

CURRICULUM VITAE



PERSONAL DETAILS

- 1. Name** : Miss Kalpana Sukhadev Jadhav
- 2. Permanent Address** : At Post Atigre SGU Campus A1 Building B2 Flat.
- 3. Designation** : Asst. Professor
- 4. Qualification** : M.Com., NET, SET, GDC&A, Pursuing PhD
- 5. Mobile Number** : 9689665863
- 6. E-mail** : jadhavkalpana2020@gmail.com.
- 7. Vidwan Id** : 432309
- 8. Date of Birth** : 06/10/1991
- 9. Gender** : Female
- 10. Caste** : (VJA) Hindu Kaikadi

EDUCATIONAL QUALIFICATION:

Degree /Qualification	School/ College/Institute	Board/ University	Passing Year	Class & Percentage	Specialization
Ph.D.	Shri Shahu Mandir Mahavidyalaya Pune	Savitribai Phule Pune University	Pursuing	-	Banking and Finance
M. Phil.	-	-	-	-	-
SET	Savitribai Phule Pune University	Savitribai Phule Pune University	June 2023	Pass	Commerce
NET	NTA UGC	NTA UGC	April 2023	Pass	Commerce
M.Com.	Shri Shahu Mandir Mahavidyalaya Pune	Savitribai Phule Pune University	July 2015	Distinction	Adv. Accounting and Taxation
B.Com.	Shri Shahu Mandir Mahavidyalaya Pune	Savitribai Phule Pune University	July 2013	Distinction	Cost and Works Accounting

HSC	Arts Science and Commerce College Indapur	Pune Divisional Board	February 2010	Distinction	Commerce
SSC	Narayandas Ramdas Highschool Indapur	Pune Divisional Board	October 2008	Pass	Marathi, Hindi, English Math's, Science, Social Science.
Other	MSCIT, Tally, Typing	Maharashtra		Pass	

11. Ph.D. thesis title : - "वस्त्रीद्योगातील सूक्ष्म, लघु आणि मध्यम उद्योगांना राष्ट्रीयकृत बँकांकडून होणाऱ्या वित्तपुरवठ्याचे धोरणात्मक विश्लेषण आणि कार्यक्षमतेचे मूल्यामापन: विशेष संदर्भ कोल्हापूर जिल्हा".

Guide's Name : -Dr. Nalawade Neha Devidas

12. Research Specializations : -Banking and Finance

13. Awards /Achievements: -

14. Date of recognition as PG teacher (if applicable) : -

15. Date of recognition as Research Guide (if applicable):

16. Number of students completed M.Phil. /Ph.D. degree under your supervision

17. Number of Research Students currently working under your supervision:

18. Teaching Experience:

UG level: 3.....years...02.... Months

PG level.....years..... Months

Sr. No.	Designation / Post held	Name of the College / Institute	Nature of appointment	Period		Experience in Years
				From	To	
1.	Asst. Professor	DKASC College Ichalkaranji	C.H.B.	03/07/2023	Till Date	3
Total						3

19. Experience in this College: 3 years 02 months

20. Research Articles Published: (05)**Total citations: (Google scholar)****h-index:(Google scholar)****Link to the Google scholar account:**

Sr. No.	Title of paper	Name of the author/s	Department of the teacher	Name of journal	Year of publication	ISSN	Link to the recognition in UGC enlistment of the Journal /Digital Object Identifier (doi) number		
							Link to website of the Journal	Link to article / paper / abstract of the article	Is it listed in UGC Care list
1.	Digital Transformation in Non-Banking Financial Companies (NBFC)	iMiss. Kalpana Sukhadev Jadhav ii Dr. Neha Devids Nalawade	Commerce	Rajarshi: An International Peer-Reviewed and Refereed Research Journal	9 th April 2025	2320-5881	www.shahucollegepune.org		
2.	Role of Banking Finance in The Growth and Sustainability of MSME's In India: An Empirical Study	iMiss. Kalpana Sukhadev Jadhav ii Dr. Neha Devids Nalawade	Commerce	Research Front Multidisciplinary Peer Reviewed International Journal	1 st March 2026	2320-6446	www.researchfront.co.in		
3.	Examining the Nexus Between Inclusive Growth and Poverty Reduction in India: Policies, Challenges, and Future Directions	iMiss. Kalpana Sukhadev Jadhav ii Dr. Neha Devids Nalawade	Commerce	International Multidisciplinary Research Journal	22 nd Jan.,2026	3049-2734	https://ii-publications./iipimrj/		
4.	Digital Economy Through Digital Media for Digital India	iMiss. Kalpana Sukhadev Jadhav ii Dr. Neha Devids Nalawade	Commerce	Aayushi International Interdisciplinary Research Journal	Feb-March 2026	2349-638x	www.aaiirjournal.com		
5.	Smart Traffic Management using Artificial Intelligence to Reduce Fuel Consumption: Special Reference to Kolhapur City	Asst. Prof. Kalpana Sukhadev Jadhav	Commerce	International Research Journal of Multidisciplinary Studies	8 March 2026	2454-8499	www.irjms.co.in		

21. Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings:

Sr. No.	Title of the book/chapters published/ Title of the paper	Title of the proceedings of the conference	Name of the conference	National / International	Year of publication	ISBN	Affiliating Institute at the time of publication	Name of the publisher
1.								

22. Details of Workshop/ Seminar/ Conference/ Symposia Attended/ Participated/ Presented:

National: 06

International:

Sr. No.	Name of conf., workshop, seminar, symposia	Date	Level	Role (Attended, presented, participated)
1.	“One Day Lead College Workshop on Research and Intellectual Property Rights”	17 th Dec., 2024	University	Attended
2.	“One Day Lead College Workshop on Empowering Youth Entrepreneurship through Co-Operatives”	20 th Dec., 2024	University	Attended
3.	“One Day National Online Workshop on Formulation and Testing of hypothesis”	28 th March 2025	National	Participated
4.	“One Day Online National Seminar on Role and Contribution of Non-Banking Financial Companies (NBFC)in Indian Banking system”	26 th April 2026	National	Participated and presented
5.	“One Day National Seminar on Skill Development Entrepreneurship: A	22 th Jan., 2026	National	Participated and presented

	Roadmap to Youth Empowerment in Viksit Bharat"			
6.	"One Day National Conference on Recent Trends in Humanities, Commerce and Management"	06 th Feb., 2026	National	Participated and presented
7.	"Two Days Multidisciplinary National Seminar on Contribution of Higher Education Institutions in Achieving the Vision of Viksit Bharat 2047"	10 th and 11 th March 2026	National	Participated and presented
8.	"Emerging Future: AI Solutions for Sustainable Development"	13 th and 14 th March 2026	National	Participated
9.	"One Day State Level Workshop on Argo-Tourism".	24 th March 2026	State	Participated
10.	"An Online National Symposium on Women's Leadership, Empowerment, and Inclusivity".	30 th July 2026	National	Participated

23. Lectures Delivered at Workshop/ Seminar/ Conference/ Symposia and other as Resource Person:

Sr. No.	Name of conf., workshop, seminar, symposia	Date	Level	Role (Attended, presented, participated)

23. Projects ongoing/completed

Sr. No.	Name of the research project/endowment	Name of the Principal Investigator/Co-investigator	Department of Principal Investigator	Year of Award	Amount Sanctioned	Duration of the project	Name of the Funding Agency
I.							

24. Details of teachers undergoing Faculty Development Programmes, Professional Development Programmes, Orientation / Induction Programmes, Refresher Course, Short Term Course / Certificate Course (MSCIT, TALLEY, JAVA, MOOCS) etc.)

Sr. No.	Title of the program	Duration (from – to) (DD-MM-YYYY)
1	NEP 2020 Orientation and Sensitization program	5 th Jan., 2026 to 13 th Jan., 2026

25. Membership of Institutional /Professional bodies:**26. DECLARATION:**

I hereby declare that all information in this document is true, complete and correct to the best of my knowledge and belief.

Place:**Signature****Date:****(Name- Jadhav K.S.)**

University Of Pune

(Formerly
University of Poona)



*We, the Chancellor,
the Vice Chancellor and
the Members of the Management Council
and the Academic Council of the*

University of Pune certify that

Jadhav Kalpana Sukhadev

Mother's Name : Mangal

*of Shri Shahu Mandir Mahavidyalaya, Pune
having been examined in Cost & Works Accounting
as the special subject and found duly qualified for the
degree of*

Bachelor of Commerce

*and placed in the First Class with Distinction
in April 2013.*

The said degree has been conferred on her.

*In testimony whereof is set
the seal of the said University.*

03rd March 2014

BC13-02908

Vice Chancellor



UNIVERSITY OF PUNE

GANESHKHIND, PUNE 411 007.

STATEMENT OF MARKS FOR B.Com. (2008) EXAM.- APRIL 2013

SEAT NO. 02763 CENTRE 001
 NAME JADHAV KALPANA SUKHADEV
 COLLEGE 0012 SHRI SHAHU MANDIR MAHAVIDYALAYA

PERM REG. NO.: 21211887M
 Mother: MANGAL

YEAR	COURSE NAME	PASSING/OUT OF	8/20 PP	MARKS OBTAINED TEX.	32/80 UEX.	40/100 TOTAL
SUBJECT : COST & WORKS ACCOUNTING						
2	2111 BUSINESS COMMUNICATION		16	19	47	82
	2121 CORPORATE ACCOUNTING			13	72	85
	2131 BUSINESS ECONOMICS (MACRO)			17	56	73
	2141 PRINCIPLES & FUNCTIONS OF MANAGEMENT			13	57	70
	2151 ELEMENTS OF COMPANY LAW			12	51	63
	2251 COST & WORKS ACCOUNTING - I		17	17	33	67
	2777 A COURSE IN ENVIRONMENTAL AWARENESS			GRADE		0
3	3111 BUSINESS REGULATORY' FRAMEWORK			17	57	* 74
	3121 ADVANCED ACCOUNTING			17	60	* 77
	3141 INTERNATIONAL ECONOMICS			17	55	* 72
	3151 AUDITING & TAXATION		14	18	35	* 67
	3251 COST & WORKS ACCOUNTING-II		16	12	40	* 68
	3253 COST & WORKS ACCOUNTING-III		16	18	31	* 65

GRAND TOTAL (OUT OF 1200) 863

RESULT : FIRST CLASS WITH DISTINCTION

CONTROLLER OF EXAMINATIONS

STATEMENT NO.:

DATE: 21 JULY 2013

#=0.4 & = 0.163

S=0.1 @=0.1&0.163

* = CURRENT APPEARANCE (For other than Engg.)

AA-ABSENT EE-EXTERNAL FFF-FAIL IN COURSE TEX-TERM END EXAMINATION UEX-UNIVERSITY EXAMINATION PP-PRACTICAL EXAMINATION

NOTE FOR ENGINEERING: MAX - MAXIMUM MARKS MIN - MINIMUM FOR PASS, OBT - MARKS OBTAINED AA - ABSENT SS - SESSIONAL

PP - PAPER, TW - TERMWORK, PR - PRACTICAL, OR - ORAL, P - PASS, F - FAIL, C - PREVIOUS CARRY OVER

AWARD OF CLASS: FIRST CLASS WITH DISTINCTION - 66% FIRST CLASS - 60% HIGHER SECOND CLASS - 55% SECOND CLASS - 50%



Savitribai Phule Pune University

(formerly University of Pune)

We, the Chancellor, the Vice Chancellor and the Members of the Management Council and the Academic Council of the Savitribai Phule Pune University certify that

Jadhav Kalpana Sukhadev, Mother's Name: Mangal

of Shri Shahu Mandir Mahavidyalaya, Pune having been examined in Advanced Accounting & Taxation and found duly qualified for the degree of Master of Commerce

and placed in the B Grade in April 2015. The said degree has been conferred on her. In testimony whereof is set the seal of the said University.

सावित्रीबाई फुले पुणे विद्यापीठ

(पूर्वीचे पुणे विद्यापीठ)

आम्ही, सावित्रीबाई फुले पुणे विद्यापीठाचे कुलपति, कुलगुरु आणि व्यवस्थापन परिषद व विद्या परिषद सदस्य, प्रमाणित करितो की,

जाधव कल्पना सुखदेव, आईचे नाव: मंगल

या श्री शाहु मंदिर महाविद्यालय येथून ओ नेणीत एप्रिल २०१५ मध्ये प्रगत लेखा आणि कर आकारणी विषय घेऊन

वाणिज्य पारंगत

पदवी परीक्षा उत्तीर्ण झाल्याबद्दल यांना ही पदवी प्रदान करण्यात येत आहे. याची साक्ष म्हणून विद्यापीठाची अधिकृत मुद्रा येथे अंकित करण्यात येत आहे.



Vice Chancellor

22nd March 2016

CM15-00579



SAVITRIBAI PHULE PUNE UNIVERSITY

(Formerly University of Pune)
GANESHKHIND, PUNE 411 007.

STATEMENT OF MARKS FOR

MASTER OF COMMERCE (REV.2013)

SEAT NO. 30328

CENTRE 1

PERM REG. NO.: 2501300154

NAME JADHAV KALPANA SUKHADEV

MOTHER MANGAL

COLLEGE 0012 S.SHAHU MAHAVIDYALAYA PUNE

YEAR : APRIL 2015	NAME OF THE COURSE	-< MARKS ->			CRE-	GR-	
SEM.		INT	UEX	TOT	DITS	ADE	GP
SUBJECT : ADVANCED ACCOUNTING & TAXATION							
1	MANAGEMENT ACCOUNTING	36	32	68	P 04	A	020
	STRATEGIC MANAGEMENT	41	35	76	P 04	O	024
	ADVANCED ACCOUNTING	45	36	81	P 04	O	024
	INCOME TAX	45	29	74	P 04	A	020
	HUMAN RIGHTS - I	21	-	21	* 01	O	!
	INTRODUCTION TO CYBER SECURITY - I	20	-	20	* 01	O	!
2	FINANCIAL ANALYSIS & CONTROL	36	35	71	P 04	A	020
	INDUSTRIAL ECONOMICS	38	43	81	P 04	O	024
	SPECIALIZED AREAS IN ACCOUNTING	44	34	78	P 04	O	024
	BUSINESS TAX ASSESSMENT & PLANNING	36	40	76	P 04	O	024
	HUMAN RIGHTS - II	21	-	21	* 01	O	!
	INTRODUCTION TO CYBER SECURITY - II	20	-	20	* 01	O	!
3	BUSINESS FINANCE	44	42	86	P 04	O	024
	RESEARCH METHODOLOGY FOR BUSINESS	45	36	81	P 04	O	024
	ADVANCED AUDITING	42	39	81	P 04	O	024
	SPECIALIZED AREAS IN AUDITING	45	43	88	P 04	O	024
	INTRODUCTION TO CYBER SECURITY - III	20	-	20	* 01	O	!
	SKILL DEVELOPMENT - I	31	-	31	* 02	B	!
4	CAPITAL MARKET & FINANCIAL SERVICES	43	35	78	* 04	O	024
	INDUSTRIAL ECONOMIC ENVIRONMENT	38	36	74	* 04	A	020
	RECENT ADV. IN ACCOUNTING, TAXATION & AUDITING	42	42	84	* 04	O	024
	PROJECT WORK (ADVANCED A/CING & TAXATION)	36	27	63	* 04	B	016
	INTRODUCTION TO CYBER SECURITY - IV	20	-	20	* 01	O	!
	SKILL DEVELOPMENT - II	38	-	38	* 02	O	!
SGPA : (1) 5.500 (2) 5.750 (3) 6.000 (4) 5.250				TOTAL		64	360
TOT.MARKS : 1240/1600 (77.50%) CGPA : 5.625				FINAL GRADE : O			

Medium of instruction: English

! - Not considered for calculation of final grade
11 JULY 2015

CONTROLLER OF EXAMINATIONS

STATEMENT NO.:

DATE:

\$=0.4 &=0.163

\$=0.1 @=0.1&0.163

*= CURRENT APPEARANCE

AA-ABSENT P-PREVIOUS FFF-FAIL IN COURSE INT-INTERNAL UEX-UNIVERSITY EXAMINATION PP-PRACTICAL EXAMINATION



MAHARASHTRA STATE ELIGIBILITY TEST (M-SET)

(SPPU Nodal Agency Accredited by UGC & Nominated by Government of Maharashtra and Goa.)



SAVITRIBAI PHULE PUNE UNIVERSITY

ELIGIBILITY TEST FOR ASSISTANT PROFESSOR

(Valid in the States of Maharashtra & Goa only)

SET Ref. No.: 2873/(SET-MAR 2023) Seat No.: 642648
Certified that **JADHAV KALPANA SUKHADEV**
Daughter of **JADHAV SUKHADEV KRUSHNA**
and **JADHAV MANGAL SUKHADEV**,
has qualified for **MAHARASHTRA SET** for eligibility for Assistant
Professor, held on 26th March 2023 in the subject **Commerce**.



As per the information provided by the candidate, she had completed her Master's degree or equivalent examination at the time of applying for SET.

The date of eligibility for Assistant Professor is the date of declaration of SET result, i.e., 27/06/2023.

This is an electronic certificate only, its authenticity and category in which the candidate had appeared should be verified from the Nodal Agency by the Institution/Appointing Authority. This electronic certificate can also be verified by scanning Bar code printed on the electronic certificate.

Validity of this electronic certificate is forever.

MEMBER SECRETARY
STEERING COMMITTEE, SET

CHAIRMAN
STEERING COMMITTEE, SET

Date of Issue : 05/07/2023

Note : The Nodal Agency has issued the electronic certificate on the basis of information provided by the candidate in her Application Form. The appointing authority should verify the original records/certificates of the candidate while considering her for appointment, as the Nodal Agency is not responsible for the same. The candidate must fulfil the minimum eligibility conditions for SET as laid down in the notification for SET.

**NATIONAL TESTING AGENCY****Excellence in Assessment**

E-certificate No.: 22D/10785

University Grants Commission**NATIONAL ELIGIBILITY TEST FOR ASSISTANT PROFESSOR**

NTA Ref. No: 220520036722

Roll No: MR22300458

*Certified that* **JADHAV KALPANA SUKHADEV***Son/Daughter of* **JADHAV MANGAL SUKHADEV***and* **JADHAV SUKHADEV KRUSHNA***the UGC-NET for eligibility for Assistant Professor held on* **04-03-2023***has qualified
in the subject***Commerce***As per information provided by the candidate, he/she had completed/appeared or was pursuing his/her Master's degree or equivalent examination in the related subject at the time of applying for UGC-NET**The date of eligibility for Assistant Professor is the date of declaration of UGC-NET result, i.e.,* **13-04-2023** *, or the date of completion of Master's degree or equivalent examination with required percentage of marks within two years from the date of declaration of UGC-NET result, i.e. by* **12-04-2025** *, whichever is later.**This is an electronic certificate only, its authenticity and category in which the candidate had appeared should be verified from National Testing Agency (NTA) by the institution/appointing authority. This electronic certificate can also be verified by scanning the QR Code.**The validity of this electronic certificate is forever.***Rajesh Kumar, IRS
Joint Director, NTA****Date of issue: 21.05.2023**

Note: NTA has issued the electronic certificate on the basis of information provided by the candidate in his/her online Application Form. The appointing authority should verify the original records/certificates of the candidate while considering him/her for appointment, as the NTA will not be liable for any false information provided by the candidate. The NTA is only responsible for the result which can be verified from the repository available in the website of NTA (ugcnet.nta.nic.in). The candidate must fulfil the minimum eligibility conditions as laid down in the notification for UGC-NET.



A. B. M. S. Parishad's
SHRI SHAHU MANDIR MAHAVIDYALAYA

Parvati, Pune - 411 009.

Estd. 1960

NAAC Re-accredited (3rd Cycle) 'A' Grade (CGPA - 3.10)

• Affiliated to Savitribai Phule Pune University • Identification No. PU/PN/AS/014 (1960)



Ref:

Date: 27/11/2025

To,
Kalpana Sukhdev Jadhav
At Post. Indapur, Tal. Indapur,
Dist. Pune.

Subject : Confirmation of admission to Ph.D. in the subject - Banking and Finance

Dear Kalpana Sukhdev Jadhav,

We are happy to inform you that the Research and Recognition Committee in the Subject **Banking and Finance**, (Subject), Commerce (Faculty) has approved your research topic as it is/with the modification/s as follows:

“बन्धोद्योगातील सूक्ष्म, लघु आणि मध्यम उद्योगांना राष्ट्रीयकृत बँकांकडून होणाऱ्या वित्तपुरवठ्याचे धोरणात्मक विश्लेषण आणि कार्यक्षमतेचे मूल्यांकन: विशेष संदर्भ कोल्हापूर जिल्हा”

Your admission is now confirmed as per Ph.D Rules 6 (6.10). the details of your admission are:

1. Subject : **Banking and Finance**
2. Faculty : **Commerce**
3. Guide : **Dr. Nalawade Neha Devidas**
4. Date of Registration : **11/11/2025**
5. Period of Registration : **from 11/11/2025 to 10/11/2031**

Please note that your admission will be governed by the Savitribai Phule Pune University rules for the Degree of Doctor of Philosophy (Ph.D) with effect from 11/11/2025.

Please also note that you will have to pay the fees prescribed as per the schedule. In case of failure to pay the prescribed fees as per the schedule, a late fee of Rs. 100/- for Indian students & Rs.500/- for foreign students per month from the due date of payment shall be charged.

Thanking you.

Yours faithfully

M. A. Ti

Principal



Copy to : 1) The Dy. Registrar (Ph.D Unit), Savitribai Phule Pune University, Pune 411007.
2) The Guide : **Dr. Nalawade Neha Devidas**

☎ : (O) 020-24221424, Office & Fax : 020-24222006

E-mail : principal_ssmmpune@yahoo.in • principalssmmpune9@gmail.com

Website : www.shahucollegepune.org

Sr. No. : 0067589



Maharashtra State Board of Technical
Education, Mumbai



Maharashtra Knowledge Corporation Limited
Creating a Knowledge Lit World.



This is to certify that **KALPNA SUKHDEV JADHAV**

 the withinsigned having successfully
completed the prescribed course of studies and having passed the
examination with **82** percent marks has been awarded the

Maharashtra State Certificate in Information Technology (MS-CIT)

(Regular Mode)

on behalf of the Government of Maharashtra in the month
of **April-2009** in testimony whereof is set the seal and signatures of
the Director, Maharashtra State Board of Technical Education, Mumbai and the
Managing Director, Maharashtra Knowledge Corporation Limited.

Director
MSBTE

Managing Director
MKCL

www.mshte.com

www.mkcl.org

Ref : 47210020/P306446621/April 2009/A002996225

Date Of Issue: 11 June 2009

The photograph of the Candidate is printed on this Certificate. If the photograph is pasted externally this Certificate will not be valid.

(Govt. Regd. No. : MH 9830/94)

ALFA - BYTE

COMPUTER EDUCATION

INDAPUR, DIST:- PUNE

Certificate

This is to certify that

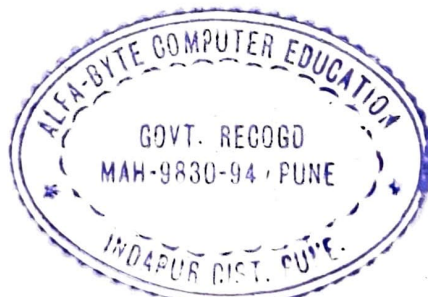
Miss. Jadhav Kalpana Sukhadev

has successfully completed

Computerized Financial Accounting

from *Jan 2010 to March 2010*

and has secured *A+* Grade



2
PRINCIPAL



*Grading on overall performance & attendance

Grade:- ❖ 80% & above = A+ ❖ 70% to 80% = A ❖ 65% to 70% = B+
❖ 60% to 65% = B ❖ 50% to 60% = C+ (Pass Class)

Sr.No. 022119

MAHARASHTRA STATE COUNCIL OF EXAMINATIONS, PUNE

Government Commercial Certificate Examination

SEAT NO.	CENTRE NO.	INSTITUTE CODE NO.
2108100184	2108	21099

This is to certify that withinsigned

Jadhav

JADHAV KALPNA SUKHADEV

has passed in the following subject of the Government

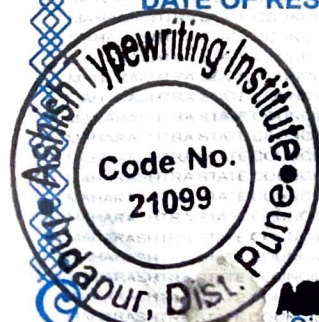
Commercial Certificate Examination held at **WALCHANDANAGAR**

Centre in the month of **MAY-2009** in **"A" Grade**

NAME OF THE SUBJECT	SPEED W.P.M.	SEC. I	SEC. II	TOTAL	
ENGLISH TYPEWRITING	30	MAXIMUM MARKS	60	40	100
		MINIMUM MARKS		15	50
		MARKS OBTAINED	54	30	84

A Grade : Above 75%
B Grade : 61 to 75%
C Grade : 50 to 60%

DATE OF RESULT :- **05-Sep-2009**



[Signature]
PRINCIPAL



[Signature]
**COMMISSIONER,
MAHARASHTRA STATE
COUNCIL OF EXAMINATIONS,
PUNE - 411 001**

ASHISH TYPEWRITING INSTITUTE
Signature of the
Head of the Institute
with Institution Seal.



Akhil Bhartiya Maratha Shikashn Parishad, Pune

Shri Shahu Mandir Mahavidyalaya

Pune - 411009

Affiliated to Savitribai Phule Pune University | NAAC Accredited 'A' Grade (4th Cycle)

Department of Commerce

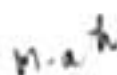
organised

One-Day Online National Seminar on "Role and Contribution of Non-Banking Financial Companies (NBFC) in Indian Banking System"

Certificate

This is to certify that **Prof./Dr./Mr./Ms. Jadhav Kalpana Sukhadev** has participated and presented a research paper titled "**Digital Transformation In NBFCs**" in the Online National Seminar organised by the Department of Commerce on **26th April, 2025**.


Dr. Pravin Jadhav
Convenor & Co-Ordinator
Head, Dept. of Commerce


Dr. Vilas Patil
Principal



Shree Warana Vibhag Shikshan Mandal's

Yashwantrao Chavan Warana Mahavidyalaya Warananagar, Tal. Panhala, Dist. Kolhapur

Under UGC 2 (f), 12 (B)

(AICTE Approved & Constituent College of Warana University, Warananagar)

• NAAC Accredited 'A+' Grade (4th Cycle) • PM-USHA Scheme Funded College



Faculty of Humanities, Commerce and Management and Internal
Quality Assurance Cell Jointly Organized

PM-USHA & AICTE Sponsored One Day National Conference



Certificate



This is Certify that Prof./Dr./Mr./Mrs./Miss. Jadhav Kalpana Sukhadev of
Shri Shahu Mandir Mahavidyalaya Pune, SPPU Pune University
has participated as Resource Person/Member of Organizing Committee / Attended / Presented paper
entitled as Digital Economy Through Digital Media For Digital India.
_____ in One Day

National Conference on "**Recent Trends in Humanities, Commerce and Management**" Organized on
06th February, 2026.


Co-Ordinator
(IQAC)


Co-Ordinator
(PM-USHA)


Secretary


Co-Ordinator


Principal

॥ असाध्य ते साध्य करिता सायास ॥
Council of Education's



Night College of Arts and Commerce, Kolhapur



(Affiliated to Shivaji University, Kolhapur)
(NAAC Reaccredited with 'A' Grade (3.12 CGPA))

Department of Commerce & Internal Quality Assurance Cell (IQAC) in association with
Shivaji University Commerce and Management Teachers Association (SUCOMATA)
Organized

One Day National Seminar
on

**"Skill Development and Entrepreneurship : A Roadmap to
Youth Empowerment in Viksit Bharat"**

Certificate

This is to certify that Prof. / Dr. / Mr. / Smt. Kalpna Jadhav
of Shri Shahu Mandir Mahavidyalaya, Pune participated in
the **One Day National Seminar** on "Skill Development and Entrepreneurship : A Roadmap to Youth Empowerment in Viksit Bharat"
organized on Thursday, 22nd January, 2026. He/She presented the Research Paper entitled Examining the Nexus Between
Inclusive Growth and Poverty Reduction in India: Policies, challenges & future
Directions


Prof. Abhijeet Kamble
Convenor


Prof. D. S. Jadhav
Co-ordinator


Prof. Dr. S. S. Mahajan
Chairman (SUCOMATA)


Prof. Dr. Uttam Patil
Principal



Akhil Bhartiya Maratha Shikshan Parishad's
Shri Shahu Mandir Mahavidyalaya, Pune -09

Affiliated to Savitribai Phule Pune University | NAAC Accredited with 'A' Grade (4th Cycle)

Two Day Multidisciplinary National Seminar on
Contribution of Higher Education Institutions in Achieving the Vision of
'Viksit Bharat 2047'

Certificate

This is to certify that Prof./Dr./Ms./Mr. **Kalpna Sukhadev Jadhav** of **Shri Shahu Mandir Mahavidyalaya Pune, SPPU** , has participated and presented a research paper on **Role of Banking Finance in the Growth and Sustainability of MSMEs in India: An Empirical Study** in Two Day Multidisciplinary National Seminar on **Contribution of Higher Education Institutions in Achieving the Vision of Viksit Bharat 2047** during 10th & 11th March, 2026, sponsored by Savitribai Phule Pune University, Pune under Quality Improvement Programme and organized by Internal Quality Assurance Cell, Shri Shahu Mandir Mahavidyalaya, Parvati, Pune -09.

Dr. Pravin Jadhav
Convener

Dr. Ramesh Desai
Convener

Dr. Vilas Patil
Principal



SAVITRIBAI PHULE PUNE UNIVERSITY

DEPARTMENT OF COMMERCE

COMMSEARCH - 2026

CERTIFICATE

This is to certify that **Miss. Jadhav Kalpana Sukhadev** of **Dattajirao Kadam Arts, Science and Commerce College, Ichalkaranji** has attended the National Conference **"Emerging Future: AI Solutions for Sustainable Development"** organised by the Department of Commerce, Savitribai Phule Pune University on 13th & 14th March, 2026.

Dr. G. Syamala
Head

Department of Commerce, SPPU



A.B.M.S. Parishad's
Shri Shahu Mandir Mahavidyalaya

Parvati, Pune - 411 009
[Id. No. PU/PN/AS/014 (1960)]
Affiliated to Savitribai Phule Pune University



One Day National Online Workshop

on

“Literature Review : From E - Resources to Writing Techniques”

CERTIFICATE OF PARTICIPATION

This is to certify that **Kalpana Sukhadev Jadhav** of **Dattajirao Kadam Arts Science and Commerce College, Ichalkaranji** has actively participated in the National Online Workshop on **“Literature Review : From E - Resources to Writing Techniques”** organised by Ph.D. Research Center and Research and Development cell of Shri Shahu Mandir Mahavidyalaya, Parvati, Pune on **Wednesday, 15th April 2025.**

DR. KISHOR NAWALE
Co-ordinator

DR. PRAVIN JADHAV
Head, Dept. of Commerce

DR. RAMESH DESAI
Head, Dept. of Arts

DR. VILAS PATIL
Principal





"Dissemination of Education for Knowledge, Science and Culture."

Shikshanmaharshi Dr. Bapuji Salunkhe



Shri Swami Vivekanand Shikshan Sanstha, Kolhapur

Dattajirao Kadam Arts, Science & Commerce College, Ichalkaranji

Affiliated to Shivaji University, Kolhapur NAAC Accredited "A" Grade

Department of Commerce

One Day Workshop

(Under Lead College Scheme)

on

"Empowering Youth Entrepreneurship through Co-Operatives"

CERTIFICATE

This is to certify that *Shri /Miss/Smt. Mr. Jadhav Kalpana Sukhadev* from *D.K.A.S.C. College, Ichalkaranji.* has participated in the one-day workshop on *"Empowering Youth Entrepreneurship through Co-Operatives"* under Lead College Scheme of Shivaji University, Kolhapur on Friday, 20th December, 2024 organized by the Department of Commerce, DKASC College, Ichalkaranji.

Smt. P. C. Parishwad

Convenor

Asst. Professor in Commerce

Shri. V. P. Patil

Head

Commerce Department

Dr. Smt. N. H. Shaikh

Co-Ordinator

Lead College Scheme Committee

Dr. S. M. Maner

Principal

D.K.A.S.C. College, Ich.

॥ सा विद्या या विमुक्तये ॥



बाळासाहेब माने एज्युकेशन ट्रस्ट, रुकडी
संचलित



राजर्षी शाहू कला व वाणिज्य
महाविद्यालय, रुकडी

प्रमाणपत्र

श्री./श्रीमती/कु./प्रा./डॉ. जाधव कल्याण सुखदेव

डी. के. ए. एस. स्त्री. कॉलेज, इचलकरंजी.

यांनी १७/१२/२०२४ रोजी राजर्षी शाहू कला व वाणिज्य महाविद्यालय,

रुकडी येथे शिवाजी विद्यापीठ, कोल्हापूर अग्रणी महाविद्यालय योजनेंतर्गत चंद्राबाई

शांताप्पा शेंडूरे कॉलेज, हुपरी क्लस्टर मधील महाविद्यालयांसाठी आयोजित

संसाधन व बौद्धिक संपदा अधिकार [Intellectual Property Rights]

या विषयावरील एकदिवसीय कार्यशाळेत/चर्चासत्रात प्रतिनिधी / तज्ज्ञ मार्गदर्शक म्हणून

सहभाग घेतला, त्याबद्दल हे प्रमाणपत्र देण्यात येत आहे.


कार्यक्रम समन्वयक


समन्वयक
अग्रणी महाविद्यालय योजना


प्राचार्य

राजर्षी शाहू कला व वाणिज्य महाविद्यालय, रुकडी



Jayprakash Education Society's

DR. BABASAHEB AMBEDKAR MAHAVIDYALAYA

Barrister Tatyasaheb Mane Vidyannagar, Peth Vadgaon Tal- Hatkanangale, Dist- Kolhapur, 416112 (MS)

**DEPARTMENT OF COMMERCE, IQAC
&**

Parbhanna Foundation, Pune

Organize

One Day State Level Workshop

on

Agro-Tourism

CERTIFICATE

This is to certify that Mr./Ms/Dr. **Jadhav Kalpana Sukhadev** from **DKASC College, Ichalkaranji** participated in One day State Level workshop held on 24th March 2026 on "Agro-Tourism" organised by Dr. Babasaheb Ambedkar Mahavidyalaya, Peth Vadgaon in Association with Parbhanna Foundation, Pune.

Convener

IQAC Co-Ordinator

Principal



सत्यमेव जयते
Government of India



MALAVIYA MISSION
TEACHER
TRAINING PROGRAMME



एन. एस. सी.
University Grants Commission

CERTIFICATE OF PARTICIPATION

NEP 2020 ORIENTATION & SENSITIZATION PROGRAMME

This is to certify that, **Ms. Jadhav Kalpana Sukhadev, Asst. Professor, DKASC College Ichalkaranji** has completed the NEP 2020 Orientation & Sensitization Programme under Malaviya Mission Teacher Training Programme (MM-TTP) of University Grants Commission (UGC) Organized by UGC-Malaviya Mission Teacher Training Centre, Kumaun University, Nainital (Uttarakhand) from **05 January to 13 January, 2026**.

Director/Coordinator (MM-TTC)