

Dr. KAVITHA VANI SD
Assistant Professor
Department of Commerce

PERSONAL PROFILE

1. Name: Dr. KAVITHA VANI S.D
2. Date of Birth: 15th February 1973
3. Qualification: M.COM, Ph.D.,
4. Designation: Assistant Professor
5. Address: # 173, 6th Cross, Teacher's Colony,
Opp. PSTI, B.S.K II Stage
Bengaluru-560070
6. Contact Number: 91-9845706286
7. Email Id: kavitharaghu885@gmail.com

Academic Qualification

| Examination Passed | Examination Body/University | Institution | Year of Passing | Class |
|--------------------|-----------------------------|----------------------|-----------------|---------|
| Ph.D. | University of Mysore | UOM | 2016 | - |
| M.COM | Bangalore University | Mount Carmel College | 1995 | I Class |
| B.COM | Bangalore University | Vijaya College | 1993 | I Class |

Pass in NET/SLET

| Examination Passed | Examination Body/University | Year of Passing | Class |
|--------------------|-----------------------------|-----------------|-------|
| S.L.E.T | Government of Karnataka | 1996 | - |

Specialization

- **Ph.D. in Commerce**
Title of the Thesis: "A study of Finance Gap between Commercial Banks and Small, Micro and Medium Enterprises with reference to Karnataka".
- **M.COM-** Cost Accounting and Computer Application in Business

Teaching Experience

| Designation | Institution/University | Period From-To |
|---------------------|---|------------------------------|
| Assistant Professor | L.B.S. Government First Grade College R.T. Nagar, Bengaluru-32 | 19-07-2010 till date |
| Assistant Professor | Government College for Women, Maddur, Mandya District | 03-09-2009 to 18-07- 2010 |
| Lecturer | B.M.S. College for Women, Basavanagudi, Bengaluru | 2006 to 2-09-2009 |
| Lecturer | B.N.M Degree College, BSK II Stage, Bengaluru | 1995-2006 |

Teaching Experience –UG & PG

| Programme | Years |
|-----------|-------|
| UG | 25 |
| PG | 3 |

Publications in Journals and Conference Proceedings

| Title | Name of the Journal | ISBN/ISSN | |
|--|---|-------------------------------|---------------------------------|
| Employable Skills for Sustainable Education in the Era of Globalization | | ISBN No. 978-81-940165-4-0 | 23rd October 2019 |
| IPR- Benchmarking Approach for Quality Enhancement in Higher Education Institutions | Jayvee International Publications Limited | ISBN No. 978-81-937403-1-6 | 18 th September 2019 |
| A Study on Landscape of Research Funding in Higher Education with reference to India | | ISBN No. 978-81-931746-8-5 | 21 st February 2019 |
| Avenues of Financing Higher Education in India | | ISBN NO. – 978-81-933447-4-3 | 23 rd October 2018 |
| Tax Reforms in India with Reference to Indirect Taxes-A Comparative Study | | ISBN Number 978-93-5281-583-8 | 23 rd September 2017 |
| A Study on Quality Assurance and Accreditation in Higher Education in India | | ISBN Number 978-93-5288-204-8 | 26 th October 2017 |
| Research in Higher Education in India- An Overview | | ISBN-978-81-9289289-4 | 12 th April 2016 |

| | | | |
|---|--|---|---|
| Innovative Financing for MSME- Role of Commercial Banks In India Vision 2020 | India Vision 2020- Vision For The Financial Sector, Edition 2015, Regal Publication, New Delhi | ISBN 978-81-8484-447-4 | 2015 |
| A comparative Study of NPA between priority sector and non-priority Sector Lending by commercial Banks in India | | ISBN: 978-81-925437 | 9 TH & 10 TH October 2014 |
| Innovative financing for MSME's in India Vision 2020 | Sri Guru Gobind Singh College of Commerce NEW Delhi | | 10 th – 11 th March 2014 |
| A Study On Problems And Prospects In Accessing Institutional Finance By SME's In India | Indian Journal of Commerce and Management, Vol I, Issue 2, | ISSN:-2348-4934(print), ISSN:2348-6325(online) | June 2014 |
| The landscape of SME financing in India-An Analysis of Products, providers and requirement | Indian commerce association | | 5 th – 7 th December 2013 |
| Impact of socio-economic status on attainment of higher education | MLA First Grade College, Bangalore | | 7 th & 8 th Nov 2013 |
| Best practices towards enhancement of quality in higher education | Maharani Lakshmi Ammanni College For Women, Bangalore | | 5 TH -6 TH APRIL 2013 |
| The Financing of Social Entrepreneurs in India | MLA First Grade College, Bangalore | | 20 th -22 nd Dec 2012 |
| Bank Financing to SME's- Opportunities and Challenges | Acharya Institute of Graduate Studies, Bangalore | | 12 th & 13 th Dec 2012 |
| FDI- Impact investment for Indian Banking | Seshadripuram Academy of Business Studies | | 23 rd Feb 2013 |
| Bank SME Financing- Missing Link | Golden Research Thoughts, Vol II Issue VIII | ISSN No :2231-5063 | Feb 2013, |
| Problems & Prospects In SME Financing In India | Indian Streams Research Journal Vol 3 Issue 2 | ISSN No : 2230-7850 | March 2013, |

| | | | |
|--|--|--|---|
| Employee Retention with reference to IT Industry | Studies & Research in Business Administration, Tumkur University | | 19 th Nov 2011 |
| A Study on Innovative Practices in SME Finance | PMC Tech, Hosur, Tamil Nadu | | 21 st & 22 nd Oct 2011 |
| Commercial Banking in India – An Overview | Acharya’s Bangalore B-School, Bangalore | | 29 th & 30 th Sept 2011 |

Participation in Faculty Development Programmes

- Participated and completed 7-Day International Level Faculty Development Programme on “Methodology of Research in Social Sciences: Latest Innovations” with Grade A, organized by Department of Education in association with Mrinalini Datta Mahavidyapita, Kolkata and Faculty Development Centre Mizoram University from 25th July 2020 to 31st July 2020.
- Participated in Two days FDP on “techniques of Writing Research Paper and its Publication” from 1st July to 2nd July 2, 2020, organized by Silicon City College of Management and Commerce, Bengaluru.
- Participated in Four Days National Level Online Workshop on “7 Criteria of NAAC”, organized by A.P.S. Evening College of Arts and Commerce, Bengaluru from 19th to 23rd June 2020.
- Completed NPTEL course on “Financial Statement Analysis and Reporting” with 98% scoring (12 weeks). 16th June 2020.
- Completed Two Weeks Online Workshop on “Comprehensive e-Learning to e-Training guide for Administrative Work from May 25 –June 05, 2020 Organized by Ramanujun College & Ministry of Human Resource Development.
- Completed Two Weeks Faculty Development Programme on Managing Online Classes and Co-creating MOOCS" from April 20 - May 06, 2020. Organized by Ramanujun College & Ministry of Human Resource Development
- Participated in the National Level Online Faculty Development Programme on “Post Covid-19 - Challenges and Opportunities for Indian Business” held from 13/05/2020 to 19/05/2020, organized by Government First Grade College, Malur.
- Participated in one-week Life Skill Training Workshop (19-01-2020 to 25-01-2020) organized by NIMHANS.

- Participated in One-Day Orientation Programme on 6th Semester B. Com, Business Taxation & 4th Semester M. Com Custom Duty and GST held on 19th March 2019, Jointly organized by Department of Commerce and BUTCCM.
- Participated in “Review of NAAC Process” held on 13/05/19 at Government Science College, Bangalore. Organized by Department of Collegiate Education.
- Participated in One Day Faculty Development Programme on Instructional Design in Higher Education and Ind AS- Organized by B.M.S. College for Women, Bangalore on 11/10/18.
- Participated in one-day Faculty development Programme on 6th Sem B.com “Business Taxation and Finance Elective subjects” on 16th February 2018, organized by BUTCCM at Devanga Sangha group of Institutions, Bangalore.
- Participated in Workshop on “NAAC Reaccreditation for accredited colleges” on 5th March 2018, Organized by Department of Collegiate Education at V.H.D. Home Science College, Bangalore.
- Participated in Faculty Development Programme on GST- Practical Approach to Classroom Teaching on 20th & 21st July 2017, organized by MLA Academy of Higher Learning.
- Participated in one-day Faculty Development Program on “Goods and Services Tax” on 24th July 2017, organized by ASC Degree College, Bangalore.
- Participated in one-day Faculty Development Programme on Workshop on New Methodology for NAAC Assessment on 9th September 2017, organized by Community Institute of Commerce and Management Studies.

| THEME OF THE PROGRAMME | DATE | ORGANISERS | PARTICIPANT/ RESOURCE PERSON |
|---|------------------------------|----------------------------|---------------------------------|
| Goods and Services Tax | 10 th Feb 2017 | V.V.N Degree College | Participation |
| VI Sem B.Com syllabus Orientation | 21 st Jan 2017 | A.S.C Degree College | Participation |
| Data Analysis through SPSS | 5-6 th April 2016 | Jain University | Participation |
| Faculty Study Circle Recent Trends in Banking | 16 th March 2016 | S.S.M.R.V College | Participation |
| Business Research Methodology & Preparation of Project Report | 14 th Jan 2016 | Government Arts College | Resource Person |

| | | | |
|--|---|---|-----------------|
| Research Methodology Research Design | | L.B.S.G.F.G.C | Resource Person |
| Stress Management | 13 th March 2015 | L.B.S.G.F.G.C | Participation |
| FDP programme on BUSINESS TAXATION II | 24 TH & 25 TH JAN 2015 | RV Institute of Management | Participation |
| FDP programme on BUSINESS TAXATION AND IFRS | 7 TH Jan 2015 | SSMRV COLLEGE & HIREGANGE ACADEMY | Participation |
| FDP on Introduction to Mediation and Moderating Analysis using SPSS and AMOS | 29 th November 2014 | RV Institute of Management | Participation |
| Reorientation of V Sem Bcom(Business Taxation) Syllabus | 25 th July 2014 | Jain College & BUTCCM | Participation |
| Reorientation of I Sem Bcom Syllabus | 12 th July 2014 | S.R.N Adarsh College & BUTCCM | Participation |
| Reorientation of V Sem Bcom & BBM Syllabus | 21 st June 2014 | Department of commerce & BUTCCM | Participation |
| Reorientation of IV Sem B.Com & BBM syllabus | 8 th Feb 2014 | SSMRV College & Bangalore University | Participation |
| Development of ICT & Entrepreneurial Skills | 6 th Feb 2014 | LBSGFGC, BLORE | Participation |
| Financial Case Studies & Analysis | 10 th October 2013 | RV Institute of Management | Participation |
| Add on courses on Capital Markets | 12 th August 2013 | Central College, Senate Hall | Participation |

| | | | |
|---|--|---|---------------|
| Refresher Course | 25 th Feb- 16 th March 2013 | Academic Staff College, Bangalore | Participation |
| SPSS Training Programme | 10 th to 15 th October 2011 | Maharani Lakshmi Ammanni College For Women, Bangalore | Participation |
| Teacher Empowerment Training | 17 th to 23 rd July 2011 | Department of Collegiate Education | Participation |
| Discussion on Problems of lectures in Teaching | 24 th Jan 2011 | R.C. College Of Commerce, Commerce | Participation |
| Professional Management for Lecturers of degree college | 27 th October 2010 | Department of Collegiate Education | Participation |
| Orientation Programme | 23 rd Nov- 21 st Dec 2009 | Academic Staff College, Bangalore | Participation |
| Nurturing Life Skills: Toward An Enabling Work Environment | 30 th October 2010 | Department of Commerce & Management, Seshadripuram College, Bangalore | Participation |

SEMINARS/CONFERENCES/WORKSHOPS ATTENDED

- Participated in One Day National Webinar titled “Technology Empowered Higher Education in India” on 6th July 2020, jointly organized by Guru Angadev Teaching Learning Centre (PMMMNMTT) of MHRD & Sangamner Arts, DJ Malpani Commerce and BN Sarda Science College, New Delhi.
- Participated in One Day National Webinar titled “ ICT Enabled Higher Education in India” on 13th July 2020, jointly organized by Guru Angadev Teaching Learning Centre (PMMMNMTT) of MHRD & Sanatan Dharma College, Kurukeshtra.
- Participated in National Webinar on Research Methodology held on 17th July 2020, organized by Loyla College (Autonomous), Chennai, Tamil Nadu.
- Participated in webinar on GST-Tax payer and COVID-19 on 30th July 2020 organized by Dayananda Sagar College of Arts, Science and Commerce, Bengaluru

- Participated in A National Webinar on “Changing Accounting Career: Opportunities and Skillset required on 18th June 2020, organized by Pondicherry University in collaboration with Association of Chartered Certified Association.
- Participated in a Webinar on Old V/S New Income Tax Regime conducted on 26th June 2020, organized by Seshadripuram College, Bengaluru
- Participated in One Day National Webinar on “Intellectual Property Rights” organized on 17th June 2020 by Government College for Women(Autonomous), Mandya, Karnataka
- Participated in International Webinar on Business, Leadership, Entrepreneurship –Post Pandemic Era, organized by Tumakur University on 15th June 2020.
- Participated in the International webinar on Indian Economy & Business- Post COVID Scenario” organized by Dr. S. Gopalaraju Government First Grade College, Anekal, Bengaluru from 6th to 9th June 2020.
- Participated in National Level Online Workshop on “SMART Research” Phase – 1 organized Government First Grade College, Kanakapura from 7th to 9th May 2020
- Participated in the One Day National Level Webinar on HIGHER EDUCATION ON THE THRESHOLD OF VIRTUAL ERA Organized by Government First Grade College, Magadi, Ramanagar on Friday, 8th May 2020
- Participated in one-day International conference on Multidisciplinary Research on Challenges to Change & Development on 19th February 2020, organized by V.E T. First Grade College, Bangalore
- Participated in Workshop on “Project Preparation for M.COM Students”, organized by GFGC, Devanahalli on 5/11/2019
- Participated in one-day multidisciplinary national seminar on “Women in Transition: Achievements, Issues and Challenges” held on 15th February 19 at Government First Grade College, Devanahalli.
- Participated in one-day multidisciplinary national seminar on “Dynamics of Intellectual Property Rights” on 13th March 2019 organized by Government First Grade College, Vijayanagar, Bangalore
- Participated in One Day Multidisciplinary National Level Seminar on “Transgender Identity: Negotiations and Struggles” –Organized by Government First Grade College, Vijayanagar, Bangalore on 9/10/18.
- Participated in one-day national Seminar on Intellectual Property Rights- Issues and Challenges on 6th April 2018, organized by Government First Grade College, Malleshwaram, Bangalore.

- Participated in one-day national Workshop on Paradigm Shift in Teaching: The Need of the Hour on 31st March 2018, organized by Government First Grade College, Bidadi Ramanagar District, Bangalore.
- Participated in one-day State Level Faculty development Programme on Re-Inventing Ethical Environment in Higher Education on 23rd March 2018, organized by Government First Grade College, Devanahalli, Bangalore Rural district.
- Presented paper on Cyber Security Challenges with SME's in India, National Conference on Cyberspace: Issues and Challenges, organized by Silicon City College, Bangalore on 19th March 2018
- Presented paper on MUDRA – Emerging form of finance for SME's in India, International Conference on Emerging trends in Global Accounting, Finance and Taxation organized by Department of Commerce, Kristu Jayanthi College, Bangalore on 21st & 22nd September 2017.

| THEME OF THE SEMINAR | DATE | LEVEL | ORGANISERS | PARTICIPANT/PAPERPRESENTED |
|---|---------------|---|---|---|
| Globalization & Managerial Challenges | National | 26 th & 27 th April 2010 | P.E.S. College of Science, Arts & Commerce, Mandya | Participation |
| Priority Sector Lending Some Emerging Issues | National | 28 th & 29 th Sept 2010 | Government First Grade College, Vijayanagar, Bangalore | Participation |
| Enabling Quality In Higher Education Through Best Practices | Workshop | 22 nd & 23 rd Oct 2010 | Maharani Lakshmi Ammanni College For Women, Bangalore | Participation |
| India Inc: Challenges & Opportunities | International | 3 rd – 5 th Jan 2011 | Don Bosco Institute of Bio Sciences & Management Studies, Bangalore | Scope of Entrepreneurship in India |
| Human Rights & Gender Issues | National | 2 nd & 3 rd Feb 2011 | Government First Grade College, Vijayanagar, Bangalore | Participation |
| Changing Global Dynamics & Business Opportunities in India | International | 29 th & 30 th Sept 2011 | Acharya's Bangalore B-School, Bangalore | Commercial Banking in India – An Overview |

| | | | | |
|---|----------|--|--|--|
| Innovative Management Practices for Global Excellence | National | 21 st & 22 nd Oct 2011 | PMC Tech, Hosur, Tamil Nadu | A Study on Innovative Practices in SME Finance |
| Land Use & Globalization In India | National | 20 th & 21 st Oct 2011 | Indian Economic Association | Participation |
| Human Resource Strategies in the Competitive Global Business Environment | National | 19 th Nov 2011 | Department of Studies & Research in Business Administration, Tumkur University | Employee Retention with reference to IT Industry |
| Innovations & Challenges in Business Horizons | National | 2 nd & 3 rd Dec 2011 | Department of Studies & Research in Business Administration, Tumkur University | E- Commerce- Issues & Challenges |
| Global Meltdown- Recovery & Its Impact on Indian Economic Growth | State | 27 th Jan 2012 | Aswathaiah Esturi Sanjeevamma National Degree College, Gowribidanur | Participation |
| Karnataka as Global Tourist Destination- Challenges & Opportunities | National | 3 rd & 4 th Feb 2012 | Maharani Arts, Commerce & Management College for Women, Bangalore | Participation |
| Business Education – Present & Future | National | 10 th & 11 th Feb 2012 | MLA Academy of Higher Learning, Bangalore | Participation |
| Achieving Organizational Excellence through Business Education- Issues & Challenges | State | 17 th & 18 th Feb 2012 | Federation of Teachers Councils of Commerce & Management in Karnataka, Mysore | Participation |
| Contemporary issues in business and management for Indian Banking sector | National | 23 rd Feb 2013 | Seshadripuram Academy of Business Studies | FDI- Impact investment for Indian Banking |
| Impact of Globalization on Indian Service Sector | National | 19 th march 2012 | L.B.S.G.F.G.C, Bangalore | Globalization- Impact on Indian Banking Sector |
| New Paradigms and Perspectives for Business Excellence | National | 4 th August 2012 | Department of Studies & Research in Business | SME Finance- Best Practices |

| | | | | |
|---|---------------|---|---|--|
| | | | Administration, Tumkur University | |
| FDI in Service Sector- Opportunities & Challenges | State | 9 th October 2012 | Maharani Lakshmi Ammanni College For Women, Bangalore | Participation |
| Financial Services- Opportunities & Challenges in Indian Perspective | National | 12 th & 13 th Dec 2012 | Acharya Institute of Graduate Studies, Bangalore | Bank Financing To SME's- Opportunities And Challenges |
| e-Governance: Challenge & Prospects | Workshop | 18 th Dec 2012 | Department of Electronics & IT, Ministry of Communications and Information Technology, Bangalore University | Participation |
| Social Entrepreneurship For Sustainable Development In Emerging Economies | International | 20 th -22 nd Dec 2012 | MLA First Grade College, Bangalore | The Financing Of Social Entrepreneurs in India |
| Benchmarking-a quality initiative in higher education | National | 5 TH -6 TH APRIL 2013 | Maharani Lakshmi Ammanni College For Women, Bangalore | Best practices towards enhancement of quality in higher education |
| Towards an inclusive higher education in India: Access, Equity & Quality | National | 7 th & 8 th Nov 2013 | St. Claret college | Impact of socio-economic status on attainment of higher education |
| Inclusive Growth and Sustainability- Role of Commerce Education in India | National | 5 th - 7 th December 2013 | Indian commerce association | The landscape of SME financing in India-An Analysis of Products, providers and requirement |
| Performance, Challenges and Prospects of MSME's in India | National | 21-22 Feb 2014 | Central University of Karnataka, Gulbarga | A study on Institutional Finance to SME's in India- Problems and Prospects |

| | | | | |
|--|---------------|---|--|--|
| India 2020- Vision for The Financial Sector | International | 10 th – 11 th March 2014 | Sri Guru Gobind Singh College of Commerce NEW Delhi | Innovative financing for MSME's in India Vision 2020 |
| Global Paradigm Shifts in ICT, ELT and HE | International | 19 th March 2014 | Seshadripuram First Grade College, Yelahanka, Blore | A Study on Access to Finance and Venture Capital for SME's in India |
| Strategic Human Resource Management Practice paradigms- Challenges & Opportunities in the Indian Context | National | 27 th & 28 th March 2014 | Maharani's Arts, Commerce & Management College for Women | Participation |
| Innovations in the Indian financial sector towards economic growth | National | 9 TH & 10 TH October 2014 | Maharani Lakshmi Ammanni College For Women, Bangalore | A comparative Study of NPA between priority sector and non priority Sector Lending by commercial Banks in India ISBN: 978-81-925437 |
| The role of Teachers in Academic Administration | National | 29 th September 2015 | Government R.C. College of Commerce, Bangalore | Participation |
| Emerging Strategies to Sustain Global Competition | International | 30 th September 2015 | C.B.Bhandari Jain College, Bangalore | Participation |
| Problems and Prospects of New Age Entrepreneurs | National | 24 th March 2016 | Govt. First Grade College, Vijayanagar | Participation |
| Challenges & Opportunities in Higher Education | National | 12 th April 2016 | Govt. First Grade College, Yelahanka | Research in Higher Education in India- An Overview ISBN- 978-81-9289289-4 |
| Accounting Banking & Finance | International | 5 th & 6 th October 2016 | Kristu Jayanthi College | Non- Performing Assets in Commercial banks |

| | | | | |
|---|---------------|---|--|--|
| | | | | of India- An Analysis |
| International Education & Research | National | 16 th & 17 th December 2016 | Dept. of Commerce, Bangalore University, Bangalore | Participation |
| Accounting Banking & Finance | International | 5 th & 6 th October 2016 | Kristu Jayanthi College | Non- Performing Assets in Commercial banks of India- An Analysis |
| SME opportunities and challenges in Digital India | National | 18 th March 2017 | Silicon city college Bangalore | A Study on SME Financing in India |

Dr. Kavitha Vani SD