



**St. Joseph's College of Commerce
(Autonomous)**

Affiliated to Bengaluru City University
Accredited with A++ Grade by NAAC (4th Cycle) | College with Potential for Excellence(CPE)
Ranked 65th in NIRF 2023 by MHRD
#163, Brigade Road, Bengaluru - 560025, Karnataka.

CURRICULUM VITAE

Name: Dr. Preemal Maria D'Souza

Designation: Assistant Professor

Gender: Female

Email-ID (Official): preemal@sjcc.edu.in

Education: B.Com, M.Com, PGDBA, Ph.D (Finance)

Areas of specialisation: Finance and Accountancy

Research Interest: Finance

Teaching Interest: Financial Management, Costing for Business Decisions, Management Accounting, Financial Accounting, Corporate Accounting, Operations Research, Economics, Taxation, Principles of Management, Financial Markets and Services.

Work Experience with current institution:

(Kindly press tab in the last row of each table to add as many columns as required to fill in your details)

Total Experience (including Teaching and Research)

| Name of the Institution | Position Held | Experience from - to | Total Years of Experience |
|---|----------------------------|----------------------|---------------------------|
| St. Joseph's College of Commerce (Autonomous) | Mentor, Choir Coordinator, | June 2013 till date | 10 years |

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| | Student Governor | | |
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Administrative Roles (i.e. VP, IQAC, TQM, HOD, Class Mentor, Co-ordinators, NSS Programme Officer and others):

| Position Held | Years of Experience | Nature of responsibilities |
|-------------------|---------------------|---|
| Class Mentor | 8 years | Mentoring the students, planning industrial and social visits, remedials classes, conducting class representative elections, participation in inter class sports and cultural activities, helping with provision of scholarship to the needy students. |
| Choir Coordinator | 8 years | Coordinating with the choir conductor, choir students and management with regard to the choir activities. Organising choir auditions. Participation in outside concerts and fests. Organising choir annual concert in college. Provision of credits to the choir students based on their contribution to the association. Performances in college programmes such as college day, graduation day, Thanksgiving Day, seminars and conferences. |
| Student Governor | 2 years | Conducting council elections, organising class representative elections, organising Investiture Ceremony, Organising inter class and inter collegiate cultural and business fests, organising various awareness programmes, Bid day off |

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| | | for the support staff and women's day activities, organising Valedictory day. |
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Honors, Recognition, Awards:

| Name of the Award | Name of the Awarding organisation | Year | Nature of Award |
|-------------------|--|------|-----------------|
| Best Paper Award | Maharani Lakshmi Ammanni College for Women | 2015 | National |
| Best Paper Award | Jagran Institute of Management | 2022 | International |
| Best Paper Award | Rajdhani College, University of Delhi | 2023 | International |

Research Projects (year wise latest to old):

| Title of the project | Name of Funding Agency | Duration of Project | Sanctioned Project Grants | Status of Project (on-going / completed) |
|--|------------------------|---------------------|---------------------------|--|
| An Analytical Study On The Extent Of Financial Inclusion Among The Slum Dwellers Of Bangalore Urban District | BJES | 1 Year | 60,000 | Completed |
| A Comparative Study on Women Empowerment Through Self-Help Groups with Special Reference to Rural Districts of Karnataka | UGC | 1 Year | 80,000 | Completed |

a. Journal Articles

| Title | Authors | Year of Publication | Details of the Journal |
|---|---|----------------------------|--|
| A Comparative Study on the Impact of Covid-19 on the Top Five Largest Corporate Hospital Groups in India | Dr. Preemal Maria D'Souza and Dr. Richard Mario Lurshay | 2022 | Journal Name: NOLEGEIN Journal of Business Risk Management eISSN: 2582-287X Volume 4, No. 2, Year: 2022 |
| A Study on the Impact of Pradhan Mantri Jan Dhan Yojana in Transforming the Economic Welfare of the People in India | Preemal Maria D'Souza and Mohan P Philip | 2017 | Journal Name: Development and Prospectus of Business Management ISBN: 978-93-85000-83-6 April Year: 2017 |
| A Study on the Extent of Financial Inclusion Achieved Among the Undergraduates if Bengaluru and Mangaluru | Preemal Maria D'Souza and Mohan P Philip | 2016 | Journal Name: Inclusive Economic Growth and Sustainable Development ISBN: 978-93-83302-18-5 November Year: 2016 |
| A Study on the Causes and Consequences of Financial Exclusion in India | Preemal Maria D'Souza and Mohan P Philip | 2016 | Journal Name: Payment Banks: Opportunities and Challenges ISBN: 978-93-81723-58-6 September Year: 2016 |
| A Study on the Depth of Financial Inclusion in Relation with the Access Points | Preemal Maria D'Souza and Mohan P Philip | 2016 | Journal Name: International Journal of Microfinance ISSN: 2229-449X Vol. 2 No. 1 Jan-June Year: 2016 |
| 'A Study on the Response of Consumers towards Agile Marketing' | Preemal Maria D'Souza and Tina P. Singh | 2015 | Journal Name: Business Sciences International Research Journal ISSN: 2321 - 3191 |

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| | | | Vol No. 3 Spl Issue ISBN 978-93-84124-23-6 Year: 2015 |
| 'A Study on the Impact of Financial Inclusion on Non-performing Assets in Commercial Banks of Bangalore' | Preemal Maria D'Souza and Dr. Mohan P. Philip | 2015 | Journal Name: Intercontinental Journal of Banking, Insurance and Finance ISSN: 2350-0875 (Online), ISSN: 2350-0867 (Print) Vol. No. 2 Issue 1 Year: 2015 |
| Unsung Heroines who Work from Dawn to Dusk - A study on the Awareness of Financial Assistance Provided by the State Government-Run Self Help Groups Among the Rural Women Entrepreneurs of Karnataka" – 'Economic Empowerment of Women' | Preemal Maria D'Souza, Christina Aroojis and Poornima Vijaykumar | 2013 | Environmental Advisory for Sustainable Trust, Economic Empowerment of Women ISBN 978-81-923777-9-7 Eagle Eye Publications Mumbai / Bhubaneswar, 2013 |
| Study on the Awareness and Impact of Human Resource Accounting on the Investors and Executives of Selected companies in Bangalore | Preemal Maria D'Souza, Christina Aroojis and Poornima Vijaykumar | 2013 | Sacred Heart Journal of Sciences and Humanities. ISSN 22776613 Vol. No. 4 Special Issue: 2013 |

b. Paper Presentations (Conferences, Seminars, Workshops)

| Title and details | Presented at | Date |
|---|---------------------------------------|--|
| A Study on the Demographic Factors Affecting the Financial Inclusion of Slum Dwellers with Special Reference to Bangalore Urban District of Karnataka | Rajdhani College, University of Delhi | 26 th and 27 th February, 2023 |

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| A Study on the Role of Jam Trinity Initiative of GOI Among the Slum Dwellers of Bangalore Urban District of Karnataka | Jagran Institute of Management, Kanpur | 10 th December 2022 |
| 'A Comparative Study on the Impact of Covid-19 on the Top Five Largest Corporate Hospital Groups in India' | University of Dundee School of Business, Scotland | November, 2020 |
| A Study on the Extent of Financial Inclusion Achieved Among the Undergraduates of Bengaluru and Mangaluru | SDMIMD | 18 th to 19 th November, 2016 |
| A Study on the Causes and Consequences of Financial Exclusion in India | V.H.N. Senthikumara Nadar College | 29 th to 30 th September, 2016 |
| A Study on the Depth of Financial Inclusion in Relation with the Access Points | Pondicherry University | 11 th and 12 th March, 2016 |
| A Study on the Awareness of Consumers on Unethical Practices in Online Marketing Strategies | Maharani Lakshmi Ammanni College for Women | 10 th and 11 th September, 2015 |
| 'A Study on the Response of Consumers towards Agile Marketing' | Christ University, Bangalore | 11 th and 12 th December, 2014 |
| A Study on the Impact of Financial Inclusion on Non-performing Assets in Commercial Banks of Bangalore' | Christ University, Bangalore | 11 th and 12 th December, 2014 |
| Study on the Awareness and Impact of Human Resource Accounting on the Investors and Executives of Selected companies in Bangalore | Sacred Heart College, Tirupattur | December, 2013 |

c. Invited Lectures, Presentation and Participation in Workshops, Trainings and Roundtables organised

| Title of the Topic / Theme Discussed | Participant/panelist /presenter (Please mark the appropriate one) | Name of the Organisation | State/ National/ International | Date |
|--------------------------------------|---|--------------------------|--------------------------------|------|
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| 3 rd One Week Online FDP on Advanced Research Methodology | Participant | Amiruddaula Islamia Degree College, Lucknow and Science Tech Institute, Lucknow | State | 21 st to 27 th March, 2023 |
| Three Day National Level Virtual Workshop on 'Data Analytics using MS Excel' | Participant | Presidency College, Bangalore | National | 18 th to 20 th October, 2022 |
| FDP on Artificial Intelligence and Machine Learning | Participant | Guru Jambheshwar University of Science and Technology | National | 7 th to 12 th February, 2022 |
| One Week Virtual International FDP on Innovation, IPR, Technology Development and Entrepreneurship | Participant | St. Claret College, Bangalore | National | 14 th to 19 th June, 2021 |
| National Webinar on 'Trajectory of Academia Development: The Thrust of National Education Policy NEP 2020', Bangalore | Participant | Jyothi Nivas College Autonomous, Bangalore | National | 22 nd and 23 rd September, 2020 |
| International Webinar on 'UDAAN - A Launchpad for Entrepreneurship', Pune | Participant | AISSMS College of Hotel Management and Catering Technology, Pune | International | 21 st to 25 th September, 2020 |
| National Webinar on 'Banking ON - A Discussion on the Opportunities and Career Prospects in Banking, Financial Services and | Participant | St. Aloysius College Institute of Management and IT (AIMIT) | National | 12 th September, 2020 |

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| Insurance', Mangalore | | | | |
| International FDP on 'High Impact Teaching Skills and Mind Mapping for Better Teaching', Manipal | Participant | Manipal Academy of Higher Education | International | 19 th and 20 th August, 2020 |
| Webinar on 'The Alternative Dispute Resolution Mechanism', Mangalore | Participant | St. Aloysius College Institute of Management and IT (AIMIT) | National | 12 th August, 2020 |
| Workshop on Multivariate Analysis Using SPSS and AMOS, Erode | Participant | Kongu Engineering College | National | 5 th to 7 th August, 2016 |
| Train the Trainer Workshop for ACCA, Hyatt Hotel, Bangalore | Participant | ISDC | International | 4th to 5th August, 2016 |
| 2nd International Conference on Inclusive Economic Growth and Sustainable Development | Participant | SDMIMD | International | 18th to 19th November, 2016 |
| Conference on Payment Banks: Opportunities and Challenges | Participant | ICSSR | International | 29th to 30th September, 2016 |
| International Conference on Sustainable Development in Commerce, Management and Technology | Participant | Rajdhani College, University of Delhi | International | 26 th and 27 th February, 2023 |
| 5 th International Conference on 'Paradigm Shift in Management Strategies and Technological Innovation' | Participant | Jagran Institute of Management, Kanpur | International | 10 th December 2022 |

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| School of Business and International Partners Research Conference, 2020 | Participant | University of Dundee School of Business, Scotland | International | November, 2020 |
| 2 nd International Conference on Inclusive Economic Growth and Sustainable Development | Participant | SDMIMD | International | 18 th to 19 th November, 2016 |
| ICSSR sponsored National level Conference on Payment Banks: Opportunities and Challenges | Participant | V.H.N. Senthikumara Nadar College | National | 29 th to 30 th September, 2016 |
| Jescol Seminar | | BJES, Bangalore | State | 11 th , 12 th and 13 th February, 2016 |
| Conference on 3i "Intelligence, Innovation and Inclusion-Best Practices for Global Excellence" | Participant | Pondicherry University | International | 11 th and 12 th March, 2016 |
| Faculty Development Program on Econometrics | Participant | PES Institute of Technology | National | 8 th and 9 th October, 2015 |
| Ethical Practices in Business: An Indian Perspective | Participant | Maharani Lakshmi Ammanni College for Women | National | 10 th and 11 th September, 2015 |
| Conference on Emerging Trends in Business | Participant | Christ University, Bangalore | International | 11 th and 12 th December, 2014 |
| Emerging Challenges in Finance and Accounting | Participant | Sacred Heart College, Tirupattur | National | December, 2013 |
| Empowered Women Leading to Change-Myth to Reality | Participant | Kristu Jayanthi College, Bangalore | National | October, 2013 |

