

# ***PROFESSIONAL PROFILE DR.BHAGYASHREE PUNTAMBEKAR***



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- ✓ ***Holds Masters Degree in Economics and M.Phil.***
- ✓ ***Holds Ph.D. in Economics***
- ✓ ***30 Years of Teaching Experience with 03 Years of PG Teaching Experience***
- ✓ ***Holds Ph.D. Guideship***

*Date of Birth :- 08<sup>th</sup> October 1964*

*Order of Appointment :- 25<sup>th</sup> November 1991*

*Specialization :- Economics*

*Teaching Experience – 30 Years*

*Current Institute – Rajarshi Chhatrapati Shahu College, Kolhapur.*

*Designation – Associate Professor , HOD.*

*Educational Qualifications :-*

DEGREE	COLLEGE/INSTITUTION	YEAR	SUBJECT
B.A.	Warana Mahavidyalaya , Warana	1987	Economics
M.A.	Shivaji University ,Kolhapur.	October 1989	Economics
M.Phil	CSIBER, Kolhapur.	28 <sup>th</sup> October 1999	Economics
Ph.D	Shivaji University, Kolhapur.	07 <sup>th</sup> October 2010	Economics

# *PROFESSIONAL PROFILE* DR.BHAGYASHREE PUNTAMBEKAR

## » *Refresher Courses Attended*

<b>SR.NO</b>	<b>NAME OF COURSE</b>	<b>PLACE</b>	<b>DURATION</b>	<b>SPONSORING AGENCY</b>
<b>1</b>	<b><i>Refresher Course in Economics - 1998</i></b>	<b><i>Shivaji University , Kolhapur</i></b>	<b><i>21 Days</i></b>	<b><i>UGC</i></b>
<b>2</b>	<b><i>Refresher Course in Economics - 1999</i></b>	<b><i>Shivaji University , Kolhapur</i></b>	<b><i>21 Days</i></b>	<b><i>UGC</i></b>
<b>3</b>	<b><i>Refresher Course in Economics - 2003</i></b>	<b><i>Shivaji University, Kolhapur</i></b>	<b><i>21 Days</i></b>	<b><i>UGC</i></b>

## » *Books Published with ISSN/ISBN No.*

<b>SR.NO.</b>	<b>TITLE OF BOOKS</b>	<b>PUBLISHING YEAR</b>
<b>1</b>	<b><i>A Study Of International Monetary System in Relation to International Liquidity</i></b>	<b><i>January 2016</i></b> <b><i>ISBN – 978-93-83796-08-5</i></b>
<b>2</b>	<b><i>Mexican Financial Crisis</i></b>	<b><i>February 2016</i></b> <b><i>ISBN- 978-93-83796-09-5</i></b>
<b>3</b>	<b><i>The impact of kop sahakari dudh utpadak sangh ltd.Kolhapur on Standard of living of its milk Suppliers – A CASE STYDY</i></b>	<b><i>January 2016</i></b> <b><i>ISBN- 978-93-83796-40-7</i></b>
<b>4</b>	<b><i>The International Monetary System : Past &amp; Present</i></b>	<b><i>February 2016</i></b> <b><i>ISBN – 978-93-83796-08-7</i></b>

# *PROFESSIONAL PROFILE DR. BHAGYASHREE PUNTAMBEKAR*

## *» Research Work*

### *1) MINOR RESEARCH PROJECT*

*TITLE – The Impact Of Kolhapur Zilla Sahakari Dudh Utpadak Sangh, Ltd. Kolhapur on the Standard of Living of its Milk Suppliers – A CASE STUDY*

*YEAR - March 2013*

### *2) CAPSULE RESEARCH WORK*

*TITLE – A Socio – Economic Study of Household Maids living in Vichaare Maal area of Sadar Bazaar – Kolhapur.*

*YEAR – 2016 - 17*

### *2) RESEARCH PAPERS*

*30+ Research Papers Presented In National as well as International Conferences on Various Topics Like Devaluation of Rupee, Environment Issues, Food Security Bill, Cashless Economy, Banks and Scams, etc.*

*20+ Research Papers Published in Various National and International Journals.*

## *Research Details*

- 1) M.Phil*
- 2) PH.D*
- 3) Minor Research Project*
- 4) Research Papers*

***I) M.Phil in Economics***

*Year Of Research – 1999*

*Institute – CSIBER, Kolhapur*

*Title – A study of Labour absenteeism and its effects on productivity in GOKUL Zilla Sahakari Dudh Utpadak Sangh Ltd. Kolhapur.*

*Objectives of Study –*

*The study has three fold Purposes*

- A. To trace out the various resources absent from work and then try to find out the ways and means of reducing the same.*
- B. To try to study the effects of abseentism on turnover and to suggest majors to reduce the percentage of absenteesm and to reduce the rate of labour turnover.*
- C. To try to study the effects of abseentism on productivity and to suggest some remedies.*

## ***Scope and Methodolgy –***

### ***a) Selection of Unit –***

*The “Kolhapur Zilla Sahakari Dudh Utpadak Sangh Ltd.Kolhapur.(GOKUL) has been selected as the unit for study*

### ***b) Source of Data Collection***

- I. Various records maintained in the office of Dudh Sangh. The Records available were 1) Master Rolls 2) Leave Notes*
- II. Interview of employees taken on the basis of questionnaire prepared for the purpose.*
- III. Discussion with officers of Dudh Sangh.*
- IV. Library Resource – Various books and journals*

### ***c) Preparation of questionnaire :-***

*In order to facilitate the conduct of interview of workers, a questionnaire was prepared.*

### ***d) Selection of Sample Of Workers :-***

*Out of a total 340 staff, a sample of 40 workers and 10 officers, from Different departments was selected with the help of Random Number Tables for the study and they were interviewed and the Questionnaire was taken duly filled in from them.*

## ***Observations and Conclusions :-***

### ***1) Absence is Unavoidable –***

*It was found that a certain Amount of bonuses from work are unavoidable.*

*In Addition, there always remain – “situations when a worker stays away from work even if he does not get, or is unable to get any leave.*

### ***2) Higher Absentism is affecting the productivity :-***

*According to the study carried out for the period of three years from 1996,1997,1998 it is clearly seen that as soon as rate of absentism rises , it affects the productivity of the factory in negative direction.*

### ***3) Absentism and the Social Economic Background of the Workers :-***

*The findings in this respect are mentioned below*

- I. Wages and Absentism – Inadequate wages may be the cause behind the absentism of the workers.*
- II. No.of dependents – It was found that more than 65% of workers have more than four dependents.*
- III. Level of Literacy – Low*
- IV. Living conditions – It was found that about 30% of workers are staying in bad working conditions*

## ***Suggestions :-***

- 1. Introduction of attendance , bonus and gift scheme.*
- 2. A good system of merit Rating and promotion*
- 3. Proper selection, induction and training.*
- 4. Measures to reduce Unauthorized leave rate.*
- 5. Proper record keeping*
- 6. More attention towards industrial safety measures.*



## *II) Ph.D in Economics*

*Year of Research – 2010*

*Institute – Shivaji University, Kolhapur.*

*Title – “A Study of International Monetary System in Relation to International Liquidity.”*

*Objectives of Study –*

- A. To Take a historic Review of the IMF’s role in strengthening International Monetary System during the Period From 2001 to 2007.*
- B. To Review the IMF’s surveillance activities during the period from 2001 to 2007.*
- C. To review the IMF’s role in maintaining international liquidity during the period from 2001 to 2007.*
- D. To Derive such Meaningful conclusions as may be appropriate.*

### ***Scope of Study –***

*The IMF is a truly international colossus organization. Its policies have far reaching implications for every country in the world – whether an IMF member or not. Especially after the globalization of the world Economy consequent to the emergence of the WTO, the IMF’s role and responsibility in maintaining a balance in the international economy has increased multi-fold.*

*However, within the resource constraints of the present work, its scope has been confined only to reviewing selected areas of IMF’s operations.*

### ***Concluding remarks –***

*The observations regarding the international liquidity for year 2001 to 2007 show that many borrower countries have weaned themselves away from the IMF’s credit; some countries have paid their dues ahead of schedule, while there is noticeable decline in IMF’s commitments to provide credit.*

*Overall, however the IMF’s success record has been perceived as “mixed”. The IMF has been instrumental in enhancing international liquidity, particularly when the use of gold has become minimal or almost non-existent and the SDRs appear to be considered as “passive” reserves.*

*The current financial crisis has, however, has shown the need for deeper analysis of the linkages between the real economy and the financial sector.*

### ***III) Minor Research Project***

*Year of Research -*

*Sponsored by UGC*

*Title – The impact of Kolhapur Zilla Sahakari Dudh Utpadak Sangh Ltd. Kolhapur on the Standard of living of it's milk Suppliers – A Case Study*

#### ***Objectives of the Study***

- A. To Undertake a historical review at Gokul Dudh Sangh , Kolhapur.*
- B. To examine that new Gokul has been instrumental in initiating the process of Economic Development.*
- C. To Conduct a sample survey of selected villages within the area of operation of Gokul Dudh Sangh to make a comparative analysis of them to gauge the socio-economic impact of the Sangh.*
- D. To Analyse source of income from dairy Enterprises and their significance in these months in case of milk suppliers.*
- E. To estimate level of income, saving consumption investment and employment opportunities from Gokul Dudh Sangh among the milk suppliers.*

#### ***Scope of the Study***

- a) The present research is related to the standard of living of milk suppliers of Gokul Dudh Sangh.*
- b) The Study is related to the milk suppliers in the villages Ghotawade, Kavlav, Shirse, A.Vharawade in Radhanagari Taluka, Kolhapur District.*

## ***Methodology***

- a) The present research aims to use survey method of research.*
- b) Tools for data collection are questionnaire interview and the discussion with the concerned authorities.*
- c) The researcher aims to use the available primary sources and secondary sources.*
- d) The sources for data collection are libraries, paper, newspapers, magazines and daily record registers of dairy.*

## ***Conclusions***

- a) Mis-Management is Unavoidable.*
- b) As the rate of milk production rises, it affects the Economical Status of the Farmers in negative directions.*
- c) The Socio Economic Background of Milk Suppliers of Villagers*
  - I. No.of dependants – it was found that more than 80% of milk suppliers have more than 4 dependents.*
  - II. Level of literacy – Satisfactory*
  - III. Living conditions – Good*
  - IV. Other Sources of income – 20% of farmers had other sources such as agriculture, Poultry, etc.*
- d) Quality of Milk – Best.*

# Research Papers

<i>SR.N O</i>	<i>TITLE OF PAPER</i>	<i>JOURNAL</i>	<i>AUTHOR</i>
<i>1</i>	<i>Recent Trends in Global Trade (International)</i>	<i>Opportunities and Challenges before 21<sup>st</sup> Century INDIA.</i>	<i>Principal Author</i>
<i>2</i>	<i>Social and Economic Justice – Concept and Interrelation (International)</i>	<i>Aayushi International and interdisciplinary Journal</i>	<i>Principal Author</i>
<i>3</i>	<i>Banks and Scams : A Case Study (International)</i>	<i>AJANTA – An International Multidisciplinary Quarterly Research Journal</i>	<i>Principal Author</i>
<i>4</i>	<i>Social Justice and Women (International)</i>	<i>Research Front – An International Multidisciplinary Research Journal</i>	<i>Principal Author</i>
<i>5</i>	<i>Role of NSS in National Integration (National)</i>	<i>Aayushi International and interdisciplinary Journal</i>	<i>Principal Author</i>

# ***1) Recent Trends in Global Trade***

***Author – Principal Author***

***Conference – Two day International Conference on OPPORTUNITIES AND CHALLENGES BEFORE 21<sup>ST</sup> CENTURY INDIA***

***Organized by – Rayat Shikshan Sanstha’’s RAJARSHI CHH.SHAHU COLLEGE, KOLHAPUR.***

***Central Idea of the Research –***

***World Trade in 2009 was dominated by the worst financial and Economic crises in decades. Global output Shrank, So did the volume of International Trade***

***With the US and EU threatening to impose tariffs on exports from emerging Economies with no hard emission caps, it is clear that governments need to find some way of discussing new challenges confronting the Global Economy.***

***The Research Focuses on the Recent Updated trends in the Global Trade Market and its Benefits to the Economies of the World.***

***WTO, GDP Growth are the aspects focused in the Research.***

## ***2) Social and Economic Justice***

***Author – Principal Author***

***Conference – Interdisciplinary International Conference on Contemporary Issues and Challenges in Social Sciences and Languages***

***Organized by – Dept.of Political Science, Shri Shahji Chhatrapati Mahavidyalaya, Kolhapur.***

***Central Idea of Research –***

*In Indian Constitution, The Preamble gives vital importance to Justice for all. And justice is elaborated as social and Economic Justice. Social Justice Implies Equal treatment to all the citizens of India. Provisions for human conditions of work, prohibition of discrimination in public places, removal of social barriers like Untouchability ,etc.are all directed towards Social Justice.*

*The Constitution of India also secures a new economic order imbued with justice.It lays a special emphasis on the right to work, right to get adequate wages, prevention of concentration of wealth, etc. It also implies freedom in the sphere of production and distribution subject to the general welfare.*

*In the Research, the Concepts of Social and Economic Justice are explained, as well as the Economic Growth with social justice is mentioned thoroughly.*

### ***3) Banks and Scams : A Case Study***

***Author – Principal Author***

***Conference – Ajanta International Research Journal***

***Central Idea Of Research –***

***Objectives –***

- 1. To study the recent Bank scam cases and types of bank fraud*
- 2. To study causes for banking frauds and scams.*

***Methodology –***

*In the following case study, some of the recent scams in Indian Banking System/ banks is being investigated to clarify the fraudulent acts as well as the reasons responsible factors for the scam as well as some of the effects and causes are also being notified.*

***Types of Bank Frauds –***

- i. Accounting fraud – In order to hide serious problems, some businesses have been known to use fraudulent book-keeping to overstate sales and income, inflate the worth of the company's assets, or state a profit when the company is operating at a loss.*
- ii. Demand Draft Fraud – Demand draft fraud typically involves one or more corrupt bank employees. Such employees remove a few dd leaves or dd books from stock and write them like a regular DD. Since they are insider, they know the coding and punching of a DD. Such DD are payable at a distant city without debiting an account. The draft is cashed at payable branch.*



# CORRUPTION IN BANKS

## PSB Staff Punished For Committing Fraud

Bank	2015 (Jan-Dec)	2016 (Jan-Dec)	2017 (Jan-Mar)	Total
SBI	888	547	103	1,538
IOB	245	160	44	449
Central Bank	248	130	28	406
Union Bank	125	72	17	214
PNB	115	58	11	184
22 Other PSBs	1,127	1,027	255	2,409
<b>Total</b>	<b>2,748</b>	<b>1,994</b>	<b>458</b>	<b>5,200</b>

## Frauds In 76 Banks & Cases With Insider Involvement

	2013-14	2014-15	2015-16	2016-17*	Total
No. of Frauds	4,305	4,639	4,690	3,870	17,504
<b>Amount (₹ Cr)</b>	<b>10,170</b>	<b>19,455</b>	<b>18,691</b>	<b>17,750</b>	<b>66,066</b>
No. Of Cases With Staff Involvement#	501	551	582	450	2,084

Source: RBI | \* Up To Dec Quarter | #Cases of the Total No. of Cases

3) *Remotely Created Cheque Fraud -*

4) *Forgery and Altered Cheques –*

5) *Fraudulent loan applications –*

6) *Fraudulent Loans –*

***Case Studies –***

1) *Nirav Modi – PNB Bank Fraud*

2) *Bank of Maharashtra*

***Causes of the Scams***

1) *Greed*

2) *Lack of transparency*

3) *Poor management information.*

4) *Non independent internal audit department*

5) *Lack of clear moral direction from senior management*

6) *Excessively complex organizational structure*

7) *Poor accounting controls*

9) *arrogance*

## ***Effects of Frauds in Banks –***

- 1. Erodes Public confidence in Banking System*
- 2. Diminishing the profitability of bank and thus reduces firm value.*
- 3. Depletion of stakeholders and bank capital base.*
- 4. Dismissal and retrenchment of staff.*
- 5. Destroy the Economy of the Nation and its sovereignty*

## ***Conclusion –***

*The Cost of the frauds can be massive in terms of disturbance in the functioning of the markets, financial institution and payment systems. The function of prevention of fraud, its monitoring, investigation, reporting should be particularly done by an independent division in the Bank. By strengthening the internal control, system endeavors for frauds detection is amplified.*

*Thus, Banking sector should ensure preparedness for such fraudulent practices.*

#### ***4) Social Justice and Women***

***Author – Principal Author***

***Conference – International Conference on Social and Economic Justice – Past, Present and Future***

***Organized by – Rajarshi Chh.Shahu College, Kolhapur.***

***Central idea of Research –***

*The Research paper focuses on the following points –*

- 1. Features of Social Justice – Equal treatment for Equals and Proportionate Justice.*
- 2. Educational Justice and Women*
- 3. Job Equality and Women*
- 4. Health and Women*
- 5. Caste System and Women*
- 6. Politics and Women*

***Concluding Remarks –***

*After summarizing the above points, it is concluded that,*

*Our state, still has to face a long journey to achieve gender equality and to achieve equal rights and abilities to women.*

*The achievement of Social Justice is not so far if the proper remedies are considered to eradicate the gender equality and make our nation a better nation tomorrow.*

## ***5) Role of NSS In National Integration***

***Author – Principal Author***

***Conference – National Seminar on Significance of Co-curricular , Extra curricular and extension activities in Higher Education.***

***Organized by – Kamala College, Kolhapur.***

***Central Idea of Research –***

*Present Research paper is based on the study of NSS and its role in building National Integration, NSS activities, mostly includes youth as youths are the strength and base of a strong Nation.*

*The paper focuses on*

- 1. Introduction to National Integration*
- 2. National Integration in India*
- 3. Introduction to NSS*
- 4. Aims and objectives of NSS*
- 5. Role of NSS in Nation building and current activities*

***Concluding Remarks –***

*National integration plays a significant role in making of nation.*

*It states that NSS promotes and encourages the national integration with help of various social activities and also empowers the various factors of nation with feeling of togetherness.*

## *Academic and Student Support*

- *Invigilating exams when required.*
- *Planning and conducting student orientations, meetings and small workshops.*
- *Providing advice and counselling students enrolled in UG and PG programs about syllabus and study plans as well as Career opportunities.*
- *Co-ordination with Student based events and Activities.*
- *Maintaining and regularly updating Student Records.*
- *Ensuring students to reach their full potential through the use of innovative teaching methods.*
- *Arranging Development based programs for students in order to increase their skills.*
- *Arranging Co-Curricular activities for students such as field studies, educational tours, field studies, surveys, visit to Social/Political Institutions, Banks, etc.*
- *Participation in committees concerned with any aspect for departmental or institutional management such as admission committee, LMC Committee, Sexual harassment committee, Alumni Association, etc.*
- *Contribution to corporate life in universities/ colleges through popular lectures, subject related events, etc.*
- *Various positions held/leadership role played in organizations linked with extension work and NSS, NCC, Nature Club, Tree Plantation, Social Awareness, etc.*
- *Active Participation in Organization of Seminars, Conferences, regional and Lead College Activities.*
- *Membership in Profession related committees at State and National Level (Member at Economics Association since 1991).*

THANK YOU