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## CURRICULAM VITAE

Name: Dr. JAGADISH. S. BIRADAR

Senior Assistant professor,

Department of Tourism and Hotel Management

Central university of Karnataka

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### Academic Qualification

Sl.No.	Degree	Awarded
1	MBA	2012
2	Ph.D.	2017

### Teaching Experience

Since 23<sup>rd</sup> July, 2012 to 24<sup>th</sup> November, 2019 worked as an Assistant professor in the Department of Business Studies, Veerappa Nisty Engineering College, Shorapur.

Currently working as Senior Assistant Professor in the Department of Tourism and Hotel Management, Central University of Karnataka, Kalaburagi.

### Awards/Recognitions

Awarded as best research paper presenter at International conference at Bangalore.

### Research Experience

Since 2021, Guiding Ph.D. students in the Department of Tourism and Hotel Management at Central University of Karnataka.

## Research Publications

SL. NO	<u>Research Papers published in various scientific journals/</u> <i>TITLES OF PAPER</i>	Impact Factor	NO. OF PAGES
01	India Embarks On Social Media Tourism Products By Clio Ugc Care Journal Issn :0976-075x Vol-6-Issue-8 1 <sup>st</sup> April -2020 Page No 94-98 .	5.00	05
02	Self Help Empowerment Participation On Impact Assesment Study By Clio Ugc Care Journal Issn :0976-075x Vol-6-Issue-8 1 <sup>st</sup> April -2020 Page No-117-124.	5.00	08
03	The Role Of Retail Banking In Indian Economy By Studies In Indian Places Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-35 Feburary 2020 Page Number 66-79	6.3	14
04	Importance Of Msme Sector In India By Studies In Indian Places Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-68 March 2020 Page Number 184-187	6.3	03
05	Special Economic Zone(Sez) –An Overview ,Challenges And Future In India By Think India Journa Ugc Care Journal L Issn:0971-1260 Volume -22-Issue-33December-2019 Page 362-369	5.00	07
06	The Problem Of Raising Non Performing Assts In Banking Sector In India Comparative Analysis Of Public And Private Sector Banks By Studies In Indian Place Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-35-Feburary -2020 Page No-297-305	5.00	08
07	Medical Tourism In India By Clio Ugc Care Journal Issn :0976-075x Vol-6-Issue-8 1 <sup>st</sup> April 2020 Page No 107-111	5.00	04
08	Corporate Social Responsibility By Studies In Indian Places Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-68 March 2020 Page Number 227-233.	6.3	06
09	A Study Of Non-Performing Assets In Banking Of Hydebhad Karnataka Region By Studies In Indian Place Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-35-Feburary -2020 Page No-203-223	5.00	20
10	A Study Of Non Performing Assets In Co-Operative Banks With Special Reference To Hyderbad Karnataka Region . By Studies In Indian Place Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-35-Feburary -2020 Page No-306-320	6.3	14
11	A Study On Recent Trends In Indian Banking By Studies In Indian Place Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-35-Feburary -2020 Page No-282-296.	6.3	14
12	An Analysis Of Non-Performinf Assets Indian Banks By Studies In Indian Place Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-35-Feburary -2020 Page No-224-237	6.3	13

13	Financial Performance Of Public Sector Banks In India By Studies In Indian PlaceNames Ugc Care Journal Issn:2394-3114 Vol-40-Issue-35-Februry -2020 Page No-80-89	6.3	10
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14	Indian Banking Industry Challenges And Oppourtinities By Studies In Indian Place Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-35-Februry -2020 Page No-238-249	6.3	11
15	Influence Of Technology On The Performance Of Indian Banking Sector By Studies In Indian Place Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-35-Februry -2020 Page No-250-260	6.3	10
16	Merger And Acuasiation In The Indian Banking Sector –An Oppourtinity For Growth By Studies In Indian Place Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-35-Februry -2020 Page No-271-281	6.3	10
17	Management Of N.P.A. In Istrict Co-Operative Banks In India By Studies In Indian Place Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-35-Februry -2020 Page No-261-270	6.3	09
18	Venture Capital Financing In India –Need Of An Hour By Think India Journal Ugc Care Journal Issn:0971-1260 Vol-22-Issue-33-December -2019 Page No 374-379	5.00	05
19	Travel Tourism In India Is Booming So Why Is Everyone So Worried ? By Think India Journal Ugc Care Journal Issn:0971-1260 Vol-22-Issue-33 December-2019 Page No -380-384	5.00	04
20	The Impact Of Information Techonology On Tourism Sector By Think India Journal Ugc Care Journal Issn -0917-1260-33-Issue -33-December 2019 Page No -389-393	5.00	04
21	Corporate Governance In India ..By Studies In Indian Places Names Ugc Care Journal Issn:2394-3114 Vol-40-Issue-68 March 2020 Page Number 295-299	6.3	04
22	” The Problem Of Rasing Non-Performing Assets In Banking Sector In India” Published In Iosr International Organisation Of Scientific Research Journal Of Business & Management With Issn: 2278-487x 06 <sup>th</sup> May 2019 Indexed Refereed Journal Open Access Process Volume No 21 Issue 5 Page No 01-05	6.83	05
23	A Study Of Non-Performing Assets Of Co-Operative Bank With Special Reference To Hyderbad Karanataka Region By Jagadish S Biradar With Issn :2230-7850(Uif) Volume -3/Issue-12/April-2016.By Indain Streams Researcg Journals/International Multidisciplinary Resaerch Journal . P.NO 07-12	2.76 04( UIF)	06
24	Non-Performing Assets: A Study of Cooperative Banks Volume 5 Issue 1, July 2016.With Issn No:2231-5063 By Golde Research Thouhts , P.No-03-13	2.76	11
25	A STUDY ON THE COMPOSITION OF NON-PERFORMING ASSETS(NPAS) OF SCHEDULED COMMERCIAL BANKS IN INDIA WITH RESPECT TO HYDEBAD KARANATAKA REGION, REVIEW OF RESREARCH ISSN:2249-894X UGC APPROVED JOURNAL.48514 VOLUME -8 ISSUE -9 JUNE 2019 P NO 01-11	5.76 31 ( UIF)	11

26	A STUDY ON CAUSES AND REMEDIES FOR NON PERFORMING ASSETS IN INDIAN PUBLIC SECTOR BANKS WITH SPECIAL REFERENCE HYDERBAD KARNATAKA REGION TO AGRICULTURAL DEVELOPMENT BRANCH STATE BANK OF INDIA , REVIEW OF RESREARCH ISSN:2249-894X UGC APPROVED JOURNAL.48514 VOLUME -8 ISSUE -9 JUNE 2019 P NO 01-11 P.NO 01-15	5.76 31 ( UIF)	15
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27	A STUDY OF NON PERFORMING ASSETS IN BANKS OF HYDERBAD KARNATAKA REGION BY REVIEW OF RESREARCH ISSN:2249-894X UGC VAPPROVED JOURNAL.48514 VOLUME -8 ISSUE -8 MAY2019 P NO 01-10	5.76 31 ( UIF)	10
28	Management of NON –PERFORMING in DISTRICT CO-OPERATIVE BANKS ININDIA. BY REVIEW OF RESREARCH ISSN:2249-894X UGC VAPPROVED JOURNAL.48514 VOLUME -8 ISSUE -8 MAY2019 P NO 01-05	5.76 31 ( UIF)	05
29	ROLE OF MICRO –FINANCE INSTITUTIONS IN FUNDING SMALL AND MEDIUM ENTERPRISE BY REVIEW OF RESREARCH ISSN:2249-894X UGC APPROVED JOURNAL.48514 VOLUME -8 ISSUE -4 JANUARY 2019 P NO 01-03	5.76 31 ( UIF)	03
30	IMPACT OF FDI IN INSURANCE SECTOR IN INDIA BY REVIEW OF RESREARCH ISSN:2249-894X UGC APPROVED JOURNAL.48514 VOLUME -8 ISSUE -4JANUARY 2019 P NO 01-08	5.76 31 ( UIF)	08
31	THE ROLE OF DIGITAL BANKING IN INDIA- IMPORTANCE OF DIGITAL BANKING IN INDIA BY REVIEW OF RESREARCH ISSN:2249-894X UGC APPROVED JOURNAL.48514 VOLUME -8 ISSUE -6 MARCH 2019 P NO 01-04	5.76 31 ( UIF)	04
32	PERFORMANCE OF INDIAN STOCK MARKET AFTER LPG BY REVIEW OF RESREARCH ISSN:2249-894X UGC APPROVED JOURNAL.48514 VOLUME -8 ISSUE -5,FEBRUARY 2019 P NO 01-06	5.76 31 ( UIF)	06
33	INVESTORS PERCEPTION TOWARDS MUTUAL FUND WITH SPECIAL REFERENCE TO HYDERBAD KARNATAKA REGION BY REVIEW OF RESREARCH ISSN:2249-894X UGC APPROVED JOURNAL.48514 VOLUME -8 ISSUE -8 MAY 2019 P NO 01-06	5.76 31 ( UIF)	06
34	AN EMPIRICAL STUDY ON THE ROLE OF FOREIGN INSTITUTIONAL INVESTORS IN DEVELOPING COUNTRY LIKE INDIA BY REVIEW OF RESREARCH ISSN:2249-894X UGC APPROVED JOURNAL.48514 VOLUME -8 ISSUE -7 APRIL 2019 P NO 01-05	5.76 31 ( UIF)	05
35	SEZ-AN OVERVIEW CHALLENGES AND FUTURE IN INDIA BY REVIEW OF RESREARCH ISSN:2249-894X UGC APPROVED JOURNAL.48514 VOLUME -8 ISSUE -9 JUNE 2019 P NO 01-07	5.76 31 ( UIF)	07
36	“IMPACT OF DIGITALIZATION ON FINANCE INDUSTRY” WITH SPECIAL REFERENCE TO INDIAN BANKING SECTOR BY REVIEW OF RESREARCH ISSN:2249-894X UGC APPROVED JOURNAL.48514 VOLUME -8 ISSUE -9JUNE 2019 P NO 01-06	5.76 31 ( UIF)	

## Books:

Author	Title of the book	Publication Details
<i>Dr Jagadish S Biradar</i>	<i>Money Banking in the year 2019</i>	Published by LULU Publication 3101 Hillsborough St,Raleigh.NC 27607, United States with ISBN-978-0-359- 67672-9 (P1-130),Printed by Laxmi Book Publication Solapur , Maharashtra,India
<i>Dr Jagadish S Biradar</i>	<i>Marketing Management in the year 2020</i>	Published by LULU Publication 3101 Hillsborough St,Raleigh.NC 27607, United States with ISBN -9781-1- 71603-890-7(P1-167),,Printed by Laxmi Book Publication Solapur , Maharashtra,India
<i>Dr Jagadish S Biradar</i>	<i>Industrial Relations and Legislations in the year 2020</i>	Published by LULU Publication 3101 Hillsborough St,Raleigh.NC 27607, United States with ISBN -9781-1- 71678-793-5(P1-167),,Printed by Laxmi Book Publication Solapur , Maharashtra,India
<i>Dr Jagadish S Biradar</i>	<i>Economics For Managers in the year 2020</i>	Published by LULU Publication 3101 Hillsborough St,Raleigh.NC 27607, United States with ISBN -978-1- 71603-889-1(P1-294),,Printed by Laxmi Book Publication Solapur , Maharashtra,India
<i>DR Jagadish S Biradar</i>	<i>Principles And Practices Of Banking in the year 2020</i>	Published by LULU Publication 3101 Hillsborough St,Raleigh.NC 27607, United States with ISBN -9781-1- 71678-791-1(P1-101),,Printed by Laxmi Book Publication Solapur , Maharashtra,India

<i>DR Jagadish S Biradar</i>	<i>Accountin for Managers in the year 2020</i>	Published by LULU Publication 3101 Hillsborough St,Raleigh.NC 27607, United States with ISBN -978-1- 717678-801-7(P1-55),,Printed by Laxmi Book Publication Solapur , Maharastra,India
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## **Valuation**

- 1) Attended The Valuation Work of MBA & M.COM Of International Business Management, Accounting & Financial Management from 09th July 2019 To 17th July 2019 By Sharnbasava University.
- 2) APPOINTED AS DEPUTY CHIEF SUPERIDENT (EXTERNAL) FOR CONDUCT OF UG/PG EXAMINATION BY V.T.U FROM 21ST JUNE TO 03RD JULY 2018.
- 3) Attended The Valuation Work of MBA Visveshwaraya Technological University for Finance Papers for MBA Final 4th Semesters from 27th June 2019 To 2nd July 2019.
- 4) Attended as External Examiner for VIVA-VOICE for MBA Final Year Students of Sharnbasava University, Kalaburgi On 24th September 2019.

## **National webinar**

- 1) Attendee The Online Webinar Conducted by Visvesvaraya Technological University for PG Studies, Kalaburgi On Topic “COVID -19 LOCKDOWN Effect –Impact On Indian Economy and Stock Market “06th June 2020.
- 2) Attended The One Day National Webinar On Challenges Faced by Migrant Workers During Current Pandemic and Way Forward Organised On 24th June 2020 At Shanbasveshwar College of Commerce, Kalaburgi, Karnataka.

- 3) Attended The Online Webinar Series “HOSPITALITY & TOURSIM POST COVID -19: OPPURTINITIES & CHALLENGES “ORGANSIED BY Institute of Hotel Management Marashi Dyananad University, Rohtak-Harayan A from 09th June to 13th June 2020.
- 4) Attended Two Day National Webinar On Management Practices, Organised from 27 To 28th June 2020 By BHARAT Institute of Engineering and Technology Hyderabad.

### **Faculty Development Programmes and Workshops;**

- 1) Attended The Two Weeks Faculty Developing Programme On “Advanced Concepts For Developing Moocs” From July 02 To July 17.2020 Conducted By Ramanujan College University Of Delhi Sponsored By Ministry Of Human Resource Development.
- 2) Attended The Three Day Online Faculty Development Programme Organised By Dept Artment Of Management Studies Conducted By S.L.N.College Of Engineering Raichur,Karanataka On “Gst-Current Scenario” From 06th August To 08th August 2020.
- 3) Successfully Completed One Week Workshop On Business Analytics For Toursim & Hospitality Management (Level-1) From 3rd August To 9th September 2020 Conducted By Indian Institute Of Tourism & Travel Management In Collbaration With Spss South Asia Bangalore .
- 4) Sucessfully Complted The Online Certification Course On Resarch Methodlogy For Ph.D. Guides With 77% And Achived Grade Of A , From 21st August 2019- 5th September 2019 Conducted By Lbp Publications Maharashtra.
- 5) Particaped In” 7 Days –Faculty Development Program On Teaching & Learning Methods, Research Plan “ Held From 8th June 2020 To 15th June 2020. Conducted By Snmv Institute Of Management Affiliated To Bharathiar University Coimbatore.
- 6) Attended One Day Orinentation Programme On 9th December 2019 By Central University Of Karanataka .

- 7) Attended One Week State Level Faculty Development Program On The Topic By “Emerging Trends In Teaching, Learning And Research” Conducted Appa Institute Of Engineering & Technology, Kalaburgi, From 4th February TO 9th January 2016.
- 8) Attended State Level One Week Faculty Development Program On” Effective Teaching, Learning & Research Skills Towards Global Stanadards “From 19th July To 24th July 2016 Organised By Appa Institute Of Engineering College Kalabargi In Association With ISTE Bangalore.
- 9) Attended 3 Days Faculty Development Programme On” Teaching Methodologies “Conducted by Veerappa Nisty Engineering College, Shorapur On 18th Januaray 2016 To 21st Januaray 2016. By Indian Society for Technical Education in Association with Life Plus Soft Skill Training Institute, Thane.
- 10) Attended two-week research methodology professional development from 10thg august 2015 to 24th august 2015 with A Grade.
- 11) Attended two weeks Refresher course in commerce from 13th September 2022 to 26th September 2022 and obtained A grade sponsored by university grant commission Human resource development centre university of Mysore.
- 12) Attended faculty induction programme conducted by university grants commission human resource development university of Mysore from 9th November 2012 to 6th November 2012 and obtained A Grade.



**LIST OF PUBLISHED PAPERS IN National & International  
Conference's Abstracts In Seminar/Conference Proceedings**

- 1) A STUDY ON PASSANGERS PERCEPTION TOWARDS INDIAN RAILWAYS WITH SPECIAL REFERENCE TO HUBLI JUNCTION BY DR NATARAJ B PATTED AND DR JAGADISH S BIRADAR BY INT,J,AGRICULT.STST.SCI.VOL.16.NO.2.PP.779-782,2020 WITH ISSN: 0973-1903,E-ISSN : 0976-3392 DATED 22ND AUGUST ,2020 (SCOPUS).
- 2) INVESTORS PERCEPTION TOWARDS ONLINE TRADING “WITH REFERENCE TO KARVY STOCK BROKING COMPANY LTD, AT RAICHUR “ BY INTERNATIONAL JOURNAL OF BUSINESS AND MANAGEMENT INVENTION (IJBMI) (UGC APPROVAL SERIAL NUMBER :4485 & UGC JOURNAL NUMBER :46889.) ISSN (ONLINE): 2319-8028,ISSN:PRINT:2319-801X VOLUME 8 ISSUE 04 SERIES V// APRIL 2019// PP 01-10 DATED 05-05-2019.
- 3) PUBLISHED THE PAPER ON “ THE PROBLEM OF RISING NON-PERFORMKANCE ASSETS IN BANKING SECTOR IN INDIA: COMPARATIVE ANALYSIS OF PUBLIC AND PRIVATE SECTOR BANKS” IN IOSR JOURNAL OF BUSINESS AND MANAGEMEENT (IOSR-JBM) E-ISSN:2278-87X,P-ISSN:2319-7668.VOLUME 21,ISSUE 5.SER.III( MAY.2019),PP 01-05 ,DOI:10.9790/487X-2105030105.
- 4) PUBLISHED THE FULL ARTICLE ON “A STUDY OF NON PERFORMING ASSETS OF CO-OPERATIVE BANKS WITH SPECIAL REFERENCE TO HYDERBAD KARNATAKA REGION “ IN JOURNAL OF EMERGING TECHNOLOGIES AND INNOVATION RESAERCH(JETIR) MAY2019 ,VOLUME 6, ISSUE 5 2019, WITH ISSN- 2349-5162 PP-263-266(JETIRC�06047.
- 5) PRESENTED THE AND PUBLISHED FULL PAPER PROCEEDINGS IN INTERNATIONAL CONFERENCE HELD AT BENGALURU KARNATAKA INDIA ON 26THY MAY 2019 ORGANISED BY ARSSS ,IRAJ IN ASSOCIATION WITH IEEEFORUM ,WRFER( WORLD RESEARCH FORUM FOR ENGINEERS AND RESEARCHER’S)

ON THE TOPIC “THE PROBLEM OF RISING NON-PERFORMING ASSETS IN BANKING SECTOR IN INDIA: COMPARATIVE ANALYSIS OF PUBLIC AND PRIVATE SECTORS BANKS” P.NO:26-28 WITH ISBN:978-93-89090- 26-0.

6) PRESENTED THE PAPER TITLED “ THE PROBLEM OF RISING NON- PERFORMANING ASSETS IN BANKING SECTOR IN INDIA : COMPARATIVE ANALYSIS OF PUBLIC AND PRIVATE SECTOR BANKS” AT THE INTERNATIONAL CONFERENCE ON HUMANITIES,SOCIAL SCIENCE AND BUSINESS MANAGEMENT IN ASSOCIATION WITH INSTITUTE OF RESEARCH AND JOURNALS (ICHSSBM) HELD AT BENGALURU ,INDIA ON 26TH MAY 2019,

7 ) RECIVED EXCELLENT PAPER AWARD BY ADVANCED RESEARCH SOCIETY FOR SCIENCE AND SOCIOLOGY ISO :9001-2008 CERTIFIED FOR THE PAPER THE PROBLEM OF RISING NON-PERFORMANING ASSETS IN BANKING SECTOR IN INDIA: COMPARATIVE ANALYSIS OF PUBLIC AND PRIVATE SECTOR BANKS AT THE ARSS INTERNATIONAL CONFERENCE HELD AT BENGALURU ON 26TH MAY ,2019.

8) PRESENTED THE PAPER ON THE TITLE “ A STUDY OF NON PERFORMING ASSETS OF CO-OPERATIVE BANKS WITH SPECIAL REFERNCE TO HYDERBAD KARANATAKA REGION “ BY INTERNATIONAL CONFERENCE ON FINANACE ,BANK AND ECONOMICS (ICFBC -2019) ON 20TH MAY 2019 ,BANGLORE ,INDIA

9) INVITED AS KEY NOTE SPEAKER ON 20TH JUNE 2019 AS SESSION CHAIR AND INVITED SPEAKER ORGANSIED BY IRAJ & IEEEFORUM INTERNATIONAL CONFERENCE HELD BANGLORE

10) ATTENDED AS SESSION CHAIR ON 5TH MAY 2019 BY IRAJ INTERNATIONAL CONFERENCE HELD AT MYSURU.

11) ATTENDED A 3 DAYS INTERANTIONAL CONFERENCE ON “RECENT TRENDS IN SCIENCE, ENGINEERING, BUSINESS STUDIES, HUMANITIES & SOCIAL SCIENCES” HELD DURING 30TH,31ST AUGUST & 1ST SEPTEMBER 2019.

12)PRESENTED A PAPER IN CONFERENCE ON PERFORMANCE OF INDIAN STOCK MARKET AFTER L.P.G CONDUCTED BY IRC GWALIOR AND AIRO JOURNALS AT KAILSAH VIHAR CENTRE GWALIOR MP ON 28TH MARCH ,2015.

13) PRESENTED A IN CONFERENCE HELD BY IRC GWAILOR WHIT AIRO INTERNATIONAL JOURNAL GWAILOR M.P RESEARCH PAPER ON VENTURE CAPITAL FINANCING IN INDIA ON 13TH JANUARY ,2019

14 )PRESENTED A PAER ON ROLE OF MICRO-FINANCE INSTITUTION IN FUNDING SMALL & MEDIUM ENTERPRISE HELD ON ONLINE MODE ON 28TH OCTOBER 2018 CONDUTED BY IRC AND AIRO JOURNALS.

15) PRESENTED A PAPER ON IMPACT OF FDI IN INSURANCE SECTOR IN INDIA HELD BY AIRO INTERNATIONAL RESEARCH CONFERENCE IN ASSOCIATION WITH CIIS MUMBAI CONDUCTED BY ADHYAYAN CONFERENCE HALL ,139.KAILSH VIHAR, CITY CENTRE ,GWAILOR MP ON 18TH AUGUST 2018 .

16)PRESENTED A PAPER ON CHALLENGES AND OPPORTUNITIES FOR TRADITIONAL CREDIT CHANNELS CONDUCTED BY CITATIONS CLUB AND AIRO JOURNALS ON 17TH M,ARCH 2016 KVCC GWAILOR MP .

17. PRESENTED A PAPER IN INTERNATIOANAL CONFERENCE TITLED “ A STUDY OF NON PERFORMING ASSETS IN BANKS OF HYDERBAD KARANATAKA REGION” CONDUCTED BY IRC AND AIRO JOURNALS MALAD (W) MUMBAI ON 09TH JUNE 2019 .

18) PRESENTED A PAPER TITLED “DIGITALISATION OF FINANICAL SYSTEM IN INDIA ON 12TH JULY 2015 AT HE INTERNATIONAL CONFERENCE HELD by CIIS & IRC AT GWAILOR M P.

19) PRESENTED A PAPER IN CONFERENCE ON CO-OPERATIVE BANKS A HELPING HAND FOR FUNDING SMALL AND MEDIUM ENTREPRENEUR CONDUCTED BY CIIS MUMBAI AND IRC GWALIOR AT SEZ PLAZA, MARVEY ROAD ,MALAD (W) MUMBAI, ON 18TH JUNE 2017.

20) ATTENDED TWO DAYS NATIONAL CONFERENCE ON “ ROLE OF MSMES IN INCLUSIVE GROWTH AND SUSTAINABLE ECONOMIC DEVELOPMENT OF INDIA- ISSUES & CHALLENGES “ HELD BY DEPARTMENT OF ECONOMIC STUDIES AND PLANNING ,SCHOOL OF BUSINESS STUDIES ,CENTRAL UNIVERSITY OF KARANATAKA ,KALABURGI .