

**About the Editors**

**Prof. (Dr.) Amit Kumar Singh** is a Professor in the Department of Commerce, Faculty of Commerce and Business, Delhi School of Economics, University of Delhi. He also holds the position of Director of Committee for Promotion of Financial Literacy, University of Delhi. An alumnus of Kirori Mal College and Department of Commerce, Delhi School of Economics, University of Delhi, he is also a gold medallist in the M.Com. Examination of University of Delhi. A recipient of various medals and prizes at the post graduate level, he completed his M.Phil. and Ph.D. from Department of Commerce, Delhi School of Economics, University of Delhi. He specializes in the area of Finance and Investment Management, Financial Literacy, Financial Planning and Initial Public Offerings and has a teaching experience of more than 20 years. He has authored/co-authored 8 books and has more than 100 research papers published to his credit in ABDC, Scopus and Web of Science indexed journals. He has presented many papers in national and international conferences. He has several awards and accolades in his name i.e. SEBI Investor Education and Awareness Award (2025, 2024 and 2023) and LEAP Award 2025 for Valuable Social Impact.

**Prof. (Dr.) Sandeep Kumar Goel** is Professor at Department of Commerce, Acharya Narendra Dev College, University of Delhi. He is a very diligent teacher with specialization in Finance, Accounting, and Entrepreneurship; with a teaching experience of over 25 years to his credit. He completed his B.Com.(Hons.) from the renowned Shri Ram College of Commerce; M.Com. and M.Phil. from the reputed Department of Commerce, Delhi School of Economics, University of Delhi. Thereafter, he obtained his doctorate degree in Commerce from Jamia Millia Islamia, A Central University, New Delhi. He has presented research papers at different forums and many of his research papers have been published in reputed journals. He has been resource person for various workshops and training programmes related to financial planning, financial literacy and entrepreneurship. He is Honorary (Founder) Director, ANDC inStart Foundation, Section 8 Company, funded by Government of N.C.T. of Delhi.

**Maj. Gen. Sanjeev Dogra (Retd.)**, a highly distinguished veteran of the Indian Army, brings more than three decades of exemplary leadership and operational excellence to his role as Director and Co-Founder of Sigra Samyak Global Private Limited. His career in the armed forces is marked by strategic foresight, organisational stewardship, and an unwavering commitment to national service. These attributes now form the foundation of his contribution to the company's evolution as a premier consulting and capability-building organisation. General Dogra's leadership philosophy synthesises the precision, discipline, and resilience of military practice with contemporary principles of organisational strategy and corporate governance. His ability to translate high-stakes military experience into corporate relevance distinguishes him as an authoritative voice in strategic leadership and crisis management.

**Dr. Saumya Singh**—holding an MSc, MBA, and PhD in Management—serves as the Co-Founder and Promoter of Sigra Samyak Global Private Limited, a Delhi-based consulting organisation established in 2025. Under her strategic stewardship, the firm has articulated a clear mission centred on organisational development, capability building, and evidence-based corporate training. Over the years, she has designed and executed corporate training programmes that have demonstrably improved organisational performance indicators, strengthened managerial competencies, and enabled behavioural transformation across functional teams. She has contributed to scholarly discourse through research publications and conference presentations on management practices, workplace dynamics, and organisational behaviour, thereby enriching both academic and professional communities.



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**Financial Literacy and Inclusion:  
Emerging Research and Insights**

**Amit • Sandeep • Sanjeev • Saumya**



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*Editors*

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Prof. (Dr.) Sandeep Kumar Goel  
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Dr. Saumya Singh**

