


## PANKAJ KUMAR

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					
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### EDUCATION

Subject	Institution	Year	Details
Ph.D. (Commerce)	Department of Commerce, University of Delhi.	2009	Ph.D. Award
M.Phil. Economics	School of Economics, Devi Ahilya University, Indore.	2002	M.Phil. 1 <sup>st</sup> Division, 89 %
M.A. Economics	Dept. of Economics, Magadh University, Bodh Gaya	1998	M.A., 1 <sup>st</sup> Div., 64.75%

### CAREER PROFILE

Organisation/Institution	Designation	Duration	Role
Kalindi College, East Patel Nagar, New Delhi	Assistant Professor	24/07/2015 to Present	Teaching, Research & Academic work
Institute of Technology & Science, Ghaziabad	Associate Professor	26/06/2012 to 23-07-2015	Teaching, Research & Academic work
Asia Pacific Institute of Management, New Delhi	Assistant Professor	31/03/2010 to 09/05/2015	Teaching, Research & Academic work
Lal Bahadur Shastri Institute of Management, New Delhi	Assistant Professor	01/05/2009 to 30/03/2010	Teaching, Research & Academic work
Amity University, Noida	Sr. Lecturer	17/08/2006 to 31/12/2008	Teaching, Research & Academic work

### Research Interest / Specialisation

Financial Economics, Credit Risk & Rating, and MSME.

## **Administrative Assignments / Contribution to corporate life**

### **In Kalindi College**

1. Nodal Officer / TIC - Dept. of Vocation (B.Voc. Programmes), since August 2015.
2. Dy. Convener - Student Counselling & Placement Cell, since October 2016.
3. Member – ICC, Since 2017.
4. Member – Canteen Committee, Since 2017.
5. TIC- Dept. of Commerce - October 2016 to March 2017.
6. TIC- Dept. of Commerce - May 2018 to June 2020.
7. Convener - Commerce Society for Academic Session 2016-2017, 2018-19 and 2019-20.
8. Nodal Officer – Admission 2019-20 on behalf of University of Delhi.
9. Convener - Admission 2019-20 in Kalindi College, University of Delhi.
10. Dy. Superintendent - Examination in Kalindi College during University Semester Examination of Nov-Dec 2017 and May 2018.
11. Member in different committees of different activities since 2015 in Kalindi College.

### **In Previous Institutions:**

1. Coordinator – Faculty Research in Institute of Technology & Science, Ghaziabad from July 2013 to June 2015.
2. Coordinator – Economics Forum (PGDM Student) in Institute of Technology & Science, Ghaziabad from July 2013 to June 2015.
3. Programme Director of PGDM in Asia-Pacific Institute of Management, New Delhi from June 2010 to May 2012.
4. Coordinator - Summer Internship of PGDM in Asia-Pacific Institute of Management, New Delhi from October 2010 to March 2012.
5. Coordinator - Winter Research Project in Asia-Pacific Institute of Management, New Delhi from December 2010 to March 2012.
6. Convener – Admission, in Asia-Pacific Institute of Management, New Delhi from October 2010 to March 2011.
7. Dy. Superintendent – Examination in Lal Bahadur Shastri Institute of Management, New Delhi during 2009 and 2010.

### **Teaching Experience (Subject / Course Taught) :**

- B.Com. (H): Financial Market Institutions and Financial Services.
- B.Com. : Business Organisation and Management, Business Mathematics and Statistics.

- B.Com. (H) Generic Elective: Investing in Stock Market, Business Organisation and Management.
- MBA/PGDM: Managerial Economics, Macroeconomics, Business Environment, Financial Modelling, Credit Risk Management, Project Appraisal and Finance, Entrepreneurship, Business Statistics, Banks and Financial Institutions.
- BBA: Business Economics, Macroeconomics, Indian Economy.

**Research Article Publication (Peer Reviewed/Indexed Journals)**

<b>Year</b>	<b>Paper Title</b>	<b>Journal (Name of the Journal, Vol., Issue, ISSN, UGC List)</b>	<b>Author / Co-Author</b>
2011	Policy & Performance of Micro Small and Medium Enterprises: a Critical Appraisal	Amity Business Review. Vol.-12, No. - 2, July-Dec, 2011, Page 47-60. ISBN- 09722343 UGC No.- 46876	Sole Author
2013	An Analysis of Sixty Years of Micro Small and Medium Enterprises	Abhigyan – Quest For Excellence. Vol.-31, No.-1, April-July, 2013, Page 48-61 ISSN : 09702385 UGC No.-161	Sole Author
2014	An Empirical Study on Performance of Indian MSME	Asia Pacific Journal of Management Research and Innovation. Sage Publication. Vol.-10. No.4, Jan-March 2014, Page 367-376. ISSN : 23210729, 2319510X UGC No.- 41110	Sole Author
2016	Expansion of Banking Technology in India: A Review	Synergy, I.T.S. Journal of IT & Management. Vol.-14, No-1, Jan-Jun 2016, Page 87-95. ISSN : 09727361 UGC No.- 62483	Sole Author
2016	A Review on Recent Development of Banking Technology in India	M.S. Ramaiah Management Review. Vol.-7, No.-1, Jan-Jun 2016, Page 44-52. ISSN : 09757988 UGC No. 42858	Main & Corresponding Author
2016	A study on Mobile Technology in Indian Banking: Issues & Challenges	Scholar's View: International Journal of Media and Management. Vol.-5, No-2, July-Dec 2016, Page-65-72. ISSN : 2319121X UGC No.- 44666	Sole Author
2019	Capital Output Ratio in Micro and Small Enterprises	International Journal of Research and Analytical Reviews. Vol.- 6, Issue - 2, April, 2019, Page-515-519. ISSN: 23495138, 23481269 UGC No.- 43602 Impact Factor - 4.236	Sole Author
2019	Environmental Practices in Small and Medium Size Enterprises in India	International Journal of Advance Scientific Research and Management. Vol. 4, Issue-5, May -2019, Page 376-382	Sole Author

		ISSN: 24556378 UGC No.- 65602 Impact Factor - 4.262	
2019	Employment Condition in Rural Based Micro and Small Enterprises of India	International Journal of Research and Analytical Reviews. Vol.- 6, Issue- 2, May- 2019, Page 892-901 ISSN: 23495138, 23481269 UGC No.- 43602 Impact Factor - 4.236	Sole Author
2019	Financial Inclusion and Micro and Small Enterprises Growth	International Journal of Engineering and Management Research. Vol. - 9, Issue- 3. June- 2019, Page 43 - 46. ISSN: 22500758, 23946962 Impact Factor - 4.865	Sole Author

### Books Published

<i>Year</i>	<i>Title of the Book</i>	<i>Author</i>	<i>Publisher</i>	<i>ISBN</i>
2020	Business Environment	Sole Author	U-Day Publication & Advertisers, Delhi	9788190864138
2019	Entrepreneurship and Small Business	Sole Author	U-Day Publication & Advertisers, Delhi	9788190864152
2018	Risk, Rating, NPA and Interest Rate of SME	Sole Author	U-Day Publishers & Advertisers, Delhi	9788190864114
2018	Credit Risk and Credit Rating of SME : Measurement & Management	Sole Author	Shivank Publication, New Delhi	9789383980123
2018	Credit Rating of SME: Measurement & Management	Sole Author	Prashant Book Distributors, Delhi	9789383963164
2017	Credit Risk Management of SME	Sole Author	Prashant Book Distributors, Delhi	9789383963157
2017	Lending Procedures, Norms & Performance of FIs & Banks	Sole Author	Prashant Book Distributors, Delhi	9789383963140

### Research Project Guidance (Kalindi College Research Project)

<b>Project Status</b>	<b>Title of the Project</b>	<b>Funding Agency</b>	<b>Amount</b>
Completed in 2019	Empowering EWS Students through Screen Printing Literacy	Kalindi College, University of Delhi	Rs. 10000
Ongoing	Environmental awareness in micro and small enterprises (services) of Karol Bagh commercial area, New Delhi.	Kalindi College, University of Delhi	Rs. 17000
Ongoing	Placement Portal of Kalindi College	Kalindi College, University of Delhi	Rs. 10000

<b>Research Guidance - Ph.D. Student</b>				
<b>Date of Award</b>	<b>Title of the Thesis</b>	<b>Name of the Scholar</b>	<b>University / Department</b>	
07-01-2018	Delhi Metro Rail Corporation: An Empirical Study on Customer Satisfaction	Govind Nath Shrivastav	Faculty of Management Studies, Vanasthali Vidyapeeth, Vanasthali, Rajasthan	
<b>Research Guidance MBA/PGDM &amp; B.Com. (H)</b>				
<ul style="list-style-type: none"> <li>• Guided more than 50 MBA/PGDM Research Project Dissertation during 2010-2015.</li> <li>• Guided 03 B.Com. (Hons) Research Project Dissertation in Kalindi College</li> </ul>				
<b>Design of New Curriculum and Courses</b>				
<b>Year</b>	<b>Brief description</b>	<b>Organization for which it is developed</b>		
2016	Curriculum Developed for Bachelor of Vocation. Course Title: B.Voc.(Web Designing). The course is available on DU Website : <a href="http://www.du.ac.in/du/uploads/Syllabus2016/B.VocPrinting2.pdf">http://www.du.ac.in/du/uploads/Syllabus2016/B.VocPrinting2.pdf</a> The course is divided in two parts, 1 <sup>st</sup> part consist General Education Component (GEC) Subjects and 2 <sup>nd</sup> part consist Skill Education Component (SEC) subjects. I was Nodal Officer of B.Voc. programme and responsible for development of course.	Kalindi College, University of Delhi, New Delhi		
2016	Curriculum Developed for Bachelor of Vocation. Course Title : B.Voc.(Printing Technology). The course is available on DU Website : <a href="http://www.du.ac.in/du/uploads/Syllabus2016/B.VocPrinting1.pdf">http://www.du.ac.in/du/uploads/Syllabus2016/B.VocPrinting1.pdf</a> The course is divided in two parts, 1 <sup>st</sup> part consist General Education Component (GEC) Subjects and 2 <sup>nd</sup> part consist Skill Education Component (SEC) subjects. I was Nodal Officer of B.Voc. programme and responsible for development of course.	Kalindi College, University of Delhi, New Delhi		
<b>Invited Lectures / Resource Person in FDP / Workshops</b>				
<b>Year</b>	<b>Title of the FDP / Workshop</b>	<b>Organized By</b>	<b>Title of the Lecture</b>	<b>Level</b>
23 <sup>rd</sup> January 2016	National Workshop on Health Management	Dept. of Community Medicine, VMMC & Safdarjung Hospital, New Delhi.	Government Expenditure and Public Health Programme: Current Position and Future Challenges	National
08 <sup>th</sup> & 09 <sup>th</sup> Oct. 2013	One Week FDP on Demystifying	Dept. of Management Studies, MNIT, Jaipur.	Credit Risk Management	National

	Derivatives.			
07 <sup>th</sup> & 08 <sup>th</sup> Sept. 2012	Two Days Workshop on Research Methodology.	FMS, Banasthali University, Banasthali, Rajasthan.	Data Analysis and Report writing.	State
31 <sup>st</sup> May 2012	FDP on Research Methods in Social Sciences using SPSS	Dept of Management Studies, DCR University of Science & Technology, Murthal	Regression Analysis	State

### Seminar/Workshop/Conferences Presentation/Organisation

Date/ Year	Title of the Conference / Seminar	Organized By	Title of the Paper Presented / Published	International / National
07-10- 2018	Relevance of Contemporary Terminologies in Journalism	CSTT, Ministry of HRD Govt of India	Terminology for Economic & Business Journalism	National
02-02- 2017	Spatial Decision Support System for United Nations Sustainable Goals	Kalindi College, Delhi University.	Environmental Practices in Indian Industries	International (within Country)
19-03- 2016	Media Literacy: Progression and Challenges in Developing Countries	Dept. of Journalism, Maharaja Agrasen College, DU.	Financial Literacy & Role of Information and Communication Technology	National
17-03- 2015.	Technology, Innovation and Entrepreneurship in 21 <sup>st</sup> Century	Dept. of Management Studies, DCR University of Science & Technology, Murthal	Innovation and Technology in 21st Century Banking in India: A Literature Review	National
07-02- 2015	Concurrence & Opportunity for the Financial Sector	Institute of Technology and Science, Ghaziabad	Productivity of Credit Facility in Micro and Small Enterprises ISBN:9788192838072.	National
02-11- 2014	India 2020: Readiness for Cutting Edge Marketing	Institute of Technology and Science, Ghaziabad	Environmental Practice : An Instrument of Readiness for Green Market Mechanism-Case of Indian SME ISBN: 9788192838052	National
20 -09- 2014	Towards a Sustainable HR Profession	Institute of Technology and	Policy and Pattern of Employment in Rural	National

		Science, Ghaziabad	Industries of India. ISBN:9788192838038.	
22-02-2014	Information & Communication Flow in Third World	Dept. of Journalism, Maharaja Agrasen College, Delhi University.	Role of Information and Communication Technology in Dissemination of Economic Information	International (within Country)
17-01-2014	Issues on Development, Well being and Livelihood	Dept. of Economics, University of Burdwan	Sustainable Employment & Well Being in Rural Non-Farm Sector	International (within Country)
30-11-2013	The future of Marketing: Opportunities & Challenges	Institute of Technology and Science, Ghaziabad	Strategies for Sustainable Demand of MSME Product in External Sector. ISBN: 9788192838007	National
23-02-2013	Strategies For Inclusive Growth	School of Economics, Devi Ahilya University, Indore	Financial Inclusion of MSME as an Instrument of Inclusive Growth	National
19-01-2013	Emerging Challenges in Finance	Institute of Technology and Science, Ghaziabad	An Empirical Analysis of Financial Inclusion as a Potential Driver of MSEs Growth. ISBN: 9789381505526	National
24-02-2012	Rural Marketing in New Millennium	Asia Pacific Institute of Management, New Delhi.	Role of MSME in Rural Development	National
12-02-2012	Statistical Inference Sampling Techniques and Related Areas	Dept. of Statistics & Operation Research, Aligarh Muslim University, Aligarh.	Econometric Analysis of Risk and Rating Variables	National
03-02-2012	Technology Innovation and Entrepreneurship in 21 <sup>st</sup> Century	Dept. of Management studies, DCR University of Science & Technology, Murthal	Causes & Effect of MSME Sickness on Employment	National
29-12-2011	94 <sup>th</sup> Annual Conference of Indian Economic Association	Bharti Vidyapith University, Pune.	Measurement & Management of Credit Risk & Rating by Banks	International (within Country)
13-12-2008	Consumer Protection and Welfare	School of Economics, Devi Ahilya University, Indore.	Protection of Consumer in Free Market Economy: with reference to Rural Bank Consumer	National
30-05-2008	Regional Economic Integration among	Dept. of Economics, University of	Methods of Risk-Rating and NPA Management by	International (within

	South East Asian Countries	Kashmir, Srinagar.	Banks in its Advances to SSI	Country)
27-12-2007	90 <sup>th</sup> Annual Conference of Indian Economic Association.	Dept. of Eco, University of Kashmir, Srinagar.	Risk and Rating in Advances of MSME in India	International (within Country)

### **FDP / Workshop / Orientation Attended**

1. Participated in the 14 Days National FDP on "Data Analysis for Research in Social Sciences" organised by Teaching Learning Centre, Ramanujan College, University of Delhi under Pandit Madan Mohan Malaviya National Mission On Teachers And Teaching (PMMMNMTT) and Indian Accounting Association NCR Chapter, from 17<sup>th</sup> June to 30<sup>th</sup> June, 2020 at Ramanujan College, University of Delhi.
2. Participated in the Two Week FDP on "Managing Online Classes and Co-Creating MOOCs" organised by Teaching Learning Centre, Ramanujan College, University of Delhi under Teaching Learning Centre, Ramanujan College under Pandit Madan Mohan Malaviya National Mission On Teachers And Teaching (PMMMNMTT) during 20<sup>th</sup> April to 06<sup>th</sup> May, 2020 at Ramanujan College, University of Delhi.
3. Participated in the One Week FDP on "Co-Creating MOOCs, Hand on Training for Designing and Developing MOOCs" under Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching (PMMMNMTT), Ministry of Human Resource Development during February 10-16, 2020 at Ramanujan College, University of Delhi.
4. Participated in the 'Orientation Programme on Management of Skill Development at Higher Education' Organised by Department of Educational Administration, National Institute of Education Planning and Administration (NIEPA) during December 03-07, 2018 at NIEPA, New Delhi.
5. UGC Orientation Programme (120<sup>th</sup> four week) From 13<sup>th</sup> November to 11<sup>th</sup> December 2018 (28 Days – 144 Hrs) at UGC-HRDC, at Jamia Millia Islamia, New Delhi.
6. DST Sponsored Two Week FDP, 1<sup>st</sup> May to 12<sup>th</sup> May 2015 (12 Days - 60 Hrs), Organised by TBI-KIET Ghaziabad at ITS College, Ghaziabad.

### **PROFESSIONAL MEMBERSHIP**

- Life Member : Indian Economic Association : BR-171/ 2008-2009.
- Life Member : The Indian Econometric Society ([www.ties.net](http://www.ties.net)): L/2352/2008-2009.

(Pankaj Kumar)  
Signature