

Title (Ms/Mr/Dr/Prof)	Dr	First Name	Pankaj	Last Name	Kumar	Photograph
Designation	Assistant Professor					
Department	Commerce					
Address (Official)	Department of Commerce, Kalindi College University of Delhi					
Email	pankajkumar@kalindi.du.ac.in					
Education						
Subject		Institution		Year		Details
Ph.D. (Commerce)		Department of Commerce, University of Delhi.		2009		Ph.D. Award
M.Phil. Economics (FMI & Eco. Growth)		School of Economics, Devi Ahilya University, Indore.		2002		M.Phil. 1 st Division, 89 %
M.A. Economics (Math. Eco, Stat, Int. Eco, FMI & Econometrics)		Department of Economics, Magadh University, Bodh Gaya		1998		M.A., 1 st Division, 64.75%
Career Profile						
Organisation/Institution		Designation		Duration		Role
Kalindi College, East Patel Nagar, New Delhi		Professor		22-07-2024		Teaching, Research & Academic Admin.
Kalindi College, East Patel Nagar, New Delhi		Associate Professor		22-07-2021		Teaching, Research & Academic Admin.
Kalindi College, East Patel Nagar, New Delhi		Assistant Professor		24-07-2015		Teaching, Research & Academic Admin.
Institute of Technology & Science, Ghaziabad		Associate Professor		26-06-2012 to 23-07-2015		Teaching, Research & Academic Admin.
Asia Pacific Institute of Management, New Delhi		Assistant Professor		31-03-2010 to 09-05-2015		Teaching, Research & Academic Admin.
Lal Bahadur Shastri Institute of Mgt., Delhi		Assistant Professor – Economics		01-05-2009 to 30-03-2010		Teaching, Research & Academic Admin.
Amity University, Noida		Sr. Lecturer		17-08-2006 to 31-12-2008		Teaching, Research & Academic Admin.
RESEARCH CONTRIBUTION						
(a) Supervision of Research Scholars/Students						
Ph.D. Scholar - 01 under supervision.						
Ph.D. scholar - 01 awarded						
M.Phil. scholar - 01 awarded						
MBA Students - 45 awarded						
B.Com. (H) - 01 awarded						
(b) Research Papers Published in Peer-Reviewed and UGC-Listed Journals						
1. Pankaj Kumar and Meetali (2024). An Analysis of Underlying Variables Related to Financial Literacy: Examination of Published Reports. Communicator, A Journal of IIMC, New Delhi, ISSN-05888093. Vol. LXI (4), pp. 45-53, October-December 2024.						
2. Abhay Ahuja, Pankaj Kumar and Raman Bisht (2024), Understanding the Factors Influencing Pricing and Performance of Initial Public Offering: A Literature Review. European Economic Letters. ISSN-2323-5233. Vol. 14 (1-S), pp 245-255, 2024.						

3. Pankaj Kumar and Sonia Kamboj (2024), Relationship Between Lending Procedures, Norms and Performance of Commercial Banks for Credit to Indian SME. Indian Journal of Economics and Financial Issues. ISSN: 2582-5186. Vol. 5, (1), pp. 107-120, 2024.
4. Pankaj Kumar (2024) Critical Appraisal on the Development Assistance of All India Development Bank: A Lesson to Financial Institutions. Indian Journal of Applied Business and Economic Research. ISSN: 2582-8290. Vol. 5, No. 1, pp. 133-148, 2024.
5. Pankaj Kumar (2024). Comparative Analysis of the Financial Assistance of all India Financial Institutions in Development Finance. Indian Journal of Finance and Economics. Vol 5 (1), PP. 89-108. 2024.
6. Pankaj Kumar and Sonia Kamboj (2024). An Analysis of Relationship Between EXIM Bank's Financial Assistance and Export-Import Performance: Case of India. IOSR Journal of Economics and Finance (IOSR-JEF). ISSN 2321-5933. Vol 15, No-1 Ser. I, pp 75-86, Jan.-Feb. 2024.
7. Pankaj Kumar (2023). Appraisal of Skill Education Mission Concerning PMKVY Scheme: Case of India. Journal of Development Economics and Finance. ISSN 2582-5194. Vol. 4, No. 2, pp. 483-498. 2023.
8. Pankaj Kumar (2023) Financial Support of All India Specialized Financial Institutions for Service Sector Growth: An Analysis of Published Report. International Education and Research Journal. ISSN 2451-9916. Volume: 9 (12) pp. 181-186, Dec 2023.
9. Pankaj Kumar (2023). An Analysis on Contribution of All India Refinancing Institutions in SME, Housing and Agricultural and Rural Development: Case of India. International Journal of Engineering and Management Research. Vol-13 (5) e-ISSN: 2250-0758 p-ISSN: 2394-6962, Oct 2023.
10. Pankaj Kumar (2023). Contribution of All India Investment Institutions (LIC, UTI and GIC) in the Development Finance: Case of India. Management Journal for Advanced Research. ISSN (Online): 2583-1747. Vol. 3 (4), pp. 54-62. August 2023.
11. Kamboj, Sonia and Kumar, Pankaj (2023). Dynamic Capabilities, Digital Transformation and Vision of Sustainability: A Review. International Journal of Applied Business and Management Sciences. ISSN-2582-6581. Vol. 4, No. 1, pp. 143-158, 2023.
12. Pankaj Kumar and Dalip Kumar (2022) Disparity in the Health Sector of India: An Inter-State Analysis, The Indian Economic Journal, ISSN 00194662, Special Issue, January 2022, pp.23-38.
13. Pankaj Kumar (2019) Financial Inclusion and Micro and Small Enterprises Growth, International Journal of Engineering and Management Research ISSN- 22500758, 23946962. Vol. 9 (3), pp. 43-46, June- 2019.
14. Pankaj Kumar (2019) Employment Condition in Rural Based Micro and Small Enterprises of India. International Journal of Research and Analytical Reviews 23495138, 23481269 Vol. 6, (2), pp. 892-901, May- 2019.
15. Pankaj Kumar (2019) Environmental Practices in Small and Medium Size Enterprises in India, International Journal of Advance Scientific Research & Management, ISSN- 24556378. Vol. 4 (5), pp. 376-382, May 2019.
16. Pankaj Kumar (2019) Capital Output Ratio in Micro and Small Enterprises, International Journal of Research and Analytical Reviews, ISSN-23495138, 23481269, Vol. 6 (2), pp. 515-519, April, 2019.
17. Pankaj Kumar (2016) A study on Mobile Technology in Indian Banking: Issues & Challenges, Scholar's View: International Journal of Media and Management, ISSN-2319121X, Vol. 5 (2), pp. 65-72, July-Dec 2016.
18. Pankaj Kumar (2016) Expansion of Banking Technology in India: A Review. Synergy, I.T.S. Journal of IT & Management, ISSN-09727361. Vol. 14 (1), pp. 87-95, Jan-Jun 2016.
19. Pankaj Kumar (2014) An Empirical Study on Performance of Indian MSME, Asia Pacific Journal of Management Research and Innovation. ISSN-23210729/2319510X. Vol.10 (4), pp. 367-376, Jan-March 2014.
20. Pankaj Kumar (2013) An Analysis of Sixty Years of Micro Small and Medium Enterprises, Abhigyan, ISSN-09702385. Vol. 31 (1), pp. 48-61, April-July, 2013.
21. Pankaj Kumar (2011) Policy & Performance of Micro Small and Medium Enterprises: a Critical Appraisal. Amity Business Review, ISSN- 09722343. Vol. 12 (2), pp. 47-60, July-Dec, 2011.

(c) Research Paper Presentation in Seminars/Conferences

1. Kumar Pankaj (2025) Artificial Intelligence in Public Policy Formulation and Governance: Case of India, April 2025. National Conference organized by Kalindi College, University of Delhi.
2. Kumar Pankaj (2024). Understanding Lending Performance of Financial Institutions in Green Finance, February 22-23. International conference on Advances in Management & Technology, organized by JBS, JIIT, Noida, 2024.
3. Bibliometric & Systematic Review of IPO Performance of Developing and Developed Nation (2023). ICSSR sponsored international commerce conference on BHARAT@2047, Organised by the Deptt. of Commerce, University of Delhi and DDU College, University of Delhi on January 11-12 2023.
4. Terminology for Economic & Business Journalism (2018). CSTT, MHRD, Govt. of India sponsored national seminar on the Relevance of Contemporary Terminology in Journalism, Organised by Maharaja Agrasen College, University of Delhi on October 06-07, 2018.
5. Kumar Pankaj (2017) Environmental Practices in Indian Industries. International Conference on Spatial Decision Support System for United Nations Sustainable Goals, Sponsored by DST & Ministry of Earth Sciences, Organised by Kalindi College, University of Delhi. Feb 01-02, 2017.
6. Financial Technology and Role of Information and Communication Technology (2016). National Conference organized by Maharaja Agrasen College, University of Delhi on March 19, 2016.
7. Innovation and Technology in 21st Century Banking in India: A Literature Review (2015), UGC Sponsored Seminar on “Technology, Innovation and Entrepreneurship in 21st Century”, Organised by Dept. of Management Studies, DCRUST, Murthal (HR), 17-03-2015.
8. Productivity of Credit Facility in Micro and Small Enterprises (2015), Published in Proceeding of National Seminar on “Concurrence & Opportunity for the Financial Sector”, Institute of Technology and Science, Ghaziabad, 07-02-2015
9. Environmental Practice: An Instrument of Readiness for Green Market Mechanism-Case of Indian SME (2014). Published in Proceeding of National Seminar on “India 2020: Readiness for Cutting Edge Marketing”, Institute of Technology and Science, Ghaziabad, 02-11-2014.
10. Policy and Pattern of Employment in Rural Industries of India (2014). Published in Proceeding of National Seminar on “Towards a Sustainable HR Profession”, ITS, Ghaziabad, pp.33-39, 20-09-2014.
11. Role of Information and Communication Technology in Dissemination of Economic Information (2014). National Seminar on information and Communication Flow in Third World, organized by Deptt. of journalism, Maharaja Agrasen College, University of Delhi on February 21-22, 2014.
12. Sustainable Employment & Well Being in Rural Non-Farm Sector (2014). UGC & ICSSR Conference on “Issues on Development, Well-being and Livelihood”, Dept. of Eco., University of Burdwan, 17-01-2014.
13. Strategies for Sustainable Demand of MSME Product in External Sector 2013). Published in Proceeding of National Seminar on “The future of Marketing: Opportunities & Challenges”, Organised by Institute of Technology and Science, Ghaziabad, 30-11-2013.
14. Financial Inclusion of MSME as an Instrument of Inclusive Growth (2013). UGC-SAP National Seminar on “Strategies For Inclusive Growth”, Organised by School of Economics, Devi Ahilya University, Indore. 23-02-2013.
15. An Empirical Analysis of Financial Inclusion as a Potential Driver of MSEs Growth (2013). Published in Proceeding of National Seminar on “Emerging Challenges in Finance”, Organised by Institute of Technology and Science, Ghaziabad, 19-01- 2013.
16. Role of MSME in Rural Development 92012). National Conference on “Rural Marketing in New Millennium”, Organised by Asia Pacific Institute of Management, Delhi. 24-02-2012.
17. Econometric Analysis of Risk and Rating Variables (2012). UGC-SAP Conference on “Statistical Inference Sampling Techniques and Related Areas”, Dept. of Statistics & Operation Research, Aligarh Muslim University, 12-02-2012.
18. Causes & Effect of MSME Sickness on Employment (2012). UGC-SAP Seminar on “Technology Innovation and Entrepreneurship in 21st Century”, Dept. of Management studies, DCRUST, Murthal (HR). 03-02-2012.
19. Measurement & Management of Credit Risk & Rating by Banks (2011). 94th Annual Conference of Indian Economic Association, Organised by Bharti Vidyapith University, Pune. 29-12- 2011.

20. Protection of Consumer in Free Market Economy: with reference to Rural Bank Consumer (2008). Centre of Consumer Studies Sponsored National Seminar on “Consumer Protection and Welfare”, Organised by School of Economics, Devi Ahilya University, Indore, 13-12-2008.
21. Methods of Risk-Rating and NPA Management by Banks in its Advances to SSI (2008). IIDS Kolkata Sponsored International Seminar on “Regional Economic Integration among South East Asian Countries”, Organised by Dept. of Economics, University of Kashmir, Srinagar, 30-05-2008.
22. Risk and Rating in Advances of MSME in India (2007). 90th Annual Conference of Indian Economic Association, Organised by Dept. of Eco, University of Kashmir, Srinagar, 27-12-2007.

(d) Invited Lectures, Resource Person in Workshop, Seminar, FDP

1. Pollution by Small and Medium Industries. National Training Programme organized by iCED, Government of India, Jaipur on 15/09/2020.
2. Government Expenditure and Public Health Programme: Current Position and Future Challenges. National Workshop on “Health Management”, Organised by Dept. of Community Medicine, VMMC & Safdarjung Hospital, New Delhi. 23-01- 2016.
3. Credit Risk Management, One Week Faculty Development Programme on “Demystifying Derivatives”, Organised by Dept. of Management Studies, MNIT, Jaipur. 09-10-2013.
4. Data Analysis and Report writing. Workshop on Research Methodology, Organised by FMS, Banasthali University, Banasthali, Rajasthan. 08-09 September 2012.
5. Regression Analysis and LOGIT/PROBIT Analysis on June 1, 2012 in Faculty Development Program on Quantitative Research Methods in Social Sciences using SPSS during May 28- June 3, 2012 organised by Deptt. of Management, DCRUST, Murthal, Haryana.

ACADEMIC ADMINISTRATION

- Teacher In-charge (HoD) of Commerce Department.
- Nodal Officer of Department of Vocation (B.Voc. Programmes).
- Co-convener of Placement Cell of Kalindi College.
- Nodal Officer of UG/PG Admission appointed by Delhi University for admission in the college.
- Dy. Superintendent of university examination in the college.
- Convener/Co-convener/Member of different statutory and non-statutory committees in the college.
- Programme Director-PGDM, Convener-PDGM Admission, Examination Controller & Dy. Superintendent of PGDM/MBA examination in the previous institutes.
- Convener/Co-convener/Member of statutory and non-statutory committees in the previous institutes.

DESIGN AND DEVELOPMENT OF CURRICULA AND COURSES

1. Nodal Office of the curriculum development of B.Voc. (Web Designing) course.
2. Nodal Office of the curriculum development of B.Voc. (Printing Technology) course.
3. Member of the curriculum development of the subject of ‘Entrepreneurship’ for B.A. Commerce.
4. Member of the curriculum development of the subjects- Economics for B.Com. and B.Com. (H).

RESEARCH PROJECT & SKILL EDUCATION PROJECT

- Minor Research Project: Successfully completed minor research projects as PI, the title of project was ‘Development of Placement Portal’. The project amount of Rs. 34000/- was funded by Kalindi College, University of Delhi.
- Major Skill Education Project - Successfully completed Skill Education Pilot Project funded by the UGC for Rs. 1.85 Crores to run B.Voc. Courses (2016-2019).

ORGANISED – FDP

FDP – Organised Two Week Interdisciplinary FDP on ‘MOOC’s, E-Content Development, Research Methodology and Statistical Tools in Open Education World’ from 03/08/21 to 17/08/21 in Kalindi College, sponsored by Ministry of Education (PMMMNMST - Hansraj College, DU).

ORGANISED - WORKSHOP / SEMINARS / LECTURES

- Organized Twelve (12) Co-curricular & Extension Activities for students during 2016-2020.
- Organised Fourteen (14) Lectures/workshops for Students during 2017-2024.

OTHER ACHIEVEMENT / CONTRIBUTION

- External Academic Auditor - Nominated as External Academic Auditor (Since 2023).
- Examiners and Question Paper Setter - For State Level Public Service Commission Examination.
- MoU with Industry/Firm - Successfully signed & completed two MoU for Skill Education Project.

AWARD AND SCHOLARSHIP

- Received 'Appreciation Award of Honesty' from SBI, Main Branch Patna for outstanding social responsibility, 1991.
- State merit scholarship from Ministry of HRD, Govt. of Bihar, 1990.

PROFESSIONAL MEMBERSHIP

- Life Member: The Indian Economic Association: K -183/2008-2009.
- Life Member: The Indian Econometric Society: L/2352/2008-2009.
- Life Member; Indian Economics and Allied Sciences Association: 2025.

WORKED AND SELECTED FOR OTHER GOVERNMENT SERVICES

- Worked as subordinate in Bihar Text Book Publishing Corporation Ltd. Patna, 1991-1992
- Worked as Asst. Project Analyst in Bihar Transmission Limited, Patna, 1998-2004.
- Subordinate level selection in Staff Selection Commission, New Delhi, November-December 1994. Selected but not joined due to higher aspiration in the future.
- Credit Risk Analyst- MMGS-II, Oriental Bank of Commerce, New Delhi, Jan 2005, Voluntary Exit.

CONSULTANCY AND ADVISORY SERVICES

Consultancy and Advisory Service provided to the CRA, Banks and SME in the area of -

- Credit Risk-Credit Rating, Pricing of Risk & Advances to SME (on Demand of CRA & Bank).
- Economic Viability & Technical Feasibility Report, and DPR of SME (on Demand of SME).
- Credit Risk, Credit Rating, and Loan Pricing of SME (on Demand of SME).
- Advisory on Microeconomic & Macroeconomic issues related the firms (SME & Large Firm).

PANKAJ KUMAR
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NEW DELHI