



Assistant Professor

Dr. Renu Aggarwal

Department of Management Studies

J.C. Bose University of Science and Technology, YMCA Faridabad

✉ Email: renuaggarwal@jcboseust.ac.in

.Qualifications: M.Com., MBA, M.Phil., Ph.D., UGC-NET (Commerce & Management)

Experience: 20+ years (UG & PG teaching)

ORCID ID: [<https://orcid.org/0000-0001-8532-5549>]

Scopus Author ID: [<https://www.scopus.com/authid/detail.uri?authorId=57204100562>]

Linked in ID: [www.linkedin.com/in/renu-aggarwal-b69181184]

Google Scholar: [<https://scholar.google.com/citations?user=WoqvXkYAAAAJ>]

Web of Science Researcher ID: <https://www.webofscience.com/wos/author/record/AAS-5338-2020>

Areas of Teaching and Research

- Risk Management and Insurance
- Financial Management
- Accounting for Managers
- Financial Inclusion, Micro and Small Enterprise, Financial Literacy

Books Authored

- *Financial Management* (Co-authored) – Published for BBA program
 - First Edition: 2008
 - Revised Edition: 2010
 - Thoroughly Revised Edition: 2012

Research Projects

- **Completed (2018):** *To Examine the Impact of Mobile Banking on Financial Inclusion among Migrant Workers* – Sponsored Research Project
- **Ongoing:** *Digital Financial Literacy of Migrant Workers in Small and Medium Enterprises* – Aimed at empowering workers in the evolving digital financial ecosystem

Publications in Peer-Reviewed Journals (Scopus, ESCI, ABDC)

✓ Scopus & ABDC Indexed Journals

1. Financial Literacy and the sustainability of small Firms: Fintech as a Mediator, **Sustainable Development Accepted in July 2025**
(WOS Q1)
2. Analyzing Performance of skill development programs in India, **PRABANDHAN:INDIAN JOURNAL OF MANAGEMENT**, ISSN 0975-2854 Vol 18 Issue10, Oct.2025 PP 8-24
(Published : October 2025 Scopus Q3)
3. A Bibliometric Review in the Literature of Customer Engagement, **Empirical Economic Letters/ Mohammad A. Wadud**, ISSN 1681 8997 Special issue3: June 2024; **ABDC**
4. **Do Demographic Characteristics Influence the Financial Literacy of Micro-Entrepreneurs?**
Global Business and Organizational Excellence, Wiley, e-ISSN: 1932-2062, First Published: May 2024.
(Scopus & ABDC)
5. **A Comparative Study of Retail Banking Practices in Compliance with Regulatory Standards**
Journal of Financial Crime, Emerald, Vol. 26, No. 3, July 2019, pp. 808–835, ISSN: 1359-0790.
(Scopus & ABDC)
6. **Is the Counterfeit Currency Mechanism Strictly Enforced by Banks and Regulatory Authorities?**
Journal of Financial Crime, Emerald, Vol. 31, Issue 4, Oct 2023, ISSN: 1359-0790.
(Scopus & ABDC)
7. **Financial Literacy and Access to Finance as Problems of Micro, Small and Medium Enterprises: A Review of Literature**
Finance India, Indian Institute of Finance, Vol. 38, Issue 1, Jan–March 2024, ISSN: 0970-3772.
(Scopus & ABDC)
8. **A Bibliometric Review in the Literature of Customer Engagement**
Empirical Economic Letters, Special Issue 3, June 2024, ISSN: 1681-8997.
(ABDC -)

✓ *Scopus Indexed Journals*

6 Review of Literature in Context of Evaluating Effectiveness of Skill Development Programme in India

Journal of Elementary Education Online, Vol. 20, Issue 6, 2021, pp. 1452–1469, ISSN: 1305-3515.
(*Scopus*)

7 Understanding Dynamics of Mobile Banking Adoption by Youth: Empirical Evidences from India

FIIB Business Review, Vol. 5, Issue 2, April–June 2016, ISSN: 2319-7145.
(*Scopus, ESCI, Q1 Journal*)

✓ *ESCI Indexed Journals*

8. Dynamics of Micro Firms' Growth in Haryana

Pacific Business Review International, Vol. 16, Issue 3, Sept 2023, ISSN: 0974-438X.
(*ESCI*)

9. An Empirical Study on Effect of Experience on Consumer Adoption Intention towards Internet Banking

Pacific Business Review International, Vol. 10, Issue 4, Oct 2018, pp. 31–38, ISSN: 0974-438X.
(*ESCI*)

Published extensively in UGC-CARE Google scholar and peer-reviewed journals on topics including mobile and internet banking adoption, financial literacy, priority sector lending, and the Indian insurance sector. Research also spans MSME challenges, blended learning in education, and capitalist trends in banking. Some of the papers have won best paper awards in national/ international conference published as full paper proceedings, or chapter in book including Elsevier, Springer

Research Guidance

- Successfully supervised **two Ph.D. scholars**, awarded degrees in 2017 and 2019.
- Currently guiding **three Ph.D. candidates**, thesis submission expected soon.
- Supervised over **100 PG and UG student research projects** across various areas of management.

Academic Contributions as Resource Person / Chair / Judge

- **Co-Chair**, AINAT 2025 International Conference on AI & New Age Technology, Manav Rachna International University, Faridabad (Feb 28 – Mar 1, 2025)
- **Invited Speaker**, *National Conference on Changing Scenario of International Trade*, ICSSR-sponsored, Panjab University Regional Centre (May 9–10, 2023)
- **Judge**, Inter-State Research Paper Writing Competition "Meraki-2019", K.L. Mehta Dayanand College for Women, Faridabad
- **Resource Person**, National-level Women Entrepreneurship Development Programme (WEDP), DST-NIMAT Scheme, MR International Institute of Research and Studies (Mar 16, 2019)
- **Co-Chair**, DHE-sponsored National Conference on *Entrepreneurship Development*, Aggarwal College Ballabgarh (Nov 24–25, 2018)
- **Judge**, IGNIDEA 2015 & 2016 Declamation Contest and Open House, DAV College, Faridabad
- **Invited Talk**, National Conference on Food Processing Industry, Aggarwal College Ballabgarh (Feb 2015)

Conferences Organized

- **Convener**, *International Conference on Paradigm Shift in Management and Technology (PSIMT)* – April 10–11, 2015
- **Convener**, *International Conference on Sustainable Development through Research in Engineering and Management (SDREM)* – December 26–27, 2016
- **Convener**, *National Conference on G20 India: Vasudhaiva Kutumbakam – Striving for Sustainable Growth and Development Amid Challenges* – October 5–6, 2023

Lecture Delivered under lecture series

FDPs / Workshops / STTPs Attended

- **NPTEL, IIT Kharagpur: Corporate Finance July-Sept 2025**
- **One week FDP on “Role of Science and Technology in Nation Development” 01-05 Sept. 2025 organised by Department of Chemistry in the JC BOSE UST YMCA Faridabad.**
- **NPTEL,IIT Kharagpur: Science of happiness and Well Being Jan- April 2025**
- **NPTEL, IIT Roorkee: Financial Statement Analysis & Reporting – Jan–Apr 2021**
- **IIT Delhi: FDP on Case Teaching & Writing (Jan 2020)**
- **IIM Bodh Gaya: Workshop on Research Methodology (Apr 2021)**
- **SRCC (ARPIT): Refresher Course on Research & Higher Education(April 2020)**
- **AICTE/NITTTR/ISTE Sponsored FDPs on:**
 - *Work-Life Balance,*
 - *Digital Teaching,*
 - *Sustainable Development,*

- *Life Skills,*
- *Climate Change*
- Workshops on:
 - *AMOS, SPSS, SEM, IPR, Research Ethics, Library Resource Utilization, Commerce Content Development*
- FDPs by NPIU IIT Bombay, BVIMR, NILM Gurgaon, and Aggarwal College
- Orientation Program, ASC JMI New Delhi (2013)

Expert Talks & Innovative Pedagogy Delivered

1. Delivered an extension lecture on October 04, 2025 at RKSD evening college Kaithal.
2. Delivered an expert talk in Aggarwal college Ballabgarh PG students of commerce Sept, 04,2025 on “Community Engagement and Social Well Being”
3. Delivered an extension lecture in college of education ACB on August 03,2025 on the topic “Startups and Entrepreneurships”
4. Delivered a lecture under lecture series on Relationship : Relationships, Happiness and Well Being 2023 in the department
5. Delivered a **30-hour Value-Added Course** on *Conscious Capitalism through Business Simulations* for PG students.
6. Delivered a lecture on *Happiness, Relationships, and Optimism* as part of the Value-Added Course on *Holistic Personality Development* for UG students.
7. Lecture on *Community Engagement and Social Responsibility* under the Value-Added Course *Holistic Development: Nurturing Mind and Soul* for MBA Executive students.
8. **Guest Lecture** on *Happiness and Well-Being*, organized by the Department of Management Studies, Aggarwal College Ballabgarh (April 27, 2024).
9. Expert lecture on *Effective Financial Statement Analysis* for BBA (Gen) and BBA (CAM) students (2020).
10. Delivered a session on *FSA Tools and Techniques* for B.Com and M.Com students (October 2019).
11. Conducted a talk on *Financial Institutions and Markets* for M.A. Economics students (August 2019).
12. Delivered a lecture on the *Indian Financial System* for M.A. Economics students (2018).
13. Delivered **two lectures on Financial Management** through Edu-Sat, Chandigarh (2010)

Membership of Professional/Social Bodies

- Life Member, Indian Association of Commerce
- Life Member, Indian Accounting Association
- Life Corporate Member, All India Management Association (AIMA)
- Member of NGO Roshni Education Society Supporting the education of underprivileged children
- Member of Matribhoomi Sewa Sansthan Promotes moral values, free education, health, cleanliness, and national pride among deprived children
