



Profile

Dr. Jyoti Kapoor Bhargava

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Academic Qualifications

M.A., M.Phil., Ph.D.

Areas of Interest and Specialization

Indian Banking System , Micro and Macro Economics

Academic Achievement

Extracurricular Assignment

1. Member, Board of Studies, M.G.S. University, Bikaner 2019- 21.
2. Centre Observer, Pre- BSTC Examination 2018 conducted by GGT University, Banswara , 04/05/18 - 06/05/18.
3. Head, Department of Economics, Govt. Dungar College , Bikaner. 01-01-18 - Cont.
4. Centre Observer, REET Examination 2017 conducted by RBSE, Govt. of Rajasthan, 09/02/18- 11/02/18.
5. Centre Observer, REET Examination 2016 conducted by RBSE, Govt. of Rajasthan, 05/02/16 - 07/02/16.
6. Centre Observer, PTET Examination 2015 , conducted by MDS University, Ajmer
7. Resource Person in the ICSSR, New Delhi, Two weeks Capacity Building Training Programme for Faculty of Social Sciences , Jan. 27-Feb.09, 2016 M.G.S.University , Bikaner, 05-02-16

8. Convener, Women Cell महिला प्रकोष्ठ , Govt. Dungen College , Bikaner. Session 2016-17
9. Member , Board of Studies, University of Bikaner, Bikaner Session 2008-09
10. Executive Member, Rajasthan Economic Association , 2007-08
11. Coordinator, BPO related Vocational Course in the Govt. Dungen College, Bikaner (2005-07).
This is sequel to Deputation by Government of Rajasthan in the BPO related programme
“Training and Trainer” by Progeon (an Infosys Company) at IIM, Jaipur, October 15-30, 2005.

Teaching Experience

Postgraduate Teaching : 26 Years

Undergraduate Teaching : 32 Years

S. No.	Name of College	Teaching Period	
1.	Kanoria Girls College, Jaipur	Jan. 1988	March 1988
2.	Seth G. B. Poddar College, Nawalgarh	25-10-89	31-05-91
3.	Department of Economics, University of Rajasthan, Jaipur	15-11-91	02-05-92
4.	College Education, Rajasthan, Govt. P.G. College, Kotputli	19-09-92	06-10--93
5.	MSJ Govt. College, Bharatpur	09-10-93	16-10-93
6.	Govt. P.G. College, Kotputli	18-10-93	07-07-95
7.	Govt. College , Bhinmal	10—07-95	20-08-96
	<u>RPSC Joining</u>	<u>26-10-95</u>	
8.	Govt. College , Nokha	21-08-96	15-07-99
9.	Govt. Dungen College , Bikaner	21-07-99	Cont.

Awards / Honours / Fellowship

- National Merit Scholarship 1985-87
- Xth Position in merit in the University of Rajasthan in M.A.(Economics) 1987.

- M.Phil Dissertation on Profitability and Profit Planning in Commercial Banks, Department of Economics, University of Rajasthan, Jaipur, 1989.
- Ph.D. Thesis on Profitability in Commercial Banks, University of Rajasthan, Jaipur, 1992.
- Invited Speaker, YDC, S.B.D.Govt. College, Sardarshahr, Churu, JCT Skills & an introduction to freelance careers, 04-01-2013
- Invited Speaker, YDC, S.B.D.Govt. College, Sardarshahr, Churu, How to Hunt for Job, 21-01-2011
- Subject Expert in Economics , M.G.S.University , Bikaner, at श्रीमति कमला देवी गौरी दत्त मित्तल महिला स्नातकोत्तर महाविधालय , सरदारशहर , चुरू, 25-04-2012
- Subject Expert in Economics , M.G.S.University , Bikaner for Interview MPCET 2015, 31-03-2016
- Subject Expert in Economics , Secret Official Work ,RPSC, Ajmer ,24-09-2013 to 29-09-2013 , 06 days, camp office of the Commission at Jaipur
- Subject Expert in Economics , Secret Official Work ,RPSC, Ajmer, 07-10-2015
- सदस्य , विधान सभा चुनाव 2008 , आचार संहिता की पालना हेतु गठित समिति, कार्यालय , जिला निर्वाचन अधिकारी (कलेक्टर) , बीकानेर, क्रमांक – सीबी /निर्वा /2008/4499-4550 दिनांक 4-11-2008
- Teaching of M.Phil. Classes M.G.S. University , Bikaner Session 2007-09

Membership of Professional Organizations

- Life member, Indian Economic Association
- Life member, Indian Econometric Society
- Life member, Rajasthan Economics Association, Jaipur
- Member, Samagra Drishti, Rajasthan

Minor Research Projects

S.No.	Title	Agency	Period
1	Profit Planning in Banks- Strategies and Challenges	UGC-CRO, Bhopal	01/04/2004 – 31/03/2006
2	Investment – Risk Management in Indian Banking Sector	UGC-CRO, Bhopal	22/06/2009 - 21/12/2010
3	Perceptive attitudes of private and public sector bank employees towards job satisfaction with special reference on HRM.	UGC-CRO, Bhopal	26/07/2013 – 25/01/2015

Research Guidance

M.Phil. Dissertations Supervised

S.No.	Name of student	Title	University	Year
1	Kiran	Economic Capability of Sprinkler Irrigation in Bikaner district of Rajasthan	Vinakaya Missions University, Tamilnadu	2008
2	Rupika	Tourism industry in Rajasthan (with special reference of Bikaner)	MGS University, Bikaner (Formerly UOB)	2008
3	Anamika Verma	पंचायती राज एवम ग्रामीण विकास – ग्राम पंचायत पक्का सारंगणा	MGS University, Bikaner (Formerly UOB)	2008
4	Preeti Arora	अवधिपार ऋणों की समस्या – श्रीगंगानगर केन्द्रीय सरकारी बैंक के विशेष संदर्भ में	MGS University, Bikaner (Formerly UOB)	2008
5	Kamlesh Kumar moond	श्रेणीय विकास द्वारा गरीबी व् श्रेणीय असंतुलन निवारण (राजस्थान के विशेष संदर्भ में)	MGS University, Bikaner (Formerly UOB)	2009

6	Tejendra kaur	राजस्थान ग्रामीण बैंक की ऋण योजनाये	MGS University, Bikaner (Formerly UOB)	2009
7	Karni Ram Saini	अनुसूचित जाति एवम अनुसूचित जनजाति के विकास में संचालित विकास योजनाओ का योगदान (झुन्झुनू जिले के विशेष संदर्भ में)	MGS University, Bikaner (Formerly UOB)	2009
8	Rajkumar Mandavariya	राजस्थान में पर्यटक – जयपुर के विशेष संदर्भ में	MGS University, Bikaner (Formerly UOB)	2009
9	Monisha Sharma	बीकानेर उरमूल डेयरी का एक विश्लेषणात्मक अध्ययन, 2003-09	MGS University, Bikaner(Formerly UOB)	2009
10	Ravikant	Economic Viability of Sprinkler Irrigation System in Bikaner	MGS University, Bikaner(Formerly UOB)	2009
11	Pooja Mathur	A Comparative financial analysis of IDBI Bank with selected Banking Institutions	MGS University, Bikaner(Formerly UOB)	2009
12	Goutam Jhajharia	Role of information Technology in Indian Banking Sector	MGS University, Bikaner(Formerly UOB)	2010

M. A. Dissertations Supervised

S. No.	Name of student	Title	University	Year
1.	Pranjal Chaturvedi	Plastic Money and Trends in Debit Card and Credit Card – An Analytical Study	Maharaja Ganga Singh University, Bikaner	2020

Ph.D. Thesis Supervision

Registered Ph.D. Guide Maharaja Ganga Singh University, Bikaner ,

F15/ Research/B. V./2004/5754 Date 01-05-2004

S.No	Name of Student	Title	Status	University
1	Naresh Chand Chugh	A Comparative Study on Regulatory and Procedural Aspects of Indian and U.S. Capital Markets	Awarded May, 2010	Maharaja Ganga Singh University, Bikaner
2	Mrs. Sarla Verma	वाणिज्य बैंको में लाभप्रदता एवम उत्पादकता	Awarded October, 2010	Maharaja Ganga Singh University, Bikaner
3	Ms. Shilpa Arora	A comparative study of job satisfaction of bank employees in private and public sector banks	Registered	Maharaja Ganga Singh University, Bikaner

Book Published

1.. वाणिज्य बैंको में लाभदायकता एवम लाभ – आयोजना “, ज्योति कपूर, आर.बी.एस. ए. पब्लिशर्स , जयपुर (1994)

ISBN 81-85813-21-3

2.“वाणिज्य बैंको में लाभप्रदता एवम उत्पादकता” , ज्योति कपूर भार्गव एवम सरला वर्मा , जयपुर पब्लिशिंग हाउस , चौड़ा रास्ता , जयपुर (2012) **ISBN 978-81-8047-112-4**

Chapter in Books

1. “Economic Growth and Global Environment”, Jyoti Kapoor Bhargava and Anami Bhargava, in “*Challenges to Environment Protection*”, Editor R.K.Saxena, S.R. Scientific Publications, Agra, **India** (2008) p.161-169.ISBN:81-88805-68-8
2. “Rajasthan Banking Scene: Some Reflections on its Growth” , Jyoti Kapoor, in “Regional Economic Development in India”, published by M/S Deep &Deep, New Delhi, 1995

Research Publications

1. “” लाभदायकता के निर्धारक घटक – एक अर्थमितिय विश्लेषण “, ज्योति कपूर , बैंकिंग चिंतन अनुचिंतन , बैंकिंग प्रशिक्षण महाविद्यालय, भारतीय रिजर्व बैंक, मुंबई , जनवरी – मार्च 1993 pp. 5-12
2. “ग्रामीण बैंकिंग प्रणाली – कुछ चुनौतिया “ , ज्योति कपूर एवम जी.एस.शेखावत, कुरुश्रेत्र , नई दिल्ली , जुलाई 1992 pp. 2- 6
3. “ ग्रामीण राजस्थान - दुर्भिक्ष के साये में पेयजल का सपना “, ज्योति कपूर , कुरुश्रेत्र , नई दिल्ली , मई 1993 pp. 39-41

4. “ श्रेणीय ग्रामीण बैंको का पुनःनिर्माण – एक अहम समस्या “, ज्योति कपूर एवम जी.एस.शेखावत, कुरुश्रेत्र , नई दिल्ली , अप्रैल 1993 pp. 31-33
5. “ ग्रामीण निर्धनता तथा बेरोजगारी निवारण – राजस्थान की पंचवर्षीय योजनाओं के विशेष संदर्भ में “, ज्योति कपूर , योजना, नई दिल्ली , अप्रैल 1993 pp. 15-16
6. “A Comparative study of Regulatory & Procedural Aspects of Indian & US Capital Markets “, Jyoti Kapoor Bhargava , SPACE – A Research Journal of Science, Physical Education , Applied Social Sciences, Commerce and Education, Jan. – March, April- June, 2010, vol.1, No. 2 & 3, ISSN 0976-2175, pp .51-61
7. “Master Data Management (MDM) in Indian Banks”, Jyoti Kapoor Bhargava and Sarla Verma , Journal of Banking, Information Technology and Management, Vol. 7 , No. 1 , January – June 2010, ISSN 0972-902X, pp. 88-110
8. “Determinants of profitability : An Econometric Analysis of Selected Indian Banks”, Jyoti Kapoor Bhargava and Sarla Verma , Rajasthan Economic Journal, Vol. 33 (1&2) Jan. & July 2009, pp.45-64 ISSN 0975-9050 published in nov. 2010
9. “Financial Ratio Analysis: A Case Study of Public Sector Enterprise”, Jyoti Kapoor Bhargava, International Journal of Research in Management, Economics and Commerce, Vol.8 , Issue :2, February 2018 ,pp. 183-187, ISSN 2250-057X
10. निजी व् सार्वजनिक क्षेत्र के बैंक कर्मचारियों के कार्य सन्तुष्टिकरण का तुलनात्मक अध्ययन (श्री गंगानगर जिले के विशेष संदर्भ में), डॉ . ज्योति कपूर भार्गव.
Review of Research, UGC approved journal No. 48514 Vol. 7, issue 9, June 2018, Available online at WWW. Lbp, world, pp. 1-11
11. “ An Analytic study of the Plastic Money in India”, International Journal of Education, Modern Management, Applied Science & Social Sciences (IJEMASSS), ISSN:2581-9925, Impact Factor: 6.340, Volume 03, No. 02(1), April- June 2021, pp. 38-44

CONFERENCES ATTENDED

INTERNATIONAL

1. International Conference on Indian Banking, Department of commerce , University of Jodhpur, Oct. 30-31, 1993
2. International Conference on Physics for World & Society, University of Rajasthan, Jaipur and Engineering College, Bikaner-Jaipur, India , Dec. 2-4,2005
3. International Conference on Environmental impact on Biodiversity, sustainability and Quality of Life, Study of Ecology and Economy, University of Rajasthan, February 16-17, 2017

4. International Multidisciplinary Conference on “ Future Trends in Commerce, Economics, Management Education, Social Sciences, Applied Sciences, Technology, Art & Culture (IMCFT-2021) Organized by Rajasthan Sangeet Sansthan, Government PG College, Jaipur & Inspira Research Association, Jaipur. February, 17-19, 2021

NATIONAL CONFERENCE

1. “ भारत में नवप्रवर्तित बैंकिंग: द्रष्टिगत प्रवृत्तिया एवम नवीन चुनोटिया”, Paper Presented, International Conference on Indian Banking , Department of commerce , University of Jodhpur, Oct. 30-31, 1993
2. “Rajasthan Banking Scene: Some Reflections on its Growth & Problems”, Paper Presented, XVII , REC, University of Rajasthan, 12-14 March, 1993
3. “Profitability in the Indian Banking Sector: Its Role in the Context of NEP”, Paper Presented, 76th Platinum Jubilee Conference ,Indian Economic Association, Bombay, February, 19-21,1994
4. “भारतीय बैंकिंग क्षेत्र में सुधार एवम नवीन चुनोटिया : लाभप्राप्तकर्ता चयनित बैंको के विशेष संदर्भ में विश्लेषण ”,Paper Presented, 18th REC, Banasthali Vidhyapeeth, Banasthali, April 21-23, 1994
5. “Rajasthan Banking Developments”, Paper Presented, XIX Conference of REA, JNV University, Jodhpur , April 6-8,1995
6. “Determinants of Profitability: some Econometric Results of selected banks, 1981-90” , Paper Presented ,31st Annual Econometric Society (TIES), NIBM, PUNE, May 12-14,1995
7. “Human Development of Scheduled Castes in India: Human Development Index and Tides”, ” Paper Presented, National Seminar on Development of Scheduled castes and Scheduled Tribes, Dept. of Sociology, Govt. Dungar College, Bikaner,Nov. 29-Dec.1, 1996.
8. WHO and its impact on selected indicators of Indian Economy”, Paper Presented, National Seminar on Macro Economic Researchers and 23rd Annual Conference of REC, Department of Economics, Govt. Dungar College, Bikaner,27-29 Jan. ,2002
9. “Banking Development in India- Smart Cards”, ”, Paper Presented, UGC sponsored Seminar on Globalisation and Economic Development in India and REC, Silver Jubilee year , SPU(PG) College, Falna, 25-27 Dec., 2004
10. “ Economic Growth & Global Environment”, Environment and Peace: Contemporary Concerns, ” Paper Presented, Dept. of Sociology, Govt. Dungar College, Bikaner, 8-10 September , 2005
11. “Banking Technology – Challenges for Indian Banks”, Paper Presented, International Conference on Physics for World & Society, University of Rajasthan ,Jaipur and Engineering College, Bikaner , Dec. 2-4,2005

12. "Profit Planning in Banks: Strategies and Challenges", Paper Presented, REA, G.S.S.Girls (PG) College, Chirawa, 5-7 Feb. ,2006
13. "Contribution of India's Human Resources to Economic Growth", Paper Presented, XXXIV Rajasthan Geography Association (RGA) and National Conference on Environmental Conservation and Resource Management, Dept. of Geography, Government Dungar College, Bikaner Oct.31- Nov.2, 2006,
14. जल प्रदूषण : कारण व निवारण", Paper Presented, " Paper Presented,27th REC ,JNV University, Jodhpur, 22-24 Dec.,2006
15. "पालर पानी संग्रहण की विशिष्ट जल - कुंड योजना, Paper Presented, 28th REC, Nehru Memorial P.G.College, Hanumangarh Town, 14-16 Dec. ,2007
16. Indian Banking and Global Financial Crisis", Paper Presented, 29th REC, M..D.College, Sri Ganganagar, 23-25, January, 2009
17. Role of Women in fostering Communal Harmony & National Integration", Paper Presented, All India Women's Conference, Bikaner Branch, Women Cell, Government Dungar College, Bikaner, 8, March 2016
18. " Contribution of India's Human Resources to Economic Growth " and "Natural Resources and Sustainable Development", Paper Presented, International Conference on Environmental impact on Biodiversity, sustainability and Quality of Life, Study of Ecology and Economy, University of Rajasthan, February 16-17, 2017
19. भारत में साक्षरता परिदृश्य : पुरुष एवम महिलाओ के तुलनात्मक सन्दर्भ में , Paper Presented, National Seminar on Women Empowerment: Challenges & Prospects , Swami Keshwanand Rajasthan Agricultural University, Bikaner (Raj.) , 9th September, 2017

COURSE/ WORKSHOP

1. "UGC Sponsored 13th Batch Orientation Course", Academic Staff College, J.N.V. University, Jodhpur, March 03 – 30, 1990.
2. " UGC Sponsored Orientation Course", Academic Staff College, University of Rajasthan, Jaipur, 30-10-95 to 25-11-1995.
3. "UGC Sponsored Refresher Course in Research Methodology and Current Issues in Indian Economy, MLS University, Udaipur, 03-09-03 to 23-09-03
4. "UGC Sponsored 6th Refresher Course in Economics", JNV University , Jodhpur 02-02-04 to 21-02-04
5. "UGC Sponsored Refresher Course in Human Rights & Women Studies ", Academic Staff College, University of Rajasthan, Jaipur, 08-06-15 to 27-06-15

6. Workshop on Academic Ethics and Integrity, 04 Aug. 2017, M.G.S. University, Bikaner
7. BPO Course on “Global Skills Enhancement Programme”, Conducted by Progeon , 17-10-05 to 29-10-05
8. “Refresher Course by INFOSYS BPO”, Jaipur , 09-10-06 to 11-10-06
9. Workshop for Soft Skill “ Identification and Integration with Curriculum”, organized by Commissioner ate, College Education, Jaipur, 14-10-08 to 15-10-08
10. Rajasthan state certificate in information Technology (RS-CIT), Oct. 2009.
11. State Level Short Term Online Teaching Programme, GYAN GANGA, “Initiatives for Teaching Learning Excellence in Economics”, Jointly Organized by : Commissionerate of College Education, Govt. of Rajasthan, Jaipur & Department of Economics, B.S.R. Govt. Arts College, Alwar, 22-27 February, 2021