

**BIO-DATA**

1. Name of Professor :- **Dr. Changdev Sakharam Shelke**
2. Present Designation :- Associate Professor in Economics
3. Date of Birth :- 07 June 1973
4. Religion :- Hindu
5. Caste :- Maratha
6. Category :- Open
7. Nationality :- Indian
8. State :- Maharashtra
9. Mother Tongue :- Marathi
10. Blood Group :- B+ve
11. Language Known :- Marathi, Hindi, English
12. Date of Appointment :- 01/03/1999
13. Type of Appointment :- Full-time
14. Nature of Appointment :- Regular
15. Teaching Experience :- UG-27 Years
16. Educational Qualification :- M.A., M.Phil., Ph.D.

**EDUCATIONAL DETAILS**

<b>Sr. No.</b>	<b>Qualification</b>	<b>Board/ University</b>	<b>Subject</b>	<b>Year of Passing</b>	<b>% of Marks</b>
1.	S.S.C.	Aurangabad	-	1989	66.00%
2.	H.S.C.	Aurangabad	-	1992	53.17%
3.	B.A.	Dr.B.A.M.U.Aurangabad	Eco, Pol. Sci., Soc.	1995	51.00%
4.	M.A.	Dr.B.A.M.U.Aurangabad	Economics	1997	55.25%
5.	M.Phil	Dr.B.A.M.U.Aurangabad	Economics	31 <sup>th</sup> Dec. 2002	68.04%
6.	Ph.D.	Dr.B.A.M.U.Aurangabad	Economics	09 <sup>th</sup> Oct. 2025 Award	

17. Membership. :- I. Life Member of Marathwada Economic Association.  
 II. Life Member of Akhil Bhartiya Marathi Natya Parishad Br. Beed.

18. Attend the list of Orientation:-  
 Refresher/ Courses

Sr. No.	Course	Year	Place
1.	59 <sup>th</sup> Orientation course	July, 2005	ASC Aurangabad
2.	Refresher Course in Eco/Soc/Social Work ID	Aug. 2006	ASC Aurangabad
3.	Refresher Course in Women Study ID	Mar. 2015	ASC Aurangabad
4.	Short Term Course in Gender Sensitization	Sept. 2017	UGC & HRDC Dr. B.A.M.U. Aurangabad

19. Participated in University Work :- Paper Setter & Examinar, Moderator in Economics B.A. (UG) Examination.
20. Address :- Navgan Arts & Commerce College, Parli (V), Dist.Beed.  
 Email- [changdev.shelke@gmail.com](mailto:changdev.shelke@gmail.com)
21. Res.Address :- Sant Tukaram Colony Swarajya Nagar Barshi Road Beed.Dist.Beed  
 Mobile-9421341610

Place :- Parli (V) Dist.Beed.

Signature

Date :    /    /20

**Attended the list of Seminar/ Conference/Workshop:-**

1. Award M.Phil Degree in Subject of Economics entitled "बीड नगर परिषदेच्या उत्पन्न व खर्च प्रवृत्तीचा चिकित्सक अभ्यास" dated 31.12.2002.Dr. Babasaheb Ambedkar Marathwada University, Aurangabad.
2. Attended UGC sponsored 59<sup>th</sup> Orientation Course from 01.07.2005 to 28.07.2005.
3. Attended UGC sponsored ID Refresher Course in subject of Economics /Sociology/Social work from 07.08.2006 to 28.08.2006.
4. Worked as a Co-ordinator of Adult Continuing, Education & Extension Services from 2005-06 to 2008-09.
5. Worked as a Chief-Superintendent of University Exam.Oct./Nov.& March/April from 2006-07 to 2008-09.
6. Attended the Two Days National Seminar on "Impact of Global Economy Depression on Indian Economy on " 26<sup>th</sup> & 27<sup>th</sup> Feb.2010 at Shri Asaramji Bhandwalkar Arts, Commerce & Science College, Devgaon (R) Dist.Aurangabad.
7. Attended the Two Days National Seminar and Paper reading on" New Economic Policy and Indian Economy" held on 9<sup>th</sup> & 10<sup>th</sup> Feb.2011 at Pramiladevi Patil Arts & Science College, Neknoor, Tq.Dist.Beed.
8. Worked as a Co-ordinator for Y.C.M.O. University, Nashik Study Center Arts & Science College, Chausala,Tq.Dist.Beed. from 2010-11 to 2011-12.
9. Attended One Day Workshop in the subject of Economics is scheduled on Sunday 2<sup>nd</sup> Oct.2011 Balbhim College, Beed .
10. Attended Two Days National Seminar and Paper reading on "Inflation in India & Agriculture Sector Changes" held on 2<sup>nd</sup> & 3<sup>rd</sup> Nov. 2012 at Siddheshwar College, Majalgaon Dist. Beed.
11. Attended Two Days Marathwada Economic Conference & Paper reading on "XIIth Five Year Plan and Indian Economy " held on 8<sup>th</sup> & 9<sup>th</sup> Feb.2013 at Siddharth ASC College, Jafrabad Dist. Jalana.

12. Attended Two Days National Seminar and Paper reading on "Best Practices in Higher Education" held on 26<sup>th</sup> and 27<sup>th</sup> April 2013 at P.V.P. College, Patoda Dist. Beed.
13. Attended Two Days National Seminar and Paper reading on "Effect of Infrastructure on Agriculture Sector in India" held on 3<sup>rd</sup> & 4<sup>th</sup> January 2014 at Arts, Science and Commerce College, Ambad, Dist. Jalana.
14. Attended Two Days Marathwada Economic Conference & Paper reading on "The Problems of Watershed Sector in Marathwada" held on 6<sup>th</sup> & 7<sup>th</sup> Feb.2014 at Adarsh College, Umarga Dist. Osmanabad.
15. Attended Two Days Marathwada Economic Conference held on 15<sup>th</sup> & 16<sup>th</sup> Nov. 2014 at R.G.Shinde College, Paranda Dist. Osmanabad.
16. Attended UGC Sponsored ID Refresher Course in "Women Study" from 03.03.2015 to 24.03.2015 at ASC Dr. B.A.M.U.Aurangabad.
17. Attended Two Days Marathwada Economic Conference and Paper reading on "Irrigation Imbalance in Marathwada: Problems and Prospects" held on 5<sup>th</sup> & 6<sup>th</sup> Feb.2016 at Gandhi College, Kada Dist.Beed.
18. Attended One Day National level Conference and Paper reading on "Economic Thoughts of Dr.B.R. Ambedkar and Present Position held on 22<sup>nd</sup> April 2016 at late Shankarrao Gutte Gramin College, Dharmapuri,Dist. Beed.
19. Attended Two Days National Seminar and Paper reading on "Critical Study of Farmers Suicide in Marathwada" held on 21<sup>st</sup> & 22<sup>nd</sup> April 2017 at KRKM College, Manwath Dist.Parbhani.
20. Attended one day State level Workshop on "Research Opportunities at RUSA Centre for Advanced Sensor Technology and Drafting Research Proposal" held on 25<sup>th</sup> April 2017 at Milliya College, Beed.
21. Attended One Day State level Workshop on Revised Accreditation Process of NAAC held on 23<sup>rd</sup> Sept. 2017 at Vaidyanath ASC College, Parli (V) Dist.Beed.
22. Attended UGC and HRDC Sponsored Short Term Course from 11.09. 2017 to 16.09.2017 at HRDC Dr.B.A.M. University, Aurangabad.
23. Attended Two Days National level Conference and Paper reading on "Sustainable Agriculture Development" held on 23<sup>rd</sup> Dec. 2017 at Vyankatesh Arts, Commerce & Science College, Deulgaon Raja, Dist.Buldhana.

24. Attended One Day National level Conference & Paper reading on "Jivannotrati Abhiyan & Gramin Mahila Sakshmikaran:Ek Adhava" held on 27<sup>th</sup> Jan.2018 at SMD Mohekar Mahavidyalaya, Kallamb, Dist. Osmanabad.
25. Attended One Day State level Workshop on "Revised Accreditation Framework of NAAC" held on 31<sup>st</sup> January 2018 at Kalikadevi College, Shirur (kasar) Dist.Beed.
26. Attended One Day National level Conference and Paper reading on " Bharataeil Nadyajod Prakalp: Ek Drushtikon" held on 11<sup>th</sup> January 2019 at Vasant Mahavidyalaya, Kaj Dist.Beed.
27. Attended One Day National level Seminar and Paper reading on "Bhartiya Shetichi Alpa Utpadakta Karne & Upay held on 14<sup>th</sup> Feb.2019 at Siddheshwar Mahavidyalaya, Majalgaon Dist. Beed.
28. Attended One Day National level Seminar and paper reading on "Black Money & its Impact on Indian Economy". held on 29<sup>th</sup> Aug.2019 at Mrs. KSK College, Beed.
29. Attended One Day National level Conference on "Quality Enhance Teaching, learning & Research." held on 14 Sept. 2019 at Balbhim College, Beed.
30. Worked as a Chief-Superintendent for the University Exam.held in Oct,/Nov. 2019.
31. Attended One Day Workshop (MKCL) on"Transformative Initiatives in learning and Assessment in Higher Education." held on 5<sup>th</sup> Feb. 2020 at A.D.Ali's Babaji Dhonde Mahavidyalaya, Kada Tq.Ashti Dist.Beed.
32. Attended One Day National level Conference & Paper reading on "Shahu Maharajanchya Vicharanchi Sarvasamaveshakta." held on 27<sup>th</sup> Feb.2020 at Shankarrao Patil Mahavidyalaya, Bhoom Dist. Osmanabad.
33. Attended One Day National level Seminar & Paper reading on "Rokad Virahit Bhartiya Arthavyavasthecha Abhyas." held on 7<sup>th</sup> March 2020 at Balbhim College, Beed.
34. Attended One Day Online International E-Conference on "Covid-19 Pendamic Issues Challenges & Opportunities for International Trade, Commerce and Employment." held on 29<sup>th</sup> May 2020 at Asaramji Bhandwalkar Arts, Commerce & Science Mahavidyalaya, Devgaon (R) Dist.Aurangabad.

35. Attended One Day Online National Conference on "Impact of Covid-19 & Economic Perspectives" held on 11<sup>th</sup> June 2020 at Mudhoji College, Phaltan Dist. Satara.
36. Attended One Day Online National Webinar on "Regional Imbalance of Marathwada: Causes & Remedies." held on 24<sup>th</sup> July 2020 at Moreshwar Arts, Commerce & Science College, Bhokardan Dist.Jalna.
37. Attended One Day Online State level Webinar on "Economic Policies of Great Maratha Warrior Chhatrapati Shivaji Maharaj." held on 4<sup>th</sup> August 2020 at Adarsh College, Vita, Dist. Sangli.
38. Attended One Day Online National level Webinar on "Impact of Covid-19 on Indian Economy ." held on 14<sup>th</sup> August 2020 at Balasaheb Desai College, Patan Dist.Satara.
39. Attended One Day Online National level Webinar on "National Education Policy 2020." held on 4<sup>th</sup> Sept.2020 at Sarvjanik Arts & Commerce College, Visarwadi Tq.Navapur Dist.Nandurbar.
40. Attended One Day Online National level Webinar on "Consumerism and Financial literacy in the Middest of Covid-19 Pendamic." held on 13<sup>th</sup> Dec. 2020 at Kai. Babusaheb Patil Ekambekar Mahavidyalaya.
41. Attended One Day Online State level Webinar on "Indian Economy & Covid-19" held on 14<sup>th</sup> July 2021 at Chistiya College of Arts, Commerce and Science, Khulatabad.
42. Attended One Day Online National Webinar on "Research Methodology in Social Sciences"(RMMS-2021) held on 20<sup>th</sup> July 2021 at Balbhim Arts, Commerce and Science College, Beed.
43. Attended One Day Multidisciplinary National e -Conference and Paper reading on "Impact of Covid-19 on Indian Economy" (NCICIE-2021) held on 14<sup>th</sup> Aug. 2021 at Kalikadevi Arts, Commerce & Science College, Shirur (K) Dist. Beed.
44. Attended One Day Multidisciplinary International E-Conference and Paper reading on "Mahatma Jyotirao Phule Yanchya Arthik Vichar -ancha Abhyas" held on 28<sup>th</sup> Dec.2021 at Chhatrapati Shivaji Mahavidyalaya, Kallamb Dist. Osmanabad.

45. Worked as a Member of Vigilance Squad visit at Examination Centers (UG Exam) for March/April 2022 Exam held in June /July 2022 from 07.06.2022 to 16.06.2022 and for PG Exam from 27.06.2022 to 28.06.2022.
46. Attended One Day NSS Regional Programme Officer Workshop Organized by National Service Scheme Department Dr.B.A.M.U.Aurangabad held on 26<sup>th</sup> July 2022 at Dr. B.A.M.U. Aurangabad.
47. Attended One Day Workshop on "Choice Based Credit and Grading System for B.A Revised Curriculum" held on 12<sup>th</sup> August 2022 at Kalika devi Arts, Commerce and Science College, Shirur (K) Dist.Beed.
48. Attended One Day Workshop on "National Education Policy -2020" held on 30<sup>th</sup> Sept. 2022 jointly Organised by Dr. B.A.M.U.Aurangabad and Mrs. K.S.K.College, at Mrs K.S.K.College Beed.
49. Attended One day National level Seminar and Paper reading on "Havamaan Badalacha Khushi Kshetrvavar Zalela Parinam Ani Upay"held on 11<sup>th</sup> Oct.2022 at Pandit Jawaharlal Nehru Mahavidyalaya, Aurangabad
50. Attend One Day Multidisciplinary National Conference and Paper reading on "A Comparative Study of Child Sex- Ratio in India and Maharashtra" (1961 to 2021) held on 27<sup>th</sup> Jan.2024 at Shivchhatrapati College Pachod, Tq.Paithan Dist. Chh.Sambhajinagar.
51. Attended One Day National Conference and Paper reading on" Shashwat Arthik Vikasamadhye Akshayksham Urjichi Bhumika" held on 11<sup>th</sup> Feb.2025 at Savitribai Phule Mahila Mahavidyalaya, Satara.
52. Attended Two Days International Conference held on "Role and Contribution of Janjati People in Shaping the History of Bharat" held on 24<sup>th</sup> & 25<sup>th</sup> August 2025 at NSSRs Arts, Commerce & Science College Patoda Dist. Beed.
53. Award Ph.D Degree in Subject of Economics entitled "बीड जिल्ह्यातील आरोग्य सेवांचे अर्थशास्त्रीय विश्लेषण (२००२ ते २०१२)" dated 09<sup>th</sup> October 2025. Dr. Babasaheb Ambedkar Marathwada University, Chhatrapati Sambhajinagar.
54. Worked as a Member of Vigilance Squad visit at Examination Centres (UG Exam) held in Nov./ Dec.2025 from 12.11.2025 to 22.11.2025.

## Research Papers / Conference Proceedings:

Type of Journal	Title with Page No.	Journal Details	Published Year	Sole / Co-Author	Peer Review / Impact Factor
National	“Inflation & Agricultural Sector Change in India” Page No. 134-136.	New Man Publications ISBN:978-81-922966-4-7	2012	Sole	Yes
Regional	12 वी पंचवर्षिक योजना आणि भारतीय अर्थव्यवस्था (2012-2017) पान क्र. 857-89	Jyotichandra Publication, Latur ISBN: 978-81-924894-9-6	Feb.2013	Co-Author	Yes
National	आधारभूत संरचनेचा भारतीय कृषी क्षेत्रावरील परिणाम पान क्र. 44-49.	Anand Prakashan, A'bad. ISBN : 978-93-82202-33-2	May-2014	Sole	Yes
National	भारतातील समांतर अर्थव्यवस्था आणि विकास पान क्र. 58-62	Global Economic Research, Jyotichandra Publication, Latur Vol. II, Issue-VIII ISSN: 2249-4081	Oct.2014 to Mar. 2015	Sole	Refereed & Peer Reviewed
International	अन्न सुरक्षिततेत अन्न व कृषी संघटनेची भुमिका पान क्र. 36-41	Social Growth, Jyotichandra Publication, Latur Vol. I, Issue-IX, ISSN: 2229-6190	Nov. 2014 to April 2015	Sole	Refereed & Peer Reviewed IF 2.03
International	भारतातील शाश्वत कृषी विकास -एक काळाची गरज पान क्र. 52-55	Hi-Tech Research Analysis, Jyotichandra Publication, Latur Vol. II, Issue-X, ISSN : 2231-6671	Aug. 2015 to Janu. 2016	Sole	Refereed & Peer Reviewed
International	महाराष्ट्रातील आदिवासी जमातीच्या लोकसंख्येचे अध्ययन पान क्र. 28-35.	Social Growth, Jyotichandra Publication, Latur Vol. V, Issue-XI, ISSN : 2229-6190	Nov. 2015 to April 2016	Sole	Refereed & Peer Reviewed IF 2.03

Regional	"Imbalance of Irrigation in Maharashtra Problems & Prospect" Page No. 188-190	Chinmay Prakashan A'bad ISBN: 978-93-81948-98-9	Feb.2016	Co-Author	Yes
International	मानव संसाधनविकासातील तुलनात्मक स्थितीचा अभ्यास पान क्र. 14-23	Interlink Research Anyalisis, Jyotichandra Publication, Latur Vol. III, Issue –XIV ISSN: 0976-0377	July 2016 to Dec. 2016	Sole	Refereed & Peer Reviewed IF 4.95
National	शेती आधारित उद्योगांचे ग्रामीण विकासातील स्थान पान क्र. 56-60.	Global Economic Research, Jyotichandra Publication, Latur Vol.II, Issue-XII, ISSN : 2249-4081	Oct. 2016 to Mar. 2017	Sole	Refereed & Peer Reviewed IF 2.86
International	महाराष्ट्रातील साखर उद्योगांचा चिकित्सक अभ्यास पान क्र. 41-47	Universal Research Analysis, Jyotichandra Publication, Latur, Vol.-IV, Issue –XII, ISSN : 2229-4406	Sept. 2016 to Feb. 2017	Sole	Refereed & Peer Reviewed IF 3.18
National	डॉ. बाबासाहेब आंबेडकरांचे आर्थिक विचार सद्यस्थिती पान क्र. 124-129	Jyotichandra Publication, Latur ISBN : 978-93-85165-93-0	April-2016	Sole	Yes
International	महाराष्ट्रातील शेतकऱ्यांच्या आत्महत्या : एक चिकित्सक अभ्यास पान क्र. 432-436	Scholarly Research Journals Ambegaon, Pune Special Issue ISSN: 2319-4766	April-2017	Co-Author	Refereed & Peer Reviewed IF 5.403
International	शाश्वत शेती विकास : एक अभ्यास पान क्र. 65-67	Printing Area Special Issue Harshwardhan Publication ISSN: 2394-5503.	Dec. 2017	Co-Author	Refereed & Peer Reviewed IF 4.002
International	जीवनोन्नती अभियान आणि ग्रामीण महिला सक्षमीकरण : एक आढावा पान क्र. 80-82.	Chronicle of Humanities an Cultural Studies Kalyan, Special Issue ISSN : 2454-5503	Jan. 2018	Sole	Refereed & Peer Reviewed IF 4.197

International	आदिवासी समाजाच्या कल्याणकारी योजनांचा चिकित्सक अभ्यास पान क्र. 13-23	Universal Research Analysis, Jyotichandra Publication, Latur Vol.-XII, Issue-XV ISSN: 2229-4406	Sept. 2017 to Feb. 2018	Sole	Refereed & Peer Reviewed IF 4.22
International	Impact of Demonetization in Economy Page No. 5-11	Social Growth Jyotichandra Publication, Latur Vol. V, Issue XV ISSN: 2229-6190	Nov. 2017 to April 2018	Sole	Refereed & Peer Reviewed IF 4.35
International	FDI in Make in India Page No. 58-63	Vidyawartha, Harshwardhan Publication, Vol. XV, Issue-XXII, ISSN: 2319-9318	Jan. to March 2018	Co-Author	Refereed & Peer Reviewed IF 5.131
International	भारतीय अर्थव्यवस्थेतील दारिद्र्याची समस्या पान क्र. 63-67.	Ajanta Publication Aurangabad Vol.-IV, Issue-VII, ISSN : 2277-5730	Oct. to Dec. 2018	Sole	Refereed & Peer Reviewed IF 5.5
International	भारतातील नद्या जोड प्रकल्प : दृष्टीकोन पान क्र. 85-89.	Indo Asian Philosopher (IAP) Indo Asian Publication Latur, Vol. II, Issue –XII, ISSN : 2348-5825	Oct. 2018 March 2019	Sole	Refereed & Peer Reviewed IF 5.6
International	भारतीय शेतीची अल्प उत्पादकता : कारणे व उपाय पान क्र. 102-107.	Ajanta Publication Aurangabad Vol. VIII, Issue-I, ISSN : 2277-5730	Jan to March 2019	Sole	Refereed & Peer Reviewed IF 5.5
National	भारतातील काळा पैसा : परिणाम व उपाय पान क्र. 186-181	Chinmay Publication, Aurangabad ISBN : 978-93-84593-96-4	Aug. 2019	Sole	Yes
International	शाहू महाराजांच्या आर्थिक धोरणांची सर्वसमावेशकता पान क्र. 132-135	Vidyawartha Harshwardhan Publication Special Issue-V, ISSN : 2319-9318	Feb. 2020	Sole	Refereed & Peer Reviewed IF 7.041
International	रोकड विरहीत भारतीय अर्थव्यवस्थेचा अभ्यास पान क्र. 203-206.	Current Global Reviewer Shourya Publication, Latur Vol. III, Issue-XXV, ISSN : 2319-8648	Mar. 2020	Sole	Refereed & Peer Reviewed IF 7.139

International	कॅशलेस वर्तन आणि भारतीय अर्थव्यवस्था पान क्र. 218-222.	Aayushi International Interdisciplinary Research Journal (AIIRJ) Special Issue-97 ISSN: 2349-638X	14 Aug. 2021	Co-Author	Refereed & Peer Reviewed IF 7.149
International	महात्मा जोतीराव फुले यांच्या आर्थिक विचारांचा अभ्यास पान क्र. 149-152	Journal Research and Development Vol. XII, Issue – XXVIII ISSN No: 2230-9578	Dec. 2021	Sole	Refereed & Peer Reviewed IF 7.265
International	हवामान बदलाचा भारतीय शेतीवर झालेला परिणाम आणि उपाय पान क्र. 113-118.	Research Journey, E-Research Journal Issue- 304 (B) ISSN : 2348-7143	Oct. 2022	Sole	Refereed & Peer Reviewed IF 6.522
International	महाराष्ट्राच्या आधारभूत संरचनेतील बदलांचा अभ्यास पान क्र. 33-38.	Hi-Tech Research Analysis, Jyotichandra Publication, Latur Vol. III, Issue- XXIII, ISSN : 2231-6671	Aug. 2022 to Jan. 2023	Sole	Refereed & Peer Reviewed IF 6.20
International	कोवीड-19 नंतर अर्थव्यवस्थेतील वाढलेल्या डिजिटल पेमेंट पद्धतीचा अभ्यास पान क्र. 21-26.	Universal Research Analysis Jyotichandra Publication, Latur Vol.- II, Issue-XXIV ISSN: 2229-4406	Sept. 2022 to Feb.2023	Sole	Refereed & Peer Reviewed IF 6.10
International	भारतीय अर्थव्यवस्थेतील विविध क्षेत्रावर वस्तु व सेवाकरांचा परिणाम पान क्र. 35-38	Indo Global Researchers Indo Asian Publication, Latur Vol. II, Issue-XX, ISSN : 2347-6834	Nov. 2023 to April 2024	Sole	Refereed & Peer Reviewed IF 6.90
National	A Comparative Study of Child Sex- Ratio in India & Maharashtra (1961 to 2021) Page No. 46-48.	Apoorv Publishing House, Aurangabad (MS) ISBN : 978-93- 91220-07-5	January 2024	Sole	Yes

International	बीड जिल्ह्यातील पंचायत समितीने सार्वजनिक आरोग्य सेवावर केलेल्या खर्चाचा अभ्यास (2010-11 ते 2021-22) पान क्र. 37-41.	Vision Research Review Jyotichandra Publication, Latur Vol.III, Issue-XXVII ISSN : 2250-169X	June 2024 to Nov.2024	Sole	Refereed & Peer Reviewed IF 6.20
International	बीड जिल्ह्यातील सार्वजनिक आरोग्य सेवांचे चिकित्सक विश्लेषण (सन 2002-03 ते 2021-22) पान क्र. 32-40.	Universal Research Analysis Jyotichandra Publication, Latur Vol.V, Issue-XXVIII ISSN : 2229-4406	March 2024 to Aug. 2024	Sole	Refereed & Peer Reviewed IF 6.10
International	बँकिंग क्षेत्रात सायबर सुरक्षा हल्ले - सुरक्षा आव्हाने आणि धोके पान क्र. 39-47.	Interlink Research Analysis Jyotichandra Publication, Latur Vol.II, Issue- XXVIII ISSN:0976-0377	July 2023 to Dec. 2023	Sole	Refereed & Peer Reviewed IF 6.50
International	Role of Artificial Intelligence & Analytic in Banking Page No. 12-21	Universal Research Analysis Jyotichandra Publication, Latur Vol.- V, Issue-XXIX ISSN: 2229-4406	Sept. 2024 to Feb.2025	Sole	Refereed & Peer Reviewed IF 6.70
International	भारतीय अर्थव्यवस्थेतील बदल आणि उद्भवणारी आव्हाने पान क्र. 37-41.	Indo Asian Research Reporter Indo Asian Publication Latur, Vol. I, Issue -XIV, ISSN : 2454-3306	June 2024 to May 2025	Sole	Refereed & Peer Reviewed IF 6.10
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