Curriculum Vitae

Name	**Dr. Radhika Choudhary Kureel**
Present Designation:	Assistant Professor (Management)
Name of Department:	Department of Banking, Economics and Finance, BU, Jhansi.
Area of specialization:	Investment, Finance, Management, Organization Behavior
Date of birth:	03-July-1982
Office Address:	Department of Banking, Economic & Finance, Bundelkhand University, Jhansi.(U.P.),Pin Code-284128
Correspondence Address:	E-4, New SFS Colony, Bundelkhand University Campus Bundelkhand University, Jhansi. (U.P.)
E Mail:	radhika.ief@gmail.com
Gender:	Female
Category:	Schedule Cast (SC)
Contact number:	9956544906,9621492792

ACADEMIC QUALIFICATIONS :

- Ph.D [Management] on the topic "Efficacy of Microfinance in Bundelkhadnd Region of Uttar Pradesh" from Gautam buddha Technical University, Lucknow in 2017.
- UGC-NET-JRF [Management] qualified in 2011.
- M.phil [Management] passed with 1st division 71.8% from Bundelkhand University Jhansi
- MBA (Financial Management) Passed with 1st division 71% from Bundelkhand University, Jhansi.
- M.Com [Private] passed with 1st division from Bundelkhand University,Jhansi
- M.A. [Economic] with 1st division 63% from Bundelkhand University Jhansi .
- Master of Art [MA in English] from Bundelkhand University, Jhansi in the year 2004.
- Bachelor of Art [B.A.] from Bundelkhand University, Jhansi in the year 2002.
- Intermediate from U.P. Board in the year 1999.
- High school from U.P. Board in the year 1997.

TEACHING EXPERIENCE :

- Assistant Professor, Department of Banking, Economics and Finance Bundelkhand University, Jhansi Since 2008.(13 years 11 Month)
- Guest Faculty, Bundelkhand Institute of Engineering & Technology, Jhansi.(2007 July-2008June-1 Year)

RESEARCH PROJECTS IN PROGRESS :

- Research Project entitled " Impact of Microfinance on Socio-Economics Status of Rural economics, funded by Research Cell and Innovation Technology Research, Bundelkhand University,Jhansi

BOOK PUBLICATION :

- Book Title "Financial System & Banking Institution" published by Redvick Book (Publishers and Distributer),printed by Aryan Digital Printing Press-New Delhi, ISBN No.978-93-91915-49-0

COMPUTER KNOWLEDGE :

- Certification of Achievement from Infosis Computer Solution & Education Partner

PUBLICATIONS :

A. JOURNALS

1. Paper Published in UGC Care approved Journal "**Stochastic Modeling & Application**" on the topic, "A study on cause and effect of bad Loans on Banking Mechanism with special references to Punjab National Bank" Vol-26,No.3(January -June),Special Issues-2022 Part-4, ISSN No.0972-3641.Co-Auther.
2. Paper published in UGC Care Approved Journal "**Stochastic Modeling & Application**" on the topic, " A Comparative study of Non -Performing Assets of State Bank of India,ICICI Bank and Standard Charted Bank" Vol-26 No.3 January-June, Special Issue 2022 part-6,ISSN No. 0972-3641.Co-Auther.
3. Paper published in **International Journal of Business and Management** on the topic "An Assessment on profitability of SBI After Merger of SBI Associates & BMBL.Co-Auther.
4. Paper Published in **Wesleyan Journal of Research**,Vol-13 No. 56(January2021) on the topic " An In-depth study on Impact of Covid-19 on Non Performing Assets of Banking Sector" in UGC Care Listed, ISSN; 0975-1386, Peer -Reviewed.
5. Paper Published in **International Journal of Management Humanities and Social Science,** "Role of SHGs in Improving Socio-Economic Status of Women in Bundelkhand Region of Uttar Pradesh", July-December 2017, 2(2) pp-1-20, ISSN-2456-1339
6. Paper published in "A Study on Future Plan for Increasing Financial Literacy Among People" **Global Journal of Finance and Management**. ISSN 0975-6477 Volume 9, Number 1 (2017), pp. 29-38 © Research India Publications http://www.ripublication.com ,CoAuther
7. Paper published in "The Role of Swarn Jyanti Gram Swarojgar Yozana in Development of SHG-Model In Jhansi District of Uttar Pradesh" **International Journal of Business Management and**

Economics Research,ISSN 2349-2333 Volume 2, Number 1 (2015), pp. 65-71, International Research Publication House, Impact Factor-0.79,Author-Main+1

8. Paper published in **International Journal of Development Studies (IJDS)** on the topic "Analysis of Self Help Group-Bank Linkage Programme: A Study of Swarn Jyanti Gram Swarojgar Yozana in Jhansi District of Uttar Pradesh, India", January-June 2015, Vol. VII Issue-I ISSN 0975-5799, pp-11-15. Impact Factor-5.09,Author-Main+2
9. Paper published in **International Journal of Science, Technology and Management (IJSTM)** on the topic "Socio-Economic Conditions of SHG Members in Jhansi District of Uttar Pradesh- A Micro Study of Badagaon Block", April 2015, ISSN-2394-1529,vol:4,issue:4, pp- Impact Factor-6.30.
10. Paper published in **International Journal of Science, Technology and Management (IJSTM)** on the topic "A study on Micro Financing through SHGs for Rural Development in Jhansi District, Uttar Pradesh", April 2015, ISSN-2394-1529, vol:4 ,issue: 4,p-Issn-2394-1537. Impact Factor-2.012. pp-79-87
11. Paper published in **International Journal of Economic and Finance (IOSR)** on the topic " Financial Inclusion in SHG-Bank Linkage Model with special reference of Jhansi District", 2015, ISSN-2321-5933, vol: 6, issue: 2, p-ISSN-2321-5925, pp-56-59, Impact Factor-3.58
12. Paper published in **International Journal of Advance Research In Science And Engineering** " A Study on Financial Literacy among Working Women in Educational Sector of Jhansi District: with special reference to Investment Avenue" IJARSE, Vol. No.4, Special Issue (01), May 2015 ISSN-2319-8354(E), pp-54-61 ,Impact Factor-2.012.

B. Conferences Proceeding and Seminars

1. Paper Published in **16th Annual conference** on the topic"Relevance of Self-Reliant Motive in Comparison to other Economic Motives in Indian Economy",held on 09-10 April,(2021),ISSN no.0975-2382,Vol-16,pp-294-300,organised by Deptt of Economics and rural Development & Institute of Fine Arts,Dr.Ram Manohar Lal Lohia Avadh University,Ayodhya(UP).Author-Co-author.
2. Paper Published in **15th Annual Conference** on the topic "A Case Study on Socio-Economic Assessment of SHGs Members in Bundelkhand Region of Uttar Pradesh",November, 2019, ISSN No.0975-2382,Vol-15,pp-112-115.organised by Deptt of Economics, DSB Campus Kumaun University,Nainital,Uttrakhand. Author-Co-Author.
3. Paper published in **National Seminar** on the topic "A Study of functioning of Microfinance, Self Help Group in Bundelkhand Region of Uttar Pradesh", 13th Annual Conference UPUEA, held on 14-15, Oct, 2017 organized by Deptt. of Banking, Economics and Finance, Bundelkhand University, Jhansi.ISSN NO.0975-2382,Vol-13, PP-289
4. Paper published in **International Conference on Recent Innovations in Science, Engineering and Management** "A Study on Financial Literacy among Working Women in Educational Sector of Jhansi District: with special reference to Investment Avenue" ICRISEM-15, 30 May 2015 ISBN-978-81-931039-4-4, pp- Impact Factor-
5. Paper published in **National Seminar** on the topic "Role of SHGs in Soft Skill Development A Study with special reference to Bundelkhand Region of Uttar Pradesh" 12th Annual Conference UPUEA, held on 23 to 24 Oct, 2016, ISSN-0975-2382, pp-91. organised by Deptt. of Economics, Mahatma Gandhi Kashi Vidyapeeth,Varanasi.
6. Paper published in **National Seminar** on the topic "Microfinance: An effective instrument for constancy growth of women in Uttar Pradesh", 9th Annual Conference UPUEA, held on 26-27,

Oct, 2013, ISSN-0975-2382, pp-168-172. organised by Depatt of Economics and Rural Development,RML,Avadh University,Faizabad,

7. Paper published in **National Seminar** on the topic "NABARD's Contribution in progress of Self Help Groups and Microfinance Institutions in India", 8th Annual Conference UPUEA, held on 28-29, Oct, 2012, ISSN-0975-2382, pp-429-435 organised by Swami Guru Ram Rai P.G. College,Dehradoon,(Uttrakhand)
8. Paper published in **National Seminar** on the topic "Current Status of Microfinance Savings in India: An Empirical Analysis" held on 04-05 Aug, 2012, organized by Deptt of Economics, Bhagwatsahai, Govt .College, Gwalior (M.P.) , ISBN - 978-81-7487-848-9,pp- 169-179.
9. Paper published in **National Seminar** on the topic "Microfinance: A Dynamic Tool for Rural Development" held on 16-17 March, 2012, pp-20, Vol No.-I,ISBN-978-81-920714-8-0. organised by Department of Economic and Finance,Bundelkhand University,Jhansi
10. Paper Published in **National Seminar** on Rural Development in India: Challenges and Strategies for Inclusive Growth, the topic" Role of Microfinance in Rural Development:A Review",held on 16th to 17th March,2013, Organised by Department of Economic and Finance,Bundelkhand University,Jhansi,ISBN.No. 978-81-920714-8-0, Vol-II, PP-88.
11. Paper published in **National Seminar** on the topic "Impact of Global Economic Crisis on Indian Economy" held on 26-27 Feb, 2011. organised by Department of Economic and Finance,Bundelkhand University,Jhansi.
12. Paper published in **National Seminar** on the topic "Watershed Management-A Multi Dimensional Approach for the development of Bundelkhand Region" held on 21st Nov, 2009.
13. Paper Presentation in **National Seminar** on "Changing Dimensions of Management Education Vision and Mission" , Business Administration Dept of B. U. Jhansi.
14. Paper Presentation in **National Seminar** on "Watershed Management- a Multi Dimensional Approach for the Development of Bundelkhand Region".
15. Paper Presentation in **National Seminar** on "Impact of Global Economic Crisis on Indian Economy".
16. Participation in **one day International Seminar** on Indian Social,Economic and cultural Discussion, organized in the collaboration of Hindi Department and Department of Banking, Economics and Finance, Bundelkhand University, Jhansi.
17. Participated in **National Seminar** organized by Hindi Department, B.U.Jhansi on 03-04 August,2017.
18.

C. Chapters in Edited Book :

- Book Chapter published in National Seminar on the topic **"Current Status of Microfinance Savings in India: An Empirical Analysis"** in the Book entitled "**Saving in India**" held on 04-05 Aug, 2012, organized by Deptt of Economics, Bhagwatsahai, Govt .College, Gwalior (M.P.) , ISBN - 978-81-7487-848-9,pp- 169-179.

RESEARCH GUIDENCE :

Ph.D	: Submitted 02, Under Supervision 04
M.phil	: Degree Awarded 15
P.G. Dissertation	: 75
U.G.	: 70

RESOURCE PERSON IN SEMINAR/CONFERENCES/TRAINING PROGRAM/ PH.D WORK

- Delivered Lecture as Research Person on the Topic "Method of data Collection and Thesis Preparation for Bundelkhand University, Jhansi, Research Methodology Ph.D. Course Work on 30/05/22.
- Invited as Judge in competitive Cultural Events on World Tourism day Celebration organized by Institute of Tourism & Hotel Management on 27th September, 2013.
- Invited as Subject Expert in interview for the selection of Commerce Colleges Lecturer in 2019.
- Invitation as Rapporteur in Fourteen National Seminar " Challenges & Strategies for Making India A $5 Trillion Economy on 15-17 November,2019 organized by Department of Banking, Economics and Finance, Bundelkhand University, Jhansi.
- Invitation as Subject External Expert for R.D.C.(Management &Commerce) on 12/02/2021 in P.K.University,Jhnasi.
- Invitation as Expert Opinion & Pre Ph.D Viva Voce on 23/03/2021 in P.K.University,Jhansi.
- Invitation for Examinership to Evaluate the Ph.D Thesis of P.K.University,Jhansi.
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WORKSHOP/FACULTY DEVELOPMENT PROGRAMMED ATTENDED :

1. **Orientation/Induction Programme** organized by UGC-HRDC, University of Lucknow-Guru Dakshta-March 02-31 ,2022 with A+ Grade.
2. **Faculty Development Programme** on Research and Publication Ethics & IPR and patenting on 24-30 September, 2020 funded by University Grants Commission under STRIDE-I,Bundelkhand University,Jhansi.
3. **Awareness Seminar** on " E.Learning and MOOCs in Higher Education" organised by Guru Angad Dev Teaching Learning Centre of MHRD,SGTB Khalsa College,University of Delhi and Bundelkhand University,Jhansi, on 24th January,2019.
4. **Author Workshop** on "How to write and publish Scientific Articles and Manuscripts on 25th April,2017, jointly organized by Springer Nature and Bundelkhand University
5. **Short term Training Programme** under TEQIP-II on "**Research Methodology"** (with an outline on SPSS) organized by Deptt of Management Studies, BIET, Jhansi, from 25-03-2017 to 29-03-2017.
6. Training Workshop on 6th Dec 2014 organized by **I Group InfoTech India Pvt.Ltd.**
7. Workshop on- **Faculty Development Programme** held from 01 -07 Sep 2014, organized by Bundelkhand University, Jhansi
8. Workshop on the **Role of Census in IEF Dept**. of Bundelkhand University.
9. Workshop on "Managing Literature and Bibliographic Data Using Mendeley" held on 13th May,2022 organized by Ph.D Research Cell Teachers Re-skilling Cell & Institutions' Innovation Council.
10.

HONORS/APPRECIATION/AWARDED RECEIVED :

1. Appreciation Certificate on **Human Rights Day**,10th December,2021 organised by Department of Banking,Economics and Finance, Bundelkhand university,Jhansi.
2. Appreciation Certificate of Inter-Collegiate Youth Festivals as **Coordinator**, on 10-12 October,2019,organized by Bundelkhand University,Jhansi.
3. Appreciation Certificate of Mahatma Gandhi Jayanti Program **as Coordinator** on 02 October,2019 by Bundelkhand University,Jhansi.
4. Awarded and Certificate of **Faculty Annual Sports Meet** as a player organized by BPED Deptt, Bundelkhand University on 12 to 18 Sep, 2018.
5. Appreciation Letter of **"Kala Utsav**" on 3 -5 Oct,2017, organized by Fine Art Department, BU, Jhansi.
6. Awarded and Certificate of **Faculty Annual Sports** Meet as a player organized by BPED Deptt, Bundelkhand University on 22th Aug to 26 Sep, 2017.
7. Awarded and Certificate of Faculty Annual Sports Meet as a player organized by BPED Deptt, Bundelkhand University on 29th Aug to 06 Sep, 2016.
8. Letter of Appreciation by **CISF** for delivering guest lecture on Women Empowerment.

ADMINISTRATIVE EXPERIENCE :

- Coordinator of Annual sports Tournaments, 2022 organized by Department of Banking Economics and Finance, Bundelkhand University, Jhansi.
- Coordinator of Course MBA (FM) in Department of Banking, Economics and Finance.
- Experience as a Member of **Women Studies Centre** at Bundelkhand University.
- Thirteen Years Experience as an **Assistant proctor** in Bundelkhand University, Jhansi.
- One Year Experience as a **Coordinator** in Fine Art Deptt. Of Bundelkhand University, Jhansi.
- Experience as **Internal Quality Auditor** training programme on 7th & 9th August 2014 by SGS.
- Experience as **Coordinator** of Training and Placement Cell in Bundelkhand University, Jhansi.
- Experience as a **Member** of Career Counseling Cell in Bundelkhand University, Jhansi.
- Experience as **Coordinator** of Cultural activities in Convocation, Bundelkhand University, and Jhansi.
- Experience as **Coordinator** in The Rhythm: Music and dance Club/ 16th Club Activities.

- Participated as **a Member** of Stage Management committee in "Inter-University Youth Festival" Organised by Bundelkhand University, Jhansi. Under the Aegis of Association of Indian Universities, New Delhi Sponsored by Ministry of Youth Affairs & Sports. Govt of India held on November 21-25, 2010
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- Participated as **a Member** of Stage Management committee in "ICSSR Workshop" Organised byDepartment of Banking Economics and Finance, Bundelkhand University, Jhansi held on November 19/04/2018- 28/04/2018.

- **Member** of Prize, Memento & certificate committee For conducting Inter-collegiate Youth Festival "Sanskriti 2010" (27 – 29 October,2010) Organised by Bundelkhand University, Jhansi.

- Worked as a committee **member** (Dias and auditorium management) of one day National Seminar on Global Financial Crisis: Issues, Concerns and Challenges for India and Emerging Market Economies organized by Institute of Economics and Finance, Bundelkhand University, Jhansi(U.P.), February 26-27, 2011

- Worked as a Committee member of two day National Seminar on *Rural Development in India: Challenges and Strategies for Inclusive Growth*, organized by *Institute* of Economics and Finance, Bundelkhand University, Jhansi, held on 16-17 March ,2012

- Worked as a teaching in charge of **Tour committee** of four days (07/09/2019 to 10/09/2019) *Industrial Trip to Chandigarh and Manali)* organised by Department of Economics and Finance, B.U. Jhansi, U.P.
- .Worked as a member of Bundelkhand University Campus Alumni Association and received Certificate of Appreciation in Alumni Meet 2016 Sunday, 14 August, 2016 Organized by Bundelkhand University, Jhansi,
- Served as member of Kalrav 'youth Festival' in cultural programs held at Bundelkhand University, Jhansi
- Worked as an Assistant Centre Superintendent (ACS)in university Examination from 08/02/2020 to 23/02/2020 and from 25/02/2020 to 12/03//2020
- Worked as an Assistant Centre Superintendent (ACS)in B.Ed and other entrance Examination
- Worked as a member of committee to prepared result and Jumbling Chart for the very first time for MCQ based question Examination of Graduates and Post graduates Letter No: BU/Examination/2021/2156, Bundelkhand University, Jhansi, U.P.
- Arranged Quiz, Farewell, and Orientation Program for Students with educational trip and tours.
- Working as Paper Setter at Private University and Bundelkhand Unversity
- Working as Flying Scott in the internal and External Examination.
- Experience as Assistant Dean Students Welfare of Bundelkhand University,Jhansi

MEMBERSHIP OF ACADEMIC BODIES /PROFESSIONAL ORGANIZATIONS/EXPERT CONSULTANCY

- Life Membership of Uttar Pradesh Uttrakhand Economic association.
- Evaluator of UG and PG examination in Bundelkhand University and Agra University

- Paper setter of UG and PG courses in of Bundelkhand University and affiliated colleges and External Universities.
- Internal and External examiner in Viva-Voce in different Institutions
- Presently working as a Coordinator of Social EcoFin Student Club of Department of Banking, Economics and Finance, Bundelkhand University, Jhansi.
- Worked as coordinator of Project and Dissertation Committee in the Department of Banking, Economics and Finance.

- Worked as Coordinator of Training and placement Cell in Department of banking, Economics & Finance.
- Worked as a Cordinator of MBA(FM) in, Department of Banking, Economics and Finance, Bundelkhand University, Jhansi Year since 2012.
- Member of Counseling Committee for Admission in the Department of Banking Economics and finance.
- Member of Editorial board for the Preparation of Admission Bulletin' 2022 of Bundelkhand University, Jhansi
- Member of Admission Cell of Bundelkhand University,Jhansi.
- Member of Career Counseling Cell of Bundelkhand university,Jhansi.
- Member of Proctorial Board of Bundelkhand University,Jhnasi.
- Acted as a Member of Board of Studies of Banking, Economics and Finance, Bundelkhand University, Jhansi on 23/03/2021 Letter No- BU/AK/2021/5706-5721

(Dr.Radhika Choudhary Kureel)
Assistant Professor
Department of Banking & Economics
And Finance,Bundelkhand University,
Jhnasi.(U.P.)
Contact No. 9956544906
Mail- radhika.ief@gmail.com