


Standard template for Faculty Profile for University Website						
Title	Dr.	First Name	Divya	Last Name	Verma	Photograph
Designation	Professor					 Photograph
School /Dept. Name	University School of Management Studies					
Address:	D-105, USMS, GGSIPU, Sector-16C, Dwarka					
Phone No.	Office					
	Residence	(optional)				
	Mobile	(optional)				
Email	1. divya@ipu.ac.in		2. divya.ipu@gmail.com			
Web Page (if any)						
Subjects Taught	Behavioural Finance, FinTech, Commercial Banking, Financial Markets and Institutions, Financial Derivatives, Personal Finance, Business Research, Financial Management					
Areas of Interest/Specialization	Accounting, Finance, IT and Management					
Experience (in years)	Total	18 years				
	Industry	-				
	Teaching	18 years				
	Research	18 years				
Educational Qualifications	UG	B.Com				
	PG	MBA (gold medalist)				
	Doctorate	Ph.D				
	Any other	DOEACC A Level				
Research Publications in Journals (last 5 years)	<ul style="list-style-type: none"> Gakhar, Divya Verma (2012) "Perception of stakeholders on web-based corporate reporting practices", <i>Journal of Advances in Management Research</i>, Vol. 9 Iss: 1, pp.64 – 76. Gakhar, Divya Verma (2014) "Earnings management practices in India: a study of auditor's perception", <i>Journal of Financial Crime</i>, Vol. 21 Iss: 1, pp.100 – 110. Gakhar, Divya V. and Prakash, D. (2018), "Swachh Bharat Abhiyan in Indian corporate sector: presence, predictors and practices", <i>Int. J. Indian Culture and Business Management</i>, Vol. 16, No. 4, pp- 400-415. doi: 10.1504/IJICBM.2018.092122 Gakhar, Divya V. and Phukon, A. (2018), "From welfare to wealth creation: A review of the literature on privatization of state-owned enterprises", <i>International Journal of Public Sector Management</i>, Vol. 31 Issue: 2, pp.265-286. Gakhar, Divya V., and Kundlia, S. (2018), "Stock Illiquidity and Firm Characteristics", <i>Market Microstructure and Liquidity</i>, Vol. 04, No. 03n04, 1950009 https://www.worldscientific.com/doi/10.1142/S2382626619500096 					

	<p>https://doi.org/10.1142/S2382626619500096</p> <ul style="list-style-type: none"> • Arora, D., and Gakhar, Divya V. (2019), "Asset pricing models: A study of CNX nifty 500 index companies", <i>Indian Journal of Finance</i>, 13(4), 20-35. doi: 10.17010/ijf/2019/v13i4/143125. • Gakhar, Divya (2019), "Role of Optimism Bias and Risk Attitude on Investment Behaviour", <i>Theoretical Economics Letters</i>, 9, 852-871. DOI: 10.4236/tel.2019.94056. • Gakhar, Divya V., and Bhawna (2020), "Risk Attitude and Financial Awareness of Inter-Collegiate Athletes", <i>International Journal of Advanced Science And Technology</i>, Vol. 29, No. 4s, Pp. 1098-1106. • Gakhar, Divya V., and Kundlia, S. (2021), "Impact of sentiments on stock returns, volatility and liquidity", <i>International Journal of Economic Policy in Emerging Economies</i>, Vol.14,5, pp-536-565 doi: 10.1504/IJEPEE.2021.10037105. • Kundlia, S., and Verma, D. (2021), "Illiquidity Premium in the Indian Stock Market: An Empirical Study", <i>Asian Economic and Financial Review</i>, 11(6), 501-511. doi: 10.18488/journal.aefr.2021.116.501.511 • Verma, Divya, Narender, Shokeen, Gauri, and Deepti, (2021), "Relationship between Trading Volume, Volatility and Returns in Indian Stock Market", <i>Webology</i>, Vol.18 (5), pp- 4426-4452. https://www.webology.org/abstract.php?id=4653. • Verma, Divya, Narender, Kumar, Mohit, and Deepti, (2022), "Relationship between Twitter Sentiments and Stock Market Returns: An Empirical Analysis of Nifty Fifty Companies" <i>Journal of Data Acquisition and Processing</i>, Vol 37,(2) pp- 544-563 https://sicjycl.cn/article/view-2022/544.php. • Phukon, A. and Gakhar, D.V. (2022), "Perils of public sector enterprises in India: is privatization of central public sector enterprises a sustainable strategy?", <i>PSU Research Review</i>, Vol. 6 No. 1, pp. 59-73. https://doi.org/10.1108/PRR-07-2020-0021 • Prakash, Deepti, Verma, Divya, and Arora, Twinkle, (2023), "Impact of Resilience and Locus of Control on Investment Behaviour", <i>Hongkong Journal of Social Sciences</i>, Vol.61, No.1, 143-156. http://hkjoss.com/index.php/journal/article/view/696/692 • Verma, D. and Chakarwarty, Y. (2024), "Impact of bank competition on financial stability-a study on Indian banks", <i>Competitiveness Review</i>, Vol. 34 No. 2, pp. 277-304. https://doi.org/10.1108/CR-07-2022-0102
Papers Published in Conference Proceedings (last 5 years)	<ul style="list-style-type: none"> • Arora, Deeksha and Gakhar, Divya Verma, (2017), "Fama French Three Factor Model: A Study of Nifty Fifty Companies", International Conference on Strategies in Volatile and Uncertain Environment for

	<p>Emerging Markets, pp.672-680.</p> <ul style="list-style-type: none"> • Gakhar, D.V., & Kundlia, S. (2017), <i>“Digital Payment System: Challenges and Success Factors”</i>, Embracing the digital era: Management perspectives. Bloomsbury Publishing. • Vaishali and Verma Divya, <i>The Financial Impact of Climate Change on Business: A Review of Literature, 2024</i>, Changing Paradigms of Management Research, Bloomsbury Publishing. • Vaishali and Verma Divya, <i>Powering Sustainable Mobility: Electric Vehicles the Future Of Smart Cities in India</i>, Book - Digital Technologies to implement the UN Sustainable Development Goals Springer, World Sustainability series (2024). Accepted • Vaishali and Verma Divya, <i>The Green Deposit: Financing a Sustainable Future in India</i>, The Palgrave Handbook on Green Finance for Sustainable Development, Springer Nature, (2024) Accepted
<p>Books Authored/Book Volume Chapters</p>	<ul style="list-style-type: none"> • Authored book - Kumar Anil, Divya (2009), <i>“Micro and Macro Economics”</i>, Vayu Education of India Publications. • Authored book – Divya (2010) <i>“Web-based Corporate Reporting Practices in India”</i>, published by Vayu Education of India Publications. • Edited book - Lather, A.S .and Gakhar, Divya (2011), <i>“Contemporary Issues in Corporate Finance,”</i> Excel books. • Edited book - Lather, A.S .and Gakhar, Divya V. (2013), <i>“Emerging Issues in Indian Financial Markets”</i>, Bloomsbury Publications. • Edited book –Mittal, Sanjiv, Gakhar, Divya V. and Sharma, GD, (2015), <i>“Financial Markets and Economic Development”</i>. Bloomsbury Publications. • Authored Text Book- Verma, Divya (2018) <i>“Behavioural Finance”</i>, Hope India Publications. https://www.amazon.in/Behavioural-Finance-Divya-Verma-Gakhar/dp/8178711958 • Authored book - Arora D and Verma Divya, (2021), <i>“Empirical Evidence on</i>

	<i>Asset Pricing and Time-Varying Beta</i> ", Serials Publications.		
No. of Conferences		Attended	Organized
	National		3 Conferences
	International		4 FDPs and Workshops
Research Guidance			
		PG	M.Phil
	Awarded		3
	Undergoing		6
Research Projects	Completed	Two- UGC Major Project and ICSSR Major Project	
	Undergoing	Launched MOOC On SWAYAM Platform – January, 2025	
Awards & Distinctions			
Administrative Assignments Handled	<ul style="list-style-type: none"> • Coordinator, Centre for Distance and Online Education for USMS, BBA and B.Com Programmes • Coordinator, NIRF committee • Coordinator, NAAC School committee • Coordinator, Placement Cell • Coordinator, Financial Research Group • Coordinator, School Budget Committee • Member, Investment Committee of University • Convener and Coordinator, MBA Financial Markets Programme in Collaboration with NSE Course Designing (2010-12) • Convenor and Coordinator, B.Com (Hons.) Syllabus Designing (2010-12) 		
Association with Professional Bodies	<ul style="list-style-type: none"> • Member, British Academy of Management • Member, American Finance Association • Member, Indian Commerce Association • Member, All India Management Association 		
Any other Achievements	<p>ONLINE RESOURCE CONTRIBUTION</p> <ul style="list-style-type: none"> • MOOC on <i>Financial Markets, Institutions and services</i> by UGC CEC is developed and launched on SWAYAM platform. • Completed a Live telecast T.V. series on UGC Higher Education T.V. Channel "VYAS" on <i>Behavioural Finance</i>. <p>https://www.youtube.com/watch?v=LA9QLgPxtUg&list=PLwjh_EF</p>		

[DKkf9lv3Y5GkZPM_ha5ztTK2kK](https://www.youtube.com/watch?v=DKkf9lv3Y5GkZPM_ha5ztTK2kK)

- Completed a Live telecast T.V. series on UGC Higher Education T.V. Channel “VYAS” on *Financial Markets and Institutions*.

https://www.youtube.com/watch?v=l5cYgONrnI0&list=PLwjh_EFDKkf9LEcfSkFqNMmSVPbVxUDVj

- Published Videos on Financial Management during COVID-19 National Lockdown for UGC Higher Education T.V. Channel “VYAS” in May-June 2020.

https://www.youtube.com/watch?v=G8XqUWVadIU&list=PLwjh_EFDKkf9ljPE1D69HkqgEA1T-sFDO