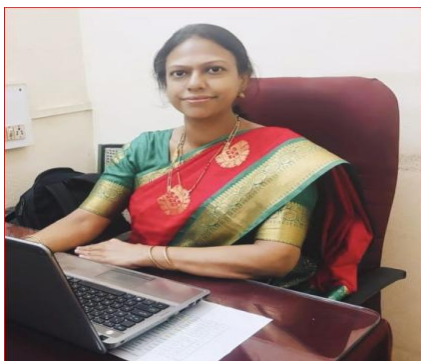


Curriculum Vitae



Dr. Yasmin Begum Nadaf

Assistant Professor

Department of PG Studies and Research in Commerce

Rani Channamma University

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I. Academic Qualification:

- B.Com from Karnataka University, Dharwad.
- M.Com from Bangalore University, Bengaluru.
- MBA from Karnataka University, Dharwad.
- M.Phil from Madurai Kamaraj University, Madurai.
- PhD in Commerce from Rani Channamma University, Belagavi.
- Cleared UGC-NET in Commerce.
- Cleared UGC-NET and also SLET in Management.

II. Teaching and Industrial Experience:

1. Presently serving as an Assistant Professor in the Department of Commerce, Rani Channamma University, Belagavi, since August 2013 to till date.
2. Served as an Assistant Professor in the UG and PG Department of Commerce and Management, Hyderabad Karnataka Education Society's SVP Degree College, Bengaluru, from 2006 to 2013.
3. Served as a Lecturer in the Department of Commerce and Management, Sri Sai

Degree College, Bangalore, during the academic year 2003–04.

4. Served as a Lecturer in the Department of Commerce and Management, RPA First Grade College, Bangalore, during the academic year 2002–03.
5. Worked as an Executive Manager at India Life Hewitt Limited, Bangalore, for one year (2001-2002).
6. Worked as Trainee Officer Finance at Nandu Chemical Industries, Hubballi, for one year (2000-2001).

III. UGC/AICTE/ISTE recognized Orientation/Refresher/Winter Courses Attended:

1. Attended the Orientation Course at Karnataka University, Dharwad, sponsored by the UGC-Academic Staff College from 04.07.2014 to 31.07.2014.
2. Attended a Refresher Course in ‘Commerce’ at Bangalore University, Bengaluru, sponsored by HRDC from 06.12.2017 to 27.12.2017.
3. Attended the Refresher Course in ‘Research Methodology’ at the University of Hyderabad, sponsored by HRDC from 20.07.2020 to 01.08.2020.
4. Attended a Refresher Course in ‘Commerce and Management’ at Ramanujan College, University of Delhi, sponsored by MHRD from 27.05.2022 to 09.06.2022.
5. Attended a Refresher Course in ‘Advanced Research Methodology’ at Ramanujan College, University of Delhi, sponsored by MHRD from 22.03.2023 to 05.04.2023.
6. Attended a Refresher Course in ‘Commerce’ at Ramanujan College, University of Delhi, sponsored by MHRD from 31.07.2023 to 14.08.2023.

IV. FDPs (One-Week / Two-Week Duration) Attended:

1. Attended the TEQIP 1.3 sponsored two-week workshop on ‘Research Methodology’ organised by the Visvesvaraya Technological University, Belagavi from 15.07.19 to 24.07.19.
2. Attended the national level one-week faculty development programme on ‘Impact of COVID-19 on Indian Economy and Industry’ organised by the SRFGCC, Belagavi from 14.05.2020 to 20.05.2020.
3. Attended the one-week national level online faculty development programme on ‘Research Methodology in Commerce’ organised by the Department of Commerce, Rani Channamma University, Belagavi from 21.05.2020 to 27.05.2020.
4. Participated in a seven-day faculty development programme on ‘Contemporary Research Practices in Social Sciences’ organised by Amity University, Uttar Pradesh

from 30.05.2020 to 05.06.2020.

5. Attended the online one-week national level faculty development programme on 'Effective and Quality Research Writing' organised by the Patrician College, Chennai from 07.06.2020 to 13.06.2020.
6. Participated in a two-week faculty development programme on 'Advanced Concepts for Delivering MOOCs' organised by the Ministry of Human Resource Development, Ramanujan College, Delhi University from 02.07.2020 to 17.07.2020.
7. Attended a one-week faculty development programme on 'Developing Multimedia Enriched Powerful Presentations' organised by the MHRD, SGTB Khalsa College, University of Delhi from 11.08.2020 to 16.08.2020.
8. Participated in the seven-day national faculty development program on 'Research Methodology in Social Sciences' organised by the Government Women's First Grade College and P.G. Study Centre, Udupi from 22.07.2021 to 28.07.2021.
9. Attended the international faculty development programme on 'Application of Tools and Techniques in Research Methodology' organised by the Anjuman Degree College, Dharwad from 02.08.2021 to 08.08.2021.
10. Attended the international faculty development programme on 'Advanced Methodologies for Contemporary Research - A Pragmatic Research' organised by the Department of Management and R.C. Research Centre, Bengaluru from 16.08.2021 to 23.08.2021.

V. Research Papers Published:

- 'The Consumer's Perception and Preferences towards Green Marketing: An Empirical Study' published in *IJRAR*, Volume 8, Issue 4, 2021, pp. 384-396. ISSN: 2349-5138.
- 'Role of Emerging Economy: Challenges and Strategies with Reference to the Indian IT Sector' published in *International Journal of Commerce and Management Research*, Vol. 3, Issue 1, 2017, pp. 83-87. ISSN: 2455-1627.
- 'Financial Literacy – A Highway to Financial Independence for Rural India: Issues, Concerns and New Directions' in the edited book '*Rural Development in India*' 2016, pp. 212-227. ISBN: 978-81-89065-64-5.
- 'Corporate Governance: Issues, Opportunities and Challenges' published in *International Journal of Commerce and Management Research*, Vol. 3, Issue 7, 2017, pp. 66-72. ISSN: 2455-1627.

- ‘Rural Consumers Satisfaction towards Online Shopping with special reference to Belagavi’ published in *International Journal of Research in Computer Application and Management*, Volume No. 13, Issue No. 8, 2023, pp. 01-05. ISSN: 2231-1009.
- ‘Role of Forensic Accounting in Preventing Financial Frauds’ published in *South India Journal of Social Sciences*, Vol. XXI, No. 39, January–June 2023, pp. 153–159. ISSN: 0972-8945.
- ‘Environmental Accounting and Reporting Practices: Issues and Strategies’ published in *Humanities and Social Science Studies*, Vol. 12, Issue 1, No. 4, January–June 2023, pp. 87–92. ISSN: 2319-829X.
- ‘Role of Green Banking in Sustainable Banking Sector’ published in *International Journal of Research and Analytical Reviews*, Vol. 9, Issue 3, 2022, pp. 689-697. E-ISSN: 2348-1269. P-ISSN: 2349-5138.
- ‘Role of Artificial Intelligence (AI) in Improving Banking Operational Efficiency’ published in *Business Studies (UGC-CARE Listed Journal Group I)*, Volume XLVI, Issue No. 01, pp. 143-148. ISSN: 0970-9657.
- ‘Creative Accounting: Issues, Challenges and Strategies’ published in *International Journal of Commerce and Economics*, Volume 4, Issue 2, 2022. Page No. 81-85. ISSN: 2664-7540.
- ‘The Directions towards Green Marketing: An Enquiry’ published in *International Journal of Advance and Innovative Research*, Volume 8, Issue 2 (VI), April - June 2021, 16–22. ISSN: 2394-7780.
- ‘Role of Green Initiatives in Sustainable Development of Banks in India: A Comparative Study of Selected Public and Private Banks’ published in *IJFANS International Journal of Food and Nutritional Science*, UGC CARE Listed (Group -I) Journal Volume 12, Issue 01, pp 6644-6652, ISSN print 2319 1775 Online 2320 7876.
- ‘Accounting Information System (AIS) - A Tool to Improve Performance of MSMEs’ published in *Science, Technology and Development Journal*, Volume X, Issue II, 2021, pp. 322–334. ISSN: 0950-0707.
- ‘Cash Management Practices for Improving Financial Performance of Micro, Small and Medium Enterprises – A Study of Belur Industrial Area, Dharwad’ published in *GIS Science Journal*, Volume 8, Issue III, 2021, 453–465, 2021. ISSN: 1869-9391.
- ‘The Effect of Financial Management Practices on the Financial Performance of Micro, Small and Medium Enterprises in Belagavi, Karnataka’ published in

CIKITUSI Multidisciplinary Research Journal, Volume 6, Issue 4, 2019, pp. 546–557. ISSN: 0975-6876.

- ‘Women Empowerment: Issues, Challenges and Directions for Indian Women in 21st Century’ published in *International Multidisciplinary Quarterly Research Journal*, October–December 2018, Vol. 7, Issue 4, 134–144. ISSN: 2277-5730.
- ‘Pedagogical Practices of Commerce Education: Observations and Suggestions’ published in *International Multidisciplinary Half Yearly Research Journal*, Vol. 6, Issue 1, November–April 2017-18, pp. 112-120. ISSN: 2319-8508.
- ‘Commerce Education – Rationale for Study’ published in *International Journal of Humanities and Social Science Research*, Vol. 3, Issue 5, 2017, pp. 11–15. ISSN: 2455-2070.
- ‘FDI in Indian Retailing: Issues, Opportunities, Challenges and Strategies’ published in *International Journal of Management Studies*, Vol. 4, Issue 3, 2017, pp. 86–92. ISSN: 2249-0302.
- ‘Role of Green Initiatives in Sustainable Development of Banks in India: A Comparative Study of Selected Public and Private Banks’ published in *IJFANS, UGC Care Listed Journal*, Volume 12, Issue 1, 2023, pp. 6644-6652. E-ISSN: 2320-7876. P-ISSN: 2319-1775.
- ‘FDI in Indian Retail Sector: Boon or Bane?’ published in *International Journal of Research in Commerce, IT and Management*, Vol. 6, Issue 12, 2016, pp. 32–35. ISSN: 2231-5756.
- ‘Sustainable Business: Issues, Challenges and Strategies for Indian Corporate in 21st Century’ published in *International Journal of Engineering, Science and Computing*, Vol. 6, Issue 4, 2016, pp. 4354–4359. ISSN: 2321-3361.
- ‘Agricultural Marketing in India: Potential and Gaps’ in the edited book ‘*Current Crisis in Indian Agriculture: Issues and Challenges*’ 2014, pp. 332–341. ISBN: 978-81-928928-0-1.
- ‘Corporate Social Responsibility: Issues, Challenges and Strategies for Indian Firms’ in *IOSR Journal of Business and Management*, Vol. 16, Issue 5, 2014, pp. 51–56. E-ISSN: 2278-487X; P-ISSN: 2319-7668.
- ‘Green Marketing: Challenges and Strategies for Indian Companies in 21st Century’ in *International Journal of Research in Business Management*, Vol. 2, Issue 5, 2014, pp. 91–104. ISSN (E): 2321-886X; ISSN (P): 2347-4572.

- ‘Business Ethics: Issues, Challenges and Strategies’ in the edited book ‘*Contemporary Issues in Ethics, Governance and International Financial Reporting Standards (IFRS)*’ 2013, pp. 24–30. ISBN: 978-93-81195-25-3.
- ‘Commerce Education - 2020: Issues, Challenges and Strategies’ in the edited book ‘*Higher Education 2020 - New Strategies for Empowerment and Growth*’ 2012, pp. 218–225. ISBN: 978-81-924180- 1-8.
- ‘Impact of Global Meltdown on Rural Sector’ in the edited book ‘*Globalisation – Will the 21st Century be Asia’s?*’ 2011, pp. 163–169. ISBN: 978-93-80697-55-0.
- ‘Role of Financial Institutions in Global Financial Turmoil’ in the edited book ‘*Globalisation – Will the 21st Century be Asia’s?*’ 2011, pp. 163–169. ISBN: 978-93-80697-55-0.

VI. Books Published:

- Published ‘Industrial Relations’ book with ISBN: 978-81-89065-90-4
- Published ‘Business Ethics and Corporate Governance’ book with ISBN:978-93-49728-80-6

VII.Minor Research Projects:

- Completed the minor research project on ‘Green Marketing: A Study of Consumer Perception and Preferences in Belagavi City,’ granted by the Planning, Monitoring and Evaluation Board (PMEB), Rani Channamma University, Belagavi.
- Ongoing the minor research project on ‘Behavioural Finance: A Study of Investment Decisions and Market Anomalies’ granted under PM USHA MERU fund by the Planning, Monitoring and Evaluation Board (PMEB), Rani Channamma University, Belagavi.

VIII. Presented Papers at Seminars /Workshops /Conferences:

- ‘Bridging Ancient Wisdom and Modern Management: The Role of Indian Knowledge Systems in Sustainable Business Education’ was presented at an international conference on ‘Connect 360: Sustainability and Innovation Incorporating Indian Knowledge Systems’ jointly organised by the K.R. Mangalam University and Jamia Millia Islamia University from 15.04.2025 to 17.04.2025.
- ‘Green Initiatives of Selected Public and Private Banks in the Sustainable Development of India’ was presented at the 75th All India Commerce Conference

2024 on 'Viksit Bharat@2047' hosted by Govind Guru Tribal University and Pacific Academy of Higher Education and Research University, Udaipur, Rajasthan from 18.10.2024 to 20.10.2024.

- 'The Effect of Financial Management Practices on the Financial Performance of Micro, Small and Medium Enterprises in Belagavi, Karnataka' was presented in a one-day national seminar on 'Genetics and Limitations: Implications on Commerce, Science and Management Studies' organised by the Gopalan College of Commerce in association with Bengaluru North University on 21.03.2019.
- 'Financial Management Practices of Micro, Small and Medium Enterprises in Belagavi, Karnataka' was presented at the Indian Commerce Association Conference on 'Innovations, Entrepreneurship and Sustainable Development', organised from 20.12.2018 to 22.12.2018 at Osmania University, Hyderabad.
- Presented a paper on 'The Transformative Impact of E-Commerce on Traditional Business Models: A Theoretical Perspective' in the one-day national conference on 'Navigating the Future of E-Commerce: Trends, Innovations and Opportunities' organised by the Department of Commerce, SRFGC College, Belagavi on 05.04.2025.
- Presented a paper titled 'Women Empowerment: Issues, Challenges and Directions for Indian Women in the 21st Century' in a two-day national conference on 'Empowerment of Women through Political Participation, Mobilisation, and Organisation' conducted by the Department of Political Science, RCUB on 29.11.2018 and 30.11.2018.
- 'Artificial Intelligence (AI) in Transforming Commerce Education' was presented in the two-day international conference on 'Global Contemporary Issues and Unlocking Innovation in Business Industry 4.0' organised by the Department of Commerce and Management, Senthikumara Nadar College, Virudhunagar on 24.07.2024 and 25.07.2024.
- Presented a paper on 'Women Entrepreneurs: Major Issues and Concerns' in a two-day national seminar on 'Ensuring Women's Dignity: Socio-Legal Issues and Major Concerns' organised by the Department of Criminology and Criminal Justice, RCUB on 11.10.2018 and 11.10.2018.
- 'Commerce Education: Challenges and New Directions' was presented at a national conference on 'Making Higher Education Truly Inclusive: Challenges and Prospects'

organised jointly by the Department of Social Work, RCUB and Karnataka State Higher Education Council, Bengaluru on 28.02.2018.

- ‘Pedagogical Practices of Commerce Education: Observations and Suggestions’ presented a paper in an international conference on ‘Innovation Practices in Development of Commerce, Management, Computer Science and Applications’ organised by the Department of Commerce, Poona College and Savitribai Phule Pune University on 08.01.2018 to 09.01.2018.
- Presented a paper on ‘Women Empowerment through NGO’ in the two-day national seminar on ‘2nd NGO’s National Conference 2017’ organised by the All India Non-Government Organisation Council, Bengaluru and Mahez’s NGO Dharwad on 11.10.2017 and 12.10.2017.
- Presented a paper on ‘Agripreneurship in India: Issues and Concerns’ in the national seminar on ‘Inclusive Agriculture Growth in India: Issues and Challenges’ organised by the Department of Economics, RCUB on 16.02.2017 and 17.02.2017.
- ‘Financial literacy’ presented a paper at a national seminar on ‘Sustainable Rural Development: Challenges and Opportunities in India’ organised by the Department of Economics, RCU Belagavi on 27.02.2015 and 28.02.2015.
- Presented a paper on ‘Foreign Direct Investment in the Indian Retail Sector: Issues, Opportunities, Challenges and Strategies’ at the international conference on ‘Innovative Practices in Business and Information Technology’ organised by the Adarsh Institute of Management and Information Technology, India and Stevenson University, USA on 15.12.2014 and 16.12.2014.
- Presented a paper on ‘Sustainable Business: Issues, Challenges and Strategies of the Indian Corporate in the 21st Century’ at the international conference on ‘Innovative Practices in Business and Information Technology’ jointly organised by Adarsh Institute of Management and Information Technology, India and Stevenson University, USA on 15.12.2014 and 16.12.2014.
- Presented a paper entitled ‘Financial Literacy: Issues, Concerns and New Directions’ at a national seminar on ‘Financial Inclusion in India: Potential and Gaps’ organised by the Institute of Economic Research, Dharwad on 30.10.2014 and 31.10.2014.
- ‘Women Empowerment: Issues, Challenges and Strategies’ was presented at the national seminar on ‘Women Empowerment During the 21st Century in India’ organised by the Department of Economics, RCUB on 22.11.2013 and 23.11.2013.

- Presented a paper titled 'The Effect of Financial Literacy on Financial Management of MSMEs: A Case Study of Belagavi' at the national level conference on 'MSMEs and Economic Development—Opportunities and Challenges' organised by the PG Department of Commerce, RCUB on 30.01.24.
- Presented a paper titled 'Forensic Accounting: A Tool to Minimise Financial Frauds' at the 74th All India Commerce Conference on 'One Earth, One Family, One Future' organised by the Department of Commerce, Delhi University and O.P. Jindal University, Sonipat from 13.12.2023 to 15.12.2023.
- Presented a paper titled 'Green Banking Practices in India: An Overview' at an international conference on 'Recent Trends, Issues and Challenges in Social Science' organised by the Ganpatrao Deshmukh College, Solapur on 08.07.2023.
- Presented a paper titled 'A Study on Consumer Perception and Preferences towards Nandini Milk Products in Belagavi' at two-days international conference on 'Advancing Knowledge from Multidisciplinary Perspectives in Commerce, Social Science, Management, Computer Science and Computer Application' organised by the Poona College, Pune on 17.03.2023 and 18.03.2023.
- 'Cash Management Practices of MSMEs: A Tool to Improve Performance' was presented at an international conference on 'Rethinking Commerce, Management and Tourism—Post-Covid New Normal' conducted by the Garden City University, Bengaluru on 13.03.2023 and 14.03.2023.
- Presented a paper titled 'E-Banking in India: Issues and Challenges' in a two-day national seminar on 'Contemporary Issues in Banking and Finance' organised by the Department of Commerce, Karnataka University, Dharwad on 24.02.2023 and 25.02.2023.
- Presented a paper titled 'Work-Life Balance of Working Women in Belagavi City' in a national level seminar on 'Paradigm Shift in Commerce, Accounting and Management' organised by PG Department of Commerce, KLS Gogte College, Belagavi on 04.02.2020.
- Presented a paper titled 'Working Capital Management Practices of MSMEs of North Karnataka Region' at a national conference on 'Contemporary Issues in Commerce And Management' conducted by the Women's First Grade College and PG Study Centre, Udupi on 31.01.2020.
- 'Problems and Prospects of the Tourism Industry in Karnataka' was presented in a UGC-sponsored national seminar on 'Karnataka as a Global Tourist Destination:

Challenges and Opportunities' organised by the Department of Commerce and Management, Maharani College for Women, Bangalore on 03.02.2012 and 04.02.2012.

- Presented a paper titled 'Impact of GST on the Indian Economy' at a State-Level Conference on 'Goods and Service Tax (GST)' organised by the Department of Commerce, C.S. Bembalagi College, Ramdurg on 04.04.2018.
- 'Commerce Education 2020: Issues and Strategies' paper presented at the national seminar on 'Higher Education 2020: New Strategies for Empowerment and Growth' organised by the St. Joseph's College of Commerce, Bangalore on 06.09.2012 and 06.09.2012.
- Presented a paper titled 'The Challenges and Opportunities of Rural Marketing' at a national-level conference on 'Rural Management: Current Trends and Future Prospects' organised by the Postgraduate Research Center, Indira Institute of Management, Pune, on 15.01.2010.
- Presented a paper titled 'Business Ethics: Issues, Challenges and Strategies' in an international seminar on 'Ethics, Governance and International Financial Reporting Standards' organised by the Department of Commerce and Management, Sri Dharmasthala Manjunatheshwara College, Ujire, Dakshina Kananda.
- 'Risk Management: Issues and Strategies' paper was presented at the national level seminar on 'Emerging Trends in Security Analysis and Investment Management' organised by the SRN Adarsh College, Bangalore on 27.11.2009.
- Presented a paper titled 'Indian Retail Sector: Challenges and Opportunities in the Globalised Economy' in a national seminar on 'Marketing Revolution: Emerging Trends in Retail Marketing' organised by the Department of Commerce and Management, Vidyodaya First Grade College, T. Narasipura, on 16.09.2011 and 17.09.2011.
- 'Commerce Education 2020: Problems and Prospects' was presented at a national conference on 'Indian Higher Education in the 21st Century - Five Decades Ahead: Challenges and Prospects' organised by the IQAC, Kristu Jayanti College, Bangalore on 29.11.2012 and 30.11.2012.
- Presented a paper entitled 'Retail Marketing: Challenges and Opportunities' in a seminar on 'Emerging Trends in Retailing' organised by the Vivekananda Degree College, Bangalore on 20.05.2009.

- ‘Human Rights and Police’ paper was presented at the national level seminar on ‘Human Rights’ organised by the Department of Economics and Commerce, K. R. Bellad College, Mundargi on 13.10.2009 and 14.10.2009.

IX. Awards and Recognition:

- Awarded as ‘Best Student of the Year’ at Graduation.
- Awarded as ‘Best Speaker’ at Graduation.
- Awarded as ‘Shikshan Ratna’ by the Nityotsava Samajik mattu Sanskrutik Sangh, Belagavi.

X. Membership in Professional Bodies:

- Life Member of Indian Commerce Association
- Life Member of Indian Accounting Association
- Life Member of Indian Red Cross Society

XI. Workshops/Seminars/Lecturers Organised:

- Organised special lectures, seminars and workshops.

XII. Administrative/Other Experiences:

- Coordinator, IQAC, Department of Commerce, RCUB.
- Chief Custodian, PG I/III Semester (Regular & Repeater) April/May 2025 Examinations, RCU, Belagavi.
- Coordinator, Commerce Association, Department of Commerce, RCUB.
- Member, Governance Enablers and Financial Enablers and Funding Models (Resource Generation).
- Coordinator, PG Gymkhana Cultural and Sports Activities, RCU Belagavi.
- Chief Custodian, PG I/III Semester (Regular & Repeater) April/May 2024 Examinations, RCUB.
- Assistant Registrar, Finance Office, Rani Channamma University, Belagavi.
- Placement Coordinator, Department of Commerce, RCU Belagavi.
- Executive Member, Women Empowerment Cell, RCU Belagavi.
- Member, Board of Appointment of Examiners (BOAE) for PG Department of Commerce, RCU Belagavi.

- Member, PG BOS in the Department of Commerce, Raichur University, Raichur.
- Member, PG BOS in the Department of Commerce, Haveri University, Haveri.
- Deputy Superintendent (External) for PG examinations May 2023 at Gogte College of Commerce, Belagavi.
- Member, Vigilance Squad Team for B.Ed II/IV Semester (Regular & Repeater) Nov/Dec 2022 examinations.
- Chief Superintendent, B.Ed and B.P.Ed Dec 2019/Jan 2020 Examinations at Karnatak Teachers B.Ed College, Indi, Vijayapur.
- Member of LIC, Rani Channamma University, Belagavi.
- Member of LIC, Bagalkot University, Jamakhandi.
- Member, Board of Examinations (BOE).
- Member, Board of Studies (BOS).
- Member, Internal Complaints Committee, RCU Belagavi.
- Member, Committee for Institutional Values and Best Practices, NAAC Committee.
- Coordinator, Women Empowerment Cell, SRFGCC, RCU Belagavi.
- Chairman, Records Maintenance at Finance Office, Committee for NAAC Peer Team Visit, RCU Belagavi.
- Member, Clean Campus Committee for submission of SSR to the NAAC.
- E-attestation officer, SRFGCC, RCU Belagavi.
- Chief Superintendent, PG, B.Ed and B.P.Ed examinations.
- Chief Superintendent, M.Com Examination, SRFGCC, RCU Belagavi.
- Coordinator, PG Admission Counselling Process, RCU Belagavi.