
Dr. Anushree Deepak Kini

Curriculum Vitae

Dr. Anushree Deepak Kini

Date & Place of Birth: 5th Jan, 1980, Kumta.

Nationality: Indian

Marital Status: Married

Address: Plot No. 65, Lata Kunj, Sirur Park, Vidya Nagar, Hubballi (Karnataka)

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EDUCATIONAL PROFILE

Doctor of Philosophy (Ph.D.), In Management	School of Management Studies and Research, KLE Technological University, Hubballi	2023
	PhD topic: Role of Small Finance Banks in promoting Micro finance: A study of selected Small Finance Banks in North Karnataka	
Master of Business Administration	Indira Gandhi Open University, New Delhi	2006
Bachelor of Business Administration	Karnataka University, Dharwad	2000

PUBLICATIONS

Published Papers

1. Presented a paper at Jain college o MBA & MCA on 15th March 2014 on the paper titled “The economic and financial implications of banking (online) – A study.
2. Presented a paper titled “Economic growth since liberalization – a study” at Gudleppa Hallikeri College, Haveri on 25th July 2014 and more research papers.
3. Assessing the determinants of micro finance in India: A case study of the Joint Liability Groups of the Northern Karnataka region” paper published at International Journal of Electronic Finance, Inderscience publishers.
4. Published a chapter in book ‘The economics of financial inclusion’ Taylor and Francis Group An empirical study on the adoption of Fintech services in fostering economic growth: Meditating the role of digital technology in 2024.
5. Published a paper in The IUP Journal of Accounting research and audit practices, Empowering rural economies: An empirical study on the influence of financial literacy on the adoption of digital transaction in 2024
6. Co-authored a paper in Child protection and Practice, Science direct (Scopus indexed) journal, Meta analysis approach on social protection of children’s cognitive development and finance health care through randomized controlled trials in April 2025.

International Conferences

1. “Microfinance and Inclusive growth: Some reflections” research paper presented in International Conference at SDMIMD, Mysore in the year 2016.
2. Research paper titled "Microfinance factors affecting performance of Small Finance banks(SFB): A study of selected SFBs in North Karnataka” presented at online international conference on “Futuristic Strategy for Sustainable Banking and financial Services & Insurance during/post pandemic crisis” by Symbiosis University of Applied Sciences, Indore.
3. Research paper titled “A Conceptual framework of microfinance factors influencing the Indian Small Finance Bank’s growth” : Customer performance presented at *12th International e-conference* “Digitalisation as vehicle for innovation, organisational growth and effectiveness” by Prestige Institute of Management, Gwalior.
4. Research paper titled “Empowering rural economies: An empirical study on the influence of financial literacy on the adoption of digital transaction” presented at 16th International Conference on Business and Finance (ICBF) 2024 organized by IBS Hyderabad.

Workshops/Internship

1. Participated in one day FDP at IMSR Hubballi on 10th July, 2012 and at IEMS, Hubballi on Multi-disciplinary research approaches in May 2017.
2. Participated in Management Development Program (A training program on Individual effectiveness at workplace) at Institute of Management Studies and Research –MBA College on 29th March, 2014.
3. Participated in Neuro–Linguistic program(NLP) Workshop in Belgaum on 8th September, 2012.
4. Participated in Research Methodology workshop at School of Management Studies & Research by resource persons from TISS, Mumbai.
5. Participated in Pre-conference workshop on Microfinance for macro development at SDMIMD, Mysore on 22nd November, 2018.
6. Participated in conference on “Innovations in Business Models” at TISS, Mumbai in January, 2018.
7. Participated in 10 days Research Methodology workshop at Centre for Multidisciplinary research at Dharwad in August, 2018.
8. Participated in 2-day FDP on “Structural Equation Modelling” at Bapuji Institute of Management, Davanagere, in November, 2019.
9. Participated in Faculty Development Program on “Writing & Publishing Research papers in SBDC/ABS/Scopus Ranked Journals” on 16th Dec, 2019.
10. Participated in Jeevanvidya life skill training workshop facilitated by Dr. Vinish Gupta from April 26th to May 3rd at Sumansangama, Kadutota, Daddi Kamalapur, Dharwad.

Research Area Interest

- Economic and Social development,
- Micro Finance, Small Finance Banks
- Financial Analytics
- Poverty issues
- Social & Economic Policies
- Accounting, Finance and Management

Subjects Expertise

- Financial Accounting
- Financial Management
- Management and Cost Accounting
- Engineering Economics,

- Managerial Economics (Micro and Macro)
- Indian Society

Languages

- English(Professional proficiency)
- Kannada(Professional proficiency)
- Hindi (Professional proficiency)
- Konkani (MotherTongue)

Computerskills

- SPSS software
- Smart PLS Software
- EXCEL and powerpoint

WorkExperience

- 1. R.S.Shetty & Company, Engineers & Contractors, Hubballi.** - August 2000 to June 2003
Worked as Office Administrator
- 2. The Shamrao Vithal Co-operative Bank, Hubballi**
Worked as clerk on temporary basis.
- 3. Global College of Business Management, IT and Commerce.** - June 2008 to December 2008
Worked as a visiting faculty.
- 4. KLE's B.V. Bhoomraddi College of Engineering and Technology (Autonomous College)**- from July 2008 to May 2012. Worked as Visiting faculty and Faculty Coordinator.
Member of Board of Studies, Department of Humanities, KLE Technological University, Hubballi.

Taught "Accounting & Financial management" for final year B.E. students at KLE Technological University, Hubballi.
- 5. KLES's College of Business Administration - June 2012 - June 2014.**
Worked as a full-time faculty
- 6. Global College of Management, IT & Commerce, Hubballi** worked as a BBA Full-time Faculty from December 2014 to May 2016.
- 7. Indian Institute of Information and Technology (IIIT) Dharwad** – August to December 2017 and consecutive years 2018 and 2019 worked as a visiting faculty with the subject Economics and Accounting for Engineers.
Since 2020 working as an Assistant Professor (On contract)