

Dr. Nidhi Grover
Assistant Professor
Department of Commerce and Management
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DOB: 12th December, 1985



Educational Qualifications

Ph.D. in Commerce

Department of Commerce and Business Management, Guru Nanak Dev University, Amritsar, India (2015).

PhD Thesis: Bankers' and Customers' Perspectives on Bancassurance in Punjab: A Study of Selected Public and Private Banks

Ph.D. Supervisor: Prof. (Dr.) G.S.Bhalla, Department of Commerce and Business Management, Guru Nanak Dev University, Amritsar, India

Qualified U. G. C. (J. R. F.) twice in Commerce in Dec 2007 & June, 2008.

Master of Commerce (2008)- Department of Commerce, D.A.V. College, Jalandhar Affiliated to Guru Nanak Dev University, Amritsar, Panjab. 4th Rank in University

Bachelor of Commerce (2006)- Department of Commerce, HMV College, Jalandhar Affiliated to Guru Nanak Dev University, Amritsar, Panjab. 11th Rank in University

Teaching/Research Experience

- **Assistant Professor from August 4th, 2014 - till date**
 - ❖ Assistant Professor (AL-11) in the Department of Commerce and Management, GGDSD College, Chandigarh, from August 4th. 2019 till date.
 - ❖ Assistant Professor (AL-10) in the Department of Commerce and Management, GGDSD College, Chandigarh, from August 4th, 2014 to August 3rd. 2019.

Areas of Interest

- Banking and Finance

Publications (Journal/Book Chapters)

Journal Publications:

1. Talwar, S.S.J., Talwar, S.J., Grover, N. and Arora, N. (2024). Trends and possible nexus between profit efficiency and market concentration in Indian leather industry: a panel frontier analysis of major Indian leather-manufacturing states. *Journal of Social and Economic Development*. Vol. ahead-of-print No. ahead-of-print. A Journal of *Springer Nature Link* with Scopus Cite Score (Impact Factor) 2.6, dated 01-12-2024 Accessed on <https://doi.org/10.1007/s40847-024-00382-0>
2. Arora, N., Arora, G. Nidhi, and Kanwar, K. (2018). Non-performing Assets and Technical Efficiency of Indian Banks: A Meta-Frontier Analysis. *Benchmarking: An International Journal*, 25(7), 2105-2125. Available electronically on << <https://doi.org/10.1108/BIJ-03-2017-0040> >>. A Journal of *emeraldinsight* with scopus CiteScore 1.97 (2017) & 2.72

- (2018).
3. Grover, N. (2016). Drivers of Cross-Buying Intentions of Bank Customers in India: A Structural Equation Modelling Approach. *Economics, Commerce and Trade Management: An International Journal*, 1(1), 25-41.
 4. Grover, N. and Arora, N. (2015). Revisiting the Technical Efficiency Gains of Indian Commercial Banks from Bancassurance. *The Review of Finance and Banking*, 7(1), 19-29. ISSN: (Print) 2067-2713, (Online) 2067-3825, IDEA simple Impact Factor 1.167, Electronically Available << http://www.rfb.ase.ro/articole/Articol_II_7.pdf >>
 5. Grover, N. and Mahajan, P. (2012). How Much Socially Responsible the Corporates Are?. *International Journal of Business Ethics and Developing Economies*, 1(2), 1-5. ISSN: 2277-3172.
 6. Grover, N. and Bhalla, G.S. (2013). Level of Awareness Regarding Bancassurance & Choice of Product Among Bank Customers, *Eurasian Journal of Business and Economics*, 6(2), 63-77. ISSN: 1694-5948 (Print), 1694-5972 (Online)
 7. Grover, N. and Bhalla, A. (2013). Bancassurance: An Innovative Apparatus for Growth in Banking Sector, *Pallvan: A Research Journal of Humanities and Social Sciences*, 2(1), 48-61.
 8. Grover, N. and Bhalla, G.S. (2013). Profitability Gains from Bancassurance: A Case Study of State Bank of India. *International Journal of Banking, Risk and Insurance*, 1(2), 55-61. ISSN: 2320-7507.
 9. Grover, N. and Bhalla, A.S. (2012). Bank Financing-Drivers and Obstacles: An Empirical Study on Indian MSMEs. *Vinimaya*, 33 (1), 30-41. ISSN: 0970-8456.

Book Chapters:

1. Arora, N. and Grover, N. (2015). *Harnessing the Demographic Dividend via Identifying Key Sectors in India: A Computable General Equilibrium (CGE) Analysis*. In Parti, A.K., Mahajan, M. M. and Mehta, A.S. (eds.). *The Demographic Dividend and India's Economic Future*. New Delhi: YS Books International. ISBN: 93-8379-333-3, 978-93-837933-3-4.
2. Grover, N. and Arora, N. (2015). *Bancassurance and Managerial Efficiency Gains to Indian Commercial Banks*. In Verma, S. and Singh, K. (eds.). *Slow Down, Banks and Role of Apex Banking Institutions in the Market Economy of India: The Way Forward*. Chandigarh: Centre for Research in Rural and Industrial Development. ISBN: 978-81- 85835-29-9.
3. Grover, N. and Bhalla, G.S. (2012). *High Interest Rates and Inflation: A threat to India's Growth*. Almnac-2012 (ed.). Inflationary Tendencies in Indian Economy and its Impact on Growth, S.D. College for Women, Jalandhar, Punjab. ISBN: 978-81-7072-136-9.
4. Grover, N. and Bhalla, G.S. (2012). *Right to Education: A Ray of Hope for Deprived Millions*. In *Reflections-2012* (ed.). Human Rights in the Present Socio-Economic Political Scenario, S.D. College for Women, Jalandhar, Punjab. ISBN: 978-81-922000-0-2.
5. Grover, N. and Bhalla, G.S. (2011). Bancassurance-A Boost for Banking Industry. *Research and Technology Ingressions* (ed.). Desh Bhagat Institute of Management and computer Sciences,

**Seminars/
Conferences/Symposiums
(Paper Presented)**

1. Participated in the ICSSR Sponsored 'National Seminar on Research Methodology' organized by the Department of Commerce & Management, Khalsa College for Women, Amritsar during February 19-20, 2010.
2. Presented a paper entitled 'Pathetic State of Education in Punjab' in ICSSR sponsored National Seminar on 'Education Scenario in Punjab: Challenges and Prospects' organized by the School of Social Sciences, Guru Nanak Dev University, Amritsar during March 4- 5, 2010.
3. Participated in the National Conference on 'Changing Landscape of Higher Education' organized by Joint Action Committee, Punjab on March, 28th, 2010.
4. Participated in the Workshop on 'Analytical Techniques for Research' organized by the Indian Commerce Association from 10th April to 15th April, 2010.
5. Presented a paper entitled 'Corporate Sector and Sustainable Development' in UGC sponsored National Conference on 'Corporate Social Responsibilities- Transforming Business to Corporate Citizenship' during 5-6 February, 2011.
6. Participated in the UGC Sponsored National Symposium cum Workshop on 'Research Methodology and Computer Applications in Social Sciences' organized by PG Department of Commerce and Business Administration, BBK DAV College for Women, Amritsar during March 09-10, 2011.
7. Presented a paper entitled 'Bancassurance- an Introspection' in the National Seminar on 'Service-Led Growth: The Role of Service Sector in Indian Economic Development' organized by Department of Commerce and Business Management, Guru Nanak Dev University, Amritsar on April 29, 2011.
8. Participated in the 'User Awareness Programme on E-Resources' organized by INFLIBNET (UGC), Ahmadabad in collaboration with Bhai Gurdas Library, Guru Nanak Dev University, Amritsar on May 06, 2011.
9. Presented a paper entitled 'Bancassurance- A Boost to Banking Industry' in the International Conference on 'Innovation- lead and Success' organized by DeshBhagat Institute of Management and Computer Science on Sep 30th - Oct 1st, 2011 and the same has been published in the Book (Ed) *Research and Technology Innovative Ingressions* published by DeshBhagat Institute of Management and Computer Science.
10. Participated in National Workshop on Statistical Analysis through SPSS organized by the Department of Commerce and Business Management in Collaboration with SPSS South Asia Pacific Ltd. on 20th and 21st Dec, 2011.
11. Presented a paper entitled 'Right to Education: A Ray of Hope to Deprived Millions' in UGC Sponsored National Seminar on 'Human Rights in the Present Socio Economic Political Scenario', organized by Department of Political Science, PCMSD College for Woman, on 25th Jan, 2012 and has been published in the Journal *Reflection-2012*.
12. Presented a paper entitled 'Does Modern Education Lay the Road for Cultural Development' in PU Sponsored National Seminar on 'Perspectives in Teacher Education', organized by RayatBhara College of Education Bohan, Hoshairpur on 6th Feb, 2012.
13. Presented a paper entitled 'How Much Socially Responsible the Corporates are? A case study of BSE Blue Chip Companies' in

UGC Sponsored National Seminar on ‘Value Metamorphosis: Ethics and Morality in Business and Governance’, organized by Department , of Commerce, MCM DAV College for Women, Chandigarh on 11th Feb, 2012.

14. Presented a paper entitled ‘An Examination of Bank Incursion into Insurance Business: The Case Study of Private and public sector Banks’ in UGC Sponsored two days National Seminar on ‘Changing Landscape of Indian Service Sector’, organized by Department of Commerce, Sikh National College, CharanKanwal, Banga on 24-25th Feb, 2012.
15. Presented a paper entitled ‘Bancassurance- An Bancassurance- An Opportunity to Cross Sell Insurance Products (A Case Study of Private and Public Sector Banks) in International Management Conference on Economics and Social Survival: Opportunities and Challenges, organized by PCTE, Ludhiana, on 24th March, 2012.
16. Presented a paper entitled ‘Bancassurance- An Innovative Apparatus to Distribute Insurance Products’ in ‘Marketing- Emerging issues, challenges and strategies" organized by PCMA & Chandigarh Business School, Gharuanon 24th March, 2012.
17. Presented a paper entitled ‘Bancassurance- An Innovative Apparatus for Growth in Banking Sector in National Seminar organized by LR DAV College, Jagraon, on 16- 17th April , 2012
18. 9 Presented a paper entitled ‘Bancassurance- An Innovation in Banking Sector’ in GNA- IMT AICTE Sponsored National Seminar on ‘Emerging Management Practises in the Global Business Environment, organized by Commerce Department of GNA –IMT Phagwara on 10th March, 2012.
19. Presented a paper entitled ‘Bancassurance and Managerial Efficiency Gains to Indian Commercial Banks’ in two days Regional Conference on *Slow Down, Banks and Role of Apex Banking Institutions in the Market Economy of India: The Way Forward held at Centre for Research in Rural and Industrial Development, Chandigarh on Feb 26-27, 2015.*

Refresher Courses/Workshops/ Training Programmes

1. Seven Days Faculty Development Programme on *NEP 2020 and Ethical Paradigm in Pedagogy*, HRDC, PU, Chandigarh (in collaboration with GGSDS College, Sector-32, Chandigarh), dated 21-06-2022 to 27-06-2022.
2. Fourteen days Refresher Course in *India Studies- Thinking Through India: Debating the Legacy of Intellectual Traditions of India and Contemporary Challenges* (Interdisciplinary), HRDC, PU, Chandigarh (in collaboration with Department of Philosophy, PU, Chandigarh), dated 09-02-2021 to 22-02-2021.
3. Seven Days Short Term Course on Developing Massive Open Online Courses (MOOCs), HRDC, PU, Chandigarh (in collaboration with University Business School, PU, Chd.), 27-12-2019 to 02-01-2020.
4. Attended Refresher Course in Business Management from 7-12-17 to 27-12-17 at University Business School (UBS), Panjab University, Chandigarh.
5. Attended 108th Orientation Programme from 9-12-2015 to 5-1-2016 at UGC-Human Resource Development Centre (HRDC), Panjab University, Chandigarh.

Invited Talks

- Nil

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| Projects | <ul style="list-style-type: none">• Nil |
| MOOCS/Online Content | <ul style="list-style-type: none">• Nil |
| M. Phil Dissertation Supervised | Nil |
| PhD Thesis | Nil |
| Administrative Experience | <ul style="list-style-type: none">• Dean Foreign Students, GGSDS College, Sector 32, Chandigarh, from December 2014 to September, 2024.• Coordinator, Scholarships, April, 2017 till date |
| Membership of Economic Associations | Nil |

Dr Nidhi Grover