

Curriculum Vitae

Name: Joyita Banerji

Designation: Assistant Professor

Affiliation: Department of Accounting and Finance, St. Xavier's College (Autonomous),
Kolkata

Academic Qualification:

Course	Board	Institution	%age of marks	Year of passing
Ph.D	-	Aliah University	-	2023
M.Com	Calcutta University	St. Xavier's College, Kolkata	69%	2014
B.Com	Calcutta University	South City College (Day)	67%	2012
Senior Secondary School Examination	CBSE	Hariyana Vidya Mandir	83%	2009
Secondary School Examination	CBSE-	Hariyana Vidya Mandir	85%	2007
NET(JRF)	-	UGC		2014
CA Inter (IPCC)	ICAI	ICAI	-	2011
Universal Certification of Forensic Accounting and Fraud Auditing	-	International Forensic Sciences, Pune	-	2017(July)

Thesis titled “**Developing an Investment Decision Making Model with respect to Individual Investors’ Behavioral Biases and Personality Traits**” submitted under

guidance of Dr. Kaushik Kundu, Professor, Department of Management and Business Administration at Aliah University, New Town. Doctor of Philosophy in Management awarded on 29.08.2023.

Subjects Taught: Strategic Financial Management, Insurance, Indian Financial System and Financial Markets, Banking, Investment Analysis and Portfolio Management, Strategic Cost Management, Financial Accounting.

Areas of Interest: Behavioral Finance, Behavioral Economics, Public Policy, Investment Choices.

Seminars and Conferences attended:

- Attended Faculty Development Program held 17-19th October,2014 on Research Design.
- Participated in the online workshop on “The Art of Thesis Writing and Academic Publishing” held from 14-16th August 2020 organized by Koach Scholar and BML Munjal University.
- Attended Faculty Development Program held 15 -21st December,2022 on Recent Trends in Accounting and Finance.

Papers/Publications:

- **Appointed as reviewer to the Journal of Economic and Administrative Sciences (Emerald Publishing Group) in June, 2020.**
- Presented a paper titled “**Financial Inclusion: A Qualitative Critique of the recent Financial Reforms**” in the UGC Sponsored One day National Conference on “Redefining Business Vision: Issues and Challenges” **The Paper was published in Conference Proceedings in 2017 (ISBN- 978-81-8484-651-5)**
- “**Creation of an Organizational Base for Constructivist Succession Planning in Indian Public Banks- A Qualified Critique**”. International Journal of Human Resource Management and Organisational Behavior, Vol 1, Issue 1, August-Jan 2015, ISSN- 2454-5015.
- Published a paper titled “**The LIBOR Scam**” in the Youthink Journal, Vol.XI. ISSN 2347-6222.

Paper titled “**Aviation Sector in India: A Cross Boundary Comparison, Priority on Air India**” published in the International Journal of Engineering Research and Application, ISSN- 2248-9622, Vol.6, Issue 8, (Part 5), August 2016, pp 18-25.

- Presented a paper titled “**Portfolio Choices of Investors: A Qualitative Critique of Prevalent Behavioural Biases among Investors**” at International Conference on Management and Business Practices, organised by the Department of Management and Business Administration held on 4 & 5th January, 2018 at Aliah University, Kolkata.
- Published a paper titled “Prevalent Behavioral Biases and their Prospective Relationship with the Big Five Personality Traits” - Frontiers in Management Research, Allied Publishers, New Delhi (S).
- Presented a paper titled “**Unrealistic probabilities: A speculation about the influence of Gambler’s Fallacy and the ‘Hot Hand’ on Investment Decisions**” at International Conference on Management and Business Practices, organised by the Department of Management and Business Administration held on 15th and 16th of January, 2019.
- Presented a paper titled “**Crowdfunding: An opportunity to edge out gender disparity in India**” in the National Conference on the theme “Women’s Issues and Everyday Life: Power, Resistance and Representation”.
- Published a paper titled “**An Empirical Investigation into the influence of Behavioural Biases on Investment Behaviour**” in SCMS Journal of Indian Management Vol. 17 January – March 2020, UGC Care A list.
- Presented a paper titled “**Flying High: Valuation and IPO Analysis of Unicorns**” in the International Webinar on The Neo-Normal Era: A Multifaceted Challenge of Modern Society dated 17th August 2020 organized by Hiralal Mazumdar Memorial College for Women.
- Published a book chapter titled “**Diplomatic Gaffes made by China in The Recent Past: An Overview**” in Business Management Practices – Emerging Trends, ISBN 978-93-88805-95-7.
- Paper titled “An Empirical Investigation into the Impact of Behavioral Biases on an Individual’s Financial Decisions” published in **Era of New Normal: Undefined Paradigm, ISBN 978-93-88069-71-7.**

- Paper titled **“The Bitcoin Bubble: Insights of Herd Behaviour”** published in Journal of Money, Banking and Finance, ISSN 2320-9747 in Volume 7 (2), 2021.
- Paper titled **“The Impact of Behavioral Biases on Individuals’ Financial Choices under Uncertainty: An Empirical Approach”** published in Business Perspectives and Research (Indexed in Scopus), May 2022
- Paper titled **“Relating Behavioral Biases to Personality: An empirical investigation on prospective Investors”**, published in Indian Journal of Economics and Business (Indexed in Scopus), December 2021.
- Presented paper titled **‘Nudging Individuals towards better Public Policies through Libertarian Paternalism’**, at the 5th International Conference on Management Business Practices, held from 10-11th January, 2023 at Aliah University.
- Paper titled **“Prioritizing Green Finance in India: A critique on Multi-Lateral Development Banks as a bulwark for Climate Financing”** published in The Chartered Accountant (UGC CARE Listed), January 2024.
- Presented paper titled **“Decade of Healthy Ageing: A review of the Un-healthy patterns prevalent in India”** at the 6th International Conference on Management Business Practices, held from 21st-22nd February, 2024.
- Presented a paper titled **“Astronomical Health Spending among Elderly in Metropolitan Cities of India”** at the One Day National Seminar on ‘Enhancing Quality of Life and Addressing Vulnerability Issues Among India’s Elderly Population’ held on 14th December, 2024 at St. Xavier’s College (Autonomous), Kolkata.
- Presented a paper titled **“Household Asset Ownership and Health-Related Quality of Life: An Empirical Study on Elderly Women of Metropolitan Cities in India”** at the Two-Day National Conference on ‘Reframing the Ageing Agenda’ organized by St. Xavier’s College (Autonomous), Kolkata in collaboration with the National Institute of Social Defence (NISD), New Delhi held on 16-17th March, 2026.

Project:

- Serving as a Project Director in a ICSSR Funded Project under Special Call for Collaborative Project under Vision Viksit Bharat@2047 titled 'Vulnerability and Social Security of the Elderly: A Study With Reference to West Bengal' since September, 2024.

Academic Activities organized:

- Co-convener of a One Day National Seminar 'Enhancing Quality of Life and Addressing Vulnerability Issues Among India's Elderly Population' held on 14.12.2024 at St. Xavier's College (Autonomous), Kolkata.
- Programme Co-ordinator of a 7-day Faculty Development Programme held on Accounting and Finance from 15th – 21st December, 2022.