

CV

Dr. SMRUTI RANJAN SATPATHY

MBA, ph.D (Utkal)

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EDUCATION

- I. *Ph.D in Business Administration, 2021* under the faculty of Business Studies & Management at Utkal University, Bhubaneswar, Odisha.
- II. *Master's degree in Business Administration (Finance)* at Central University IGNOU New Delhi.
- III. *Bsc(Agriculture)* at State Odisha University of Agriculture & Technology, Bhubaneswar, Odisha.
- IV. *Intermediate in science* at B.J.B college, Utkal University, Bhubaneswar, Odisha.
- V. *H.S.C* of Board of Secondary Education, cuttack, Odisha.
(*National scholarship awardee* at Intermediate and college level).

EXPERIENCE

- I. 1985-1987 : *Two years* experienced as *Agriculture Officer* in Dept. of Agriculture, Govt. of Odisha.
- II. 1987-2022 : *Ex-Banker-Chief Manager* in Indian Bank with 36 years of Banking experience from officer cadre in Govt. of India owned Public sector Bank across India.
- III. Having extensive knowledge in Banking & Finance, Academic and other associated/related areas.

QUALIFICATION AND SKILLS

- I. Undergone various internal training program me in Indian Bank , external training program me at College of Agricultural Banking, RBI, Pune, Rural banking at NISIT, Hyderabad.
- II. Attended seminars at Utkal University and other organization.

CERTIFICATION/ MEMBERSHIP OF ORGANIZATION

- I. *Junior associate* at The Indian Institute of Bankers Mumbai.

RESEARCH PUBLICATION

- I. Published research paper in Account & Financial Management Journal: ISSN 2456-3374, published by Everant Publishers , volume 2 issue, 10 October 2017.
- II. Published research article in a Monthly Journal of Multidisciplinary Disciplinary Research: ISSN: 2394-3580, published by Swadeshi Research Foundation & Publication , volume-4 dt: 4 Nov 2017.
- III. Paper on Agri-Business & Agro-Industries in India Prospective on Paddy/Rice Business Involving Digitization at Kostuv Business School, Bhubaneswar Dt.11th March 2023.

PROSPECTIVE ENGAGEMENT

The following area amongst: (1)As Professional Researcher, (2)As visiting/Guest lecturer , (3) As Author or Writer, (4)As Independent Consultant.

I am interested to exercise my knowledge, experience, and skill in the relevant field. I have excelled through my academic career and also gained profound experiences in Agricultural, industrial, service sectors and field exposure in the relevant field.

Thanking you.