

**DR. (Smt.) SHALINI SAINI**

+91-9411160110

dr.shalinisaini77@gmail.com

---



## **OBJECTIVE**

---

At present time, Economics has become the forefront of scientific and enthrusing subject. During my college time, I came to know the social sciences including Economics, which had become a great source of interest for me and due to a keen interest in Indian economy. I had chosen this subject in my bachelor degree and as well as in master degree to expand my knowledge and exploration in this subject. I was greatly interested and influenced by statistical techniques and their immense and increasing use in each and every field. Hence, it impelled me to doctorate degree in Economics. Simultaneously I also want to have a good career and to attain more and more knowledge in this subject.

## **ACADEMIC PROFILE**

---

- **U.G.C.(NET) June 2012 in Economics.**
- **D.Phil. in Economics** (May 2012) from H.N.B. Garhwal University, Srinagar, Uttrakhand, India.
- **M.A. in Economics with I<sup>st</sup> Div.** [August 2001 to July 2003] from H.N.B. Garhwal University, Srinagar, Uttrakhand, India.
- **M.A. in English with II<sup>nd</sup> Div.** [August 1997 to July 1999] from C.C.S. University, Meerut, Uttar Pradesh, India.
- **B.A. in Hindi, English & Economics with II<sup>nd</sup> Div.** [August 1994 to July 1997] from C.C.S. University, Meerut, Uttar Pradesh, India.
- **Intermediate in Hindi, English, Maths, Physics & Chemistry with II<sup>nd</sup> Div.** [ July 1993 to June 1994] from U.P. Board, Allahabad, Uttar Pradesh, India.
- **High School in Hindi, English, Social Science, Maths-2, Science-2 & Biology with II<sup>nd</sup> Div.** [ July 1992 to June 1993] from U.P. Board, Allahabad, Uttar Pradesh, India.

## **TEACHING EXPERIENCE**

---

- Working as an Assistant Professor (संविदा) in Economics, Government P.G. College, Karanprayag, Chamoli (Uttarakhand) from 08 November, 2019 to till date.
- Worked as an Assistant Professor (संविदा) in Economics, Government Degree College, Barkot, Uttarkashi (Uttarakhand) from August, 2016 to 29 April, 2019.

## **DR. (Smt.) SHALINI SAINI**

+91-9411160110

dr.shalinisaini77@gmail.com

---

---

- Worked as an Assistant Professor (संविदा) in Economics, Government Degree College, Satpuli, Pauri Garhwal (Uttarakhand) from 14 October, 2014 to 24 March, 2015.
- Worked as a Contract Teacher in the Department of Economics, S.M.J.N. (P.G.) College, Haridwar, (Uttarakhand) from 03 October, 2013 to 15 March, 2014.

### **RESEARCH EXPERIENCE**

---

Five years in **D.Phil.** (August 2005 - August 2010).

### **RESEARCH INTEREST**

---

Monetary Economics.

### **TECHNICAL KNOWLEDGE**

---

Experience in Experimental analysis using the different tools i.e. Regression Analysis, t-Test, F-test & ANOVA.

### **THESIS WORK**

---

**Thesis Title :**

**"Promotional Role of Monetary Policy in India during Liberalization Era."**

**Objectives of the study:**

1. The first objective of study to revisit the objectives and tools of monetary policy in the light of process of economic reforms in India.
2. The second objective of study to analyze the role of economic reforms in promotional aspect of monetary policy in Indian economy, particularly the effectiveness of monetary policy changes in promoting financial environment for the development of primary, secondary and tertiary sector.

**Hypothesis:**

1. There has been a promotional impact of lowering interest rates on the Credit flow in the various sectors of the Indian economy during economic reforms.

**Variables of the study:**

1. **Independent variables:** Bank rate, CRR, SLR and SBI's advance rate.
2. **Dependent variables:** Non-Food credit, Food credit, Bank credit, Non-Food credit to Agricultural sector, Non-Food credit to Industrial sector and Non-Food credit to tertiary sector.

## **DR. (Smt.) SHALINI SAINI**

+91-9411160110

dr.shalinisaini77@gmail.com

---

---

### **Tools Used:**

Co-efficient of determination  $[R^2]$ , Simple and multiple Regression line, t-test, F-test are applied in the study for the empirically examination of relations between dependent and independent variables.

### **Summary :**

Monetary policy plays a dominant role in Indian economy with the help of its various tools. In the light of above two objectives of the study it may be summarized that there has been a promotional impact of lowering interest rates on the credit flow in the various sectors of the Indian economy during economic reforms and among the three sectors, secondary sector could get more credit than the remains. Along with it major tools i.e. Bank Rate, SLR and CRR of monetary policy have more promotional impact on all these sectors during liberalization era then in pre-liberalization period. Hence, as reforms progressed monetary policy in India has underwent many changes in its objectives, tools and roles from a regulated regime to deregulated regime.

### **PUBLICATION**

---

#### **International :**

1. **Saini, Shalini (2015) :** "Promotional role of Monetary Policy in India during Liberalization era, LAMBERT Academic Publishing, Germany [ISBN : 978-3-659-80118-1].

### **RESEARCH PAPER PUBLISHED**

---

#### **National :**

1. **Dr. (Smt.) Shalini Saini (April-June, 2020) :** "Goals and Instruments of Monetary Policy In India", Vidyawarta, Harshwardhan Publication Pvt. Ltd., Beed, Maharashtra, Vol.-02, Issue-34 (ISSN: 2319 9318).
2. **Dr. (Smt.) Shalini Saini (June, 2019) :** "Promotional Initiatives of Monetary Policy in India During Pre-Reform Era", Review of Research, International Online Multidisciplinary Journal, Laxmi Book Publication, Solapur, Maharashtra, Vol. 8, Issue 9.

### **WORKSHOP, SEMINAR & CONFERENCES ONLY ATTENDED**

---

#### **National :**

1. **Smt. Shalini Saini (2020) :** Seven days national workshop on Research Methodology Workshop, Organized by IGNOU in collaboration with N.A.S. (P.G.) College, Meerut , U.P. (9-15 June).
2. **Smt. Shalini Saini (2007) :** Interdisciplinary National Workshop on Culture, Environment and Technology, Centre for Canadian Studies, Gurukul Kangri University, Haridwar (Uttarakhand) (28-30 March).
3. **Smt. Shalini Saini (2007) :** "Gender Equity Through Women Empowerment : Myth or Reality", I.C.S.S.R. Sponsored National Seminar, S.M.J.N. College, Haridwar (Uttarakhand) (11 March).
4. **Smt. Shalini Saini (2006) :** "विधिक साक्षरता का महत्व", Conference, S.M.J.N. College, Haridwar (Uttarakhand) (9 November).

**DR. (Smt.) SHALINI SAINI**

+91-9411160110

dr.shalinisaini77@gmail.com

---

---

**PERSONAL DETAILS**

---

**Permanent Address:** VPO.- Nangal Soti  
Distt.- Bijnor, Uttar Pradesh  
Pin- 246732, India.

**Correspondence:** Flat No. 2, Kartikaya Apartment  
Near Hardol Devta  
Jagjeetpur, Kankhal  
Haridwar  
Pin- 249408, India

**Date of Birth:** 30<sup>th</sup> May, 1977

**Marital Status:** Married

**Husband's Name:** Dr. Anil Kumar Saini

**Nationality:** Indian

**Sex:** Female

**Languages:** Hindi & English

**REFERENCES**

---

Place : Karanprayag

Date :

[DR. (Smt.) SHALINI SAINI]