

RESUME

Name: Dr. Bindiya Soni,
Maiden Name: Bindiya Pathak
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C/o, Dr. Kunal Soni
12, Sarthi Bunglows,
Opp. Tara Tower,
Karamsad Vidyanagar Road,
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Anand
Mobile Phone Number: 09825039205
Email: drbindiyasoni@gmail.com
bindi_pathak@yahoo.com
Date of Birth: 15th January, 1981
Nationality: Indian
Marital Status: Married
Religion: Hindu
Languages Known: English, Gujarati and Hindi

QUALIFICATION:

Examination	Board/University	Year of Completion	Percentage
Ph. D. (Management)	G.H.Patel Post Graduate Institute of Business Management, Sardar Patel University, VallabhVidya Nagar	2011	----
MBA (Finance)	K.S.School of Business Management Gujarat University, Ahmedabad.	2003	4.03/4.3 (GPA)
BBA	Same as Above	2001	84% (A+)
	GSEB	1998	87.33%

HSC	Gujarat Board		
SSC	GSEB Gujarat Board	1996	90.57%

ACHIEVEMENTS:

- 6th rank in 12th (Commerce) HSC, Gujarat Board, 1998.
- Gold medalist (1st rank) in BBA (Management), Gujarat University, 2001.
- 2nd rank in MBA, Gujarat University, 2003.
- National Eligibility Test (NET) for Lectureship cleared in June 2008.

COMPUTER SKILLS: Well acquainted with the use of MS Word, Excel, PowerPoint, Tally, Statistical Software for Social Science (SPSS) and Prowess Software

WORK EXPERIENCE:

Academic Experience (I)	Currently working as an associate professor at Anand Institute of Management, Affiliated to Gujarat Technological University (GTU) for MBA Programme from July, 2012 onwards
Subjects of Teaching	<ul style="list-style-type: none"> Ø Principles of Management at 1st Semester Ø Financial Management at 2nd semester Ø Strategic Management at 3rd Semester Ø New Enterprise and Innovation Management at 3rd Semester Ø Management of Financial Services at 3rd Semester Ø Project Management at 4th semester
Academic Experience (II)	Previously worked as an Assistant Professor for B.Com., LLB (Hons.) at Institute of Law , NIRMA University, Ahmedabad

	(From June, 2010 to October 2011)
Subjects of Teaching	<ul style="list-style-type: none"> Ø General Management at 1st Semester Ø Organisation Behavior at 2nd Semester
Academic Experience (III)	Previously worked as Lecturer at K S School of Business Management, Gujarat University, Ahmedabad (From November, 2004 to June, 2010)
Subjects of Teaching	<ul style="list-style-type: none"> Ø General Management at 1st year BBA Ø Organization Behaviour at 3rd year BBA Ø Industrial Relations and Personnel Management at 3rd year BBA Ø Financial Management (Working Capital Management) at 1st year MBA Ø Production & Operations Management at 1st year MBA Ø Management Concepts & Contemporary Practices at 1st year MBA Ø New Enterprise Management at 2nd year MBA
Corporate Experience at	Vivro Financial Services Private Ltd, Ahmedabad
Period:	Since May 2003 to November 2004
Company Description:	Registered Merchant Banker and Consultant for Project Finance
Position held:	Assistant Manager for Project finance and Business Development Activities (Full time)
Reporting To:	Vice President(Project Finance), Vice President (Business Development) and Chairman
Work Profile:	<ul style="list-style-type: none"> Ø Identification of Potential Opportunities (Projects) Ø Analysis of Financial Performance Ø Assisting in Technological and Market due diligence Ø Preparation of detailed Project proposals

	<p>including projected financials</p> <ul style="list-style-type: none"> Ø Circulating the proposal among banks/FIs and /or investors Ø Follow up with them for approval Ø Assisting in Valuation of the business Ø Pricing of Initial Public offering Ø And all other activities related to Project finance
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SEMINARS & WORKSHOPS ATTENDED:

1. UGC sponsored workshop on Research Methodology held at B.K.School of Business Management, Ahmedabad, 18th -20th March 2005.
2. A 8D'cb'Í Dfc^YWA UbU[Ya Ybh' Uh' =bX]Ub' =bgh]hi hY' cZ': cfYgh'A UbU[Ya Ybh' Bhopal, February 26th- 28th, 2007.
3. UGC sponsored Orientation Programme at Academic Staff College, Gujarat University, Ahmedabad, June 4th- 30th 2007.
4. BUh]cbU' GYa]bUf' cb' Í F][\h' hc' =bZcfa Uh]cb' UbX' 7cbgi a Yf' DfchYWA]cb']b' =bX]UÍ \Y'X'Uh'; < 'DUHY' Dcgh[fUXi UhY' =bgh]hi hY' cZ' 6i g]bYgg'A UbU[Ya Ybh'G' P University Vallabh Vidyanagar December 7th- 8th 2007.
5. Workshop on Research Methodology at G H Patel Postgraduate Institute of Business Management S P University Vallabh Vidyanagar January 11th- 12th 2008.
6. UGC supported workshop on SPSS and Data Mining at B K School of Business Management, Gujarat University, Ahmedabad, March 17th -18th 2008.
7. @Yj YfU[YD \$-. ' JYbh' fY Capital and Private Equity conference at IIM, Ahmedabad, February 6th -7th, 2009.
8. I ; 7' gdcbgcfYX' hfU]b]b[' dfc[fUa a Y' cb' Í HYUWA]b[' UbX' FYgYUfWA']b' A UbU[Ya Ybh' Uh' 6' ? 'GWcc' cZ' 6i g]bYgg'A UbU[Ya Ybh'; i ^fUh' i b]j Yfg]mž' Ahmedabad, March 30th -31st 2009.
9. Second National Research Methodology Workshop (Faculty Development Programme) at Nirma University, Ahmedabad, May 26th -28th 2009.
10. UGC sponsored Refresher Course at Academic Staff College, Gujarat University, Ahmedabad, 30th November- 20th December, 2009.
11. Induction Training Programme at Nirma University, Ahmedabad, June 7th -19th, 2010.
12. SPSS FDP on Research and Data Analysis Using SPSS 21 at IRMA, Anand, 27th July, 2013.

SEMINARS/PROGRAMMES ORGANISED

Worked as an organising secretary for national sYa]bUf' cb' í@Uk' =a dUWñ 5ggYgga Ybh' Uh' =bgh]hi hY' cZ'@Uk ž'B]fa U'Í b]j Yfg]hmž'5\ a YXUVUXž &%st and 22nd January 2011.

K cf_YX' Ug' U' 7ccfX]bUhf' UbX' fYgci fW' dYfgcb' Zcf' hk c' XUm' : 8D' cb' í 8UH' 5bU'mg]g' UbX' =bhYfdFYH]cb' k]h' DfUWñ]W' 5dd']W]h]cb'Í' cb' &+h' UbX' &, h' June, 2014 organised by Anand Institute of Management.

Worked as an organizing committee member for 3 day career counseling dfc[feUa a Y'Í; mUbdUH -&\$% Í fP\$th to 12th A UmŁ'UbX'Í; mUbdUH -&\$%(Í f&(th to 25th May, 2014) for all the institutes of Shri Ramkrishna Seva Mandal, Anand.

Worked as a coordinator for one day Orientation Programme on 30th July, 2013 and 4th August, 2014 for the new joiners (teaching as well as non-teaching staff members) at Shri Ramkrishna Seva Mandal, Anand.

Appointed as a coordinator of finishing school (for soft skills development of non-teaching staff members) of Shri Ramkrishna Seva Mandal, Anand.

K cf_YX' Ug' U' a Ya VYf' cZ' WcfY' Wca a]hYY' Zcf' >cV' ZU]f' ÍI XUUb-&\$%(Í ž' &nd February, 2014 organised for the professional programmes (MBA, M.Pharm., MCA, MSW, M.Com., B.B.A., B.Com., B.Pharm., B.C.A., B.S.W. and Law) of Shri Ramkrishna Seva Mandal, Anand.

K cf_]b['Ug'U'a Ya VYf'cZ'WcfY'Wca a]hYY' Zcf'>cV'ZU]f' ÍI XUUb-&\$%) Í ž' &nd April, 2015, to be organised for the professional programmes (MBA, M.Pharm., MCA, MSW, M.Com., BBA, B.Com., B.Pharm., BCA, BSW and Law) of Shri Ramkrishna Seva Mandal, Anand.

K cf_YX' Ug' U' GYa]bUf' GYWYH]fmi Zcf' bU]cbU' gYa]bUf' cb' í DfcgdYW]g' UbX' 7\U'Yb[Yg' Zcf' A UbU[Ya Ybh']b' =bX]Ub' 9Wcbca m' Uh' 5bUbX' =bgh]hi hY' cZ' Management, Gujarat Technological University, managed and run by Shri Ramkrishna Seva Mandal, Anand, 8th March 2014.

K cf_YX' Ug' Ub' GYa]bUf' GYWYH]fmi Zcf' bU]cbU' gYa]bUf' cb' í GhfUH] []W Perspective on Innovation Management and Entrepreneurship Development]b' =bX]UÍ' Uh' 5bUbX' Institute of Management, Gujarat Technological University, managed and run by Shri Ramkrishna Seva Mandal, Anand, 10th March 2015.

RESEARCH INITIATIVES

Ph.D. in the area of *Venture capital industry in India with a special reference to Gujarat* from G H Patel Post graduate Institute of Business Management S P University Vallabh Vidyanagar September 2011.

Appointed as Ph.D. Supervisor (Guide) in Management (Finance) Subject by Gujarat Technological University in the year 2013.

Papers Presented:

1. A research paper on *Alterpreneurs: Value Maximisers and not the Income* presented at Indian Conference on Management (ICOM) 2007 (national conference) at S K Patel Institute of Management and Computer Studies, Gandhinagar, December 2007.
2. A research paper on *5b'9a d]f]WU`Ghi Xm'cb`Zi bWh]cb]b[`cZ'GY`Z-Help ; fci dg'fIG< ; gk`]b`5\`a YXUVUXI* presented at 14th NIRMA International Conference on Management (NICOM 2011) at Institute of Management, NIRMA University, Ahmedabad, January 6-8, 2011.
3. A research paper on *9a Yf[]ng Ecosystem for Entrepreneurship In =bX]U`k]h\`gdYWU`fYZfYbW`hc`:]bUbW`I* presented at The Ninth Biennial Conference on Entrepreneurship at EDI, Ahmedabad, February 16-18, 2011.
4. A research paper on *5b`9WcgmghYa`Zcf`8Yj Y`cda Ybh`cZ`J Ybhi fY` Capital in Gi`UfU`hI* presented at Anvesh 2011- NIRMA Conference for doctoral students at Institute of Management, NIRMA University, Ahmedabad, April 1-2, 2011.
5. A research paper on *5`7cbW`dhi U`Ghi Xm`cb`5b[Y` =bj Yghc`fg`]b` =bX]U`I* presented at Gujarat Technological University (GTU) Finance Conference Ę 2011 at Ahmedabad Management Association, Ahmedabad, August 26-27, 2011.
6. A research paper on *A study on Development of Farmers: A Holistic Approach by Gujarat Agro Industries Corporation Limited (GAIC)I* presented at 15th NIRMA International Conference on Management (NICOM 2012) at Institute of Management, NIRMA University, Ahmedabad, January 5-7, 2012.
7. A research paper on *Reverse Mortgage: An empirical study on familiarity and perception of senior citizens in AhmedabadI* presented at 1st GNU-FMS International Conference on Emerging Management Practices (GCeMP 2K12) at V. M. Patel Institute of

Management, Ganpat University, Mehsana, January 23-24, 2012. (Paper Presented in Absentia)

8. A research paper on *Initial Public Offerings- A Boon or Bane?* presented at 1st GNU-FMS International Conference on Emerging Management Practices (GCeMP 2K12) at V. M. Patel Institute of Management, Ganpat University, Mehsana, January 23-24, 2012.
9. A research paper on *Geographical Clustering of Venture Capital Financing in India: A Regional Focus* presented at 2nd national Conference on Managing Tomorrow: Issues and Challenges at Amrut Modi School of Management Post Graduate Institute of Management, Ahmedabad University, Ahmedabad, April 14-15, 2012.
10. A research paper on *5b'9a d]f]WU`Ghi Xm'cb`A Uf_Yh'DchYbh]U` of Eco-7\i` \U`]b`5bUbX`UbX` ; UbX\]bU[Uf`FY[]cbI`* presented at 16th NIRMA International Conference on Management (NICOM 2013) at Institute of Management, NIRMA University, Ahmedabad, January 9-11, 2013.
11. A research paper on *5b'9a d]f]WU`Ghi Xm'cb`Fi X]A i`h]HfUX]b[` Company Limited(RMTCL): An Initiative to Empower Rural K ca Ubž`Fi fU`FYhU]`]b[` UbX`7i ghca YfgI`* presented at 16th NIRMA International Conference on Management (NICOM 2013) at Institute of Management, NIRMA University, Ahmedabad, January 9-11, 2013.
12. A research paper on *5`ghi Xm'cb`6cchghfUdd]b[`HYW`b]ei Yg`Vm` mci b[`YbhfYdfYbYi fg`cZ` ; i`^UfUhI`* presented at National Seminar on *HfYbXg`UbX`Cddcfhi b]h]Yg`]b`A UbU[Ya Ybh 8]gWd`]bYI`cf[Ub]nYX`* by Anand Institute of Management, Anand, 4th February, 2013.
13. 5`fYgYUfWU`dUdYf`cb` *An Empirical Study on Awareness and Challenges of Crop Insurance in Anand District`dfYgYbhYX`UhI` ; 7`GdcbgcfYX`bUh]cbU`gYa]bUf`cb`ÍI bXYfghUbX]b[` =bX]Ub`Fi fU`7cbgi a YfgI`* organized by G. H. Patel Postgraduate Institute of Business Management, Vallbh Vidyanagar, 2nd February, 2013.
14. 5`fYgYUfWU`dUdYf`cb` *An Empirical Study on Awareness and Challenges of Cattle Insurance`dfYgYbhYX`UhI` ; 7`GdcbgcfYX`bUh]cbU` gYa]bUf`cb`ÍI bXYfghUbX]b[` =bX]Ub`Fi fU`7cbgi a YfgI`cf[Ub]nYX`Vm ; "" <"* Patel Postgraduate Institute of Business Management, Vallbh Vidyanagar, 2nd February, 2013.

15. A research Paper on 'An Exploratory Study on Business Cddcfhi b]hm]b':`Uj ci fYX`A U]nY':`U_YgĀ presented at International conference on Finance and Business Management organized by Society of Technical and Management Professionals, Jaipur, February 9-10, 2013.
16. A research Paper on '5b`9a d]f]WU`Ghi Xm'cb`8ca Ygh]W6i g]bYgg` Opportunity in Selling of Cottonseed Oil and Pala`C]Ā presented at International conference on Finance and Business Management organized by Society of Technical and Management Professionals, Jaipur, February 9-10, 2013.
17. A research Paper on 'A Case Study on Edupreneurial Initiative of Charutar Vidya Mandal (CVM) at Vallabh VidyanagarĀ`dfYgYbhYX` at Tenth Biennial conference on Entrepreneurship organized by Entrepreneurship Development Institute (EDI), Ahmedabad on 20-22 February, 2013.
18. A research Paper on '5b`9I d`cfUhcfm`Ghi Xm`cb` Entrepreneurship Opportunities in Women Apparel KurtisĀ presented at Tenth Biennial conference on Entrepreneurship organized by Entrepreneurship Development Institute (EDI), Ahmedabad on 20-22 February, 2013.
19. A research Paper on '5`7UgY`Ghi Xm`cb`9bhfYdfYbYi f]U` Initiative of Lec`FYgcfhž`>i bU[UX\U`fIGUi fUg\hfUĀ presented at national seminar organized by Anand Institute of Management (AIM), Anand on 8th March, 2014.
20. A research Paper on '5`Ghi Xm'cb`DfY`UbX`Dcgh`A Yf[Yf':]bUbW]U` DYfZcfa UbW`k]h\`fYgdYWh`hc`7Ya Ybh`=bXi ghfm]b`=bX]UĀ presented at national seminar organized by Anand Institute of Management (AIM), Anand on 8th March, 2014.
21. A research Paper on '5`Ghi Xm'cb`75A 9@Dj: fUa Yk cf`Ug`U` DYfZcfa UbW`9j U`i Uh]cb`Hcc`k]h\`fYgdYWh`hc`B=: HM`6Ub_gĀ presented at national seminar organized by Anand Institute of Management (AIM), Anand on 8th March, 2014.
22. A research Paper on '5b`9a d]f]WU`Ghi Xm`cZ`7U`YbXUf`5bca U`]Yg.`=bX]Ub`GhcW`A Uf_Yh`9j]XYbWĀ presented at national seminar organized by Anand Institute of Management (AIM), Anand on 8th March, 2014.
23. A research Paper on '5b`9a d]f]WU`Ghi Xm`cb`Fi dYY`8YdfYU]Uh]cb`k]h\`fYgdYWh`hc`F Yg]XYbhg`cZ` ; UbX\]bU[Uf`F Y[]cbĀ presented at a national seminar organized by Anand Law College (ALC), Anand on 7th February, 2015.
24. A research Paper on 'bck`YX[Y`9bhpreneurship: A Case Ghi Xm'cb`DUbX]h`J Ybhi fYg`Dj h"@ja]hYXĀ presented at THE ELEVENTH BIENNIAL CONFERENCE on ENTREPRENEURSHIP organized by

ENTREPRENEURSHIP DEVELOPMENT INSTITUTE OF INDIA (EDI), Bhat, Gandhinagar on 18th -20th February, 2015.

25. A research Paper on *Ab'9a d]f]WU` Ghi Xm' cb` : Ufa YfgD 7'i V` Programme: An Innovative Initiative of National Bank for 5[f]W`hi fY` UbX` Fi fU` 8Yj Y`cda Ybh' fB565F8Ē* presented at national seminar organized by Anand Institute of Management (AIM), Anand on 10th March, 2015.
26. A research Paper on *Ā The Relationship between Franchisor and Franchisee in Food, Clothing and Education IndustryĀ* presented at national seminar organized by Anand Institute of Management (AIM), Anand on 10th March, 2015.

Papers Published:

1. A research paper on *Ā Ultrapreneurs: Repeaing what you have sownĀ* di V`]g\YX`]b` Ā GMB9F; M` >ci fbU` cZ` a UbU[Ya Ybh' fĒGGB` \$- +' -922x), Volume 9, No 1, January-June 2007, pp 14-21, S P University, Vallabh Vidyanagar.
2. 5` fYgYUfW` dUdYf` cb` *Ā Alterpreneurs: Value Maximisers and not the IncomeĀ* di V`]g\YX`]b` Ā A 5B5; 9A 9BH`HF9B8GĀ - A journal of Department of Business Management (ISSN 0973-9203) Volume 5, No 1, September 2007-March 2008, pp 59-68, Saurashtra University, Rajkot.
3. A research paper on *Ā A Study on Entrepreneurial Initiatives by New 5[Y`9bhfYdfYbYi fgĀ`di V`]g\YX`]b` Ā DF565B8<Ā* - Journal of Management Education & Research (ISSN-0974-8229), Volume 24, June 2008, pp 82-92, Mohanlal Sukhadia University, Udaipur.
4. 5` fYgYUfW` dUdYf` cb` *Ā A conceptual study on Incubation centresĀ* published in *Ā GMB9F; M`* - Journal of management (ISSN 0973-922x) Volume 10, No 1 & 2, January-December 2008, pp 42-49, S P University, Vallabh Vidyanagar.
5. 5` fYgYUfW` dUdYf` cb` *Ā Enterprise Incubation Centres in Gujarat: An 9I d`cfUhc fm' Ghi XmĀ* published in Rajagiri Management Journal (ISSN 0972-9968), Volume 5. No 1, June 2009, pp 32-44, Rajagiri School of Management, Kochi.
6. 5` fYgYUfW` dUdYf` cb` *Ā An empirical study on functioning of Self-Help Groups (SHGs) in AhmedabadĀ* di V`]g\YX`]b` Ub`YX]hYX` Vcc_ž` *Managing in Turbulent Times: Business Ecosystem & Macro Perspectives* (ISBN 978-93-80697-44-4), New Delhi: Excel India Publishers. 2011, pp 331-347.

7. 5`fYgYUfW` dUdYf` cb` *Development of Venture Capital in Gujarat: Problems & Prospects* di V`jg\YX`]b` ÍY-Gfi `UbÎ` >ci fbU` cZ` =bcj Uh]j Y Thinkers (ISSN 2231-4539), Volume 1, No 2, August 2011- Feb 2012, pp 93-106, S P University, Vallabh Vidyanagar.
8. 5`fYgYUfW` dUdYf` cb` *Performance of Microfinance Institutions (MFIs): An Empirical Study* di V`jg\YX`]b` Í; Uj YgUbUÎ` >ci fbU` cZ` Management (ISSN 0975-4547), Volume 3, No 1, January-June 2011, pp 25-37, Vignana Jyothi Institute of Management, Hyderabad.
9. 5`fYgYUfW` dUdYf` cb` *A study on Development of Farmers: A Holistic Approach by Gujarat Agro Industries Corporation Limited (GAIC)* published in an edited book, *Global Recession to Global Recovery-Enhancing Enterprise Competitiveness through Human Capital and Operations Management* (ISBN 978-93-81361-73-3), pp 367-378, New Delhi: Excel India Publishers. 2012.
10. A research paper on *Geographical Clustering of Venture Capital Financing in India: A Regional Focus* published in proceedings of 2nd national Conference on Managing Tomorrow: Issues and Challenges (ISBN 978-81-922983-2-0), pp 136-152, Bikaner: Aditya Informatics and Research Centre, 2012.
11. A research paper on *Initial Public Offerings- A Boon or Bane?* published in Indian Journal of Finance (ISSN 0973-8711), Volume 6, No 12, December 2012, pp 26-36, New Delhi.
12. A research paper on *5b`9a d]f]WU`Ghi Xm`cb`A Uf_Yh`DchYbh]U` of Eco-Chulha in Anand anX` ; UbX`]bU[Uf`FY[]cbÎ* published in an edited book, *Consumer Behaviour and Emerging Marketing Practices in Marketing* (ISBN 978-93-5097-411-7), pp 239-251, New Delhi: Himalaya Publishing House. 2013.
13. A research paper on *5b`9a d]f]WU`Ghi Xm`cb`Fi X]A i`h]HfUding Company Limited(RMTCL): An Initiative to Empower Rural K ca Ubž`Fi fU`FYhU]`b[`UbX`7i ghca YfgÎ* published in an edited book, *Global Recession to Global Recovery-Enhancing Enterprise Competitiveness through Human Capital and Operations Management* (ISBN 978-93-81361-73-3), pp 252-268, New Delhi: Himalaya Publishing House. 2013.
14. A research paper on *5`7cbWdhi U`Ghi Xm`cb`5b[Y`=bj Yghc fg]b` =bX]UÎ`* published in *Journal of Humanities, Social Science and Management* (ISSN 0974-9772), Volume II, No 1, January-July 2011, pp 57-64, Gandhinagar.

15. A research paper on 'The Impact of Financial Globalization on the Indian Economy: A Study of the Services Sector' published in *Anvesha- The Journal of Management* (ISSN 0974-5467), Volume 5, No 4, October-December 2012, pp 1-8, Mumbai.
16. A research Paper on 'The Role of Financial Globalization in the Indian Economy: A Study of the Services Sector' published in an edited book *Emerging Issues in Finance and Business Management* (ISBN 978-93-81212-33-2), pp 493-505, New Delhi: Bharati Publications, 2013.
17. A research Paper on 'The Impact of Financial Globalization on the Indian Economy: A Study of the Services Sector' published in *Interdisciplinary Journal of Management and Behavioural Sciences (IJMBS)* (ISSN 2278-1285), Volume 1, No 4, October-December 2012, pp 10-18, Greater Noida, UP.
18. A research Paper on 'The Impact of Financial Globalization on the Indian Economy: A Study of the Services Sector' published in an edited book *Tenth Biennial Conference on Entrepreneurship* (Volume II) (ISBN 978-93-80574-47-9), pp 1069-1080, 2013, Delhi.
19. A research Paper on 'Entrepreneurship Opportunities in Women Apparel Kurtis' published in an edited book *Tenth Biennial Conference on Entrepreneurship* (Volume II) (ISBN 978-93-80574-47-9), pp 741-749, 2013, Delhi.
20. 'The Impact of Financial Globalization on the Indian Economy: A Study of the Services Sector' published in *Journal of Entrepreneurship and Management* (ISSN 2250-348X), Volume 3, Issue 2, April-June 2013, pp81-93.
21. 'The Impact of Financial Globalization on the Indian Economy: A Study of the Services Sector' published in *Journal of Entrepreneurship and Management* (ISSN 2224-9729), Volume 2, Issue 1, February 2013, pp1-12.
22. 'The Impact of Financial Globalization on the Indian Economy: A Study of the Services Sector' published in *Pravara Management Review* (ISSN 0975-7201), Volume 12, Issue 1, January-June, 2013, PP 11-28, Pune.
23. 'The Impact of Financial Globalization on the Indian Economy: A Study of the Services Sector' published in *Pacific Institute of Management International* (ISSN 0974-438X)-Pacific Institute of Management, Volume 5, Issue 12, June 2013, pp 1-9, Udaipur.

24. An Empirical Study on Post Investment Published in Abhigyan Journal of Fore School of Management (ISSN 0970-2385), Volume 31, Issue 2, July-September 2013, pp 1-14, New Delhi.
25. A research paper on published in Quest- Journal of Management and Research (ISSN 0976-3317)-Tolani Institute of Management Studies, Volume 4, Issue 1, December 2013, pp3-13, Kachchh.
26. A research paper on Finance Limited (GVFL) in the development of enterprises in published in The IUP Journal of Entrepreneurship Development (ISSN-0973-2659), Volume 10, Issue 4, December 2013, PP 24-43, Hyderabad.
27. An Empirical Study on Awareness and Challenges of Cattle Insurance Published in Synergy (ISSN 0973-8819) of K.J. Somaiya Institute of Management Studies and Research, Volume 2, Issue 2, Jan-June 2014, PP 25-36, Mumbai.
28. A research Paper on published in Sankalpa-Journal of Management & Research (ISSN 2231-1904) of CK Shah Vijapurwala Institute of Management, Vadodara, Volume 4, Issue 2, July-December 2014, pp 50-60.
29. A research paper on Accounting (HRA) Disclosures made by Selected Indian published in Saaransh, RKG Journal of Management (ISSN 0975-4601) of Raj Kumar Goel Institute of Technology (MBA), Ghaziabad, Volume 6, Issue 1, July, pp 4-15.
30. A research paper on Merger/Acquisition Selected Financial Parameters for Selected published in SIES-The Journal of Management (ISSN 0974-2956) of SIES College of Management Studies, Mumbai, Volume 10, Issue 2, September 2014, pp 3-13.
31. A research Paper on published in Bauddhik Journal of Management (ISSN, 09754131, E-ISSN 2277-4955), Volume 5, Issue 1, January-April, 2014, pp 53-64

32. 5' fYgYUfW' dUdYf' cb' ÍRisk and Return Perception of Stock Market Ibj Yghc'fg' cZ' ; UbX\]bU[Uf' FY[]cbÍ' published in SURVEY- A Management Journal (ISSN 0586-0008) by Indian Institute of Social Welfare and Business Management, Calcutta, Volume 54, Issue 3 & 4, 2014, pp 36-47
33. A research Paper on Í? bck`YX[Y' 9bhfYdfYbYi fg\]d.' 5' 7Use Ghi Xm'cb' DUBX]h'J Ybhi fYg' Dj h'`@]a]hYXÍ' published in an edited book The *Eleventh Biennial Conference on Entrepreneurship* (Volume I) (ISBN 978-93-80574-78-3), pp 61-77, 2015, Book well Publisher: New Delhi.
34. A research paper on Í5b' 9a d]f]WU'' Ghi Xm' cZ' 7U'Ybdar 5bca U']Yg.' =bX]Ub'GhcW_ 'A Uf_ Yh'9j]XYbWÍ' published in Vishwakarma Business Review (ISSN 2229-6514), Volume 5, Issue 1, January 2015, pp 12-18.
35. A research Paper on Í5' Ghi Xm' cb' 6i g]bYgg' Cddcfhi b]hm]b' Soya Paneer ÈHcZi Í' published in Amity Business Review (ISSN 0972-2343). Volume 15, Issue 2, July-dec 2014, pp 45-52.
36. A research paper on Í5' Ghi Xm' cb' =bbcj Uh]j Y' DUfYbh]b['HYW b]ei Y.' ; fYYb' DUfYbh]b[Í' published in Rajagiri Management Journal of Rajagiri College of Social Sciences, Cochin, Kerala, (ISSN 0972-9968). Volume 8, Issue 2, December, pp 57-86
37. A research paper on ÍGhi Xm'cb' GYa YghYf' GmghYa ']b' GW'cc`g-A Boon cf'7i fgYÍ' published in Prestige International Journal of Management and Research, Prestige Institute of Management and Research, Indore, (ISSN 0974-6080), Volume 6 & 7, Issue 1 & 2, July 2013-January 2014, pp 5-16.

Accepted for Publication

1. A research paper on Í5b' 9a d]f]WU'' Ghi Xm' cb' : Ufa YfgĐ 7'i V' Programme: An Innovative Initiative of National Bank for 5[f]W`hi fY'UbX'Fi fU'8Yj Y`cda Ybh'fIB 565F8ĒÍ' submitted to Journal of Rural and Industrial Development, Publish India, Mumbai.
2. A research paper onÍ <cfh]W`hi fY'HfYbXg']b' ; i`UfUhÍ' submitted to Journal of Srusti Academy.
3. 5' fYgYUfW' dUdYf' cb' Í' 5' Ghi Xm' cb' <ci gY\c`X' K UghY' A UbU[Ya Ybh' Practices in Gandhinagar 7]mÍ' gi Va]hYX'hc'

Applied for Publication

1. A research paper on Í5b' 9a d]f]WU'' Ghi Xm' cb' Fi dYY' 8YdfYW]UH]cb' k]h' fYgdYWh' hc' FYg]XYbhg' cZ' ; UbX\]bU[Uf' FY[]cbÍ' submitted to aWEshkar-Research Journal of Wligkar Institute of Management Development and Research, Mumbai.

2. 3. A research paper on 'The Impact of Financial Inclusion on the Growth of Small and Medium Enterprises in India' submitted to Sydenham Management Review, Mumbai.

Best Research Paper Awards:

1. A research Paper on 'An Empirical Study on the Impact of Financial Inclusion on the Growth of Small and Medium Enterprises in India' presented at national seminar organized by Anand Institute of Management (AIM), Anand on 10th March, 2015 was awarded first prize in Technical Session I on Innovation Management.
2. A research Paper on 'The Impact of Financial Inclusion on the Growth of Small and Medium Enterprises in India' presented at a national seminar organized by Anand Law College (ALC), Anand on 7th February, 2015 was awarded second prize in Technical Session on Economic Development.
3. A research Paper on 'The Impact of Financial Inclusion on the Growth of Small and Medium Enterprises in India' presented at national seminar organized by Anand Institute of Management (AIM), Anand on 8th March, 2014 was awarded first prize in Technical Session I on Finance Management.
4. A research paper on 'The Impact of Financial Inclusion on the Growth of Small and Medium Enterprises in India' presented at Anvesh 2011- NIRMA Conference for doctoral students at Institute of Management, NIRMA University, Ahmedabad, April 1-2, 2011 was awarded second prize.

SPECIAL INVITATION LECTURE:

Delivered an expert talk on Emerging Ecosystem for Entrepreneurship with a special reference to finance as on 18th September, 2010 at K. P. Patel School of Management and Computer Studies, Kapadvanj.

Professional Association

Appointed as an Associate Editor of Pezzottaite Journals of Jammu and Kashmir on 19th January 2013

Appointed as In-Charge Director of Anand Institute of Management (Affiliated to Gujarat Technological University (GTU)), Anand (I) from March 2013 to June 2013; (II) from September 2013 to December 2013.

Appointed as an external expert for Case writing competition for staff/officers of Urban Co-operative banks, co-operative bank training institutions and RBI on 12th Jan, 2015.

JURY MEMBER:

Dr. P. K. Priyan, Department, for management case study competition at Institute of Technology, NIRMA University, Ahmedabad as on 25th September, 2010.

Dr. Sarla Achuthan, by Institute of Technology, Nirma University, Ahmedabad on 29th January, 2011.

Invited as a judge for Oral Presentation Competition of the NAAC sponsored by Institute of Technology, Anand on 16th October 2012 at Anand Pharmacy College, Anand.

Invited for viva of research proposal of comprehensive project (finance) semester III, MBA at Shri Jairambhai Patel Institute of Business Management and Computer Studies, Gandhinagar on 12th January, 2013.

Dr. P. K. Priyan, Institute of Business Studies, Anand, on March 22, 2013.

Invited to deliver a lecture for UGC NET examination, Sardar Patel University, on 16th December, 2014.

REFERENCES:

Academic:	1. Dr. P K Priyan Professor G H Patel Post Graduate Institute of Business Management, Vallabh Vidyanagar
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	2. Dr. Sarla Achuthan Ex-Director, B K School of Business Management, Gujarat University
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Borrowed from Middle French qualification in the 1540s, which in turn derives from Medieval Latin *qualificatio*. Surface analysis: *qual(ify) + -ification*. (Received Pronunciation) IPA(key): /ˈkwɒlɪfɪˈkeɪʃən/. (General American) IPA(key): /ˈkwɒlɪfɪˈkeɪʃn/. Rhymes: -eɪʃən. qualification (countable and uncountable, plural qualifications). The act or process of qualifying for a position, achievement etc. [from 16th c.] Qualification for this organization is extraordinarily difficult. Qualification definition: Your qualifications are the examinations that you have passed . | Meaning, pronunciation, translations and examples. They will be encouraged to mix academic A-levels with vocational qualifications. Lucy wants to study medicine but needs more qualifications. Synonyms: certificate, degree, document, diploma More Synonyms of qualification. 2. uncountable noun. Qualification is the act of passing the examinations you need to work in a particular profession. Qualification is either the process of qualifying for an achievement, or a credential attesting to that achievement, and may refer to: Qualification badge, a decoration of People's Liberation Army Type 07 indicating military rank or length of service. Qualifications-Based Selection (QBS), a competitive contract procurement process established by the United States Congress. Qualifications for professional social work, professional degrees in social work in various nations. qualification " Qualification. s. f. v. Il n est guere en usage que pour signifier, la Specification des qualitez d une proposition, d un dogme. On qualifie cette proposition de temeraire, de scandaleuse, il faut voir si cette qualification est juste " | Dictionnaire de l'Académie française. Qualification " (v. lat.), 1) Beilegung einer Eigenschaft, einer Benennung; 2) das sich Eignen einer Person zu einem Geschäfte, od. die Tauglichkeit einer Sache zu einem bestimmten Zwecke "berhaupt " | Pierer's Universal-Lexikon. Define qualification. qualification synonyms, qualification pronunciation, qualification translation, English dictionary definition of qualification. n. 1. The act of qualifying or the condition of being qualified: Qualification for the tournament will be hard. qualification - an attribute that must be met or complied with and that fits a person for something; "her qualifications for the job are excellent"; "one of the qualifications for admission is an academic degree"; "she has the makings of fine musician". making.