

## **Curriculum Vitae**

**Name:** Joyita Banerji

**Designation:** Assistant Professor (UGC Substantive Post)

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

**Birthdate:** 22/01/1992

**Email id:** [joyitabanerji@gmail.com](mailto:joyitabanerji@gmail.com), [joyitabanerji@sxccal.edu](mailto:joyitabanerji@sxccal.edu)

**Contact:** 9339419808

Prof. Banerji is a student of Finance and its anomalies. She specialises in the field of Behavioral Finance and decision-making. Her areas of research interest lie in how human beings make choices and whether these choices can be improved for the better with real-life benefits. She is passionate about promoting creative thinking among students and encouraging them to form their own opinions about current events in the world and how they affect the collective population. She has pursued her graduate and undergraduate studies in finance, and her doctorate in Behavioral Economics and Personality Psychology.

**Academic Qualification:**

Course	Board	Institution	Marks	Year of passing
M.Com	Calcutta University	St. Xavier's College, Kolkata	69.75%	2014
B.Com	Calcutta University	South City College(Day)	64%	2012
Senior Secondary School Examination	CBSE	Hariyana Vidya Mandir	84%	2009
Secondary School Examination	CBSE	Hariyana Vidya Mandir	82%	2007
NET(JRF)	-	UGC	-	2014
CA Inter (IPCC)	ICAI	ICAI	-	2011
<b>Universal Certification of Forensic Accounting and Fraud Auditing</b>	-	<b>International Forensic Sciences, Pune</b>		<b>2017(July)</b>

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.

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

**Additional Interest Areas of Subject Teaching: Corporate Finance, Investment Analysis and Portfolio Management, Strategic Cost Management, Management Accounting.**

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

**Teaching Experience:**

- **Full time Assistant Professor (College created post), 8.7.2014 – 12.2.21 at St. Xavier’s College (Autonomous), Kolkata.**
- **Full time Assistant Professor (Substantive post), 13.2.21 till present (continuing) at St. Xavier’s College (Autonomous), Kolkata.**
- **Guest Faculty in Centre of Excellence in Financial Markets at the University of Calcutta – Calcutta Stock Exchange Post Graduate Diploma in Investment Portfolio Management Service (PGDPMS) Programme.**
- **Guest Faculty in Department of Chemical Engineering, Rashbehari Shiksha Prangan (Rajabazar Science College)**
- **Guest Faculty in Shri Shikshayatan College, M.Com Department**

**Seminars and Conferences attended:**

- **Attended Faculty Development Program held 17-19<sup>th</sup> October,2014 on Research Design.**
- **Participated in the online workshop on “The Art of Thesis Writing and Academic Publishing” held from 14-16<sup>th</sup> August 2020 organized by Koach Scholar and BML Munjal University.**
- **Attended Faculty Development Program held 15 -21<sup>st</sup>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 & 5<sup>th</sup> January, 2018 at Aliah University, Kolkata.
- 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 15<sup>th</sup> and 16<sup>th</sup> 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 17<sup>th</sup> 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”** to be published in Journal of Money, Banking and Finance, ISSN 2320-9747 in Upcoming 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 5<sup>th</sup> International Conference on Management Business Practices, held from 10-11<sup>th</sup> January, 2023 at Aliah University.