


## Curriculum Vitae

<b>Full Name:</b>	Mr. BIPIN KUMAR	
<b>Designation:</b>	Assistant Professor	
<b>Department</b>	Department of Economics	
<b>Campus:</b>	BGR Campus, Pauri	
<b>Mobile:</b>	7055407402	
<b>Email:</b>	<a href="mailto:bipink010@gmail.com">bipink010@gmail.com</a>	
<b>Education Qualification:</b>	M.A. (Economics) & MBA (Gold Medalist)	
<b>Research Interest and Field of Specialization:</b>		
<ol style="list-style-type: none"> <li>1. Financial Technologies (Fintech)</li> <li>2. Entrepreneurship</li> <li>3. MSMEs</li> </ol>		
<b>Fellowships and Awards:</b>	<ol style="list-style-type: none"> <li>1. UGC NET &amp; JRF Management</li> <li>2. UGC NET &amp; JRF Commerce</li> <li>3. UGC NET &amp; NFSC Economics</li> <li>4. UGC NET HR &amp; Labour Law</li> <li>5. Best Paper Award from Department of Business Administration, Assam University</li> </ol>	
<b>Conference and FDPs:</b>		
<ol style="list-style-type: none"> <li>1. Presented a Research paper titled <b>“Navigating the Digital Horizon: A Bibliometric Expedition into Tourism Digitization Studies”</b> in the International Conference on <b>“Sustainable Models and Paradigms for Future of World Tourism and Hospitality Sector: Innovations, Challenges and Opportunitie”</b> on 9-10 February 2024 organized by Centre for Tourism and Hospitality Studies, HNB Garhwal University.</li> <li>2. Presented a Research paper titled <b>“Fintech Changing the Dynamics of MSMEs Ecosystem: A Conceptual Investigation and Model Development”</b> in the International Conference on <b>“Fostering Innovations &amp; Trends: Role of Academia &amp; Industry (FIT-RAI 2024)”</b> on 30-31 January 2024 organized by the Department of Commerce, TNDALU &amp; SMART Journal of Business Management Studies.</li> <li>3. Presented a Research paper titled <b>“Charting Fintech’s Academic Footprint: A Bibliometric Examination”</b> in the National Conference on <b>“Digital Business Operations and Sustainability”</b> on 29-30 September 2023 organized by SSJDWSSS Govt. P.G. College Raniket.</li> <li>4. Presented a Research paper titled <b>“Empowering MSMEs: Unveiling The Transformative Role of Fintech Solutions”</b> in the International Conference on <b>“Accounting, Finance, Business, and Social Sciences (ISAFBS’2023)”</b> on 14-15 September 2023 organized by Dept. of Business Administration (ISO-21001 Certified) Assam University.</li> </ol>		

5. Presented a Research paper titled **“Covid-19 A Curse for Service Sector - A Study of Micro, Small And Medium Enterprises (MSMEs) In Uttarakhand”** in the international e-conference on **“Service Sector: Challenges, Prospects during & Post Covid -19 Pandemic”** on 12-02-2022 organized by Konkan Gyanpeeth Uran College of Commerce & Arts, Uran Raigad, University of Mumbai.
6. Presented a Research paper titled **“Challenges and Prospects of Fintech in MSME sector of India”** in the international conference on **“Recent advances in Management & Technology”** on 05-02-2022 organized by Faculty of Management, Invertis University Bareilly.

**Publications:**

1. Verma, D., Kumar, B., Kohli, K., & Kashyap, M. (2023). Exploring the Nexus: Financial Literacy, Risk Attitude, and Investment Preferences among Youth in Uttarakhand. Journal of Mountain Research, 18(2). <https://doi.org/10.51220/jmr.v18i2.17>
2. Kumar, B., Rawat, A. & Chandola, A. (2022). A Curse for Service Sector-A Study of Micro, Small And Medium Enterprises (MSMEs) in Uttarakhand. Madhya Bharti (मध्य भारती), 48(24), 47- 53.
3. Kumar, B., & Gajakosh, A. R. (2021). MSMEs Issues and Prospectus of Uttarakhand: A Conceptual Investigation with Special Reference to COVID-19. SEDME (Small Enterprises Development, Management & Extension Journal), 48(3), 299-310.
4. Saxena, S., Kumar, B., & Rawat, H. (2018). Macroeconomic Variable and Their Impact on the India Stock Market. Uttaranchal Business Review, 8(2), (145-154).