

OBJECTIVE

I aspire to broaden my intellectual horizons and make meaningful contributions to society within a collaborative and cooperative professional setting. With unwavering commitment, I strive to deliver excellence in every endeavour and circumstance I encounter. Consequently, I am actively seeking a position that not only refines my skill set but also facilitates personal growth through practical experience. My keen interest lies in conducting research in the field of Economics, particularly in exploring its intersections with various facets of everyday life, such as the transformative impact of Industry 4.0, the dynamics of healthcare systems, and the critical importance of environmental sustainability. By delving into these subjects, I aim to deepen our understanding of their intricate complexities and identify innovative solutions to drive positive change.

EDUCATION

Doctor of Philosophy in Management

January 2025

Bennett University

Greater Noida, India

My research focuses on Green Banking and Sustainability particularly Stress Testing (CST), examining how sustainable financial practices and environmentally responsible strategies drive long-term business value. I explore the evolving role of green finance, sustainable banking frameworks, and their influence on corporate resilience and stakeholder trust. My work also investigates the application of responsible AI, data-driven decision-making in business, and the alignment of corporate strategies with Sustainable Development Goals (SDGs) to foster economic and environmental progress across global markets.

Master of Arts in Economics

September 2022 – June 2024

FS University

Shikohabad, India

Grade – 74.9%

Through my journey, I was mainly focused on the research field with the topics of Sustainable development, Green development, Healthcare, Industry 4.0 and Agriculture with respect to the field of Economics. The various aspects of Ethical AI, Applications of technology in business decision making as well as understanding the role of Sustainable Development Goals on the economies of various countries were explored.

Thesis – “The Relationship Between Household Income and Carbon Footprints in India”, an exploration of the Indian household with a lens of sustainability and proposal of Green Tax.

Bachelor of Arts in Economics (Honors)

August 2019 – June 2022

Galgotias University

Greater Noida, India

Grade – 87.6%

During my time at the university, I learnt to carve my niche in different fields of research. As a part of the academic activities, I wrote a thesis titled, "Caste v/s Class: An analytical study of the society" which focused on relating the economic factor to the prevailing issue of caste segregation in India. Through the course of my degree, I even contributed to a number of research projects ranging from the topics of health care, technologies in the digital era as well as the industry 4.0.

Thesis – “Caste v/s Class: An analytical study of the society”, an empirical exploration of the relation between existing social barriers of the country.

Higher Secondary School Certificate

April 2017 – March 2018

Green Field Academy

Lakhimpur Kheri, India

My tenure at Green Field Academy proved to be an exceedingly productive and transformative period, during which I had the opportunity to cultivate essential interpersonal skills while appreciating the significance of establishing meaningful connections. Moreover, my alma mater provided a valuable platform for honing my oratory abilities through active participation in numerous debates and elocutions. Equally significant was the emphasis placed on assuming positions of responsibility, contributing significantly to my personal growth and development. Overall, Green Field Academy played a pivotal role in shaping my character, equipping me with essential life skills, and nurturing me into the well-rounded individual I am today.

Secondary School Certificate

April 2015 – March 2016

Green Field Academy

Lakhimpur Kheri, India

SUBJECT EXPERTISE

- Sustainable Development and Climate Economics
- Green Financing
- Growth and Development Economics
- Research Methodology and Dissertation
- Microeconomics
- Agriculture Economics
- Industrial and Labor Economics

RESEARCH AREAS

Primary Area – Economics with a focused approach towards understanding green economy, sustainable development and industrial dynamics.

Secondary Area – Technology 4.0 (Artificial Intelligence, Blockchain, Cloud Computing) and its relation to my primary area while studying the effects on various domains of growth, development, and employment.

AWARDS AND HONORS

- Awarded the second prize in National Essay Writing Competition held by ICPR.
- Awarded Best Paper Award in ICCSAI 2025
- The novel, “The Unspoken Truth”, was bestseller in the section of Education Philosophy (November, 2022)

PUBLICATIONS

JOURNAL PAPERS

- **Mishra, N.,** Grima, S. (2025). A study of the impact of Green Banking practices on bank’s environmental performance: An Indian perspective. *International Journal of Sustainable Development and Planning*. (Q3, IF 0.28) **Scopus Indexed**
- **Mishra, N.,** Grima, S., & Ozen, E. (2024) Unpacking the black box: Investigating the role of social protection programmes in promoting decent work and economic growth in low-income countries. *Sustainable Development*. (Q1, IF 9.9) **Scopus Indexed**
- **Mishra, N.,** Dahiya, M., Grima, S., & Grima, S. (2023). Factors affecting health insurance adoption and awareness in Uttar Pradesh, India: A comprehensive analysis. *J. Corp. Gov. Insur. Risk Manag*, 10(1), 42-49.
- **Mishra, N.,** and Dahiya, M. (2022). "Inclusion of Technology 4.0 in the Financial Decision Making Process." *Journal of IMS Group* 19.2.
- Insights into Explainable AI In Maritime – Published with INS Valsura (2022, November)
- **Mishra, N.** The Current Era of Ecommerce and Its Contribution to the Digital Economy. *International Research Journal of Economics and Management Studies IRJEMS*, 2(1).
- **Mishra, N.** (2022). The Effect of Changing Population and Inflation on the Indian GDP. *International Journal of Trend in Scientific Research and Development*, 6(5), 1573-1576.

BOOK CHAPTERS

- Emerging and disruptive technologies in Entrepreneurship for global societies – In *Emerging Disruptive Technologies for Society 5.0 in Developing Countries: Challenges and Applications*. Springer (2025) **Scopus Indexed**
- Unravelling Bangladesh's Informal Manufacturing Sector with a Focus on Textile and Garments – In *Informal Manufacturing and Environmental Sustainability: A Global Perspective*. Emerald (2024) **Scopus Indexed**
- Smart City: An Analysis of the concepts, challenges and benefits – In *Changing Landscape of Global Business*. Cyber Tech Publications (2024)
- The Impact of Technology in the Health Insurance Sector – In *Emerging Technologies and Adoption Strategies in the Insurance Sector*. River Publisher (2023) **Scopus Indexed**
- A study regarding the effectiveness of environmental education on climate change – In *The Impact of Climate Change and Sustainability Standards on the Insurance Markets*. Scrivener Publishing (2023) **Scopus Indexed**
- Patents and Innovations for Digital Sustainability – In *Sustainable Digital Technologies – Trends, Impacts, and Assessments*. Taylor and Francis, CRC Press (2023) **Scopus Indexed**
- Adoption of sustainable digital technologies in industry 4.0 – In *Sustainable Digital Technologies – Trends, Impacts, and Assessments*. Taylor and Francis, CRC Press (2023) **Scopus Indexed**
- Towards Precision Agriculture in Cyber Physical Agricultural Systems. – In *Agri Cyber Physical System*. Scrivener Publishing (2023) **Scopus Indexed**
- Explainable AI for Security Monitoring in Smart Retail and Logistics Sector – In *AI for Industrial Cyber Security: EXPLAINABLE AI FOR INDUSTRIAL CYBER SECURITY*. Springer (2023) **Scopus Indexed**

CONFERENCE PAPERS

- **Mishra, N.** (2025, April). Adoption of Technology in the Banking Domain - A Panel Data and GMM-Based Econometric Analysis of Digital Adoption in the Indian Banking Sector. In *International Conference on Banking, Finance and Capital markets*. NALSAR
- **Mishra, N.**, Gupta, V., Dash, Y., Kanoo, B., Tripathi, A., (2025, April). Optimizing Building Energy Efficiency with Kolmogorov-Arnold Network (KAN) backed Regression. In *International Conference on Communication, Security, and Artificial Intelligence (ICCSAI 2025)*. IEEE. **Scopus Indexed**
- Gupta, V., **Mishra, N.**, Dash, Y., Kumar, U., Abraham, A., (2025, April). Graph Convolutional Network-Driven Adaptive Learning Framework for Fraud Detection in Complex Transactional Cryptonetworks. In *International Conference on Communication, Security, and Artificial Intelligence (ICCSAI 2025)*. IEEE. **Scopus Indexed**
- Manju, D., **Mishra, N.**, Nagar, C., Bhati, R., (2023, May). CNN based IDS Framework for Financial Cyber Security. In *International Conference on Intelligent Engineering and Management (ICIEM 2023)*. IEEE. **Scopus Indexed**
- Manju, D., **Mishra, N.**, Singh, R., Rajput, P., (2023, May). Neural network based approach for Ethereum fraud detection. In *International Conference on Intelligent Engineering and Management (ICIEM 2023)*. IEEE. **Scopus Indexed**
- Manju, D., **Mishra, N.**, Agarwal, S., Parveen, Z., (2023, May). Predicting the occurrence of Ischemic stroke by Gradient Boost Approaches. In *International Conference on Intelligent Engineering and Management (ICIEM 2023)*. IEEE. **Scopus Indexed**
- **Mishra, N.**, Jahan, I., Nadeem, R., Sharma, V., (2023, May). A Comparative Study of ResNet50, EfficientNetB7, InceptionV3, VGG16 models in Crop and Weed classification. In *International Conference on Intelligent Engineering and Management (ICIEM 2023)*. IEEE. **Scopus Indexed**
- Sharma, V., **Mishra, N.**, Kukreja, V., Alkhayyat, A., & Elngar, A. A. (2023, March). Framework for Evaluating Ethics in AI. In *2023 International Conference on Innovative Data Communication Technologies and Application (ICIDCA)* (pp. 307-312). IEEE. **Scopus Indexed**

UPCOMING CHAPTERS

- Innovations and Obstacles in Sustainable Finance and Banking – In *The Future of Accounting and Finance - Embracing Technology, Digitalisation, Sustainability, Education, and Employability*. Springer (2024)
- Harnessing Fintech and AI for Enhanced Financial Inclusion – In *The Future of Accounting and Finance - Embracing Technology, Digitalisation, Sustainability, Education, and Employability*. Springer (2024)
- Exploring the synergy between Real-Time Crypto Insight and the Transformative Role of Advanced Business Intelligence – In *Elevating Industry 5.0 with Crypto-Analytics and Advanced Business Intelligence*. Taylor and Francis (2024)
- Climate Stress Testing in the Indian Atmosphere: A Theoretical Exploration for Sustainable Growth – In *Green Energy Investments and Economic Development: Insights from Across the World*. Palgrave Macmillan (2024)
- Policy and framework for implementing green harvesting in industrial applications – In *Harvesting Green and Secure Energy In Wireless Networks: Technological Advancements and Future Trends*. River Publishers (2024)
- Green finance initiative through fintech – In *Unveiling Fintech for Sustainable Economic Growth*. Nova Publishers (2024)
- AI in Circular Economy Policy and Planning – In *AI and GenAI: Emerging Trends in Circular Economy*. Apple Academic Press (2024)
- AI and Big Data for Inclusive Policy Design – In *AI and the Future of Democracy: Building Resilient and Inclusive Societies*. Taylor and Francis (2024)

OPPOSITE EDITORIALS

- Navigating the crossroads of environmental impact and green investments. **Governance Now** (2025)
- Economics behind rising gold prices in India: Currency, inflation, investment trends. **The South Asian Times** (2025)
- Navigating US-India trade relations amid reciprocal tariff challenges. **Governance Now** (2025)
- Budget: Progress towards SDGs and areas for improvement. **Governance Now** (2025)
- Budget 2025 and the middle class: Relief or missed opportunity? **The South Asian Times** (2025)
- Budget 2025-26: A mix of bold moves and missed opportunities. **The South Asian Times** (2025)
- Union Budget 2025-26: What should India expect? **ET Government** (2025)
- Global Classrooms in India: A Boon Or A Bane? **News18** (2024)
- Sustainable India: Unlocking the Potential of Green Harvesting. **News18** (2024)
- Budget 2024: A Positive Leap Towards Sustainable Development and Innovation. **News18** (2024)
- Defence Budget 2024: An opportunity to strengthen national security, fuel economic growth. **ET Government** (2024)
- Embracing Climate Disclosure Governance. **TerraGreen** (2024)
- Modinomics 3.0: A visionary budget towards Viksit Bharat@2047. **ET Government** (2024)
- Interim budget: What various sectors, taxpayers can expect. **Governance Now** (2024)

ARTICLE PEER REVIEWS

- **Digital Policy, Regulation and Governance**
 - 3 Articles (2024 - 2025)

PRESENTATIONS

- **Mishra, N.** (2025, April). Adoption of Technology in the Banking Domain - A Panel Data and GMM-Based Econometric Analysis of Digital Adoption in the Indian Banking Sector. In *International Conference on Banking, Finance and Capital markets*. NALSAR
- Manju, D., **Mishra, N.**, Nagar, C., Bhati, R., (2023, May). CNN based IDS Framework for Financial Cyber Security. In *International Conference on Intelligent Engineering and Management (ICIEM 2023)*. IEEE.
- Sharma, V., **Mishra, N.**, Kukreja, V., Alkhayyat, A., & Elngar, A. A. (2023, March). Framework for Evaluating Ethics in AI. In *2023 International Conference on Innovative Data Communication Technologies and Application (ICIDCA)* (pp. 307-312). IEEE.
- **Mishra, N.**, Jahan, I., Nadeem, R., Sharma, V., (2023, May). A Comparative Study of ResNet50, EfficientNetB7, InceptionV3, VGG16 models in Crop and Weed classification. In *International Conference on Intelligent Engineering and Management (ICIEM 2023)*. IEEE.
- **Mishra, N.**, and Dahiya, M. (2022). "Inclusion of Technology 4.0 in the Financial Decision-Making Process." *Journal of IMS Group* 19.2.

LITERARY WORKS

- You Won. I can't Unlove You! - Notion Press (2025, January) , ISBN - 979-8896738619

In a world where love is often reduced to fleeting moments and grand gestures, the book dares to explore the profound beauty of emotional intimacy—the kind that transcends time, silence, and distance. It is not a story of lovers bound by romance, but of two souls connected by something far deeper: an unspoken understanding, a quiet companionship that shapes their lives in ways neither could have imagined. This is a tale for those who have loved and lost, for those who have found solace in words left unsaid, and for those who believe that true connection exists beyond the confines of togetherness.

- Let Them Go! - Notion Press (2024, June) , ISBN - 979-8894462127

A story capturing the moments of life, the highs and lows, the tale of holding on and letting go! Sometimes the hardest goodbyes are the ones which are not said, often we have been told. This is a tale of many twists and turns, an act of understanding each other and thus finding happiness in life. It is about discovering yourself in the chaos of life, while staying true to the world. It is not about being selfish but being selfless in its true essence.

- Twisted Love - Notion Press (2023, February) , ISBN - 979-8889864011

A captivating story of a dystopian world which does not care for what is humane or what is not. An entangled web of lies, deceit or a harsh reality too hard to digest in this is paranoid world. Love twists people, but blind love breaks them; it pushes them to the edge and sometimes over it. In the end, what is left are the human values, the values that we harbour since birth and upon which the world thrives; after all is done and dusted, the only question that we are left with is, "In the end, Is everything meaningless?"

- The Unspoken Truth - Notion Press (2022, November) , ISBN - 979-8888691731

We live in a paradoxical world which chooses to ignore the unpopular opinion just because it does not suit them. In this book the opinion which is not a hype for the people, being the bitter truth of the society is pondered upon. The incidents which take place with someone we might not have known, are often so boring that we choose to ignore them. We would rather turn our heads away and pretend they're not happening.

CERTIFICATIONS

- International Leadership and Organizational Behaviour - Coursera
- Introduction to Financial Markets - Coursera
- Business Finance Foundations - Great Learning
- Market Research - Great Learning
- English for teaching purposes - Coursera
- Feminism and Social Justice - Coursera
- Non-Violent Communication - Indian Ministry of Culture
- Sports and Society - Coursera
- Food and Beverage Management - Coursera

WORKSHOPS ATTENDED

- MDP on Strategic Management Tools for Orbit Shifting Growth, WASME and Bennett University.
- Green Pulse, IEEE and Bennett University.
- Certification Programme on Financial Literacy, NSDL and Ministry of Finance.
- Entrepreneurship Skill, Attitude & Behaviour Development.
- Emerging Trends and Challenges in Interdisciplinary Research and Teaching in Social Sciences.
- Learning Practical Research Skills and Techniques.
- E-FDP on Unleashing Research Potential: Global Trends and Practices.

WORK EXPERIENCE

Investment Management Virtual Internship

February 2022

Future Impact, Forage

- **Internship Experience:** Learned various aspects of investment management., Handled and managed investment factors for clients.
- **Learning Highlights:** Delved into the multifaceted realm of investments, Acquired a comprehensive understanding of investment dimensions, Gained proficiency in handling and managing investment portfolios.