

Dr Jyotsana Chawla

Assistant Professor

Department of Management Studies

J C Bose University of Science & Technology YMCA, Faridabad

E-Mail ID – jyotsanachawla@jcboseust.ac.in, jyotsanachawla@rediffmail.com

Mob. 9990234880

Qualifications

- Ph.D. From J C Bose University of Science & Technology YMCA, Faridabad.
Topic of thesis-“FDI in Retail Sector: A Critical Study of Indian Retail Market”.
- UGC NET qualified.
- M-Phil in Finance. Topic of Dissertation- “Service Quality Perception in Banks: A Case Study of Hisar City” from Kurukshetra University, Kurukshetra.
- MBA from M.D.U., Rohtak.
- M.Com from Kurukshetra University, Kurukshetra.
- B. Com from Kurukshetra University, Kurukshetra.
- XII and X under CBSE.

Specialization

Finance and General Management

Subjects taught

Indian Financial System
Financial Institutions and Markets
Managing Banks and Financial Institutions
Strategic Management
Business Communication
Entrepreneurship Development
Economics for Engineers
Principles of Management

Papers published in Journals

- Published a research paper titled “Biases at play: a strategic modeling of investor behavior using fuzzy ISM–MICMAC approach” in Future Business Journal; published on 12 Jan 2026, Authors: Vandana Yadav, Parveen Kumar and Jyotsana Chawla, DOI: <https://doi.org/10.1186/s43093-025-00713-5>.
- Published a research paper titled “Deconstructing behavioral complexity: analyzing interconnected heuristic biases in investment choices” in Quantity and Quality; Authors: Vandana Yadav, Jyotsana Chawla and Parveen Kumar, DOI:<https://doi.org/10.1007/s11135-025-02553-5>.
- Published a research paper titled “Navigating corporate social responsibility in tourism: a bibliometric exploration” in International Journal of Multidisciplinary research; year 2024, Authors: Sanju, Rupali Madan, Jyotsana Chawla, ISSN No. 2582:2160, Vol 6 issue 1 (July to August 2024).

- Published a research paper titled “A bibliometric mapping of green consumption research trends for a timeframe of 1993 to 2024” in RBUJOE, Rabindra bharti university, Kolkata; year 2024, Authors: Sanju, Rupali Madan, Jyotsana Chawla, ISSN No.0975-802X, Vol 17, 52-65.
- Published a research paper titled “A bibliometric analysis of payment banks: A digital step towards sustainability” in Journal of Management and Entrepreneurship; year 2023, Authors: Vandana Yadav, Jyotsana Chawla, ISSN No.2229:5348, Vol 17 no 3.
- Published a research paper titled “Customer's perception towards FDI in retail: A factor analytical approach” in HSB Research Review; year 2021, Authors: Jyotsana Chawla; ISSN No. 0976-1179. Vol 16; Issue 1.
- Published a research paper titled “A comparative study of unorganised and organised retailing in India” in JETIR (Journal of Emerging Technologies and Innovative Research), year 2019, Authors: Jyotsana Chawla, Dr Rachna Agrawal, Dr Bhavna Sharma; ISSN No.2349-5162. Vol 6; Issue 3.
- Published a research paper titled “A Critical study of FDI in Indian retail sector: An analysis of impact on stakeholders” in Asian Journal of Management; year 2018, Authors: Jyotsana Chawla, Dr. Rachna Agrawal, Dr. Bhavna Sharma; ISSN No. 0976-495X. Vol 9; Issue 1.
- Published a research paper titled “Critical Analysis of Retail sector in India: a changing face” in Virtue; year 2015, Authors: Jyotsana Chawla, Dr. Rachna Agrawal, Dr. Bhavna Sharma; ISSN No. 2230- 7117. Vol 3; Issue 2.
- Published a research paper titled “FDI in Indian Retail Sector: A Review” in International Journal of BRIC business research (ijbbr); year 2016, Authors: Jyotsana Chawla, Dr. Rachna Agrawal, Dr. Bhavna Sharma; ISSN No. 2201- 4179. Vol 5; Issue 2.
- Published a research paper titled “Effects of inflation on the growth of financial sector development” in IDR; year 2016, Authors: Ashok Kumar, Neha Goyal, Jyotsana Chawla; ISSN No. 0972-9437. Vol 10; Issue 1.

Book Chapters

- Published a book chapter titled, “FDI in Higher Education in India: Need of the hour?” in book titled Quality in Higher Education: Current Priorities and Future Challenges, Authors: Jyotsana Chawla, ISBN:978-93-91870-11-9, pg no.1-14.
- Published a book chapter titled, “The National Education Policy: the need of times” in book titled Redefining learning: navigating the landscape of national education policy 2020 , Authors: Sanju Rawal, Rupali Madan, Jyotsana Chawla, ISBN:978 - 93 - 6252 - 533 - 8, pg no.121-129.
- Published a book chapter titled, “Role of Social Entrepreneurial ventures in economic and social development: A Review” in book titled “Contemporary issues in Business and Economics”, Authors:Yukta Saini, Jyotsana Chawla, Rupali Madan, ISBN:978-1-387-73422-9, pg no.223-234.
- Published a book chapter titled, “Design thinking and entrepreneurship: A review in context of business environment” in book titled,“Contemporary issues in Business and Economics”, Authors: Achint Kaur, Rupali Madan, Jyotsana chawla, ISBN:978-1-387-73422-9, pg no.234-247.
- Published a book chapter titled, “ICT and Its Use in Teaching and Learning- A New Approach of NEP-2020” in book titled, “Redefining learning: navigating the

- landscape of national education policy 2020”, Authors:Yukta Saini, Jyotsana Chawla, ISBN: 978-93-6252-533-8, pg no.130-137.
- Published a book chapter titled, “Inclusivity and Equity in NEP-2020 for Sustainable Future: A Systematic Review” in book titled, “Redefining learning: navigating the landscape of national education policy 2020”, Authors: Achint kaur, Jyotsana Chawla, ISBN: 978-93-6252-533-8, pg no.24-33.
 - Published a book chapter titled, “Foreign Capital in Agriculture Sector: SWOC Analysis” in book titled Agriculture in the age of globalization by serials publications (p) ltd. Authors: Jyotsana Chawla, Dr Rachna Agrawal, Dr Bhavna Sharma, ISBN: 978-81-8387-745-9, pg 216-230.
 - Published a book chapter titled, “ An analysis of skill development ecosystem” in book titled Emerging Concepts in Management, ABS Books Publisher, Pg no.149-154 (March 2021), Authors: Pranav Sharma, Jyotsana Chawla,ISBN: 978-81-951369-3-3.
 - Published a book chapter titled, “Tourism and its impact on developing economy” in book titled Tourism in Jammu & Kashmir: A Comprehensive overview & Analysis, Red Shine Publication Pvt. Ltd. In association with RED'MAC International press & media. Inc. (India, Sweden and Canada) April 2021, pg 51-60, Authors: Dr Jyotsana Chawla, Dr Rachna Agrawal, ISBN:978-93-90937-49-3.
 - Published a book chapter titled, “Retail sector in India: Post Covid strategies for retailers” in book titled, “Business strategies in VUCA world, Bharti Publications, 2020, Authors: Dr Jyotsana Chawla, Dr Rachna Agrawal, ISBN:978-93-89657-93-7.

Papers presented in Conferences

- Presented paper titled, “Assesing the impact of investor biases on Portfolio management: a hybrid Fuzz-DEMATEL-ISM based structural analysis” in ICSSR Sponsored 1st PAN-NIT National Conference on , "The Human-Centric Workplace: Well-being, Diversity, and Employee Empowerment" organized by Department of Business Administration, National Institute of Technology Kurukshetra, India held on 30th-31st May, 2025.
- Presented paper titled, “Decoding behavioral biases in investment decisioins: A MCDM approach to smarter decision-making” in 4th International Conference on "Entrepreneurship and Innovation Research” Towards Vision Viksit Bharat@2047, Organized by Department of Commerce, Rajdhani College, University of Delhi, New Delhi, India, 26th-27th April, 2025.
- Presented paper titled, “A systematic review of financial literacy and its role in retirement planning” in National conference on G20 India: Vasudhaiva Kutumbakam, Striving Sustainable Growth and Development Amid Challenges organized by J.C. Bose University of Science and Technology, YMCA, Faridabad, India held on 8th April 2023.
- Presented paper titled, “A Bibliometric analysis for mapping the research trends of cause related marketing” in National Conference on AMRIT 2023 organized by Department of Management Studies, National Institute Technology Hamirpur, Himachal Pradesh, India held on 17th – 18th July 2023.

- Presented paper titled, “Flipped Learning: A step towards achieving NEP Goals” in International Conference on "Pedagogical Innovations NEP 2020" organized by Department of education, BPSM, Kahanpur Kalan, Sonipat.held on 24-25 March 2023.
- Presented paper titled, “A bibliometric analysis of factors affecting financial literacy” in International Conference on Business innovation,Transformation, Sustainability: Changing Global Paradigm'2023 (BITS-2023) organized by Manav Rachna University held on April 28-29, 2023.
- A Study of Current Initiatives of Young Entrepreneurs in India” in National conference on Role of science and Technology towards 'Make in India' on 5-7 March 2016.
- Presented paper titled, “Agriculture and International Investment: Need of the hour” in NCIFDIA-2014(National Conference on Impact of FDI on Agro food Sector) organized by Aggarwal College, Ballabgarh on 7 Feb. 2014.
- Presented paper titled, “Role of Operations Research Applications in Financial Markets-A literature Review” in “Trends and Advances in Mechanical Engineering” TAME 2012 National conference organized by Mechanical Department, YMCA University held on 19-20 October 2012.
- Presented paper titled, “Stress Management of Human Resource at different tiers(phases) of Life” in National conference on "New Horizons in Technology for Sustainable Energy and Environment" held on 9-10 March 2017.
- Presented paper titled, “GST in India: A way to Unified Tax Regime” in SDREM, Dec 2016 held on 26-27 December 2016.
- Presented paper titled, “Social Entrepreneurship: A Way to Sustainable Development” in International Conference-2021 (Reform, perform and transform: An insight into Global competitiveness and sustainable development) ITS, Ghaziabad held on 9-10 April 2021.
- Presented paper titled, “Retail Sector in India: Post COVID-19 Strategies for Retailers” in National Conference on Business Strategy in the VUCA World held on 15th October 2020.
- Presented paper titled,”Indian Retail Sector: Opportunities and Challenges” in International Conference PSIMT 2k15” Paradigm Shift in Management and Technology” organized by DMS, YMCA University, Faridabad on 9 th-10th April 2k15.

Paper published in Conference proceedings

- Paper titled, “Financial Literacy and Retirement Planning : A way to sustainable future” in Conference proceedings of International conference on, India's G-20 Presidency: Role, Solution and Challenges in creating 'One Earth, One Family, One Future', ISBN No. 978-93-5891-038-4.

Research guidance

- Guiding projects of MBA and BBA students
- Guiding 3 research scholars

Events organized

Sr No.	Program	Position held	Dates	Year	Organized by
1	MDP on, “Administrative efficiency in higher education institutions”	Member organising committee	12 and 13 May 2026	2026	Department of Management Studies, JCBUST, YMCA
1	MDP on, “Finance for Non-finance professionals”	co-ordinator	9 th April 2024	2024	Department of Management Studies, JCBUST, YMCA
2	MDP on, "Enhancing productivity through employee engagements"	co-ordinator	18th and 19th March 2021	2021	Department of Management Studies, JCBUST, YMCA
3	Webinar on," Financial Literacy through gamification"	co-ordinator	5th July 2021	2021	Department of Management Studies, JCBUST, YMCA
4	Webinar on, "Alumni talk"	co-ordinator	07th Nov 2020	2020	Department of Management Studies, JCBUST, YMCA
5	National conference on, "Business Strategy in the VUCA World"	Member of Organizing committee	15 th October 2020	2020	Department of Management Studies, JCBUST, YMCA
6	Webinar on," From employee to entrepreneur: A Success story"	co-ordinator	01-10-2020	2020	Department of Management Studies, JCBUST, YMCA
7	Webinar on "Economic Impact of COVID 19"	co-ordinator	17-08-2020	2020	Department of Management Studies, JCBUST, YMCA

8	Atamnirbhar Bharat Hackathon-2020	Member of Organizing committee	20-22 May 2020	2020	IIC, Tequip 3 sponsored
9	Wisdom Summit 2020	Member of Organizing Team	5 June-29 July 2020	2020	IIC, Training and Placament, Startup and Business Incubation cell
10	Global HR conclave	Member of Organizing Team	11-12 July 2020	2020	IIC, Training and Placament, Alumni and corporate affairs Cell, Startup and Business Incubation cell
11	FDP on, "Advance Research Methods"	Coordinator	08-12 June 2020	2020	Department of Management Studies, JCBUST, YMCA
12	International Symposium on "COVID 19 & Beyond: The new normal in HEI's"	Organizing Secretary	10-June 2020	2020	IQAC, J C Bose UST YMCA, Faridabad.
13	Innovative Teaching Methodologies in Technical Education	Member of Organizing committee	24-28 September 2019	2019	Department of Management Studies, JCBUST, YMCA
14	Advance and Innovative Approaches in Management Education	Coordinator	25-29 November 2019	2019	Department of Management Studies, JCBUST, YMCA and IILM University, Gurgaon
15	Digital India Awareness Program	Member of Organizing committee	16 February 2017	2017	Digital India cell YMCAUST, Atal Seva Kendra (Under National e-governance Plan)
16	National Conference on "New Horizons in Technology for	Member of Organizing committee	9-10 March 2017	2017	YMCA UST

	Sustainable Energy and Environment"				
17	Workshop on Digital Payments	Member of Organizing committee	11-October 2017	2017	YMCA UST in collaboration with PNB.
18	National Conference on RSTTMI' 16	Member of Organizing committee	5-7 March 2016	2016	Sponsored by DST, Haryana & Defence Research & Development org, Delhi under aegis of The Indian Science congress Association, Kurukshetra Chapter
19	International Conference on Sustainable Development through Research in Engineering and Management(SDREM'16)	Member of Organizing committee	26-27 Dec 2016	2016	Electronics engineering and Department of Science and Technology, YMCAUST
20	National conference "Role of Science and Technology towards 'Make in India'	Member of Organizing committee	5-7 March, 2016	2016	Department of science and technology, Haryana and Defence Reseach & Development Organization, Delhi
21	"An insight of Matlab in Research "FDP one week	Coordinator	19-23 Jan 2015	2015	Department of Management Studies, YMCAUST, Fbd. ISTE Approved
22	"Protecting and Exploring IPR's" IPR awareness workshop	Organizer	19-20 October 2015	2015	CE Dept. and IPR Cell, YMCAUST, Fbd, DietY sponsored.
23	International Conference on " Paradigm shift in Management and Technology(PSIMT' 15)	Member of Organizing committee	9-10 April 2015	2015	Department of Management Studies, YMCAUST, Fbd.

24	International Conference on " Paradigm shift in Management and Technology(PSIMT'15)	Session chair	9-10 April 2015	2015	Department of Management Studies, YMCAUST, Fbd.
25	"Emerging Behavioural Aspects in Technical Education" FDP of two weeks	Member of Organizing committee	20 April- 1 May 2015	2015	AICTE Sponsored, organized by Department of Management Studies, YMCAUST, Fbd.
26	"Application of Matlab and SPSS in Research" FDP one week	Coordinator	22 July- 28 July 2014	2014	Department of Management Studies, YMCAUST, Fbd. ISTE Approved
27	"Soft Skills and Personality Development" FDP one week	Member of Organizing committee	15-21 July 2014	2014	Department of Management Studies, YMCAUST, Fbd. ISTE Approved

Details of FDP's / orientation course/ refresher course attended

Sr No.	Year	Name of FDP	Venue	Period	Duration
1	2025	FDP on "Education for Sustainable Development"	NPTEL, MOOC	Jan to April 2025	12 Weeks
2	2023	FDP on, " Research Methods and Data Analysis"	Department of Management Studies, JCBUST, YMCA	9th to 13th October 2023	1 week
3	2023	FDP on, "Leadership and Team Effectiveness"	NPTEL MOOC	Jan to April 2023	12 weeks
4	2021	FDP on " Cardinal Role of Quality Education in Developing Self-reliant India"	Online, Aggarwal college, Ballabhgarh, Faridabad	7-07-2021 to 14-07-2021	1 week
5	2020	FDP on, "Strategic Management for changing times"	IIM, Indore (online)	21-11-2020 to 01-10-2020	2 weeks

6	2020	FDP on, "Development research methods"	NPTEL MOOC	Sept. to Nov. 2023	8 weeks
7	2020	FDP on, "Advance multivariant data analytics: Moderation and Mediation Analysis using AMOS & Process Macro"	IIM, Vishakhapatnam (online)	07-09-2020 to 11-09-2020	1 week
8	2020	FDP on, "Advance Research Methods"	Department of Management Studies, JCBUST, YMCA	08-06-2020 to 12-06-2020	1 week
9	2020	FDP on, "Financial management for managers"	NPTEL MOOC	Jan. to April. 2020	12 weeks
10	2020	FDP on, "Digital Transformation in teaching learning process"	Online, Tequip 3, IIT Bombay	06-04-2020 to 22-04-2020	2 weeks
11	2019	FDP on, "Advance and Innovative Approaches in Management Education"	Department of Management Studies, JCBUST, YMCA and IILM University, Gurgaon	25-11-2019 to 29-11-2019	1 week
12	2019	FDP on, "Innovative Teaching Methodologies in Technical Education"	Department of Management Studies, JCBUST, YMCA	24th Sept, 2019 to 28th Sept, 2019	1 week
13	2019	FDP on, "Research Methods and Data Analysis Tools in Business Applications"	Department of Management Studies, JCBUST, YMCA and QTanalytics	29th April 2019- 4th May 2019	1 week
14	2018	FDP on, "Life Skills Development"	YMCAUST, NITTTR, Chandigarh (Ministry of HRD, GOI)	9-07-2018 to 13-07-2018	1 week
15	2018	FDP on, "Climate change and sustainable infrastructure development"	Civil Engineering Dept., J C Bose UST, YMCA and NITTTR, Chandigarh (Ministry of HRD, GOI)	4-06-2018 to 9-06-2018	1 week
16	2018	One week FDP on, "Intelligent Management of Renewable Energy Technologies"	YMCAUST, Fbd. TEQUIP-III Sponsored	18-01-2018 to 23-01-2018	1 week

17	2016	AICTE Approved short Term Course on "Environment, Development and Sustainability"	NITTTR, Chandigarh (Ministry of HRD, GOI)	4-7-2016 to 8-7-2016	1 week
18	2015	FDP on, "Emerging Behavioural Aspects in Technical Education"	Department of Management Studies, YMCAUST, Fbd. AICTE Approved	20 April- 1 May 2015	2 weeks
19	2015	FDP on, "An insight of Matlab in Research" FDP one week	Department of Management Studies, YMCAUST, Fbd. ISTE Approved	19-23 Jan 2015	1 week
20	2014	FDP on, "Soft Skills and Personality Development"	Department of Management Studies, YMCAUST, Fbd. ISTE Approved	15 July -21 July 2014	1 week
21	2014	FDP on, "Application of Matlab and SPSS in Research" FDP one week	Department of Management Studies, YMCAUST, Fbd. ISTE Approved	22 July -28 July 2014	1 week
22	2012	Refresher course	ASC, GJU, Hisar	14-06-12 to 04-07-12	3 weeks
23	2011	Orientation Program -7	ASC, GJU, Hisar	13-06-11 to 09-07-11	4 weeks
22. Successfully completed Innovation Ambassador Training (Foundation level and Advanced level) under, Institution's Innovation Council in July 2021 and August 2022, respectively.					

Session chaired/ Lecture Delivered

- Chaired a session in National conference titled, "National conference on, "Business Strategy in the VUCA World" held on 15 October 2020.
- Chaired a session in International Conference titled "Paradigm shift in Management and Technology (PSIMT'15) held on 9-10 April 2015.
- Delivered an expert lecture on "Consumer rights in digital era" during a workshop for B.com students held on 16th October 2025, organized by Aggarwal College, Ballabhgarh.
- Delivered an expert talk on, "Work ethics" on 16th June 2023 for non-teaching staff of Universities and Colleges in a two day Training programme on "Educational Administration" organized by Sri Venkateshwara College, University of Delhi.
- Delivered an expert talk on "Role of higher education institutions in promoting IPR" for a workshop on "Promoting Intellectual Property Rights Culture in HEIs" on 16th October 2024, organized by Aggarwal College, Ballabhgarh.

- Delivered 4 sessions in 30 hr value added course on " Holistic Development: Nurturing Mind, Body and Soul" conducted by DMS, J C Bose UST YMCA, Faridabad.
- Delivered a lecture in Value-Added Course on 'Start-Up Strategies' conducted in semester January-June 2021 by DMS, J C Bose UST YMCA, Faridabad.
- Delivered a lecture in Value added course "Integrated Brand Promotion" conducted during Feb to May 2023 by DMS, J C Bose UST YMCA, Faridabad.
- Delivered 3 sessions in VAC "Holistic Personality Development" for MBA executive students conducted by DMS, J C Bose UST YMCA, Faridabad.

Social Work

- Donated Blood in year 2011,2014, 2017
- Member of Matr Bhumi Sewa Sansthan, NGO

Awards

- Received commendation Certificate by District administration of Faridabad in recognition of outstanding work done in the field of Loksabha Election 2024.