

Curriculum Vitae

DR. Sujatha Susanna Kumari. D

Assistant Professor,

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CENTRAL UNIVERSITY OF KARNATAKA

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EDUCATIONAL QUALIFICATIONS

Ph.D. in Commerce	Sree Krishnadevaraya University , Anantapur (AndhraPradesh) 2011; Ph.D. Thesis: Impact of Restructuring through Amalgamation on the Performance of Regional Rural Banks in India- A Study of RRBs in Karnataka; Ph.D. Supervisors: Prof. Panishwara Raju
M.Phil. in Commerce	Gulbarga University, Gulbarga, 1995; M.Phil. Dissertation: Deposit Mobilization by Nationalized Bank- A study of Bellary City, Supervisor: Prof. Basavaraj Sullikerimath
M.Com	Gulbarga University P.G centre, Nanadihalli, Sandur(Tq) Bellar (Dist) 1990. Specialization: Advanced Accountancy
MBA	Alagappa University, Karaikudi, Tamil Nadu, 2005
B.Com	S.E.S college , Sandur, Bellary (Dist) 1988
NET	Cleared in 1996
Area of Specialization	Finance, Quantitative Techniques, Accounting, Banking.

TEACHING EXPERIENCE

- **25 years PG** teaching experience.
- Worked as guest lecturer at GUPG centre Nandihallii, Sandur(Tq), Bellary(Dist.) from 1991 to 1998.
- Worked as lecturer at V.V Sangh's Allum Karibasappa Institute of Management, Bellary, from 1998 to 2007
- Worked as Assistant Professor at V.V.Sangh's Allum Karibasappa Institute of Management, Bellary, from 2007 to 25th Feb 2012.
- Presently working as Assistant professor in Department of Commerce, Central University of Karnataka, Kalaburagi, KALABURAGI-585 311

ADMINISTRATIVE EXPERIENCE

- worked as in-charge Director of Allum Karibasappa Institute of Management
- Worked as a co-ordinator for admission MBA for four years.

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LIST OF PUBLICATIONS

1. Amalgamation on Productivity of RRBs in India, Southern Economist, February 1, 2011, PP25-30, ISSN 0038-4046.
2. Basel III and its implications on Indian Banks, Southern Economist, March 1, 2012, pp 12-16, ISSN 0038-4046.
3. Impact of Restructuring through Amalgamation on the Performance of Regional Rural Banks in India, ACRM Journal of Business and Management Research, Volume7, No.1, March 2012, pp 40-51, ISSN 0973-3523.
4. Technology Innovations in Banking Sector, in book -Transformation in Indian Banking -2009
5. "Green Marketing- A Conceptual Framework" published in national conference proceedings held at Rural Engineering College, Balki, Bidhar Dist.
6. "Building Human Capital and Capacity in RRBs" published in national conference proceedings held at Rural Engineering College, Balki, Bidhar Dist
7. Impact of Amalgamation on cost efficiency and profitability of Regional Rural Banks in India- A Study of RRBs in Karnataka, Thematics Journal of Commerce and Management, A peer – Reviewed International Research Journal, Vol2, issue1, March 2012, ISSN 2231-4881 pp 129-136.
8. Impact of Restructuring through Amalgamation on the performance of RRBs in India- A study of RRBs in Karnataka, in an edited book titled "Renewing Business Trends in Post Recessionary Economy", published by Excel India Publishers, New Delhi,2011, pp 347-354, ISBN 978-93-81361-19-1.
9. Role of Public Sector Banks in Microfinance - A Study of Public Sector Banks in the Southern Region of India , IJEMR, Vol 2, Issue 5, May 2012, ISSN 2249-867.
10. Performance of Urban Co-operative Banks: A Study of Post-Merger Period, Thematic Journal of Business Management, Vol.1., issue 3, July 2012
11. Role of Regional Rural Banks in Microfinance- A Study of RRBs in the Southern Region of India, Thematic Journal of Commerce and Management, Vol.2, issue 2, June 2012.
12. Customer Service through the Banking Ombudsman Scheme- An Evaluation, IJRCM
13. National Level Eligibility Test for Lectureship- A Study on Performance of Commerce Students in Karnataka, Researchers World – Journal of Arts, Science & Commerce (Print ISSN: 2231-4172) in Oct. 2012, Volume III, Issue – 4.
14. Role of Financial Institutions in Green Financing- A Case Study of SIDBI, National Conference Proceedings "Innovation & Research in Commerce & Management,28th Sep. 2012, SSIBM, Tumkur.
15. Trends in Deposit Mobilization of Scheduled Commercial Banks in India-A Structural Analysis, Thematics Journal of Commerce & Management, ISSN 2231-4881. Vol 2. Issue3. Sep 2012
16. RBI Policies and Financial Inclusion- Indian Business Scenario Opportunities & Challenges , ISBN: 971-81-923134-8-1, Archers & Elevators Publishing House

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17. Role of Green Technology in Performance Management, national conference proceedings “new paradigms and perspectives for Business Excellence”, Tumkur University, Tumukut, August, 2012.
18. Organized Retailing in India- An Evaluation” National Conference Proceedsings “Retail Sector in India-Opportunities and Challenges, held at Department of Commerce, Tumkur University, Tumkur.
19. Role of Ombudsman scheme in Resolving Problems of Policy holder in Insurance Sector in India-IJEMR, Feb 2013,vol3, issue 2 online ISSN 2249-2585, print ISSN 2249-8672
20. White Label ATMs- A Conceptual Framework, published in the national conference proceedings “Recent Trends in Management & Technology”, organised by Dept. of MCA & MBA, Bheemanna Khandre Institute of Technology, Balki, Karnataka.
21. Portability in Insurance Sector-A Conceptual Framework, Edited book titled “Emerging Trends in Management”, NIRUTA Publications, 2013.
22. Social Insurance in India-A Case Study of the New India Assurance Co.Ltd., published in Gavesana, Journal of Management, Volume 6, issue 2, July-December 2014, ISSN No.0975-4547.
23. Co-operative Banks and Financial Inclusion in the State of Karnataka, published in PJMTR , Presidency Journal of Management Thought & Research, Vol.V No.2, July-December 2015, ISSN 2229-5275.

CONFERENCES AND SEMINARS

1. Presented a paper at the national seminar entitled “Technology Innovations in Banking Sector” held at Karnataka University, Dharwad on March 28th and 29th ,2009.
2. Presented a paper at national conference entitled “Green Marketing- A Conceptual Framework” held at Rural Engineering College, Balki, Bidhar Dist.
3. Presented a paper at national conference entitled “Building Human Capital and Capacity in RRBs” held at Rural Engineering College, Balki, Bidhar Dist.
4. Presented a paper at national conference entitled “Impact of Restructuring through Amalgamation on the Performance of RRBs in India – A Study of RRBs in Karnataka” held at Department of MBA Kuvempu University, Shivamogga.
5. Presented a paper at nation al seminar entitled “Customer Relationship Management in Banking Sector” held at GBRD College, Huvinahadagali, Bellary Dist.
6. Presented a paper at national conference entitled “Role of Public Sector Banks in Microfinance-A study of Public Sector Banks in Southern Region in India.” Held Vijayanagara Srikrishnadevaraya University, Bellary.
7. Presented a paper at national conference entitled “The Banking Ombudsman Scheme 2006- An Evaluation” held at Department of Management, Tumkur University, Tumkur.
8. Presented a paper at national conference entitled “Role of Green Technology on the Performance Management” held at Department of Management, Tumkur University, Tumkur.

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9. Presented a paper at national conference entitled “HR challenges in Retail Industry” held at Department of Commerce, Tumkur University, Tumkur.
10. Presented a Paper at National Conference entitled “Role of Financial Institutions in Green Financing- A Case Study of SIDBI”, held at SSIBM Tumkur.
11. Presented a Paper at National Conference entitled “Customer Retention Strategies in Indian Banking Sector”, held at SSIBM, Tumkur.
12. Presented a paper at International Conference entitled “Reforms in FDI in Single and Multi-brand Retailing in India” held at SCMS-UG, Pune on 15th and 16th February, 2013.
13. Presented a paper at national conference entitled “White Label ATMs- A Conceptual Framework” held at Dept. of MCA & MBA, Bheemanna Khaandre Institute of Technology, Bhalki, Karnataka, on 5th and 6th April, 2013.
14. Presented a paper at national seminar titled “Role of Institution in Promoting Women Entrepreneurship in India” held at Dept. of Studies and Research in Commerce. Davangere University, Davangere, Karnataka. 9th and 10th November, 2013.
15. Presented a paper at national seminar titled “Challenges and Opportunities for Rural Women Entrepreneur- A Study with special reference to Raichur District”, held at Dept. of Studies and Research in Commerce. Davangere University, Davangere, Karnataka. 9th and 10th November, 2013.
16. Presented a paper at national conference titled “Role of Venture Capital for growth of MSMEs- A study of SIDBI Venture Capital Limited” held at Sree Vidyanikethan Institute of Management, Sree Sainath Nagar, Rangampet, AP on 14th and 15th March, 2014.
17. Presented a paper at national conference titled “E-Insurance in Indian Insurance Sector – A Study of Insurance Repository System” held at Nrupatunga First Grade college, Sedum on 28th and 30th March, 2014.
18. Presented a paper at national conference titled “E-Insurance in Indian Insurance Sector – A Study of Insurance Repository System” held at Nrupatunga First Grade college, Sedum on 28th and 30th March, 2014.
19. Presented a paper at the national conference titled “Technological Changes in India – Its Impact on Electronic Banking and Financial Inclusion” held at Nrupatunga First Grade College, Sedum on 28th and 30th March, 2014.
20. Presented a paper at national conference titled “Role of SIDBI Venture Capital Limited for growth of MSMEs in India” held at Department of Commerce, Central University of Karnataka on 21st and 22nd February, 2014.

WORKSHOPS / ORIENTATION COURSES/REFRESHER COURSE ATTENDED

1. Participated in two days’ workshop on topic “Export Promotion Program” organized by VITC, Dharwad, HKCC Gulbarga, 2012.
2. Participated in one day UGC sponsored workshop on “Emerging Trends in Commerce and Business” organized by the Department of Post-Graduate Studies and Research in Commerce, Gulbarga University, Gulbarga on 22nd September 2012.

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3. Participated in one day workshop on “Social Entrepreneurship-inspiring youth for sustainable development” organized by the Dept. of Business Studies, School of Business Studies, Central University of Karnataka, Gulbarga, 29th Sep. 2012.
4. Participated in one day workshop on “HK Region Developments and Challenges”, organized by Department of Economics, School of Business Studies, Central University of Karnataka, Gulbarga, 2012.
5. Participated in one day symposium on “Financial Innovations-Policy Implications” organized by the Department of Commerce, School of Business Studies, Central University of Karnataka, 3rd November, 2012.
6. Worked as Co-ordinator for ICSSR sponsored Ten-Day National Level Workshop on “Research Methodology in Social Science and Data Processing through SPSS”, organized by department of Commerce, SBS, Central University of Karnataka, Gulbarga, on 22nd March 2012 to 31st March, 2013.
7. Attended UGC sponsored Refresher Course in Research Methodology in Social Science from 23-05-2013 to 12-06-2013 at Academic Staff College, Central University of Hyderabad.
8. Attended UGC sponsored Orientation Course from 08-01-2015 to 04-02-15 at Academic Staff College, Central University of Hyderabad.

RESOURCE PERSON

- Given training to executives of Jaynki Sponge Iron in the year 2008 about HRP and Managerial Skills.
- As a resource Person in the Induction Programme for newly recruited faculty of Govt. polytechnique college, Bellary.
- Participated in conducting orientation programme pertaining to Research Methodology and HRD for the prospect of Management students on 15th and 16th March 2008, at BRD Commerce College, Raichur.
- As a resource person for ICSSR sponsored Ten-Day National Level Workshop on “Research Methodology in Social Science and Data Processing through SPSS”, organized by department of Commerce, SBS, Central University of Karnataka, Gulbarga, on 22nd March 2012 to 31st March, 2013.
- As a resource person for ICSSR sponsored Two Weeks “Capacity Building Training Programme for Teachers in Social Science and Related Disciplines”, organized by Department of Studies and Research in Commerce, Gulbarga University, Gulbarga on 14th and 16th August, 2013.
- As a resource person delivered lecturer on topic “Methods of Data Collection” in the workshop “Research Methodology” organized by Research Scholars Association, Gulbarga University, Gulbarga, from 2nd to 4th January, 2014.
- As a resources person for ten-day workshop on “Research Methodology and SPSS package” organized by Department of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga.

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- Delivered lecture as a resource person for Three-day workshop on “Research Methodology and SPSS package”, organized by Research Scholars Association, Gulbarga University, Gulbarga.
- Delivered lecture as a key note speaker for the Technical Session “E-Finance as a Information System” at the national conference titled “E-Finance” held at Nrupatunga First Grade College, Sedum on 28th March 2014.

BOOKS PUBLISHED

1. Impact of Restructuring through Amalgamation on the Performance of Regional Rural Banks: A Study of RRBs in Karnataka published by Indotech, Pvt. Ltd., Latur, (MS) INDIA, 2013.