



DAYANANDA SAGAR ACADEMY OF TECHNOLOGY AND MANAGEMENT

(Affiliated to Visvesvaraya Technological University, Belagavi & Approved by AICTE, New Delhi)

Opp. Art of Living, Udayapura, Kanakapura Road, Bangalore- 560082

DEPARTMENT OF MANAGEMENT STUDIES

Accredited NBA, NAAC with A+, New Delhi

Faculty Name	Dr. Divya.U	
Academic Designation	Assistant Professor	
Educational Qualification	Ph. D, MBA, MA(Eco), KSET, PGDFT.	
Experience in Years	18 Years	
Area of Interest	Finance	
Date of Birth	05/06/1979	
Email ID	drdivya-mba@dsatm.edu.in	

Educational Details

- **Ph.D. (with course work)** from **The University of Mysore**. Thesis on the topic “A study on Financial Inclusion among slum dwellers with special reference to Pradhan Mantri Jandhan Yojana in Bangalore city.” (December 2020).
- **MBA** from Alliance B school, Bangalore University (First class- 67%).
- **MA (Eco)** from KSOU, Mysore (First Rank in University- 67%)
- **Post-graduation Diploma in Finance and Taxation-** from Annamalai University (First class- 61%)
- **BBM** from NMKRV Degree College, Bangalore University. (First class- 73%)
- **PUC** from NMKRV PU College Bangalore (First class- 79%)
- **SSLC** from Sri Nithyananda swamy High school, Jigani, Bangalore district (First class- 87.5%).

Personal Details

- **Permanent Address:** #7/A, East end main road, 4th T block, Jayanagar4, Bangalore - 560041.
- **Present Address:** #7/A, East end main road, 4th T block, Jayanagar4, Bangalore - 560041
- **Sex:** Female
- **Nationality:** Indian
- **Hobbies:** Yoga and Music
- **Language:** English, Kannada, Hindi, Telugu, Tamil

Professional Experience

Academic Experience:

- 2021 April- Till Date: - Working as Assistant professor at Dayananda Sagar Academy of Technology and Management, Udayapura, Kanakapura Road, Blore.
- 2017-2021 -: - worked as Associate Professor in Adarsh Institute of Management and Information Technology (AIMIT).
- August -November 2017 - Worked as visiting faculty at CMS B School, Jain University and Sri Krishna Institute of Commerce and Management studies, Blore.
- 2009-2017: - worked as Assistant Professor at Community Institute of Management studies, Jayanagar, Blore
- 2012-2014: -Worked as visiting faculty at VVN Institute of Management and Research, Blore
- 2007-2008: -Worked as Visiting Faculty at R.V Institute of Management, Jayanagara, Blore.
- 2005-2006: -Worked as Assistant professor in MBA department at Vivekananda Degree College. Bangalore.
- 2002-2004- worked as Assistant Professor at Administrative Management College (AMC), Bannergatta, Blore.
- Conducted contact programs for MBA distance education program of Sikkim Mani Pal University at Davar's College of commerce, Brigade Road, Blore in 2005-06.

Industry Experience: Nil

Publications

International Journals:

1. The paper Titled "Financial Attitude amongst slum dwellers in Bengaluru Metropolis" has been published in **ABDC Indexed Journal** -Manager -The British Journal Of Administrative Management, ISSN-1746-1278, Vol 58, Issue 146, February 2022.
2. **Dr. Divya U & Dr. Noor Firdoos Jahan (2020)** "A study on the relationship between Financial Literacy and Financial well-being: SEM approach" has been published in **SCOPUS Indexed Journal**- GIS Science Journal, An UGC -CARE approved Group II journal, Volume 7, Issue 12, Impact factor 6.1, ISSN NO: 1869-9391, December 2020.
3. **Dr. Divya U & Dr. Noor Firdoos Jahan (2020)** "A study on Pradhan Mantri Jandhan Yojana Awareness among Slum-dwellers in Bengaluru city" has been published in **SCOPUS Indexed Journal**- Solid State of technology, Volume 63, Issue 5, November 2020.
4. **Dr. Divya U & Dr. Noor Firdoos Jahan (2020)** "Assessment of Financial wellbeing of Slum dwellers in Bangalore" has been published in **WEB OF SCIENCE** indexed Journal of Economics, Finance and Accounting Studies (JEFAS), ISSN: 2709-0809, Vol 2, No 2 July-December, 2020.
5. **Dr. Divya U & Dr. Noor Firdoos Jahan (2020)** "Assessment of Financial literacy of Slum Dwellers in Bangalore" has been published in **SCOPUS Indexed Journal** Test-Engineering and

Management, ISSN-0193- 4120, Vol 83, May/June 2020.

6. The paper titled “A Study on Financial Awareness among Slum-dwellers in Bangalore city” has been published as Book chapter in Insight into Economics and Management, vol 9, page 16-24, ISBN 978-93-90888-96-2(print), ISBN 978-93-90888-97-9 (e-book),5th May 2021.
7. **Dr. Divya.U & Dr. Divya Bansal (2021)** “A Study on Financial Awareness among Slum-dwellers in Bangalore city” has been published as Book chapter in Insight into Economics and Management, vol 9, page 16-24, ISBN 978-93-90888-96-2(print), ISBN 978-93-90888-97-9 (e-book),5th May 2021.
8. **Dr. Divya U & Dr. Noor Firdoos Jahan (2019)** “A study on Awareness and Usage of Pradhan Mantri Jandhan Yojana accounts among BPL families of Chamarajanagar district” has been published in International Journal of Research and Analytical Reviews, ISSN 2349-5138, **UGC Journal ID: 43602**, Impact factor 5.75 Special Issue.
9. **Dr. Divya U & Dr. Noor Firdoos Jahan (2018)** “A Study on Financial Awareness among Slum-dwellers in Bangalore city” has been published in AJANTA an International multidisciplinary quarterly **UGC Listed** Research Journal with Impact factor 5.5, Volume VII, Issue- IV, ISSN 2277-5730 October- December 2018.
10. **Dr. Divya U, Dr. Swetha .N & Dr. Noor Firdoos Jahan (2018)** “Netnography - A very near but yet so far tool for researchers” has been published at **UGC approved IJBMI International Journal of Business and Management Invention (IJBMI)**, Volume 7, Issue 9, Version 1, September 2018 and the full paper available at [http://www.ijbmi.org/online_certificates\(v7-i9\).html](http://www.ijbmi.org/online_certificates(v7-i9).html).
11. **Dr. Divya U & Dr. Noor Firdoos Jahan (2018)** “Risk and Return Analysis of Selected Banking Stocks in NIFTY” has been published in **UGC approved Journal no.45797** titled “Asia Pacific Journal of Research” a peer reviewed international journal Print-ISSN-2320-5504, Online-E-ISSN-2347-4793 with impact factor 6.58 Vol 1 Special issue VI, February 2018.
12. **Dr. Divya U & Dr. Noor Firdoos Jahan (2019)** “A Study on Demonetization of India and its impact on Pradhan Mantri Jandhan Yojana” ISBR Management Journal-ISSN(Online)-2456-9062, Volume 5, Issue 1, November 2019.
13. **Dr. Divya U & Dr. Noor Firdoos Jahan (2017)** “Sustainability of Banking Stocks in Investor’s Portfolio through Risk and Return analysis of selected Banking Stocks in NSE” has been published in RVIM Journal of Management Research, Vol 9, Issue 2, ISSN 0974-6722, July-December 2017.
14. **Dr. Divya U & Dr. Noor Firdoos Jahan (2017)** “A study on perception of post graduate students towards Internet banking” has been published in Adarsh Journal of Management Research Vol 10, Issue 2, ISSN 0974- 7028(p) September 2017.
15. **Dr. Divya U & Dr. Noor Firdoos Jahan (2016)** “A study on Volatility of Non-agricultural commodity prices with respect to BSE Sensex” has been published in ISBR Management Journals,

volume 1, Issue1, ISSN (online):2456-9062 May 2016 and the full paper available at isbr.in/editorials/journals/volume2- issue1.htm

16. **Dr. Divya U and Dr. Sunil Rashinkar (2015)** “A study on Market risk analysis of selected Banking stocks in Indian context” has been published in ACME International Journal of Research in Management, social sciences & technology, ISSN 2320-2939 vol No.7 Issue 7.
17. **Dr. Divya U and Dr. Sunil Rashinkar (2015)** “A study on stock co-movements analysis of select Bank and IT company stocks” has been published in IRA-International Journal of Management & Social sciences, ISSN2455-2267, vol.03, Issue 01 and the full text paper available at DOI: <http://dx.doi.org/10.21013/jmss.v3.n1.p2>.
18. **Dr. Divya U & Dr. Noor Firdoos Jahan (2016)** “Reviving Financial inclusion in India through Jandhan yojana” has been published in conference proceedings of Sheshadripuram college post graduate department of commerce & Management ISBN 9788192785134.
19. **Dr. Divya U (2017)** “Financial Inclusion initiatives in India and its contribution towards Banking Sector reforms” has been published in Conference proceedings of Adarsh Institute of Management and information Technology, ISBN 978-1-5136-2964-3.

Books Published: Nil

Conference Attended

International Conference:

1. The paper titled “Reviving Financial inclusion in India through Jandhan yojana” has been presented in National conference of Sheshadripuram college post graduate department of commerce & Management in October 2016.
2. The paper titled “The Role of Technology in Financial inclusion of India” has been presented in international conference on “Science and Technology for National Development-SMAC: An Emerging Tool-2016” held at Adarsh Institute of Management and Information Technology on 18th & 19th November 2016.
3. The paper titled “An overview of NGOs in India with special reference to SEWA” has been presented in National conference on Role of NGOs in National Building in RVIM, Jayanagara Bangalore on 3rd December 2016.
4. The paper titled “A study on Volatility of Non- agricultural commodity prices with respect to BSE Sensex” has been presented in international conference on contemporary challenges in Business management conducted at ISBR Business School Bangalore on 24th March 2017.
5. The paper titled “A Study on Demonetization of India and its impact on Pradhan Mantri Jandhan Yojana” has been presented in National conference on Shaping the Future: Digitize India and Startup India in Sai Vidya Institute of technology Rajanukunte, Bangalore on 20th and 21st April 2017.
6. The paper titled “Financial Inclusion initiatives in India and its contribution towards Banking Sector reforms” has been presented in National Conference on Digital Revolution and New India at

Adarsh Institute of Management and Information Technology, Chamarajpet, Bangalore on 15TH December 2017.

7. The paper titled “Sustainability of Banking Stocks in Investor’s Portfolio through Risk and Return analysis of selected Banking Stocks in NSE” has been presented in National conference on Business India-Innovative Practices for Growth and Sustainability at RVIM, Jayanagara, Bangalore on 16th December 2017.
8. The paper titled “Risk and Return Analysis of Selected Banking Stocks in NIFTY” has been presented in international conference on “Emerging Global Trends in Accounting, Finance and Taxation” organized by Department of Commerce Jain University, Jayanagara 9th block, Bangalore on 27th February 2018.
9. The paper titled “A Study on Financial Awareness among Slum-dwellers in Bangalore city ” has been presented in 6th International conference on “Contemporary Practices in Enhancing Business Excellence” organized by Department of Commerce, Kristu Jayanti College, Bengaluru, on 27th and 28th September 2018.
10. The paper titled “A study on Awareness and Usage of Pradhan Mantri Jandhan Yojana accounts among BPL families of Chamaraj nagar district” has been presented in international conference on “Emerging Global Trends in Accounting, Finance and Taxation” organized by Department of Commerce Jain University, Jayanagara 9th block, Bangalore on 27th February 2019.

Seminar Attended

1. Participated in two days National seminar on “Leveraging Turbulent times for Competitive Advantage” conducted at J.N.Tata auditorium, IISC organized by Alliance Business academy & Bangalore management association on 10th & 11th July 2003.
2. Participated in Seminar on “Cloud computing” conducted by IBM at Adarsh Institute of Management and information Technology in association with Stevenson University USA on 16th December 2014.
3. Participated in one day National seminar on “Quality Assurance in Higher Education" organized by SSMRV College, Jayanagara Bangalore on 9th March 2018.
4. Participated in the Webinar on “Impact of COVID 19 on Indian Economy: Reviewing the RBI measures” organized by Global Institute of Management Sciences on May 9 2020.
5. Participated in the Webinar on “High Tech Market” conducted by the department of Management studies, Dayanand Sagar college of Engineering on May 19 2020.
6. Participated in the Webinar on “Impact of COVID 19 Pandemic on Indian Economy” organized by university college of Arts, Tumkur University on May 21st 2020.
7. Participated in the Webinar on “Employment Opportunities post Covid 19” conducted by Sri Bhagavan Mahaveer Jain College, Bengaluru on May 30, 2020.

8. Participated in the Webinar “Where to Draw the Line” organized by School of Business and Management, Christ (Deemed to be University) on 5th June 2020.
9. Participated in Webinar on “Procurement strategy development” organized by Department of Management studies, Sai Vidya Institute of Technology on 11th July 2020.
10. Participated in Webinar on “Advertising agency -Structure and functions” organized by Department of Management studies, Sai Vidya Institute of Technology on 18th July 2020.
11. Participated in webinar on “Equity Entrepreneurship” organized by Community Institute of Management studies on 16th July 2020.
12. Participated in webinar on “Transfer pricing” organized by Community Institute of Management studies on 25th July 2020.
13. Participated in the International Webinar on “Establishing a Nexus among IPR- Pedagogy” organized by Centre for Post Graduate Studies, Sindhi College, Hebbal, Bengaluru on 29th August 2020.
14. Participated in the Webinar on “India – a leading destination for FDIs” organized by department of MBA, DSATM, Bengaluru on 28th May 2021.
15. Participated in the Webinar on “powering Atmanirbhar Bharath through sustainable entrepreneurship” organized by department of MBA, DSATM, Bengaluru on 4th June 2021.

Workshop Attended

1. Participated in Quality improvement workshop on “Research Methodology & Guidance skills for Management teachers” at CBSMS central college campus, Bangalore University on 6th May 2012.
2. Participated in Workshop on “Entrepreneurship and Ethics “conducted at CIMS B School, Jayanagara, Bangalore 13th February 2015.
3. Participated in Work shop on “Quantitative Techniques and operations research” conducted at T John college, Department of management studies on 14th February 2015.
4. Participated in “Knowledge Workshop” conducted at Global Institute of management sciences, Bangalore 26th February 2016.
5. Participated in Work shop on “Case writing analysis and presentation” organized by CBSMS, central college, campus, Bangalore University on 23rd July 2016.
6. Participated in Workshop on “Executing Research and Statistics using R Program “organized by R V Institute of Management, 4th T block Jayanagara, Bangalore on 18th June 2016.
7. Participated in Workshop on “Research Paper Writing” organized at We school of Business: Welingkar Education Electronic city, Bangalore on 30th June 2017.

8. Participated in Workshop on “Introduction to structural equation modeling (SEM) with R Program” organized by R V Institute of Management, 4th T block Jayanagara, Bangalore on 1st July 2017.
9. Participated in International workshop on Research and Innovation organized at ISBR Business School, Electronic city Bangalore on 5th and 6th August 2017.
10. Participated in ICSSR sponsored National level workshop on “Sustainability Development of Indian Economy through Women Entrepreneurship” organized by A.V.V.M Sri pushram College (Autonomous), pondi, Tamilnadu on 21st February 2018.
11. Participated in three days’ workshop on “Overview of R-programming, Python and Machine learning in Data sciences” conducted by Dayananda Sagar college of Engineering from 19th to 20th April 2018.
12. Participated in 30th AIMS Annual Management Education Convention on 30th 31st August and 1st September 2018 at Infosys Convention Centre, Bengaluru.
13. Participated in a three –day NAAC workshop titled “Global Best Practices in Academics and Research-Phase 1” by Adarsh Institute of Management and Information Technology, on 17th. 18th and 20th September 2019.

Patents published with All Details

NIL

Research Grants fetched with File No.

NIL

Student Project Funds Fetched with Grant No.

NIL

Consultancy Amount Fetched with Details

NIL

Awards

Secured University First Rank From University of Mysore in MA Economics.

Academic Activity

- Worked as Faculty coordinator in MBA department of CIMS B School.
- Head of Research Centre at AIMIT in 2019-2020.
- Guided more than 400 students for their MBA dissertation.
- Delivered Guest lecture for MBA students in SKIMCs on the topic “Hypothesis Testing”.
- Conducted BU exams and VIVA VOCE as chief Coordinator.
- Organized FDPs, workshops, Webinars and FDP s as Program Coordinator

Faculty Development Activity

1. Participated in Faculty development Program on “Corporate valuation and restructuring” at RV Institute of Management, 4th T block, Jayanagar on 4TH September 2015.
2. Participated in Faculty development Program on “Modern Tolls & Techniques for Reading Financial Statements” at RV Institute of Management, 4th T block, Jayanagar on 13th April 2016.
3. Participated in Faculty development Program on “Research Themes in Finance and Econometrics for Research in Finance “at RV Institute of Management, 4th T block, Jayanagar on 27th April 2017.
4. Participated in Faculty Development Program on “Enhancement of Quality and Innovations in Presenting Dissertations” organized by CBSMS, Bangalore University in association with Bangalore B schools Directors/Principal’s association held on 20th April 2018.
5. Participated in Faculty Development Program on “Case writing and Analysis” organized by CMS B school Jain University on 27th and 28th November 2018.
6. Participated in Faculty Development program on “AQAR-Writing & Submission under revised NAAC guidelines” on 27th August 2019 at Malleshwaram Ladies Association First Grade College for women.
7. Participated in one day Faculty orientation program on “Economics for Business Decisions” organized by Canara Bank School of Management studies, in association with M.P Birla Institute of Management, Bengaluru on 9th September 2019
8. Participated in one day Faculty orientation program on “Project orientation” organized by Canara Bank School of Management studies, in association with RV Institute of Management & Information Technology on 7th September 2019.
9. Participated in one day Faculty orientation program on “Business Statistics” organized by Canara Bank School of Management studies, in association with Seshadripuram Institute of Management studies on 13th September 2019.
10. Participated in Faculty Development Program on “AQAR-Writing and Submission under revised NAAC guidelines” at Malleshwaram Ladies Association First Grade College for Women,

Bengaluru on 27th August 2019.

11. Participated in one day Faculty Development Program on “Production and Operations Research” organized by International Institute of Business Studies, Bengaluru on March 14th 2020.
12. Participated in one day International FDP on “Develop the ability to write Research proposal” organized by Adarsh Institute of Management and Information Technology on April 24 2020.
13. Participated in three days Online Faculty Development Program on “Implications of COVID19 on World Economy” Organized by RV Institute of Management from 20th May 2020 to 22nd May 2020.
14. Participated in four days FDP on “Teaching Stock Market effectively conducted by Stock Market Institute in association with ISDC &IFM from 22nd June to 25th June 2020.
15. Participated in two days FDP on “Data analysis using SPSS” organised by CMS B school, Jain University on 2nd and 3rd July 2020.
16. Participated in one day Faculty orientation program on “Corporate Valuation and Financial Modelling” organized by Brindavan college Bengaluru, in association with Canara Bank School of Management studies, on 10th September 2020.
17. Participated in one day Faculty orientation program on “Investment analysis and Portfolio Management” organized by Vivekananda Institute of Management, Bengaluru, in association with Canara Bank School of Management studies, on 10th September 2020.
18. Participated in Three- day Faculty development program on “Practical Applications of Derivatives in Risk Management” organized by Adarsh Institute of Management and Information Technology on 28th 29th and 30th September 2020.

Contact Details

Dr Divya U

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