

Personal Profile

Name	Dr. Rajashree Upadhyay	
Address with Email	Department of Commerce, Bidhan Chandra College Asansol – 713304 Email: rajashree@bccollegeasansol.ac.in	
Highest Qualification	Ph.D. , M.Com , UGC-NET	
Teaching Experience	From 22/04/2019 to till date	
Topics Taught	Financial Accounting , Cost Accounting, Corporate Accounting, Accounting Theory, Direct Tax, Indirect Tax, Public Finance, Management Accounting, Business Regulatory Framework, Principles of Management, Tax Planning and Management, Security Analysis and Portfolio Management, Indian Economy, Company Law	
Research Experience	More than 7 Years	
Research Area	Banking and Financial Institution, Corporate Restructuring	
Awards and Recognition (if any)	NIL	
Membership (if any)	NIL	
Other Activity (if any)	NIL	
List of Publications	1. “GST 2.0 and Consumer Welfare: Assessing the Affordability Dividend” published in International Journal for Research in Applied Science & Engineering Technology (IJRASET), Volume 13, No. IX, September 2025, Page 624-630 (ISSN- 2321-9653) 2. “Green Banking in India: A Step Towards Sustainable Development” published in International Journal of Multidisciplinary Research in Arts, Science and Technology, Volume 3, No. 8, August 2025, Page 202-213 (ISSN- 2584-0231) 3. “Performance of MUDRA Loan Before and After COVID-19: A Study with Special Reference to West Bengal” published in International Journal of Innovative Science and Research Technology, Volume 10, No. 8, August 2025, Page 1244-1252 (ISSN- 2456-2165) 4. “Retail Banking in India: Diversified Pathways to Financial Inclusion” published in EPRA International Journal of Economics, Business and Management Studies (EBMS), Volume 12, No. 8, August 2025, Page 92-102 (ISSN- 2347-4378)	

5. "NPAs and Profitability in Indian Private Sector Banks: Evidence from a Panel Study" published in International Journal of Innovative Science and Research Technology, Volume 10, No. 7, July 2025, Page 2813-2819 (ISSN- 2456-2165)
6. "Impact of Non-Performing Assets on Public Banks' Profitability- An Empirical Analysis" published in International Journal of Research in Economics and Social Sciences(IJRESS), Volume 15, No. 2, February 2025, Page 28-39 (ISSN- 2249-7382)
7. " A Theoretical Overview on Goods and Service Tax Network (GSTN)" published in International Journal of Economics, Commerce and Research, Volume 11, No. 1, June 2021, Page 23-28 (ISSN- 2250-0006)
8. "Impact of Merger Deal on Shareholders" Value Creation: An Instance of State Bank of India Group" published in International Journal of Innovative Science and Research Technology, Volume 6, No. 1, January 2021, Page 1365-1370 (ISSN- 2456-2165)
9. "Recent Tie Up of SBI with its Associates: A Probe of Pre and Post-Merger attainment through the lens of Camels Framework" published in EPRA International Journal of Multidisciplinary Research, Volume 6, No. 10, October 2020, Page 198-210 (ISSN- 2455-3662)
10. "Stock Market Reactions to Mergers Announcement: An Empirical Study on Recent 2020's Indian Mega Bank Merger" published in EPRA International Journal of Research and Development, Volume 5, No. 8, August 2020, Page 93-106 (ISSN- 2455-7838)
11. " Sustainable Development as a Major Part of Corporate Social Responsibility" published in Proceeding of the 1st International E-Conference on Revisiting strategies for Sustainable Development, e-ConSus 2020, June 2020, Page 221-226 (ISBN- 2456-2165)

Paper Presentation in
Seminar/ Conference

1. Presented Paper titled: "Impact of Non-Performing Assets on Indian Private Sector Banks' Profitability - An Empirical Analysis" in International Conference on Viksit Bharat @2047: Trends in Business and Economy" organized by Department of Commerce, Vidyasagar University, West Bengal (March 5, 2025)
2. Presented Paper titled: "Impact of Non-performing Assets on Public Banks' Profitability- An Empirical Analysis" in One Day State Level Conference on Emerging issues in Accounting , Finance and Taxation organized by the Department of Commerce and IQAC, Bidhan Chandra College, Asansol, West Bengal, India [December 17, 2024]

3. Presented Paper titled: “Assessment of Pre-and Post-Merger Financial Performance Using CAMEL Model: An Empirical Study on Recent 2020’s Indian Mega Bank Merger” in One Day International Seminar on Contemporary issues in Accounting, Finance, Marketing and Taxation organized by the Department of Commerce, West Bengal State University in collaboration with IQAC, WBSU and Indian Accounting Association, South Bengal Branch with the Institute of Company Secretaries of India [March 15, 2024]
4. Presented Paper titled: “Consequential Impact of the Latest 2020’s Mega Merger on the Wealth of Shareholders Value of Bidder Banks” in Two Day International Conference on Digital Transformation and Sustainable Development: Achievements, Opportunities and Challenges for Emerging Economies organized by Internal Quality Assurance Cell, Kazi Nazrul University, Asansol, West Bengal, India [January 30-31, 2024]
5. Presented Paper titled: “Merger Deals in the Indian Banking Sector from the Viewpoint of Shareholders Value of Target Bank - An Overview of Recent Bank Consolidation Events” in Two Day International e-Conference on Advances in Business and Management in the VUCA World organized by the Department of Business Administration & KNU Center for Entrepreneurship and Skill Development, Kazi Nazrul University, Asansol, West Bengal, India [November 8-9, 2022]
6. Presented Paper titled: “Sustainable Development as a Major Part of Corporate Social Responsibility” in Two Day International e-Conference on Revisiting strategies for Sustainable Development, e-ConSus 2020, organized by the Website Monitoring Committee under the aegis of IQAC, Banwarilal Bhalotia College, Asansol, West Bengal, India [June 13-14, 2022]