

Name in Block Letters	Dr. MONITA
Father's Name/Mother's Name	SH. VINOD MAGO Smt KAVITA MAGO
Department	PUCEIT, MOHALI
Current Designation & Grade Pay:	Assistant Professor -8000
Date of Place of Birth	03-10-1978 , CHANDIGARH
Sex	FEMALE
Marital Status	MARRIED
Nationality	INDIAN
Indicate whether belongs to SC/ST/OBC Category	NO
Address for correspondence (with Pincode)	H.NO 2554 PHASE 7 MOHALI PIN 160061
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Academic Qualifications (Matric till Post Graduation)

Examination	Name of the Board/University	Year of Passing	Percentage of Marks obtained	Division Class/Grade	Subject
Matric	C.B.S.E	1995	76.8 %	1st	English,SANSKRIT,work experience , Maths ,Science, Social science, Phy-Edu
10+2	C.B.S.E	1997	86.2%	1st	COMMERCE
B.COM.	Panjab University Chandigarh	2000	64.14%	1 st	COMMERCE
M.COM	Panjab University	2002	73.96%	1st	COMMERCE

	Chandigarh				
MBA	PONDICHERRY UNIVERSITY,PUDUCHERRY	2011	62.33 %	1 st	FINANCE
JRF-NET(COMMERCE)	UGC	2002		JRF	COMMERCE
UGC – NET(MANAGEMENT)	UGC	2012		NET	MANAGEMENT

Research Degrees (s)

Degree	Title	Date of Award	University
PhD	ASSET LIABILITY MANAGEMENT PRACTICES OF COMMERCIAL BANKS IN INDIA IN THE FACULTY OF BUSINESS MANAGEMENT AND COMMERCE	JULY 21, ,2009	Panjab University Chandigarh

Teaching Experience: PG classes (in years) 15 YEARS : UG classes (in years) - 2 YEARS

Research Experience excluding years spent in M.Phil./Ph.D (in years) 9 years

Field of Specialization under the subject/Discipline

(a)...FINANCE (b)...MARKETING.....

Academic Staff College Orientation/Refresher Course Attended

Name of the Course	Place	Duration	Sponsoring Agency
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Summer School 1. ARPIT ONLINE Refresher Course IN MANAGEMENT NT(arp19- ap53)	SWAYAM	01.09.2019 TO 16.01.2020	AICTE APPROVED FDP Banasthali Vidyapith
2. Refresher Course	ASC, P.U. CHANDIGARH	30.8.2013 TO 19.09.2013	UGC
3. Orientation Course	ASC, P.U. CHANDIGARH	03.05.2012 TO 30.5.2012	UGC

Research Supervision
i) 4 + 2 phdstudents

(A) Published Papers in Journals

S.N.	Title with page No	Journal	ISSN/ISBN No
1	AN ANALYSIS OF THE SERVICE QUALITY OFFERED BY COMMERCIAL BANKS TO ITS CUSTOMERS WITH SPECIAL REFERENCE TO THE BOTTOM AND MIDDLE OF THE PYRAMID POPULATION pp	INTERNATIONAL JOURNAL OF APPLIED SERVICES MARKETING PERSPECTIVES Sjif(2015)= 6.847	PRINT- 2279-0977 ONLINE 2279-90985

	2065-2074		
2	LIQUIDITY RISK MEASUREMENT AND MANAGEMENT IN INDIAN BANKS	INTERNATIONAL JOURNAL OF APPLIED FINANCIAL MANAGEMENT PERSPECTIVES Impact factor 5.81	PRINT 2279-0896 ONLINE 2279-090X
	Total		

Training Courses, Teaching Learning Evaluation Technology Programmes, Faculty Development Programmes (not less than one week duration)

S. No.	Programme	Duration	Organised by
1.	Workshop (Seven days, RUSA Sponsored) on ‘‘Research Through SPSS’’	December, 21 to 27, 2015(seven days)	PGGC, Sector 46, Chandigarh

Invited Lectures and Chairmanships at national or international conference/seminar etc.

S. No.	Title of Lecture/Academic Session	Title of Conference/ Seminar	Organized by	Whether International/ national
1	Financial Mgt. & Financial Markets	2 nd Spell Inservice Course for PGT Commerce	KV 3 BRD, AFS, Chd	NATIONAL
	Total			

Published Papers in Journals

S.N.	Title with page No	Journal	ISSN/ISBN No
1.	Banking Services Penetration: Evidence From State of Punjab	International Journal For Research in Engineering Application and Management (ugc listed)	2454-9150
2.	Measuring the Financial Literacy level among working youth IN P unjab	Research Review International Journal of Multidisciplin ary(may 2018) (ugc listed)	2455-3085
3.	What Determines the Financial Literacy :Evidence from Northern Indian	International Journal For Research in Engineering Application and Management may 2018) (ugc listed)	2454-9150
4.	Financial Literacy : A Tool for Promoting Financial Inclusion	Remarking An Analisation (April 2019) (ugc listed)	2394-0344
5.	Identifying Key Quality Dimensions impacting customer satisfaction from banking services in Punjab	Asian Resonance (ugc listed) April 2019	0976-8602
6.	Board Characteristics and firm performance of Loss Making Companies: An empirical evidence from india	Solid state technology (2020) (scopus)	0038-111X
7.	Impact of independent director,s role on effectiveness of corporategovernance and firm performance : a case study of tata group	Sambodhi(Dec ember 2020) (ugc listed)	2249-6661
8.	impact of financial literacy programs on financial planning of the participants	International journal business and emerging	

		markets(2020) , inderscience (scopus)	
9.	<u>Development of a financial literacy model for individuals in India using structural equation modelling</u>	<u>International Journal of Business Innovation and Research (IJBIR), Vol. 25, No. 1, 2021</u>	<u>10.1504/IJBI R.2021.115014</u>
10	Moderating Effect Of Profitability on the Relationship between Board Characteristics and Companies' Performance : A Study of Indian Companies	<i>Finance india</i>	March 2023
11	Identifying the Gaps between Participants' Exnpectations and Percentions on Service Quality of Financial Literacy Programs in India	<i>Finance india</i>	Accepted fro publication in 2025

PubliCATIONS OTHER THAN JOURNAL(CHAPTERS IN BOOKS)

S. No.	Title with page nos.	Book Title, editor & Published	ISSN/ISBN No.
1.	Chapter Published An Analysis of Trading Behaviour and Investor Psychology in Capital Region of Chandigarh pp 88-96	Global Business Strategies for Sustainability, Bharti Publications(2018) edited book	978-93-86608-18-5
2.	Chapter Published Growth and Trend Analysis of the Mutual Fund Industry in India pp 344-354	Managment of financial ervices: creating value and sustainability, Bharti Publications (2018) edited book	978-93-86608-22-2
	TOTAL		

INVITED LECTURES DELIVERED IN CONFERENCES / SEMINARS.

Sr. No.	LEVEL	Title of Conference	Title of Paper	Date of conference	Organising institute s/ university
1	INTERNATIONAL	Skill development and innovations for sustainable economic growth :problems and challenges (February 9-10,2018)	Key note speaker	February 9-10, 2018	Maharaja agarsen university, baddi
	INTERNATIONAL	Digital revolution in business: convergence and integration	Preliminary effect of demonitisation on financial inclusion in india	September 27-28,2017	UBS, PANJAB UNIVERSITY, CHANDIGARH
3.	INTERNATIONAL	STRATEGIC COMPETENCY MAPPING FOR TALENT MANAGEMENT AND RETENTION	THE EMERGING ROLE OF FINANCIAL LITERACY AFTER DEMONITISATION IN INDIA	JANUARY 18-19,2018	UBS, PANJAB UNIVERSITY, CHANDIGARH
4	INTERNATIONAL	FINANCIAL SERVICES CREATING BUSINESS VALUE AND SUSTAINABILITY	FINANCIAL INCLUSION IN INDIA: AN ASSESSMENT	FEBRUARY 23-24,2018	UBS, PANJAB UNIVERSITY, CHANDIGARH
5	INTERNATIONAL	STRATEGIC MANAGEMENT :DELIVERING BUSINESS GOALS	FINANCIAL LITERACY AS A STRATEGY FOR PROMOTING FINANCIAL INCLUSION	DECEMBER 21,2017	UBS, PANJAB UNIVERSITY, CHANDIGARH

6	INTERNATIONAL	RESPONSIBLE RESEARCH AND INNOVATION IN SCIENCE, MANAGEMENT AND EDUCATION	IDENTIFYING KEY QUALITY DIMENSIONS IMPACTING CUSTOMERS SATISFACTION FOR BOTTOM OF PYRAMID POPULATION IN PUNJAB	APRIL 4-6, 2018	RESEARCH PROMOTION CELL AND LSME(UK) PANJAB UNIVERSITY, CHANDIGARH
7	NATIONAL	MAINSTREAMING OF MARGINALS IN INDIA: ISSUES AND CHALLENGES	MAINSTREAMING THE MARGINALS THROUGH MICRO FINANCE: AN INDIAN PERSPECTIVE	MAY 6, 2017	UILS, PANJAB UNIVERSITY, CHANDIGARH
8	NATIONAL	GLOBAL ISSUES IN MANAGEMENT	COMPETITION OR COOPERATION: A CASE OF INTERNATIONAL CENTRES IN INDIA	MARCH 28, 2017	UBS, PANJAB UNIVERSITY, CHANDIGARH
	NATIONAL	EMERGING TRENDS IN DISRUPTIVE INNOVATIONS AND SUSTAINABLE BUSINESS MANAGEMENT	Banking Services Penetration: Evidence From State of Punjab	MARCH 8, 2018	CBSA, LANDRAN
	NATIONAL	EMERGING TRENDS IN DISRUPTIVE INNOVATIONS AND SUSTAINABLE BUSINESS MANAGEMENT	INFLUENCE OF SOCIO DEMOGRAPHICS ON FINANCIAL literacy	MARCH 8, 2018	CBSA, LANDRAN

(i) Training Courses, Teaching Learning Evaluation Technology Programmes, Faculty Development Programmes (not less than one week duration)

S. No.	Programme	Duration	Organised by	
ARPIT ONLINE Refresher Course IN MANAGEMENT(arp19-ap53)	SWAYAM	01.09.2019 TO 16.01.2020	AICTE APPROVED FDP Banasthali Vidyapith	
TEACHING LEARNING CENTRE ,RAMANUJAN COLLEGE, UNIVERSITY OF DELHI	MANAGING ONLINE CLASSES AND CO CREATING moocs2.0	MAY 18-JUNE 03,2020	TEACHING LEARNING CENTRE ,RAMANUJAN COLLEGE, UNIVERSITY OF DELHI	
Don Bosco College Central Library and IQAC, Itanagar, Arunachal Pradesh in association with Spoken Tutorial, IIT Bombay	“Moodle Learning Management System”	June 15-19, 2020	Don Bosco College Central Library and IQAC, Itanagar, Arunachal Pradesh in association with Spoken Tutorial, IIT Bombay	
MAHARAJA AGRASEN UNIVERSITY, BADDI	RESEARCH METHODOLOGY AND STATISTICAL ANALYSIS	JULY 3-9,2017	MAHARAJA AGRASEN UNIVERSITY, BADDI	

