

DR. NIDHI AGGARWAL
ASSISTANT PROFESSOR

P.G. Department of Commerce, R.S.D. College, Ferozepur City

PROFESSIONAL PROFILE

Commerce faculty member with 15 years of teaching experience, a Ph.D. in Management, UGC-NET qualification, and an established record of research, publications, academic presentations, examination responsibilities and institutional initiatives. Areas of academic interest include banking, investment behaviour, entrepreneurship, sustainability and green costing, business ethics and contemporary management.

ACADEMIC & RESEARCH AREAS

Commerce & Management • Banking • Investment Behaviour • Financial Literacy • Cost & Sustainability Accounting • Entrepreneurship • Business Ethics

ACADEMIC QUALIFICATIONS

Qualification

B.Com, M.Com, M.Phil, PhD, UGC NET, PGDIT

RESEARCH & PUBLICATIONS — HIGHLIGHTS

- 16 journal publications
- 5 papers published in conference proceedings / edited volumes.
- 3 chapters published in edited books.
- 4 books published / co-authored / edited.
- Research themes include investment behaviour of women, small savings, mutual funds, banking technology, microfinance, entrepreneurship, organizational behaviour and sustainability.

SELECTED JOURNAL PUBLICATIONS

Publication Title	Journal	Year
M-Commerce	International Journal of Business, Management and Social Science	2012

Role of ICT in Banking Industry	International Journal of Advances in Management, Technology & Engineering Sciences	2013
Analysis of Small Savings Schemes – A Study of Punjab Small Savings	International Journal of Advances in Management, Technology & Engineering Sciences	2013
Emerging Challenges in Organizational Behavior	International Journal of Multidisciplinary Research	2013
Corporate Financial Strategy	International Journal of Business, Management and Social Science	2013
Impact of Retail Stores on Customers – A Study of Retail Stores in Punjab	Punjab Journal of Humanities & Social Sciences	2013
Technology Breeds Cyber Crime in Banking: A Study	Apex Journal of Humanities and Social Sciences	2013
Emerging Challenges of Micro Finance in India	International Journal of Business Management (E-Journal)	2015
Analysis of International Student Education System in Australia	The Summit – A Peer Reviewed Journal of Humanities & Social Science	2016
Investment Behaviour of Women towards Different Alternatives of Investment	The Summit	2016

Investment Behaviour of Working Women – A Case Study of Ludhiana District in Punjab	International Journal of Research in Management and Social Science	2017
A Study of Small Investors' Behaviour towards Different Investment Avenues with Special Reference to District Ferozepur (Punjab)	Diviner: A Research Journal of Humanities and Social Sciences	2018
A Study of Investor's Behaviour Towards Mutual Fund with Reference to District Moga (Punjab)	Research Review International Journal of Multidisciplinary	2018
Investment Objectives of Working Women – A Case Study of Malwa Region of Punjab	Parichaya	2020
Perception of Working Women Regarding Risk in Investment	PIMT Journal of Research	2020
Effect of Demographic Factors on the Investment Objective of Working Women	Shodh Sarita	2020

BOOKS PUBLISHED

Book	Publisher	Role
Bank Management	Kalyani Publisher	Co-author
Financial Behavior of Women Investor	Weser Publisher	Editor

Fundamentals of E-Commerce

Accurate Publisher

Co-author

Cost Management

Spectrum Publisher

Co-author

BOOK CHAPTERS

- A Study on the Framework of Public Private Partnership in India — International Weser Books.
- Industrial Infrastructure Development in Punjab — International Weser Books.
- Financial Literacy Among Women – A Case Study of Faridkot (Punjab) — International Weser Books.

CONFERENCE PROCEEDINGS

- Startup: A Step towards Economic Growth — Start-up India: The Road Ahead.
- Investment Behaviour of Working Women in Small Saving Schemes – A Case Study of Punjab.
- Role of Technology in Banking — Digital India: Prospects & Future Scenario.
- Issues and Challenges of Stubble Burning in Punjab.
- Women as Financial Advisors: Challenges & Opportunities.

ACADEMIC PRESENTATIONS & SEMINARS

- 37 conferences/seminars attended or presented at during 2012–2026.
- Recent presentations include “Barriers to Green Economic Growth” (2025) and “Green Costing: A Strategic Framework for Corporate Sustainability and Environmental Accountability” (2026).
- Academic presentations cover banking, finance, entrepreneurship, women empowerment, digitalization, sustainability and contemporary socio-economic issues.

RESOURCE PERSON

- Lecture delivered on “Green and Sustainability Costing” at Shaheed Bhagat Singh State University, Ferozepur.
- Lecture delivered at ITI, Ferozepur City

ORIENTATION & REFRESHER COURSES

Programme	Institution	Period
Orientation Course	Panjab University, Chandigarh	26 May–22 June 2016

Refresher Course – E-Resources and ICT	GNDU, Amritsar	23 Nov–13 Dec 2017
Refresher Course – Commerce and Management	SPPU, Pune	18–31 Aug 2021
Refresher Course – Business Studies	Aligarh Muslim University	1–14 Sep 2022
Refresher Course – Teacher Education	Aligarh Muslim University	30 May–12 June 2024

WEBINARS, FDPS & WORKSHOPS

- National Online Faculty Development Program on Multidisciplinary Approach to Quality Enhancement in Higher Education.
- Academic webinars on COVID-19 and the economy, financial implications, employability, careers in Big 4s and MNCs, career readiness and financial literacy.

INSTITUTIONAL & ACADEMIC ACTIVITIES

- Active role in organizing the UGC-sponsored One Day National Seminar on Women Empowerment and Entrepreneurship (2017), R.S.D. College, Ferozepur City.
- Organized a guest lecture on Investment in Mutual Funds (2022).
- Placement drives organized in the college campus on 8 November 2025, 11 April 2026 and 27 June 2026.

PROFESSIONAL MEMBERSHIP

- Life Member, Indian Red Cross Society.