

# CURRICULUM VITAE

## Dr. VIJAY SINGH

*Assistant Professor*

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### Education

**10<sup>th</sup>** : First Division with 73.6 percent marks  
**12<sup>th</sup>** : First Division with 67.7 percent marks  
**B.Com.** : First Division with 61.2 percent marks  
University College, Rohtak  
**M.Com.** : First Division with 64.4 percent marks  
Department of Commerce, MDU Rohtak  
**M.Phil.** : First Division with 71 percent marks & A<sup>+</sup> Grade  
Department of Commerce, MDU Rohtak  
**UGC-JRF** : Qualified UGC NET Exam as JRF in 2010  
**Ph.D** : Awarded in 2013 by Maharshi Dayanand University, Rohtak  
Topic- **Performance Evaluation of State Cooperative Banks in India  
with special reference to Northern Region**

### Awards and Recognition

- Gold Medalist in **M.Phil.** ( Session- 2007-2008) in the Department of Commerce, M.D. University, Rohtak

- University Research Scholarship and Junior Research Fellowship(UGC) (Awarded)
- State Award (Two Times) for Youth Red Cross as Programme Coordinator for 2016-17 & 2017-18

## Teaching Experience

Assistant Professor (August, 2012- Continuing) : Indira Gandhi University, Meerpur

## Courses Thought

*Investment Management, Management Accounting, Advanced Cost Accounting, Corporate Law, Accounting Theory & Practice, Corporate Governance*

## Administrative Assignments

### *At Departmental Level*

- Coordinator, M.Com. Hons. 5<sup>th</sup> Year
- Secretary of Departmental Committee, Department of Commerce
- Member, Board of Post Graduate Studies and Research

### *At University Level*

- Programme Coordinator, Youth Red Cross
- Nodal Officer, New Rozgar Portal
- Member of Academic Council

## Membership of Academic/Professional Bodies

- Life Member of Indian Accounting Association
- Life Member of Indian Commerce Association
- Life Member of Haryana Economic Association
- Life Member of MDU Alumni Association Rohtak

## Research Interests and Research Guidance

**Accounting and Finance:** Capital Markets & Investment Behavior, Banking, Accounting Issues & Financial Reporting

- Supervised Three (03) Ph.D. Candidates

- Supervising Two (02) Ph.D. Candidates
- Supervised Five (05) M.Phil Candidates

### **Invited lectures/Session Chaired**

- Chaired session as Co-Chairman in National Seminar on ‘Current Issues and Challenges of Indian Economy’ organized by CRA College, Sonapat, 23<sup>rd</sup> Feb. 2018
- Chaired session as Co-chairman in International Conference on “Changing Global Business Environment (CGBE 2018) organized by Faculty of Commerce, Management, Tourism and Hospitality, IGU Meerpur, March 30-31,2018
- Chaired session as Co-chairman in National Seminar on “Cotemporary Issues and Challenges in Indian Economy” organized by Deptt. of Economics, IGU Meerpur, March 28,2018
- Delivered extension lecture on “Role of Accounting in Economic Development” at MKJK Mahavidyalaya, Rohtak, 16<sup>th</sup> Sep. 2016
- Delivered extension lecture on “Basics of Investment- Role of Stock Market” at Ahir College, Rewari, 7<sup>th</sup> Oct. 2017
- Delivered Lecture as Resource Person in Three Days Workshop on Soft Skills by Entrepreneurial Development Club, Govt. College, Chhara on 5<sup>th</sup> Feb. 2019
- Chaired Session as Co-Chairperson in National Seminar on ‘Goods & Services Tax: Emerging Issues and Challenges’ organized by Deptt. Of Economics, G. B. Degree College Rohtak, Feb. 29, 2020
- Delivered Lecture/technical session as Resource Person in One Week Colloquium on Research methodology through Digital Mode organized by IGU Meerpur (from 18-23 May 2020)
- Delivered Lecture as Resource Person in Webinar (University Level) on Role of Youth in the times of Pandemic organized by NSS, SVSU, Palwal (08/05/2021)

## Participation in FDP/Refresher/Orientation Courses

- Orientation Course organized by UGC-HRDC, BPSMV, Khanpur Kalan, Sonapat during Nov. 11-Dec. 10, 2013
- Refresher Course organized by UGC-HRDC, BPSMV, Khanpur Kalan, Sonapat during June 06-July 08, 2015
- Faculty Development Programme/Capacity Building Programme organized by Department of Economics, MDU, Rohtak during Dec. 18-31, 2015
- Refresher Course organized by UGC-HRDC, University of Lucknow during Nov. 07-28, 2017
- FDP organized by CBLU Bhiwani during 14-20 May 2020 (Online mode)
- FDP organized by Department of Accountancy and Statistics, UCCMS, MLSU Udaipur during 26-30 May 2020 (Online mode)
- FDP organized by IGU Meerpur during June 15-22, 2020 (Online mode)
- FDP organized by Teaching Learning Centre, Ramanujan College in association with IAA NCR Chapter during 20-26 July 2020 (Online mode)
- Refresher Course organized by UGC-HRDC, BPSMV, Khanpur Kalan, Sonapat during October 25-November 10, 2020 (Online Mode)

## List of Research Papers published in Journals

- **Profitability Performance of State Co-operative Banks in India**, [Sumedha Journal of Management](#), Vol. 2, No. 3, July-Sep 2013, pp. 65-74, ISSN: 2277-6753
- **Role of Co-operative Credit Institutions in Financial Inclusion**, [The Co-operator](#), Vol. 50, No. 12, June 2013, pp. 8-9
- **Financial Performance of Rural Co-operative Credit Institutions in India: An Analysis of Short-term Structure**, [Sankalpa\(Journal of Education, IT and Management Research\)](#) Vol. 1, Dec 2012, pp.1-8 ISSN:2319-7455
- **State Cooperative Banks versus Scheduled Commercial Banks : A Comparison of Three Financial Ratios**, [International Journal of Computing and Business Research](#), Vol. 2, Issue 2, May 2011, pp.1-12, ISSN:2229-6166
- **Productivity Performance of State Cooperative Apex Banks in India: An Analytical Study of Northern Region**, [Productivity](#), Vol.50, No. 2, July-Sep, 2009, pp.-112-120, ISSN:0032-9924

- **Kisan Credit Card Scheme : A Success Story**, [Kurukshetra \( A Journal on Rural Development\)](#), Vol. 59, No. 8 , June 2011, pp. 19-22 [Indexed, Single Author & National] ISSN:0021-5660
- **Financial Engineering: Recent Instruments in Corporate Finance**, [The Management Accountant](#), Vol. 44, No. 08, August 2009, pp.-604-607 & 614 [Indexed, Second Author & National] ISSN:0972-3528
- **Performance of Primary Agricultural Credit Societies: Evidences from Haryana**, [Economic Affairs](#), Vol. 56 No.1, March,2011, pp.49-54 ISSN:0424-2513
- **Deposit Mobilization by Co-operatives: A Success Story of The Rohtak Central Co-operative Bank Ltd**, [NCDC Bulletin](#), Vol. No. 43, No. 3,August 2009,pp.-8-10 & 17 ISSN:0972-3161
- **Performance of Primary Agricultural Credit Societies in India**, [Indian Cooperative Review](#), Vol. 48, No.2, Oct. –Dec,2010, pp.-90-98
- **Cooperative Banking in India: A Well Established and Suitable Mechanism for Financial inclusion**, [NCDC Bulletin](#), Vol. No. 44, No. 5,Dec. 2010,pp.-7-9 ISSN:0972-3161
- **An Evaluation of Financial Indicators of District Central Cooperative Banks in India**, [Indian Journal of Commerce and Management Studies](#), Vol. 2, Issue 2, March 2011,pp.-319-329 [Refereed, Indexed, Single Author & National] ISSN:2249-0310
- **Deposits and Advances of District Central Co-operative Banks: A Comparative Analysis with Spearman's Rank Correlation**, [SMART Journal of Business Management Studies](#), Vol. 7, No. 2,July-Dec. ,2011,pp. 13-20, ISSN:0973-1598
- **The Haryana State Cooperative Apex Bank Ltd. : Assessment of Performance and Achievements**, [ABHINAV](#), Vol. 2, No. 9, Sep ,2013,pp. 44-51 ISSN: 2277-1166,
- **Job Satisfaction of Employees in Cooperative Banks: Facts from State Cooperative Banks**, [Sankalpa\(Journal of Education, IT and Management Research\)](#), Vol. 2, Dec 2013,pp.17-23, ISSN:2319-7455
- **Organizational Learning: Perspective of Indian Banking Industry**, [Journal of Global Research and Analysis](#), Vol. 2, No. 1 ,July, 2013, pp.220-224, ISSN:2278-6775
- **Progress of District Central Cooperative banks in India: A Snapshot on Productivity** , [Pacific Business Review International](#), Vol. 7, No. 2 , August 2014, pp.77-84, ISSN: 0974-438X
- **Synthesis of Accounting and Financial Literacy: Scope for India**, [Sankalpa\(Journal of Education, IT and Management Research\)](#), No. 3, Dec. 2014, pp.73-77, ISSN:2319-7455

- **Productivity of State Co-operative Banks in India: Region-wise Analysis**, [Indian Journal of Accounting](#), No. Vol XLVII, No. 2, Dec. 2015, pp.76-88
- **Assessing Financial Soundness of Selected IT Companies: An Application of Altman's Z Score Model**, [Upstream Research International Journal](#), Vol. 3, No. 3, July 2015, pp.10-19, ISSN:2320-768X
- **Financial Inclusion in India: Focus on trends of Banking Industry**, [International Journal of Multidisciplinary Research and Development](#), Volume 2; Issue 11; November 2015; pp. 371-378, ISSN: 2349-5979
- **Co-operative Banks: Easy Outlets for Financing 'Make in India'**, [The Management Accountant](#), Volume 51; Issue 02; Feb. 2016, pp. 371-378 ISSN:0972-3528
- **BSE Sensex and Sustainability Indices: A Kaleidoscopic Assessment of Movements and Relationships**, [Kangleipak Business Review](#), Volume IX; Issue 1; 2015, pp. 1-8
- **Awareness of Households towards Financial Services: A Step towards to Inclusive Financing**, [International Journal of Advanced Research in Computer Science and Management Studies](#), Volume 04; Issue 06; June 2016, pp. 370-79
- **Reflections of Indian Tourism Sector in reference to World Tourism**, [International Journal of Research in Commerce & Management](#), Volume 08; Issue 10; October 2017, pp. 47-49, ISSN: 0976-2183
- **Performance Evaluation of Mutual Fund Schemes: A Study of Selected Topper Schemes**, [IOSR Journal of Business and Management](#), Volume 19; Issue 10; Ver. IX, Oct. 2017, pp. 1-6, e-ISSN: 2278-487X
- **Digital Inclusion, Digital Behavior and Digital Economy: A Synthesized View for India**, [International Journal of Research](#), Volume 5; Issue 4; Feb. 2018, pp. 2562-2570] e-ISSN: 2348-6848
- **Exploring Online Buying Decision Making with reference to Perceived Risks: Does Gender matter?**, [Research Review \(International Journal of Multidisciplinary\)](#), Vol. 03, No. 10, October 2018, 526-532, e-ISSN 2455-3085,
- **Stock Split Announcement and Semi Strong Efficient Market- A Study of BSE**, [SS International Journal of Economics and Management](#), Vol. 09, No. 01, January 2019, 150-168, ISSN 2231-4962
- **Do location and gender matter in deciding payment method in online shopping?** [Research Review \(International Journal of Multidisciplinary\)](#), Vol. 4 No.3, March 2019, e-ISSN 2455-3085

- **Recovery Performance of Primary Agricultural Credit Societies: An Evaluation,** [Vivekananda Journal of Research](#), Vol. 8, No. I, Jan.-June, 2019 ISSN 23198702
- **Predicting Financial Performance Of Selected Listed Companies Through Discriminant Function Analysis,** [International Journal of Scientific and Technology Research](#), Vol. 8, Issue 11, \_Nov., 2019, pp. 1269-1272, ISSN 2277-8616
- **Predicting Corporate Financial Health: A Review of Quantitative Techniques,** [Journal of Management Research and Analysis](#), Vol. 6, Issue 1(1), March 2019, pp. 182-186, ISSN 2394-2770
- **Customer perception, purchase intention and buying decision for branded products: measuring the role of price discounts ,** [Journal of Revenue and Pricing Management \(Springer\)](#) Vol. 20, Issue 2, 2021, pp.194-203, ISSN 1476-6930 (print) &1477-657X (electronic) [Peer Reviewed, Scopus, Web of Science, UGC Care Listed]
- **Discriminant model of revenue prediction: a study of selected top performing companies in India,** [Journal of Revenue and Pricing Management \(Springer\)](#), Vol. 20, Issue 2, 2021, pp. 185-193, ISSN 1476-6930 (print) &1477-657X (electronic) [Peer Reviewed, Scopus, Web of Science, UGC Care Listed]
- **Personality Influences Risk Perception in Online Shopping (Accepted),** [International Journal of E- Business Research](#), Vol. 17, Issue 3, 2021, 1548-1131, 1548-114X, [Peer Reviewed, Scopus, Web of Science, UGC Care List]
- **Assessment of MD&A Readability Using Flesch Reading Formula: A Study of Indian Companies,** [PIMT Journal of Research \(Accepted\)](#) Vol-13, No-3, April– June 2021, ISSN: 2278-7925 [Peer Reviewed & Refereed , UGC approved (Care List), First Author]

### Chapters Published in Books

- **Sustainable Progress of Indian Co-operative Banks : Key Concerns,** [A Micro Finance, Financial Inclusion and Banking Innovations](#), 2015, pp.209-214 ISBN:9789384161767
- **Analysis of Return of Selected Banks' Scrips: Pre and Post Demonetization View,** [Impact of Currency Demonetization on Various Fields](#), Anu Books, Delhi, 2017, pp. 18-24, ISBN 9789382166658
- **Digital Environment and Modern Life Style: An Integrated Perspective,** [New Paradigm in Business & Education](#), National Press Associates, 2020, pp. 258-262, ISBN 9788194430384

- **Organizational Culture: A Kingpin for Organizational Growth**, Managing Human Resource in Cross Cultural Organizations, KG Publications, Modinagar, July 2020 pp. 93-97, ISBN 9788193974155

### List of Research Papers/Articles Presented in International/National Conferences/Seminars

- National Seminar on Application and Role of Statistics in Multidisciplinary Research, “*Application of Non Parametric Tests in Banking Industry: A case study of Friedman’s Test*”  
Org. by : Deptt. of Management Studies and Deptt. of Statistics, Central University of Haryana, Mahendargarh, Oct. 23-24, 2013
- International Conference on India 2020- Vision for Financial Sector, “*State Co-operative Banks in India: Performance, Problems and Future Prospects*”  
Org. by : SGGSCC (University of Delhi, March 10-11, 2014 ( 1<sup>st</sup> Prize for Best Paper)
- National Seminar on Relevance of Inter-Disciplinary Approach in Higher Education, - “*Financial Condition and Challenges of Co-operative Banks in India: A Review of StCBs*”  
Org. by : Ch. Ranbir Singh University, Jind, Nov. 12-13, 2014
- National Seminar on Emerging Issues in Commerce, Economics and Management - “*Capital Market, Corporate Governance and Credit Rating: Becoming Essentials for Sustainable Progress of Co-operative Banks*”  
Org. by : Deptt. Of Commerce, C.R.A. College, Sonapat, Nov. 22, 2014(1<sup>st</sup> Prize for Best Paper)
- 67<sup>th</sup> All India Commerce Conference - “*Recovery Position of Co-operative Banks in India: A Bird’s Eye View on State Co-operative Banks*”  
Org. by : KIIT Bhubaneswar, Dec. 27<sup>th</sup> -29<sup>th</sup> , 2014
- National Conference on Challenges to Inclusive Growth in the Emerging Economies - “*Forensic Accounting- Solution to achieve Inclusive Growth*”  
Org. by : Deptt. Of Commerce, M.D. University, Rohtak, 31<sup>th</sup> Dec. 2014 to 2<sup>nd</sup> Jan 2015
- National Seminar on Emerging Issues in Commerce- “*Incidence and Intensity of Poverty among Social Groups in Rural Haryana- Who are the poorest and why?*”  
Org. by : Deptt. Of Commerce, Kanya Mahavidyalaya, Kharkhoda, Feb. 21<sup>th</sup>, 2015
- National Conference on Make in India: Opportunities & Challenges- “*Opportunities for Co-operative Banks in Make in India regime: A Discussion*”  
Org. by : IMSAR Alumni Association in association with IMSAR, M.D. University, Rohtak, April 25, 2015



- International Conference on Emerging Paradigm in Business Education and Research-  
*“Contemporary Relevance of Co-operative Banks: Case of Make in India and Financial Inclusion”*  
 Org. by: University College of Commerce and Management Studies and Dept. of Business Administration, M. L. Sukhadia University, Udaipur, July 29-30, 2015
- National Conference on Rural Transformation in India: Challenges, Opportunities and Strategies-  
*“Rural Credit Co-operatives and Skill Development: Discussion on Rural India”*  
 Org. by : IMSAR, M.D. University, Rohtak, October 17, 2015
- All India Accounting Conference *“BSE’s Sustainability Indices: Theoretical Framework and Behaviour Review”*  
 Org. by: UBS, Panjab University, Chandigarh & Indian Accounting Association, Dec. 5-6, 2015
- 13<sup>th</sup> ITHC National Conference *“Performance of Indian Tourism Sector: Some Reflections in reference to World Tourism ”*  
 Org. by: IGU, Meerpur and Indian Tourism and Hospitality Congress, Sep. 24, 2016
- 39<sup>th</sup> All Indian Accounting Conference *“Impact of IFRS on Segment Reporting: Some Reflections of Ind AS 108”*  
 Org. by : Bangalore University & Indian Accounting Association, Dec. 16-17, 2016
- National Seminar on Impact of Currency Demonetization on Various Fields- *“Analysis of Return of Selected Banks’ Scripts: Pre and Post Demonetization View”*:  
 Org. by: Vaish College, Bhiwani, March 25, 2017
- National Conference on Digital India: Prospects and Challenges- *“ Digital Literacy: Pre requisite for Sustainable Knowledge Society”*  
 Org. by : IMSAR, MDU Rohtak, March 28, 2017
- International Conference on Role of Digitalization in Sustainable Development: A Global Perspective- *“ Ethical Issues in Digital Behaviour”*  
 Org. by : Department of Education, MDU Rohtak, September 16-17, 2017
- International Finance Conference - *“ Predicting Corporate Financial Health: A Review of Quantitative Techniques”*  
 Org. by : Centre for Management Studies, Jamia Millia Islamia, New Delhi, October 11, 2017
- 70<sup>th</sup> All India Commerce Conference of ICA *“ Everything is going online: Dynamics of Digital Inclusion ”*  
 Org. by : ICA and IIS University, Jaipur, October 12-14, 2017
- 70<sup>th</sup> All India Commerce Conference of ICA - *“ Entrepreneurial Shift in Indian Retail: Issues and Prospective”*  
 Org. by : ICA and IIS University, Jaipur, October 12-14, 2017

- National Seminar on Current Issues & Challenges of Indian Economy- *“Demonetization and Performance of Mutual Fund Industry in India”*  
Org. by : CRA College, Sonapat, Feb. 23, 2018
- National Seminar on Managing Business in the Era of Transformation- *“Demonetization and Return Behavior of Banking Stocks: Analysis of BSE Bankex’s Constituents”*  
Org. by : Deptt. of Commerce, Kurukshetra University, Kurukshetra, March 08, 2018
- National Seminar on Contemporary Issues and Challenges in Indian Economy- *“Trajectory of Mutual Funds as an Investment Option in last Ten Years”*  
Org. by : Deptt. of Economics, IGU Meerpur, March 28, 2018
- National Seminar on Contemporary Issues and Challenges in Indian Economy- *“Agriculture Economy to Knowledge Economy: Role of Digital Literacy”*  
Org. by : Deptt. of Economics, IGU Meerpur, March 28, 2018
- International Conference on Changing Global Business Environment- *“Performance of Public & Private Sector Mutual Funds in India with reference to Balanced Schemes”*  
Org. by : Faculty of Commerce, Management, Tourism and Hospitality, IGU Meerpur in collaboration of ITHC, March 30-31, 2018
- International Conference on Changing Global Business Environment- *“Testing of Semi Strong Efficient Market regarding Stock Split Announcement: An Indian Experience”*  
Org. by : Faculty of Commerce, Management, Tourism and Hospitality, IGU Meerpur in collaboration of ITHC, March 30-31, 2018
- National Seminar on Role of Science, Technology and Management - *“Dimensions of online buying decision making process: Exploring impact of perceived risks”*  
Org. by : GGSDS College, Palwal (Sponsored by : DGHE), October 06, 2018
- International Conference on Global Economic Challenges & Opportunities in 21<sup>st</sup> Century- *“Ratio Analysis- The Relevance and Comparability across Industries”*  
Org. by : Deptt. Of Economics, Vaish Arya Kanya Mahavidyalaya, Bahadurgarh (Sponsored by- DGHE), Feb. 9, 2019
- International Conference on Women’s participation in Economic and Social Development in South Asia: Role, Status and Challenges- *“Payment methods in online shopping: Exploring gender impact”*  
Org. by : Women Study Centre, IGU, Meerpur, Feb. 21-22, 2019
- International Conference on Women’s participation in Economic and Social Development in South Asia: Role, Status and Challenges- *“Journey of Indian Women towards Entrepreneurship: A Review”*  
Org. by : Women Study Centre, IGU, Meerpur, Feb. 21-22, 2019

- Interdisciplinary National Conference on Recent Trends in Decision Sciences and Their Implication for Business- *“Personal Factors influencing Consumer Online Buying Decision making: An Exploration”*  
Org. by : CBLU, Bhiwani and Vaish College Bhiwani, March 1, 2019
- International Seminar on Contemporary issues in Commerce -*“Return Pattern of Indian Stock Market: A Case of Metropolitan Stock Exchange of India Ltd.”*  
Org. by: Department of Commerce, Kanya Mahavidyalaya, Kharkhoda, March 7, 2019
- International Conference on Economics and Development- New Challenges and Opportunities- *“Relationship among Major Indices of Indian Stock Market: A Study of BSE, NSE and MSE”*  
Org. by: Department of Economics, MDU Rohtak in collaboration of HEA, March 11-12, 2019
- All India Accounting Conference & International Seminar on Accounting Education/Research -*“Management Discussion and Analysis Reporting Practices: An Outlook”* (Paper presented in International Seminar on Accounting Research)  
Org. by: Department of Accounting, JNV University, Jodhpur, Dec. 28-29, 2019
- National Seminar on Goods & Services Tax: Emerging Issues and Challenges -*“Impact of GST on Tax Revenue: A Systematic Review”*  
Org. by: Department of Economics, G.B. Degree College, Rohtak, Feb. 29, 2020
- International Online Conference on Futuristic Strategy For Sustainable Banking, Financial Services & Insurance During/Post Pandemic Crisis -*“Effect Of Social Media On Anxiety During A Pandemic: A Scale Exploration And Validation Study”*  
Org. by: School of BFSI, Symbiosis University of Applied Sciences Indore, August 01, 2020
- Virtual National Conference on Sustainable Business Development Post COVID 19-*“Assessment of MD&A Readability Using Flesch Reading Formula: A Study of Indian Companies”*  
Org. by: Punjab Institute of Management & Technology, Alour Khanna, April 3, 2021