



Dr Bharathi R

Associate 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

16 years teaching experience in St Aloysius Deemed to be University

Area of Research

Finance; Microfinance; Women empowerment

Research Guideship

Recognized as a Research Guide at St. Aloysius (Deemed to be University), currently supervising three research scholars.

Research Grants received

Completed UGC sponsored minor research on topic titled "Women empowerment through Self-help groups-

Research

Publications

a study with reference to Mangalore city” (Year of sanction- 2013 and completion- 2015). Grant received is Rs. 1,00,000.

- Published book chapter on "Analysing the role of social media reels in shaping tourism trends among residence in Mangalore" in Digital transformation for a sustainable future, Shanlax Publications ISBN 978-93-6163-397-3.
- 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.

Research Paper Presentation

- 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 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 research paper on the topic "Government initiatives and support for children with the disabilities: Implications for financial resilience of families" in the two day International Conference on - Innovation, Resilience and Sustainability of Business for Viksit Bharat @ 2047, held at Department of Studies in Commerce - Mangalore University, Mangalagangothri, Karnataka on 23rd and 24th April, 2026.
- Presented four papers at the International Conference on 'Sustainable economic growth through digital Revolution' organised by department of Commerce Kristu Jayanti (Deemed to be University) Bengaluru on 25th and 26th September 2025. Title of the papers are;
 1. "Analysing the role of social media reels in shaping tourism trends among residence in Mangalore"

2. "Effectiveness of influencer marketing in promoting sustainable and eco friendly product"

3. "Study on consumer awareness and attitude towards Organic products and sustainability"

4. "Challenges in digital payment Adoption in India"

- 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

Conferences/ Seminars Participation

at Mangalore University Campus Mangalagangothri on 29th and 30th April 2016.

- Presented paper on topic titled “Risk management in 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 two day International Conference on - Innovation, Resilience and Sustainability of Business for Viksit Bharat @ 2047, held at Department of Studies in Commerce - Mangalore University, Mangalagangothri, Karnataka on 23rd and 24th April, 2026.
- Attended International Conference on 'Sustainable economic growth through digital Revolution' organised by department of Commerce Kristu Jayanti (Deemed to be University) Bengaluru on 25th and 26th September 2025.
- Attended International Conference organised by SACTCC Society Ltd in collaboration with School of Commerce, Finance and Accountancy held on January-16, 2026.
- 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, GRADCSO 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 “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.

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

- Attended one day Workshop on "Applied data analysis using IBM SPSS statistics: A beginner-level workshop" organized by School of Commerce Finance and Accountancy, St Aloysius (Deemed to be University) Mangaluru held on 6th June, 2026.
- Attended online faculty development programme on "Conceptual framework and Research Design in Social Science Research" organised by School of Commerce, Finance and Accountancy, St Aloysius (Deemed to be University) Mangalore on 2nd May, 2026.
- Completed Skill competency course of 20 hrs on "AI to be Aware" On 13/6/2026 recognised by NCVET.
- Completed Coursera course on "Creating a budget with Microsoft Excel" on 10th, June 2026.
- Attended online 'Refresher course in Commerce Economics and Management from 18th to 31st July, 2025 under Malaviya Mission Teacher Training Program.
- Attended short term online course on 'Gender Sensitization' from 16/2/2026 to 21/02/2026 organised by Malaviya mission teacher training centre in collaboration with Department of Political Science, Patna University- Patna.
- Attended FDP on 'CO-PO mapping and attainment' held on 19th and 20th August, 2025 organised by School of Business and Management in Association with School of Commerce, Finance and Accountancy St Aloysius (Deemed to be University)

- Attended one day FDP on 'Strategies for using AI for literature review, data analysis and a manuscript preparation' organised by Department of Research and Department Cell in Nilgiri College of Arts and Science in Association with Pencilbitz on 20th February, 2026.
- Attended National FDP on 'Smart research writing with AI: Publication proposal and project funding platforms' organised by the Department of Management Kristu Jayanthi (Deemed to be University), Bengaluru from 9th to 16th February 2026.
- Attended one day faculty development programme on 'Goods and Services Tax' held on 12th July, 2025 organised by School of Commerce, Finance and Accountancy at St Aloysius (Deemed to be University).
- Attended short term FDP on 'Role of Higher Education in Bharat for the teachers of University and colleges' organised by Malaviya mission teacher training centre Garhwali University Srinagar Uttarakhand during 12th August to 18th August 2025.
- Attended UGC sponsored Short term course on NEP- 2020 from 18 th 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 21 st March, 2025 organized by Government of Karnataka Department of collegiate

Nd 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.
- 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
- Resource Person at Government First Grade College and Centre for PG Studies Thenkanidiyur Udupi on the topic "Communicate to connect: Softskill Training Program" On 19th November 2025.
- Resource Person at Government First Grade College Vittal on the topic "Communicate to connect: Softskill Training Program" On 4th September, 2025.

**Resource Person
and moderated
sessions**

- I Resource Person at Sri Ramakrishna College, Mangalore on the topic "Time Management/ Leadership" On 17th July, 2025.
- 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.