

## **CURRICULUM VITAE**

**Dr. Neha Goyal,**

Associate Professor

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### **Qualifications:**

#### **Professional:**

- **Ph. D.** from YMCA University of Science and Technology Topic “Priority Sector Lending Trends and Practices in Indian Commercial Banks Post Scenario 2000”
- **Qualified NET** in First Attempt conducted in June 2007(Specialization in Finance)
- **M.B.A (Finance and HR)** from Shri Atmanand Jain Institute of management and Technology, Ambala city, affiliated to Kurukshetra University, Kurukshetra (2005-2007).

#### **Academic:**

- **M.Com (Final)** from Kurukshetra University, Kurukshetra in year 2008
- **M.Com (P)** from Kurukshetra University, Kurukshetra in year 2005.
- **B.Com.** from Kurukshetra University, Kurukshetra in year 2004.

### **Experience:**

#### **Corporate Experience:**

- Worked with **Sharekhan Ltd.** a Stock Broking Company as **Management trainee Finance** for 3 months and got an Appreciation letter during training because of good work.
- Worked With **Mancer Consulting** as a **Consultant** from Feb 2007 to Jan 2008. It was my campus placement.

#### **Teaching Experience:**

- Worked with INC (ICFAI National College) as a Finance Faculty from May 2008 to July, 2009. Taught following subjects:
  - Financial Management
  - Personal Financial Planning
  - Security Analysis
- Working with Department of Management Studies, J. C. Bose University of Science and Technology, YMCA, Faridabad from Aug. 2009. Current designation: Associate Professor. Dr. Neha teach following subjects:
  - Investment Analysis and Portfolio Management
  - Security Analysis and Investment Management
  - Managerial Economics
  - Economics for Engineers
  - Portfolio Management
  - Legal Aspects of Business
  - Corporate Finance
  - Export and Import Procedure and Documentation

### **Contribution to Research and Publication:**

- Doing a Research Project sponsored by J C Bose University of Science and Technology, YMCA, Faridabad, Haryana

- Published 22 research papers in International journals.
- Published 6 chapters in book
- Editor of book named Business Strategy in the VUCA World, ISBN: 978-93-89657-93-7, Bharti Publication
- Presented 18 papers in national/international conference
- One candidate completed PhD under my guidance
- Guiding 3 PhD students
- Guiding MBA and BBA students for their projects

### **Research Papers:**

1. Goyal, K., Lim, W. M., Nigam, A., & Goyal, N. (2025). How to promote employee engagement? A comparison of top-down versus bottom-up approaches. *Asia-Pacific Journal of Business Administration*.
2. Goyal, K., Lim, W. M., Nigam, A., & Goyal, N. (2025). How to promote employee engagement? A comparison of top-down versus bottom-up approaches. *Asia-Pacific Journal of Business Administration*.
3. Goyal, K., Nigam, A., & Goyal, N. (2024). Employee engagement index: A graph-theoretic matrix approach. *Global Business and Organizational Excellence*.
4. Rani, S., & Goyal, N. (2024). Financial Literacy and Financial Planning: Identifying the Extent of Association and Crucial Research Aspects Using Systematic Review and Bibliometric Analysis. *SN Computer Science*, 5(6), 768.
5. Jain, M. A., & Goyal, N. (2024). BEHAVIOURAL FINANCE: A BIBLIOMETRIC ANALYSIS USING SCOPUS DATABASE. *Sachetas*, 3(1), 26-33.
6. Jain, A., & Goyal, N. (2023). STOCK MARKET PREDICTION TECHNIQUES: A BIBLIOMETRIC REVIEW. *Journal of General Management Research*, 10(2).
7. Goyal, K., Nigam, A., & Goyal, N. (2023). Exploring the Relationship Among Dimensions of Human Resource Flexibility on Employee Engagement.
8. Goyal, K., Nigam, A., & Goyal, N. (2023). Human resource management practices and employee engagement. *International Journal of Human Capital in Urban Manage*, 8(4), 559-572.
9. Goyal, K., Nigam, A., & Goyal, N. (2022, May). Analysis of Sentiments of Twitter Data on Remote Working. In *Smart Intelligent Computing and Applications, Volume 2: Proceedings of Fifth International Conference on Smart Computing and Informatics (SCI 2021)* (pp. 449-455). Singapore: Springer Nature Singapore.
10. Goyal, N., & Rani, S. (2022). Potential Sub-Topics and Trend Topics in Financial Literacy : A Bibliometric Analysis. *Accounting & Finance Review* 10(1), 35–52.
11. Goyal, K., Nigam, A., Goyal, N., & Goyal, M. (2021). Designing an effective e-learning system during covid-19: an empirical study. *Journal of General Management Research Designing*, 8(2), 15–25.
12. Rani, S., & Goyal, N. (2021). Gender Gap in Financial Literacy: Literature Review. *Journal of Tianjin University of Science and Technology*, 54(08), 339–354. <https://doi.org/10.17605/OSF.IO/SF8MA>
13. Goyal, K., Nigam, A., & Goyal, N. (2021). A Critical Review of Antecedents and Consequences of Employee Loyalty Using NVIVO. *Pacific Business Review International*, 13(12), 50-56 WE-Emerging Sources Citation Index (ESCI).
14. Nigam, A., Goel, N., & Goyal, K. (2020). Study of HRM Practices on Employees Retention : A Review of Literature. *Journal of Critical Reviews*, 7(11), 3756–3763.

15. Goyal, N., Kumar, P. (2021). A Comparative Study on Old and New Personal Income Tax Regime (Announced in Budget 2020-21). *NIU International Journal of Human Rights*, 8 (21), 273-280.
16. Goyal, N., Agrawal, R., & Aggarwal, R. (2016). A Study for Identifying Reasons for Low Preference of Priority Sector Lending of Indian Commercial Banks. *International Journal of Sustainable Economies Management*, 5(2), 21–34.
17. Goyal, N., Agrawal, R., & Aggarwal, R. (2016). Two Way Fixed Effect of Priority Sector Lending (Sector Wise) on Non Performing Assets of Indian Commercial Banks. *International Journal of BRIC Business Research*, 05(01), 01–15. <https://doi.org/10.14810/ijbbr.2016.5101>
18. Goyal, N., Agrawal, R., & Aggarwal, R. (2016). A study for identifying issues faced by bank officials in agriculture priority sector lending. *International Journal of Advanced Science and Technology*, 90, 41–48. <https://doi.org/10.14257/ijast.2016.90.05>
19. Goyal, N., Agrawal, R., & Aggarwal, R. (2015). Review of Priority Sector Lending Performance of Indian Commercial Banks. *Asian Journal of Management*, 6(4), 302. <https://doi.org/10.5958/2321-5763.2015.00044.x>
20. Goyal, N. (2015). *Comparative Analysis of Non Performing Assets of Priority Sector Lending (Sector Wise) of Public and Private Banks of India* . 5(1), 99–108. [http://www.zenithresearch.org.in/images/stories/pdf/2015/JAN/ZJBEMR/11\\_ZJBEMR\\_VOL5\\_ISSUE1\\_JANUARY\\_2015.pdf](http://www.zenithresearch.org.in/images/stories/pdf/2015/JAN/ZJBEMR/11_ZJBEMR_VOL5_ISSUE1_JANUARY_2015.pdf)
21. Goyal, N., Agrawal, R., & Aggarwal, R. (2013). A Study of Trends and Practices of Priority Sector Lending Targets of Commercial Banks since 2000. YMCAUST IJR International Journal of Research, 1(ii), 70-80.
22. Ashok Kumar, Neha Goyal, J. C. (2012). Effects of Inflation on the Growth of Financial Sector Development. *IDR*, 10(1), 35–43.

### Book Chapters:

1. Goyal, N., Agrawal, R., & Aggarwal, R. (2015). A study of effect of priority sector lending (sector wise) on non-performing assets of Indian commercial banks. In *Sustainability* (pp. 138–155). Bharti Publication. ISBN: 978-93-81212-89-9.
2. Goyal, N., & Rani, S. (2020). Financial literacy: Requisite for sound financial planning. In *Business strategy in the VUCA world* (pp. 94–107). Bharti Publication. ISBN: 978-93-89657-93-7.
3. Goyal, K., Nigam, A., Goyal, N., & Goyal, M. (2021). Analysis of sentiments of Twitter data on remote working. In R. Bhardwaj et al. (Eds.), *Smart intelligent computing and applications* (Vol. 2, pp. 449–456). Springer. <https://doi.org/10.1007/978-981-16-9705-0> (Print), 978-981-16-9705-0 (eBook) ISBN: 978-981-16-9704-3 (Print), 978-981-16-9705-0 (eBook)
4. Goyal, N., & Rani, S. (2022). Achieving sustainable development through financial literacy and financial inclusion. In *Rethinking business agility during uncertainty*. Taylor & Francis. ISBN: 978-1032333823.
5. Goyal, K., Nigam, A., Goyal, N., & Goyal, M. (2022). Human resource flexibility and employee engagement: Investigation from software companies of Delhi NCR. In *GLOGIFT 21: 21st Global Conference on Flexible Systems Management* (pp. 131–134). GIFT Publishing. ISBN: 978-93-83893-11-9.
6. Tyagi, S., & Goyal, N. (2024). Holistic, interdisciplinary, and future-focused elements of the National Education Policy for 2020. In *Redefining learning: Navigating the*

*landscape of National Education Policy 2020* (pp. 138–145). Selfypage Developers Pvt. Ltd. ISBN: 978-93-6252-533-8.

#### Conference Papers:

1. Goyal, N. (2025, May 23–24). *Growth trajectory of renewable energy lending in the priority sector*. Presented at *Energise the Future: Shaping Sustainable Solution for Climate Resilience*, Mangalmay Institute of Management and Technology, Greater Noida, Uttar Pradesh.
2. Goyal, N. (2024, January 4–8). *Unveiling HR agility's impact on employee engagement in IT industry*. Presented at *10th International Symposium on Fusion of Science and Technology*, J. C. Bose University of Science and Technology, YMCA, Faridabad, Haryana.
3. Goyal, N. (2023, October 5–6). *Stock market prediction techniques: A bibliometric review*. Presented at *G20 India: Vasudhaiva Kutumbakam – Striving for Sustainable Growth and Development Amid Challenges*, J. C. Bose UST, Faridabad, Haryana.
4. Goyal, N. (2023, October 5–6). *An integrated model to study the role of factors of human resource agility in enhancing employee engagement* [Best Paper]. Presented at *G20 India: Vasudhaiva Kutumbakam – Striving for Sustainable Growth and Development Amid Challenges*, J. C. Bose UST, Faridabad, Haryana.
5. Goyal, N. (2023, October 5–6). *Analysing the role of financial inclusion in development of an economy through bibliometric approach*. Presented at *G20 India: Vasudhaiva Kutumbakam – Striving for Sustainable Growth and Development Amid Challenges*, J. C. Bose UST, Faridabad, Haryana.
6. Goyal, N. (2022, January 7–9). *Role of human resource metrics in post-pandemic world*. Presented at *INDAM 2022*, IIM Rohtak.
7. Goyal, N. (2021, December 27–30). *Determinants of virtual employee engagement with reference to employees of software companies*. Presented at *ISDSI-GLOBAL Conference 2021*, IIM Nagpur, India.
8. Goyal, K., Nigam, A., Goyal, N., & Goyal, M. (2021, September 17–18). *Analysis of sentiment of Twitter data on remote working*. Presented at *5th International Conference on Smart Computing and Informatics (SCI-2021)*, Vasavi College of Engineering, Hyderabad, India.
9. Goyal, N. (2021, April 23–24). *Aligning the remote working with employee engagement: A thematic analysis / Sentiment and thematic analysis of Twitter data on remote working*. Presented at *Post-COVID Management Strategies: Recovery, Resilience & Adaptation*, IIM Bodh Gaya.
10. Goyal, N. (2020, October 15). *Trend and growth analysis of priority sector lending targets and sub-targets of Indian commercial banks*. Presented at *Business Strategy in the VUCA World*, J. C. Bose UST, Faridabad, Haryana.
11. Goyal, N., & Rani, S. (2020, October 15). *Financial literacy: Requisite for sound financial planning*. Presented at *Business Strategy in the VUCA World*, J. C. Bose UST, Faridabad, Haryana.
12. Goyal, N. (2020, October 15). *Influence of HRM practices on employee engagement in Indian software companies: A conceptual framework*. Presented at *Business Strategy in the VUCA World*, J. C. Bose UST, Faridabad, Haryana.

13. Goyal, N. (2017, March 9–10). *Consumer behaviour towards online shopping over offline shopping: A study of Faridabad consumers*. Presented at *New Horizons in Technology for Sustainable Energy and Environment (NHTSEE 2017)*, YMCAUST.
14. Goyal, N. (2017, March 9–10). *Online shopping: A way to cashless shopping*. Presented at *New Horizons in Technology for Sustainable Energy and Environment (NHTSEE 2017)*, YMCAUST.
15. Goyal, N. (2016, December 26–27). *Contribution of priority sector lending targets of Indian commercial banks in economic development* [Best Paper]. Presented at *SDREM-16*, YMCAUST.
16. Goyal, N. (2016, February 27). *A critical study on environment degradation & agriculture PSL practices*. Presented at *Agriculture in the Age of Globalization*, DAV College, Faridabad.
17. Goyal, N. (2015, April 9–10). *A study for finding reasons of low preference for priority sector lending in agriculture segment* [Best Paper]. Presented at *PSIMT 2015*, YMCAUST.
18. Goyal, N. (2012, October 19–20). *Role of operations research applications in financial markets: A literature review*. Presented at *Trends and Advances in Mechanical Engineering (TAME 2012)*, YMCAUST.

List of workshops/FDPs attended				
Sr.no	Year	Name	Organiser	Duration
1	2010	Manthan 2010	Rai Business School	1 day
2	2012	Orientation Program	GJU, Hissar	4 weeks
3	2013	Emerging trends in Engineering, Technology and Management	YMCA UST	2 weeks
4	2013	“Workshop Cyber Forensics and Information Security”	YMCAUST	3 days
5	2014	SPECIAL SUMMER SCHOOL	JAMIA MILIA ISLAMIA,DELHI	3 WEEKS
6	2014	“Soft Skills and personality Development”	YMCAUST	1 WEEK
7	2014	Applications of MAT LAB and SPSS in research”	YMCA UST	1 WEEK
8	2015	“An insight of MAT LAB in Research”	YMCA UST	1 WEEK
9	2015	Emerging Behavioral Aspects of Technical Education	AICTE	2 WEEK
10	2015	PROTECTING AND EXPLORING IPRS	YMCA UST	2 days
11	2016	Environment Sustainability	YMCAUST	1 WEEK
12	2017	An Integrated Approach to Research Quality and Ethics	YMCAUST	1 day
13	2017	Seminar on Women Health Awareness and Depression	YMCAUST	1 day
14	2017	Seminar on New Education Policy: Expectations and challenges	YMCAUST	1 day
15	2017	Workshop on "Search and Use of E-Resources in a Better Way"	YMCAUST	1 day
16	2018	FDP on " Intelligent Management of Renewable Energy Technologies"	TEQIP sponsored	1 WEEK

17	2018	Short term course on " Life Skills Development"	NITTR, AICTE	1 WEEK
18	2019	FDP on " Entrepreneurship"	Department of Science and Technology (DST-NIMAT), Government of India	15 DAYS
19	2019	Research Methods and Data Analysis Tools in Business Applications	JCBUST	1 WEEK
20	2019	Internet of Things	JCBUST	2 days
21	2019	Innovative Teaching Methodologies in Technical Education	JCBUST	1 week
22	2019	Advance and Innovative Approaches in Management Education	JCBUST	1 week
23	2020	Short term course under TEQIP-III on "Case Teaching and Case Writing"	Department of Management Studies, IIT Delhi	1 Week
24	2020	Workshop of NPTEL	NPTEL, IIT Madras	1 day
25	2020	Digital Transformation in Teaching Learning Process	NPTEL, IIT Bombay	2 week
26	2020	Advance Research Methods	JCBUST	1 WEEK
27	2020	Learning Basics of Publishing in High Quality Journals	JCBUST	1 day
28	2020	Advanced Multivariate Data Analytics: Moderation and Mediation Analysis using AMOS & Process Macro	IIM Vishakapatnam (online)	5 days
29	2020	Strategic Management for Changing Times	IIM Indore (online)	11 days
30	2020	Pedagogies of Online Teaching and Evaluation: Pre and Post Covid-19	IIT Roorkee	5 days
31	2021	Online and Digital Education: Ensuring Equitable use of Technology	Vivekanand Education Society's Business School	1 day
32	2021	Research Methodology Workshop	IIM Bodh Gaya	2 days
33	2021	Basic Statistical Analysis and its interpretation using SPSS	Inspire Softech Solutions, Chennai	3 days
34	2022	7th Biennial Conference pre workshop	IIM, Rohtak	1 day
35	2022	Systematic Literature Review and Bibliometric Analysis	LBSIM, Delhi	2 days
36	2022	VAC on "Life Style Management from Bhagwad Gita"	JCBUST	30 hours
37	2023	Artificial Intelligence (AI) for Investments	NPTEL, IIT Kanpur	12 weeks
38	2023	Reserch Methods and Data Analysis	Department of Management Studies, JCBUST, YMCA	5 days
39	2023	Research Methods and Data Analysis	Department of Management Studies, JCBUST, YMCA	5 days
40	2024	Start Research with Smart Artificial Intelligence (AI) Technology	Global Institute of Statistical Solutions	3 days
41	2024	Writing Proposal for Funded Projects	Global Institute of Statistical Solutions	1 Day
42	2024	Entrepreneurship Development	Central University of Jammu	6 days

**List of Workshops/FDPs Organised**

Sr. No	Year	Name	Period	Position Held	Funded By	Nature
1	2014	“Soft Skills And Personality Development”	1 WEEK	Member, Organization Committee	JCBUST	FDP
2	2014	Applications Of MAT LAB And SPSS In Research”	1 WEEK	Coordinator	JCBUST	FDP
3	2015	“An Insight Of MAT LAB In Research”	1 WEEK	Member, Organization Committee	JCBUST	FDP
4	2015	PSIMT 2015	2 DAYS	Member, Organization Committee	JCBUST	INTERNATIONAL CONFERENCE
5	2015	Emerging Behavioral Aspects Of Technical Education	15DAYS	Member, Organization Committee	AICTE	FDP
6	2015	PROTECTING AND EXPLORING IPRS	19-20 OCT 2015	Member, Organization Committee	DEITY	Workshop
7	2016	Role Of Science And Technology Towards 'Make In India'	5-7 March, 2016	Member, Organization Committee	DST, Haryana and DRDO, Delhi	International Conference
8	2017	New Horizons In Technology For Sustainable Energy And Environment	9-10 March 2017	Member, Organization Committee	JCBUST	National Conference
9	2019	Career Fair'19	26th Feb 2019	Member, Organization Committee	JCBUST	Career Fair
10	2019	Research Methods And Data Analysis Tools In Business Applications	29th April 2019- 4th May 2019	Coordinator	Qt analytics	FDP
11	2019	Advance And Innovative Approaches In Management Education	25th Nov 2019 To 29th Nov 2019	Coordinator	JCBUST	FDP
12	2019	Innovative Teaching Methodologies In Technical Education	24th Sept,2019 To 28th Sept, 2019	Member, Organization Committee	JCBUST	FDP
13	2020	Advance Research Methods	08/06/2020 To 12/06/2020	Member, Organization Committee	JCBUST	FDP
14	2020	Financial Awareness And Consumer Training	11.02.2020	Coordinator	JCBUST	Workshop
15	2020	Business Strategy In The VUCA World	15.10.2020	Organizing Secretary	JCBUST	Conference
16	2020	Add On Course On "Bahgavad Gita"	10.10.2020 To 29.10.2020	Coordinator	JCBUST	Add On Course
17	2021	Investor Awareness Program	18.02.2021	Coordinator	JCBUST	Webinar
18	2021	"Investor Awareness Program" For Students	23.02.2021	Coordinator	JCBUST	Webinar
19	2022	Work Life Balance For Technocrats	20.05.2022 To 24.05.2022	Member, Organization Committee	JCBUST	FDP
20	2023	Work Life Balance And Work Ethics	21.12.2023	Coordinator	JCBUST	Training Program

21	2022	VAC On “Life Style Management Form Bhagwad Gita”	18.09.2022 To 19.12.2022	Coordinator	JCBUST	Value Added Course
22	2023	G20 India Vasudhaiv Kutumbakam Striving Sustainable Growth And Development Amid Challenges	5.10.2023 To 6.10.2023	Organizing Secretary	JCBUST	Conference
23	2023	Research Methods And Data Analysis	9.10.2023 To 13.10.2023	Coordinator	JCBUST	FDP
24	2024	VAC On “Life Style Management Form Bhagwad Gita”	1.03.2024 To 3.05.2024 (30 Hours)	Coordinator	JCBUST	VAC