

DR. SHRUTI AGRAWAL

Assistant Professor,

Department of Commerce

D.A.V. Post Graduate College, Varanasi

(Admitted to the Privileges of Banaras Hindu University)

Educational Qualifications

- **B.Com:** Sunbeam College for Women, Bhagwanpur, Varanasi
 - **M.Com:** Faculty of Commerce, Banaras Hindu University (BHU)
 - **Ph.D.:** Faculty of Commerce, Banaras Hindu University (BHU)
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Academic Appointments / Teaching Experience

- **Laboratory Assistant (Psychology):** DAV P.G. College, Varanasi (12 Dec 2017 – 30 Jun 2022)
 - **Lecturer (Commerce):** Sunbeam College for Women, Bhagwanpur, Varanasi (2010–2013)
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Research Interests

- Microfinance
 - Digital Marketing
 - Finance
 - Accounting
 - Technology
 - Human Resource Management
 - Metaverse
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Teaching Interests / Courses Taught

- Financial Accounting
 - Management Accounting
 - Accounting for Planning and Control
 - Sales Management and Advertising
 - Consumer Behaviour
 - Basic Accounting
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Administrative Responsibilities

- Departmental Secretary – **2 Years 5 Months**
 - Member, Placement & Career Guidance Committee – **3 Years 5 Months**
 - Member, Cultural Committee – **3 Years 5 Months**
 - Member, Extension and Creative Committee – **2 Years 5 Months**
 - Member, NEP Implementation Committee (FOC) – **1 Year 4 Months**
 - Member, Admission and Verification Committee – **3 Years 4 Months**
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Research Publications

Journal Articles (National)

1. Bandhal, S., **Agrawal, S.**, & Kapoor, S. *Corporate Social Responsibility Initiatives of Maharatna Companies for Responsible Tourism in Varanasi: Advancing India's Vision for Sustainable Development and Viksit Bharat 2047*. **The Indian Economic Journal**, Vol. 1 (Special Issue), Feb 2025, pp. 224–234. ISSN: 0019-4662.
2. **Agrawal, S.** *Empowering Women Through Microfinance: A Study on the Impact of Decision Making Autonomy*. **Naman – A Bi-annual Journal**, Vol. 16, No. 31, July 2024, pp. 258–272. ISSN: 2229-5585.
3. **Agrawal, S.** *Empowering Through Innovation: The Pivotal Role of Startups in Women Entrepreneurship*. **Journal of Economics and Commerce**, Vol. 15, No. 1, Jan–June 2024, pp. 61–67. ISSN: 0976-9528.
4. **Agrawal, S.** & Kapoor, S. *The Power of Education: Assessing the Role of Beti Bachao Beti Padhao on Female Education and Health Outcomes*. **Prabha – A Peer Reviewed**

Multidisciplinary Research Journal, Vol. 7–8, 2023–24, pp. 200–206. ISSN: 2394-5974.

5. **Agrawal, S. & Sah, S.** *Cryptocurrency: The Study of Challenges and Its Potential Impact on Global Economy*. **Vidhyabharti International Interdisciplinary Research Journal**, Vol. 15(1), Sept 2022, pp. 14–19. ISSN: 2319-4979.
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Book Chapters

1. *Viksit Bharat@2047: Transformation of Society*. In **Viksit Bharat@2047 – The Redefined Agenda** (July 2025). Centre for Research and Publications, Dr. D.Y. Patil B-School, Pune, pp. 185–193. ISBN: 978-93-48413.
 2. *A Study of Entrepreneurial Opportunities in Metaverse: Navigating the Virtual Frontier*. In **Big Data in Finance: Transforming the Financial Landscape** (April 2025). Springer Nature Switzerland AG, pp. 659–669. ISBN: 978-3-031-75094-6. DOI: <https://doi.org/10.1007/978-3-031-75095-3>.
 3. *Empowering Rural Women through Rural Marketing Education*. In **ICSSR Sponsored National Conference on Rural Women Empowerment Through Entrepreneurial Marketing** (Feb 2025). Vaagdevi Publishers, Hyderabad, pp. 231–240. ISBN: 978-81-982191-0-7.
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Conferences and Seminars (Selected)

- Presented paper on *Women Entrepreneurs in India: Issues and Challenges*, ICSSR Sponsored National Seminar, Guru Ghasidas Vishwavidyalaya, Bilaspur, 5–6 Aug 2025.
- Presented paper on *Fintech in India: Opportunities and Challenges*, GCISMM-25 International Conference, Spain, 10–11 June 2025.
- Presented paper on *CSR Initiatives of Maharatna Companies*, ICSSR Sponsored National Seminar, University of Lucknow, 14–15 Feb 2025.
- Presented paper on *AI-Powered Digital Marketing*, International Conference, Dubai, 19–20 Feb 2025.
- Presented paper on *Entrepreneurial Opportunities in Metaverse*, International Conference, Jordan, 7–8 Aug 2024.

- Participated and presented papers in multiple ICSSR Sponsored National Conferences, National Seminars and International Conferences (2022–2025).
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Awards & Honours

- **UGC NET Qualified** (National), Banaras Hindu University, 2014.
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Orientation / Refresher / FDP

- Faculty Induction / Orientation Programme, Ramanujan College (Online), Dec 2023.
 - Refresher Course in Commerce, Economics and Management, Ishwar Saran P.G. College, Prayagraj (Online), July 2025.
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Professional Memberships

- Indian Accounting Association – Member (7 Years)
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Editorial Experience

- Co-Editor, **Prabha – A Peer Reviewed Refereed Multidisciplinary Research Journal** (9 Months)
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Declaration

I hereby declare that the above information is true and correct to the best of my knowledge.

Place: _____

Date: _____

Signature: _____