

Dr. SUMEET KAUR KAKKAR

Associate Professor

P.G. Department of Commerce and Management

Goswami Ganesh Dutta Sanatan Dharma College, Chandigarh

E-mail: sumeet.kaur@ggdsd.ac.in

DOB: 04th December 1982



Educational Qualifications

- **Ph.D. in Finance**

Department of Commerce and Business Management (University Business School), Panjab University, Chandigarh, India (2013). Ph.D. Thesis: *Credit Risk Management Practices of Commercial Banks in India: An Empirical study*. Ph.D. Supervisor: Prof. R K. Gupta.

Qualified U.G.C. NET in Commerce

- **M.B.A. (Finance)**

Pondicherry University, Directorate of Distance Education

- **M.Com (with Distinction)**

Govt. College, Sector-46, Chandigarh, India (2004-2005)

- **B.Com (with Hons in Business Economics)**

Govt. College for Girls, Sector-42, Chandigarh, India (2002-2003)

Teaching/Research Experience

- 10th July 2008- till date

Assistant Professor in P.G. Department of Commerce and Management, Goswami Ganesh Dutta Sanatan Dharma College, Chandigarh.
, Chandigarh

- 18th July 2005 to 8th March 2008

Assistant Professor in Department of Commerce and Management, MCM DAV College, Sector-36, Chandigarh on adhoc basis.

Areas of Interest/Publications (Journals/Book Chapters)

- Finance and Business Management

Journal Publications:

- “Management of Non-Performing Assets- An Empirical Study of Selected Banks”, CLIO –An Annual interdisciplinary Journal of History, ISSN No-0976-075X, Vol-6, No.14, June(2020).
- “Non-Performing Assets in Banking Sector-A Study of Selected Banks”, Studies in Indian Place names, Vol 40, Issue 81, March 2020, ISSN No- 2394-3114.
- “A Study of Non- Performing Assets(NPAs) of Public, Private and Foreign Sector Banks- Comparative Analysis”, International Journal of Management IT & Engineering, Vol. 9, Issue-4, April 2019, ISSN No-2249-0558.
- “Credit Risk Management Practices of Commercial banks in India-An Empirical Study”, Vanijya Manthan-SDCC’s Journal of Commerce & Management- A Referred Bi-annual Publication, Volume-01, Number-01, July-December, 2014. ISSN No.- 23500719
- “A CAMEL Model Analysis of Private Sector Banks in India”, GYAN MANAGEMENT-An International Bi-Annual Refereed Journal of Management & Technology, January-June 2008, Volume-2, Issue-1, page-3-18.
- “Current Scenario of Banking Structure in Haryana”, UDYOG YUG, Volume-29, No.11, November 2008, page-26-31.
- “Management Education-present Scenario in context of North-Western Region” UDYOG YUG, Volume-29, No.4, April 2008, page-32-40.
- “NPAs in Banks: Emerging Challenges”, New Horizons- A Research Journal of MCM DAV College,Volume-V, July 2007, page-127-133.
- “Management Education –Present scenario in context of Northern Western Region”, Rai Business School, Volume-VI, Issue-II, October 2008.
- “Review of Literature on Mergers and Acquisitions in Banking Industry”, International Journal of Business- A referred Research Journal, March 2009, pages- 140-151.

Book Chapters

- Published an article “Management Practices-Innovations, Challenges and Opportunitites” in Teaching and Work Ethics book, Bharti Publications, New Delhi in 2016.

Conference Proceedings

- “Credit Risk Management Practices of Commercial banks in India-An Empirical Study” presented in 8th International Management Conference on Materialism and Consumerism - A Bliss or Bane organized by Punjab College of Technical Education, Baddowal, Ludhiana on 26th March, 2011

Books Publication

- “Business Management”, for M.Com-1st Semester, Punjabi University by Kalyani Publications in 2015. ISBN No - 9789327253504. Reprinted in 2016.
- “Business Management”, for B.Com-1st Semester, Bharathidasan University by Kalyani Publications in 2017 with ISBN No.-9789327277999.
- “Financial Institutions and Markets”, for M.Com-2nd Semester, Punjabi University by Kalyani Publications in 2016. ISBN no.-9789327261554.
- “Financial Markets”, for B.Com-3rd Semester, Kashmir University by Kalyani Publications in 2016. ISBN No.-9789327267372.
- “Management Concepts and Organisational Behaviour”, for M.Com-1st Semester, Punjabi University by Kalyani Publications in 2017. ISBN No - 9789327279306.
- “Auditing and Corporate Governance”, for B.Com-6th Semester, Autonomous College of Odisha by Kalyani Publications in 2018. ISBN No - 9789327285499.
- “Organisational Behaviour”, for B.Com, Autonomous College of Odisha by Kalyani Publications in 2018. ISBN No - 9789327284614.
- “Business Policy and Strategy”, for BBA-6th Semester, Panjab University by Kalyani Publications in 2017. ISBN No - 9789327273304. Reprinted in 2018.
- “Financial Institutions and Markets”, for M.Com-2nd Semester, Punjabi University by Kalyani Publications, Revised Edition in 2019. ISBN no.-9789353590994.

Paper Presentations

- Presented a paper, “ Banking Reforms in India”, in ICSSR sponsored National Seminar on “ Reforms to transform India”, held on March 27th, 2018.

- Presented a Paper entitled on “Does Corporate Sustainability really matter? A glimpse across the globe”, in the National Level Seminar on “Management for Sustainable Development in 21st Century ”, in association with RUSA on 1-2 February, 2016 at Government College of Commerce and Business Administration, Sector-50, Chandigarh.
- Presented a Paper entitled on “Impact of Basel-II norms on Banks”, in the National Level Seminar on “Business Growth and Corporate Sustainability”, on 17th January, 2014 at GGSDS College, Sector-32, Chandigarh.
- Presented a Paper entitled on “Higher Education Reforms in India”, in the National Level Seminar on “Education Reforms: Challenges and Strategies”, on 9th February, 2013 at GGSDS College, Sector-32, Chandigarh.
- Presented a Paper entitled on “Innovation in Higher Education”, in the National Level Seminar on “Education Reforms: Challenges and Strategies”, on 9th February, 2013 at GGSDS College, Sector-32, Chandigarh.
- Presented a Paper entitled on “Credit Risk Management Practices of Commercial banks in India and its Empirical study”, in the National Seminar sponsored by AICTE, PTU on “Emerging Management practices in the global business environment”, organized by GNA-IMT, Phagwara on 10th March 2012.
- Presented a Paper entitled on “Risk Management as a Tool for good Governance”, in the Seminar on “Corporate Governance and Risk Management”, organized by the Chandigarh Chapter of ICSI held on 24th March, 2012.
- Presented a Paper entitled on “Asset and Earning Quality Analysis of Commercial Banks in India- An Empirical Study”, in the National Level Seminar on “Economic Reforms- an Unfinished Agenda”, on 11th February, 2012 at GGSDS College, Sector-32, Chandigarh.
- Presented a Paper entitled on “An Empirical Analysis on Non-performing Assets”, in the National Level Seminar on “Economic Reforms- an Unfinished Agenda”, on 11th February, 2012 at GGSDS College, Sector-32, Chandigarh.
- Presented a Paper entitled on “Impact of Stock Market changes on company’s performance in the Indian Economy”, in the National Level Seminar on “Raising of Equity Capital and Listing of SMEs on BSE SME Exchange and e-voting for shareholders” on 6th August, 2011 at GGSDS College, Sector-32, Chandigarh.

- Presented a Paper entitled on “Labour Welfare measures in public and private sector banks with special reference to IOB and ICICI bank”, in the 2nd National Conference on “Managing Business Development in Globalized World: Strategies for Excellence” , organized by Institute of Management Studies, Bhaddal on March 26-27, 2011.
- Presented a Paper entitled on “Impact of Basel-II on Credit Risk Management”, in the 2nd National Conference on “Managing Business Development in Globalized World: Strategies for Excellence” , organized by Institute of Management Studies, Bhaddal on March 26-27, 2011.
- Presented a Paper entitled “Financial Inclusion –The Indian Experience” in the ICSSR Sponsored National Seminar at Government College, Sector-1, Panchkula on “Taking Banking Services to the Common Man-Financial Inclusion- Opportunities and Challenges”, on held on March 3, 2011.
- Presented a Paper entitled “Recruitment in Higher Education: A grim situation” in the UGC Sponsored National Conference on “India an Emerging Service Economy: Issues and Challenges” on 18th and 19th February, 2011 at Guru Nanak National College, Doraha, Ludhiana.
- Presented a Paper entitled “Credit Risk Management practices of Commercial banks in India: An empirical Study” in the 8th International Management Conference on Materialism and Consumerism- A Bliss or Bane organized by Punjab College of Technical Education, Baddowal, Ludhiana on 26th March, 2011.
- Presented a Paper entitled “Consumerism in Marketing-A Boom or a Curse” in the 8th International Management Conference on Materialism and Consumerism- A Bliss or Bane organized by Punjab College of Technical Education, Baddowal, Ludhiana on 26th March, 2011.
- Presented a Paper entitled on “An analysis on global recession”, in the National Level Seminar on “Global Economic Meltdown- Repercussions and Remedies”, on September 8-9, 2009 at Himachal Pradesh University, Shimla.
- Presented a Paper entitled “Management Practices-Emerging Scenario” in the 7th National Conference on ‘Innovations in Management Practices’ at Faculty of Management Studies(FMS), Gurukul Kangri University, Haridwar from 10th -11th September, 2007.

Refresher Courses/Workshops

- Refresher course in “Social Sciences (Specific Refresher Course)” being organized by the Department of Centre for Women’s Studies & Development, Panjab Univeristy, Chandigarh under the auspices of the UGC-Human Resource Development Centre, Panjab University, Chandigarh from 10-5-2017 to 30-5-2017.
- Seven days FDP on “Self Reliant India: Policies & Challenges”, conducted by Department of Economics, Panjab University, Chandigarh in collaboration with UGC-HRDC, Panjab University, Chandigarh from 24th to 30th Nov 2020.
- Seven days FDP on “ Enhancing Visibility & Quality of Research Output”, conducted by A.C. Joshi Library, Panjab University, Chandigarh in collaboration with UGC-HRDC, Panjab University, Chandigarh from 17th to 23rd Nov 2020.
- One week National FDP on “ E-Learning and ICT tools for effective teaching-learning”, organized by Aravali College of Advanced Studies in Education, Pali Faridabad from 8th to 13th June, 2020.
- National Workshop on “Technology and Instructional Reforms with reference to Online Teaching, Learning & Evaluation”, Organized by Centre for Academic Leadership & Education Management (CALEM), Department of Education, Punjab University, Chandigarh under the Aegis of PMMMMNMTT, MHRD from 15th to 20th July 2020.
- Workshop on “Research Ethics and Quantitative Techniques for Research and Publications”, organized by College Library, Goswami Ganesh Dutta S.D. College, Chandigarh from 25th April to 30th April 2020.
- National FDP on “E-Learning and Techno Pedagogy”, organized by Indian teacher education community and Guru Tegh Bahadur National College, Dakha, Ludhiana from 20th to 26th July, 2020.
- Workshop in Academic Administration (for Hostel Wardens) Organized by UGC-Human Resource Development Centre, Panjab University, Chandigarh on 9th May, 2019.
- One week International Faculty Development Programme on “Instructional Skills Workshop (ISW), organized by GGSDS College, Sector-32, Chandigarh in the month of May, 2016.
- Workshop and Training Programme on “Automation System in Education Sector” and the topic was “Use of e-resource contents-ERP solution” sponsored by RUSA,

Director Higher Education, Chandigarh Administration organized by GGSDS College, Sector-32, Chandigarh from 18th February to 20th February, 2016.

- Workshop and Training Programme on “Automation System in Education Sector” and the topic was “Learning Exchange System-Teaching Methodology” sponsored by RUSA, Director Higher Education, Chandigarh Administration organized by GGSDS College, Sector-32, Chandigarh from 18th February to 20th February, 2016.
- One week Faculty Development Programme from 17th May to 23th May, 2014 at GGSDS College, Sector-32, Chandigarh.
- Faculty Development Programme jointly organized by University of the Fraser Valley & GGSDS College from 29th April to 03rd May, 2013 at GGSDS College, Sector-32, Chandigarh.
- “Entrepreneurship Development Awareness program” sponsored by the Directorate of Industries, Chandigarh Administration, Chandigarh from 25th March to 28th March, 2009 at GGSDS College, Sector-32, Chandigarh.
- Training Programme on “Statistical Products and Service Solutions (SPSS)” from 18th September to 20th September, 2008 at G.G.D.S.D. College, Sector-32, Chandigarh.
- NFCG Sponsored “Workshop in Corporate Governance for Teachers” on 18th and 19th October, 2007 organised by University Business School, Panjab University, Chandigarh.
- “Teachers Training Programme” by The Skills Academy, New Delhi at MCM DAV College for Women, Sector-36, Chandigarh on 4th and 5th October 2005.
- One-Day training programme on “Designing/Formulating a research project”- A Research Methodology in Commerce Stream organized by College Development Council, Panjab University and held at G.G.S.D. College, Sector-32, Chandigarh on 22nd October, 2005.
- One day Faculty Development Programme sponsored by Environment Department, Chandigarh Administration, Chandigarh on “Sustainable Environmental Development” conducted by the Environment Society of the College at MCM DAV College, Chandigarh on 14th December 2005.

Syllabus/Curriculum Designed

- Received Letter of appreciation for preparing the syllabus and industrial tie-up of Bachelor of Vocational Course (Retail Management) of U.G.C. by Principal, GGSDS College, Chandigarh.

Award/ Recognition

- Received Nation Builder Award 2023 for valuable contribution to Nation Building as a Teacher on 5th September, 2023.
- Received Certificate of Appreciation for performing the duty of Teacher Incharge during the Panjab University Zonal Youth & Heritage festival of Chandigarh Zone A held from 25th September 2018 to 28th September 2018.
- Received Certificate of Appreciation for performing the duty of Teacher Incharge during the Panjab University Zonal Youth & Heritage festival of Chandigarh Zone A held from 20th September 2017 to 24th September 2017.
- Received Certificate of Appreciation for organizing the International Conference on “Human Rights: Transforming Dimensions”, organized by Panjab University in collaboration with Oxford Brookes University, U.K. and held at Panjab University on 15th and 16th February, 2010.
- Received award of Honour for active participation in the International Youth Peace Festival held at Peace-city Chandigarh at GGSDS College, Chandigarh from 26th September to 2nd October, 2010.

Administrative Experience

- Sub Registrar (Commerce), Goswami Ganesh Dutta Sanatan Dharma College, Chandigarh from November 2023 to 2025.
- Chief Warden, Girl’s Hostel, Goswami Ganesh Dutta Sanatan Dharma College, Chandigarh (2016- 2023).
- Deputy Chief Warden, Girl’s Hostel, Goswami Ganesh Dutta Sanatan Dharma College, Chandigarh (2015- 2016).
- Member, Parent Teacher Association (PTA) of Goswami Ganesh Dutta Sanatan Dharma College, Chandigarh (2019-2024).
- Incharge, Admission Committee for Girl’s Hostel (2016-2023).
- Member, Core Committee and degree distribution, Convocation.

- Member, Core Committee, Invitation and Prize distribution Committee
- Member, Commerce Time Table (2020-2024)
- Member, Committee against Sexual harassment of Women (2019-2024)

Member of Associations

- Member, Indian Commerce Association, India

Dr. Sumeet Kaur Kakkar