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AREAS OF EXPERTISE

Business, Finance

Banking and Finance

EDUCATION

Ph. D. 2011

University of Rajasthan

P. G. D.C.A 2002

Kurukshetra University, Kurukshetra

M. Ed. 1998

Punjabi University

M. Com 1995

Punjabi University

NET 1995

University Greants Commission

SLET 1995

Kurukshetra University, Kurukshetra

PROFESSIONAL EXPERIENCE

Guru Nanak College Killianwali 2018 - Present

Associate Professor

Mukatsar Sahib, Punjab

Guru Nanak College Killianwali 2015 - 2018

Assistant Professor (Grade-II)

Muktsar Sahib, Punjab

Guru Nanak College, Killianwali 2010 - 2015

Assistant Professor (Grade-I)

Sri Muktsar Sahib

Guru Nanak College Killianwali 2004 - 2010

Assistant Professor

Mukatsar Sahib, Punjab

Gobindgarh Public College, Alaur 2004 - 2004

Assistant Lecturer

Ludhiana, Punjab.

S D college Mansa 1996 - 2002

Lecturer

Mansa

HONOURS AND AWARDS

Topper - University merit holder in B. Ed 1996

Awarded by: Punjabi University, Patiala

PROFESSIONAL MEMBERSHIPS

INSPIRA RESEARCH ASSOCIATION 2025

Life Membership - (LM-IRA-1005)

Punjab Commerce and Management Association 2015

Life membership S-101

Economic Growth and Research Association 2013

For 3 years 01.04.13 to 31.03.16

Indian Accounting Association 2011

Life membership JP-170

COMMITTEE MEMBERSHIPS

Maintenance Committee 2019

Co-ordinator

Academic Council 2019

Member

Research Committee 2015

Co-ordinator

Alumni Association 2015

Member

Computer Based Accounting 2011

Co-ordinator

Time Table Committee 2010

Co-ordinator

Internal Complaints Committee 2006

Member

PUBLICATIONS

1. The Indian Start up Story : Opportunities and Challenges in Growing Ecosystem

Dr. Seema Rani

Entrepreneurial Mindset (Thriving in the Startup Ecosystem) , Vol. (2025) , pp. 99-108

2. Entrepreneurial Mindset (Thriving in the Startup Ecosystem)

Dr Seema Jindal, Mrs Usha Goyal, Dr Surinder Singh Thakur

Entrepreneurial Mindset (Thriving in the Startup Ecosystem) , Vol. (2025) , pp.

3. Unified Lending Interface as a pillar of India's Digital Economy

Dr. Seema Rani

INSPIRA - Journal of Modern Management & Entrepreneurship (JMME) , Vol. Volume - 15, Issue - 03, July-Sep.,2025 (2025) , pp. 91-96

4. AI and AI in Banking and Finance :Exploring the Various Outcomes

Dr. Seema Rani

Artificial Intelligence (Social & Economic Application Perspective , Vol. (2025) , pp. 39-46

5. Green Finance and Sustainable Development

Dr. Seema Rani

Punjab Economy :Past, Present and Future , Vol. (2024) , pp. 242-249

6. Privatisation of PSBs in India - Challenges and Opportunities

Dr. Seema Rani

PCMA journal of business (A Biannual Peer Reviewed Refreed Journal) , Vol. Volume - 16, Issue - 1, Jan-June 2024 (2024) , pp. 23-30

7. Impact of New Education Policy 2020 :Impacts on Higher Education

Dr. Seema Rani

National Education Policy 2020 Journey Towards Holistic Education (Volume -li) , Vol. Volume - II (2023) , pp. 49-54

8. National Education Policy 2020 :Reforms in Higher Education

Dr. Seema Rani

NEP2020:Empowering India Through Reshaping Higher Education System , Vol. (2023) , pp.

9. Recent Trends in E-Commerce Industry in Punjab

Dr. Seema Rani

PCMA journal of business (A Biannual Peer Reviewed Refreed Journal) , Vol. Volume - 16, Issue - 2, July-Dec. 2023 (2023) , pp. 15-22

10. The Future of Artificial Intelligence in Banks in India

Dr. Seema Rani

PCMA journal of business (A Biannual Peer Reviewed Refreed Journal) , Vol. Volume - 16, Issue - 1, Jan-June 2023 (2023) , pp. 37-42

11. NEP2020:Empowering India Through Reshaping Higher Education System

Dr Seema Jindal, Mrs Usha Goyal, Dr Surinder Singh Thakur

NEP2020:Empowering India Through Reshaping Higher Education System , Vol. (2023) , pp.

12. Digital Transformation of the Banking Industry :Hits and Misses

Dr. Seema Rani

Digital Revolution - A Panaroma for Reshaping the Future , Vol. (2022) , pp.

13. Future Structure of Banking Sector in India

Dr. Seema Rani

BHRAT AT 75: Multiple Dimensions to Empower India for Better Tomorrow , Vol. (2022) , pp. 121-127

14. Digital Revolution - A Panaroma for Reshaping the Future

Dr Seema Jindal, Mrs Usha Goyal, Dr Surinder Singh Thakur

Digital Revolution - A Panaroma for Reshaping the Future , Vol. (2022) , pp.

15. 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) , Vol. 47 (2021) , pp. 32-35

16. Impact of Artificial Intelligence on Indian Banking Sector

Mrs Usha Goyal, Dr Seema Rani

Anvesak : a Bi-annual Journal , Vol. 51,No.1(IX) (2021) , pp. 30-39

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

Dr Seema Rani, Mrs Usha Goyal

The Journal of Oriental Research Madras , Vol. XCII-XXXVI (2021) , pp. 36-44

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

Dr Seema Rani, Mrs Usha Goyal

The Journal of Oriental Research Madras , Vol. MMXXI-XCII-XXVIII (2021) , pp. 18-23

19. 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 , Vol. 30 (2021) , pp. 727-733

20. Financial Inclusion in India : Progress and Prospects

Mrs Usha Goyal, Dr Seema Rani

Flusser Studies special issue : Sustainability and Management , Vol. 30 (2021) , pp. 626-636

21. Social Media in Higher Education

Dr Seema Rani, Mrs Usha Goyal

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

Dr Seema Rani

Emerging Issues in India , Vol. (2019) , pp.

23. **Sustainable Development in India - Innovative Practices**

Dr Surinder Singh Thakur, Mrs Usha Goyal, Dr Seema Rani

Sustainable Development in India - Innovative Practices " , Vol. (2018) , pp.

24. **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 , Vol. (2018) , pp. 26-28

25. **Sustainably in Banking Industry : A Study on Private and Public Sector Banks in India**

Dr Seema Rani

Sustainable Development in India - Innovative Practices " , Vol. (2018) , pp.

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

Dr Seema Rani

Management of Financial Services - Creating Business Value and Sustainability , Vol. (2018) , pp. 362-373

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

Dr Seema Rani

Vinayek Global Research Review , Vol. 5,Number 1 & 2 (2018) , pp. 180-191

28. **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 , Vol. (2017) , pp. 142-147

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

Dr Seema Rani

ICSSR Sponsored National Seminar proceedings on the theme " Agricultureregical Crisis and Farmers' Distress in Punjab , Vol. (2017) , pp. 133-136

30. **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 , Vol. (2017) , pp.

31. **Financial Inclusion :A Journey so far**

Dr Seema Rani

The Summit, A Journal of Humanities and Social Sciences (A, peer Reviewed Journal) , Vol. III, Spring (2016) , pp. 139-153

32. **Workplace Spirituality : A Literature Review**

Dr Seema Rani

Global Journal of Accounting and Management , Vol. 5,No.1 (2016) , pp. 72-82

33. **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) , Vol. I, Spring (2015) , pp. 18-23
34. **Present Scenario of Indian banking Industry and Road Ahead**
Dr Seema Rani
International Journal of Business Management and Scientific Research , Vol. 11 (2015) , pp.
35. **Higher Education in India - Current Scenario and Various Issues**
Dr Seema Rani
PCMA Journal of Business (Biannual refereed Journal) , Vol. 8,Number 1 (2015) , pp. 59-68
36. **Financial Inclusion of Tribal Women**
Dr Seema Rani, Mrs Usha Goyal
Aadivasis Sahitya Vibhin Pripeksh , Vol. (2015) , pp. 168-176
37. **Causes and Management of Stress at Work Place**
Dr Seema Rani
Critical Touch Points in Human Resources Management , Vol. (2015) , pp. 265-274
38. **Financial Inclusion : A Road for Growth**
Dr Seema Rani
Managing Stratagies and Issues in Finance , Vol. (2015) , pp. 76-87
39. **Changing Dimensions of Career Long Professional Development in 3**
Dr Seema Rani
An Insight into contemporary Researches in Business , Vol. (2015) , pp. 200-206
40. **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 , Vol. (2014) , pp. 245-266
41. **Technological Development and Growth of Banking Sector in India since Nationalisation**
Dr Seema Rani
PCMA Journal of Business (Biannual refereed Journal) , Vol. 7, Issue - 2 (2014) , pp. 62-74
42. **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 , Vol. 1,No.1 (2014) , pp. 69-84
43. **Branch Productivity of Public Sector Banks in Liberalised Regime :A Comparative Study**
Dr Seema Rani
INSPIRA :A Journal of Modern Management and Entrepreneurship , Vol. 4,No.02 (2014) , pp. 241-247
44. **A Study of Changes in Shareholding Pattern of Public Sector Banks in India**
Dr Seema Rani
Visualisation of Researchers in Social Sciences , Vol. (2014) , pp. 305-316

45. **A Comparative Study of Employee Productivity of Public Sector Banks after Liberalisation**
Dr Seema Rani
Emerging Dimensions of Commerce and Management , Vol. (2014) , pp. 219-240
46. **Micro, Small and Medium Enterprises (MSME's) Sector in India :Growth and Problems**
Dr Seema Rani
Commerce and Management A a Researcher's, Perspective , Vol. (2014) , pp. 305-312
47. **Determinants of Profitability :A Study of State Bank of India & it's Associates**
Dr Seema Rani
Business and Economics in Search of Excellence , Vol. (2014) , pp. 141-150
48. **Right to Education Act : An overview**
Dr Seema Rani
Parview : A Quarterly Journal , Vol. 1,No.1 (2013) , pp. 36-46
49. **Indian's Insurance Sector in the changing Scenario**
Dr Seema Rani
PCMA Journal of Business , Vol. 5,Number 1 (2012) , pp. 1 to 8
50. **Privatization of Banks :Challenges & Responses**
Dr Seema Jindal
Privatization of Banks :Challenges & Responses , Vol. (2012) , pp.
51. **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 , Vol. (2012) , pp. 92-97
52. **Consumer Redressal Mechanism :Current Scenario in India**
Mrs Usha Goyal, Seema Rani
Consumer Protection through Mass Awareness New Challenges and Opportunities , Vol. (2007) , pp. 494-509