



Dr .K. Martina Rani
Associate Professor
martinarani@karunya.edu

Academic Background

Degree	University	Year
Ph.D.	Osmania University	2005
M.B.A.	Annamalai University	2021
M.Com.	University of Madras	1993
CMA	Institute of Cost and Management Accountants of India	1996

Specializations

- Finance
- Human Resource Management

Courses Taught

- Financial Management
- Financial Services
- Cost Accountancy
- Management Accounting
- Organizational Behaviour
- Strategic Management
- Business Ethics and Corporate Governance

Research Interest

- Micro finance
- SMEs
- Women empowerment
- Women Entrepreneurship

- Education
- Leadership
- Innovation in Education, Leadership and Businesses.

Memberships in Professional Bodies

- Member of Institute of Scholars, Bangalore
- Member of Institute of Cost and Management Accountants of India, Kolkata

PAPERS PUBLISHED

S.no	Title with page.no	Journal name	ISSN	Date of publication
1	The Co-Evolution of India's Policy on Science, Technology, and Innovation with University Education: The Need for Innovation in Higher Educational Institutions	Space and Culture, , 11:2	1552-8308	September-23
2	Financial and Social Performance of Micro finance Institution in India using DEA analysis	International Journal of Recent Scientific Research	Vol. 13, Issue 04 (C) pp. 915-919 April 2022	April-23
3	Entrepreneurship in MSMEs: A National financial Inclusion For sustainability”	International Journal of Recent Scientific Research	18752	January-23
4	Employability Skills Among Management Graduate: Need for Social Innovation”	Journal of review	2394-5124 VOL 7, Issue 13,2020	July-21
5	Potential Challenges of National Education Policy	Wesleyan Journal of Research	0975-1375 Vol.14 No1(XXVI II)	March-21
6	Microfinance through Self-Help and Bank Linkage Programmes (SBLP) An Exploratory study	International Journal Of Recent Technology And Engineering	2277-3878	March-23
7	A study on Financial Frauds in Banking sector, Volume XI, Issue XII, ISSN:	Journal of XI'AN, University of Architecture & Technology (JX AT),	1006-7930	December-23
8	Financial Inclusion: A study of Approaches	International Journal of Advance and Innovative approach	Vol 6, Issue	Jan-Mar 2019
9	“Sustainable Innovation through clusters in MSMEs in the Ethiopian context.	International Journal of Research and Management studies	Vol 3 Issue No.8, ISSN 2455-7595	July-15
10	Household Savings in India – A catalyst for the growth of Bancassurance channel	Life Insurance Today	Vol. XI, No.5,ISSN - 0973-4813,, Page No. 14-16.	August-15
11	A Study on Prospects of FDI in Insurance and Bancassurance in India	Economic Challenger	ISSN - 0975-1351, No17, Vol.68 PN. 02-08.	July- sept 2015
12	Life Insurance and Bancassurance	Pravatika	0973-1628 -135, Vol -XIV (4), PN.21-23	June-15
13	Innovation in Indian Women Micro-enterprises	IPE Journal of Management, Institute Of Public Enterprise	Vol. 3, No. 2	July-December 2013
14	Impact and Sustainability of SHG Bank Linkage Programme (SBL) in Andhra Pradesh: A Diagnostic Study on Indira Kranthi Patham	The Journal of Microfinance Review	4th Issue	Jan-June 2012

15	Non-Banking Financial Companies: Reforms and Performance	WIM Journal Of Management.	Vol 6: issue 11	January-12
16	Are Micro Finance programmes designed to empower women?	Working paper series in CAHIERS DU CEREN), of Burgundy School, France	Cahiers du CEREN 37 (2011)	March-23
17	Evolution of Mobile Banking in Microfinance: Issues and Challenges”	Journal of microfinance REVIEW	Bankers Institute for Rural Develpt	July 2011-12
18	“Collaborations and Regulations for Transformational Mobile Banking in Emerging Markets”	The Journal of Economic and Policy Research	IPE	2012 - 2013
19	“Mobile Banking: A tool of Financial Inclusion”	Gavesana Journal of Management	Vol. I Issue II Jan-June 2010	January-10
20	Mobile banking”, web news magazine magazine	www.microfinancefocus.org	Feb-10	2010
21	“Life Insurance – A privatized Market”	Journal of Risk Management and Insurance. National Insurance Academy	Vol XI NO.2	2008
22	Abstract of Ph.D thesis	AIMS Journal Of Management	Volume 2, Number 1	2008 -09

CONFERENCES ATTENDED

a. National Conferences/seminar/summits

1. Presented paper “Pandemic and Learning Experiences in Higher Educational Institutions” in the International Webinar on Innovation and Rethinking, Business Research and Education in the New normal EON, organized by Debro Tabor University during 10-11 May 2022
2. Presented paper “The Co-evolution of India’s policy on Science, Technology and Innovation with University Education” in the Education Innovation Forum, Ecole des Mines de Saint Etienne, France on 1st June 2021
3. Presented paper on “Entrepreneurship in MSMEs for sustainable rural development: National Financial Inclusion policy” in the International research workshop conducted by Burgundy school of Business, Dijon, France, on 17- 18 May 2021
4. Presented paper “Financial and social performance of MFIs using DEA” in the International Conference on Management Issues and Challenges organized by Skyline University, Sharjah, during 23 & 24th March 2021
5. Presented paper “Potential Challenges of National Education Policy in the Conference on Contemporary Management Issues organized by ICBM, Hyderabad on 26th March 2021
6. Presented paper “Problem Based Learning method in the National Presentation competition conducted by Viswa Karma University on 2nd October 2020
7. Presented paper Financial Frauds in Banking sector in the International conference on Innovative Teaching methodologies organized by Indian Academician and Researchers on 16th October 2020
8. Presented paper “Foreign Direct Investment in India” in the Conference on National Seminar on Emerging Trends in Business organized by St.Joseph's Degree & PG College, Abids on 30th November 2019
9. Presenter paper financial inclusion a minimalistic approach in the International Conference on management and the business challenges organised by ICBM attapur Hyderabad on 23rd March 2019
10. Presenter paper “Innovation through clusters in micro and small in the national seminar on issues and challenges VUCA world organized by ICBM attapur Hyderabad on 17th August 2018

11. Presented paper "Innovation through clusters in micro and small enterprises in Ethiopian context in the national forum on rural development organized by urban forum of Ethiopia during 16 and 17th November 2014.
12. Presenter paper "Financial inclusion is it a commercial model or social model" in the Institutional and technological environment to microfinance organized by Burgundy school of business, Dijon, France during 11th and 12th April 2012
13. Presenter paper "women entrepreneurship in micro enterprises a need for social innovation in India" in the international conference on management issues organized by world Academy of science and technology, Paris, France on 25th June 2013
14. Presented paper "Are microfinance programs programmed designed to empower woman women in the institutional and the technological environment to microfinance organized by burgundy School of Business Dijon France during 9th and 10th December 2010
15. Presenter paper "Mobile banking an overview of microfinance Hindi institutional and technological environment to microfinance organized by burgundy School of Business Dijon France during 7th and 8th January 2009.
16. Presented inputs on "financial inclusion" for the period 2013-17 in the international conference organized by UNDP country program action held at UNDP New Delhi on 11th of July 2012.
17. Presented paper on financial inclusion oh minimalistic approach in the International Conference on management and business challenges organized by is CBM attapur I dropped out on 23rd March 2019
18. Presented paper "Labor and skill gap factor in MSME to India's future GDP growth in the 16th the thinker and writers forum Scotch development foundation during 6th and 7th June 2013.
19. Presented paper "Cloud Computing technology: Financial inclusion infrastructure" in the 15th Thinkers and Writers Forum of Skoch Development Foundation, New Delhi during 25-26 March 2013.
20. Presented paper "women empowerment: A study on Self-Help groups" in the Financial Inclusion summit organized by Skoch Foundation, during 28-29 September 2012.
21. Presented paper "Evolution of Mobile Banking in Microfinance : Issue and challenges in the Microfinance Summit conducted by Banker's Institute for Rural development, during 2-3 December 2011.
22. Presented paper "Mobile Technology: Risk and Regulations" in the Summit on Financial Inclusion organized by Skoch Foundation during 1-2 September 2011.
23. Presented paper " Is manufacturing a prime driver for Economic Growth" in the National conference organized by Vignana Jyothi Institute of Management during 17-19 December 2012.
24. Presented paper "Microfinance and NGOs : A Business social responsibility" in the National conference organized by Vignana Jyothi Institute of Management, India during 20-21 February 2009.
25. Presented paper "Emergence of India as a major global player" in the National seminar on Globalisation – Unleashing India's potential organized by Vivek vardini school of Business Management, India on 24th March 2007
26. Presented paper " Insurance sector reforms : challenges and opportunities" in the National seminar organized by Nizam college, India on 8th August 2007
27. Presented paper "Management Education in the competitive environment " in the national conference organized by Andhra University, during 29-30 July 2006.
28. Presented paper " BPO in Finance Industry" in the Modern challenges in Business organized by University of Madras, India during 20-21 February 2006
29. Presented paper on "Throughput Accounting" in the National seminar on Cost management organized by St. Joseph's Degree & PG college, Hyderabad on 14th October 2006.
30. Presented paper " Strategic cost management in the liberalized and competitive environment" in the International conference organized by Strategic cost management in the

liberalized and competitive environment, Osmania University during 10-11 December 2006.

31. Presented paper “Vision and Mission of Christian Minority Institutions in HEIs” in the National Seminar on Entrepreneurship Development among Minority Educational Institutions” organized by Osmania University, Hyderabad on 21st December 2005
32. Presented paper “Foreign Direct Investments in India” in the National Seminar on Emerging Trends in International Trade and Finance organized by Osmania University during 20-21 June 2003

B. International conferences

S. no	International conferences
1	Inclusive Leadership and Innovative Behaviour in Higher Educational Institutions” in Science Fora Conference at Switzerland on 16 th August 2022
2	“Innovation through Clusters” in Micro and Small enterprises, in a Forum of Ethiopian Government, Addis Ababa, Ethiopia , 16-17 November 2014.
3	“Financial Inclusion: Is it a Commercial Model or Social Model? in the International Conference on Technological Environment for Microfinance organized during 11-12 th April 2012 by the Centre for Microfinance Research, Burgundy School of Business, Dijon, France .
4	“Women entrepreneurship in microenterprises: A need for Social Innovation in India” World Academy of Science and Technology, Paris, France, 27-28 June 2011
5	“Are microfinance programmes designed to empower women in Burgundy School of Business, Dijon, France , on 9-10 December 2010.

Research, Consultancy and Training

- Ph.D. Research guidance: two PhDs awarded
- M. Phil works guidance - Four M.Phil Awardees guided
- Sponsored Research Project - Microfinance Project under Research Promotion *Scheme of AICTE, and doing In-house project on Finance Project*
- Management Development Programmes conducted:
M/s. Suresh Productions Shiva Shakthi Groups

Awards

- Best Professor in Financial Management awarded by World Education Congress, CMO, Asia at Asian Level for B-Schools in 2013
- Best Teacher Award in 2021 awarded by Institute of Scholars, Bangalore.
- Best Paper Award in 2022 by FIIB Review for the paper on Innovative Behaviour in Higher Educational Institutions