

**CURRICULUM VITAE
of
Smt. USHA C.**



PERSONAL INFORMATION:

Name, Designation and Address: Smt. Usha C. M.Com, M.B.A., PGDFM, (Ph.D).
Assistant Professor
Department of Studies and Research in Commerce,
Karnataka State Open University,
Mukthagangotri, Mysuru-570006.

Contact Number and Email: Contact Number: 9164012273
Email: usharaghu.ur@gmail.com

Date of Birth: 6th January 1987

Gender and Marital Status: Female Married

Nationality: Indian

ACADEMIC QUALIFICATION:

COURSE	SPECIALIZATION	UNIVERSITY	YEAR OF DEGREE AWARDED	REMARKS
(Ph.D)	Commerce	Tumkur University	Pursuing	
K-SET	Management	University of Mysore	May 2014	
NET	Commerce	UGC	June 2011 & 2012	
K-SET	Commerce	University of Mysore	May 2012	
PGDFM	Financial Management	AIIMS, Chennai	2013	
M.B.A	Finance	Annamalai University	2012	
M.Com	Accounting & Taxation	Bangalore University	2010	<ul style="list-style-type: none"> • 1st Rank • 3 Gold Medalist

TEACHING EXPERIENCE:

Period	Designation	University / Institution
Since 2012	Assistant Professor	Karnataka State Open University
01.06.2010 to 31.05.2012	Lecturer	Aurobindo First Grade College for Women, Bengaluru.
13.06.2012 to 11.10.2012	Assistant Professor	MLA Academy of Higher Learning, Bengaluru.
10.09.2012 to 04.12.2012	Assistant Professor	Kempegowda Institute of Management Studies and Research, Bengaluru.
2011-12 & 2012-13	Guest Lecturer	Abbas Khan College for Women, Bengaluru

ACADEMIC AND RESEARCH PROGRAMMES TAUGHT / TEACHING:

PG Programmes	U.G. and other Programmes
M.Com M.B.A. PGDFM PGDHRM	B.Com

COURSE TAUGHT / TEACHING:

<ul style="list-style-type: none"> • Direct Tax • Indirect Tax • Income Tax Law and Practice • Business Statistics • Quantitative Techniques and Operation Research • Management Accounting • Advanced Financial Management • Financial Accounting 	<ul style="list-style-type: none"> • Fundamentals of Accounting • Corporate Accounting • Cost Accounting • Business Law • Company Law and Secretarial Practice • Indian Financial System, • Human Resource Management, • Industrial Relations, • Business Policy and Environment, etc.
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PUBLICATIONS – STUDY MATERIAL FOR KSOU COURSES:

Courses Developed / Edited / Co-ordinated

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| <ol style="list-style-type: none">1. Developed SLM of II Year B.Com – Company Law (1 Module)2. Developed SLM of III Year B.Com – Income Tax (2 Modules)3. Restructuring of SLM of III Year B.Com – Income Tax (2 Modules)4. Restructuring of SLM of I year B.Com – Business Organization and Management (3Modules)5. Restructuring of SLM of III Year B.Com – Income Tax (1 Module)6. Restructuring of SLM of III Year B.Com – Auditing (6 Modules – Complete Course)7. Restructuring of SLM of III Year B.Com – Computer in Business (1 Module)8. Restructuring of SLM of M.Com (Previous) – Human Resource Management (7 Modules – Complete Course)9. Restructuring of SLM of M.Com (Final) – Financial Management (7 Modules – Complete Course) |
| <ol style="list-style-type: none">1. Editor of SLM of III B.Com Income Tax Law and Practice (4 Modules – Complete Course)2. Editor of SLM of I year B.Com – Indian Business Environment (6 Modules – Complete Course)3. Editor of SLM of III Year B.Com - Income Tax (4 Modules – Complete Course)4. Editor of SLM of III Year B.Com – Indian Banking System (2 Modules) |
| <ol style="list-style-type: none">1. Course Co-ordinator of SLM of II Year B.Com – Financial Accounting –II (3 Modules)2. Course Co-ordinator of SLM of III B.Com - Income Tax Law and Practice (4 Modules – Complete Course)3. Course Co-ordinator of SLM of III B.Com - Income Tax (6 Modules – Complete Course) |

PUBLICATIONS IN EDITED BOOKS:

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| <ol style="list-style-type: none">1. Title of Chapter: FDI in Retail: Issues and Challenges in India
Title of the Book: Convergences and Cross Currencies in Management and Information Technology -
Editor: Dr. M. Prakash
Publications: Vrinda Publications (P) Ltd., Delhi
Year of Publication: 2013.2. Title of Chapter: Transforming Small Business Enterprises through Knowledge Management
Title of the Book: Leveraging Operations and IT for Sustainable Development
Editor: Prof. Om Prakash C. and Prof. Sai Venkata Krishnan S.
Publications: Niruta Publications,
Year of Publication: 2013.
Page No.: 167 – 1763. Title of Chapter: Cost Audit as a Tool of Management Control System
Title of the Book: Strategic Management: Emerging Economies' Perspective
Editor: Prof. Roshny Unnikrishnan and Prof. Lakshmypriya K.
Publications: Oxford College of Business Management
Year of Publication: 2013
Page No.: 109 – 1144. Title of Chapter: Hospitality Industries in India: Branding Strategies of the New Decade
Title of the Book: Achieving Sustainable Global Economy
Editor: Dr. Fouzia Banu Jalaluddin, Dr. Shobharani H and Prof. Saraswathi Kumbale, et.el.
Publications: Sri Krishna Degree College
Year of Publication: 2014
Page No.: 33 – 37. |
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PUBLICATIONS – RESEARCH PAPERS:

1. “*Financial Inclusion in India – Trends, Challenges and Policies*”, Global Journal of Management Applications, The SVIMS Research Desk, Vol. III No.(1), Jan– Mar 2013, Pp.149-155.
2. “*Prospectus of Micro, Small and Medium Enterprises in India: Road Map for the Development of Economy*”, Southern Economist, Vol.51 No.22, Mar 15, 2013, Pp.25-30.
3. “*Financial Inclusion: An overview of Microfinance in India*”, Southern Economist, Vol.51 No.1, May 1, 2013, Pp.27-32.
4. “*Women Entrepreneurs in India: Progress and Prospectus*”, IMRF Journals, Vol.1, Issue-2, June 2013, Pp.310-318.
5. “*Innovations in Retail Banking in India*”, IMRF Journals, Vol.1, Issue 2, June 2013, Pp.319-323.
6. “*Green Marketing: It’s Strategies for Sustainable Development*”, Asia Pacific Journal of Research - An international refereed Journal, Vol. 2, Issue 4, June 2013, Pp. 94 – 103.
7. “*Green Banking in India: Progress and Pitfalls*”, Global Journal of Management Applications, The SVIMS Research Desk, Vol. III No.(2), April – June 2013, Pp. 43 – 49.
8. “*Higher Education in India: Development of 12th Five Year Plan*”, Global Journal of Management Applications, The SVIMS Research Desk, Vol. III No.(3), July – Sep 2013, Pp. 49 – 54.
9. “*Role of PPP in Building Road Transport Infrastructure: An Indian Perspective*”, The Management Accountant, The Journal for CMAs, Vol. 49 No.3, March 2014, Pp. 46 – 50.
10. “*Effective Leadership Behaviour: Building Sustainability Competency*”, Online International Interdisciplinary Research Journal, Vol.07, Special Issue, July 2017, Pp.131-137.
11. “*Taxability of Stock Transfer under GST & Impact on Working Capital*”, Research Bulletin, ICAI, Vol.43, No. II, July 2017, Pp. 123 -134.
12. “*Access to Higher Education for Students with Disability in India: A Country in Transition*”, International Journal of Higher Education and Research, Vol. 8(2), 2018, Pp. 97-106.
13. “*Growing Interest in Integrated Reporting: A move towards Sustainable Future*”, EPRA International Journal of Economics, Business and Management Studies, Vol.5, November-December 2018, Pp. 5-11.
14. “*Inclusiveness of Unorganized Sector in India: Challenges of GST – An Empirical Analysis*”, Archers and Elevators Publishing House, Bangalore, March 2019, Pp.
15. “*Taxability of Promo Schemes under GST*” Suraj Punj Journal for Multidisciplinary Research (SPJMR), March 2019, Pp.

Paper presented at Conferences / Seminars, etc.

1. *“Current scenario of Financial Inclusion in India: challenges and Policies”* at Two days National Conference on ‘reforms in Indian Financial System’ organised by Kristu Jayanthi College, Bangalore, Karnataka, during 11th to 13th September 2012.
2. *“FDI in Retail: Issues and Challenges in India”* at International Conference on ‘Convergences and Cross-Currents in Management & Information Technology’ organised by Sheshadripuram First Grade College, Yelahanka, Bangalore, Karnataka, on 14 & 15 Feb 2013.
3. *“Higher Education in India: A Global Perspectives”* at One day national symposium on ‘redefining quality standards in higher education in the changing global scenario’ organised by Acharya Bangalore B School, Bangalore, Karnataka, on 16th Feb 2013.
4. *“Financial Inclusion: An overview of Microfinance in India”* at One day national level conference on ‘Contemporary Issues in Business and Management – Challenges and Opportunities’ organised by Sheshadripuram First Grade College, Kengeri, Bangalore, Karnataka, on 23rd Feb 2013.
5. *“Green Banking in India: Progress and Pitfalls”* at One day national level conference on ‘Opportunities and Challenges with consolidation of banks with special reference to India’, organised by S.E.A. College of Science, Commerce & Arts, K.R.Puram, Bangalore, Karnataka, on 12th March 2013.
6. *“Women Entrepreneurs in India: Progress and Prospectus”* at Two days International Conference on ‘Management, Business & Economics – 2013 (ICMBE-2013)’ organised by IMRF Supported by Ratna Prasad Multidisciplinary Research & Educational Society (Regd.), Vijayawada, Andhra Pradesh during 7th and 8th June 2013.
7. *“Innovations in Retail Banking in India”* at Two days International Conference on ‘Management, Business & Economics – 2013 (ICMBE-2013)’ organised by IMRF Supported by Ratna Prasad Multidisciplinary Research & Educational Society (Regd.), Vijayawada, Andhra Pradesh during 7th and 8th June 2013.
8. *“Convergence of Indian GAAP with IFRS”* at Two days International Conference on ‘Global Economic Turbulence and its implications on Indian Financial Environment’ organised by Kristu Jayanti College, Bangalore. Karnataka during 26 & 27 Sep 2013.
9. *“Cost Audit as a Tool of Management Control System”* at One day International Conference on ‘Strategic Management: Emerging Economies Perspective’ organised by The Oxford College of Business Management, Bangalore, Karnataka on 25th Oct 2013.
10. *“The Landscape of Integrated Reporting: Strategies for sustainable Growth”* at Two days International Conference on ‘Indian Financial Sector on the Global Financial Landscape’ organised by SCMS Cochin School of Business, Cochin, Kerala, India during 31st Jan and 1st Feb 2014.
11. *“Hospitality Industries in India: Branding Strategies of the New Decade”* at One day International Conference on ‘Achieving Sustainable Global Economy’ organised by Lord Sri Krishna Group of Institutions, Bangalore, Karnataka on 7th March 2014.
12. *“Valuation of Interstate Stock Transfer under GST: Its impact on Working Capital”* at One day National Conference on ‘Impact of Central Government’s Recent Policies on Indian Economy’ organised by Department of Studies and Research in Commerce, Tumkur University, Tumakuru, Karnataka, on 6th May 2017.

13. - *“Inclusiveness of Unorganized Sector in India: Challenges of GST – An Empirical Analysis”* at Two day National Conference on ‘Innovative Strategies for Inclusive Growth and Sustainable Economic Development: Opportunities and Challenges’ organised by Department of Studies and Research in Commerce, Tumkur University, Tumakuru, Karnataka, on 22nd and 23rd March 2019.
14. *“Taxability of Promo Schemes under GST”* at Two days International Conference on ‘Contemporary Issues and Challenges in technology, Commerce and Management’ organised by Sheshadripuram Academy of Business Studies, Kengeri, Bangalore during 30th and 31st March 2019.

Invited Lectures

1. Resource person at Special Lecture on “Goods and Services Tax” organised by Kempegowda Institute of Management Studies and Research, Bengaluru, during 21st to 23rd March 2018.

Workshops / FDP/ Seminar / Conferences / Orientation and Refresher Courses attended

1. “Orientation Programme” at UGC Academy Staff College, University of Mysore, Mysuru for 28days during 31-08-2013 to 27-09-2013.
2. “Refresher Course” at UGC Human Resource Development Centre, Bangalore University, Bengaluru for 21 days during 01.12.2015 to 21.12.2015
3. Two day workshop on “Self-Learning Material Development” Organised by KSOU, Mysore during 7th and 8th October 2013.
4. One day workshop on “Accelerating Gross Enrolment Ratio in Education – Issues and Challenges” organised by Department of Higher Education, Govt. of Karnataka in association with KSOU, Mysuru, on 14th May 2015.
5. Two days “All India Poetess Conference” organised by KSOU, Mysuru, during 21st and 22nd May 2016.
6. Two days National Seminar on “Sustainable Rural Development through Governmental Programmes: Vision and Action” organised by DOS & R in Economics, KSOU, Mysuru, during 28th and 29th July 2017.
7. One day “Orientation Programme on Structuring and preparation of SLM” organised by KSOU on 5th September 2017.
8. One day workshop on “New regimes of Indian Business Environment” organised by Dept. of Commerce, University of Mysore, Mysuru on 15th September 2017.
9. Two days National Seminar on “Constitution-Democracy-Equality: Karnataka A Role Model” organised by Govt. of Karnataka, at Sri Nalwadi Krishnaraja Wodeyar Senate Hall, Mysuru during 26th and 27th September 2017.
10. One day State Level Seminar on “Thoughts and Philosophy of Mahatma Gandhi” organised by Gandhi Chair, KSOU, Mysuru, on 16th October 2018.

11. One day National Workshop on “Research Methodology and Application of Statistical Tools” organised by Department of Business Administration, Tumkur University, Tumakuru on 2nd Feb 2019.
12. One day Workshop on “Research Methodology and Application of Statistical Tools in Social Science Research” organised by Department of economics, Tumkur University, Tumakuru on 16th Feb 2019.
13. Two day Workshop on “Research Methods and Analysis” organised by International Centre, University of Mysore, Mysuru during 14th and 15th March 2019.
14. Two day FDP on “Factor Analysis and Structural Equation Modelling” organised by Sindhi College, Bengaluru, Karnataka during 23rd and 24th September 2019.
15. Three days National Workshop on “Data Analytical Techniques for Research” organised by Surana College, Bengaluru, Karnataka from 3rd October to 5th October 2019.
16. Two day FDP on “Goods and Services Tax” organised by R.V. Institute of Management, Bengaluru, Karnataka on 24th and 25th October 2019.

Membership of University Bodies / Other Organisations:

Bodies	University / Institution
<i>Appointed as Expert from other universities for the 'Faculty of Commerce' for a period from 2014 - 2016</i>	Mangalore University, Mangaluru.
<i>Member of BOE (UG) - Commerce during 2015-16</i>	KSOU, Mysuru.
<i>Course Co-ordinator (UG) – Commerce from 2017-18</i>	KSOU, Mysuru.
<i>Member of BOE (UG) - Commerce during 2018-19</i>	KSOU, Mysuru.

Signature of the Applicant

Sd/-

Place: Mysuru