

Kumaun University, Nainital

Curriculum Vitae

Name : **Dr. Arati Pant**
Designation : Associate Professor
Department : Department of Commerce

Contact Information

- Email Address : pantarati@yahoo.in
- Mobile No : 9711569456

LinkedIn Profile (Optional) :

ORCID ID :

Scopus ID :

Vidwan ID :

Educational Qualification

| Degree | University | Subjects | Year |
|--------------|------------------|----------|------|
| PhD | BHU | Commerce | 1992 |
| M.Com | BHU | Commerce | 1990 |
| B. Com | BHU | Commerce | 1988 |
| Intermediate | St. Johns School | Commerce | 1985 |
| High School | St. Johns School | - | 1983 |

Work Experience

| Position | Department | University/Organization | Year |
|---|------------------------|-----------------------------|--------------------------------------|
| Associate Professor | Department of Commerce | Kumaun University, Nainital | 1 st March 2021-till date |
| Assistant Professor | Department of Commerce | Kumaun University, Nainital | 1 st July 2004 |
| Post Doctoral Research Project Funded by UGC, New Delhi | Department of Commerce | BHU | 1995- 2001 |

Administrative Responsibilities

| Position | Nature of responsibility | University/Organization | Year |
|-------------------------------|--------------------------|-----------------------------|--------------------------|
| Executive Council Member (EC) | Administrative Issues | Kumaun University, Nainital | 01/12/2016 to 01/12/2017 |

| | | | |
|--|--|----------------------------|---------------------------|
| Academic Council Member (AC) from | Related to Curriculum Design and Delivery of all Departments of the University | Kumaun University, Nanital | 20/05/2019 to 19/05/2022. |
| Member of Scrutiny Committee | Regarding selection of Assistant Professor | Kumaun University, Nanital | 2013. |
| Computer Lab in-charge Department of Commerce, DSB Nainital | In charge of computer Lab | Kumaun University, Nanital | 2005-2013 |
| Member of cultural Programs Committee | Extra-curricular Activities | Kumaun University, Nanital | 2010-11. |
| Central Library Verification Committee | Verification and Audit of Central Library | Kumaun University, Nanital | 2012. |
| Member of Kumaun University Court | Highest body of University Governing Body | Kumaun University, Nanital | 2010 |
| Member of Editorial Board of Annual Magazine Uplabdh of DSB Campus | Checking of manuscripts | Kumaun University, Nanital | 2008-09. |
| Assistant Editor of University's Prospectus | Designing and content Development | Kumaun University, Nanital | 2005-06. |

Research Interests

My focus is on financial intermediation, including bank lending behaviour and credit risk assessment, with a keen interest in the impact of regulatory changes on banking practices. I also explore interdisciplinary subjects such as behavioural economics and the psychology of financial decision-making, particularly in the context of consumer banking behaviour.

Additionally, I investigate the role of financial technology (fintech) in revolutionizing traditional banking models, with a specific emphasis on digital transformation and its implications for commerce and financial inclusion.

Publications (start from recent publications)

a) Research Papers

| Authors name | Title of the paper | Journal, vol, page no | Year |
|----------------|--|--|------|
| Dr. Arati Pant | Exploring the expansion and productivity of rural organic bee keeping farming through Madhu gram Yogna: Insights from Kumaun Division of Uttarakhand | Journal of Emerging technologies and Innovative Research. Vol.11, Issue 3, page no. 213- 223 | 2024 |
| Dr. Arati Pant | Women Entrepreneurship: Growth and Performance of MSMEs in Nanital District | International Journal of Research and Analytical Review. Vol-10, Issue 4. Pages, 341-350 | 2023 |
| Dr. Arati Pant | Comparative Analysis of Indian Public Sector and Private Sector Banks based on the CAMEL Model | Madhya Pradesh Journal of Social Sciences. Vol.28, No.1, PAGE: | 2023 |
| Dr. Arati Pant | Exploring the role of Micro- Finance in promoting Rural Development in India | International Journal of Management Issues and Research, Vol.12 Issue 1, pages-81-90 | 2023 |
| Dr. Arati Pant | Green Supplier selection for Manufacturing Organisation using a Hybrid MCDM Approach | Journal of Statistics and Management Systems, Volume 26, No. 3, Pages 603-612 | 2023 |
| Dr. Arati Pant | Role of Network Marketing in the ascendance of women empowerment in India- An empirical study in Uttarakhand | IJAIR, Vol.-10, Issue 1, PAGE: 43-48 | 2023 |
| Dr. Arati Pant | A study of Consumer Perspective towards Network Marketing: A comparative Study and ranking Prediction of Modi-Care and Vestige | Vidyawarta, Vol-3, Issue 45. PAGE: 36-42 | 2023 |
| Dr. Arati Pant | Comparative analysis of Network Marketing | International Journal of Research and Analytical | 2022 |

| | | | |
|----------------|---|---|------|
| | Companies in Nanital District, Uttarakhand, "A study of Modi- Care, AMWAY and Vestige | Reviews. Vol-9, Issue-4, PAGE: 248-257 | |
| Dr. Arati Pant | An Empirical Study on Liquidity and Solvency Performance in ICICI Bank | International Journal of Research in Engineering, Science And Management Volume-3, Issue-11 | 2020 |
| Dr. Arati Pant | Impact of NPA on Profitability Performance of selected Public and Private Sector Banks in India | International Journal of Management IT and Engineering. Volume- 8, Issue- 4 | 2018 |
| Dr. Arati Pant | Liberalization of Insurance Sector- New Dimensions | LIC Today, Kolkata, Vol.8, No.3, PAGE:5-9 | 2012 |
| Dr. Arati Pant | India and World Trade Organization | Quest-UGS –ASC Nanital, Vol. No.6, ISSUE-2, PAGE: 330-336 | 2012 |
| Dr. Arati Pant | Corporate Governance Challenges in India Context | PR Communication Age Kolkata, Vol. XV No.4, PAGE: 13-17 | 2012 |
| Dr. Arati Pant | Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA Myths & Realities) | PR Communication Age Kolkata, Vol. XIV N0.10, PAGE:9-15 | 2012 |
| Dr. Arati Pant | Liberalization of Insurance Sector – Issues and Challenges | Life Insurance Today, Kolkata, Vol. VII No.8, PAGE: 5-13 | 2011 |
| Dr. Arati Pant | Analysis for Equity Investment in a stock Market | Banking Finance, Kolkata, Vol. XXIV, No.10, PAGE- 15- 23 | 2011 |
| Dr. Arati Pant | Global IPR Regime And Role of WTO & TRIPS | PR Communication Age, Kolkata, Vol. XIV, PAGE:5-9 | 2011 |
| Dr. Arati Pant | Micro Finance and Rural Women Empowerment | Quest Kumaun University UGC, ASC Nainital, Vol.4, PAGE:84- 90 | 2010 |
| Dr. Arati Pant | Strategies for Analysing Share Price Movements | Banking Finance, Kolkata, Vol. XXIII, No.6, PAGE:17- 22 | 2010 |
| Dr. Arati Pant | Structural Reforms in the Indian Capital Market. | Banking Finance, Kolkata, Vol. XXII, No.10, PAGE:10-15 | 2009 |
| Dr. Arati Pant | Structural Development in the Indian Capital Market through Depositories. | Banking Finance, Kolkata, Vol. XXI, No.10, PAGE: 10-14 | 2008 |
| Dr. Arati Pant | Planning Investment Portfolio | Insurance Today, Kolkata, Vol. 111, No.9, PAGES:9- 11 | 2007 |

| | | | |
|----------------|---|---|------|
| Dr. Arati Pant | Protection of Intellectual Property Right | PR Communication Age, Kolkata, Vol. IX No.9, PAGES: 5-6 | 2006 |
| Dr. Arati Pant | Derivative Trading in Capital Market | Banking Finance, Kolkata, Vol. XVIII, No. 11, PAGE:5-6 | 2005 |
| Dr. Arati Pant | Credit Rating: Means of Investor Protection | Banking Finance, Kolkata, Vol. XIV, No. 3 | 2001 |
| Dr. Arati Pant | Options Trading in India | Banking Finance, Kolkata, Vol. XIII No.3 | 2000 |
| Dr. Arati Pant | Global Depository Receipts in India | Banking Finance, Kolkata, Vol. XIII No.3PAGE: 9-11 | 2000 |
| Dr. Arati Pant | Foreign Institutional Investors in India | Banking Finance, Kolkata, Vol. XII, No. 8 PAGE:10-12 | 1999 |
| Dr. Arati Pant | Indian Capital Market- A Global Perspective | Banking Finance, Kolkata, Vol. XI, No. 10 PAGE: 12-15 | 1998 |
| Dr. Arati Pant | Alternative for Badla Options & Futures | Banking Finance, Kolkata, Vol. XI No. 6 PAGE:9-11 | 1998 |
| Dr. Arati Pant | Mutual Funds in India | Indian Banking Today & Tomorrow, New Delhi, Vol. 22, No. 2, PAGE,9-13 | 1997 |
| Dr. Arati Pant | Venture Capital in India | Indian Banking Today & Tomorrow, New Delhi, Vol. 22 No. 5, PAGE, 1-3 | 1997 |
| Dr. Arati Pant | Investor Protection and SEBI | Indian Banking Today & Tomorrow, New Delhi, Vol. 22, No.2, PAGE 19-22 | 1997 |
| Dr. Arati Pant | Merchant Banking in India | Indian Banking Today & Tomorrow, New Delhi, Vol. 21, No.12 PAGES 1-3 | 1996 |
| Dr. Arati Pant | Lease Financing in India | Company News & Reports, Calcutta, Vol. XIX, No. 10, PAGE. 462-466 | 1994 |

b) Patents (start from recent publications)

| Authors name | Title of the patent | Patent no (Granted or filed) | Year |
|----------------|--|------------------------------|------|
| Dr. Arati Pant | Industry 5, the human tech revolution, solutions, challenges and automation for Industry in Society. | 202341044963A (Published) | 2023 |

c) Books

| Authors name | Title of the book | Publisher | ISBN | Year |
|----------------|---|---|-------------------|------|
| Dr. Arati Pant | Business Ethics and Corporate Social Responsibility | Academic University Press | 978-93-95791-28-1 | 2024 |
| Dr. Arati Pant | Business Environment | Wisdom Press | 978-93-92407-89-5 | 2024 |
| Dr. Arti Pant | Business Finance | Academic University Press | 978-93-95791-78-6 | 2024 |
| Dr. Arati Pant | Financial Markets and Institutions | Momentum Publishers and distributors, New Delhi | 978-93-92894-11-4 | 2023 |
| Dr. Arati Pant | Business Ethics and Corporate Governance | Rishabh Books, New Delhi | 978-93-92595-10-3 | 2023 |
| Dr. Arati Pant | Legal Environment of Business | Hari Books, New Delhi | 978-93-95680-08-0 | 2023 |
| Dr. Arati Pant | Basics of Business Law | Books Arcade New Delhi | 0-93-90762-04-0 | 2021 |
| Dr. Arati Pant | Financial Management | Books Arcade New | 0-93-90762-05-7 | 2021 |

d) Book Chapters

| Authors name | Title of the book | Publisher | ISBN | Year |
|----------------|---|---------------------------------------|-------------------|------|
| Dr. Arati Pant | Griha Pravas Paryatan Awam Bharatiya Himalaya Shetra Mai Satat Vikas (The Deen Dayal Upadhyaya Home Stay Schemes Fostering Rural Tourism and Economic Empowerment in Kumaun Region of Uttarakhand) | Indu book Sevices Pvt. Ltd. New Delhi | 978-81-19907-94-6 | 2023 |
| Dr. Arati Pant | Women Empowerment in Uttarakhand- (A case study on Udyam Sakhi Program for Women Entrepreneurs in Uttarakhand) | Kunal Books, New Delhi | 978-93-95651-99-8 | 2023 |

| | | | | |
|----------------|---|---------------------------------|-------------------|------|
| Dr. Arati Pant | Women Empowerment in Uttarakhand (Fostering Women Empowerment in India-Analysis of Development Schemes and Programs | Kunal Books, New Delhi | 978-93-95651-99-8 | 2023 |
| Dr. Arati Pant | Impact of Covid-19 on Education system in India | Jagdamba Publications New Delhi | 978-93-85437-30-4 | 2021 |

e) Conference Publications/Proceedings

| Authors name | Title of the paper | Conference name | Year |
|----------------|---|---|------------------------------|
| Dr. Arati Pant | Sustainable Development - Health and Wellness of Women and Girl Child | Participated in National Seminar on Digital Business Operations and Sustainability | 29-30 September 2023 |
| Dr. Arati Pant | Sustainable Tourism Development in Uttarakhand | Participated in National Seminar on Environmental Challenges and Sustainable Development in Himalaya Region in 21st Century organized by Govt Degree College Kanda | 15-16 March 2023 |
| Dr. Arati Pant | “Role of Network Marketing in the Ascendance of Women Empowerment in India: An Empirical Study in Uttarakhand | Participated in International Conference on Global Issue in Multidisciplinary Academic Research Organization by Indian Academicians & Researchers Association Organised by Rajabhat Maha Sarakham University, Thailand. | 19th March 2023 |
| Dr. Arati Pant | Fostering Women Empowerment in India- An Analysis of Development schemes and Program | Participated in National Seminar on Social and Economic Status of Women in Uttarakhand Organised by Department of Sociology & Economics, Government PG. College Berinag (Pithoragarh) Uttarakhand | 24th and 25th February 2023. |
| Dr. Arati Pant | “Women Entrepreneurs in Nainital District- Problems and Prospects” | Participated in National Seminar on “Opportunities and Challenges and Entrepreneurship in Hilly Areas organized by Government IQAC P.G. College Berinag Uttarakhand. | 27th -28th December 2022 |

| | | | |
|----------------|--|--|-----------------------------|
| Dr. Arati Pant | "Veer Chadra Garhwali Paryatan Swarozgar Yojana" | Participated in National seminar on "Swatantratra Sangram mein Kumaun Garhwal ke Jannayko Ka Samajik Evam Sanskritik Yogdan" organized by Rajkiya Snatkottar Mahavidyalaya Pithoragrah Uttarakhand. | 4th and 5th Nov 2022 |
| Dr. Arati Pant | Coordinator | Coordinator and participated in a National Webinar on "Be a Job Giver Rather than a Job Seeker" organized by Faculty of Commerce, DSB Campus, Kumaun University Nainital held on. | 3rd September 2021 |
| Dr. Arati Pant | "Effect of Globalization on Indian Economy" | Participated in National Seminar on socio Economic and Environment Issues Dimensions of Globalization Issues Opportunities and Challenges organized by Faculty of Commerce Ramnagar, Nainital. | 30-31st March 2019 |
| Dr. Arati Pant | An Analysis on Economic Growth in BRICS Nation" | Participated in National seminar on the Current Developments and Their Impact on World Politics; With reference to BRICS, SCO And the INDO PACIFIC, Organized by UGC-HRDC Kumaun University, Nainital. Paper Presented "with special reference to people And Vocational Education. | 23-24 Oct. 2018, |
| Dr. Arati Pant | " Corporate Governance in India Context" | National Seminar on Business Ethics Issues and Challenges organized by School of Management Studies and Commerce by Uttarakhand Open University. | 24th – 25th March 2012 |
| Dr. Arati Pant | "Consumer Protection in India" | Participated in National Seminar on Globalization Market and Consumer Protection organized by Indian Institute of public Administration, New Delhi held on. | 1st and 2nd November, 2011 |
| Dr. Arati Pant | "Measures to Promote small scale cottage Industries in a Globalized Era" | Participated in National Seminar on "Impact of Globalization on Rural Development" held at MV PG College, Hardwar from. | 25th to 26th October, 2007. |

| | | | |
|----------------|--|--|-----------------------|
| Dr. Arati Pant | Participated and Acted as Academic Advisor | National Workshop on "Intellectual Property Right and Issues Related to World Trade" organized by Centre of Vocational Studies sponsored by "Ministry of Human Resource Development" Government of India | Dec. 22-23, 2005. |
| Dr. Arati Pant | Participated and Acted as a Rapporteur | National Workshop on "VAT" in Uttaranchal: Issues in Transition Organized by Centre of Vocational Studies Kumaun University, Nainital | 17th -18th Feb.2005 |
| Dr. Arati Pant | Presented a paper "Recent Policy Development in the Indian Capital Market" | Participated in National Seminar on "Emerging Dimensions of Indian Capital Market" held in the faculty of Commerce, BHU Varanasi. | March 27th -28th 1993 |

Projects (add row if required)

| Title of the project | Funding agency | Amount (Rs) | Year |
|---|----------------|-------------|-----------|
| Structural Development of Indian Capital Market | UGC, New Delhi | 4 lacs | 1995-2001 |

Teaching details

| Name of the course/paper | Department | University | Year |
|--|------------------------|-----------------------------|------------|
| Public Finance | Department of Commerce | Kumaun University, Nainital | 2022-2024 |
| Insurance Law and Practice | Department of Commerce | Kumaun University, Nainital | 2022- 2024 |
| Research Methodology | Department of Commerce | Kumaun University, Nainital | 2022- 2024 |
| Auditing and Corporate Governance | Department of Commerce | Kumaun University, Nainital | 2022- 2024 |
| Business Environment | Department of Commerce | Kumaun University, Nainital | 2016- 2022 |
| Corporate Mergers and Acquisitions | Department of Commerce | Kumaun University, Nainital | 2016- 2022 |
| Security Analysis and Portfolio Management | Department of Commerce | Kumaun University, Nainital | 2016- 2022 |
| Business Regulatory Framework | Department of Commerce | Kumaun University, Nainital | 2016- 2022 |

| | | | |
|---------------------------|------------------------|----------------------------|-----------|
| Company Law | Department of Commerce | Kumaun University, Nanital | 2004-2015 |
| Corporate Legal Framework | Department of Commerce | Kumaun University, Nanital | 2004-2015 |
| Basic Business Finance | Department of Commerce | Kumaun University, Nanital | 2004-2015 |
| Advanced Accountancy | Department of Commerce | Kumaun University, Nanital | 2004-2015 |

Professional Memberships - Nil

| Organization | Position | Year |
|--------------|----------|------|
| | | |
| | | |
| | | |

Honours and Awards

| Award | Awarding Organization | Year |
|---|---|------|
| Awarded Research Associateship to work on the project entitled "Structural Development of Indian Capital Market". | University Grants Commission (UGC), New Delhi | 1995 |
| Awarded Government of India National Scholarship | Department of Commerce, BHU Varanasi | 1989 |
| Awarded UGC National Scholarship under the Special Assistance Program (SAP) | UGC National Scholarship, New Delhi | 1988 |

Conference Presentations - Nil

| Title of presentation | Conference name | Name of the institution | Year |
|-----------------------|-----------------|-------------------------|------|
| | | | |
| | | | |
| | | | |

Dr. Arati Pant

Signature of the faculty member