

PERSONAL PROFILE

Name : Dr. Ritika Agarwal

Designation : Assistant Professor,
Jorhat Engineering College, Jorhat,
Assam, 785007

Father's Name : Mr. Raju Agarwal

Mother's Name : Mrs. Sarita Agarwal

Gender : Female

Nationality : Indian

Religion: : Hinduism

Permanent Address : Sarupathar Town, P.O.- Sarupathar
Dist.- Golaghat, Assam, 785601

Mobile No. : 9101020567

E-mail : ritika@jecassam.ac.in



Area of Interest:
Accounting and
Taxation,
Personal Finance,
International
Finance,
Financial
Management
Capital Market

EDUCATIONAL QUALIFICATIONS:

Qualification	Name of the Board/ Institute
HSLC	SEBA
HS	AHSEC
Under Graduation (B. Com)	Dibrugarh University
Post Graduation (MBA)	Dibrugarh University
Post Graduation (M. Com)	Dibrugarh University
Ph.D.	Dibrugarh University
SET	SLET Commission, Assam
UGC-NET	University Grant Commission

WORK EXPERIENCE:

Organisation	Designation	Job Period		Responsibilities
		From	To	
Salt Brook Academy, Dibrugarh, Assam	Assistant Professor (Guest Faculty)	June- 2020	November- 2021	Teaching
Centre for Management Studies, Dibrugarh University	Assistant Professor (Contractual)	May- 2022	February- 2025	Teaching
Jorhat Engineering College, Jorhat	Assistant Professor (Permanent)	February- 2025	Continuing	Teaching

RESEARCH EXPERIENCE:

Research Degree:

- Ph.D. entitled “**Disinvestment of Central Public Sector Enterprises of India: A Study on Oil and Natural Gas Industry**” Supervisor: Dr. Pratim Barua, Professor & Chairperson, Centre for Management Studies, Dibrugarh University, Dibrugarh, Assam.

Research Publications Books:

1. “**Credit Risk Analysis of the Microfinance Industry in India**”. Book “*Dimensions of Recent Trends in Research: A Multidisciplinary Approach*”, Edited by Dr. Nazreen Parveen Ali et al., ISBN-978-81-966358, 2024.
2. “**Microfinance Through Self Group- Bank Linkage Programme: A Study on its Growth in India**”. Book “*Impact of Co-operative Societies and Micro-Finance in Economic Development of Assam: Issues and Challenges*”, Edited by Sanjay Rizal, Department of Commerce, Sarupathar College, Sarupathar, ISBN -978-93-5777-102-3, October, 2023.
3. “**A Study on Financial Inclusion with Special Reference to E-Rickshaw Drivers of Golaghat District**”. Book “*COGNITION - 22: Multidisciplinary Research*”, Edited by Dr. Horeswar Das et al., C. K. B. Commerce College, Jorhat, Volume II, Issue I, ISBN-978-93-91883-13-3, June,2022.
4. “**Application of ITC in Agricultural: A Study Among the Rural Farmers of Golaghat District**”. Book “*Problems and Prospects of Rural and Agricultural Marketing*”, Edited by Shankar Jyoti Doley et al., Department of Management, Golaghat Commerce College, ISBN: 978- 93-92394-27-0, March, 2022.

5. **“A Study on Increasing Efficiency of Loan Recovery Mechanisms of Bank and New Ways of Doing So”**. Book *“Panorama, International Book of Multidisciplinary Studies”*, Edited by Dr. Safiqur Rahman, Guwahati College, Volume III, Issue I, ISBN-978-81-935219-9-1, January 2020.

Research Paper Published in Journal:

1. **“Indian Manufacturing Sector-The Backbone of Self-Reliant India”**. *Journal of Indian School of Political Economy*, ISSN:0971-0396, Volume 35, Issue 02, July-December, 2023. (UGC -CARE Listed)
2. **“Green Business Practices: A Study on Retailers”**. *International Journal of Management (IJM)*, ISSN:0976-6502, Volume 11, Issue 8, August, 2020. (SCOPUS)
3. **“A Study on Digital Financial Services with Special Reference to Retailers of Sarupathar Town”**. *Think India Journal*, ISSN:0971-1260, Volume 22, Issue 10, Impact Factor 6.2, November, 2019. (UGC -CARE Listed)
4. **“Mega Merger of Indian Public Sector Banks: A Study on its Impact on Stock Market.”** *Vanijva*. 30.
5. **“Analysis of Stock Returns Volatility of Oil and Natural Gas Industry using GARCH.”** MUDRA: Journal of Finance and Accounting. 11(1). (UGC -CARE Listed)

National & International Seminars/Conferences:

1. Presentation on **“Microfinance Through Self Group- Bank Linkage Programme: A Study on its Growth in India.”** The Assam Co-operative Apex Bank & Assam State Co-operative Union Sponsored National Seminar on Impact of Co-operative Societies and Micro-Finance in Economic Development of Assam: Issues and Challenges. Organized by Department of Commerce, Sarupathar College, Sarupathar, Assam, August 2023.
2. Presentation on **“Start-up Initiatives in North –East India: A Study on the Current Scenario and Future Prospects”**. ICSSR Sponsored International Seminar on Entrepreneurial Innovation & Regional Development– A Bridge between N.E India & Association of South East Asian Nations (ASEAN). Organised by Department of M.B.A (GCMS), Gauhati Commerce College (GCC), Guwahati, Assam, October 2019.