

Faculty Profile

Name: Dr. Elina Kanungo

Qualification: M. Com, MBA, M. Phil, and PhD

Designation: Assistant Professor (Group-A, CB)

Teaching Area: Teaching Area:

UG

PG

Total No. of Teaching Experience (Yrs):

UG:07 Years

PG:10 Years



1. Research Supervision:

(A) Ph.D: 03 Ongoing:

Name of the Student	Degree	University	Title of the Thesis	Date of Registration	Date of Award of Degree
Ganesh Prasad Panda	Ph.D	Utkal University Odisha.	A Study on Impact of Non-Interest income on the performance of Commercial Banks in India.	07 Commerce 2019-2020, dated:03-07-2020,	Ongoing
Sonalika Pati	Ph.D	Utkal University Odisha.	An Empirical Study on Digital Transformation and its impact on the performance of Banks in India.	09 Commerce 2019-2020, dated:03-07-2020	Ongoing
Sarbani Mishra	Ph.D	Utkal University Odisha.	Exploring Digital Financial Inclusion: A Socio-Demographic Study of Selected Cities in Odisha.	06 Commerce 2023-24, dated:20-03-2024	Ongoing

(B) M. Phil: 02:

Name of the Student	Degree	University	Title of the Thesis	Date of Registration	Year of Award
Pruthiranjana Dwivedi	M.Phil	Utkal University Odisha.	Financial Inclusion In India: A Case Study Of State Bank Of India.	03MPHIL17-004 dated: 20th Dec 2017	2019

Sumit Kumar Das	M.Phil	Utkal University Odisha.	Impact Of Macroeconomic Indicators On FDI Inflow In India: An Empirical Analysis.	03MPHIL17-007 dated: 20th Dec 2017	2019
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2. Research Project:

S. No	Name & Address	Role	Topic of Project	Funding Agency	Letter No. & Date	Tenure	Status
1	Minor Research Project under OURIIP for Seed Funding	Principal Investigator	“New Horizons of Digitalized India and Financial Inclusion- A Comparative Study of Urban and Rural Areas”	Odisha State Higher Education Council	378/69/OS HEC Dated- 25.06.2021	Two Years	Submitted
2	Major Research Project	Project Director/ Principal Investigator	“Understanding Digital Divide and Financial Inclusion Status to Boost Digital Payment Transformation: A Comparative Study between Urban and Rural Women of Orissa”	Indian Council of Social Science Research (ICSSR)	Order No. F.No. ICSSR/RP D/MJ/2023 -24/G/114 dated 22.03.2024)	Two Years	Ongoing
3	Research Project under Special Call for Vision Viksit Bharat@2047, under Category A	Co-project Director/ Co-Principal Investigator	Evaluating PMJAY Outreach in Rajasthan in Relation to Awareness, Service Quality and Socio-Economic Impact: A Case Study Based on Gross District Domestic Product	Indian Council of Social Science Research (ICSSR)	Application ID: ICSSR-VB-2024-2786 D	One Year	Ongoing

3. Awards and Distinctions:

1. Successfully qualified for the OPSC, OES (Group-B), (Higher Secondary Branch) under Higher Education Department, Government of Odisha, Under advertisement No.02 of 2009-10 examination by securing **Rank 07th**.
2. Successfully qualified the OPSC, OES (Group-A), (College Branch) under Higher Education Department, Government of Odisha, according to advertisement No.05 of 2013-14 examination by securing **Rank 01st**.

3. Bagged three gold medals in M.Com.
4. Received best poster award in Odisha Research Conclave, 2022, organized by OURIIP, OSHEC at Ravenshaw University, Cuttack.

4. Publication Profile:

(A) Articles Published in National/International Journal:

Sl. No	Name of the Journal with ISSN No.	Title of the Article	Volume, Issue & Pages	Month & Year of Publication	Full Address of the Publisher	National and International
1.	The Odisha Journal of Commerce and Management, ISSN: 0976-8599	Bancassurance: A Tie Knot Between Bank and Insurance	Vol. I (No.1) (Page: 80-90)	May-2010	Post-Graduate Department of Commerce, GM College, Autonomous), Sambalpur, Odisha	National
2.	Journal of Business Management, Commerce & Research, ISSN: 2278-5280	Service Management and Strategy of Financial Management in Banking: A Study on SBI	Vol. I (Issue-III) (Page: 103-121)	December-2012	Dr Sushil Kumar Pattnaik Managing Editor, Mahendra Dev Apartment, Bhubaneswar-751006, Odisha, India	International
3.	International Journal for Management Research, ISSN:2231-6949	Performance Appraisal through Customer-Customer Relationship Marketing: A Study on State Bank of India	Vol. III (Issue-I) (Page: 80-90)	April-2013	Dr Susanta K. Mishra, Chief Editor, I-D, Kasturi Estate B-Block, Ashok Nagar, Bhubaneswar-751009	International
4.	Journal of Business Management, Commerce & Research, e-ISSN: 2319-250X (ONLINE)	Trend Analysis of Asset Management: A Study on State Bank of India	Vol. III (Issue-IX) (Page: 76-83)	September-2014	Dr Sushil Kumar Pattnaik Managing Editor, Mahendra Dev Apartment, Bhubaneswar-751006, Odisha, India	International
5.	Journal of Business Management, Commerce & Research, ISSN: 2278-5280	A Framework of e-Business model: Productivity Analysis of State Bank of India.	Vol. III (Issue-XI) (Page: 59-70)	December-2014	Dr Sushil Kumar Pattnaik Managing Editor, Mahendra Dev Apartment, Bomikhal, Bhubaneswar-751006, Odisha, India	International

6.	Odisha Biz Review, ISSN: 2454-4264	Customer Satisfaction in Banking: A Comparative Analysis	Vol. I (Issue-II) (Page: 45-54)	August - 2015	Dr.Ch.P.K. Das. Das. Das Managing Editor, Principal, Prananath College (Autonomous) Khurda, Odisha.	National
7.	ASBM Journal of Management, ISSN: 0974-8512	Non-Performing Assets and Banking Stress: Some Issues	Vol. VIII (Issue-II) (Page: 46-59)	July-December,2015	Prof.Biswajeet Pattanayak, Editor-In-Chief, Director, Asian School of Business Management (ASBM), Bhubaneswar-754012.	National
8.	Journal of Business Management, Commerce & Research, e-ISSN: 2319-250X) (ONLINE)	Work-Life Balance Practices in Banking: A Study on Private Banks	Vol. IV, No.XIV (Page: 51-58)	December-2015	Dr Sushil Kumar Pattnaik Managing Editor, Mahendra Dev Apartment, Bhubaneswar-751006.	International
9.	Commerce Today, ISSN: 0975-7775	An Empirical Study on the Journey of Tax Reforms in India	Vol. XIII, No. I (Page: 64-69)DOI: https://doi.org/10.29320/jnpct.13.1.8	December-2018	Faculty of Commerce, Sri Jai Narain Post Graduate College, Accredited Grade "A" by NAAC, Lucknow (U.P.),	National
10.	Test Engineering and Management, ISSN: 0193-4120	Impact of Monetary Policy on the Efficiency of Indian Banking Sector: A Case Study of Pre And Post-Merger of SBI	Volume 83 (Page 23481 – 23493)	March - April 2020	TEST Engineering & Management (The Mattingley Publishing Co., Inc.)	International
11.	The Odisha Journal of Commerce, ISSN: 0974-8482	An Empirical Analysis on the Effects of Reforms in the Taxation System on the Indian Economy	Vol. XXXX, (Issue-II) (Page: 75-81)	April-June-2019	A Publication of Orissa Commerce Association, U.G.C CARE Listed, A Peer-Reviewed and Referred Journal	National
12.	Alochana Chakra Journal, ISSN: 2231-3990	Customer's Preference in Adoption of Different Payment Methods: A Study on Pre, During and Post Lockdown Period	Vol. IX, (Issue-V) (Page: 6000-6012)	May-2020	URL of the journal: http://alochanachakra.in/ UGC-CARE, Group-1, Editor-in-Chief: L Zadeh (Univ of California, USA)	National

		of COVID-19 in India.				
13.	Science, Technology and Development Journal, ISSN: 0950-0707	Financial Inclusion- A Tool for Sustainability by Indian Banking Industry.	Vol. IX, (Issue-V) (Page: 330-338)	May- 2020	URL of the journal: www.journalstd.com UGC-CARE, Group-2, Editor-in-Chief: Francis J. Keefe, USA.	National
14.	Shodh Sanchar Bulletin, ISSN:2229-3620	A Study on Factors Affecting Cashless Banking System in India During COVID Outbreak.	Vol.10, Issue-38(II) (Page: 250-254)	April-June-2020	Editor in Chief, Shodh Sanchar Bulletin, Bilingual International Research Journal, 448/119/76, Kalyanpuri Thakurganj, Chowk, Lucknow.	International
15.	Shri JNMPG College Commerce Today (A Peer-Reviewed Annual Journal), ISSN: 0975-7775	Financial Inclusion Through Digital Platform in India- A Journey of Jam Trinity.	Vol.15, No.1 (Page: 01-06)	2020	Dr Arun Kumar Mishra, Managing Editor, Shri Jai Narayan Mishra P.G. College, (K.K.C.), Lucknow.	National
16.	International Journal of Mechanical Engineering, ISSN: 0974-5823	Technological Innovations in the Banking Sector and its Impact on the Financial Performance of Banks in India.	Vol. 6, No.3 (Page:2347 - 2350)	December-2021	Ravi Ranjan Thakur, Kalahari Journals, Old Kankar Bagh Gate No.20, Patna, Bihar, 800020.	International
17.	Journal of Education: Rabindra Bharati University, ISSN: 0972-7175	A Study on Awareness and Customers' Satisfaction with Digital Banking in Odisha.	Vol. XXV, No. 5(III), (Page: 50 - 56)	2022	Department of Education, Rabindra Bharati University, 56A, B.T. Road Kolkata, 700050, West Bengal, India.	National
18.	International Journal of Digital Literacy and Digital Competence (IJDLDC),	An Analysis of Digital Financial Awareness and Satisfaction of People Using Digital Banking Products	Vol. 13, Issue-1, Pages: 14,DOI: 10.4018/IJD LDC.309100 ISSN: 1947-3494 EISSN: 1947-3508	2022	Dr Eva Podovsovník Editor-in-Chief, International Journal of Digital Literacy and Digital Competence, 701 E. Chocolate Ave. HersheyEmail:	International

			EISBN13: 9781683181 941		eva.podovsovnik@ fts.upr.si	
19.	Anvesak A bi-annual Journal, ISSN: 0378-4568	Digitalization and The Changing Scenario in Banking Sector: A Case Study of ICICI and CITI Banks	Vol.52, Issue: No.5 (III), (Page: 74-83)	January-June-2022	Sardar Patel Institute of Economic and Social Research, Thaltej Road, Ahmedabad-380054, India. Editor: Subrata Dutta, Associate Professor, SPIESR.	National
20.	Journal of Fundamental & Comparative Research “Shodhsamhit a” A Peer Reviewed Bi-annual Interdisciplinary Research Journal of the University, ISSN: 2277-7067	An Empirical Study Highlighting the Relationship Between the Digital Methods of Payment and The Satisfaction Level of Customers During The COVID-19 Pandemic in India.	Vol. IX, Issue: 8 (1), (Page: 101-108)	July-December-2022	Kavikulaguru Kalidas Sanskrit University, Ramtek. Editor: Dr. Rajendra C. Jain, Department of Sanskrit Language & Literature.	National
21.	Dogo Rangsang Research Journal, ISSN: 2347-7180	A Study on Growth of Electronic-National Agriculture Market in Odisha.	Vol. 13, Issue: 8, No. 1, (Page:49 - 58)	2022	Dogo Rangsang Research Society	National
22.	Journal of Data Acquisition and Processing, ISSN: 1004-9037	A Study on Elements of Digital Financial Literacy and Barriers to Digital Financial Inclusion in India.	Vol. 38(1), (Page:2592-2601)	2023	Editorial Board of Journal of Data Acquisition and Processing, P.O. Box 2704, Beijing 100190, P.R. China.	International
23.	Eur.Chem. Bull. , ISSN: 2063-5346	Non-Interest Income and Financial Performance: An Econometric Study of Selected Indian Public Sector Banks.	Vol. 12, Special Issue 4, (Page: 20229-20240)	2023	European Chemical Bulletin, Budapest, Near Szechenyi Istvan ter, 1051 Hungary. Email: eurochemicalbulletin@ gmail.com	International
24	Proceedings of the 20th International	Resilience and Reinvention for Sustainable	ISSN: 2235-9775 E	2024	Edited by ICBM 2024 Editorial Board Faculty of	International

	Conference on Business Management, ICBM 2024	Development in the VUCA world.” Paper presented on- “A Study on Factors Affecting the Payment Options by the Users of Digital Financial Products in India”	ISSN: 3030-7759 Page-984-1001 https://icbm.sjp.ac.lk/2024/conference - proceedings/		Management Studies and Commerce University of Sri Jayewardenepura	
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(B) Articles Published in Books & Edited Books:

Sl.No.	Name of the Book	Title of the Article	Month & Year	Publisher	Publishing House
1.	Post Lock Downturn, Future Of Work, Skill And Management: Get Ready For Paradigm Shift. ISBN: 978-93-89840-57-5 (Paperback)	An Empirical Study on Satisfaction of Customers on Adoption of Digital Methods for Settlement of Payment During COVID Pandemic	2020	Sardar Patel Education Campus (SPEC), Gujarat.	RED'SHINE Publication Pvt. Ltd. 88, Patel Street, Navamuvada, Lunawada, Gujarat: 389230. Website: www.redshine.co.in
2.	Contemporary Issues In Social Science. ISBN: 978-93-89224-93-1 (Paperback)	Agripreneurship and Agricultural Sustainability in Modern India.	2020	NSCB Research Cell, Netaji Subhas Chandra Bose Government College, Sambalpur	Kunal Books (Publisher & Distributors) 4648/21, First Floor, Ansari Road, Daryaganj, New Delhi-110002 (India). Website: www.kunalbooks.in
3.	KUBERA (A Special Issue for International Webinar). ISBN: 978-93-89234-96-1 (Paperback)	Carbon Credit Accounting in India- A Case Study of Infosys	2021	P.G. DEPARTMENT OF Commerce, SCS (A) College, Puri, Odisha, India.	N.B. Publications, Sole Distributor By: Kunal Books, 4648/21, 1 st Floor, Ansari Road, Daryaganj, New Delhi-110002.

(C) Books Authored/Edited:

Sl. No.	Name of the Book	Author/ Editor	Year	Name and Address of Publisher	Text OR Reference Book
1	Financial Performance Of SBI During Post-Liberalization Period. ISBN: 978-81-9311-588-6	Author	2016	Best publishing House, 5A,4406/12, Ansari Road, Daryaganj, New Delhi-110002	Reference.
2.	+2 Business Studies and Management.ISBN:978-93-272-9649-5	Author	2018	Kalyani Publishers, Gopabandhu Lane, Behind Govt. Bus Stand, Badambadi, Cuttack, 753012, Odisha.	Text Book. As per the Syllabus prescribed by CHSE, Odisha.
3.	+2 Business Studies and Management-1. No accessible on website: 0000130	Author	2020	Kalyani Publishers, Gopabandhu Lane, Behind Govt. Bus Stand, Badambadi, Cuttack, 753012, Odisha.	Text Book. As per the Syllabus prescribed by CHSE, Odisha.
4.	Endurance of Indian Economy Amidst The Global Pandemic (Survival, Stability, and Continuity).ISBN: 978-93-89234-88-6	Editor	2020	NB Publications, SF-1 A-5/3 D.L.F, Ankur Vihar, Loni, Ghaziabad, 201102, U.P.(India)	Reference.
5.	Kubera (A Special Issue for International Webinar). ISBN: 978-93-89234-96-1 (Paperback)	Editor	2021	N.B. Publications, Sole Distributor By: Kunal Books, 4648/21, 1 st Floor, Ansari Road, Daryaganj, New Delhi-110002.	Reference.

(D) Articles Reviewed as a 'Reviewer'

S.No	Journal Name	Manuscript Number	Title of the Manuscript
1	Journal of Economics and Trade	Ms_JET_12442	Analyzing the Influence of Monetary Policy on Nigeria's Economic Expansion

5. Paper Presentation in National/International Seminar/Webinar/Conference/Symposium:

(A) Within India

Sl. No	Seminar/Conference or Workshop	Name of the Seminar/Conference Attended & Paper Presented if any	Place	Duration of the Course
1.	National Seminar	Global Business Initiatives and Innovations: Opportunities and Challenges for India Inc. Paper Presented on: Competition & Merger & Acquisition: A study of Indian Banking Industry.	Global Institute of Management, Bhubaneswar.	2 days (23 rd -24 th January 2009)
2.	National Seminar	Global Financial Crisis & Global Financial Meltdown- Revival Strategies. Paper Presented on: Global Recession And its Impact on Indian Financial System.	Department of Financial & Management, VISWASS, Bhubaneswar-751009.	1 day (10 th October 2009)
3.	International Seminar	Development Of Entrepreneurship in MSME- A Way Forward to Sustainability. Paper Presented on: Financial Exclusion to Financial Inclusion- an Odyssey.	P.G. Department of Commerce (DRS-II), Utkal University, Bhubaneswar.	2 days (6 th -7 th March 2012)
4.	National Seminar	On Challenges and Opportunities of Retail Banking In India: Issue & Opportunities of Retail Banking in India- A case study of SBI	P.G. Department of Commerce S.C.S. Autonomous College, Puri, Odisha.	2 days (25 th -26 th March 2012)
5.	International Seminar	Innovation And Competitive Strategies for Sustainable Entrepreneurship.	P.G. Department of Commerce (DRS-II), Utkal University, Bhubaneswar.	2 days (23 rd -24 th February 2013)
6.	Commerce Conclave@2013	Commerce Education Building Nation and Bridging Gap.	Sai International College of Commerce & Economics and Sai International	1 day (31 st August 2013)

			School, Bhubaneswar	
7.	National Seminar	Effective Regulation and Governance For Economic Sustainability. Paper Presented on: Green Banking-a tool for sustainability.	P.G. Department of Commerce (DRS-III), Utkal University, Bhubaneswar.	2 days (9 th -10 th March 2014)
8.	National Seminar	67 th All India Commerce Conference-2014	KIIT University, Bhubaneswar-24, Odisha	3 days (27 th -29 th December 2014)
9.	National Seminar	Manufacturing Sector in India: Issues & Challenges. Paper Presented on: Technological Innovations in Banks- Opportunities & Threats	P.G. Department of Commerce (DRS-III), Utkal University, Bhubaneswar.	2 days (25 th -26 th March 2015)
10.	National Seminar	Skilling India And Employability: Issues and Options. Paper Presented: Skill Development and Employment Opportunities in Banking Sector in India- A Case Study of SBI.	P.G. Department of Commerce (DRS-III), Utkal University, Bhubaneswar.	2 days (1 st -2 nd March 2016)
11.	State Seminar	India @ Cashless Economy- A Distant Dream or An Upcoming Reality.	Astha School of Management, All Odisha Lecturers' Meet.	1 day (8 th January 2017)
12.	International Seminar *Certificate Not Obtained	Kalingan Commercial Excellence-Maritime Trade of Odisha.	Department of Commerce and Ravenshaw Commerce Alumni Association, Ravenshaw University, Cuttack.	1 day (8 th January 2018)
13.	International Seminar	Institutional Excellence for Economic Growth. Paper Presented on: Cyber Crimes in the Indian Banking Industry.	P.G. Department of Commerce, Utkal University, Bhubaneswar.	2 days (28 th -29 th January 2018)
14.	National Seminar	Economic Policy: Issues And Challenges.	School of Commerce Ravenshaw	2 days

		Paper Presented on: Skilling Odisha through Business Education.	University, Cuttack.	(4 th -5 th February 2018)
15.	International Seminar	Innovation & Entrepreneurship For Sustainable Development. Paper Presented on: Women Entrepreneurs and Sustainable Economic Development in Odisha.	P.G. Department of Commerce, Utkal University, Bhubaneswar.	2 days (8 th -9 th March 2018)
16.	International Seminar	Skilling India: Need For Redefining Commerce Education in India. Paper Presented on: Challenges and opportunities of skilled Commerce Students in Odisha	P.G. Department of Commerce, Utkal University, Bhubaneswar.	2 days (28 th -29 th June 2018)
17.	International Conference	Issues And Challenges of Business In Emerging Economy. Paper Presented on: Carbon Credit Accounting in India-A case study of Infosys.	Birla School of Management, Birla Global University, Bhubaneswar.	2 days (11 th -12 th January 2019)
18.	National Conference	Resource Efficiency, Sustainability and Globalization Exploring India-European Union Cooperation. Paper Presented on: Developing a Sustainable Environment through Carbon Credit Accounting: A Case Study of Infosys India.	Khallikote University, Berhampur.	2 days (23 rd - 24 th January 2019)
19.	National Seminar	Contemporary Issues & Challenges In Finance And Taxation. Paper Presented on: Merger and Its Consequences on IDFC Bank and Capital First Ltd.	P.G. Department of Commerce, Berhampur University, Berhampur.	2 days (29 th - 30 th January 2019)
20.	National Seminar and XXXIX All Odisha Commerce Conference.	Paper Presented on: An Odyssey of Tax Reforms in India.	P.G. Department of Commerce, Utkal University, Bhubaneswar.	2 days (03 rd - 04 th February 2019)
21.	5 th National Conference (NamCon'19)	Weatherproof Organisation: Challenging The Challenge. Paper Presented on: Carbon Accounting: An Emerging Technique for Development of Environment -A Case Study of Infosys India.	Asian School of Business Management, Bhubaneswar.	2 days (22 nd - 23 rd February 2019)
22.	International Conference	Next-Generation Management.	Regional College of	2 days (15 th - 16 th March 2019)

	(ICNGM-2019)	Paper Presented on: Financial Inclusion: An Odyssey of the Indian Banking Industry.	Management, Bhubaneswar.	
23.	International Seminar	Economic Ascendancy of India: Issues & Challenges. Paper Presented on: Issues and Challenges in Indian Banking Sector.	P.G. Department of Commerce, Utkal University, Bhubaneswar.	1 day (28 th June 2019)
24.	National Seminar	Indian Financial System: Strategic Issues, Challenges and Opportunities. Paper Presented on: A Study on the Impact of Tax Reforms on the Indian Economy.	Birla School of Commerce, Birla Global University, Bhubaneswar.	1 day (18 th October 2019)
25.	40 th All Odisha Commerce Conference-2019 & International Seminar	Changing Dimensions of Business Education. Paper Presented on: Green Banking: A Sustainable Tool for Banking in India.	KIIT Deemed to be University, Bhubaneswar.	2 days (20 th - 21 st December 2019)
26.	72 nd All India Commerce Conference-2019 & International Seminar	Paper Presented on: A Study on the Impact of Financial Inclusion by Banking Industry on the Indian Economy.	KIIT Deemed to be University, Bhubaneswar.	3 days (22 nd to 24 th December 2019)
27.	National Seminar	Digital Transformation & Innovation In Indian Economy. Paper Presented on: A Study on Financial Innovation in Banking Sector: HDFC Bank	Department of Commerce, Ravenshaw University, Cuttack.	2 days (23 rd to 24 th February 2020)
28.	National Seminar	Social Entrepreneurship in India: Challenges & Opportunities. Paper Presented on: Empowering Women Through Social Entrepreneurship in India.	P.G. Department of Commerce, Utkal University, Bhubaneswar.	2 days (27 th to 28 th February 2020)
29.	National Webinar	Covid-19: Impact on Indian Economy.	Sonubhau Baswant College of Arts & Commerce, Shahapur, Maharashtra.	1 day (02 nd May 2020)
30.	International Webinar	International Webinar on Covid-19 Lives & Livelihood.	Kalinga Institute of Industrial Technology (KIIT). Deemed	2 days (05 th to 06 th May 2020)

		Paper presented on: a study on preference of customers on digital payment methods.	to be University, Bhubaneswar.	
31.	International Webinar	Advertising Industry: Past, Present and Future	Atma Ram Sanatan Dharma College, University of Delhi,	1 day (09 th May 2020)
32.	State Webinar	Post-Lockdown, Future of Work, Skill and Management: Get Ready For Paradigm Shift. Paper Presented on: An Empirical Study on Satisfaction of Customers on Adoption of Digital Methods for Settlement of Payment During Covid Pandemic.	Sardar Patel College of Administration and Management.	01day (12 th May 2020)
33.	Webinar	Post-Covid 19: The Challenges of Governance.	BGU, Birla Global University, Gothapatana, Bhubaneswar.	1 day (31 st May 2020)
34.	National Webinar	E-Content Development in The Subjects Of Commerce And Accountancy.	B. K. Birla College of Arts, Science and Commerce (Autonomous)	1day (01 st June 2020)
35.	International Webinar	Post Covid-19 & Socio-Economic Challenges.	Department of Commerce and IQAC, N.C. College, Jajpur, Odisha, India.	2 days (04 th to 05 th June 2020)
36.	International E-Seminar	Changing Paradigms in Marketing.	Department of Business Administration, University of Lucknow.	01day (07 th June 2020)
37.	National Webinar	Impact Of Covid-19 On Indian Economy. Paper presented on: customer satisfaction during covid outbreak in India- an empirical study on cashless banking.	Indian Accounting Association, Gwalior Branch.	2 days (07 th to 08 th June 2020)
38.	International Multi-Disciplinary Conference	Current Trends, Policies & Issues in The Field Of Commerce, Management, Economics, Law And Social Sciences. Paper Presented on: A Study on Role of MSME In Economic Development of Odisha.	M.B. Harris College of Arts & A.E. Kalsekar College of Commerce & Management, Nallasopara	1 day (14 th June 2020)

			(West), Maharashtra.	
39.	Webinar	Indian Banking Today and Tomorrow.	ASBM University, Bhubaneswar.	1 day (13 th July 2020)
40.	International Webinar	Business Education and Research in Digital Era.	Indian Accounting Association, Bhubaneswar Branch, Odisha in Collaboration with P.G. Department of Commerce, Utkal University, Bhubaneswar.	01 day (02 nd August 2020)
41.	National Webinar	National Education Policy 2020: Strategies for Implementation.	Avadh Girls' Degree College, Avadh Educational Society. (An Associated College of University of Lucknow, Lucknow).	1 day (05 th September 2020)
42.	National Webinar	Looking Through the Prism of New Education Policy- 2020: Skill Development And Industry Tie-Ups.	The Faculty of Commerce, Shri Jai Narain Misra PG College, Lucknow, Uttar Pradesh.	01 day (06 th September 2020)
43.	National Webinar	New Education Policy 2020: Issues and Challenges.	Netaji Subhash Chandra Bose College, Sambalpur in Collaboration with Odisha Commerce Association.	1 day (13 th September 2020)
44.	International Webinar	Navigating The Covid-19 Pandemic: Addressing the Economic Implications And Launching A Resilient Recovery. Paper presented on: customers satisfaction during covid outbreak in India- an empirical study on cashless banking.	P.G. Department of Commerce, Fakir Mohan University, Balasore in Collaboration with Odisha Commerce Association.	2 days (20 th to 21 st September 2020)

45.	International Webinar	Financial Sector Amidst Covid-19: Perspectives, Policies, And Strategies. Organizing Secretary.	P.G. Department of Commerce, S.C.S. (AUTONOMO US) College, Puri.	1 day (27 th September 2020)
46.	National Webinar	Indian Accounting Standards and Changing Dynamics Of Business. Convenor	P.G. Department of Commerce, S.C.S. (AUTONOMO US) College, Puri, in collaboration with Odisha Commerce Association.	1 day (19 th December 2020)
47.	International Conference	SIMS 11 th Annual International Research Conference. Achieving \$5 Trillion Economy of India: Opportunities And Challenges. Paper Presented on: A study On the Journey of Growth of MSMEs.	Symbiosis Institute of Management Studies. Symbiosis International	3 days (21 st -23 rd December 2020)
48.	National Webinar	Impact Of Covid-19 On Business and Commerce Chief Speaker	Department of Commerce, S.G. College, Kanikapada, Jajpur.	1 day (24 th December 2020)
49.	National Webinar	Post-Pandemic Dynamics of Lives and Livelihood: Towards Effective Coping Strategies.	Kalinga Institute of Industrial Technology (KIIT). Deemed to be University, Bhubaneswar.	01 day (26 th December 2020)
50.	National Webinar	Micro-Entrepreneurship and Employability. Resource Person	P.G. Department of Commerce, Dhenkanal Autonomous College, Dhenkanal.	1 day (10 th January 2021)
51.	National Seminar	Quality Enhancement Strategies for NAAC.	IQAC Cell, Biyani Group of Colleges, Accredited by NAAC-Grade "A".	1 day (01 st March 2021)

52.	BGU Banker's Conclave 2021	Digitalization And Innovation in Banking: The Synergy Between Technology and Customer Service.	Birla School of Commerce, Birla Global University, Bhubaneswar.	1 day (17 th April 2021)
53.	National E-Conference	Advances in Business, Management & Technology Co-Chairperson	Department of Management Sciences, Pandit Madan Mohan Malaviya School of Commerce & Management Sciences, MGCU.	2 days (25 th to 26 th June 2021)
54.	National Webinar	Implementation of Academic Bank of Credits	Guru Angad Dev Teaching Learning Centre, SGTB Khalsa College, the University of Delhi under the Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching (PMMMNTT) OF Ministry of Education.	1 day (10 th July 2021)
55.	Odisha Research Conclave (ORC-2021)	Presented Poster	Jointly Organized by Odisha State Higher Education Council and Utkal University, Bhubaneswar.	2 days (13 th - 14 th November 2021)
56.	ISDSI-Global Conference 2021	Leading Business in a Fluid World. Paper Presented on: Non-interest income and bank financial performance: a study on foreign banks in India with reference to off-balance sheet activities.	Indian Institute of Management Nagpur.	4 days (27 th - 30 th December 2021)
57.	International Conference (ICMM 2022)	1 st International Conference on Management of MSMEs (ICMM 2022). Realigning Business Practices in The Era Of Disruptions. Paper Presented on: (1) Customer Satisfaction and Digital Innovation in Banks- A Case Study of Puri District in Odisha (1 st Author).	Indian Institute of Management Amritsar.	2 days (21 st - 22 nd January 2022)

		(2) An Analysis on The Impact of Technological Innovations in Banking Sector on the Financial Performance of Banks in India: - Case study of HDFC And AXIS Bank (2nd Author).		
58.	International Conference	<p>Changing Global Economic Landscape: Sustainable Strategies for The New Normal.</p> <p>Paper Presented on: (1) What prompts banks towards non-interest income? An Econometric study on Indian private sector banks (Joint Author) Article ID: SSNN118.</p> <p>(2) Digitalization and the changing scenario in banking sector: a case study of ICICI and CITI banks (Joint Author) Article ID: SSNN105.</p>	CHRIST (Deemed to be University) in collaboration with The Institute of Management Accountants (IMA) USA.	3 days (23 rd - 25 th March 2022)
59.	International Conference, GLOGIFT 21	<p>21ST Global Conference on Flexible Systems Management: Flexibility, Resilience & Sustainability.</p> <p>Paper presented on: Customers' Satisfaction and Awareness on Digital Banking- A Case Study of Puri District in Odisha.</p>	Indian Institute of Management, Shillong.	3 days (21 st -23 rd April 2022)
60.	Conference	<p>12th Edition of Conference on Excellence In Research And Education (CERE).</p> <p>Paper presented on: An Empirical Study on Digital Financial Awareness and Satisfaction of People Using Digital Banking Products in Odisha.</p>	Indian Institute of Management Indore.	3 days (03 rd -05 th June 2022)
61.	Odisha Research Conclave (ORC-2022)	Presented Poster	Odisha State Higher Education Council and Ravenshaw University, Cuttack.	3 days (14 th - 16 th November 2022)
62.	International Conference	<p>ICMRC 2023 International Conference on Management Research and Cases 2023.</p> <p>Paper Presented on: An Empirical Study of Barriers to Digital Financial Inclusion with Meditating Effect of Awareness Among People.</p>	School of Management, Sir Padampat Singhania University, Udaipur, in association with Centre for Innovation in Skill and Social Entrepreneurship "CISSE", SPSU and The European Xtramile Centre of African	2 days (12 th - 13 th May 2023)

			Studies “EXCAS”.	
63.	International Finance and Accounting Conference (IFAC-2023)	International Finance and Accounting Conference (IFAC-2023). Paper Presented on: An Empirical Study on the moderating Role of Age in Affecting Usage of Digital Financial Products.	Indian Institute of Management, Jammu.	2 days (08 th - 09 th September 2023)
64.	National Seminar	43 rd Annual Conference of Orissa Commerce Association. Paper Presented on: Curbing Rural Unemployment through MGNREGA: A relook into its dynamics and mechanics from COVID-19 perspective.	Department of Commerce, Rama Devi Women’s University, Bhubaneswar, Odisha.	2 days (22 nd -23 rd December 2023)
65.	International Conference	09 th PAN IIM World Management Conference- 2023. Entrepreneurial Innovation and Digital Governance for Inclusive and Sustainable Growth. Paper Presented on: A Study on elements of digital financial literacy and mediating role of modes of digital operations on digital financial inclusion in India.	Indian Institute of Management Sambalpur.	2 days (22 nd -24 rd January 2024)
66.	International Conference	International Conference on Technology, Innovation, And Entrepreneurship: For Sustainable Global Development & Economic Growth- ICTIE 2024. Paper Presented on: Gender-Modulated Impact of Digital Financial Literacy & Usage of Digital Financial Services on Financial Autonomy: A Cross-Sectional Study.	Apeejay Institute of Management & Engineering Technical Campus, Jalandhar.	1 day (06 th April 2024)

(B) Outside India:

Sl.No	Type of Seminar/Conference or Workshop	Name of the Seminar/Conference Attended & Paper Presented if any	Place	Duration
1	International Conference	International Accounting Conference-2023. Emerging Issues in Accounting and Financial Management: The Role Of Academics & Professionals. Paper Presented on foreign soil: A Study on Digital Financial Literacy Levels and its Effect on Digital Financial Inclusion in Odisha, India	Bangladesh Accounting Association , Dhaka, Bangladesh	2 days (28 th -29 th January 2023)
2	International E-Conference	City University Ajman’s International E-Conference On ‘Business Excellence and Quality Management In The Digital Era’.	City University Ajman, UAE.	2 days (27 th -28 th February 2023)

		Paper Presented on: A study on Factors Restraining the Growth of Financial Inclusion in the Digital Era.		
3	International Conference	20 th International Conference on Business Management-2024- Resilience and Reinvention for Sustainable Development in the VUCA world. Paper Presented on: A Study on Factors Affecting the Payment Options by the Users of Digital Financial Products in India.	University of Sri Jayewardenepura, Sri Lanka.	2 days (29 th February 2024-01 st March 2024)
4	International Conference	The 2 nd Biannual Social Work & Multidisciplinary International Conference 2024. Paper Presented on foreign soil: a New Identity in the Making: A Study of Transgender People in Odisha.	Maasai Mara University, Narok, Kenya	3 days(29 th -31 st May 2024)

6. Invited/Special Lectures/Resource Persons or Presentations at Conferences/ Workshops:

01. Rapporteur in 72nd All India Commerce Conference- 2019 & International Seminar for Technical Session- II: - Skill India & Employment: A Road Map Ahead dated 23-12-2019 at KIIT Deemed to be University, Bhubaneswar.
02. Guest Speaker in “Oorja-2020”. A Student Orientation Program on 28th September 2020 organized by Biyani Girls College, accredited by NAAC- Grade ‘A’, Permanently Affiliated to the University of Rajasthan, Sector:3, Vidhyadhar Nagar, Jaipur: 302039.
03. Resource person of IQAC sponsored one-day FDP, at SCS(A) College, Puri dated: 11-09-2020 on the topic: ‘Use of Online Tools for Enhancing Teaching Skill’.
04. Resource Person of Higher Secondary Education, Odisha for Digital Video recording of Class- XII, students at ORSAC.
05. Organizing secretary of a One-day international webinar on “Financial Sector Amidst COVID-19: Perspectives, Policies, and Strategies” organized by P.G. Department of Commerce, SCS(A) College, Puri on 27th September 2020.
06. Convenor in One-day National webinar on “Indian Accounting Standards and Changing Dynamics of Business” organized by P.G. Department of Commerce, SCS(A) College, Puri in collaboration with Orissa Commerce Association (OCA) on 19th December 2020.
07. Chief Speaker in One Day National Webinar on “Impact of COVID-19 on Business and Commerce” organized by Department of Commerce S.G. College, Kanikapada, Jajpur, Odisha on 24th December 2020. Resource Person in One Day National webinar on “Micro-Employability and Entrepreneurship” organized by P.G. Department of Commerce, Dhenkanal Autonomous College on 10th January 2021.
08. Co-Chairperson in Technical Session 14 of National E-Conference on ‘Advances in Business, Management & Technology held on 25th -26th June 2021 by Department of Management Sciences, Pandit Madan Mohan Malaviya School of Commerce & Management Sciences, MGCU.
09. Session Chair for the track “Customer-Centric Marketing” at the 1st International Conference on Management of MSMEs held at Indian Institute of Management Amritsar on January 21st & 22nd 2022.
10. Resource person of Higher Secondary Education, Odisha Jana Sikhya Bhawan, for the two-day training Programme of BFSI to teach faculty on the newly introduced NSQF-aligned CHSE Syllabus held on 08th & 09th November 2023.

7. Association with Professional Bodies:

1. Life member of the Indian Accounting Association.
2. Life member of the Indian Commerce Association.
3. Life member of the Orissa Commerce Association.
4. Life member of the Fater Academy of India.
5. Editorial member in Edwin Group of Journals.