

CURRICULUM VITAE

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OBJECTIVE

To work in an environment where my knowledge, skills, abilities and education can contribute to the growth and development of the organization. To acquire the highest level of professionalism in whatever I do, through constant learning and better presentation.

AREA OF INTREST

- Accounting & Finance
- Entrepreneurship

EDUCATIONAL QUALIFICATIONS

- **Ph. D in Commerce**
Himachal Pradesh University, Shimla (2016)
- **M. Com.**
Himachal Pradesh University, Shimla (2010)
- **B. Com.**
Himachal Pradesh University, Shimla (2007)
- **10+2 from Govt. Boys Sen. Sec. School, Mandi (H.P.)**
HPBSE, Dharamshala (2004)
- **Matric from Govt. Sen. Sec. School, Gagaj, Mandi (H.P.)**
HPBSE, Dharamshala (2002)

ACADEMIC ACHIEVEMENTS

- **UGC- NET (JRF) in Commerce (June-2010)**
University Grant Commission, Delhi

WORK EXPERIENCE

- Working as an Assistant Professor in the Department Commerce, School of Commerce and Management Studies, Central University of Himachal Pradesh, Dharamshala, Distt. Kangra (H.P.), w.e.f. March 21, 2023 to till date.
- Worked as an Assistant Professor (Commerce) in the Department of Higher Education, Himachal Pradesh w.e.f. 10th April, 2017 to 20th March, 2023.
- Worked as an Officiating Principal and DDO of Govt. Degree College Nihri, Distt. Mandi (H.P.) w.e.f. 15th May, 2021 to 16th March, 2023.
- NSS Program Officer of Govt. Degree College Nihri, Distt. Mandi (H.P.) for 6 years (April, 2016- March, 2023)
- NSS Nodal Officer of Distt. Mandi (H.P.) for 3 years (April, 2020- March, 2023)

REWARD AND RECOGNITION

- ***‘Neta Ji Subhash Chander Bose Global Excellence Award-2023’*** at the Three days multidisciplinary Conference on ‘Recent Transformations in Social Science, Management, Science and Engineering’ by Jawaharlal Nehru Rajkeeya Mahavidyalaya, Port Blair, Andaman & Nicobar Islands on September 29-October 01, 2023.
- ***‘Him Ratna Award-2022’*** at National Conference on Culture, Science, Spirituality and Education at GDC Bassa (Gohar) by Pratibha Spandan Society, Shimla.
- ***‘Global Youth ICON Award-2022’*** at International Seminar on Intergenerational solidarity: Creating a World for All Ages by International Council for Education, Research and Training on August 12, 2022.
- ***‘Dr. Sarvepalli Radhakrishnan Global Educator Award-2022’*** at Indi-Global Education Summit (IGES-2022) at India International Centre, New Delhi
- ***‘Indo Global Education Excellence Award-2022’*** at Indo Global Multi-Disciplinary Conference at Kathmandu, Nepal

MEMBERSHIPS

- Lifetime membership in Pratibha Spandan Society, Shimla from 01 April, 2023.
- Lifetime membership in ICERT (International Council for Education, Research and Training) from May 2022.
- Lifetime membership in ICA (Indian Commerce Association) from September 2018.
- Lifetime membership in CMAI (Commerce and Management Association of India) since 2018.
- Joint Secretary, Himachal Pradesh Commerce and Management Association, Shimla since 2016.

CHAIRPERSON / INVITED LECTURES

- Invited lecture on the '*NEP 2020: Its Significance for Community and Education in North India*' in the ICSSR sponsored one day national seminar organised by PG Department of English & NSS Unit, Lyallpur Khalsa College, Jalandhar, Punjab on 09th March, 2024.
- Chairperson in one technical session in the 5th *Paramhansa Yogananda International Conference on 'Towards a Global and Multidisciplinary Understanding of Spirituality and Science in Contemporary World at National Conference on Culture, Science, Spirituality & Education*, organised by Vallabh Govt. Degree College Mandi in collaboration with Pratibha Spandan Society, Shimla on February 23rd & 24th, 2024
- Invited lecture on '*Agripreneurship and Investment Plans*' on 18th July, 2023 to the participants of national level training Programme on "*Agri entrepreneurship development and Agri startups*" w.e.f. 17th-20th July, 2023.
- Chairperson in three technical sessions at ICSSR Sponsored National Seminar on '*Changes and Challenges on Post Covid-19 in India's Education System*' at GDC Nihri on June 24, 2023.
- One expert lecture on *Review of Literature at E-Workshop on How to Write a Research Paper* on December 06, 2022.
- Chairperson in two technical sessions at *National Conference on Culture, Science, Spirituality & Education* at GDC Bassa on December 23, 2022.
- Chairperson in one technical session at *National Conferences on Recent Issues & Challenges in Research* at GDC Nihri on February 19, 2022.

- Chairperson in one technical session at *Indo Global Multi-Disciplinary International Conference* at Kathmandu, Nepal on June 10-12, 2022.

CONFERENCES AND WORKSHOPS ORGANISED

- ICSSR Sponsored Two Days National Seminar on '*Achieving Sustainable Development Goals in North-Western Region*' on September 22 & 23, 2023 at Department of Commerce, Central University of Himachal Pradesh, Dharamshala, Distt. Kanga.
- ICSSR Sponsored National Seminar on '*Changes and Challenges on Post Covid-19 in India's Education System*' on June 24, 2023 at Govt. Degree College Nihri, Distt. Mandi.
- National Conference on '*Culture, Science, Spirituality & Education*' on December 23, 2022 in association with Pratibha Spandan Society, Shimla at Govt. Degree College Bassa.
- E-Workshop on '*How to write a Research Paper*' on 05-12 December, 2022 in association with Pratibha Spandan Society
- Organised Webinar on '*Entrepreneurship Development*' in association with RGNIYD, Chandigarh on April 28, 2022 at Govt. Degree College Nihri.
- E-Workshop on '*Yoga for General Fitness*' on 02-18 February, 2022 in association with Pratibha Spandan Society, Shimla at Govt. Degree College Nihri.
- National Conferences on '*Recent Issues & Challenges*' in Research on 19 February, 2022 in association with Pratibha Spandan Society, Shimla at Govt. Degree College Nihri

RESEARCH PAPER PUBLICATIONS

Title of the Paper	Journal Name	Year
❖ Advertisement and sales promotion: Analyzing the factors affecting consumer buying behavior towards FMCGs	<i>International Journal of Commerce and Management Research</i>	2023
❖ Evaluating Influence Factors on Consumer Behaviour Towards Online & Offline Shopping	<i>SK International Journal of Multidisciplinary Research</i>	2022

❖ Unveiling Financial Inclusion in India: Status Quo and Determinants of Access to Financial Services	<i>International Journal of Advance Research in Computer Science and Management Studies</i>	2021
❖ Assessing consumer perception towards awareness and usage of E- Banking services	<i>Himalayan Journal of Contemporary Research</i>	2018
❖ Assessing inclusion growth through financial inclusion model of PMJDY	<i>International Journal of Research in humanities, Arts and Literature</i>	2018
❖ The path of financial inclusion: An innovative strategy of PMJDY	<i>Himalayan Journal of Contemporary Research</i>	2017
❖ GST—Restructuring India's Financial Federalism	<i>National Journal of Commerce and Management (NJCM)</i>	2017
❖ Stress Management by Yoga: A Study on Professional Working Women	<i>International Journal of Multidisciplinary Research (IJMR)</i>	2016
❖ Relevance of Corporate Social Responsibility and Business Ethics in Corporate Governance	<i>International Journal of Commerce, Business and Management</i>	2016
❖ A study of relationship between job satisfaction and organizational performance among employees working in Himachal Pradesh University Shimla	<i>International Journal of Commerce and Management Research</i>	2016
❖ Importance of the Himalaya in Indian Economy	<i>Himalayan studies Journal</i>	2016
❖ Critical Analysis of Make in India Efforts	<i>Hill Quest</i>	2016
❖ Performance of Lead Bank Scheme (PNB) in Mandi District of Himachal Pradesh	<i>National Journal of Commerce and Management (NJCM)</i>	2015
❖ The Bhagavad Gita on Good Corporate Governance	<i>Third Eye- A Journal of Business Review</i>	2015
❖ Rural Development: Need of Banking in Rural India for National Building	<i>Readings in Multi- Disciplinary Research</i>	2015

WORKSHOPS / TRAININGS / FDPS ATTENDED

- 7 Days National Workshop on Digital Educational Future of Teaching-Learning: National Educational Policy 2020 organised by Govt. Degree College Anni at Haripur, Kullu, Himachal Pradesh in association with Pratibha Spandan Society, Shimla from 16th-22nd September, 2024.
- UGC-sponsored short-term course (residential) in Research Methodology & Ethics (Multidisciplinary) organised by Guru Nanak Dev University, Amritsar from 06th-12th August, 2024.
- *'Training of Trainers on Life Skills Education'* at Rajiv Gandhi National Institute of Youth Development, Regional Centre, Chandigarh from 20th-24th September, 2022
- *'Four weeks Orientation Programme for Faculty in Universities/College/Institutes in Higher education'* at Teaching Learning Centre, Ramanujan College, University of Delhi from 20th May-18th June, 2022
- *'Orientation Training Programme for the NSS Programme Officers of Himachal Pradesh'* at Rajiv Gandhi National Institute of Youth Development, Regional Centre, Chandigarh from 7th March-13th March, 2022
- *'E-Workshop on Research Methodology: A basic Approach'* at Govt. Utkrisht College Dhaliara, Kangra from 27th January to 09th February, 2022
- Participated in *'NSS North Zone Pre Republic Camp-2021'* at Biyani College of Science & Management, Kalwar, Jaipur from 18th -27th, 2021
- *'One Week National Faculty Development Program'* organised by Guru Angad Dev Teaching Learning Centre, SGTB Khalsa College, University of Delhi from 04th-10th March, 2021
- *'Two Weeks Induction Teachers Training Programme'* organised by Govt. College of Teacher Education, Dharamshala, Kangra, Himachal Pradesh from 28th October-10th November, 2020
- *'7 Days National Level Workshop on Research Methodology'* Organised by Punjab Commerce and Management Association from 04th-10th June, 2020
- *'Five Days Faculty Development Program on Mentoring and Facilitation Skills for Institutional Mentors'* from 27th-31st May, 2020

- ‘*National Workshop on Research Methodology*’ organised by Department of Life Long Learning, Himachal Pradesh University, Shimla from 03rd-06th October, 2016
- ‘*Workshop on How to Write and Present Research Paper*’ at Department of Music, H.P. University, Shimla from 23rd-30th May, 2016.

PAPER PRESENTATIONS

- ‘*The Rise of Artificial Intelligence in Customer Service: Implications for Contemporary Commerce*’ in the ICSSR sponsored one day seminar on the theme ‘NEP 2020: Its Significance for Community and Education in North India organised by PG Department of English & NSS Unit, Lyallpur Khalsa College, Jalandhar, Punjab on 09th March, 2024.
- ‘*Eco-Conscious Business model: The Role of Commerce in Promoting Environmental Sustainability*’ during the two days International Conference on ‘*Emerging Issues of Biodiversity an Environmental for Sustainable Development*’ organised by the Department of Zoology and Environmental Studies of Vallabh Govt. Degree College Mandi on February 14th & 15th, 2024
- Bridging the gap: Integrating Spirituality and Scientific Principles in Modern Commerce during the two days 5th Paramhansa Yogananda International Conference on ‘*Towards a Global and Multidisciplinary Understanding of Spirituality and Science in Contemporary World*’ organised by the department of Commerce and Department of Music of Vallabh Govt. Degree College Mandi in collaboration with Pratibha Spandan Society, Shimla on February 23rd & 24th, 2024
- ‘*India’s Trade Relations with SAARC Countries in Pre and Post SAFTA Period: A Trade Intensity Approach*’ in the Two Days International Conference on “Fostering Sustainable Development in a Globalized World: Issues & Challenges” to be held in Azerbaijan State University of Baku w.e.f. 9th January to 10th January, 2024 at Baku (Azerbaijan).
- ‘*Exploring Untapped Potential of Agri-Entrepreneurship in Millets Cultivation & Processing*’ in the Three days multidisciplinary Conference on ‘Recent Transformations in Social Science, Management, Science and Engineering’ Jointly organised ICERT and Jawaharlal Nehru Rajkeeya Mahavidyalaya, Port Blair at Port Blair, Andaman & Nicobar Islands, India on September 29-October 01, 2023.

- *'The Economic Impact of the Atal Tunnel (Rohtang-Manali) on Lahul Spiti's Livelihood'* in the One-Day Multidisciplinary International Conference on Recent Transformations in Education, Health, Management and Research at India International Centre, New Delhi on 25th September, 2022.
- *'Psychological Factors Contributing in Consumer Buying Behaviour'* towards FMCGs in the National Seminar on Education for Sustainable Development: From Promises to Action at School of Education, Central University of Haryana on 13th-14th June, 2022.
- *'A Study on Analysis of Equity Share Price Behaviour of the Selected Industries'* in the National Conference on Culture, Science, Spirituality & Education at Govt. Degree College Bassa (Gohar), Mandi, Himachal Pradesh on 23rd December, 2022.
- *'A Critical Analysis of the Impact of Covid-19 on the Indian Economy'* organised by RGM Govt. College Joginder Nagar, Mandi, Himachal Pradesh on March 16th, 2022.
- *'An Analysis of Profitability Performance of Private Sector Banks in India'* in 6th International Conference on Innovative Strategies for Revolutionizing the Businesses at University Sains Malaysia (USM), Penang, Malaysia on 28th-30th January, 2019.
- *'Evaluating Impact Factors for Consumer Online and Offline Shopping Behaviour'* in 71st All India Commerce Conference at Department of Commerce, Osmania University, Hyderabad, Telangana on 20th-22nd December, 2018.
- *'Inclusive Growth Paradigm in Indian Rural Economy'* in Interdisciplinary Approaches in Understanding Science, Arts and Spirituality at Department of Visual Arts, H.P. University, Shimla on 01st-02nd October, 2018.
- *'Assessing the Need of Entrepreneurial Skill for Rural Women Empowerment'* in International Conference on Skill Development and Innovation for Sustainable Economic Growth: Problems & Challenges on February 9th-10th, 2018.
- *'Assessing Inclusive growth Through Financial Inclusion Model of PMJDY'* in National Conference on Roadmap for Inclusive & Sustainable Economy (RISE 2018) at NIT, Hamirpur on 3rd-4th February, 2018.

- “*Delving into a New Approach of CSR Responsibility towards Company Stakeholders*’ in ICSSR North Western Regional Centre Sponsored National Conference at Govt. Degree College Karsog, Mandi (H.P.) on 30th December, 2017.
- ‘*GST- Restructuring India’s Financial Federalism*’ in the National Conference on Paradigmatic Shifts, in Law and Justice in 21st Century: Challenges & Opportunities at Himachal Pradesh National Law University, Shimla on 8th-10th December, 2017.
- ‘*Factors Influencing the Adoption and Usage of E-Banking in India*’ in International Conference on Opportunities and Challenges of 21st Century at Rajiv Gandhi Govt. Degree College, Shimla, Himachal Pradesh on 7th-9th December, 2017.
- ‘*Research and Publication Ethics: A Framework for Discussion*’ in National Seminar on Breaking boundaries of Research in Higher Education at Faculty of Visual and Performing Arts, H.P. University, Gayan Path, Shimla on 14th-15th October, 2017.
- ‘*Role of PNB in the Rural Development of H.P. with special Reference to Mandi District*’ in ICSSR Sponsored National Conference on Innovations in Management Practices, Tourism and Entrepreneurship: Opportunities and Challenges on 12th November, 2016.
- ‘*Stand up India: New Paradigm for Socio-Economic Growth in India*’ in National Seminar on Vision-2030, Strategies for Industries & Academic at Department of Management Studies, Govt. College Bilaspur, Himachal Pradesh on 27th-28th November, 2016.
- ‘*Relevance of Corporate Social Responsibility and Business Ethics in Corporate Governance*’ in 3rd Paramhansa Yogananda International Conference on Spirituality in Science, Education and Fine Arts at Faculty of Visual and Performing Arts, H.P. University, Shimla on 14th-16th, 2016.
- ‘*Scope of Various Opportunities available for the considerable growth of Tourism Industry in H.P.*’ in National Seminar on Potential & Prospects of Tourism Industry in India with Special Reference to State of Himachal Pradesh on 16th-17th September, 2016.
- ‘*Stress Management by Yoga: A Study on Professional Working Women*’ in National Seminar on Role of Fine Arts and Yoga in Improving Human Development at Yoga Studies, H.P. University, Shimla on 23rd April, 2016.

- *'Scope of MSMEs in Economic Development of Himachal Pradesh in the context of Make in India'* in ICSSR Sponsored National Seminar on Redefining the Role of MSMEs in the context of 'Make in India: Opportunities and Challenges on 30th March, 2016.
- *'The Importance of Himalaya in Indian Economy'* in National Conference Himalayan Studies Conference-2015 at Institute of Integrated Himalayan Studies (UGC Centre of Excellence) on 4th-5th November, 2015.
- *'Spiritualism as the Basis for Business Ethics and Corporate Social Responsibility'* in the Paramhansa Yogananda International Conference on Science, Spiritualism and Education (PYICSSE) at Department of Music, H.P. University, Shimla on 25th-27th September, 2015.
- *'Bhagvad Gita on Good Corporate Governance'* in National Seminar on Corporate Governance and Business Ethics at Department of Commerce, H.P. University, Shimla on 25th-26th September, 2015.