

# Curriculum Vitae



## Personal Information:

Name: Dr. Kavita Shrikant Vadrale  
Gender: Female  
Nationality: Indian  
Date of Birth: 25<sup>th</sup> September, 1985  
Present Designation: Assistant Director / Assistant professor, Yashwantrao Chavan School of Rural Development, Shivaji University, Kolhapur  
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Communication Address: Yashwantrao Chavan School of Rural Development (YCSRD), Vidyanagar, Shivaji University, Kolhapur, (M.S.) 416 004.  
Languages Known: English, Marathi, Hindi and Kannada  
Research Specialization: Banking and Rural Finance, Co-operation and Rural Development

## Academic Details:

Exam.	Board/ University	Year of Passing	% of Marks	Subjects offered/ Specialization
NET	UGC, New Delhi	June 2011	-	Economics
NET	UGC, New Delhi	Dec. 2011	-	Economics
* Ph. D (Economics)	Shivaji University, Kolhapur.	March, 2018	-	Economics of Money, Banking and Financial Institutions
M.A.(Eco., English Medium)	Shivaji University, Kolhapur.	March 2008	73.13	Micro Eco., Macro Eco., Public Finance, Quantitative Technique in Economics, International Economics etc.
B.A. (Eco.)	Shivaji University, Kolhapur.	March 2006	66.17	Economics
H.S.C	Kolhapur Board	March 2003	66.33	Marathi, English, Eco, Co-operation etc.
S.S.C	Kolhapur Board	March 2001	65.66	Marathi, Hindi, English, Science, Maths, Social Science
G.D.C& A.	Pune Institution, Pune.	May 2007	63.83	Co-operative Law, Banking, Co-op. Mgt. etc
P.G. Diploma in Agri-Business	Shivaji University, Kolhapur	April 2011	76.50	Farm Mgt., Marketing of Agri-Business, Institutional Framework of Agri-Business etc.

### \* Ph. D Details:

**Topic:** “Performance Appraisal of Indian Public and Private Sector Banks: A Comparative Study”

**Guide:** Dr. Vidya P. Katti, Department of Economics, Shivaji University, Kolhapur

**Date of Declaration:** 4<sup>th</sup> April, 2018

### Interdisciplinary Teaching:

B.Com, B.B.A, B.Tech. (Food Technology), B.Tech. (Chemical Engineering) M.Com, M.B.A., M.R.S., M.S.W., M.C.A., M.Tech., PGD in Economics.

### Scholarship:

Receipt of “Ekalavya” Merit Scholarship for two year in Shivaji University, Kolhapur.

### Research Projects:

- 1) Research Project entitled "An Evaluation of Agricultural Finance in Kolhapur District" under Research Initiation Scheme - 2018 funded by Shivaji University, Kolhapur Rs. 80,000/-. (Principal Investigator) (Completed)
- 2) Research Project entitled "An Evaluation of Formal and Informal Rural Finance in Western Maharashtra" under IMPRESS Scheme funded by ICSSR New Delhi Rs. 6,00,000/-. (Principal Investigator) (Completed)
- 3) Research Project entitled " A Study on Empowering Women through Financial Education: Special Reference to Kolhapur " funded by Maharashtra State Women Commission, Mumbai Rs. 50,000/-. (Co- Investigator) (Completed)
- 4) Research Project entitled “Livelihood Promotion through Corporate Social Responsibility of Bank of India: Special Reference to Rural Self Employment Training Institutes (RSETIs)” under The United Western Bank’s Late R. N. Godbole Chair Department of Commerce and Management, Shivaji University, Kolhapur of Rs. 17,000/- (Principal Investigator) (Completed)
- 5) Research Project entitled “A Study on Case Studies of Circular Economy in Agriculture and Animal Husbandry)” under Research Strengthening Scheme funded by Shivaji University, Kolhapur Rs. 80,000/-. (Principal Investigator) (Ongoing)
- 6) Research Project entitled “A Socioeconomic Impact Assessment of Pradhan Mantri Mudra Yojana with special reference to Western Maharashtra” under Short-term Empirical Research Project funded by ICSSR New Delhi Rs. 14,00,000/-. (Principal Investigator) (Ongoing)

### Other Activities:

- ❖ Research Publications: 15 (Journals), 08 (Conference Proceedings)
- ❖ Paper Presented: More than 30 Papers (Conferences/Seminars/Workshops etc.)
- ❖ Workshops/Conferences/Seminar Attended: More than 30

- ❖ Training Programmes Undergone: 08 (Orientation/Refresher/FDP etc)
- ❖ Invited Academic Lectures: More than 15
- ❖ Teaching Experience: 14 Years
- ❖ Research Experience: 12 Years
- ❖ Ph.D: 03 (Working)
- ❖ Master Degree Project Guidance: 20

### **Training Programmes Undergone:**

- 1) Orientation Program for Newly Recruited Teachers of Shivaji University on “Advances in Teaching Learning Strategies and Professional Development” organized by Department of Education, Shivaji University, Kolhapur on 2<sup>nd</sup> and 3<sup>rd</sup> Sept., 2014.
- 2) Faculty Development Programme on “Exploring and Analysing Data Using SPSS” organized by Bharati Vidyapeeth Deemed University, Institute of Management, Kolhapur on 20<sup>th</sup> and 21<sup>st</sup> Jan., 2015.
- 3) Faculty Development Programme organized by Department of Education, Shivaji University, Kolhapur during 29<sup>th</sup> December, 2014 to 3<sup>rd</sup> January, 2015.
- 4) Orientation Program conducted by UGC-HRDC, Bangalore University, Bangalore during 10<sup>th</sup> November, 2016 to 8<sup>th</sup> December, 2016
- 5) UGC Human Resource Development Centre of Savitribai Phule Pune University, Pune sponsored Short-term Program (Faculty Development Programme) organized by The United Western Bank's Late R.N. Godbole Chair, Department of Commerce and Management, Shivaji University, Kolhapur, 20<sup>th</sup> - 26<sup>th</sup> February, 2018.
- 6) Refresher Course on “Research Methodology ”conducted by UGC-HRDC, University of Hyderabad, Hyderabad during 1<sup>st</sup>- 21<sup>st</sup> June, 2018.
- 7) Ministry of Human Resource Development, Government of India, Sydenham Faculty Development Centre (SFDC) sponsored Faculty Development Programme on "Research on BFSI Sector" conducted by Rajaram College, Kolhapur during 3<sup>rd</sup> May, 2019 to 12<sup>th</sup> May, 2019.
- 8) UGC Human Resource Development Centre of Savitribai Phule Pune University, Pune sponsored Refresher Course in Social Sciences organized by Yashwantrao Chavan School of Rural Development, Shivaji University, Kolhapur, 01<sup>st</sup> - 14<sup>th</sup> January, 2022.

### **Research Paper Published:**

#### **International**

- 1) “Educational Exclusion: Some Highlights” published in International Journal of Advance and Applied peer reviewed Journal Vol. I No. I Page No.34-41 (ISSN- 2347-7075)
- 2) "Facts about Child Mortality in India with special reference to Kolhapur District(Maharashtra) published in "EPRA International Journal of Environmental Economics, Commerce and Management " Vol. 03 April-March 2016 Page No.64-69 (ISSN - 2348 - 814X)

- 3) "Profitability Position of Commercial Banks in India - A Comparative Study" International Journal on Arts, Management and Humanities PP. 10-16 (ISSN No. (Online): 2319–5231)
- 4) "A Comparative Study of Employee Productivity Analysis of Public and Private Sector Banks in India" Asia Pacific Journal of Research PP.62-67 (ISSN No. (Online): 2347–4793)
- 5) “Branch Productivity of Selected Indian Public and Private Sector Banks” Contemporary Social Sciences, Vol.27,No.4,2018, pp.135-146.
- 6) “Break –Even Point Analysis of Public and Private Banking Business” Wealth-International Journal of Money, Banking and Finance, Vol.7, Issue 3, 2018, PP.82-91. (ISSN- 2777- 9388)
- 7) “Financial Performance of Selected Public and Private Sector Banks in the Light of CAMEL Model” Wealth- International Journal of Money, Banking and Finance, Vol.8, Issue 1, 2019, PP.49-53. (ISSN- 2777- 9388)
- 8) “Rural Credit in India: An Overview” Contemporary Social Sciences (CSS), Vol.30, Issue 3, 2021, PP.102-115. (ISSN- 0302- 9298)
- 9) “Flow of Institutional Credit to Agricultural Sector in Kolhapur District” Asian Journal of Research in Banking and Finance, Vol.11, Issue 6-7, 2021, PP.1-7. (ISSN- 2249-7323)
- 10) “Success Story of Dairy Farming Practices at Kolhapur District: A Case Study” Vadrale Kavita S., Ovhal Vishal V.,d Nanavare Dada R., *Indian Journal of Agricultural Marketing*, 36(3), 2022, pp. 297-303, (2456-8716)
- 11) “Performance Analysis by Programme and Batch: A Review of RSETIs of Kolhapur District” Dr. Kavita S. Vadrale, “*Journal of Shivaji University Humanities & Social Sciences*” 55 (1), 2022, pp.30-43, (0368-4199)

### **National**

- 1) “Non-Performing Assets in Indian Banking Sector: A Comparative Study” published in Young Researcher Inter Disciplinary Research Journal Vol. I No 2 May 2010 Page No. 79-87 (ISSN- 2277-7911)
- 2) “Growth of Telecom Sector as a Means of Economic Development in India” published in Young Researcher Inter Disciplinary Research Journal Vol. II No. 2 April-May-June 2013 Page No. 60-69 (ISSN- 2277-7911)
- 3) "Agricultural Practices to Captivate India's Youth Population" published in Vishleshaka, BiAnnual National Referred Research Journal of Economics Vol. VI Dec. 2014 Page No. 9-17 (ISSN- 2278-4675)
- 4) "Struggle for the Survival of long term Co-operative Credit Institutions" published in "The Maharashtra Co-operative Quarterly" Vol. 211 April-June 2015 Page No. 7-16 (ISSN- 0025- 0430)

## **Conference Proceedings**

- 1) "Relationship between E- business and Information Technology" published in Edited Book entitled "Mapping Excellence Policies for India a March towards Vision 2020" Published by Times Book Publisher and Distributors, Pune 1<sup>st</sup> edition March 2012 Page No. 183-188 (ISBN No. 978818329746X)
- 2) "Changing Scenario of India's Agricultural Export" published in conference proceeding entitled "Dynamics of Business in Emerging Markets" organized by RIT-MBA, Sakharale, Islampur, 3<sup>rd</sup> International Conference on 21 & 22 Feb. 2014 Page No. 306-311 (ISBN No. 9788192375557)
- 3) "To Push up Economic Development through SHG Bank-Linkage" published in conference proceeding entitled "Micro-Finance in India" organized by Department of Commerce, Shivraj College of Arts, Commerce and D.S. Kadam Science College, Gadhinglaj, 17th and 18th January, 2014 Page No. 1-2. (ISBN- 978-81-907286-5-2)
- 4) "Role of Self Help Groups and Business Correspondents in Financial Inclusion" published in conference proceeding entitled "Contemporary Issues in Commerce, Economics and Management" organized by D.G. College of Commerce, Satara, International Conference on 10<sup>th</sup> December 2015. Page No. 231-242 (ISSN No. 2394-207x)
- 5) "Green Banking Initiatives by Indian Public and Private Sector Banks" published in conference proceeding entitled published in conference proceeding entitled "Green Banking for Green Industry and Green Economy" organised by Rani Channamma University, Belgavi on 12<sup>th</sup> and 13<sup>th</sup> Feb, 2016. Page No. 27-34 (ISBN No. 978-93-84935-71-9)
- 6) Priority Sector Bank Lending: Some Important Facts, Inclusive Growth: Where India Is?, Department of Economics, Shivaji University, Kolhapur 1<sup>st</sup> and 2<sup>nd</sup> March, 2017 (ISBN:978-81-8486-682-7)
- 7) "Livelihood Promotion through Corporate Social Responsibility of Commercial Banks" Proceedings of Two Day's National Conference on "Rural Livelihood Models for Sustainable Development" 14<sup>th</sup>& 15<sup>th</sup> September, 2017 pp. 63-70 Shivaji University, Kolhapur (ISBN: 978-81-8486-575-2)
- 8) "Changing Scenario of Rural Credit and Rural Co-operatives" Proceedings of Two Day's National Conference on "Strengthening Co-operative Sector in India" 16<sup>th</sup>& 17<sup>th</sup> Feb, 2018 Shivaji University, Kolhapur (ISBN:978-81-8486-693-3)

## **Edited Book:**

- Editor of Proceeding of Two-Day National Conference on "Rural Livelihood Models for Sustainable Development" at organized by Yashwantrao Chavan School of Rural Development, Shivaji University, Kolhapur during 14th -15th September, 2017, ISBN: 978-81-8486-575-2

## Book/ Book Chapters:

- Author of book entitled "आंतरराष्ट्रीय वित्तपुरवठा", Savitribai Phule Pune University School of Open Learning (Distance Education program), M.Com Second Year, 978-93-5453-804-9
- Author of book entitled "परकीय विनिमय आणि बँक व्यवसाय व वित्त यामधील अलीकडील सुधारणा", Pune University School of Open Learning (Distance Education program), M.Com Second Year, 978-93-5453-863-6
- Author of book entitled "आधारसामग्री संस्करण आणि विश्लेषण", यशवंतराव चव्हाण महाराष्ट्र मुक्त विद्यापीठ, नाशिक, 978-81-19791-55-2
- Book Chapter Writer of book entitled "Financial Markets and Institutions" Shivaji University, Kolhapur, Centre for Distance and Online Education (M.A. Part I Economics), 978-93-89327-12-0

## Conference/Seminar/Workshop Organized:

- Convener of National Conference on "Rural Livelihood Models for Sustainable Development" on 14<sup>th</sup> September, 2017, sponsored by ICSSR, New Delhi.
- Convener of National Seminar on "Emerging Trends in Ideal Villages in 21st Century" on 23<sup>rd</sup> March, 2018.
- Convener of two days National Workshop on "यशवंतराव चव्हाण यांचे सामाजिक व राजकीय भावविश्व" 7-8 January, 2019.
- Convener of Two Days National Seminar on "Rural Development @ 75 Years" on 4<sup>th</sup> and 5<sup>th</sup> August, 2022 sponsored by Indian Council of Social Science (ICSSR), Research, New Delhi under the theme "Azadi Ka Amrit Mahotsav".

## Memberships:

- Life membership of 'Shivaji University Economic Association'.
- Life membership of "Indian Economic Association".

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