



Dr Bharathi R

Assistant Professor
M.Com; Ph.D; K-SET;
PGDCA

Curriculum Vitae

**School of Commerce, Finance &
Accountancy**

**St Aloysius Deemed to be University
Mangaluru**

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Qualification

- Ph.D** Mangalore University, Mangalagangothri
Year -2023
- M.Com** St Aloysius College, Mangaluru
Year -2010
- B.Com** SDPT Govt First Grade College, Mangaluru
Year - 2008
- K-SET** Government of Karnataka
Year -2016

Specialisation

Finance and Accountancy

Experience

15 years teaching experience in St Aloysius Deemed to be University

Area of Research

Finance; Microfinance; Women empowerment

Research Grants received

Completed UGC sponsored minor research on topic titled "Women empowerment through Self-help groups- a study with reference to Mangalore city" (Year of sanction- 2013 and completion- 2015). Grant received is Rs. 1,00,000.

Research Publications

- Published research paper in The Consumer Protection Act, 2019: Issues and challenge Journal ISBN: 978-93-341-1503-1, First edition January, 2025 on the topic, 'Role of Consumer in food safety regulation'.
- Published research paper on, 'Role of Consumer in food safety regulation' in Kristu Jayanti Journal of Management Sciences 3(1), June 2024, page 25-35. E-ISSN: 2583-6080.
- Published research paper on, ' Consumer protection and sustainable consumption', in International Journal of Applied Engineering & Technology vol. 5 no. 4, December, 2023. ISSN: 2633-4838 page no 249-254.
- Published research paper on, 'A study on consumer awareness on food adulteration', in QUEST-International Journal vol.no.2 (2022), ISSN: 1908-3211.
- Published paper 'Financial literacy among working women- A study in Mangalore City' - International journal of scientific research in science and technology, scientific journal impact factor- 7.214, September 2021.
- Published Paper 'Mapping Consumer Behaviour During Lockdown' In Alochana Chakra Journal (UGC-Care Group-1), ISSN 2231-3990,9(12), December 2020.
- Published a paper titled" Financial literacy and economic empowerment of women members of SHG's" in LJCRT (www.ijcrt.org) on September 2018. Impact factor 5.75.
- Published research paper on the topic, "Financial

Research Paper Presentation

literacy and economic empowerment of women members of SHG's" in International journal of creative research thoughts, volume 5(3), September 2017, ISSN – 2320-2882.

- Presented paper on the topic 'Influencer ethics : Protecting Consumers' in "Protect and Serve: 2024 International virtual conference on product safety and consumer Advocacy" organised by Dr. D. Y. Patil Law College, Pimpri, Pune, India in collaboration with the safety chic, Nigeria and Ramakrishna Law Firm and Research Centre, Chikodi, Karnataka, India held on 20th & 21st September, 2024.
- Presented paper on the topic, "Customer experience in volatile economic condition" in 10th REMSONS International Research Conference on, 'empowering transformational change in business landscape' organised by Durgadevi Saraf Institute of Management Studies & Durgadevi Saraf Global Business School, Mumbai, India on 31st August, 2024.
- Attended two-day International Conference on " Bridging the Gap: On the Intersection of Science, Technology, Education, Commerce and Management ", organised by De Paul Degree College, Mysore in collaboration with Xavier Board and AIRIO on 15th & 16th July, 2023 in Hybrid mode.
- Presented paper titled "Consumer Awareness on Misleading advertisement- An empirical study" in 2nd International Research Conference on, 'Innovative practices for sustainable business' organised by Sri Balaji University, Pune, India on

17th & 18th March, 2023.

- Presented paper on the topic, “A study on consumer awareness on food adulteration” in 2nd International Conference for graduate studies, GRADCSON 2022, with the theme, advancing technology development research excellence and innovative leadership in the next normal held on October 20-22, 2022 at Nueva Ecija University of Science and Technology, Cabanatuan City- Philippines.
- Presented paper on the topic, “A study on perception and challenges of local entrepreneurs” in International Virtual Conference on Industry 5.0- Post Pandemic Transformation jointly organised by Department of Commerce, Patrician College of Arts & Science, Chennai and Department of Commerce, St. Joseph’s College of Commerce, Bengaluru on 18th August, 2021.
- Presented paper on the topic, “Mapping consumer behaviour during lock down” in International Multi-discipline Conference held at Harris College Maharashtra on June 14, 2020 and awarded Best Presentation award.
- Presented paper in two-day International Conference on “Emerging issues and trends in intellectual capital and innovative management practices in the global economy” organised by Govinda Dasa College, Surathkal on the topic “A study on financial literacy among the post-graduation student in Mangalore city” on January 13th and 14th, 2020.
- Presented paper in two-day International conference on Contemporary innovations in Industry and Commerce on the topic “Financial literacy and economic empowerment of women in Self-help

groups” organised by Department of PG studies and research in commerce, Mangalore University on 22nd and 23rd February, 2019.

- Presented paper in two-day International Conference on “Emerging issues and trends in intellectual capital and innovative management practices in the global economy” organised by Govinda Dasa College, Surathkal on the topic “Financial literacy among working women- A study with reference to Mangalore city” on January 13th and 14th, 2020 Mangalagangothri on 30th and 31st March 2017.
- Presented paper on topic titled “a study on E-payment system by businessmen with special reference to Mangalore city”, in two-day National Conference on “Democratisation and globalization of International Business- Issues and Challenges” held at Mangalore University Campus Mangalagangothri on 30th and 31st March 2017.
- Presented paper on topic titled “Women Empowerment through SHG’s- a study with reference to SHG in Mangalore District”, in two-day National Conference on “Business Education and employability: challenges and new directions” held at Mangalore University Campus Mangalagangothri on 29th and 30th April 2016.
- Presented paper on topic titled “E-banking: Customer perception and risk issues a study with special reference to Mangalore City”, in two-day National Conference on “Business Education and employability: challenges and new directions” held at Mangalore University Campus Mangalagangothri on 29th and 30th April 2016.
- Presented paper on topic titled “Risk management in

Conferences/ Seminars Participation

MFI – A Conceptual framework” in 7th International Conference on ‘Managing Uncertainty and Complexity’ held at Kristu Jayanthi College, Autonomous Bangalore on 3rd and 4th April 2014.

- Attended International Conference “Industry & Innovation- Building Resilient Leadership for inclusive and sustainable Development”, Organised by School of Commerce, Finance and Accountancy, St Aloysius Deemed to be University, Mangalore in collaboration with ISDC on 12th February, 2025.
- Attended one day National seminar on 'Consumer Protection in Globalised World: National and International Perspective' held on 9th September, 2023 and presented research paper titled " Empirical study on impact of advertisements on customers with special reference to Mangalore City" Organised by Marathwada Mitra Mandal's Shankarrao Chavan Law College, Pune in collaboration with Consumer Advocacy Group.
- Attended two-day International Conference on " Bridging the Gap: On the Intersection of Science, Technology, Education, Commerce and Management ", organised by De Paul Degree College, Mysore in collaboration with Xavier Board and AIRIO on 15th & 16th July, 2023 in Hybrid mode.
- Attended 2nd International Research Conference on, 'Innovative practices for sustainable business' organised by Sri Balaji University, Pune, India on 17th & 18th March, 2023.
- Attended 2nd International Conference for graduate

studies, GRADCSON 2022, with the theme, advancing technology development research excellence and innovative leadership in the next normal held on October 20-22, 2022 at Nueva Ecija University of Science and Technology, Cabanatuan City- Philippines.

- Participated in National Level Symposium on New age Social Media- Research, reels, posts and feeds on 23rd September, 2022 organised by Student Research and Development Cell (SRDC)- Vidhyanidhi, Jain (Deemed-to-be University)- CMS, Bengaluru.
- Attended two-day International Conference on “Emerging issues and trends in intellectual capital and innovative management practices in the global economy” organised by Govinda Dasa College, Surathkal on January 13th and 14th, 2020.
- Attended one day National Conference on, “Innovative practices in Banking management IT education and social sciences” organised by Srinivas University, College of Management and Commerce Mangaluru on 30th November 2019.
- Attended one day National seminar on “Banking before and after nationalisation” organised by Dept of economics, St Aloysius college (Autonomous), Mangaluru on July 19, 2019.
- Attended two-day International conference on Contemporary innovations in Industry and Commerce organised by Department of PG studies and research in commerce, Mangalore University on 22nd and 23rd February, 2019.
- Attended one day National Seminar on “Financial Reporting and Analytics” organised by Faculty of

Commerce, St Aloysius College (Autonomous)
Mangaluru on 15th February, 2019.

- Attended two-day National seminar on Consumer Protection- Issues and challenges, organised by Faculty of Commerce, St Aloysius College (Autonomous), in collaboration with Centre for Consumer Studies Indian Institute of Public Administration, New Delhi on 16th and 17th February, 2018.
- Attended one day National level workshop on “Managing and safeguarding the personal wealth” organised by the Department of Commerce and Business Management, held on January 25, 2018.
- Attended two-day National Conference on “Democratisation and globalization of International Business- Issues and Challenges” held at Mangalore University Campus Mangalagangothri on 30th and 31st March 2017.
- Attended two-day National Conference on “Business Education and employability: challenges and new directions” held at Mangalore University Campus Mangalagangothri on 29th and 30th April, 2016.
- Attended one day National Conference on ‘Recent Advances in IT, Management and Social Sciences’ held at Srinivas Institute of Management Studies Pandeshwar, Mangalore on 23rd April, 2015.
- Attended 7th International Conference on ‘Managing Uncertainty and Complexity’ held at Kristu Jayanthi College, Autonomous Bangalore on 3rd and 4th April, 2014.
- Attended UGC sponsored two-day National

conference on 'Feminine Qualities and Leadership FEMCON- 2014 held at Mangalore University, University College Mangalore on 22nd and 23rd April, 2014.

- Attended one day National Conference on 'Changing Trends- in management, IT and social sciences' held at Srinivas Institute of Management Studies Pandeshwar, Mangalore on 9th April, 2014.
- Attended National Level Seminar on 'Human Resource as a Strategic Business Partner' held at St Aloysius College (Autonomous), Mangalore on 1st October, 2013.
- Attended UGC sponsored National Seminar on 'Effective Partnerships between Commercial Banks and Micro-Finance Institutions' held at Besant First Grade Evening College, Mangalore on 12th September, 2013.
- Attended one day National Conference on 'Sustainable growth in developing economies – challenges faced in turbulent times' held at Srinivas Institute of Management Studies Pandeshwar, Mangalore on 12th April, 2012.
- Attended one day workshop on "Investing in Challenging Times" held on 3rd April, 2012 at St Aloysius College (Autonomous), Mangalore
- Attended one day National Conference on 'Tomorrow's business Tigers – Best practices to stay ahead' held at Srinivas Institute of Management Studies Pandeshwar, Mangalore on 10th April, 2013.
- Attended management development programme on

**Workshop/
Trainings/
refresher/Orientation
Programmes
attended**

“Wealth Management” held on 12th November, 2011 at Sahyadri College of Engineering and Management.

- Attended UGC Sponsored National Seminar on ‘Research in Commerce and Management- issues and challenges’ held at St Aloysius College (Autonomous), Mangalore on 4th and 5th April, 2011.
- Attended National Conference on ‘Financial Reporting Standards and Tax Reforms’ held at St Aloysius College (Autonomous), Mangalore on 19th and 20th of March, 2010.
- Attended UGC sponsored Short term course on NEP- 2020 from 18th to 26th March, 2025 organised by Malaviya Mission Teacher Training Centre (MMTTC) Assam University.
- Attended one day online International Workshop on Research Methodology for Humanities and Social Science held on 21st March, 2025 organized by Government of Karnataka Department of collegiate and Technical Education Govt. First Grade College, Siddakatte, Bantwal.
- Attended seven days International Faculty Development Program SAMVIDHI -24 on 'Advances in social science research tools, techniques and trends' organised by the Department of Economics, Kristu Jayanti College, Autonomous, Bangalore from 6th -14th November, 2024.
- Attended seven days National level virtual Faculty Development Program on 'Innovative pedagogical strategies using AI & Digital platform' organised by the Department of Commerce Kristu Jayanti

College, Autonomous, Bangalore from 4th-11th November, 2024.

- Attended seven days National Level Virtual FDP on ‘Innovative Pedagogical Strategies Using AI & Digital Platform’; organised by the Department of Commerce (UG), Kristu Jayanti College, Autonomous, Bengaluru in collaboration with St. Anthony’s College, Shillong, Meghalaya from 4th to 11th November, 2024.
- Attended International level Faculty Development Program on Empowering educators: Leveraging advanced methodologies and analytical tools for academic research, organised by Consortium of higher educational institutions for research & development (CHIRD) from 29th August to 5th September, 2024.
- Attended online inter disciplinary two-weeks refresher course in 'Managing online classes & Co-creating MOOCS' from 5th to 19th August, 2023 organised by Teaching Learning Centre Ramanujan College, University of Delhi in collaboration with Bareilly College, Bareilly, U.P.
- Attended one day workshop on ‘Data analysis and interpretation using SPSS’ organised by Department of Commerce, Mangalore University on 10th April, 2018.
- Attended in two days’ workshop on Goods and Services Tax (GST) held on 3rd and 4th October, 2017 at St Aloysius College (Autonomous), Mangaluru.
- Attended Workshop on ‘ACCA’ held at St Aloysius College (Autonomous), Mangalore on 7th, 8th and 9th of May 2017.

Resource Person and moderated sessions

- Attended Workshop on 'SPSS' held at St Aloysius College (Autonomous), Mangalore on 2nd and 3rd of October, 2013.
- Attended one day workshop on "Investing in Challenging Times" held on 3rd April, 2012 at St Aloysius College (Autonomous), Mangalore
- Chaired the student presentation session for PINNACLE 2024- National level Multidisciplinary Young Research Student Paper Presentation Competition organised by Department of Commerce (UG), Kristu Jayanti college, Autonomous on 16th October, 2024.
- Chaired a paper presentation session for The 3rd International Conference on Economics, Business, and Sustainability (ICEBS 2024) held on September 18-19, 2024 in at Kristu Jayanti College (Autonomous), Bengaluru - India
- Conducted session on Time management and Team Building for UG students of GFGC Muniyal on 4th December, 2024.
- Conducted session on Time management and Team Building for UG students of GFGC Vittal Bantwal Taluk on 5th December, 2023.