

Profile Page



Name : Dr Sonia Chawla

Designation : Professor

Department : Humanities and Management

Qualification : Ph.D. Management (Guru Nanak Dev University, Amritsar)
MBA Finance/Marketing (Punjabi University, Patiala)
Fellow of Cost and Management Accountants Cost and Management (ICMAI, Kolkata)
B.Com. Commerce (Punjabi University, Patiala)
UGC/NET Management (UGC)

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Research Interests :

Her primary research interests are in the areas of Financial Management, Behavioural Finance, Financial Economics, stock market and Portfolio Management, Fintech, and Corporate Governance.

Other Profile Links :

Google Scholar Link :

Google Scholar [Click Here](#)

Personal Web Link :

NITJ Faculty Profile [Click Here](#)

Journal Publications :

Year	Journal	Publication
2022	Indian Economic Journal, Australian Business Deans Council (ABDC), B Category, Volume 70, Issue 4, 635–654 https://doi.org/10.1177/00194662221118318	Sonia Chawla, Seema Rani, "Resolution of Non-performing Assets of Commercial Banks: The Evidence from Banker's Perspective in Indian Banking Sector"
2022	Int. J. of Business Information Systems (In press), Scopus (Elsevier), ABDC	Barriers in the Adoption of Digital Payment Services: A Systematic Literature Review

2021	Journal of Contemporary Issues in Business and Government, 2021, Volume 27, Issue 5, Pages 58-67, WOS, ESCI	Nittan Arora; Dr. Sonia Chawla, Study on Factors Influencing the Choice of Investors towards Mutual Funds
2021	Empirical Economics Letter, Volume 20 Special Issue 2 June 2021, 1681-8997, 15-29, ABDC	Nittan Arora; Dr. Sonia Chawla, Performance Evaluation of Mutual Fund Schemes in India
2021	International journal of Business Innovation and Research (Scopus Indexed) DOI: 10.1504/IJBIR.2021.10044982	Sonia Chawla, MOBILE BANKING USAGE AND CUSTOMER LOYALTY AMONG INDIAN USERS: MODERATING EFFECT OF OCCUPATION AND EDUCATION
2021	Global Business and Economics Review, Vol. 25, No. 2, 2021, pp 154-176	Sonia Chawla, Seema Rani, "What Determines Non-performing Loans?:- A Systematic Literature Survey and Directions for Prospective Research"
2021	Journal of Commerce and Accounting Research, ABDC (C), Vol 10, Issue 4, Oct 2021, pp 64-75	Sonia Chawla, Seema Rani, "Investigating the Determinants of Non-Performing Assets: The Case of Indian Banking Sector"
2021	SCMS journal of Indian Management, Volume XVIII, April - June 2021	Sonia Chawla and Seema Rani, "Investigating Reasons for Non-Performing Assets from Banker's Perspective: Factor Analytical Approach"
2019	Management and Labour Studies 44(3) 263–284, 2019, Scopus, ABDC (C)	Sonia Chawla, Seema Rani, "Conundrum of Non-performing Assets Over Two Decades: An Analysis of Punjab National Bank"
2019	International Journal of Online Marketing (IJOM), Volume 9: 4 Issues (2019), Web of Science Emerging Sources Citation Index (ESCI)	Savdeep Vasudeva and Sonia Chawla, Does Gender, Age and Income Moderate the Relationship Between Mobile Banking Usage and Loyalty?
2019	International Journal of Advanced Science and Technology Vol. 28, No. 12, (2019), pp. 25-35	A Study on Performance Evaluation of Private Sector Mutual Fund Schemes
2018	Megha Munjal and Dr. Sonia Chawla, International Journal of Innovative Studies in Sociology and Humanities , Vol.3(12) (2018), Page 61-69	“An Empirical Study on the Impact of Corporate Governance Practices on Performance of Banks across BRICS Nations”
2017	Asian Journal of Research in Business Economics and Management Vol. 7, No. 6, June 2017, pp. 302-317.	Priyanka Sharma; Dr. Sonia Chawla"An Analysis of Relationship between Foreign Investment and Major Indian Economy Indicators"
2017	International Journal of Innovation in Engineering Research & Management, Volume 04 issue 05, Oct 2017	Aishwarya Goyal, Sonia Chawla, B.B. Goyal, “Relationship Between Various Service Quality Components And Customer Satisfaction: A Study of Airlines Industry in India”
2017	1. ICFAI Journal of Management Research, January 2017	Sonia Chawla, Pooja Sharma, “An assessment of service quality among General insurance policyholders in Punjab: An empirical study
2017	Asian Journal of Research in Business Economics and Management Vol 7 No. 6. June 2017 Pages 55-70.	Megha Sharma, Sonia Chawla, “A study on factors affecting internal corporate governance practices in banking sector: A survey of India”

2017	International Journal of Applied Business and Economic Research, Vol.15 No-16 (2017) .	Megha Sharma, Sonia Chawla , “Internal Corporate governance and its effective implementation in India: A survey
2016	International Research Journal of Management Science & Technology, Vol 7 Issue 11, 2016.	Aishwarya Goyal; Sonia Chawla; B.B. Goyal, “Customer Perception of Service Quality Components: An Empirical Study of Indian Domestic Airlines Industry”
2015	The Indian Journal of Technical Education, Vol 38, No.1, Jan-Mar 2015, pp 58-67, ISSN 0971-3034	Jagroop Singh, Sunil Dutt, M.L.Ohri, Sonia Chawla, “ Engaging Polytechnic Students with Problem based Learning in Civil Engineering Courses”
2015	Journal of trade and commerce, Oct 2015 Vol X, No. 2, ISSN(P) (0973-4503), ISSN(E) (2454-1702), pp 84-91	Sonia Chawla, Pooja Sharma, “Health Care in India: Opportunities, challenges and concerns (A case Study)”,
2014	Indian Journal of Finance, Volume: 8 Issue: 5, May 2014	Sonia Chawla, Priyanka Sharma, “A Macroeconomic Approach to Foreign Investment Flows in India”
2013	Asian Journal of Research in Business Economics and Management, Year : 2013, Volume : 3, Issue : 8, pp. 165-184.	Chawla Sonia, Kaur Gursimran , “Trends and patterns of FDI in India”,
2013	Radux international journal of banking, finance and accounting, Vol 2. Issue 7, 2013.	Sonia Chawla, Gursimran Kaur, “ Analysis of FDI in retail sector of India”
2012	IUP Journal of Marketing Management n Vol 11 No.1, Feb 2012.	Sonia Chawla, Ritu Sehgal, “An Empirical Analysis on Awareness and Satisfaction Level of Internet Banking with Respect to Demographic Profile”
2011	International Journal of Research in Commerce, IT and Management. vol-I, issue 2, pp 156-163, July 2011	Sonia Chawla, Ritu Sehgal “Impact of Internet Banking on Customer Satisfaction: A Comparative Study of Public Sector Banks Private Sector Banks and Foreign Sector Banks”
2010	Prajnan, Journal of Social and Management Sciences, National Institute of Bank Management (NIBM, Pune) 2010 Vol.XXXIX, No. 2, July-Sep 2010, pp 127-142.	Sonia Chawla, Ritu Sehgal “Indian and the World: The Changing Paradigms in the Banking Sector due to Technological Advancements”
2008	ICFAI Journal of Marketing Management, Vol II, No. 4, Nov 2008, pp 24-53	Sonia Chawla, Fulbag Singh, "Service quality perceptions of life insurance policyholders in Northern India: Pre-privatization vs. Post-privatization"
2007	Envision: Commerce and Management Journal. Vol.1, 2007, pp 84-88.	Fulbag Singh, Sonia Chawla; A Critical Analysis of Legislative framework on Consumer Protection for the Life Insurance Industry in India.
2007	Organizational Management. Vol.XXIII (1), 2007, pp 25-28.	Sonia Chawla, Fulbag Singh, Bhupinder Singh; Customer Relationship Management in Life Insurance Industry.
2007	Journal of Commerce and Trade. Vol.2/1, 2007, pp 52-67.	Sonia Chawla, Fulbag Singh; Determinants of Life Insurance Consumption in India.
2007	ICFAI Journal of Insurance Law. Vol.V/3, 2007, pp 14-29.	Fulbag Singh, Sonia Chawla; Life Insurance Regulatory Framework in India: Developments, Issues and Concerns.
2007	Prajnan, Journal of Social and Management Sciences, National Institute of Bank Management (NIBM, Pune), 2007 Vol.XXXVI, No. 3, Oct-Dec 2007, pp 251-269.	Fulbag Singh, Sonia Chawla “Bancassurance in India: Who is Tying the Knot with Whom, Why and How”

2007	The Indian Journal of Commerce, Vol. 60, No. 4, Oct-Dec 2007, pp 87-100.	Fulbag Singh, Sonia Chawla “Liberalization and Customer Preference for Life Insurance in Northern India”
2006	Journal of Commerce and Trade. Vol.1/1, 2006, pp 39-46.	Fulbag Singh, Sonia Chawla, Bhupinder Singh; The Emerging Paradigms of Life Insurance Distribution in India

Conference Publications :

Year	Conference	Publication
2018	“Current Trends in Engineering, Management and Information Technology”	A Conceptual Framework of Governance norms for Banking in India
2018	“Current Trends in Engineering, Management and Information Technology”	A Study on Changing Scenario of regulatory Framework of banking Industries since 1991
2016	3rd DAV National Congress (Sciences, Technology, Engineering, Humanities & Management	A study of trend analysis in general insurance sector in India.
2014	DAV National Congress on Science, Technology and Management	Growth and Trend of General Insurance Industry In India
2014	DAV National Congress on Science, Technology and Management	Trend of Foreign Investment and It’s Movement during Major Crisis in India
2014	DAV National Congress on Science, Technology and Management	To comprehend the internal governance principles in banking industry in India

Book/Chapter Publications :

Type	Title	Publisher	Authors	ISBN/ISS N No.	Year
International	Cryptocurrency Adoption in the Era of Industry 5.0: Opportunities, Challenges, and the Intellectual Landscape – SLR and Bibliometric Analysis	IGI Global		9781668464038	2023
Reference Book	Impact of privatization on life insurance industry in India: A study of customer satisfaction in Northern India	Lambert academic publishing, UK	Dr. Sonia Chawla	978-3-8443-3429-6	2011
Reference Book	Risk analysis in life insurance industry: A case study of Indian market players	Lambert academic publishing, UK	Dr. Sonia Chawla	978-3-8443-9389-7	2011
Book Chapter	Banking in the new Millennium: Issues, Challenges and Strategies	Mahamaya Publishing House, India	Dr. Sonia Chawla	81-8325-031-9	2007
Book Chapter	Consumer Protection through mass awareness	Mahamaya Publishing House, India	Dr. Sonia Chawla	81-8325-027-0	2007

Research Projects :

Role	Project Type	Title	Funding Agency	From	To	Amount	Status	Co-Investigator
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Principal Investigator	R&D Project	Risk Analysis in life Insurance Sector	AICTE, New Delhi	April 2003	June 2006	3.5 Lakh	Completed	
Chief Investigator	R&D Project	Employment opportunities in Muktsar District of Malwa Region	International Labour Organization (ILO)/Punjab Government	2001	2002	1.5 Lakh	Completed	JJ Maini, Gurdeep Singh
Principal Investigator	Minor Research Project	Role of Blockchain in Higher Education Management: Present and Future Application in Punjab Region	Indian Council of Social Science Research (Ministry of Human Resource Development)			200000	ongoing	

Events Organized :

Category	Type	Title	Venue	From	To	Designation
Seminar	National	One day national level seminar on “Financial Sector Reforms in the context of W.T.O –Agenda of Future” 20th March, 2006, sponsored by ICSSR, N.W. Region, Chandigarh.	DAVIET Jalandhar	20-03-06	20-03-06	Coordinator
Conference	National	National conference on “Modern Management Practices and IT trends-09”	DAVIET Jalandhar	17-04-09	18-04-09	Coordinator
STC	National	Staff Term Course on the theme of “Strategies for Implementation for Total Quality Management and ISO” under grant from AICTE, New Delhi.	DAVIET, Jalandhar	31-05-10	11-06-10	Coordinator
Workshop	National	One day workshop on Cost Accounting Record Rules & Cost Audit in association with Jalandhar Chapter of Cost Accountants	DAVIET Jalandhar	27-11-11	27-11-11	Coordinator

Seminar	National	Two Days National Seminar on “Retail Banking in India-Issues and Concerns” Sponsored by AICTE, New Delhi	DAVIET Jalndhar	18-01-13	19-01-13	Coordinator
Conference	National	DAV National Congress on Science, Technology and Management, DAVIET, Jalandhar.	DAVIET Jalandhar	07-11-14	08-11-14	Chief Coordinator
Conference	National	3rd DAV National Congress on Sciences, Technology, Engineering, Humanities & Management	DAVIET Jalandhar	20-05-16	21-05-16	Chief Coordinator
FDP	National	NITTTR Sponsored Faculty Development Program on "Skill India"	DAVIET, Jalandhar	27-02-17	03-03-17	Coordinator
Workshop	National	EDI Ahmedabad sponsored Entrepreneurship Awareness Camp	DAVIET, Jalandhar	28-08-17	29-08-17	Coordinator
Workshop	National	Workshop on Aligning Industry and Academic Needs	Dr B R Ambedkar National Institute of Technology, Jalandhar	02-08-19	02-08-19	Coordinator
Workshop	National	Workshop on Understanding Startup Eco-system: Opportunities and Challenges	Dr B R Ambedkar National Institute of Technology, Jalandhar	23-08-19	23-08-19	Coordinator
Workshop	National	Workshop on Blockchain and its Applications	Dr B R Ambedkar National Institute of Technology, Jalandhar	24-08-19	24-08-19	Coordinator
FDP	National	Outcome Based Education and NBA Accreditation	Dr B R Ambedkar National Institute of Technology, Jalandhar	18-01-20	19-01-20	Coordinator
STC	National	Short Term Course on Soft Skills and Academic Communication	Dr B R Ambedkar National Institute of Technology, Jalandhar	05-03-20	09-03-20	Coordinator
Webinar	National	Webinar on Post COVID–19: Mitigation Strategies for Challenges of Online Education in India	Dr B R Ambedkar National Institute of Technology, Jalandhar	18-05-20	18-05-20	Coordinator

STC	National	e-Short Term Course on Advanced Research Methods and Data Analysis Techniques	Dr B R Ambedkar National Institute of Technology, Jalandhar	27-07-20	31-07-20	Coordinator
STC	National	Research Methods and Data Analysis Using SPSS	Dr B R Ambedkar National Institute of Technology, Jalandhar	20-01-19	24-01-19	Coordinator
Conference	International	Socio-Economic and Health Challenges due to COVID-19 and Mitigation Strategies (SEHCM-2020)	NIT Jalandhar	22-10-20	23-10-20	Chairman cum Secretary
STC	National	ATAL Online Faculty Development Programme on "Innovation Management"	Dr B R Ambedkar National Institute of Technology, Jalandhar	22/02/21	26/02/2021	Coordinator
STC	National	Data Analytics for Academic Research	Dr B R Ambedkar National Institute of Technology, Jalandhar	13/12/2021	17/12/2021	Coordinator
National Conference	National	Atmanirbhar Bharat: Building a Self-Reliant India (Prospects and Challenges Ahead)	Dr B R Ambedkar National Institute of Technology, Jalandhar	25/05/22	26/05/22	Conference Chairperson
Worskhop (Online)	National	Mental health and Well-being of Indian Youth after Prolonged Pandemic	Dr B R Ambedkar National Institute of Technolgy, Jalandhar	21/05/22		Coordinator

Professional Affiliations :

Designation	Organization
Fellow	Cost and Management Accountants of India
Life Member	All India Management Association
Member	Jalandhar Management Association
Member Board of Studies	MRSPTU, Govt. of Punjab
Member, Board of Studies, Management	SBSSTC, Ferozepur, (Govt. of Punjab)
Member, Research Degree Committee	IKG Punjab Technical University, Kapurthala, (Govt. of Punjab)
Life Member	Indian Society for Technical Education
Life Member	Punjab Commerce and Management Association
Life Member	Indian Society for Technical Education

PhD Supervised :

Scholar Name	Research Topic	Status	Year	Co-Supervisor
Sukriti Jain	Behavioural Finance	Registered	2022	
Ravinderjit Singh	Behavioural Finance	Registered	2021	
Heena Sharma	Behavioural Finance	Registered	2021	
Kriti	Behavioural Finance	Registered	2021	

Ashwariya Goyal	Relationship between various service quality components and customer satisfaction: A case study of civil aviation industry in India.	Awarded	2020	Dr BB Goyal
Megha Munjal	Internal Corporate Governance Practices in Banking Sector- Evidence From India	Awarded	2019	
Manpreet Kaur	Entrepreneurial Ecosystem in Higher Education Institutes in India	Pursuing	2019	
Shani Kumar	Determinants of Crypto Currency Market.	Pursuing	2019	
Pooja Sharma	Privatization of General Insurance: A study on Service Quality in Punjab	Awarded	2018	
Priyanka Sharma	A study of relationship between on macroeconomic variables and foreign investment in India.	Awarded	2018	
Savdeep Vasudeva	Customer perception towards mobile banking in Punjab-A study of personal banking	Awarded	2017	Dr Gurdip Singh
Ritu Sehgal	A study on customer satisfaction due to internet banking operations in Northern India with special reference to State Bank of India	Awarded	2014	
Seema Sethi	An empirical analysis of Non-performing assets of Punjab National bank in Punjab: Trends and determinants	Thesis submitted		
Nittan Arora	Empirical Study on Performance Evaluation of Mutual Funds in India	Thesis submitted		

Admin. Responsibilities :

Position Held	Organization	From	To
Head, Department of Business Management	DAVIET Jalandhar	05-03-2008	01-11-2018
Dean Academics	DAVIET Jalandhar	03-06-2016	01-11-2018
Convener (Grievance Redressal Committee/ ICC)	DAVIET Jalandhar	26-09-2012	11-01-2016
Management Representative (QMS)	DAVIET Jalandhar	09-09-2008	01-11-2018
Head (Centre for Incubation and Entrepreneurship)	DAVIET Jalandhar	01-04-2015	01-11-2018
Warden, Girls Hostel	MIMIT Malout	17-07-2004	30-06-2006
Warden, Girls Hostel	Thapar University, Patiala	15-03-2007	06-06-2007
Head (Training)	NIT Jalandhar	04-06-19	05-02-2020
Coordinator, GATE Coaching	NIT Jalandhar	29-08-2019	Till Date
Coordinator, NBA	NIT Jalandhar	06-02-2020	Till Date
Head (Department of Humanities & Management)	Dr BR Ambedkar NIT Jalandhar	05-02-2021	Till Date