domjur, Howrah, WB.

## **CERTIFICATIONS:**

### ***Paper Presentations in Seminar/Conferences/Workshops***

1. Presented a paper titled **"A Sectoral Analysis on Impact of Corporate Board Characteristics on financial distress of corporate firms in India"** at the 15<sup>th</sup> International Conference on Business and Finance (ICBF) 2022, organized by the ICFAI Business School (IBS) Hyderabad, India from **27th to 29th January, 2022.**
  
2. Presented a paper titled **"An Analysis of Impact of Cross-Border Mergers on Firm Performance and Incidences of Financial Distress of Corporate Sector in India"** at the 15<sup>th</sup> International Conference on Business and Finance (ICBF) 2022, organized by the ICFAI Business School (IBS) Hyderabad, India from **27th to 29th January 2022.**
  
3. Presented a paper titled **"An analysis of some aspects of Financial distress and firm performance of the corporate sector in India"** in the 7<sup>th</sup> International Conference on Empirical Issues in International Trade and Finance (EIITF 2021) held at the Indian Institute of Foreign Trade, Kolkata campus during 16<sup>th</sup> and 17<sup>th</sup> December 2021.
  
4. Presented paper titled **"Financial Distress and Firm performance of Corporatesector in India in Post Global economic slowdown period- A Study on Factors & Determinants"** at the international conference on Business, IT and enterprise architecture ICBIT 2021 organized by Management Development Institute Murshidabad, West Bengal on 25<sup>th</sup>-27th November 2021.

5. Presented paper titled **“Prediction of Financial Distress of Indian Corporate Firms in the Post 2008-09 crisis period: A Comparative Study of traditional and market-based models”** at Management doctoral Colloquium, organized by Department of Management, School of Business & Economics, Adamas University, Kolkata held on 29<sup>th</sup> April 2021.
6. Presented paper titled **"A Statistical Appraisal of Internal and Market Determinants of Financial Distress of Corporate Sector in India"** at a two-day international conference on Changing Landscapes in Business, Finance & Economy: A Global Perspective, organized by the Department of Commerce in collaboration with IQAC Sidho-Kanho-Birsha University, Purulia, West Bengal, India.
7. Presented paper titled **"Modelling sector wise corporate financial distress India- A study on internal and market performances"** at the international conference on Business, IT and enterprise architecture ICBIT 2020 organized by Management Development Institute Murshidabad, West Bengal on 25<sup>th</sup> September, 2020.
8. Presented paper titled **“An Analysis of Determinants of Foreign Direct Investment across States in India”** in the 56<sup>th</sup> Annual Conference of the Indian Econometric Society (TIES) held during 08-10 January, 2020, organized by the School of Economics, Kamaraj University, Madurai, Tamil Nadu, India.
9. Presented paper titled **“An Analysis of Determinants of Foreign Direct Investment across States in India”** at the National Management Conference 2018 on The Global Strategy for self-sufficiency conducted by Bhartiya Vidya Bhavan Institute of Management Science Bhawanipore Education Society college, Kolkata on 23<sup>rd</sup> and 24<sup>th</sup> March 2018.
10. Presented paper titled **“An Analysis of Effectiveness of Merger on Commercial Banking Sector in India”** in International Conference on ‘Financial Sector: Issues, Challenges, and Strategies’ conducted by Research & Publication Cell, Bhawanipore College on 13<sup>th</sup> March 2018.
11. Presented paper titled **“An Analysis of Determinants of Efficiency & Soundness of Banking Sector in India: A Comparison of Public, Private & Foreign Banks”** in the International Conference on Business Economics & Sustainable Development (ICBESD 2018) organized by Department of Business & Sustainability, TERI School of Advanced Studies, New Delhi held during 22-23 February, 2018.

12. Presented paper titled **“Sub-national Location Determinants of Inward Foreign Direct Investment: A Statistical Appraisal Across States in India”** at the Research Scholars’ Workshop on Economic Growth and Regional Disparities: Theories and Empirics held on **14<sup>th</sup> - 15<sup>th</sup> February 2018** at Department of Economics, University of Calcutta.
13. Presented a paper titled **“An Analysis of Soundness Determinants of Banking Sector in India: A Comparison of Public, Private & Foreign Banks”** at Second International Conference on Issues in Economic Theory and Policy organized by the Department of Economics, Presidency University, Kolkata on **14<sup>th</sup> December 2017**.
14. Presented a paper titled **“An Analysis of Determinants of Efficiency of Commercial Banks in India: A Comparison of Public, Private & Foreign Banks”** in 2 Day International Conference on Emerging Perspectives in Commerce, Economics and Management- Policies for a Better World at St Xavier’s College held on **2<sup>nd</sup> and 3<sup>rd</sup> November 2017**
15. Presented a paper titled **“Efficiency Analysis of Indian Commercial Banks in Post Reform Period”** in a One-Day International Seminar on **“Indian Economic Development in Recent Years: A Macroeconomic Perspective”** organized by Barrackpore Rastraguru Surendranath College, Department of Economics on **July 25, 2017**.
16. Presented a paper titled **“Success of Microfinance Programs in Eradicating Social Exclusion: A Study on Indian States”** presented at the Thirteenth International conference of Indian Accounting Research Foundation on **“Changing Paradigm in Accounting & Finance- Emerging Issues”** on **January 7<sup>th</sup> and 8<sup>th</sup>, 2017**.
17. Presented a paper titled **“An Analysis of Major Financial Scams in India because of Ethical Violations in Financial Markets”** in a One Day International Seminar on Ethics in Financial Markets at Savitri Girls’ College organized by CUCSE-CEFM on **17<sup>th</sup> December 2015**.
18. Presented a paper titled **“Determinants of Net Non-Performing Assets in Indian Banking System: A Comparison of Public & Private Sector Banks”** at an International Conference organized by Bhawanipore College in association with the Institute of Cost Accountants of India on **January 4, 2017**.
19. Presented a paper titled **“Start Up India and its Prospects”** in a **National level seminar** held on **28<sup>th</sup> August 2016** at Naba Ballygunge Mahavidyalaya, Kolkata.

***Conference/Seminar/Workshops/Training Programme Attended:***

1. Participated in the **Faculty Development Program on “Inferences from Outcome Based Education (OBE): Moving Towards quality assurance”** organized by the School of Business & Economics, Adama University from 25<sup>th</sup> February to 2<sup>nd</sup> March 2021.
2. Participated in the **“Six-Day Workshop on Research Methodology”** organized by the Department of Management, organized by the School of Business & Economics, Adama University from 24<sup>th</sup> May 2021 to 29<sup>th</sup> May 2021.
3. Participated in an **national webinar on Data Visualization using Excel Dashboard** organized by the Department of Management, organized by the School of Business & Economics, Adama University on 11<sup>th</sup> May 2021.
4. Participated in a **national webinar on “Opportunities and Challenges for Startups in recent times”** organized by the Department of Commerce & Management, School of Business & Economics in association with the institution’s innovation council and center for incubation, Adama University on 21<sup>st</sup> May 2021.
5. Participated in a **Two-day online workshop** on “International Economics UG-CBCS syllabus” organized by the Department of Economics, Heramba Chandra College, Kolkata on 6<sup>th</sup> & 13<sup>th</sup> September 2020.
6. Participated in an **international webinar** on “India under the Pandemic- Impact & Lessons Learnt” organized by the Department of Economics, Heramba Chandra College, Kolkata on 4<sup>th</sup> September 2020.
7. Participated in **One-week Faculty Development Program on Data Analytics** organized by St. Xavier’s University in collaboration with ICSSR (ERC) supported by SXCAA on 26<sup>th</sup> November 2018 to 6<sup>th</sup> December 2018.
8. Participated in a one-day workshop on the proposed **syllabus of Economics (UG CBCS)** organized by the Department of Economics, Heramba Chandra College, Kolkata on **31<sup>st</sup> May 2019**.
9. Participated in a one-day workshop on the proposed **syllabus of Macro Economics (UG CBCS)** organized by the Department of Economics, Surendranath College, Kolkata on **5<sup>th</sup> January, 2019**.



10. Participated in a one-day workshop on the proposed **syllabus of Economics (UG CBCS)** organized by the Department of Economics, St. Paul's Cathedral Mission College, Kolkata on **22<sup>nd</sup> May 2018**.
11. Participated in a one-day workshop on **"Lectures on Microeconomics and Mathematical Economics under the System of Choice Based Credit System"** organized by the Department of Economics, Surendranath College for Women, Kolkata on **30<sup>th</sup> June 2018**.
12. Participated in the **One Day Faculty Development Program** organized by St. Xavier's University on **24<sup>th</sup> February, 2020**.
13. Participated in a symposium on **"Experimental Methods for General Economists"** organized by the Department of Economics, Bhawanipore Education Society College, Kolkata on **19<sup>th</sup> March 2018**.
14. Participated in **National Level Workshop on Financial Derivatives-Pricing, Hedging and Trading**, organized by Department of Economics, Presidency University during **February 3-6, 2018**.
15. Participated in **National Level Workshop on Macroeconomic Theory and Policy**, organized by Economics Department, Presidency University from **29<sup>th</sup> January – 2<sup>nd</sup> February, 2018**.
16. Participated in **"Workshop on Spatial Analysis (Statistics and Econometrics)"** held at Economic Research Unit, Indian Statistical Institute, Kolkata during **January 08-10 & 15-16, 2018**.
17. Attended **7<sup>th</sup> West Bengal Growth Conference** organized by Sampling and Official Statistics Unit, Indian Statistical Institute, Kolkata on **26<sup>th</sup> and 27<sup>th</sup> December, 2017**.
18. Participated in **Two Day Research Methodology Workshop, Departmental Research Support program (Phase 1) under the aegis of SAPUG Con** Quantitative and Qualitative Techniques held in the Department of Economics, Calcutta University, **17<sup>th</sup>-18<sup>th</sup> August, 2017**.
19. Participated and successfully completed **One Week Faculty Development Program** on

**Business and Financial Market Analysis** jointly organized by the Institute of Cost Accountants of India and the University of Calcutta-Calcutta Stock Exchange Centre of Excellence in Financial Markets (CUCSE-CEFM) held from **22-28<sup>th</sup> February, 2018**.

- 20. Participated in capacity building workshop on Market Structures, Issues of Development and Political Economy** organized by the Department of Economics, Bethune College from **16<sup>th</sup> to 19<sup>th</sup> January, 2012**.
- 21. Participated in capacity building workshop on Big Data, Economics & Finance** organized by the Department of Economics, Presidency University from **20<sup>th</sup>-26<sup>th</sup> October, 2016**.
- 22. Participated in a National Workshop on Women's Empowerment and Economic Growth in India: a post-2015 Development Agenda** organized by Women's Studies Research Centre and Friedrich Ebert Stiftung, India Office on **June 9-10, 2016**.
- 23. Completed course on "Ethics and Value Education"** organized by Bethune College in collaboration with Women's Studies Centre, in session 2009-2010.
- 24. Participated in One Day National Seminar on "Capital Market Reforms and Regulations in India: Issues and Challenges"** jointly organized by Jogesh Chandra Chaudhuri Law College & CUCSE-CEFM held on **7<sup>th</sup> October 2015**.
- 25. Participated in One Day National level seminar on Contemporary Issues in Financial Markets** held on **13 May 2016** at New Alipore College, Kolkata.
- 26. Participated in One Day International Conference on Financial Inclusiveness** on **18<sup>th</sup> March 2016** organized by CUCSE-CEFM.
- 27. Participated in a Seminar titled "Commerce Education & Beyond"** organized by the Institute of Cost Accountants of India in association with the Department of Commerce, Calcutta University.

## **QUANTITATIVE SKILLS:**

Application of **E-Views, STATA, and DEAP** software.

Application of **MS Office** - daily use of Microsoft Word (thesis and publications), PowerPoint (presentations), and Excel (data management, presentation, and analysis).

## **MEMBERSHIP OF PROFESSIONAL BODY:**

Member of The Econometric Society w.e.f. January 19, 2022.

## **EXTRA-CURRICULAR ACTIVITIES:**

Acted as Co-Convener

in organizing the 1<sup>st</sup> International Conference on Creativity, Innovation, Growth, and Sustainability: Future Perspectives (ICCIQS-2023) of School of Business & Economics, Adamas University, Kolkata held during 16<sup>th</sup>-17<sup>th</sup> March, 2023.

Acted as Joint Convener in organizing the 1<sup>st</sup> Annual Economic Summit of Department of Economics, St. Xavier's University, Kolkata held on 14.03.2020.

Awarded prize for self-written poem in Hindi Recitation Interschool Competition.

Other Hobbies: Writing short poems and stories, painting etc.

## **OTHERS:**

Acted as Judge in Confluence XIII: National Conference on "Indian Economy – Which Way Now?" held on the 5<sup>th</sup> of October, 2018 at St. Xavier's College (Autonomous), Kolkata in the session of EXPOSITION-Paper Presentation for students for the topic Trade & Income Inequality.

Chaired a Technical Session on Paper presentation Track-Economics in the 1<sup>st</sup> International Conference on Creativity, Innovation, Growth, and Sustainability: Future Perspectives (ICCIQS-2023) of School of Business & Economics, Adamas University, Kolkata held during 16<sup>th</sup>-17<sup>th</sup> March, 2023.

**LANGUAGES KNOWN** (speaking, reading & writing): Bengali, English and Hindi.

**REFEREES:**

**Prof. Kaushik Gupta**

Professor, Department  
of Economics University of Calcutta  
56A, B.T. Road, Kolkata-  
700050 Email: [kausik2k1@gmail.com](mailto:kausik2k1@gmail.com)

**Dr. Kumarjit Mandal**

Associate Professor, Department  
of Economics University of  
Calcutta 56A, B.T. Road, Kolkata-  
700050 Email: [kumarjitm@hotmail.com](mailto:kumarjitm@hotmail.com)

**DECLARATION:**

I hereby declare that information given are true and correct to my knowledge.

