

DR. YASHIKA GULERIA

Assistant Professor (Commerce)
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**Academic Profile:**

- **Ph.D in Commerce**
Himachal Pradesh University, Shimla (2022)
- **M.Phil in Commerce**
Himachal Pradesh University, Shimla (2016) securing 72% (Gold Medalist)
- **Masters in Commerce**
Himachal Pradesh University, Shimla (2015) securing 74%
- **Bachelors in Commerce**
Himachal Pradesh University, Shimla (2013) securing 78 %
- **12th from Govt. Girls Sr. Sec. School Chamba, H.P.**
HPBOSE Dharamshala, H.P (2010) securing 89.4%

Academic Achievements:

- Secured 8th Position in State Merit List of 11th class (2009).
- Secured 2nd Position in State Merit List of 12th class (2010).
- Secured 8th Position in State Merit List of B.COM (2013).
- Secured 1st Position in Himachal Pradesh University for M.Phil. (2016) and bagged Gold Medal.
- UGC NET/JRF (Commerce) qualified-2016, University Grants Commission, Delhi.
- SLET qualified-2017, HPPSC Govt. of Himachal Pradesh.

Area of Specialization:

- Human Resource Management
- Organization Behavior
- Finance
- Research Methodology

Teaching Experience:

In total 9 years. The list of colleges served are mentioned below:

- Worked as Assistant Professor (Commerce) in *Govt. Degree College Arki, Solan, H.P.*
- Worked as Assistant Professor (Commerce) in *Govt. Degree College Kandaghat, Solan, H.P.*
- Worked as Assistant Professor (Commerce) in *Rajiv Gandhi Govt. Degree College Chaura Maidan, Shimla, H.P.*
- Currently serving Assistant Professor (Commerce) in *Govt. Degree College, Chamba H.P.*

Invited Lectures/Chairperson:

- Resource Person for Refresher Course on MOOCs & E-Content Development organized by UGC-HRDC Himachal Pradesh University, Shimla on the topic “*How to Create Effective E-Content*”.
- Resource Person for Faculty Induction Programme organized by UGC-MMTTC University of Jammu, Shimla on the topic “*Artificial Intelligence in Education: Powering 21st Century Learning*”.
- Resource Person for In-Service Teacher Training for Secondary Grades under World Bank funded “STARS” Project of Samagra Shiksha Himachal Pradesh in collaboration with Himachal Pradesh University Shimla-05, on the topics “*National Education Policy 2020*” and “*Digital Education*”.
- Chaired Two Technical Sessions in the *ICSSR Sponsored One Day National Seminar on Changes & Challenges of Post Covid-19 in India’s Education System*, organized by Govt Degree College Nihri, Distt Mandi (H.P) in association with Pratibha Spandan Society Shimla on 24th June, 2023.
- Resource Person for In-Service Teacher Training for Secondary Grades under World Bank funded “STARS” Project of Samagra Shiksha Himachal Pradesh in collaboration with the Department of Education, Distt Institute of Education and training (DIET), Saru, Chamba on the topic “*Digital Education: A Guide to Innovative Pedagogy*”.

Awards:

- Received *Dr Sarvepalli Radhakrishnan Global Educator Award 2023* by ICERT (International Council for Education Research & Training) at the Three Days International Multidisciplinary Conference on Recent Transformation in Social Science, Management, Science & Engineering organized by Jawaharlal Nehru Rajkeeya Mahavidyalaya Port Blair, A& N joint collaboration with ICERT on 29th Sep- 01st Oct, 2023.

Conferences/Seminar/Workshop Organized:

- Co-Convenor for *ICSSR Sponsored One Day National Seminar on Changes & Challenges of Post Covid-19 in India's Education System*, organized by Govt Degree College Nihri, Distt Mandi (H.P) in association with Pratibha Spandan Society Shimla on 24th June, 2023.

Rapporteur:

- Technical Session at *NWRC ICSSR sponsored National Seminar on Geography, Development & Public Policy*, organized by Department of Geography, Himachal Pradesh University on 23rd-24th September, 2022.
- Technical Session at *Multidisciplinary National Seminar on Building a Resilient Future: Integrating Environment Economy & Technology*, organized by St. Bede's College, Shimla on 24th-25th March, 2023.

Center Sponsored Project:

- Worked as Content writer and Recorder for *UGC e-PG Pathshala* –An MHRD Project under National Mission on Education through ICT for the subject Human Resource Management. The recorder lectures aired on DTH platform and are available on the website.

Publications:

Title of Research Paper	Journal	Year	Vol. No.	Page	ISSN No.
<i>The Path to Financial Inclusion: An Innovation Strategy of PMJDY</i>	Himalayan Journal of Contemporary Research	2017	6(2)	1870	2319-3174
<i>GST- Restructuring India's Financial Federalism</i>	National Journal of Commerce & Management, Pratibha Spandan	2017	4 (1)	47	2394-6342
<i>Assessing Consumer Perception towards Awareness & Usage of E-banking Services</i>	Himalayan Journal of Contemporary Research	2018	17 (1)	2023	2319-3174
<i>Impact of Financial Inclusion through Pradhan Mantri Jan Dhan Yojana in</i>	IOSR Journal of Business &	2018	20(12)	18	2319-7668

<i>Transforming Rural Economy</i>	Management				
<i>Assessing Inclusive Growth through Financial Inclusion Model of PMJDY</i>	International Journal of Research in Humanities, Arts & Literature	2018	6(2)	263	2347-4564
<i>Unveiling Financial Inclusion in India: Status Quo & Determinants of Access to Financial Services</i>	International Journal of Advance Research in Computer Science & Management Studies	2021	9(6)	6	2347-1778
<i>Evaluating Influence Factors on Consumer Behavior towards Online & Offline Shopping</i>	International Journal of Multidisciplinary Research Hub	2022	9(10)	12	2394-3122

Research Paper Presentation:

- *Pradhan Mantri Jan Dhan Yojana: An Initiative Towards Inclusive Growth* in the National Seminar on Vision -2030, Strategies for Industries & Academia, organized by Govt. College Bilaspur, H.P on 27th -28th November, 2016.
- *Research & Publication Ethics: A Framework for Discussion* in the National Seminar on Breaking Boundaries of Research in Higher Education, organized by Faculty of Visual & Performing Arts, Himachal Pradesh University, Shimla on 14th -15th October, 2017.
- *GST-Restructuring India's Financial Federalism* in the National Conference on Paradigmatic Shifts in Law & Justice in 21st Century: Challenges & Opportunities, organized by Himachal Pradesh National Law University Shimla on 8th -10th December, 2017.
- *Factors Influencing the Adoption & Usage of E-Banking in India* in the International Conference on Opportunities & Challenges of 21st Century organized by Rajiv Gandhi Govt. Degree College Shimla on 7th-9th December, 2017.
- *Delving into a New Approach of CSR Towards Company Stakeholders* in the ICSSR sponsored National Conference on Ethics in Business & Economics, organized by Govt. College Karsog, Mandi & Himachal Pradesh Commerce & Management Association on 30th December, 2017.
- *Assessing Inclusive Growth Through Financial Inclusion Model of PMJDY* in the National Conference on Roadmap for Inclusive & Sustainable Economy (RISE 2018) organized by Department of Management & Humanities, NIT Hamirpur H.P on 3rd-4th February, 2018.

- *Assessing the Need of Entrepreneurial Skill for Rural Women Empowerment* in the ICSSR sponsored International Conference on Skill Development & Innovation for Sustainable Economic Growth: Problem & Challenges, organized by Maharaja Agrasen University, PGJ School of Management on 9th-10th February, 2018.
- *Inclusive Growth Paradigm in Indian Rural Economy* in the Paramhansa Yogananda National Conference in Interdisciplinary Approaches in Understanding Science, Art & Spirituality, organized by Pratibha Spandan Society, HPCMA & Department of Visual Art, Himachal Pradesh University Shimla on 1st -2nd October, 2018.
- *Evaluating Impact Factors for Consumer's Online & Offline Shopping Behavior* in the International Conference on Transforming our World: Opportunities & Challenges, organized by RKMV Shimla H.P in collaboration with Science & Management Society on 30th Nov-2nd Dec, 2018.
- *Impact of Financial Inclusion Through Pradhan Mantri Jan Dhan Yojana in Transforming Rural Economy* at 71st All India Commerce Conference held at Osmania University on 20th-22nd December, 2018.
- *Pradhan Mantri Jan Dhan Yojana –An Innovative Model of Transforming Rural Economy* in 6th International Conference of Commerce & Management Association of India on Innovative Strategies for Revolutionizing the Business in Academic Partnership with Sustainable Tourism Research Cluster, Universiti Sains Malaysia, Penang, Malaysia on 28th -30th January, 2019.
- *Does PMJDY Contribute to Inclusive Growth & Development: An Empirical Analysis* in the NWRC ICSSR sponsored National Seminar & Ist Annual Meet of GSHP on Geography, Development & Public Policy organized by Department of Geography Himachal Pradesh University Shimla on 23rd-24th September, 2022.
- *An Insight to Financial Literacy: Evidence & Implications* in the National Seminar on Contemporary Research: Cases & Implication organized by Department of Commerce, Himachal Pradesh University Shimla on 25th November 2022.
- *An Analysis of Digital Financial Literacy & its Usage* in the ICSSR sponsored National Seminar on Digital India: Concept & Implications organized by Centre of Excellence Govt. College Shimla on 23rd -24th December, 2022.
- *E-Learning in Higher Education: Prospects & Challenges* in the Multidisciplinary National Seminar on Building a Resilient Future: Integrating Environment, Economy & Technology, organized by St. Bede's College Shimla on 24th -25th March, 2023.
- *Impacts of Tourism Development in Tribal Regions of Himachal Pradesh* in the National Seminar on Habitat, Society & Economy of Scheduled Tribes of Northwest Bharat organized by Thakur

Ram Singh Itihas Shodh sansthan, Neri, Hamirpur in collaboration with Department of History & Geography, Himachal Pradesh University, Shimla on 22nd -23rd April, 2023.

- *Integrating Blended Learning in Higher Education: Prospects & Challenges* in the ICSSR Sponsored National Seminar on Changes & Challenges of Post Covid-19 in India's Education System organized by Govt. Degree College Nihri, Mandi (H.P) in association with Pratibha Spandan Society Shimla on 24th June, 2023.
- *Agri- Entrepreneurship in Millets Cultivation & Processing* in the Three Days International Multidisciplinary Conference on Recent Transformation in Social Science, Management, Science & Engineering organized by Jawaharlal Nehru Rajkeeya Mahavidyalaya Port Blair, A& N joint collaboration with ICERT on 29th Sep- 01st Oct, 2023.
- *Exploring Agri-Entrepreneurship Opportunities in Millets Cultivation* in the Two Days National Seminar on Harmony in Actions Bridging Education, Culture, Literature & Commerce for Sustainable Energy & Environmental Stewardship organized by Department of Commerce, Centre of Excellence, Government College Sanjauli, Shimla-06 on 28th -29th Dec, 2024.
- *Revealing Financial Inclusion in India: Current Situation & Factors Influencing Access to Financial Services* in the ICSSR sponsored Two Days National Seminar on Commerce & Technology in 21st Century: Nurturing Sustainable Businesses organized by Department of Commerce, CUHP Dharamshala on 26th- 27th June, 2024.
- *Green Economics: How Commercial Practices Can Foster Environmental Sustainability & Development* in the ICSSR sponsored National Seminar & 3rd GSHP Annual Meet 2024, organized by Department of Geography, Government College Dharamshala on 16th -17th Oct, 2024.
- *Exploring Emerging Trends in Research and Commerce: A Pathway to Innovation & Growth* in the International Conference on UDBHAVAH 2024: Emerging Trends in Research organized by Department of Commerce, Himachal Pradesh University in collaboration with ICSSR on 30th Nov, 2024.

Professional Training:

- *National Workshop on Research Methodology*, Department of Lifelong Learning, Himachal Pradesh University, Shimla from 3rd -6th October, 2016.
- *In Service Two Weeks Induction Programme*, organized by SCERT, Himachal Pradesh from 14th- 26th May, 2018.
- *STC on MOOCs, E-content Development and Open Educational Resources*, organized by UGC-HRDC, Himachal Pradesh University, Shimla from 6th -8th March 2019.

- *National Webinar on NAAC Related Quality Enhancement & Assurance Strategies*, organized by IQAC, Govt. Degree College Chamba, H.P. on 30th September 2020.
- *One Week Workshop on MOOCs & E-Content Development*, organized by UGC-HRDC, Himachal Pradesh University, Shimla from 20th-25th December, 2021.
- *One Month Faculty Induction Programme*, organized by UGC HRDC, Aligarh Muslim University, Aligarh from 08th Feb-12th Mar, 2022.
- UGC sponsored *NEP 2020 Webinar*, organized by UGC HRDC Aligarh Muslim University, Aligarh, from 15th-20th June, 2022.
- *Two Weeks Faculty Development Programme on Advanced Research Methodology*, organized by Teaching Learning Center, Ramanujan College, University of Delhi from 21st Jun-05th May, 2022.
- *Two Days E-Workshop on Data Analysis with R Programming*, organized by Commacad, from 25th-26th February, 2023.
- *One day IP Awareness & Training Programme*, under National Intellectual Property Awareness Mission, organized by Intellectual Property Office, India, on 16th March, 2023.
- *One Week Faculty Development Programme on National Education Policy 2020*, organized by Teaching Learning Center, Ramanujan College, University of Delhi from 20th -26th March, 2023.
- *Two weeks Refresher Course on Commerce*, organized by Teaching Learning Center, Ramanujan College, University of Delhi from 31st July -14th August, 2023.
- *Eight Days Online FDP on NEP 2020 Orientation & Sensitization Programme* under MMTTP of UGC organized by MMTTC Himachal Pradesh University Shimla from 23rd Sep- 01st Oct, 2024.
- *One Day National Workshop on AI Tools for Research* organized by Himachal Pradesh University Department of Evening Studies, Shimla on 27th Nov, 2024.
- *One week Faculty Development Programme on Service Rules and Regulations for Teachers in Higher Education*, organized by IQAC, SCVB Government College Palampur, H.P from 1st May -07th May,2025.

Membership:

- Life time member of Indian Commerce Association
- Life time member of Geographical Society of Himachal Pradesh.



(DR. YASHIKA GULERIA)