

Papers Published:

- “Scale Efficiency and Indian Life Insurance Industry during the Post-Reform Period: An Econometric Study.”, co- authored by Prof. Indrajit Ray, International Journal of Banking, Risk and Insurance, Vol. 7, Issue 2, Publishing India Group, September, 2019, ISSN: 2320-7507.
- “Post-Reform Life Insurance Industry in India: A Study on Scale Efficiency.”, co-authored by Prof. Indrajit Ray, Anweshan, Vol. 6, Issue 1, Journal of Department of Commerce, University of North Bengal, 2019, ISSN: 2321- 0370.

Chapter in Edited Book:

- “Impact of IRDAI Guidelines (2010) on the Trajectory of Indian ULIPs.”, Dr. Madhu Sarada, in P. Lama, S. Das, R. Yadav and B. Paul, eds., *The Future of Development: Cross-Disciplinary Perspectives on Society, Technology, Economy, Environment and Sustainability*, Uttar Pradesh, 2025, pp. 83-92, ISBN: 978-81-985435-4-7.
- “Growth Trend of Life Insurance Parameters: A Pre- and Post-Reform Comparison.”, Madhu Sarada, in T. L. Khan, A. Sinha, B. Pal and T. N. Sahu, eds., *Recent Development in Financial Institutions and Markets*, West Bengal, 2021, pp. 184-194.