

# DR. SHUMILA CHESHTI

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Assistant Professor

Department of Economics

Islamic University of Science and Technology, Awantipora, J&K

## EDUCATION

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- 2014-2019      **PhD. Economics, Banking & Finance**  
*Aligarh Muslim University (AMU)*
- Awarded PhD in economics on “*Financial Regulation and Efficiency : an analysis of Indian Commercial Banks During Post-Reform Period*”.
  - Qualified UGC NET (2016).
- 2010-2012      **M.A. Economics, Gold Medallist**  
*Aligarh Muslim University (AMU)*
- 2007-2010      **B.A. Economics**  
*Aligarh Muslim University (AMU)*

## PEER REVIEWED PUBLICATIONS

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- 2021            “*Impact of Global Financial Crisis on the efficiency of Indian public sector banks*” published in the Scopus indexed “*Finance India*”.
- 2018            “*Performance of Indian banks in the post-reform period: an analysis of efficiency of public sector banks.*” published in the “*International Journal of Innovative Knowledge Concept*”.
- 2017            “*Cashless economy: an abstract idea or panacea for Indian economy in general and banks in particular*” published in the “*International Journal of Money, Banking and Finance*”.
- 2017            “*Financial Development as an agent of Human Development: an economic perspective and prospects of human excellence*” published in the “*International Journal of Advanced Research and Development*”.
- 2017            “*Jan Dhan Yojana as a tool of financial inclusion in terms of banking outreach and the prospects for bank efficiency*” published in the “*International Journal of Applied Research*”.

## PAPERS PRESENTED

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- 2018            “*Performance of financial services in India: an analysis of efficiency of Indian commercial banks in post-reform period*” in the “*2nd International Business and Finance Conference*” organized by Centre for management studies, Jamia Millia Islamia.
- 2017            “*Communication and Sustainability*” in the ICSSR sponsored “*International Conference on Communication, Culture and Sustainable Development*” organized by the Department of Mass Communication, AMU.
- 2017            “*Jan Dhan Yojana as a tool of financial inclusion in terms of banking outreach and the prospects for bank efficiency: a general insight*” in the International Conference on “*Emerging India and Second Generation Reforms: Initiatives and Implications*” organized by the Department of Applied Economics, University of

Lucknow.

2015            *“Globalization, Disease and Healthcare: In the context of India”* in National Seminar on *“Globalization and Health”* organized by Department of Sociology, AMU.

#### **WORKSHOPS ATTENDED**

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2016            *“Data analysis /SPSS & R/ MINITAB”* organized by UGC HRD Centre (AMU).

2016            GIAN sponsored *“Productive Efficiency : Theory and Practice”* organized by IIT Bhubhaneshwar.

2015            *“Skill Development in Software for Social Research under DRS-I (UGC)”* organized by Department of Sociology, AMU.

2015            ICSSR sponsored ten day workshop on *“Research Methodology”*

#### **SKILLS**

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- Programming Languages: R, SPSS.
- Natural Languages: English, Hindi, Urdu, Kashmiri

#### **TEACHING EXPERIENCE**

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- Worked in Kashmir Division under Academic Arrangement for session 2020-2021
- Worked (on contract) as lecturer in Kashmir University, Department of Economics before appointment in IUST