



Dr. Priti Mendiratta Arora

Assistant Professor
Department of Economics
Maitreyi College, University of Delhi

Academic Profile

**B.A. (Hons.) Economics
(2001-2004)**

Shri Ram College of Commerce
University of Delhi

M.A., (60.6%, 2006)

Delhi School of Economics
Department of Economics
University of Delhi

**National Eligibility Test
(NET), U.G.C.**

2006, Economics

M.Phil. (DU, 11 Jan 2010)

Department of Business Economics
*Private Returns to Education in India:
by Industry, Gender and Location*

Ph.D. (DU, 1st April 2019)

Department of Business
Economics, *Credit and Housing
Prices: Interlinkages and Impact*

Experience

**Shyama Prasad Mukherjee
College for Women, University of
Delhi (1 Aug 2006 - 7 Aug 2007)**

**Indraprastha College for Women,
University of Delhi (31 Aug 2007
to 15 July 2008)**

**Rajdhani College, University of Delhi
(8 Aug 2007 to 30 Aug 2007)
(Guest Faculty: Sep 2007 - Mar 2008)**

**Maitreyi College, University of
Delhi (16 July 2008 till date)**



Skill
Enhancement

Professional Growth

- Dynare / Octave
 - Latex
 - Google Apps (classroom, sheets, slides etc.)
 - OBS
 - Canva
 - Autocrat
 - Powtoon & renderforest
-

Journal Publications

Professional Growth

- Mortgage loans, Risky lending and Crisis. ***Economic and Political Weekly***, March 31, 2018, Vol LIII No 13, pg. no. 60-68, ISSN no. 0012-9976“.
- Private returns to education in India by gender and location: Psuedo Panel approach. ***Arthaniti - Journal of Economic Theory and Practice***, 2013, Sage Publications, XII (Nos. 1-2), Pg. 48-69, ISSN: 0976-7479
- Interlinkage between property price and credit: Empirical Evidence from India. ***Journal of Business Thought***, April 2015 - March 16, Vol. 6, 25-30, ISSN: 2231-1734.
- Students' Project (SIP): Crimes in the Time of COVID-19. ***Vantage: Journal of Thematic Analysis***, 1(2): 101-112.

Reader Mode

A¹ | A | A⁺

Mortgage Loans, Risky Lending, and Crisis

A Macroeconomic Analysis

The link between the loan market and the housing market that works through mortgage loans is critically examined. Repayment of such mortgage loans depends on the future earning potential of the borrowers, which in turn depends on the overall state of the macroeconomy. Under buoyant macroeconomic conditions, all borrowers pay back their loans and both the loan market and the housing market function well. However, a temporary income shock in the economy, which undermines the repayment ability of the borrowers, may result in imprudent lending by banks thereby leading to a crisis. This calls for strict monitoring of mortgage loans by regulatory authorities.

Money, Banking and Finance

Vol. 53, Issue No. 13, 31 Mar, 2018

Updated on 30 March 2018

Priti Mendiratta Arora
Mausumi Das
Ananya Ghosh Dastidar

To read the full text [Login](#)

Arthaniti: Journal of Economic Theory and Practice

Journal Home Browse Journal Journal Info Stay Connected [Submit Paper](#) Search

Article Menu

Close

Access Options

Article Metrics

Cite Share Request Permissions

Related Articles

Private Returns to Education in India by Gender and Location: A Pseudo-Panel Approach

Priti Mendiratta, Yamini Gupta

First Published May 9, 2018 | Research Article
<https://doi.org/10.1177/0976747920130103> [Check for updates](#)

Article information

Priti Mendiratta & Yamini Gupta / Arthaniti 12 (1-2) / 2013/48

Private Returns to Education in India by Gender and Location:

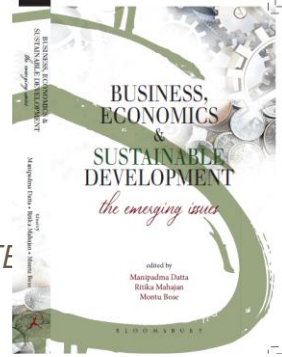
A Pseudo-Panel Approach

Priti Mendiratta[†]

Maitreyi College, University of
preetymendiratta2008@gmail.com

Professional Growth

- Business, Economics And Sustainable Development, **Inter-linkage Between Credit and Housing Prices in India: Some Preliminary Findings**, *Bloomsbury, The School of Advanced Studies*, New Delhi, 2020, ISBN: 978-93-89867-94-7.
- Contemporary Issues in Trade, Environment and Policy, **Credit and Housing Prices: Empirical Evidence from Developed and Emerging Market Economies**, *Ane Books Pvt. Ltd.*, New Delhi, 2016, ISBN: 978-93-8546-234-4.
- **Private Returns to Education in India by Gender and Location: A Pseudo-panel Approach**, Reshaping Organizations to develop responsible global leadership, Year 3, Vol. 1, Number 1, 2013, Kathmandu. ISBN: 978-9937-2-6081-7.
- **Spirituality for common man**, 2013, Excel India Publishers, Munirka, New Delhi. ISBN: 978-93-82062-99-8.
- Developed **e-content in 2 Modules in the e-PG Pathshala project** (Department of Business Economics, Delhi University) sponsored by UGC under the NMEICT mission of MHRD, Govt. of India.



Book
Publications
&
e-lessons

Professional Growth

Paper presentations in many seminars, national and International conferences for example

- International Conferences held at School of Management Sciences, Varanasi, 2nd International Conference held at Nepalese Academy of Management, Kathmandu.
- 'Winter School' 2013 and 2014 held at Delhi School of Economics.
- '9th Annual International Conference On Growth And Development' held at Indian Statistical Institute, Delhi.
- CESP-CAS Young Scholars' Seminar' 2014 and 2015 at Centre for Economic Studies and Planning, Jawaharlal Nehru University (JNU).
- Research Scholar workshop held at Department of Economics, Calcutta University.
- 51st Annual Conference of the Indian Econometric Society (TIES) held at Punjabi University.

Paper Presentations



Contribution towards corporate life

As teacher-in-Charge coordinated Department Activities, work load and Admissions (2018, 2011)

Organized the academic and cultural programme at the University of Delhi as part of the UKIERI- Study India Programme 2009, 2010, 2011

Organized invited lecture by Jayati Ghosh on 'Youth unemployment', 2018 and by Prof. Khan Masood Ahmad on 'Euro Markets, 2010.

As Union Advisor organized coordinated the admission work and other administrative duties (2009, 2010, 2011)

Member / Convener, Board of Paper Setters (2017, 2018, 2019, 2020, 2021)

Organized two day national conference under UGC, Annual Cultural Festival RHAPSODY, Diwali Mela, Freshers' Party, Students' Union elections as Union Advisor (2009, 2010, 2011)



Students Centric Approach

- **Mentored Summer Internship Projects (SIP-20)**
 - Crimes in the time of Covid-19.
 - The impact of Corona virus Pandemic on the Exchange Rate of Indian Rupee.
- **Founding Member, Avgaahan,** International Interdisciplinary Academic Fest 2019, 2020 and 2021.
- **Member, Meraki – Entrepreneurship Cell,** (2019-20, 2020-21).
- **Convener, Conference,** First International Interdisciplinary e-conference under the aegis of Avgaahan, February 2021.
- **Mentored Students' Project Presentations for conference:**
 - B.A. Program II year (8 Presentations),
 - B.A. Economics Hons. II Year (7 Presentations).
- Guided research projects of students of B.A. (Prog.) II Year, B.A. (Hons.) Economics (SEC: Research Methodology, 2018, 2019, 2020).

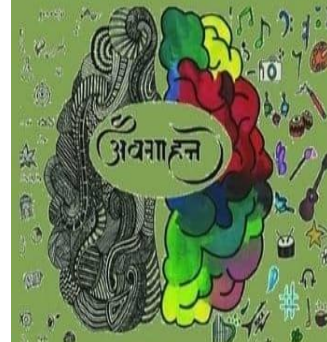
**Sustainable Future for
Humanity: The New
Learning Curve**

February 24, 2021

Under the aegis of

AVGAAHAN

Interdisciplinary Academic Fest



Current engagements

- Member Garden Committee, Meraki-Cell, Avgaaan, (Interdisciplinary Academic Fest).
- Student Internship Projects

Thank You

Future Plans

- Publishing the research findings of student projects.
- Mentoring students and expanding research base.
- To further extend my Ph.D. research work.
- Expanding and enriching the herbal garden, rose garden and rock garden.
- To continue inculcating team work spirit, entrepreneurship and research skills in students.