Mandatory Disclosure

I. Name of the Institution: Rajagiri Business School
   Address including telephone:
   Mobile, Fax, E-mail.
   Rajagiri Valley P.O, Kakkanad, Cochin, Kerala 682039
   Email - rbs@rajagiri.edu
   Ph.: 914842426554
   Mobile: 9787702003
   Fax - +914842426576

II. Name & Address of the Director: Sunil Puliyanot
   Rajagiri Business School
   Rajagiri Valley P.O
   Kakkanad, Kochi - 682039
   Kerala, India

III. Governance

   ✤ Members of the Board of Governors (BOG) and Their brief Background:
   See Annexure I

   ✤ Frequency of the Board Meetings and Academic Advisory Body:
   Once a year

   ✤ Organizational chart and processes:

   ![Organizational Chart]

   - Governing Body
     Rajagiri College of Social Sciences (Society)
   - Board of Governors
   - Secretary
     Rajagiri College of Social Sciences (Society)
   - Director
     Rajagiri Business School
   - Dean Academics
   - Director, Office of Corporate Relations
   - Dean, Office of International Affairs
   - Director, Rajagiri Talent Advisory Services
   - Controller of Examinations
   - Faculty in Charge
   - Assistant Manager, Public Relations
   - Administrative Office
   - Quality Assurance
   - Office of Corporate Relations
   - Office of International Affairs
   - Office of Rajagiri Talent Advisory
   - Examination Department
   - Lab Staff
   - Library Staff
   - Support Staff
Nature and Extent of involvement of faculty and students in academic affairs/ Improvements: As per AICTE directives Faculty members are involved in all academic & administrative activities

Mechanism/Norms & Procedure for democratic/good Governance: The guidelines of AICTE and BOG are followed strictly. Faculty and other available Academicians are consulted for consistent improvement in education and administration

Student Feedback on Institutional Governance/faculty performance: Highly Encouraging

Grievance redressal mechanism for faculty, staff and students: Grievance Redressal Committee, Online Grievance Redressal Mechanism

Programmes

Name of the Programmes (Full Time) approved by the AICTE: PGDM (21 Months) and PGDM (18 Months)

Name of the Programmes (Part Time) approved by the AICTE: NIL

Name and duration of programme(s), if any, not approved by AICTE and being run in the same campus: NIL

Program details

- Name: PGDM
- Number of seats: 180
- Duration: 21 months full time
- Cut off mark for admission during the last 2 years: As per AICTE
- Fee: As per Justice SriKrishna Committee guidelines

- Name: PGDM
- Number of seats: 60
- Duration: 18 months full time
- Cut off mark for admission during the last 2 years: As per AICTE
- Fee: As per Justice SriKrishna Committee guidelines

Placement Facilities: Full-fledged placement cell assist students in campus recruitment & training
• Campus placement in last three years with minimum salary, maximum salary and average salary.

<table>
<thead>
<tr>
<th>Academic Year</th>
<th>Total Number of Students passed out</th>
<th>Total Number of students placed</th>
<th>Minimum Salary (in LPA)</th>
<th>Maximum Salary (in LPA)</th>
<th>Average Salary (in LPA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019-20</td>
<td>173</td>
<td>122</td>
<td>3</td>
<td>10.2</td>
<td>5.4</td>
</tr>
<tr>
<td>2018-19</td>
<td>175</td>
<td>134</td>
<td>3</td>
<td>16.05</td>
<td>5.3</td>
</tr>
<tr>
<td>2017-18</td>
<td>127</td>
<td>93</td>
<td>3</td>
<td>14.88</td>
<td>5.6</td>
</tr>
</tbody>
</table>

• Name and duration of programme(s) having affiliation/collaboration with Foreign University(s)/Institution(s) and being run in the same Campus along with status of AICTE approval: NIL

IV. FACULTY (Academic year 2019-20)

• Number of faculty members:
  • Permanent faculty: 40
  • Visiting faculty: 33
  • Adjunct faculty: 7

• Profile of Adjunct and Visiting faculty: Annexure II

• Profile of Fulltime faculty with qualifications, and duration of employment at the institute: Given below

<table>
<thead>
<tr>
<th>SN</th>
<th>Name</th>
<th>Designation</th>
<th>Qualification</th>
<th>Domain</th>
<th>DOB</th>
<th>DOJ</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Abhilash G Nambudiri</td>
<td>Assistant Professor</td>
<td>PGDABM, B.tech</td>
<td>GM</td>
<td>02.05.1979</td>
<td>02.09.2013</td>
</tr>
<tr>
<td>2</td>
<td>Dr. Abraham Babu</td>
<td>Associate Professor</td>
<td>PhD, M.Phil (Economics), MSc, BA, FDP (IIM-A)</td>
<td>Fin/Eco</td>
<td>08.04.1967</td>
<td>02.08.2010</td>
</tr>
<tr>
<td>3</td>
<td>Abraham Joseph</td>
<td>Assistant Professor</td>
<td>FCA, CA, Exe PGDM, B.Com, Dip.IFR, Diploma in Computer Science</td>
<td>Fin/Eco</td>
<td>04.11.1968</td>
<td>15.04.2013</td>
</tr>
<tr>
<td>4</td>
<td>Dr. Ajith Sundaram</td>
<td>Assistant Professor</td>
<td>PhD (HR), MS (Managing Information Technology, UK) M.B.A. (Human</td>
<td>HR</td>
<td>15.07.1983</td>
<td>03.10.2016</td>
</tr>
<tr>
<td></td>
<td>Name</td>
<td>Position</td>
<td>Resource &amp; Marketing, B.Tech.</td>
<td>Department</td>
<td>From (mm/dd/yyyy)</td>
<td>To (mm/dd/yyyy)</td>
</tr>
<tr>
<td>---</td>
<td>------------------</td>
<td>------------------------</td>
<td>-----------------------------------------------------------------------------------------------</td>
<td>------------</td>
<td>------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>5</td>
<td>Alex P Joseph</td>
<td>Assistant Professor</td>
<td>MA, M.Ed</td>
<td>GM</td>
<td>28.05.1980</td>
<td>01.11.2011</td>
</tr>
<tr>
<td>6</td>
<td>Dr. Anusree MR</td>
<td>Assistant Professor</td>
<td>PhD (statistics), MPhil, MSc</td>
<td>Oper</td>
<td>15.03.1985</td>
<td>18.04.2016</td>
</tr>
<tr>
<td>7</td>
<td>Dr. Ashok Kumar Pradhan</td>
<td>Assistant Professor</td>
<td>M.Phil in Economics, MA, BA</td>
<td>Fin/Eco</td>
<td>4.9.1991</td>
<td>07.08.2018</td>
</tr>
<tr>
<td>8</td>
<td>Dr. Aviral Tiwari</td>
<td>Assistant Professor</td>
<td>PhD(Management), MPhil, MA</td>
<td>Fin/Eco</td>
<td>15.10.1982</td>
<td>12.08.2019</td>
</tr>
<tr>
<td>9</td>
<td>Bindu Antony M</td>
<td>Assistant Professor</td>
<td>MBA, MSW, B Sc</td>
<td>GM</td>
<td>12.05.1970</td>
<td>01.04.2014</td>
</tr>
<tr>
<td>10</td>
<td>Dr. Chandan Parsad</td>
<td>Assistant Professor</td>
<td>PhD(FPM), MBA, B Tech Instrumentation &amp; Control, UGC NET, JRF</td>
<td>Marketing</td>
<td>01.11.1983</td>
<td>08.01.2018</td>
</tr>
<tr>
<td>11</td>
<td>Dipti Lunawat</td>
<td>Assistant Professor</td>
<td>Chartered Accountant in 2006 with 12th All India Rank in CA Foundation, ICAI New Delhi, B.com, 2004, Pandit Ravi Shankar University</td>
<td>Fin/Eco</td>
<td>9.10.1984</td>
<td>1.4.2019</td>
</tr>
<tr>
<td>12</td>
<td>Esha Saha</td>
<td>Assistant Professor</td>
<td>Mtech(ME) NIIT Calicut, B.Tech</td>
<td>Operations</td>
<td>20.01.1990</td>
<td>16.9.2019</td>
</tr>
<tr>
<td>13</td>
<td>Fr. Francis Sebastian</td>
<td>Assistant Professor</td>
<td>MBA, B.PH, B.Th, B.Tech, FDP (IIM-A)</td>
<td>Marketing</td>
<td>31.05.1979</td>
<td>07.07.2014</td>
</tr>
<tr>
<td>14</td>
<td>Isabella Pinna</td>
<td>Assistant Professor</td>
<td>Master's course in translation, BA (Modern foreign languages and cultures)</td>
<td>GM</td>
<td>06.09.1977</td>
<td>28.09.2014</td>
</tr>
<tr>
<td>15</td>
<td>Isaac Varghese</td>
<td>Associate Professor (Director Consulting)</td>
<td>LLB, MA (PM &amp; IR), UGC NET and JRF</td>
<td>HR</td>
<td>5.01.1966</td>
<td>01.02.2016</td>
</tr>
<tr>
<td>16</td>
<td>Dr. Issac K Varghese</td>
<td>Assistant Professor</td>
<td>PhD(FPM) in Strategy, Btech Biotechnology</td>
<td>GM</td>
<td>27.05.1986</td>
<td>02.01.2018</td>
</tr>
<tr>
<td>17</td>
<td>Jaedong Kang</td>
<td>Assistant Professor</td>
<td>MA (Applied Economics), BA</td>
<td>Fin/Eco</td>
<td>13.03.1979</td>
<td>01.06.2014</td>
</tr>
<tr>
<td>18</td>
<td>Dr. James Dominic</td>
<td>Assistant Professor</td>
<td>PhD(Finance) from IIT Madras/2020, B.E.(Computer Science), MBA(Systems) from RSOM-2007</td>
<td>Fin/Eco</td>
<td>06.04.1983</td>
<td>02.03.2020</td>
</tr>
<tr>
<td>No.</td>
<td>Name</td>
<td>Designation</td>
<td>Qualification</td>
<td>Department</td>
<td>DOB</td>
<td>DOA</td>
</tr>
<tr>
<td>-----</td>
<td>---------------------------</td>
<td>----------------------</td>
<td>-------------------------------------------------------------------------------</td>
<td>------------------</td>
<td>-----------</td>
<td>-----------</td>
</tr>
<tr>
<td>19</td>
<td>Dr. Jose K Puthur</td>
<td>Assistant Professor</td>
<td>PhD (A study of Indian Income Tax E - Filling Website: The Tax Payer's Perspective) MBA, B.E (Electrical and Electronics), FDP (IIM-A)</td>
<td>Systems</td>
<td>31.07.1962</td>
<td>07.01.2005</td>
</tr>
<tr>
<td>20</td>
<td>Kannan Sekar</td>
<td>Assistant Professor</td>
<td>MBA, B TECH, UGC NET</td>
<td>Marketing</td>
<td>28.09.1982</td>
<td>02.05.2017</td>
</tr>
<tr>
<td>21</td>
<td>Dr. Krishnan Chandramohan</td>
<td>Assistant Professor</td>
<td>PhD-SPP (Economics) National University of Singapore, CFA, MBA(Finance), BSc(Economics)</td>
<td>Fin/Eco</td>
<td>26.03.1986</td>
<td>02.07.2018</td>
</tr>
<tr>
<td>22</td>
<td>Mani P Sam</td>
<td>Professor-Practice Track</td>
<td>PDGM, FCMA, BE, DIISc, UGC-NET</td>
<td>Oper</td>
<td>11.02.1958</td>
<td>21.04.2016</td>
</tr>
<tr>
<td>23</td>
<td>Dr. Neetha J Eappen</td>
<td>Assistant Professor-Programme chair PGDM</td>
<td>PhD (Consumer Behaviour), MBA, B-Tech</td>
<td>Oper</td>
<td>05.07.1972</td>
<td>01.06.2007</td>
</tr>
<tr>
<td>24</td>
<td>Dr. Priya Alat</td>
<td>Assistant Professor</td>
<td>BA, PGDM, Ph.D</td>
<td>HR</td>
<td>28.06.1987</td>
<td>14.08.2019</td>
</tr>
<tr>
<td>25</td>
<td>Dr. Rangarajan G</td>
<td>Professor</td>
<td>PhD (English), MA, BA, PGCTE</td>
<td>GM</td>
<td>01.12.1955</td>
<td>02.04.2015</td>
</tr>
<tr>
<td>26</td>
<td>Dr. Raveesh Krishnankutty</td>
<td>Assistant Professor</td>
<td>Ph.D(Finance), M.Phil, MBA, Bcom, UGC NET</td>
<td>Fin/Eco</td>
<td>21.01.1986</td>
<td>14.05.2018</td>
</tr>
<tr>
<td>27</td>
<td>Dr. Rofin T M</td>
<td>Assistant Professor</td>
<td>MBA (Operations and Marketing), B.Tech (M.E)</td>
<td>Oper</td>
<td>21-07-1986</td>
<td>10.08.2018</td>
</tr>
<tr>
<td>28</td>
<td>Rishabh Rathore</td>
<td>Assistant Professor</td>
<td>ME, BE</td>
<td>Oper</td>
<td>1/10/1900</td>
<td>16.9.2019</td>
</tr>
<tr>
<td>29</td>
<td>Dr. Ronny Thomas</td>
<td>Assistant Professor</td>
<td>PhD (Economics), Mphil, MA, BA</td>
<td>Fin/Eco</td>
<td>25.05.1982</td>
<td>08.12.2016</td>
</tr>
<tr>
<td>30</td>
<td>Dr. Rosemary Varghese</td>
<td>Professor, Dean - Academics</td>
<td>PhD (English), MA, BA, B.Ed, IPDMP (IIM-C)</td>
<td>GM</td>
<td>18.09.1958</td>
<td>01.04.2004</td>
</tr>
<tr>
<td>31</td>
<td>Dr. Shashank Mittal</td>
<td>Assistant Professor</td>
<td>PhD FPM IIM Raipur, Btech (El)</td>
<td>HR</td>
<td>11.07.1983</td>
<td>25.07.2018</td>
</tr>
<tr>
<td>32</td>
<td>Dr. Sitanshu Sekhar Das</td>
<td>Assistant Professor</td>
<td>PhD, M.Phil, MBA, MA, UGC NET, JRF</td>
<td>HR</td>
<td>25.05.1985</td>
<td>24.07.2019</td>
</tr>
<tr>
<td>33</td>
<td>Dr. Sunil Puliyakot</td>
<td>Associate Professor</td>
<td>Ph.D(FPM) (Development Economics), M.Com, PGDRM</td>
<td>Fin/Eco</td>
<td>04.05.1966</td>
<td>25.04.2016</td>
</tr>
</tbody>
</table>
Profile of Director with qualifications, total experience, age and duration of employment at the institute concerned: Enclosed CV (Annexure-III)

Whether student assessment of faculty is in force: Yes
Student feedback form is obtained for all the faculty and the same is used by the Management for Appraisal & Improvement of Faculty.

V. FEE
- Details of fee, as approved by State Fee Committee, for the Institution: As per Justice Srikrishna Committee guidelines
- Time schedule for payment of fee: 50% at the time of Admission and remaining at the beginning of second year.
- Fee waivers granted (Academic Year 19-20): 10 (Full Fee Waiver)
- Scholarships granted (Academic Year 19-20): 8
  Career and Talent/Diversity /Means
- Criteria for fee waivers/scholarships: Rs.75000/- Shared room
- Estimated cost of Boarding and Lodging in Hostels: Rs.95000/- Single room

VI. ADMISSION
- Number of seats sanctioned with the year 2019-20: PGDM (21 months): 180 seats
PGDM (18 months) – 60 Seats
- Number of students admitted each year in the last two years: 180 students (2019-20)
180 students (2018-19)
- Number of applications received during last two years. (PGDM): 1123 (2019-20)
1479 (2018-19)

VII. ADMISSION PROCEDURE
- Entrance Test scores accepted: CAT, MAT, CMAT, KMAT, GMAT

<table>
<thead>
<tr>
<th>Admission process 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last date for submitting applications</td>
</tr>
<tr>
<td>Dates for GD and Interviews</td>
</tr>
<tr>
<td>Dates of announcing final results</td>
</tr>
<tr>
<td>Last date of closing admission</td>
</tr>
<tr>
<td>-------------------------------</td>
</tr>
<tr>
<td>Starting of academic session</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Entrance test</th>
<th>Graduation degree</th>
<th>CAT</th>
<th>MAT</th>
<th>CMAT</th>
<th>KMAT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cut off 2020</td>
<td>50</td>
<td>45 Score</td>
<td>500</td>
<td>60</td>
<td>108</td>
</tr>
<tr>
<td>Cut off 2019</td>
<td>50</td>
<td>50 Percentile</td>
<td>500</td>
<td>60</td>
<td>108</td>
</tr>
</tbody>
</table>

**LIBRARY:**

- Number of Library books/Titles/Journals available (programme-wise): Titles: 5216, Volumes: 5923
- List of online National/International Journals subscribed:
- E-Library facilities: Available
- Online Journals: SAGE, Taylor & Francis
- Subscribed databases: 2 (CMIE-Prowess IQ, J-Gate)
- Digital Library Facility: National Digital Library, NPTEL

**COMPUTING FACILITIES:**

- Number and Configuration of Systems: 140 nos, intel i5, 4 GB RAM, 500 GB HDD
- Total number of systems connected by LAN: 140
- Total number of systems connected to WAN: 140
- Internet bandwidth: 300 MBPS
- Major software packages available QM for Microsoft Office 2016 & 19, SPSS 21, R Studio, Windows 10, MS Project 2019, Tally Autolib, Plagiarism Checker

**Games and Sports Facilities:** Available
**Extra Curriculum Activities:** Available
**Soft Skill Development Facilities:** Available
**Number of Classrooms and size of each:** Adequate
**Number of Tutorial rooms and size of each:** Adequate
**Central Examination Facility, Number of rooms: and capacity of each. Teaching Learning process:** Available
**Academic Time Table:** As per AICTE/MHRD guidelines
**Teaching Load of each Faculty:**

---

Dr. Sunil Puliyakot  
Director  
Rajagiri Business School
Annexure – I

Board of Governors

1. Rev. Fr. Benny Nalkara CMI  
   Provincial, Sacred Heart Province & Manager, Rajagiri Institutions
2. Fr. Dr. Jose Kuriedath CMI  
   Director - Rajagiri Institutions
3. Rev. Dr. Saju M D CMI  
   Associate Director, Rajagiri College of Social Sciences (RCSS) & Rajagiri Business School (RBS)
4. Dr. Raghuram G  
   Ex. Director, IIM – Bangalore
5. Dr. C.V. Anand Bose, IAS  
   Chairman, Indian Redcross, Kerala Chapter and Former Secretary to Chief Minister, State of Kerala
6. Dr. Saji Gopinath  
   VC (Designate), Kerala Digital Innovation and Technology University
7. Dr Fr Joseph CC, CMI  
   Pro-Vice Chancellor, Christ University, Bangalore
8. Mr. Kurian P. Alapatt  
   Chief General Manager (HR), BPCL - Kochi Refinery
9. Mr. Venugopal C. Govind, FCA  
   Former Senior Managing Partner, Varma & Varma
10. Dr. Sam Thomas  
    Professor, CUSAT
11. Dr. Susan Thomas  
    Director HR, Sundaram Fasteners Limited
12. Mr. Roy Joseph  
    CHRO of Solara Active Pharma Ltd
13. Dr. Binoy Joseph  
    Principal, Rajagiri College of Social Sciences (RCSS)
14. Dr. Sunil Puliyakot  
    Director, Rajagiri Business School (RBS)
15. Mr. Mani P. Sam  
    Professor, Rajagiri Business School (RBS)
16. Fr. Francis Sebastian CMI  
    Asst. Director- RCSS & RBS (Valley Campus)
17. Mr. Ajayan C  
    Additional Secretary to Government, Higher Education Department
## Annexure II

### Visiting Faculty

<table>
<thead>
<tr>
<th>SN</th>
<th>Name of the Visiting Faculty</th>
<th>Subjects Taught 2019-20</th>
<th>Qualification</th>
<th>Industry experience</th>
<th>Designation &amp; company</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rev. Dr. Casimir Raj SJ</td>
<td>Services Marketing</td>
<td>MBA, PhD</td>
<td>nil</td>
<td>Former Director XLRI, Founder Director LIBA</td>
</tr>
<tr>
<td>2</td>
<td>Rev. Dr. Joe Arun</td>
<td>Consumer Behaviour</td>
<td>MA, MBA, PhD</td>
<td>nil</td>
<td>Former Director, GIM</td>
</tr>
<tr>
<td>3</td>
<td>Ramesh V</td>
<td>International Financial Management</td>
<td>BA (Eco.), Rank Holder, PGDM (IIM-BLR)</td>
<td>34 +</td>
<td>Former Senior Vice President &amp; CFO, AVT.</td>
</tr>
<tr>
<td>4</td>
<td>S. Narasimhan</td>
<td>Introduction to Media &amp; Entertainment Business</td>
<td>MBA</td>
<td>26 +</td>
<td>Senior Partner, RK Swamy BBDO</td>
</tr>
<tr>
<td>5</td>
<td>Vijayan Pakajakshan</td>
<td>Strategic HRM</td>
<td>MA (PM&amp;IR), Dean HR: Principal Consultant ELS</td>
<td>26 Yrs</td>
<td>Dean HR: Principal Consultant ELS</td>
</tr>
<tr>
<td>6</td>
<td>Amit Choudhary - KPMG</td>
<td>Business analytics courses</td>
<td>B.Tech, Post graduate diploma in Data Science, Certified in Python and Business strategy, Manipal Prolearn</td>
<td>11 Yrs</td>
<td>Assistant Manager, with the Advisory – Management Consulting, KPMG</td>
</tr>
</tbody>
</table>
Annexure III

**BRIEF PROFILE**

<table>
<thead>
<tr>
<th><strong>Name</strong></th>
<th>Sunil Puliyakot</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Communication Address</strong></td>
<td>B2 / 8 Gem Nirmaalayam Kattabomman Street Ganapathy (PO) Coimbatore PIN 641 006</td>
</tr>
<tr>
<td><strong>Mobile Phone No.</strong></td>
<td>97877 02003</td>
</tr>
<tr>
<td><strong>Email</strong></td>
<td><a href="mailto:Sunil_puliyakot@yahoo.co.in">Sunil_puliyakot@yahoo.co.in</a></td>
</tr>
<tr>
<td><strong>Sex</strong></td>
<td>Male</td>
</tr>
<tr>
<td><strong>Date of Birth</strong></td>
<td>May 04, 1966</td>
</tr>
<tr>
<td><strong>Place of Birth</strong></td>
<td>Palakkad, Kerala, India</td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td>Married</td>
</tr>
</tbody>
</table>
| **Educational Qualification** | 1. Fellow (Executive Mode) in Management, XLRI Xavier School of Management, Jamshedpur (2016) ([http://www.xlri.ac.in/](http://www.xlri.ac.in/))  
2. PGDRM, Institute of Rural Management, Anand (1991) ([https://www.irma.ac.in/](https://www.irma.ac.in/)).  
| **Occupation** | Associate Professor Rajagiri Business School Kochi Kerala 682 039 |
| **Date of Joining** | April 25, 2016 |
   a. Courses Taught:
      i. Microeconomics
      ii. Macroeconomics
      iii. Economic Environment & Policy
      iv. Financial Markets & Institutions
      v. Risk Management & Insurance
      vi. Strategic Management
      vii. Microfinance
   b. Administrative Responsibilities
      i. Web site coordinator (2007-2009)
      ii. Program Chair (2011 – 2013)

2. Assistant Professor (Finance), School of Management, Sri Krishna College of Engineering and Technology, Coimbatore (2006 – 2007) (http://www.skccet.ac.in/).
   a. Courses taught:
      i. Strategic Financial Management
      ii. International Business
      iii. Economic Foundations of Business
      iv. Financial Management

   Responsibilities:
   - Managing the branch network of the retail bank
   - Business development of retail liabilities
   - Maintaining service delivery standards
   - Recruitment, training, career advancement and separation

   Responsibilities:
• Relationship management for institutional clients
• Retail distribution channel development

5. Assistant Manager (Accounts & Finance),
Gujarat Co-Operative Milk Marketing
(http://www.amul.com/).

Responsibilities:
• Branch accounts integration
• Annual accounts preparation
• Accounts computerization

Papers published


2. "Determinants of Over-indebtedness among Microfinance Borrowers: A Poverty Line Based Approach"; Asia Pacific Sustainable Development Journal; June 2020; UN Economic and Social Commission for Asia Pacific; Bangkok; Thailand

3. “Over-indebtedness in Microfinance: An Analysis Based on Behavioral Implications”; The Microfinance Review; July – December 2018; Vol X, No. 2; Bankers Institute of Rural Development; Lucknow; India

4. “Competition, Multiple Borrowing and Over-indebtedness in Microfinance: An Empirical Investigation”; The Microfinance Review; Vol VII, No. 2; July - December, 2015; Bankers Institute of Rural Development; Lucknow; India

Papers presented

1. “Significance of Lender Efforts in Determining Repayment Performance of Joint Liability Groups in Microfinance”; International Conference in Microfinance, January 2009; Central University of Pondicherry.

Articles Published

