

**Department of Commerce**  
**Rajiv Gandhi Government Degree College, Shimla-171004**  
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# Dr. Kavita Kumra

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## EDUCATION

B.Com/2005/RKMV Shimla

M.Com/2007/Himachal Pradesh University, Shimla

PGDPM & LW/2007/Himachal Pradesh University

M.Phil/2008/Himachal Pradesh University, Shimla

Title: FDI and Indian Economy: An Analysis of Trend and Impact

Ph.D/2018/Himachal Pradesh University, Shimla

Title: Microfinance Development and Its Outreach in Himachal Pradesh

## OTHER QUALIFICATIONS

NET (JRF) June 2012, SET 2007

## OTHER ACHIEVEMENTS

2nd Rank Holder in the state in B.Com, Himachal Pradesh University Examination, 2005.

## JOB EXPERIENCE

**St. Bede's College, Shimla** – Assistant Professor of Commerce and Management, (May, 2008 to September, 2015)

**Rajiv Gandhi Government Degree College, Shimla** – Assistant Professor of Commerce, (28 October, 2015 to March, 2024)

**Government College Dhami at 16 Miles, District, Shimla-14**  
Assistant Professor of Commerce, (March, 2024 to June, 2026)

## **SKILLS AND ABILITIES**

### **(Faculty Development Programmes /Refresher Courses/ Induction Training Programmes/Orientation Programmes Attended)**

1. Three Week Induction Training for Assistant Professors organized by State Council of Educational Research & Training (SCERT) , Himachal Pradesh (7<sup>th</sup> February to 29<sup>th</sup> February, 2020)
2. One week Faculty Induction Programme on “Financial Administration” organized under the aegis of Internal Quality Assurance Cell (IQAC), RGGDC, Chaura Maidan, Shimla-4 (15<sup>th</sup> February to 20<sup>th</sup> February, 2021).
3. 4-Week Induction/Orientation Programme for “Faculty in Universities/Colleges/Institutes of Higher Education” organized by Teaching Learning Centre, Ramanujan College, University of Delhi under the aegis of Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching (18<sup>th</sup> May to 17<sup>th</sup> June, 2021).
4. One Week FDP on “Revamping Emotional and Professional Paradigms for an Inclusive Approach to Holistic Education” organized by the Department of Commerce and Management under aegis of IQAC, St. Bede’s College Shimla, (3<sup>rd</sup> March to 7<sup>th</sup> March, 2022).
5. One week(Online) Faculty Development Programme on “Research Methodology” organized by Rajdhani College, University of Delhi in collaboration with Mahatma Hansraj Faculty Development Centre, Hansraj College, University of Delhi (18<sup>th</sup> April to 24<sup>th</sup> April, 2022).
6. National One Week (Online) Faculty Development Programme on “ Blended Learning: Concepts and Tools” organized by Teaching Learning Centre, Ramanujan College, University of Delhi under the aegis of Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching (21<sup>st</sup> May to 27<sup>th</sup> May, 2022).
7. Two week Refresher Course on “MOOCs and E-Content Development” organized by Human Resource Development Centre (HRDC), Himachal Pradesh University (13<sup>th</sup> February to 25<sup>th</sup> February, 2023).
8. Two week Refresher Course in Commerce and Management organized by Malviya Mission Teacher Training Centre (MMTTC), Sardar Patel University, Vallabh Vidyanagar, Gujarat (1<sup>st</sup> July<sup>th</sup>, 2024 to 14<sup>th</sup> July, 2024).
9. Attended One Week Faculty Development Programme on “Capacity Building of College Teachers in Context of NEP and Student Aspirations” organized by Internal Quality Assurance Cell (IQAC) and Research and Development Cell of Rajiv Gandhi Govt. College Chaura Maidan, Shimla-4 from 1<sup>st</sup> May, 2025 to 7<sup>th</sup> May, 2025.

10. One Week NEP Orientation and Sensitization Programme under Malviya Mission Teacher Training Programme (MM-TTP) of University Grants Commission organized by Malviya Mission Teacher Training Centre, Himachal Pradesh University, Shimla from 2/06/2025 to 10/06/2025.

## **MEMBERSHIP OF BOARDS**

Member, Board of Studies, BBA, Himachal Pradesh University (2013-2015)

## **SUBJECT EXPERT FOR RECRUITMENT OF PGT COMMERCE AT ST. EDWARD'S SCHOOL, SHIMLA**

Acted as Subject Expert in the Screening and Interview Process for the Recruitment of P.G.T Commerce at St. Edward's School, Shimla (22<sup>nd</sup> November, 2025).

## **PAPERS IN JOURNALS**

1. A paper titled "Growth Trend of Microfinance in India" published in the Himachal University Research Journal of Business and Management (HURJBM), Vol.-1/2021, March 2021 (pp 49-55).
2. A paper titled "Progress of SHG formation under NRLM in Himachal Pradesh" published in International Journal of Research, (ISSN : 2348-6848, EISSN: 2348-795X,), Volume 05 Issue 12, April, 2018, Edupedia Publications, pp 278-284.
3. A paper titled " Microfinance: A Tool for Poverty Alleviation" , published in Abhinav National Monthly Journal of Research in Commerce and Management (EISSN- 2277-1166), Volume 7, Issue 2, February, 2018, Abhinav Publication, pp 67-72.
4. A paper titled "Progress of Microfinance in India under SHG-Bank Linkage Model", published in International Journal of Management Studies (ISSN 2249-0302, EISSN 2231-2528, UGC Approved Journal No. 44925), January 2018, Volume V, Issue-1(4), ERM Publications, pp 120-126.
5. A paper titled "Impact of Micro Finance on Empowerment of Women: A Case Study of Himachal Pradesh" published in International Journal of Research (ISSN : 2348-6848, EISSN: 2348-795X,), Volume 05 Issue 01, January, 2018, Edupedia Publications, pp 3464-3470.
6. A paper "E-commerce: A paradigm drift in business" published in the International Journal of Commerce and Management Research (ISSN: 2455-1627, Impact Factor: RJIF: 5.22), Vol 2, Issue 12, December 2016, pp 16-21.

7. A paper titled “The Growth of Microfinance in India: A study of SHG and MFI Bank Linkage Models” published in the Journal of Research: The Bede Atheneum in March, 2014, Vol 5. No. 1 (pp. 54-62).

## **BOOK CHAPTERS**

- A Chapter “Microfinance in Himachal Pradesh: An Analysis of Impact” , was published in Multidisciplinary e-Book in 2018 (BR International Publication House, Dhanabad, Jharkhand).
- A Chapter “Foreign Direct Investment and Indian Economy: A Study of Flows and Impact” was published in Challenges of Globalization (ISBN: 978-81-269-1153-6, Atlantic Publishers and Distributors (P) Ltd.

## **BOOKS AUTHORED**

- A Text Book “Business Statistics and Mathematics” co-authored for the B.Com students of Himachal Pradesh University, published by Kalyani Publishers.

## **PAPERS PRESENTED IN SEMINARS/CONFERENCES**

1. Paper titled “Green Jobs as a Tool for Inclusive and Sustainable Growth” presented at the National Seminar on “Education, Economy, and Environment: Intersections for a Better Tomorrow” organized by GDC Chail Koti in collaboration with GDC Theog on 22th December, 2025.
2. Paper titled "Turning Scarcity into Opportunity: Sustainable Business Models in Water Management” presented at the International Conference on Climate Change and Global Water Scarcity: Threats, Challenges and Sustainable Solutions organised by Dr. Sarvepalli Radhakrishnan Government Degree College Dharampur, Mandi (H.P.) on 26th -27th September, 2025.
3. Paper titled "Balancing Growth and Sustainability: ESG and the Future of India’s Financial Landscape", and presented in the International Conference on "Global Synergies for Viksit Bharat 2047: Innovation in Banking, Finance and Business Management for Sustainable Development” organized by Central University of Haryana from 10th–11th September, 2025.
4. Paper titled "Manoeuvring Artificial Intelligence in Research: Benefits and Downsides", presented in the International Conference on "UDBHAVAH 2024: Emerging Trends in Research" organized by Department of Commerce, Himachal Pradesh University, Shimla, HP on 30<sup>th</sup> November, 2024.

5. Paper titled "The Netflix and Nike Effect: A Study of Inspiring Stories of Digital Transformation" presented in the International Conference on "Digital Transformation and its Impact on Business, Economy and Environment: Sustainable Development Goals (SDGs), organized by Department of Commerce and Management, R.N.T Govt. Degree College Sarkaghat, District Mandi, Himachal Pradesh (29<sup>th</sup> and 30<sup>th</sup> November, 2024).
6. Paper titled "Sustainable Business Solutions: A Road Towards a Better World" presented in two-days International Conference on "Resilient Women, Innovative Solutions and Sustainable Environment" organized by WGRC & IQAC, Government College Bhoranj, District Hamirpur, Himachal Pradesh from 25<sup>th</sup> & 26<sup>th</sup>, November, 2024.
7. Paper titled "Sustainability and Redefining Business Practices" presented in Two-days National Seminar on Indian Knowledge System in Commerce and Management organised by the Department of Commerce and the Department of Management Studies, Central University of Haryana, on 15<sup>th</sup>-16<sup>th</sup> February, 2024.
8. Paper titled "Empowerment of Mountain Women through Self Help Groups: A Road towards Sustainable Development" presented in the Third SSHP International Conference (Hybrid) on Development in Mountains: Issues, Challenges and Solutions organised by Govt. Degree College Darlaghat, Distt. Solan (H.P.) on 11<sup>th</sup> December, 2023.
9. Paper titled "Municipal Solid Waste Management in Major Cities of Himachal Pradesh: An Assessment" presented in National Conference on Biodiversity Loss and Climate Change: Two faces of the same Coin, organised by Department of Bio-Sciences, Rabindranath Tagore Govt. Degree College Sarkaghat, Distt. Mandi (H.P.) on 3<sup>rd</sup> December, 2023.
10. Paper titled "Opportunities and Challenges in India's Booming Gig Economy" presented in National Conference on Contemporary Trends in Business Management and Entrepreneurship (NCCTBME-2023), organised by the Institute of Management Studies Students Association, Himachal Pradesh University Business School, Summerhill, Shimla (H.P.) on 27<sup>th</sup>-28<sup>th</sup> July, 2023.
11. Paper titled "The National Green Tribunal: Its role in Enforcing Environmental Laws" presented in Two-days International Conference on Environmental Concerns, Climate Change and Resource Management in the Western Himalayas organised by IQAC Cell of Rabindranath Tagore Govt. Degree College Sarkaghat, Distt. Mandi (H.P.) on 5<sup>th</sup>-6<sup>th</sup> June, 2023.
12. Paper titled "Digital Marketplaces: Opportunities and Challenges" presented in National Seminar on "Digital India: Concept and Implications" organized by Centre of Excellence, Government College, Sanjauli, Shimla (23<sup>rd</sup> to 24<sup>th</sup> December, 2022)

13. Paper titled “The Social and Economic Implications of E-Commerce” presented in International Conference on “VUCA World: Issues and Challenges” organized by Rajkiya Kanya Mahavidyalaya , Shimla (9<sup>th</sup> to 11<sup>th</sup> December, 2022).
14. Paper titled “Evaluation of National Education Policy 2020 with respect to Higher Education” presented in National Seminar on “Contemplation Research: Cases and Implications” organized by the Department of Commerce, Himachal Pradesh University, Shimla (25<sup>th</sup> November, 2022).
15. Participation and Presented a paper titled “Empowering women through Self Help Groups: A case study of Kinnaur District of Himachal Pradesh” in the International Conference on Opportunities and Challenges of 21<sup>st</sup> Century held at Rajiv Gandhi Government Degree College, Shimla from 7<sup>th</sup> to 9<sup>th</sup> December, 2017.
16. Participated and presented a paper titled “Microfinance: A tool for Poverty Alleviation “ in the National Conference on Current Issues and Challenges in Contemporary World held at Rajiv Gandhi Government Degree College in collaboration with PGC Seema, GDC Nerwa and Science and Management Society, Himachal Pradesh on 9<sup>th</sup>- 11<sup>th</sup> December, 2016.
17. Presented a paper titled “The E-Commerce Revolution: A Recent Trend in ICT” at the NAAC Sponsored National Seminar on ‘Institutional Quality Improvement: Role of ICT’ on 14<sup>th</sup> and 15<sup>th</sup> November, 2014 at St. Bede’s College, Shimla.
18. Presented a paper titled “Involvement of Women Entrepreneurs in Micro, Small and Medium Enterprises” at the National Seminar on ‘Micro Small and Medium Enterprises and Institutional Finance’ at Himachal Pradesh University Centre for Evening Studies on 29<sup>th</sup> April, 2014.
19. Presented a paper titled “Economic Empowerment of Women through Micro-credit Schemes” at the International Conference on ‘Women Empowerment: Transforming Lives, Milestones and Challenges’ organized by the Department of Home Science, St. Bede’s College on 23<sup>rd</sup> and 24<sup>th</sup> August, 2013.
20. Presented a paper titled “Foreign Direct Investment and Indian Economy: A Study of Flows and Impact” at the International Seminar on Economics, Social and Environmental Challenges of Globalization on 5<sup>th</sup> and 6<sup>th</sup> October, 2012 at St. Bede’s College, Shimla.

## **PAPER REVIEWS FOR NATIONAL AND INTERNATIONAL JOURNALS**

- Reviewed a paper for the **Journal of Research: “The Bede Athenaeum”**, an official publication of St. Bede’s Educational Society, Shimla, India a multidisciplinary international peer-reviewed journal in February, 2024 (PRINT ISSN 0976-0598, ONLINE ISSN: 0976-1748).

- Reviewed a paper for the **Asian Journal of Agricultural Extension, Economics and Sociology**, an international peer-reviewed journal (Indexing: Ebsco, Proquest, Index Copernicus, Google Scholar, NAAS- 4.86 (2002)) in July, 2023.
- Reviewed a paper for the **Journal of Research: “The Bede Athenaeum”**, an official publication of St. Bede’s Educational Society, Shimla, India a multidisciplinary international peer-reviewed journal in December, 2021 (PRINT ISSN 0976-0598, ONLINE ISSN: 0976-1748).

### **CHAIRPERSON IN CONFERENCE/SEMINAR**

- Co-chaired a session in the Third SSHP International Conference (Hybrid) on Development in Mountains: Issues, Challenges and Solutions organised by Govt. Degree College Darlaghat, Distt. Solan (H.P.) on 11<sup>th</sup> December, 2023.