



Dr. Monika

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District Kullu, H.P. PIN: 175105
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Mob. No. : 94592-47118**

Post held : **Assistant Professor (Commerce)**

Qualifications : **B.Com.** - Himachal Pradesh University (2005-2008)
M.Com. - Himachal Pradesh University (2008-2010)
M. Phil. - Himachal Pradesh University (2013-2014)
Ph.D. - Maharaja Agrasen University (2026)

Other Qualifications : **NET Qualified** - University Grant Commission (March 2013)
B.Ed. from Himachal Pradesh University (2012)

Work Experience : **10 Years**

Worked as Assistant Professor (Commerce) at Govt. Degree College Banjar (Sep. 2016 to March 2017) on PTA bases.

Worked as Assistant Professor (Commerce) at Govt. Degree College Banjar District Kullu (April 2017 to April 2022).

Worked as Assistant Professor (Commerce) at Jawahar Lal Nehru Govt. Degree College Haripur, Manali, District Kullu. (April 2022 to July 2025)

Presently working as Assistant Professor (Commerce) at Govt. Degree College Kullu (HP)

Conferences

- Presented Research Paper on the topic “Micro Insurance Government Initiatives for Weaker Section” in ICSSR sponsored National Conference on Sustainable Business Practices in The New Normal.

- Presented Research Paper on the topic “Role of Gandhian Thoughts in Revolutionary Management” in ICSSR sponsored National Conference organised by JLN Govt. College Haripur, Manali on Gandhian Marg: Bahuyami, Bahuvishyak Drishtikon.
- Presented Research Paper on the topic “Emerging issues and Challenges in Expansion of Micro Insurance” in ICSSR sponsored National Conference organised by Govt. Post Graduate College Kalka, Haryana.
- Presented Research Paper on the topic “Evolution of Banking in India: From Ancient to Modern times” in National Conference organised by Sh.PSB Government College Shapura, Rajsthan.

Publications in Journal

- Paper published on the topic “Micro Insurance Government Initiatives for Weaker Section” in ICSSR sponsored National Conference on Sustainable Business Practices in the New Normal. Pg. 284 (ISBN978-93-91385-34-7)
- Paper published on the topic “Sustainable Growth of Micro Insurance in LIC” in Madhya Pradesh Journal of Social Science.
- Paper published on the topic “Role of Government on Promoting Micro Insurance” in Sardar Patel Institute of Economic and Social Research anvesak
- Paper published on the topic “Progress and Performance of Life Micro- Insurance in India: A Comparative Analysis of LIC and Private Sector” in International Journal of Management and Development Studies.