



DR. NARINDER KAUR

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EDUCATIONAL QUALIFICATIONS

Awarded **Ph.D.** degree in 2014 from Department of Commerce, Punjabi University, Patiala under the topic, “Corporate Disclosure Practices in India: A Comparative Study of Public and Private Sector”.

1. UGC-NET in Commerce in year 2003
2. M. Com. in 2001 from Punjabi University, Patiala securing 71.8% marks
3. B. Com. in 1999 from Punjabi University, Patiala, securing 71.4% marks.
4. Senior Secondary in 1996 from PSEB, securing 64.4% marks.
5. Matriculation in 1994 from PSEB, securing 78.3% marks.

TEACHING/RESEARCH EXPERIENCE

1. Associate Professor, Punjabi University, Guru Kashi Campus, Talwandi Sabo (Bathinda), from 11th October, 2019 till date.

2. Assistant Professor, Punjabi University, Guru Kashi Campus, Talwandi Sabo (Bathinda), from 11th October, 2005 to 10th October 2019.

3. Lecturer, Public College, Samana from 24-07-2003 to 10-03-2004 on adhoc basis and from 17-08-2004 to 09-03-2005 on adhoc basis

ADMINISTRATIVE EXPERIENCE:

Incharge, University School of Business Studies, Punjabi University Guru Kashi Campus, Talwandi Sabo from 03-09-2012 to 10-09-2013.

RESEARCH GUIDANCE

Ph.D degree awarded : 02

Under guidance : 05

COURSES ATTENDED

1. Orientation course from Academic Staff College, Punjabi University Patiala from 14.01.2010 to 10.02.2010.

2. Refresher course (Business Studies) from Academic Staff College, Punjabi University Patiala from 15.11.2010 to 14.12.2010

3. Refresher course (ID) from Academic Staff College, Punjabi University Patiala from 14-04-2014 to 03-05-2014

4. Attended 7 Days Short term course on Research Methodology at HRDC, Punjabi University, Patiala from Nov. 24 - Nov. 30, 2017

PUBLICATIONS/RESEARCH PAPERS

1. A Study on the role of Deendayal Antyodaya Yojana-NRLM in poverty alleviation with

- special reference to Kangra and Hamirpur Districts of Himachal Pradesh, *Jharkhand Journal of Development and Management Studies*,), September 2022, 20(3)
2. Probing Perception towards Himachal Pradesh Tourism Services-A Customers' perspective
Shodh Sarita, Jan-March 2021, 8 (29)
 3. Determinants of Saving Behaviour: An Empirical Analysis of Rural Households, *Shodh Sarita*, Jan-March 2021, 8 (29)
 4. A Study of the Perception of Rural Households towards Various Saving Schemes in Punjab
Shodh Sanchar Bulletin , Jan. – March 2021, 41 (11)
 5. Progress of Self Help Groups: A Study of Hamirpur District of Himachal Pradesh, *PCMA Journal of Business*, July – Dec. 2020, 13(2)
 6. Role of SARFAESI Act 2002 in Cooperative Banking Sector, *PCMA Journal of Business*, July –Dec. 2020, 13(2)
 7. Mutual Funds In India: A Comparative Study of Public and Private Sector Mutual Funds
Shodh Sanchar Bulletin, Oct.–Dec. 2020, 40(1)
 8. Trends of Domestic Savings of India and Its Impact on GDP, *PIMT, Journal of Research*, July-Dec. 2019, 12, 1(A)
 9. An Analysis of Growth of Sectoral Mutual Funds in India, *PIMT, Journal of Research*, July-Dec. 2019, 12, 1(A)
 10. Identification of factors influencing the working of Credit Rating Agencies: A theoretical
Review Journal of Management Research and Analysis, March 2019, 1(2), pp. 283-288
 11. SBI Mutual Funds Schemes: An Analysis of Risk and Return, *Research Review International Journal of Multidisciplinary*, March 2019, 4(3), pp. 1264-1272

12. Performance Evaluation of Selected Infrastructure Sector Mutual Fund Schemes in India,
International Journal of Social And Allied Research (IJSAR), February 2019, 7(2), pp. 33-42
13. An Analytical Review of The Literature on Performance Evaluation of Mutual Funds In
India, *Journal of Management Research And Analysis*, June 2018, 5(2), pp.146-150
14. An Analytical Review of the Factors Affecting Saving Behaviour, *Indian Management
Studies Journal*, April 2018, 22(1), pp. 71-90
15. Voluntary Disclosure of Non-Financial Information and Corporate Governance: A Study of
Public Sector Companies in India, *Global Journal of Multidisciplinary Studies*, November
2015, 4(12), 301-308.
16. Impact of Surrogate Advertising In Brand Building Process: A Customers Perspective,
Global Journal of Marketing Management and Research, Jan-June 2014, 4(1), 7-14.
17. An Empirical Investigation of the Association between Company Attributes and Disclosure
Score of Indian Companies, *Indian Journal of Finance*, September 2013, 7(9), 44-54.
18. Disclosure Practices of Companies in India: A Comparative Study of Public and Private
Sector, *Indian Management Studies Journal*, April 2013, 17 (1), 171-178
19. Corporate Disclosure Practices in India: An Item Wise Comparison of Public and Private
Sector, *PIMT Journal of Research*, June –November 2012, 5(1), 20-28
20. Retailing in India: Recent Trends and Challenges, *Indian Journal of Marketing*, April 2008,
38(4), 49-54

CHAPTERS PUBLISHED IN BOOKS

Social Responsibility Disclosure Practices- A Comparative study of Public and Private sector companies in India, *Emerging Paradigms in Business Ethics*, Edited book, Nov., 2012, pp. 1-5

PAPERS PRESENTED IN CONFERENCES/ SEMINARS

1. *“Measuring Competitive Advantage for Sustainable Indian Banking in a World under Reset: A study of pre and during Covid-19 Era”*, paper presented in International Accounting and Finance Conference (IFAC-2023) hosted by IIM Jammu on September 8th- 9th, 2023.
2. *“A theoretical Review and Directions for Future Research of Determinants affecting Banking Performance”*, paper presented in Two day ICSSR sponsored international conference on India 2.0, Vision for India@2047: Challenges and Prospects organised by Department of Economics, IHS, Kurukshetra University, Kurukshetra Studies on February 14-15, 2023
3. *“Artificial Intelligence and the future of Business”*, paper presented in one day ICSSR sponsored national conference on Business transformation for sustainable future: Roadmap for Success organised by Department of Business Studies, Talwandi Sabo in association with PCMA on June 14, 2023
4. *“Effect of Corporate Governance components on performance of Indian Banks”*, paper presented in one day ICSSR sponsored national conference on Business transformation for sustainable future: Roadmap for Success organised by Department of Business Studies, Talwandi Sabo in association with PCMA on June 14, 2023
5. *“Role of NGOs in implementation of NRLM in Himachal Pradesh”*, paper presented in one day ICSSR sponsored national conference on Business transformation for sustainable future: Roadmap for Success organised by Department of Business Studies, Talwandi Sabo in association with PCMA on June 14, 2023
6. *“Weeding out Non- performing Assets (NPAs) through Assets Reconstruction Companies (ARCs)”*, paper presented in 42nd Annual conference of Orissa Commerce Association and National Seminar organised by Odisha State Open University, Sambalpur and NSCB College Sambalpur, on Nov. 24, 2022 in virtual mode.
7. *“Macroeconomic Determinants of the Indian Stock Market”*, paper presented in national seminar on Resurgent India: Emerging Business Strategies for Growth and Performance (RIEBSGP-2022) organised by School of Management Studies, Punjabi University, Patiala, March 11, 2022

8. *“Environment Protection and NGO’s”*, paper presented in national conference on Recent Advances in Science and Technology for Sustainable Development organised by DAV College, Bathinda, March 5, 2022
9. *“Impact of SARFAESI Act2002 on Indian Banking Sector: A Theoretical Review”*, paper presented in international conferences on Innovations and Sustainable Practices in Commerce, Management and Social Sciences: Future Prospects and Challenges organised by Maniben Nanavati Women’s College, Mumbai, Maharashtra and Inspira Research Association, Jaipur, Rajasthan, June 4-5, 2021
10. *“Social Media, Women Empowerment and entrepreneurship in India”*, paper presented in national seminar on Financial Inclusion for Women Empowerment organised by MKLM, University of Mumbai, Board of Studies in Rural Development, May 15, 2021
11. *“National Rural Livelihood Mission: A step Towards Financial Inclusion and its implementation”*, paper presented in national seminar on Financial Inclusion for Women Empowerment organised by MKLM, University of Mumbai, Board of Studies in Rural Development, May 15, 2021
12. *“Progress of Self Help Groups: A Study of Hamirpur District of Himachal Pradesh’*, paper presented in international conference on Contemporary Issue in Accounting, Finance and Banking organised by Khalsa College for Women, Ludhiana, Dec. 26-27, 2020
13. *“Role of SARFAESI Act 2002 in Cooperative Banking Sector”*, paper presented in international conference on Contemporary Issue in Accounting, Finance and Banking organised by Khalsa College for Women, Ludhiana, Dec. 26-27, 2020
14. *“An Analysis of some selected Open Ended Equity Growth Mutual Funds Schemes in India”*, paper presented in international conference on Contemporary Issue in Accounting, Finance and Banking organised by Khalsa College for Women, Ludhiana, Dec. 26-27, 2020
15. *“Mutual funds investing Contribution to Economy paper “*, paper presented in international conference on Impact of Global Economic Crisis on the future of Commerce and Business organised by

16. *“The Contribution of Household Sector to Gross Domestic Savings and Gross Domestic Product in India”*, paper presented in international conference on Impact of Global Economic Crisis on the future of Commerce and Business organised by
17. *“Trends of Domestic Savings of India and its impact on GDP”*, paper presented in national conference on Recent progress in Economics, Commerce, Management, IT, Tourism and Agriculture in India organised by Punjab institute of Management and Technology, Alour, Khanna, November 9, 2019
18. *“Research and Social Media: an overview Role of Media”*, paper presented in national seminar on Social media and Internet in higher Education organised by Guru Nanak College, Killianwali, Shri Mukatsar Sahib on March 4, 2019
19. *“Impact of Demonetisation on Money supply and Economic Structure of India”*, paper presented in national seminar on Demonetisation in India: The Road Ahead organised by School of Social Sciences, Punjabi University, Patiala on March 21-22, 2017
20. *“Role of Micro Finance in Empowering Women: an Overview”*, Paper presented in national seminar on Women Sensitisation for Promising Solution- A strategy for inclusive Growth organised by S.S.D. Girls College, Bathinda on March 4, 2017
21. *“Role of Private Sector Banks in Rural Development in India”*, Paper presented in national conference on Agrarian Crisis in India organised by Mata Sundry University Girls College, Mansa On Mar 3, 2016
22. *“Impact of Financial Services in making ‘Make in India’ Campaign”*, Paper presented in national conference on Make in India: Issues and Challenges Organised by USBS, Talwandi Sabo on February 25, 2016
23. *“Savings and Investment Pattern of Salaried Class People: A study with reference of Patiala District”*, Paper presented in national conference on Make in India: Issues and Challenges Organised by USBS, Talwandi Sabo on February 25, 2016
24. *“Savings and Investment Pattern of Salaried Class People: A study with reference of Patiala District”*, Paper presented in national conference on Make in India: Issues and Challenges Organised by USBS, Talwandi Sabo on February 25, 2016

25. *“Microfinance in India: An overview with special reference to Himachal Pradesh”*, Paper presented in national conference on Contemporary Issues in Management for Sustainable Development Organised By USBS, Talwandi Sabo on Feb 18, 2015
26. *“A Study of Relationship between Corporate Governance and Social Responsibility Disclosures of Private Sector Companies in India”*, Paper presented at 67th All India Commerce Conference Organised By KIIT University in Association with department of commerce, Utkal University, Bhubaneswar on Dec 27-29, 2014
27. *“Innovations in Rural Financial Products: A Study of Microfinance”*, Paper presented in national conference on Innovations In Banking & Financial Markets: Issues And Challenges Organised By University School Of Applied Management, Punjabi University, Patiala on 8th Dec, 2014
28. Attended a national conference on *Promotion and Popularization of Science* organised By YCOE, Talwandi Sabo on Sept 18, 2014
29. *“Determinants of Corporate Social Responsibility Disclosures: A study of Selected Public Sector Companies”*, Paper presented in international conference on Managing Global Business in Turbulent Times, organised by Feb 08-09, 2014
30. *“Corporate Governance”*, paper presented in national seminar on Value Creation and Sustainable Development for the New age Business; Issues and Challenges, Organised by University School of Applied Management, Punjabi University, Patiala on March 5, 2013
31. *“Business Ethics and Banking Sector”*, paper presented in national conference on Indian Banking: Emerging Challenges and Potential Strategies, March 1-2, 2013 organised by D.A.V. College, Malout on March 1-2, 2013
32. *“Micro financing: Emerging Trends and Opportunities”*, Paper presented in national conference on Emerging Paradigms In Indian Financial Sector Organised by School of Applied Management, Punjabi University, Patiala on 28th Feb, 2012.
33. *“Evaluation of Non-performing Assets in Indian Banking Sector”*, paper presented in national conference on Global Changes: Mapping Excellence Policies for Better India organised by D.A.V. College, Malout on Feb. 3-4, 2012

34. *“Probing Service Quality in Retailing- A Comparative Study of State Owned Tourist Complexes of PTDC & HTC”*, Paper presented in national conference on Changing Landscape Of Indian Retail Sector: Present And The Future Vision Organised By School of Management Studies, Punjabi University, Patiala on Nov 12-13, 2010.
35. *“Organised Retailing-Boon for the Rural Sector”*, Paper presented in national conference on Emerging Issues in Corporate Sector in India: Its Relevance to Rural Sector Organised by USBS, Talwandi Sabo On Mar 23-24, 2007
36. *“Role of FDI- Emerging Perception and Challenges”*, Paper presented in national conference on Indian Banking In The Global Era-Emerging Issues, Challenges and Opportunities organised by DAV College, Malout on Feb. 23- 24, 2007
37. *“WTO and Challenges in Agriculture Sector”*, Paper presented in national conference on Impact of WTO on Different Sectors of The Indian Economy - An Agenda for The New Millennium Organised by P.G. Dept. Of Economics, S.A. Jain College, Ambala City on Mar 10, 2007
38. *“E-Marketing: Strategies and Challenges”*, Paper presented in national conference on Business Transformation through Technological Integration Organised by PIMT, Mandi Gobindgarh on 30 March, 2007
39. *“Outsourcing: Latest Mantra of Success”*, Paper presented in national conference on Emerging Trends in ICT Enabled Services Organized by PIMT, Mandi Gobindgarh On 26th Oct, 2006
40. *“Internet Banking: Challenges & Opportunities”*, Paper presented in state level conference on Banking in The New Millennium-Issues, Challenges and Strategies organised by Dept. Of Economics, DAV College, Malout on March 11th, 2006

WORKSHOPS / SEMIANARS ATTENDED

1. Attended PCMA Leadership Talks (7 days Leadership Workshop - 7 Days Seven Weeks) May 30 - July 10, 2021
2. Participated in the “Online International Seminar on Effective Transitioning from Traditional (T) Class to Virtual(V) Class teaching” held by PCMA on June 2, 2020.

3. Attended Webinar on “ Impact of Covid 19 on Financial Markets” organised by Maharaja Ranjit Singh Punjab Technical University, Bathinda on June 24, 2020
4. Workshop on Innovations in Science at YCOE, Talwandi Sabo, Nov 6-7, 2017.
5. Attended 7 Days Short term course on Research Methodology at HRDC, Punjabi University, Patiala from Nov. 24 - Nov. 30, 2017
6. Attended a 2 Days Workshop on Innovations in Science at YCOE, Talwandi Sabo from Sept. 15-16, 2016
7. Attended a 3 Days Workshop on Innovations in Science Organised By YCOE, Talwandi Sabo from Nov 12-14, 2014
8. Attended 5th 7 Days National Workshop on Research Methodology For Management and statistical Analysis Using IBM SPSS at ITM University, Gwalior from May 26- June 1, 2014
9. Attended 5 days Workshop on Capacity Building of women managers in Higher education, at Women Studies Centre, Punjabi University, Patiala from Jan. 17- 21, 2011
10. Attended 2 Days Workshop on Research Methodology at Department of Commerce, Punjabi University, Patiala from Jan 28-29, 2009

GUEST LECTURES / SESSIONS CHAIRED AND ORGANISED

1. Delivered lecture on “Use of Soft Skills and in career growth and job prospects” at Mata Sundri Girls College , Mansa on 30th March, 2022.
2. Guest/Invited lecture on Investment Avenues at Hans Raj Memorial College of Education, Bajakhana on 11/05/2019
3. Guest/Invited lecture on Business Ethics at Hans Raj Memorial College of Education, Bajakhana on 29/07/2017
4. Guest/invited lecture on Corporate Social Responsibility at Hans Raj Memorial College of Education, Bajakhana on 22/10/2016
5. Acted as Coordinator for plenary Session at National Seminar on Make in India: Issues and Challenges at USBS, Punjabi University, Talwandi Sabo on 25th February, 2016.
6. Guest/invited lecture in Management Development Program on marketing Management organised by MSME, Development Institute at Guru Kashi College, Talwandi Sabo.

7. Acted as Organising Secretary at National Seminar on Contemporary issues in Management for Sustainable Development at USBS, Punjabi University, Talwandi Sabo on 18th February, 2015
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MEMBERSHIP OF PROFESSIONAL BODIES

1. Life time member of Indian Commerce Association and Punjab Commerce and Management Association
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Dated:

(Dr. Narinder Kaur)