FACULTY DETAILS PROFORMA

Title	DR	First Name	RUCHI	Last Name	JAIN	Photograph
Designation		ASSISTANT PROFESSOR				
Address; Office		Aryabhatta College, University of Delhi Plot No 5, Benito Juarez Marg, South Campus, Anand Niketan, New Delhi, Delhi 110021				
Address Residence:						
Phone No	Office	011-24110490				
	Residence					
Mobile		9999573737				
Email		ruchi@aryabhattacollege.ac.in				
Web-Page						

Educational Qualifications

Degree	Institution	Year
Ph D	J V Jain College, CCS University	2009
PGDCA	Karnataka State Open University, Karnataka	2013
UGC - NET	University Grants Commission	2015
M COM	Hindu College, University of Delhi	2002
B Com Hons.	Janki Devi Memorial College, University of Delhi	2000

Career Profile

- Assistant Professor, Aryabhatta College, University of Delhi**,** 26th Oct 2023 till date.
- Assistant Professor, Aryabhatta College, University of Delhi**, (**Ad-hoc**)** 04th Jan 2016 – 25th Oct 2023.
- Associate Professor, Institute of Information Technology & Management, GGSIP University, (Probation) 03rd Aug 2015 - 31st Dec 2015.
- Assistant Professor, Hindu College, University of Delhi, **(**Ad-hoc**)** 23rd Jul 2012 - 21st July 2015.
- Assistant Professor, Shyam Lal College (Eve), University of Delhi, **(**Ad-hoc**)** 26th Oct 2009 – 22nd Jul 2012.
- Assistant Professor, Gargi College, University of Delhi, **(**Ad-hoc**)** 20th Jul 2009 – 25th Oct 2009.
- Assistant Professor, Gargi College, University of Delhi, (Contractual**)** 12th Jan 2009 – 15th Apr 2009.
- Assistant Professor, Ram Lal Anand College(E), University of Delhi, **(**Ad-hoc**)** 10h Dec 2008 – 09th Apr 2009.
- Assistant Professor, SGGSCC, University of Delhi, **(**Ad-hoc**)** 07thAug 2008 – 06th Dec 2008.
- Assistant Professor, Gargi College, University of Delhi, **(**Ad-hoc**)** 08th Jan 2008 – 30th Apr 2008.
- Assistant Professor, Daulat Ram College, SOL Center, University of Delhi, (Guest**)** Sept 2007–April 2008.
- Assistant Professor, Laxmi Bai College, SOL Center, University of Delhi, (Guest) OCT 2007–April 2008.
- Assistant Professor, PGDAV College, University of Delhi, (Guest**)** 01ST Nov 2007– 31st Mar 2008.
- Assistant Professor, B. R. Ambedkar College, University of Delhi, (Guest**)** 25TH JULY 2007 – 30th Nov 2007.
- Assistant Professor, Institute of Information Technology & Management, GGSIP University, (Probation) 01st Aug 2006 – 30th Apr 2007.
- Assistant Professor, Institute of Information Technology & Management, GGSIP University, (Probation) 19th Jul 2004 - 31st Mar 2006.

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Administrative Assignments

Role	Committee / Group	Years
Convenor	Art & Culture	2026–27
Convenor	VIRTUOSO – The Music Society	2023–26
Convenor	Placement Cell Presentation (NAAC)	2021–22
Convenor	Placement Cell Set up (NAAC)	2021–22
Convenor	Screening Committee - Commerce	2024–25
Member	Environment & Aesthetics Committee	2026-27
Member	Placement Cell	2016–23
Member	Function Committee	2017–27
Member	Environment & Garden Committee	2017–18
Member	Theatre Group	2017–19
Member	Finance & Investment Cell	2016–18
Member	Marketing Cell	2017–22
Member	NCC	2021–24
Member	NAAC Admission Review Committee	2020–22
Member	NAAC Working Committee	2020–22
Member	NAAC Feedback Committee	2022–26
Member	NAAC Binding of Documents	2021–22
Member	Admission Committee	2016–17
Member	Internal Assessment Committee	2018–19, 2023–25
Member	Discipline Committee	2023–24
Member	Prospectus & Magazine Committee	2023–24
Member	Foreign Student Advisory Committee	2023–24
Member	Time Table Committee	2023–25
Member	NIRF Committee	2023–25
Member	NAAC Criteria 4 Committee	2022–25
Member	India Today Ranking Committee	2024–26
Member	Extra-Curricular Admission Committee	2023–26

Areas of Interest / Specialization

- Finance
- Law

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Subjects Taught

- Business Law
- Company Law/ Corporate Law
- Financial Markets & Institutions
- Auditing
- Corporate Governance
- Technology In HR
- Banking & Insurance
- Retail Formats
- Decoding Union Budget

Publications Profile

BOOK:

1. "Technology in HR" (ISBN:978-93-49178-22-9), 2025, JSR Publishing House LLP.
2. "Housing Finance in India - Turning Dreams into Reality" (ISBN:978-83-80164-24-3), 2011, A. K. Publications.

CHAPTERS IN BOOK:

1. "Decentralized Finance and Sustainable Development: Opportunities, Risks, and Future Pathways" published in book titled - Sustainable Finance in the Digital Era: Leveraging AI, Blockchain and Data Analytics for Smart Financial Systems, (ISBN: 978-93-49359-54-3), April 2026, Empyreal Publishing House.
2. "Financial Inclusion as a Political empowerment Strength in Developing Economies" published in book titled – Contemporary Issues in Finance and Economics: Theory, Policy and Perspectives on Sustainable and Inclusive Development, (ISBN:978-93-93575-20-3), May 2026, Navyug Publications, Agra.
3. "Financial Literacy for Marginalised Communities and Women" published in book titled – Contemporary Issues in Finance and Economics: Theory, Policy and Perspectives on Sustainable and Inclusive Development, (ISBN: 978-93-93575-20-3), May 2026, Navyug Publications, Agra.
4. "Embedding Green HRM Practices into Corporate Sustainability Strategies" published in book titled – Contemporary Global Trends in Marketing and Human Resource Management, (ISBN: 978-93-90899-91-3), May 2026, Vani Publications, Agra.
5. "Labour Law Reforms and HR Practices in India" published in book titled – Contemporary Global Trends in Marketing and Human Resource Management (ISBN: 978-93-90899-91-3), May 2026, Vani Publications, Agra.
6. "Managing Customer's Relationships in Banking Sector," published in book titled - 21st Century Tech Trends: Higher Education, (ISBN:978-13-8779-710-3), 2022.
7. "Policy Initiatives by the Government of India on Housing Finance," Emerging Issues in Commerce and Management, (ISBN:978-93-85833-68-7), 2017.
8. "Digital India," Transforming India through Digitization: Issues & Challenges, (ISBN:978-93-5267-957-7), 2017.
9. "E-Kranti: An Emerging Concept," Transforming India through Digitization: Issues and Challenges, (ISBN:978-93-5267-957-7), 2017.

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PAPERS PRESENTED:

1. "Impact of Mobile Banking on Rural Financial Inclusion: Literacy as a Mediator in India" in International Conference organized by Bundelkhand College, Jhansi, UP in collaboration with Global Insight Publications, held on 25th May 2026.
2. **BEST PAPER AWARD** for "Regulatory Challenges of AI in Financial Services-An Indian Perspective" in International Conference organized by Department of Commerce, Moti Lal Nehru (Eve) College on 4th April 2026.
3. "Digital Financial Literacy & Emerging Technologies" in 2nd International Conference organized by Sigra Samyak Global Private Ltd and Association of Mutual Funds in India (AMFI) on 14-15th April 2026.
4. "Digital Literacy in Tax Compliance – An Indian Perspective" in ICSSR sponsored National Seminar organized by Department of Economics, Moti Lal Nehru (Eve) College on 23-24th March 2026.

PAPERS PUBLISHED:

1. "Digital Financial Inclusion" - International Journal of Management and Social Science Research Review, Vol-9, Issue-12, December-2022 Page 58 – 67, Dec 22, ISSN -2349-6738.
2. "Spurt in Digital Financial Services - Covid – 19 did what demonetization couldn't" - International Journal of Business and Administration Research Review, Vol.9, Issue -4, Oct-Dec 2022, Page 94 – 101, Dec 22, ISSN -2348-0653.
3. "Financial Literacy for All - Components and Contributors" - International Journal of Creative Research Thoughts, Volume.10, Issue 10, pp. e394-e401, October 2022, ISSN:2320-2882.
4. "Bad Banks Are Good Banks" -International Journal of Research and Analytical Reviews, Volume.9, Issue 3, Page No pp.412-417, August 2022, E-ISSN 2348-1269, P- ISSN 2349-5138.
5. "An Overview of The Developments of The Insolvency and Bankruptcy Code, 2016" - Journal of Emerging Technologies and Innovative Research, Vol 8, Issue 12, Dec 2021, pp 486-493, ISSN: 2349-5162.
6. "Micro Finance Institutions with special reference to SHG-BLM" - Asia Pacific Journal of Research, Vol 1, Issue CXVIV, May 2021, pp 1-7, E-ISSN: 2347-4793.
7. "A Review of the Companies Amendment Act, 2020" - Scholarly Research Journal for Interdisciplinary Studies, Vol 8, Issue 62, Nov-Dec 2020, pp 14702-14712, E-ISSN:2278-8808.
8. "Merchant Banking in Indian Economy" - Journal of Emerging Technologies and Innovative Research, Vol 7, Issue 9, Sept 2020, pp 1193 – 1197, ISSN: 2349-5162.
9. "Managing Customers Relationships in Banking Sector" - International Journal of Management and Social Science Research Review, Vol 6, Issue 10, Oct 2019, pp 19-25, E-ISSN - 2349-6746.
10. "An Era of Technology and Banking in India" - International Journal of Research and Analytical Reviews, Vol 6 Issue 1 January 2019, pp 66-72, E-ISSN: 2348-1269.
11. "A Conceptual Overview of Mutual Funds in India" - International Journal of Creative Research Thoughts, Vol 6 Issue 4 October 2018, pp 158-162, ISSN: 2320-2882.
12. "SEBI's role in Protecting Investors", International Journal of Management and Social Science Research Review, Vol 1 Issue 49 July 2018, pp 93 – 100, E-ISSN - 2349-6746.
13. "E-Kranti - A Reform", International Research Journal of Management Science and Technology, Vol 8 Issue 6 June 2017, pp 459 – 472, E-ISSN: 2250-1959.
14. "Digital India – The Transformation", International Research Journal of Commerce, Arts and Science, Vol 8 Issue 2, February 2017, pp 94-104, E-1SSN: 2319-9202.
15. "New Paradigms in Corporate Governance", International Journal of Creative Research Thoughts, Vol 4, Issue 2, April 2016, pp 65-72, ISSN: 2320-2882.

16. "An Understanding Towards the Insolvency and Bankruptcy Code (IBC), 2016", International Journal of Research and Analytical Reviews, Vol 3, Issue 4, December 2016, pp 57-65, E-ISSN: 2348-1269.
17. "Securitization-Transforming Illiquid Securities into Tradeable Securities", International Journal of Multidisciplinary Research Review, Vol 1, Issue 5 July 2015, pp 111-116, E-ISSN: 2395-1885.
18. "Insider Trading – A matter of Debate", Journal of Emerging Technologies and Innovative Research, Vol 2 Issue 7 July 2015, pp 649-655, ISSN: 2349-5162.
19. "The role of Credit Rating Agencies is Dubious", International Journal of Research and Analytical Reviews, Vol 1 Issue 4 Dec 2014, pp 90-98, E-ISSN: 2348-1269.
20. "Is Whistle Blowing morally justified?", International Journal of Management and Social Science Research Review, Vol 1, Issue 6, Dec 2014, pp 138-144, E-ISSN: 2349-6746.
21. "An overview of Human Resource Accounting in India", Scholarly Research Journal for Interdisciplinary Studies, Vol 1, Issue 05, Mar-Apr 2013, pp 1418-1428, E-ISSN:2278-8808.
22. "A Comparative study of the Companies Act 2013 and the Companies Act 1956", Scholarly Research Journal for Interdisciplinary Studies, Vol 2, Issue 09, Nov-Dec 2013, pp 1083-1093, E-ISSN:2278-8808.
23. "Impact of Banking Sector Reforms in India", Asia Pacific Journal of Research, Vol 1, Issue 9, Nov 2012, pp 1-7, E-ISSN: 2347-4793.
24. "Is Corporate Governance always the cause for Corporate Scams", Scholarly Research Journal for Interdisciplinary Studies, Vol 1, Issue 01, Jul-Aug 2012, pp 320-330, E-ISSN:2278-8808.
25. "Impact of Housing on Economy's Health", International Research Journal of Management Sociology & Humanities, Vol 1 Issue 3 November 2010, pp 113-120, E-ISSN: 2277-9809.
26. "Policy Initiatives by Govt on Housing Finance", International Research Journal of Commerce, Arts and Science, Vol 1 Issue 1 March 2010, pp 384-393, E-1SSN: 2319-9202.

Conferences Attended

1. Teachers Summit on NEP 2020: Role of a Teacher, Vidya Bharati Uchcha Shiksha Sansthan, 04 November, 2023.
2. 6th SAS International Conference and Awards 2023, Scholars Academic and Scientific Society, Guwahati. 5th March 2023.
3. National Seminar on "Vishwa Guru Bharat – Use of Indian Knowledge in Developing Intervention and Innovations for Contemporary World", organised by Aryabhatta College, University of Delhi, 13-14th Dec 2022.
4. International Conference on "Human Rights - National and International Issues and Challenges", Shaikshik Foundation in association with Deshbandhu College, 22nd - 23rd Feb 2020.
5. International Conference on "Bhartiya Women - Past, Present and Future", Shaikshik Foundation in association with Deshbandhu College, 23rd - 24th Feb 2019.
6. International Conference on "Vasudhaiva Kutumbakam - Whole World is One Family", Shaikshik Foundation in association with Aryabhatta College, 24th - 25th Feb 2018.
7. National Conference on "FDI In India: Response & Challenge" by Shaheed Bhagat Singh College on 5-6th Nov 2012.
8. Investor Awareness Programme on "Recent Developments in Capital Market" organized at Hindu College, 6th Nov 2012.
9. International Conference on "Human Rights in the 21st Century: Global Perspective, National Challenges" by SLC (Eve) on 14-15th Feb 2012.
10. Investor Awareness Programme on "Understanding the Capital Market" by ICSI at SLC (Eve) on 9th Feb 2012.
11. National Seminar on "Media and The New World Order" by SLC (Eve) on 4-5th Feb 2011.
12. Investor Awareness Programme on "Recent Trends in Capital Market" by ICSI on 29th March 2010.

13. National Seminar on "Global Economic Challenges: Implication for India" by SLC (Eve) on 4-5th Feb 2010.
14. Seminar on "Takeover Code & Competition Law & Policy" By ICSI On 30th March 2009.

Awards and Distinctions

- **Best Paper Award**, International Conference organized by Department of Commerce, Moti Lal Nehru Eve College on 4th April 2026.
- **PATENT** on "Machine Learning Based Customer Feedback Device" certified on 18th Feb 2026, Design number 453850-001
- **Best Women Faculty of The Year 2022**, awarded by the Scholars Academic and Scientific Society (SAS), Guwahati.
- **Rank 1**, Masters in Commerce, Hindu College, University of Delhi, 2002.

Association With Professional Bodies

- Indian Accounting Association, Life Time Member
- Indian Commerce Association, Life Time Member
- Scholars Academic and Scientific Society, Life Time Member

Refresher Course/ Orientation or Induction Programme/ Faculty Development Programme/ Workshops

1. FDP on "AI Tools and Techniques for Effective Research Writing" organized by Primax Foundation in association with St. Joseph's College of Arts & Science, Periyar University, Hosur, Tamil Nadu, 06th - 10th April 2026.
2. Rashtriya Karmayogi Large Scale Jan Seva Program, Cascading Training Program Under Mission Karmayogi, organized by Aryabhatta College under the aegis of IQAC on 30th March 2026.
3. Workshop on "Research Integrity" organized by Aryabhatta College under the aegis of IQAC on 22nd Jan 2026.
4. Faculty Empowerment Programme "NEP 2020 – Orientation & Sensitization", organized by Aryabhatta College under the aegis of IQAC on 28th July 2025.
5. Training Programme on "Introduction to Samarth E-Gov Suite, Organized by Aryabhatta College under the aegis of IQAC, on 25th July 2024.
6. Refresher Course on Business and Corporate Law, Navigating the Complexities of corporate and business law, organized by Malaviya Mission Teacher Training Center, SRCC, University of Delhi, 17-29th March 2025. (Two weeks)
7. FDP on "Significance of Vedic Gyan Parampara in Modern Era, organized by Department of Mathematics, Aryabhatta College in collaboration with Ramanujan College, 14-20th Nov 2024. (One week).
8. Seminar on "Leave Rules, LTC, etc. organized by Aryabhatta College under the aegis of IQAC on 20th March 2024.
9. NEP 2020 Orientation & Sensitization Programme, organised by UGC-MMTTC, National Institute of Educational Planning & Administration, New Delhi, 11-20 March 2024. (10 Days)
10. Online seminar on "Implementation of NEP 2020: Challenges & Possibilities" organized by Aryabhatta College under the aegis of IQAC on 14th Feb 2024.
11. Faculty Induction / Orientation Programme, TLC Ramanujan College, University of Delhi, under the aegis of Ministry of HRD, 22 Jan - 20 Feb 2024. (One Month)

12. Pedagogical Imperatives for Creating Quality Learning Environment for All, Faculty Induction Programme, Department of Education, University of Delhi, 01 to 08 Dec 2023. (One Week)
13. Teachers Summit on NEP 2020: Role of a Teacher, organised by Vidya Bharati Uchcha Shiksha Sansthan, on 4th Nov 2023.
14. POSH Workshop for teachers, Organized by ICC & Gender Sensitization Committee, Aryabhatta College on 11th Oct 2023.
15. Research Methodology, TLC Ramanujan College, University of Delhi, under the aegis of Ministry of HRD, 20th Sept – 5th Oct 2021. (Two Weeks)
16. New Paradigms in Commerce and Management, TLC Ramanujan College, University of Delhi, under the aegis of Ministry of HRD, 15th – 28th Sept 2021. (Two Weeks)
17. Data Analysis Using SPSS, TLC Ramanujan College, University of Delhi, under the aegis of Ministry of HRD, 06th – 12th Sept 2021. (One Week)
18. Orientation Programme For "Faculty in Universities/ Colleges/Institutes of Higher Education", TLC Ramanujan College, University of Delhi, under the aegis of Ministry of HRD 04th June- 01st July 2020. (Four Weeks)
19. Refresher Course in Commerce, Swayam ARPIT, for CAS Promotion 1st Sept 2019 – 15th Jan 2020. (18 Weeks)
20. Contemporary Research Methodology, 15-16th April 2017 at Aryabhatta College.
21. E-Filing of Income Tax Return, 6th Aug 2016 at SGTB Khalsa College.

iGOT Karmayogi Bharat Courses

1. Artificial Intelligence in Finance, XLRI- Xavier School of Management, 03 April 2026.
2. Core Areas of Artificial Intelligence, Indian Institute of Technology (IIT) Madras, 03 April 2026.
3. Introduction to Artificial Intelligence, Indian Institute of Technology (IIT) Madras, 03 April 2026.
4. Introduction to Emerging Technologies, Capacity Building Commission, 03 April 2026.
5. Orientation Module on Mission LiFE, Ministry of Environment, Forest and Climate Change, 03 April 2026.
6. Prevention of Sexual Harassment of Women at Workplace, Institute of Secretariat Training and Management, 03 April 2026.
7. Staying Safe in Cyberspace, Central Reserve Police Force (CRPF), 03 April 2026.
8. Code of Conduct for Government Employees, Institute of Secretariat Training and Management, 02 April 2026.
9. Rajadharma: The Inner Compass for Modern Governance, Capacity Building Commission, 2 April 2026.
10. Yoga Break at Workplace, Morarji Desai National Institute of Yoga (MDNIY), 02 April 2026.

Academic Project

Title - FinTech & Financial Inclusion: A Study of Rural & Urban India
Project Scholars - Asad Ahmed and Krish Soni, BCH 4th Year
Session: 2025-26