

Dr. Dharma Veer

Professor

Department of Commerce

Sant Kavi Baba Baijnath Govt. P.G.

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Specialization: Advanced Accounting,

Banking, E-Governance, Research &

Teaching



Profile Summary

Dedicated academicians with 16+ years of UG and PG teaching experience in Commerce, specializing in Accounting, Banking, and E-Governance. Published over 35 research papers in reputed national and international journals, including 19 UGC-CARE listed publications. Authored 3 books/chapters, guided Ph.D. and PG dissertations, completed UGC-funded projects, and delivered invited lectures in international and national conferences. Actively engaged in curriculum development, quality enhancement, and interdisciplinary research.

Academic Qualifications

Examination	Board/University	Year	Division/Grade	Subjects
High School	CBSE	1995	First (67.8%)	Science
Intermediate	UP Board	1997	First (63.4%)	Commerce
B.Com	University of Allahabad	2001	First (60.03%)	Commerce
M.Com	Dr. RML Avadh University	2003	First (71.1%)	Commerce
DCA	KNIIT	2002	Qualified	Computer Applications
SLET	UGC	2005	Qualified	Commerce
PGDBM	Narsee Monjee, Mumbai	2012	First	Business Management
Ph.D.	Dr. RML Avadh	2010	Awarded	E-Governance

University

in Banking
Operations

Service Record

- Associate Professor, Dept. of Higher Education, U.P. Government
Joined: 20 June 2009 | Continuing
Pay: Basic – ₹1,43,600/- | Academic Level: 13A (AGP 9000)

Teaching Experience

- Undergraduate Teaching: 16 Years
- Postgraduate Teaching: 16 Years

Research Supervision

- Ph.D. Awarded: 05 students
- Currently Registered: 05 students
- PG/M.Phil. Dissertations Guided: Multiple

Research Publications

Total: 35+ publications, including 19 UGC-CARE listed journals.

A) Recent Publications (2017–2024):

1. Ground reality of “Open Defecation Free” Facility – Perspective in Social Work, UGC-CARE, ISSN 0974-5114, April 2024.
2. Ayushman Bharat Initiative: Cashless & Paperless Medical Services – Rabindra Bharti Univ. Journal of Economics, UGC-CARE, Jan 2024.
3. Role of IT in PNB (Barabanki District) – Education and Society, UGC-CARE, Jul–Sept 2023.
4. Nirmal Bharat Abhiyan under Swachh Bharat Mission – Education and Society, UGC-CARE, Jul–Sept 2023.
5. Strengthening Ongoing SBM & Post ODF Effects – Journal of the Asiatic Society of Mumbai, UGC-CARE, 2023.
6. Future of Entrepreneurship – Shodh Prabha, UGC-CARE, 2023.
7. AB-PMJAY: Ayushman Bharat Vision – Sodh Drishti, Dec 2022.
8. Ayushman Bharat Initiative: A Flagship Programme – Sodh Drishti, Mar 2022.

9. Study of Successful Women Bankers in India – Aalochan Drishti, UGC-CARE, Dec 2021.
10. SBI-Awareness level of customer related services – Sodh Drishti, Apr 2021.
11. Entrepreneurship and Employment Generation – Sodh Sarita, Jan–Mar 2021.
12. Analytical Study of Entrepreneurship Role in Employment – Sodh Sanchar, Jan–Mar 2021.
13. On Demand Examination: Latest Pedagogy – Remarking An Analisation, Apr 2019.
14. Ground Reality of ODF (SBM-Gramin) – Periodic Research, Nov 2018.
15. Attitude of Working Women towards Retirement Benefit Plans – Periodic Research, Feb 2018.
16. Buying Behaviour of Customers in Big Bazaar – Periodic Research, Nov 2017.
17. Attitude of Stakeholders towards SBI Finance Products – Periodic Research, Aug 2017.

B) Earlier Contributions (2008–2016):

1. Newton & Pacioli: The Similar and Cognitive Laws – Asian Resonance, Jan 2016.
2. Impact of Television Advertisement on Buying Behaviour – Periodic Research, Aug 2015.
3. Modi Swachhata Abhiyan: A Real Management Programme – Research Spectra, Dec 2015.
4. Pradhan Mantri Manmohan Singh ki Videsh Niti – Shrinkhla, Jan 2016.
5. Crowd Management Plan at Deva Sharif Mela – Shrinkhla, Nov 2013.
6. Commercial Role of Plants in India – Asian Resonance, Apr 2013.
7. Growth and Development of Indian Cement Industry – Asian Resonance, Jan 2013.
8. Mobicash - A Mobile Wallet Facility – Asian Resonance, Oct 2012.
9. Management of Production in Indian Cement Industry – Sanchar Bulletin, Sept 2012.
10. Core Banking Solutions in SBI – Periodic Research, Aug 2012.
11. Service Sector & Employment Generation in India – Sanchar Bulletin, Jun 2011.
12. Mathematics: Queen of Commerce – Sodh Samiksha aur Mulayankan, 2009.
13. Mathematical Beauty in Commerce – Research Link, 2009.
14. Mobile Banking – Research Link, 2008.

15. E-Governance and Banking Development – Research Link, 2008.

Books / Chapters Published

1. Role of IT towards Customer Services in PNB (2024) – JPE Publication, ISBN: 978-93-340-3310-6.
2. Awareness Level of Customer Related Services of SBI in Rural Areas (2024) – JPE Publication, ISBN: 978-93-340-2655-9.
3. Techno-Economical & Financial Prospectus of Cement Industry in UP (2023) – World Lab Publication, ISBN: 978-93-90734-450.

Research Projects

- UGC-funded Project (2014): 'SBI - A test of significance on IT & modern banking facilities'
– Budget: ₹1,00,000/-

Invited Lectures & Seminars

A) Recent Lectures (2023):

1. How Academic Research is Driving Innovation and Growth – International Seminar, Lucknow, Dec 2023.
2. Gender Discrimination and Violence – International Seminar, Fatehpur, Sept 2023.
3. Online Teaching and Higher Education – International Seminar, Fatehpur, Apr 2023.
4. Role of NEP in Higher Education – National Seminar, Lucknow, 2023.
5. Globalization and Concept of Swadeshi – National Seminar, Sitapur, 2023.
6. Indian National Movement: An Economic Perspective – National Seminar, Varanasi, 2023.

B) Earlier Seminars (2008–2016):

1. Governmental Role for Development of Higher Education – National Seminar.
2. Role of Higher Education in Promoting Global Competence – National Seminar.
3. Impact of Computerization in SBI – National Seminar.
4. Global Meltdown: Survival of Indian Banks – National Seminar.
5. Physical Economics – National Seminar.

6. Termite Activity and Economical Loss in India – National Seminar.
7. SBI IT and Modern Banking Facilities – National Seminar.
8. Significance of Higher Education in Social Progression – National Seminar.
9. Role of FDI in Retail Sector – National Seminar (2014 & 2015).
10. Global Environmental Issues – National Seminar.
11. Mobicash - A Mobile Wallet Facility – National Seminar.
12. Health & Fitness: A Life Commitment in Modern Era – National Seminar.
13. Role of APJ Abdul Kalam in National Development – National Seminar.
14. Role of IQAC in Qualitative Enhancement of Higher Education – State Seminar.
15. Skill Development & Qualitative Enhancement of Higher Education – State Seminar.
16. Swachh Bharat Campaign 2014: Administrative Perspectives – National Seminar.

API Score Summary (UGC Regulations 2018)

Category	API Score
Research Papers (Journals)	166
Books/Chapters Published	21
Research Guidance	35
Invited Lectures/Seminars	24
TOTAL	246

Skills & Expertise

- Advanced Accounting & Financial Analysis
- Banking and E-Governance
- Research in Commerce & Management
- Guiding Research Scholars (Ph.D. & PG)
- Conference Presentations & Invited Lectures
- Curriculum Design & Quality Enhancement