

Author: Dr. Anju Arora

Designation : Associate Professor, Department of Commerce,

Keshav Mahavidyalaya, University of Delhi.

H: 4-5 Zone, Pitam Pura, Delhi-110035, India.

Publications

A) Book

“Financial Management by commercial banks”, South Asia Publications, 1994, India.

B) Articles in Refereed Journals

1 Arora. A., (2010) “Credit risk management practices: Indian banking experience”, Journal of Social and Management Sciences, Prajnann, Volume XXXIX, Oct-Dec 2010 issue, pp 177-198, National Institute of Bank Management, Pune. India. ISSN 0970-8448

2. Kumar, M. and Arora. A and Lahielle.,(2011), “Construct of credit risk management index for commercial banks”, “Bank and Bank systems”. Vol. 6. January,2011, pp 16-25, International research journal, Business Perspectives, Ukraine. ISSN 1816-7403

3 Arora. A., 2011 “Benchmarking Credit Risk Management Operations and Systems At Transaction Level: An Illustration Of Indian Commercial Banks. ”, Journal of Social and Management Sciences, Prajnann, Volume XL July-Sept 2011 issue, pp 99-122, National Institute of Bank Management, Pune. India. ISSN 0970-8448

4. Arora. A. (2012) “The Impact Of Size On Credit Risk Management Strategies In Commercial Banks: Empirical Evidence From India.” The IUP Journal of Financial Risk Management, Vol. IX, No. 3, pp. 24-44, September 2012, ICFAI university press, Andhra Pradesh, India. ISSN 0972-916X

5. Arora. A. and Kumar. R. (2012), “Relationship between bank characteristics and the credit risk management framework: Evidence from Indian Banks” MAIMS Journal of Management Vol.7. Number 2,

October 2012, page 34-42, published by Maharaja Agrasain Institute of Management Studies, Delhi. ISSN 22490116

6. Arora. A.(2012). “Strengthening credit risk management framework in Indian commercial banks: Credit risk managers’ perspectives” *Journal of Public Financial Management*, Vol. IV, No.2, July-Dec 2012, page 27-38, published by National Institute of Financial Management, An autonomous institute of Ministry of Finance, Government of India, Haryana, India

7. Arora. A.(2012). Case study, “Designing and implementing Credit risk management operations and systems at the portfolio level: An illustration of Indian banking sector” published as a chapter in book titled, “Capacity building for organizational transformation : Management cases from multiple disciplines” pp15-26, editors; G.D. Sardana & Tojo Thatchenkery, © Birla Institute Of Management Technology’ Greater Noida, Uttar Pradesh, India, 2013, Bloomsbury Publishing India Pvt Ltd, New Delhi.

8. Arora. A. (2013) “Credit risk management operations and systems: Does ownership matter?”, *Journal of Management Sciences*, Vol.4, No.1, January- June 2013. Pp 77-87, published by Indian Institute of Management, Shillong.IIMS, ISSN 0976-030X

9. Arora. A. (2013) “The Ownership effects On Credit Risk Management Strategic decisions: Evidence From Indian Banking sector.” *The IUP Journal of Financial Risk Management.*, ICFAI, Andhra Pradesh, India. . ISSN 0972-916X

Can be also accessed in SSRN e- library Ownership Effects on Credit Risk Management Strategic Decisions: Evidence from Indian Banking Sector (Abstract ID 2390541):

10. Arora. A. (2013) “Credit risk management process and credit risk management framework in a commercial bank: An integrated view” in July 2013 Volume 4, Issue 7 (JULY, 2013) ISSN 2229-4104 issue of APJRBM .page1-16. Sri Krishna international Research and Educational Consortium, Yamunanagar, India. An International e-Journal Indexed and Listed at : Ulrich's Periodicals Directory, ProQuest, U.S.A. (Dec. 2010), Cabell's Directory of Publishing Opportunities, U.S.A, EBSCO Publishing,U.S.A

11. Anju Arora & Muneesh Kumar, (2014) “Credit Risk Management Index Score for Indian Banking Sector: An In-Depth Analysis”, *IUP Journal of Bank Management*, February 2014, Vol XIII. No.1. pp19-28, ICFAI University Press, Hyderabad, India. ISSN No. 0972-6918.

12. Anju Arora & Muneesh Kumar, (2014) “Evaluating Credit Risk Management framework of Public Sector Banks and Private Sector Banks in India: A comparative study” *IUP journal of Bank Management*, August 2014.Vol. XIII No.3. pp 57-66, ICFAI University Press, Hyderabad, India. ISSN No. 0972-6918.

13. Anju Arora & Muneesh Kumar, (2014), “Evolution of Credit Risk Management Capability Maturity: Lessons from Indian banking sector” *Asia-Pacific Journal of Management Research and Innovation* , December 2014, volume 10, number 4, page347-354, SAGE Publications, New Delhi.ISSN:2319-510X

14. Arora. A. (2014) "Impact Of Branch Network On Credit Risk Management Practices In Indian Banking Sector." The IUP Journal of Financial Risk Management, Vol. XI, No. 4, December 2014, pp31-44, ICFAI, University Press, Hyderabad, India. ISSN 0972-916X

15. Arora. A. and Kumar. M (2015), "An Insight Into Credit Risk Managers' Opinions : A Comparative Study Of Satisfaction Among Public Sector Banks And Private Sector Banks In India". **published as a chapter in book titled**; Emerging trends in Business And Management: Shaping The Future, pp12-17, editors: Nisha Rana, Yogieta S. Mehra, Monika Bansal, Deepa Kamra and Rakesh Kumar, Anamika Publishers & Distributors (P) Ltd, New Delhi. ISBN 978-81-7975-663-8

16. Arora. A. & Kumar, M. (2015), "Credit risk management capability maturity model for commercial banks". Journal of Social and Management Sciences, Prajann, Vol. XLIII No.4, JANUARY-March 2015,,page 379-394, National Institute of Bank Management, (NIBM), Pune, India. ISSN 0970-8448.

17. Arora. A. (2015), "Sustaining Satisfaction for Credit Risk Governance: Empirical Evidence from Indian Commercial Banks "Journal of International Education and Leadership Volume 5 Issue 1 Spring 2015 <http://www.jielusa.org/> ISSN: 2161-7252

18. Arora. A. (2016), "Targeting Financial Literacy in India", BULMIM Journal of Management and Research, Volume1,No.2, July-Dec 2016. Page 85-89

19. Arora. A. (2018), "Process of managing credit risk at transaction level: Illustration of Indian commercial banks", Asian Journal of Management Applications and Research,

Vol. 08 No. 1, January 2018, pp 458-470

ISSN 2230 – 8660 (print)

ISSN 2230 – 8679 (online)

20. Arora. A. and Kamboj. R. (2019), "Measuring integration of capital market indices across world", Published in OORJA, A bi-annual Refereed International journal, ISBN 0974-7869, Volume 17/No.1, January-June 2019. Page 50-60

21. Arora. A. and Kamboj. R. (2019), "Inter linkages between US Stock indices and Indian capital market", Published in book: Recent advances and challenges in finance and marketing for new India @2022., pinnacle learning, 2019, ISBN 978- 93-83848-58-4, page 15-25.

C) Paper Presentation in conferences

- 1 Presented paper “Benchmarking credit risk management capability of commercial banks: Design of a maturity model” at International conference on banking and finance, 28-30 November, 2011 at Venice, Italy, organized by World academy of science, engineering and technology. Availed UGC Travel grant for this conference.
- 2 Presented paper “Impact of size on Credit Risk Management strategies in commercial banks; Empirical evidence from India” at International Conference on Business and Finance [ICBF 2012] Organized by IBS, India at Hyderabad, India (January 06 – 07, 2012).
3. Presented paper, “Designing and implementing Credit risk management operations and systems at the portfolio level: An illustration of Indian banking sector” at International Conference on Management Cases, organized by Birla Institute Of Management Technology’ Greater Noida, Uttar Pradesh, India, in 27-28 November 2012
4. Presented paper, “ Evaluating Credit Risk Management framework of Commercial Banks: A comparative study of Public Sector Banks and Private Sector Banks in India” in International conference on banking and finance , organized by International Management Institute, on 13-15 December 2012 New Delhi , India.
5. Presented paper, “ Credit Risk Management Capability Maturity Of Indian Banking Sector: The Journey Until Now And The Road Ahead” at Indian Accounting and Finance Conference, organized by Indian Institute of Management, Lucknow, Uttar Pradesh, India in September 2013.
6. Presented paper “An Insight Into Credit Risk Managers’ Opinions : A Comparative Study Of Satisfaction Among Public Sector Banks And Private Sector Banks In India” in International Conference On Business And Management: Shaping The Future, organized by Deen Dayal Upadhyay college, University of Delhi on 6-7 february,2015,
7. Presented paper “Sustaining Satisfaction For Credit Risk Governance: Empirical Evidence From Indian Commercial Banks” in International conference of inter-disciplinary studies at San Antonio, Texas, USA, from 16-19 April , 2015, organized by University of Incarnate word, Texas, USA.
8. Presented paper “Financial literacy amongst youth: Present scenario in India” in National conference on “Youth in contemporary society: Issues and challenges”, organized by INPSYCH, the psychology society of Keshav Mahavidyalaya, University of Delhi, 28-29 March 2016
9. Presented paper, “Assessing Sustainability Of Credit Risk Policy And Strategy In Indian Commercial Banks” in conference organized by Delhi School of Business, VIPS campus, IP University in October 2016.

10. Presented paper, "Process of managing credit risk at transaction level: Illustration of Indian commercial banks" in Second International Finance conference organized by Centre for Management Studies, Jamia Milia University, Delhi on 11th October 2017

11. Presented paper "The Credit Risk Governance Framework In Emerging Economies: Empirical Evidence From Indian Commercial Banks" in 9th International conference on governance, fraud and social responsibility organized by National Law University, New Delhi, India on October 24, 2018

12. Presented paper "Banking On Credit Risk Policy And Strategy : A Sample Survey Evidence From Indian Commercial Banks" in 9th International conference on governance, fraud and social responsibility organized by National Law University, New Delhi, India on October 24, 2018

13. Presented paper, "Foreign Students Enrolment In Higher Education: Changing Paradigms In India" at conference, Changing paradigms in interdisciplinary research in higher education across the globe and its relevance in teacher education, organized by GGSIPU, University School of Education, on 22-24 January 2019, Dwarka, Delhi.

14. Presented paper, "Measuring Integration Of Capital Market Indices Across World" at conference, International Conference on Management & IT, (ICMIT 2019) | 11-12 April, 2019, Jaipur, organized by International School of Informatics & Management (IIIM), Jaipur.

15. Presented paper, "Inter linkages between US Stock indices and Indian capital market", at International conference; Recent advances and challenges in finance and marketing for new India @2022at Mata Sundari college, University of Delhi, 6-7th September 2019, Delhi.

Received Travel Grant From University Grants Commission (UGC) for paper presentation in International conference:

1. Availed Travel Grant to college teachers from University Grants Commission, New Delhi for paper presentation in International conference on banking and finance, 2011 at Italy. UGC Ref No. F.6-815/2011. Title of paper: "Benchmarking credit risk management capability of commercial banks: Design of a maturity model"
2. Availed Travel Grant to college teachers from University Grants Commission, New Delhi for paper presentation in International Conference of Interdisciplinary Studies. At San Antonio, Texas, USA, from 16-19 April, 2015, Title of paper:

"Sustaining Satisfaction For Credit Risk Governance: Empirical Evidence From Indian Commercial Banks"