



**Profile of  
Dr. K. SUDHAKARA RAO**

Lecturer in Commerce  
SRR & CVR Govt. Degree College (A), Vijayawada  
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Born on 1<sup>st</sup> July 1973, as son of Shri Ramaiah and Sheshamma in Nellore District of Andhra Pradesh.

**Permanent Address** : Dr. K. Sudhakara Rao  
**JV Raju Homes – Flat No.501**  
Rebalavari Street, Stonehouse Pet  
Nellore, Andhra Pradesh-524004

**Educational Qualifications** : M.Com., M.B.A., M.Phil., Ph.D.NET.

- ❖ B.Com., at Sri Sarvodaya (Arts & Science) Degree College, Nellore
- ❖ M.Com., from S.V. University, Tirupati with 66% marks.
- ❖ M.B.A. from the University of Madras, Chennai with 63% marks and have specialized in Finance.
- ❖ M.Phil., with First Division from S.V. University, Tirupati.
- ❖ Ph.D., from S.V. University, Tirupati with the Title of “*Working of Urban Co-operative Banks in Coastal Andhra Region of Andhra Pradesh*”.
- ❖ UGC – NET qualified in Commerce Subject.

**Teaching Experience** : **23** years

- ❖ I have worked in various Degree, PG and Engineering Colleges across the state of Andhra Pradesh.
- ❖ At present I am working as a Lecturer in Commerce in SRR & CVR Government Degree College (A), Vijayawada, A.P.

**Membership** : Life time member in “Indian Commerce Association”.  
(AP-353)

1. Subject Expert for PG Board of Studies (BOS), Dept. of Commerce, SRR & CVR Govt. Degree College, Vijayawada for the Academic Years 2020-21.
2. Subject Expert for the Board of Studies (BOS), Dept. of Commerce, Sri A.S.N.M. Govt. College (A), Palakol for the Academic Years 2021-23.
3. Subject Expert for the Board of Studies (BOS), Dept. of Commerce, Govt. College (A), Rajamahendravaram for the Academic Years 2020-23.

**Research Experience :**

- ❖ Apart from having a good academic record, No. of projects has been done for MBA students and one M.Phil. awarded under my guidance.

**Online Courses : 03**

1. Online Two-Week Refresher Course in **“Commerce And Management”** From *25 June - 08 July 2021* and Obtained Grade A+. Teaching Learning Centre, Ramanujan College University of Delhi under the aegis of Ministry Of Education Pandit Madan Mohan Malaviya National Mission On Teachers And Teaching.
2. Swayam online Certificate Course successfully completed on **“Goods and Services Tax (GST)”** with 89% & 4 credits in the proctored examination held on 09-11-2019 for the session July-October 2019 offered by Department of Post Graduate Studies in Commerce, University of Mysore, Karnataka.
3. Swayam ARPIT online Refresher Course Successfully completed in **“Management”** in the proctored examination held on 30-03-2019 offered by Banasthali Vidyapith.

**Faculty Development Programmes : 22**

- Three Day FDP on **“PODCAST”** organized by APSICHE, Vijayawada in Association with CCE, Vijayawada from 12<sup>th</sup> August to 14<sup>th</sup> August, 2021.
- Five Day FDP on **“The Impact of Covid-19 on Industry 4.0”** organized by Department of Basic Sciences and HSS, JNTUK University College of Engineering Vizianagaram from 8<sup>th</sup> August to 12<sup>th</sup> August, 2020
- Five Day FDP in **“Learning Management System Video & Pedagogy”** organized by the Commissionerate of Collegiate Education, Government of Andhra Pradesh from 3<sup>rd</sup> August to 7<sup>th</sup> August, 2020

- One Day FDP on **“Filing of Income Tax Returns – Law & Procedure”** organized by the Department of Commerce, PB Sidhatha Arts & Science College Vijayawada on 25<sup>th</sup> July, 2020.
- Five Day FDP in Commerce on **“Atmanirbhar Bharat: Unleashing Power of Commerce in Digital Era – Global Trade, Business Warfare, Levies, Immersive Learning Pedagogy and Business Analytics”** organized by the Commissionerate of collegiate education, government of Andhra Pradesh from 20<sup>th</sup> July to 24<sup>th</sup> July, 2020
- Seven Day FDP on **“Recent Trends in Management”** organized by the Department of Management Studies, GATES Institute of Technology, Gooty, Anantapuramu Dt. A.P. from 13<sup>th</sup> July to 19<sup>th</sup> July, 2020.
- One week FDP on **“Entrepreneurship, Incubation and Innovation”** organized by Teaching Learning Centre Ramanujan College, University of Delhi and Sponsored by MHRD, Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching from 23<sup>rd</sup> June to 29<sup>th</sup> June, 2020.
- Seven Day FDP on **“Revised Accreditation Framework of NAAC”** organized by IQAC, Government Arts College, Rajahmundry from 27<sup>th</sup> May to 2<sup>nd</sup> June, 2020.
- One day **Workshop on “Academic & Administrative Activities of the Colleges”** organized by S.V.K.P & Dr.K.S.Raju Arts & Science College (A) Penugonda and RJDCE, Rajamahendravaram on 9<sup>th</sup> March, 2020.
- One day **Workshop on “Digital Marketing – Imperatives, Prospects and Challenges”** organized by Sri A.S.N.M. Govt. College (A) Palakol W.G. District on 28<sup>th</sup> February, 2020.
- One week orientation Workshop on **“OER, CONTENT DEVELOPMENT, MOOCS AND MOODLE”** organized by E&IT Academy, NIT Warangal, Commissionerate of Collegiate Education and APSICHE, Govt. A.P. at NIT Warangal from 26<sup>th</sup> October to 31<sup>st</sup> October, 2018.
- One day **Workshop on “Increasing Enrollment and Geo-tagging through RUSA APP”** organized by GDC, Avanigadda, Krishna District on 13<sup>th</sup> May, 2016.
- 4 day **TISS – JKC Training of Trainers Programme on “Introduction to Entrepreneurship”** organized by P.R. Govt. College, Kakinada from 11<sup>th</sup> Feb. to 13<sup>th</sup> Feb. 2016.
- Three weeks **“Refresher Course”** conducted by Human Resource Development Centre Andhra University, Visakhapatnam from 01/07/2015 to 21/07/2015.

- One day **National Workshop on Research Methodology** organized by Government College, Rajahmundry on 7<sup>th</sup> March, 2015.
- One day **International Workshop on Stress & Resilience Techniques** organized by Government College, Rajahmundry on 16<sup>th</sup> November, 2014.
- One day **National Workshop on Higher Education – Role of Teacher** organized by Mrs. A.V.N. College, Vishakhapatnam on 10<sup>th</sup> October, 2014.
- 5 Day Masters Trainers’ Training Programme on **“A Foundation Course in Human Values and Professional Ethics”** conducted by IIT Hyderabad from 20/05/2013 to 24/05/2013.
- Four weeks **“Orientation Course”** conducted by Academic Staff College of Hyderabad Central University, Hyderabad from 01/03/2013 to 28/03/2013.
- One week **“Induction Training Programme”** conducted by Commissionerate of Collegiate Education at Guntur GDC from 26/12/2011 to 31/12/2011.
- One day **National Workshop on Research Methodology in Management Science** organized by QIS College of Engineering & Technology, Ongole on 24<sup>th</sup> April, 2010.
- Ten days **“Staff Development Programme on Investment Management”** Sponsored by **AICTE, New Delhi &** organized by Dept. of Management Studies T.J.P.S. College, Guntur from 27<sup>th</sup> April to 8<sup>th</sup> May, 2009.

**Webinars : 03**

1. One day National Webinar on **“Impact Post-Lockdown Academic Challenges in Higher Education Institutions”** organized by IQAC of Government College for Women (A), Guntur on 28<sup>th</sup> May 2020.
2. One day National Online Symposium on **“New Vistas of Global Economic Slowdown with special reference to India: Strategic Reforms for Recovery”** organized by the Departments of Commerce & Economics, Government Degree College, Ravulapalem on 26<sup>th</sup> May 2020.
3. One day National Webinar on **“Impact of Covid-19 on Indian Economy: Survival Strategies for Banking, Education, Pharma and Retail Sector”** organized by SRR & CVR Government Degree College (A), Vijayawada on 19<sup>th</sup> May 2020.

**Seminars : 25**

1. U.G.C. Sponsored two day National Seminar on “*Strategies towards Actualizing the concept of Sustainable Environment*” organized by Sri A.S.N.M. Government College (A), Palakol. Presented a paper entitled “**Problems and Prospects of agricultural Marketing in India**” on 17<sup>th</sup> & 18<sup>th</sup> March, 2017.
2. ICSSR Sponsored two day National Seminar on “*Impact of Socio – Economic Development Schemes of Scheduled Tribes in India*” organized by Viswodaya Government Degree College, Venkatagiri. Presented a paper entitled “**Government Schemes for the Development of Scheduled Tribes in India**” on 21<sup>st</sup> & 22<sup>nd</sup> February, 2017.
3. U.G.C. Sponsored two day National Seminar on “*Limited Liability Partnership – A New Opportunity*” organized by Government College (A), Rajamahendravaram. Presented a paper entitled “**Advantages and Disadvantages of LLPs in India**” on 21<sup>st</sup> & 22<sup>nd</sup> December, 2016.
4. U.G.C. Sponsored one day National Seminar on “*Changes in Insurance Business after Liberalization of Insurance Sector in India*” organized by GDC, Tuni. Presented a paper entitled “**Changing Role of Insurance in Post Liberalisation Era**” on 9<sup>th</sup> March, 2015.
5. U.G.C. Sponsored one day International Seminar on “*E-Governance: Problems and Prospects*” organized by Government College, Rajahmundry. Presented a paper entitled “**Problems and Prospects of E-Governance in India**” on 8<sup>th</sup> March, 2015.
6. U.G.C. Sponsored two day National Seminar on “*Indian Rural Economy and Employment- Importance, Issues and Challenges*” organized by GDC, Razole. Presented a paper entitled “**The Role of PACS on Rural Development**” on 23<sup>th</sup> & 24<sup>th</sup> February, 2015.
7. U.G.C. Sponsored two day National Seminar on “*Women Entrepreneurship in India – The Status and Imperatives*” organized by S.K.S.D. Mahila Kalasala, Tanuku. Presented a paper entitled “**Government Policies towards women Empowerment**” on 15<sup>th</sup> & 16<sup>th</sup> February, 2015.
8. 67<sup>th</sup> All India Commerce Conference organized by KIIT University, Bhubaneswar. Presented a paper entitled “**Retail Services Marketing: A study of Small Scale Retail Organisations in Andhra Pradesh**” from 27<sup>th</sup> & 29<sup>th</sup> December, 2014.
9. 67<sup>th</sup> All India Commerce Conference International seminar organized by KIIT University, Bhubaneswar. Presented a paper entitled “**Corporate Social Responsibility – Challenges in India**” from 27<sup>th</sup> & 29<sup>th</sup> December, 2014.

10. U.G.C. Sponsored two days National Seminar on “*Role of SHGs and Micro Finance*” organized by S.K.S.D. Mahila Kalasala Tanuku. Presented a paper entitled “*Micro Finance in India: Contemporary Issues and Challenges*” on 18<sup>th</sup> & 19<sup>th</sup> October, 2014.
11. U.G.C. Sponsored two days National Seminar on “Indian Capital Market Role of SEBI in Investors’ Protection” organized by Govt. Degree College, Rajampet. Presented a paper entitled “Unfair Trade Practices in the Indian Stock market: An Analysis” on 5<sup>th</sup> & 6<sup>th</sup> September, 2014.
12. One day National Seminar on “Corporate Social Responsibility: Towards New Agenda” organized by Abhinav Seva Mandali Trust, Mumbai. Presented a paper entitled “*The Corporate Reporting Practices In Indian: An Analysis*” on 22<sup>nd</sup> March, 2014.
13. U.G.C. Sponsored two days National Seminar on “PURA for Integrated Rural Development” organized by K.G.R.L. College (Autonomous) Bhimavaram. Presented a paper entitled “*The role of DRDA in PURA*” on 13<sup>th</sup> & 14<sup>th</sup> February, 2014.
14. U.G.C. Sponsored one day National Seminar on “Banking and Insurance – Contemporary Issues” organized by Sir C.R.Reddy College (Autonomous) Eluru. Presented a paper entitled “*Contemporary Issues in Indian Insurance Sector*” on 13<sup>th</sup> February, 2014.
15. Indian Accounting Association Sponsored two days International Seminar on “Accounting Education and Research” organized by Andhra University, Visakhapatnam. Presented a paper entitled “*The Companies Responsibility in Corporate Reporting Practices: an Analysis*” on 11<sup>th</sup> & 12<sup>th</sup> January, 2014.
16. Two days National Seminar on “Recent Trends in Human Resource Management for Emerging Era” organized by Maharaja’s P.G College, Vizianagaram. Presented a paper entitled “*Strategic Approach to Human Resource Development*” on 13<sup>th</sup> & 14<sup>th</sup> December, 2013.
17. U.G.C. Sponsored two days National Seminar on “Innovations in Banking Sector” organized by Dept. of Commerce, GDC Kothapeta. Presented a paper entitled “*Preventive Measures for E-Banking Frauds*” on 15<sup>th</sup> & 16<sup>th</sup> November, 2013.
18. U.G.C. Sponsored two days National Seminar on “Reforms in Examination System at Under Graduate Level” organized by Dept. of Commerce, GDC Srisailam. Presented a paper entitled “*The role of Statutory Professional Councils in India*” on 19<sup>th</sup> & 20<sup>th</sup> July, 2013.
19. U.G.C. Sponsored two days International Seminar on “Corporate Governance Emerging Issues and Global Challenge” organized by

S.V.University, Tirupathi. Presented a paper entitled “*Strengthening of Urban Co-operative Banks through Corporate Governance*” on 30<sup>th</sup>& 31<sup>st</sup> January, 2013.

20. U.G.C. Sponsored two days National Seminar on “Emerging Challenges in Electronic Banking” organized by S.V.University, Tirupathi. Presented a paper entitled “*Challenges for On-line Banking*” on 25<sup>th</sup>& 26<sup>th</sup> February, 2012.
21. U.G.C. Sponsored National Seminar on “Banking Technology – the Dimensions and Future” organized by DNR College, Bhimavaram. Presented a paper entitled “*Challenges for a Mobile Banking Solutions in India*” on 21<sup>st</sup> Jan, 2012.
22. ICSSR Sponsored National Seminar on “Managing Inclusive Growth in India: A Look into the Socio Economic Perspectives”. Siddartha MBA College, Vijayawada Presented a paper entitled “*The Role of SHG Federations in India*” on 13<sup>th</sup> March, 2010.
23. U.G.C. Sponsored two days National Seminar on “Socio Economic Dimensions of Union Budget 2008-09” organized by Dept. of Commerce, ANU, Guntur. Presented a paper entitled “*Pros and Cons of Farm Debt Waiver Scheme*” on 28<sup>th</sup>& 29<sup>th</sup> March, 2008.
24. U.G.C. Sponsored Two Days National Seminar on “Inclusive Rural Banking” organized by Dept. of Commerce, ANU, Guntur. Presented a paper entitled “*The Role of SNIRD in Supporting SHG’s*” on 15<sup>th</sup>& 16<sup>th</sup> March, 2007.
25. Two Days National Seminar on Advertising Organized By Mahatma Gandhi College, Guntur. Presented a paper entitled “*Evolution of India Advertising*” on 16<sup>th</sup>& 17<sup>th</sup> November 2006.

**Publications : 18 (International - 8 & National – 10)**

1. Dr. K. Sudhakara Rao (2020), “***A Study on Mobile Banking Applications’ with Specific Focus on SBI YONO***”, Risi Books, pp. 137-144. ISBN:978-93-5407-175-1.
2. Dr. K. Sudhakara Rao (2016), “***The Causes of Primary agricultural Credit Societies’ Overdues in Andhra Pradesh: A Study of West Godavari District***”, International Journal of Research in Commerce, IT & Management, Volume 6, Issue 11, November 2016, pp.63-67. ISSN: 2231-5756.  
[http://ijrcm.org.in/download.php?name=ijrcm-4-IJRCM-4\\_vol-6\\_2016\\_issue-11-art-15.pdf&path=uploaddata/ijrcm-4-IJRCM-4\\_vol-6\\_2016\\_issue-11-art-15.pdf](http://ijrcm.org.in/download.php?name=ijrcm-4-IJRCM-4_vol-6_2016_issue-11-art-15.pdf&path=uploaddata/ijrcm-4-IJRCM-4_vol-6_2016_issue-11-art-15.pdf)

3. Dr. K. Sudhakara Rao (2016), **“Nature and Dimensions of wilful and Non-wilful Default in Primary Agricultural Credit Societies’ Overdues: A Study of West Godavari District of Andhra Pradesh”**, SSRG International Journal of Economics and Management Studies, Volume 3, Issue 5, Sep-Oct, 2016, pp.26-36. ISSN: 2393-9125.  
<http://www.internationaljournalssrg.org/IJEMS/paper-details?Id=69>
4. Dr. K. Sudhakara Rao (2016), **“Performance of Primary Agricultural Credit Societies (PACS) in India and Andhra Pradesh”**, International Journal of Social Sciences & Humanities, Volume 2, Issue 3, June 2016, pp.37-50. ISSN: 2395-5996.  
[http://www.lrtspark.com/uploads/3/5/8/3/3583523/spark\\_vol\\_2\\_issue\\_3\\_final\\_37-50.pdf](http://www.lrtspark.com/uploads/3/5/8/3/3583523/spark_vol_2_issue_3_final_37-50.pdf)
5. Dr. K. Sudhakara Rao (2015), **“Working of Urban Co-operative Banks in the Coastal Andhra Region of Andhra Pradesh”**, Indian Journal of Finance, Volume 9, Issue 4, April 2015, pp.33-43. ISSN: 0973-8711. UGC No. 20774.  
<http://www.indianjournaloffinance.co.in/index.php/IJF/issue/view/5668>
6. Dr. K. Sudhakara Rao (2015), **“Life Insurance Sector in India: Opportunities and Challenges”**, International Journal of Academic Research, Vishakhapatnam, Volume 2, Issue 2(3), April – June, 2015, pp.118-127. ISSN: 2348-7666.  
[http://ijar.org.in/v2-i2\(3\).php](http://ijar.org.in/v2-i2(3).php)
7. Dr. K. Sudhakara Rao (2015), **“The Role of PACS on Rural development”**, Paramount Publication Hyderabad, April 2015, pp.41-48. ISBN: 978-93-85100-24-6.
8. Dr. K. Sudhakara Rao (2015), **“Role of Micro Finance & Self Help Groups in Women Empowerment”**, Paramount Publication Hyderabad, Feb 2015, pp. 239-245. ISBN:978-93-85100-16-1.
9. Dr. K. Sudhakara Rao (2015), **“Micro Finance in India Contemporary Issues & Challenges (with Special Reference to A.P)”**, Paramount Publication Hyderabad, Feb 2015, pp. 99-105. ISBN:978-93-85100-16-1.
10. Dr. K. Sudhakara Rao (2015), **“Automated Teller Machines Usage in India: Emerging Challenges”**, Sumedha Journal of Management, Volume 4, No.1, January – March, 2015, pp. 31-44. ISSN: 2277-6753 (IF 0.787). UGC No. 46802.  
[http://cmrcetmba.in/sumedha/journals/article\\_details/187](http://cmrcetmba.in/sumedha/journals/article_details/187)
11. Dr. K. Sudhakara Rao (2014), **“The Role of Corporate Governance in the Indian Banking Industry”**, International Journal of Research

in Management Studies, Volume 1, Issue 6, January 2014, pp. 74-82. ISSN: 2321-4868.

12. Dr. K. Sudhakara Rao (2014), ***The Corporate Reporting Practices In Indian: An Analysis***, Abhinav International Monthly Refereed Journal of Research in Management & Technology Volume No.3, Issue No.04, April 2014, pp. 51-56. ISSN: 2320-0073. UGC No. 45021.  
<http://abhinavjournal.com/journal/index.php/ISSN-2320-0073/article/view/206>
13. Dr. K. Sudhakara Rao (2014), ***A Study on Profit and Profitability on Selected Urban Co-Operative Banks in Coastal Andhra Region of Andhra Pradesh***, International Academy of Science, Engineering and Technology, Volume No.3, Issue No.2, March 2014, pp. 35-46. ISSN:2319-2267.(IF-5.7985)  
[http://www.iaset.us/archives?jname=32\\_2&year=2014&submit=Search](http://www.iaset.us/archives?jname=32_2&year=2014&submit=Search)
14. Dr. K.SudhakaraRao (2013), ***The role of Statutory Professional Councils in India***, Reforms in Examination System at Under Graduate Level, Proceedings & Papers, Paramount Publishing House, New Delhi, pp.145-150. ISBN: 978-93-82163-91-9.
15. Dr.K.Sudhakara Rao (2013), ***A Comparative Analysis of Loans and Advances in Selected Urban Co-Operative Banks***, Abhinav National Monthly Refereed Journal of Research in Commerce & Management, Volume No.2, Issue No.10, October 2013, pp. 11-22. ISSN: 2277-1166. UGC No. 49010.  
<https://www.abhinavjournal.com/images/Commerce & Management/Oct13/2.pdf>
16. Dr.K.SudhakaraRao (2013), ***“Foreign Direct Investment in Indian Retailing – An Analysis”***, International Journal of Multidisciplinary Educational Research, Volume 2, issue 1, January 2013, pp.14-25. ISSN: 2277-7881.  
<http://ijmer.in/issues/volume2/volume2-issue1.aspx>
17. Dr.K.SudhakaraRao (2013), ***“Strengthening of Urban Co-operative Banks through Corporate Governance”***, Corporate Governance Emerging Issues and Global Challenges, Excel India Publishers, New Delhi, pp.227-234. ISBN: 978-93-82062-85-1.
18. Dr.K.SudhakaraRao (2012), ***“The Committees’ Reports on Urban Co-operative Banks in India”***, An International Journal of Management Studies, Volume: 2, No.4, October 2012, pp.13-21. ISSN: 2230-9764. UGC No. 64309  
<http://www.mgmt2day.griet.ac.in/Vol.2,%20No.4,%20Oct-Dec.%202012.html>

**Books : 04**

- ❖ Commerce (English Medium), 2<sup>nd</sup> year Board of Intermediate Education, Telugu Academy.
- ❖ Commerce (Telugu Medium), 2<sup>nd</sup> year Board of Intermediate Education, Telugu Academy.
- ❖ Accounting (English Medium), 2<sup>nd</sup> year Board of Intermediate Education, Telugu Academy.
- ❖ Accounting (Telugu Medium), 2<sup>nd</sup> year Board of Intermediate Education, Telugu Academy.

**Workshop Organized : 01**

1. One day UGC Sponsored National Workshop on **“Digital Marketing – Imperatives, Prospects and Challenges”** organized by Sri A.S.N.M. Govt. College (A) Palakol W.G. District on 28<sup>th</sup> February, 2020.

**MRP : 01**

The Minor Research Project entitled **“The Causes of Primary Agricultural Credit Societies’ Overdues in Andhra Pradesh: A Study of West Godavari District”** was submitted to the UGC SERO, Hyderabad.

**Dr. K. SUDHAKARA RAO**