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Expertise

Business, Finance

Banking and Finance

Work experience

1. Guru Nanak College, Killianwali 2018 — Present

Associate Professor
Sri Muktsar Sahib

2. Guru Nanak College, Killianwali 2004 — 2018

Assistant Professor
Sri Muktsar Sahib

3. Gobindgarh Public College, Alaur 2004 — 2004

Assistant Lecturer
Ludhiana, Punjab.

Education

1. Ph. D. - 2011

University of Rajasthan

2. P. G. D.C.A - 2002

Kurukshetra University, Kurukshetra

3. M. Ed. - 1998

Punjabi University

4. M. Com - 1995

Punjabi University

5. NET - 1995

University Grants Commission

6. SLET - 1995

Kurukshetra University, Kurukshetra

Honours and Awards

1. Topper - University merit holder in B. Ed - 1996

Punjabi University, Patiala

Publication

1. Impact of Mega Merger of Public Sector on Indian Banking Sector

Mrs Usha Goyal, Dr Seema Rani

International Journal of Business Management and Scientific Research (IJBMSR) , Volume 47, Year 2021,
Pages 32-35

2. **Financial Inclusion in India : Progress and Prospects**

Mrs Usha Goyal, Dr Seema Rani

Flusser Studies special issue : Sustainability and Management , Volume 30, Year 2021, Pages 626-636

3. **COVID - 19 A Catalyst in Digital Transformation of Banking Sector in India**

Dr Seema Rani, Mrs Usha Goyal

Flusser Studies Special issue : Sustainability and Management , Volume 30, Year 2021, Pages 727-733

4. **Impact of COVID-19 on Economy and Indian Banking Sector**

Dr Seema Rani, Mrs Usha Goyal

The Journal of Oriental Research Madras , Volume MMXXI-XCII-XXVIII, Year 2021, Pages 18-23

5. **Challenges faced by E-Commerce Industry due to COVID-19 in India**

Dr Seema Rani, Mrs Usha Goyal

The Journal of Oriental Research Madras , Volume XCII-XXXVI, Year 2021, Pages 36-44

6. **Impact of Artificial Intelligence on Indian Banking Sector**

Mrs Usha Goyal, Dr Seema Rani

Anvesak : a Bi-annual Journal , Volume 51,No.1(IX), Year 2021, Pages 30-39

7. **Goods and services Tax - A Changing Scenario**

Dr Seema Rani

Emerging Issues in India , Volume , Year 2019, Pages

8. **Social Media in Higher Education**

Dr Seema Rani, Mrs Usha Goyal

Role of Media, Social Media and Internet in Higher Education , Volume , Year 2019, Pages 207-211

9. **Green Banking as a Strategy for Sustainable Development in 21st Century**

Dr Seema Rani

Management of Financial Services - Creating Business Value and Sustainability , Volume , Year 2018, Pages 362-373

10. **Sustainability in Banking Industry : A Study on Private and Public Sector Banks in India**

Dr Seema Rani

Sustainable Development in India - Innovative Practices ", Volume , Year 2018, Pages

11. **Asset - Light Model is the key to Success for Start Ups**

Mrs Usha Goyal, Dr Seema Rani

Recent Trends and Challenges in Strategic Financial Management , Volume , Year 2018, Pages 26-28

12. **Role of Digital Banking in Transforming Indian Banking Sector :A case study of Indian Bank**

Dr Seema Rani

Vlnayek Global Research Review , Volume 5,Number 1 & 2, Year 2018, Pages 180-191

13. Sustainable Development in India - Innovative Practices

Dr Surinder Singh Thakur, Mrs Usha Goyal, Dr Seema Rani
Sustainable Development in India - Innovative Practices ", Volume , Year 2018, Pages

14. Women Empowerment through Financial Literacy and Financial Inclusion :A Strategy for Inclusive Growth

Dr Seema Rani
Women Sensitisation for Promising Solutions - A Strategy for Inclusive Growth , Volume , Year 2017, Pages 142-147

15. Problem of Non-Performing Assets relating to Agriculture in Indian Banking Sector

Dr Seema Rani
ICSSR Sponsored National Seminar proceedings on the theme " Agriculture Crisis and Farmers' Distress in Punjab , Volume , Year 2017, Pages 133-136

16. Financial Inclusion a Driver for Inclusive Growth in India - The journey so far and way Forward

Dr Seema Rani
UGC - Sponsored National Conference proceedings on theme "Inclusive Growth for Financial Inclusion and Social Development , Volume , Year 2017, Pages

17. Financial Inclusion :A Journey so far

Dr Seema Rani
The Summit, A Journal of Humanities and Social Sciences (A, peer Reviewed Journal) , Volume III, Spring , Year 2016, Pages 139-153

18. Workplace Spirituality : A Literature Review

Dr Seema Rani
Global Journal of Accounting and Management , Volume 5,No.1, Year 2016, Pages 72-82

19. Changing Dimensions of Career Long Professional Development in 3

Dr Seema Rani
An Insight into contemporary Researches in Business , Volume , Year 2015, Pages 200-206

20. Financial Inclusion : A Road for Growth

Dr Seema Rani
Managing Strategies and Issues in Finance , Volume , Year 2015, Pages 76-87

21. Causes and Management of Stress at Work Place

Dr Seema Rani
Critical Touch Points in Human Resources Management , Volume , Year 2015, Pages 265-274

22. Financial Inclusion of Tribal Women

Dr Seema Rani, Mrs Usha Goyal
Aadivasis Sahitya Vibhin Pripeksh, Volume , Year 2015, Pages 168-176

23. Importance of Customer Satisfaction and Customer Loyalty in Business

Dr Seema Rani

The Summit, A Journal of Humanities and Social Sciences (A, peer Reviewed Journal) , Volume I, Spring, Year 2015, Pages 18-23

24. **Higher Education in India - Current Scenario and Various Issues**

Dr Seema Rani

PCMA Journal of Business (Biannual refereed Journal) , Volume 8,Number 1 , Year 2015, Pages 59-68

25. **Present Scenario of Indian banking Industry and Road Ahead**

Dr Seema Rani

International Journal of Business Management and Scientific Research , Volume 11, Year 2015, Pages

26. **A Study of Changes in Shareholding Pattern of Public Sector Banks in India**

Dr Seema Rani

Visualisation of Researchers in Social Sciences , Volume , Year 2014, Pages 305-316

27. **Non-Performing Assets : A Drag to the Indian Public Sector Banks : A Comparative Study**

Dr Seema Rani

Dynamics of Commerce and Management in the New Millaneum , Volume , Year 2014, Pages 245-266

28. **Determinants of Profitability :A Study of State Bank of India & it's Associates**

Dr Seema Rani

Business and Economics in Search of Excellence , Volume , Year 2014, Pages 141-150

29. **Branch Productivity of Public Sector Banks in Liberalised Regime :A Comparative Study**

Dr Seema Rani

INSPIRA :A Journal of Modern Management and Entrepreneurship , Volume 4,No.02, Year 2014, Pages 241-247

30. **Role of Academic Staff Colleges in Professional Development of Teachers (An Analytical Study on Refresher Courses in Business Studies conducted by KUK)**

Dr Seema Rani

International journal of Entrepreneurship and Small Business Management , Volume 1,No.1, Year 2014, Pages 69-84

31. **Technological Development and Growth of Banking Sector in India since Nationalisation**

Dr Seema Rani

PCMA Journal of Business (Biannual refereed Journal) , Volume 7, Issue - 2, Year 2014, Pages 62-74

32. **A Comparative Study of Employee Productivity of Public Sector Banks after Liberalisation**

Dr Seema Rani

Emerging Dimensions of Commerce and Management , Volume , Year 2014, Pages 219-240

33. **Micro, Small and Medium Enterprises (MSME's) Sector in India :Growth and Problems**

Dr Seema Rani

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34. **Right to Education Act : An overview**

Dr Seema Rani

Parview : A Quarterly Journal , Volume 1,No.1, Year 2013, Pages 36-46

35. **Privatization of Banks :Challenges & Responses**

Dr Seema Jindal

Privatization of Banks :Challenges & Responses , Volume , Year 2012, Pages

36. **Indian's Insurance Sector in the changing Scenario**

Dr Seema Rani

PCMA Journal of Business , Volume 5,Number 1, Year 2012, Pages 1 to 8

37. **Global Financial Turmoil :It's Impact on Indian Banking Sector**

Dr Seema Rani

ECO-PULSE UGC Sponsored National Conference on Financial Turmoil in A Western Economies And It's Impact on Indian Economy , Volume , Year 2012, Pages 92-97

38. **Consumer Redressal Mechanism :Current Scenario in India**

Mrs Usha Goyal, Seema Rani

Consumer Protection through Mass Awareness New Challenges and Opportunities , Volume , Year 2007, Pages 494-509