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Date of Birth 01-06-1978

## Prof. (Dr.) Vijay Maruti Kumbhar

MA (Economics), M.A. (Rural Development) Ph.D (Banking),  
B.Ed, GDC&A, PGDHRD, PGDRD, MCJ, DIT, NET, SET

**In-Charge Registrar,**

**Karmaveer Bhaurao Patil University, Satara**

**Professor & Head, Department of Bank Management**

Dhananjayrao Gadgil College of Commerce, Satara

(A Constituent College of KBPU Cluster University)

### Educational Qualifications:

- M.A. Economics (Shivaji University) -2002
- M.A. Rural Development (IGNOU) -2023
- Post Graduate Diploma in Human Resource Management
- Post Graduate Diploma in Rural Development - 2019
- Diploma in Mass Communication and Journalism -2022
- B.Ed-Education (Shivaji University) -2001
- Ph.D. - e-Banking and Customers Satisfaction -2011
- G.D.C.&A. - Cooperation and Accounting -2005
- DIT- Diploma in Information Technology from C-DAC -2002
- Qualified UGC-SET -2005
- Qualified UGC-NET -2006

### Academic, Administrative and Professional Experience:

- Teaching Experience as Lecturer and Professor - 22 Years
- Research Experience as Ph.D Research Guide - 12 Years
- Chairman & Director of Rayat Sevak Coop. Bank Ltd.- 12 Years
- In-Charge Registrar of KBP University, Satara 3 yr & 6 Month

## ACADEMIC, PROFESSIONAL AND RESEARCH CONTRIBUTION

Sr	Role	Role / Contribution and Details
1.	<b>In-Charge Registrar of Cluster University</b>	<p><b>Contributed in Establishment and Function of Cluster University</b></p> <ul style="list-style-type: none"> <li>• Contributed as a Member of the Cluster University Proposal Committee.</li> <li>• Played a key role in preparing the Detailed Action Plan (DAP).</li> <li>• Serving as In-Charge Registrar since 2022.</li> <li>• Initiated new academic programmes and interdisciplinary subjects.</li> <li>• Developed administrative systems and governance mechanisms</li> </ul> <p><b>Key Roles:</b></p> <ul style="list-style-type: none"> <li>• Member Secretary, General Council</li> <li>• Member Secretary, Board of Governance</li> <li>• Member Secretary, Academic Council</li> <li>• Member Secretary, Fee Fixation Committee</li> <li>• Member, Accounts and Finance Committee</li> </ul> <p>Member, Board of Deans</p>
2.	<b>Chairman and Director of Rayat Bank</b>	<p><b>Served as Chairman and Director of the Rayat Sevak Coop. Bank Satara</b></p> <ul style="list-style-type: none"> <li>• Served as Chairman (2 years) and Director (5 years).</li> <li>• Modernized banking operations by Core Banking System (CBS).</li> <li>• Introduced NEFT and RTGS System for Bank.</li> <li>• Established a Data Centre and Disaster Recovery infrastructure.</li> </ul>

		<ul style="list-style-type: none"> <li>• Prepared appropriate plan of Head Office Building at Satara</li> <li>• Introduced transparent Examination recruitment and promotions.</li> <li>• Designed comprehensive loan and HR policies.</li> </ul>
3.	<b>HoD, Business Economics and Banking -DGC Satara</b>	<p><b>Introduced Employment Oriented UG and PG Programme:</b></p> <ul style="list-style-type: none"> <li>• Introduced B.Com (Bank Management) in 2014.</li> <li>• Introduced M.Com (Bank Management) in 2018.</li> <li>• Introduced B.Com (Financial Markets) in 2022.</li> <li>• Introduced B.Com (Business Analytics) in 2024.</li> <li>• Introduced B.Com (Aviation Management) in 2025.</li> <li>• Established a Mock Bank Laboratory (2023).</li> <li>• Established a Stock Market Laboratory (2023).</li> </ul>
4.	<b>Coordinator, Autonomous College</b>	<p><b>Served as Coordinator of 1<sup>st</sup> Autonomous College in Rayat</b></p> <ul style="list-style-type: none"> <li>• Developed Proposal of Autonomous College</li> <li>• Coordinated University, Government and UGC Committees for Granting Autonomy to the DG College.</li> <li>• Coordinated the establishment and operationalization of autonomy</li> <li>• Developed the institutional framework and governance structure</li> <li>• Provided mentorship and guidance to other autonomous colleges under Rayat Shikshan Sanstha.</li> <li>• Actively contributing as a Member of the Board of Studies (BoS), Academic Council, and Governing Body.</li> </ul>
5.	<b>Coordinator, Banking IBPS Centre</b>	<p><b>Established leading IBPS Banking Recruitment Guidance Center</b></p> <ul style="list-style-type: none"> <li>• Coordinated the IBPS Banking Training Centre at DG College.</li> <li>• Developed well-equipped classrooms and dedicated study facilities.</li> <li>• Conducted 47 Batches for IBPS Banking Recruitments</li> <li>• Conducted 32 + Campus Interviews for Banking Recruitment</li> <li>• Successfully facilitated placement of <b>687 + students</b> in the banking sector.</li> <li>• Total <b>1500 + students</b> placed in Private Banks and Credit Cooperatives</li> </ul>
6.	<b>Central Placement Officer of Rayat Shikshan Sanstha</b>	<p><b>Serving as Central Placement Officer of Rayat since July 2020.</b></p> <ul style="list-style-type: none"> <li>• Coordinating recruitment agencies and placement officers of the Colleges</li> <li>• Disseminating daily updates on recruitment opportunities.</li> <li>• Providing strategic guidance to placement officers across Rayat.</li> <li>• Initiated and facilitated MoUs with leading organizations.</li> </ul>
7.	<b>Assistant Coordinator of Community Radio Proposal Committee</b>	<p><b>Rayatwani (स्वतंत्रता रेडीओ) Community Radio Station</b></p> <ul style="list-style-type: none"> <li>• Prepared Proposal of Rayat Community Radio Station</li> <li>• Presented the proposal to the Ministry of Information &amp; Broadcasting</li> <li>• Coordinated with Satara Akashvani for Radio Station verification</li> <li>• Supervised the establishment process of the radio station.</li> <li>• Coordinated with various government agencies for approvals.</li> </ul>
8.	<b>Head of Research Consultancy / Business Economics</b>	<p><b>Rayat Institute of Research and Development (RIRD).</b></p> <ul style="list-style-type: none"> <li>• Head of Research and Consultancy from 2014 to 2020</li> <li>• Head, Department of Business Economics since 2014 to 2022</li> <li>• Recognized Research Guide since 2016.</li> <li>• Facilitated institutional recognition from Shivaji University.</li> <li>• Served as Member of College Development Committee of RIRD</li> </ul>

9.	<b>Member of Section 8 Company Committee</b>	<b>Active Role in Establishment of Section 8 Companies of Rayat</b> <ul style="list-style-type: none"> <li>• Contributed to planning and development committee Member</li> <li>• Committee Member of Section 8 Companies under Rayat.</li> <li>• Prepared draft Section 8 Companies under Rayat.</li> <li>• Engaged with industry partners including Tata Technologies Ltd.</li> <li>• Conducted institutional visits to Science and Technology Park, Pune</li> </ul>
10.	<b>Member of Rayat Aviskar &amp; Idea Bank Project Committee</b>	<b>Active Role in Rayat Aviskar &amp; Idea Bank Project</b> <ul style="list-style-type: none"> <li>• Contributed to innovation and research promotion initiatives.</li> <li>• Planned and coordinated Rayat Aviskar Festivals (2016–2019).</li> <li>• Supported development of Idea Bank initiatives.</li> <li>• Served as Coordinator of Rayat Avishkar 2026 organized at Pune</li> </ul>
11.	<b>Coordinator, TCS Campus to Corporate</b>	<b>TCS Campus to Corporate Project of Rayat Shikshan Sanstha</b> <ul style="list-style-type: none"> <li>• Leading coordinator for TCS Campus to Corporate initiative.</li> <li>• Provided training and career guidance across Rayat institutions.</li> <li>• Facilitated placement of 1000+ students from Colleges of Rayat,</li> <li>• Facilitated placement of 351 students from DG College in TCS.</li> </ul>
12.	<b>Coordinator, Mahindra Pride Training Programme</b>	<b>Mahindra Pride Training Programme of Rayat Shikshan Sanstha</b> <ul style="list-style-type: none"> <li>• Coordinated over 57 training programmes (online and offline).</li> <li>• Enhanced employability and placement opportunities for students.</li> <li>• Serving as Coordinator of Mahindra Pride Training Programme</li> </ul>
13.	<b>Assistant Coordinator, Skill Development</b>	<b>Active Role in Skill Development Project of Rayat Shikshan Sanstha</b> <ul style="list-style-type: none"> <li>• Served as Assistant Coordinator, Skill Development of Rayat</li> <li>• Signed MoUs with different organizations</li> <li>• Started various skill development courses</li> <li>• Contributed in all Skill Development Programmes started by Rayat</li> <li>• Singed MoU with MSSDS, Government of Maharashtra</li> <li>• Singed MoU with Cooper Corporation, Satara</li> <li>• Singed MoU with Symbiosis Skills University, Pune</li> </ul>
14.	<b>Coordinator, UGC- B.Voc Proposal Committee</b>	<b>Served as Coordinator for B.Voc Proposal Committee</b> <ul style="list-style-type: none"> <li>• Led proposal development for B.Voc programmes under UGC.</li> <li>• Submitted 18 proposals to UGC, with 13 approved.</li> <li>• Secured funding of approximately ₹14 Crore.</li> <li>• Started B.Voc Programmes in 11 Colleges of Rayat Shikshan Sanstha</li> </ul>
15.	<b>Member of AAA Assessment Committee</b>	<b>Development of Academic and Administrative Audit Mechanism</b> <ul style="list-style-type: none"> <li>• Contributed in Designing of AAA Mechanism in Rayat</li> <li>• Updated the Academic and Administrative Audit Mechanism as per needs</li> <li>• Provided guidance for Academic and Administrative Audit</li> </ul>
16.	<b>Coordinator, Skill Development Courses</b>	<b>Introduced multiple value-added certificate Courses:</b> <ul style="list-style-type: none"> <li>• Certificate Course in Stock Market</li> <li>• Certificate Course in SPSS Software Training</li> <li>• Certificate Course TCS Campus to Corporate</li> <li>• Certificate Course in Banking and Finance</li> <li>• Certificate Course in Banking and Civil Services</li> </ul>

17.	<b>IQAC Coordinator / Member</b>	<ul style="list-style-type: none"> <li>• Serving as Coordinator of Internal Quality Assurance Cell, RIRD Satara</li> <li>• Serving as Member of Internal Quality Assurance Cell</li> <li>• Serving as Criteria head of Research and Consultancy</li> <li>• Member of IQAC, DG College of Commerce, Satara</li> <li>• Member of IQAC, KBP University, Satara</li> </ul>
18.	<b>Research and Development</b>	<ul style="list-style-type: none"> <li>• Published 86 research Papers in National and International Journals</li> <li>• Completed to Two Minor Research Projects (UGC &amp; Mumbai University)</li> <li>• Completed to Two Major Research Projects (ICSSR &amp; RUSA)</li> <li>• Working as Principal Investigator of Major Research Project (KBPU)</li> <li>• 04 Ph.D Students Awarded Ph.D and 4 are pursuing Ph.D</li> <li>• Published Indian Patent on Multi Bank Shared Debit Card</li> <li>• Research Citations 1033, H-Index 15 and i-10 Index 18</li> </ul>
19.	<b>Member of Board Studies in Autonomous Colleges</b>	<p><b>Served/Serving as BoS, Academic Council Member</b></p> <ul style="list-style-type: none"> <li>• BoS Chairman, Business Economics, KBP University</li> <li>• BoS Member, Economics, KBP University</li> <li>• Member, Academic Council, KBP University</li> <li>• Member, Faculty of Humanities, KBP University</li> <li>• Member, Faculty of Commerce and Management, KBP University</li> <li>• Member, Research and Recognition Committee, KBP University</li> <li>• Former member of BoS in Business Economics, Shivaji University</li> <li>• Member of Faculty, Shivaji University, Kolhapur</li> <li>• BoS Member, Business Economics, KBP College, Pandharpur</li> <li>• BoS Member, Business Economics, Kamala College, Kolhapur</li> <li>• BoS Member, Business Economics, Vivekanand College, Kolhapur</li> <li>• BoS Member, Economics, Sangameswar College, Solapur</li> <li>• BoS Member, Economics, Walchand College, Solapur</li> <li>• BoS Member, Business Economics, PSAH Solapur University</li> <li>• BoS Member, Economics, RBNB College, Shrirampur</li> </ul>
20.	<b>Member of AI Education Project of Rayat</b>	<p><b>Serving as member Secretary of AI Education and Training Project</b></p> <ul style="list-style-type: none"> <li>• Member, AI and Robotics Course- Syllabus Development Committee</li> <li>• Coordinated Teachers Training Program at High-School Level</li> <li>• Coordinated Teachers Training Program at Junior College Level</li> <li>• Coordinated Teachers Training Program at Senior College Level</li> <li>• Served as member Secretary for Coordination and Development</li> </ul>
21.	<b>Rayat Policy for Research and Development</b>	<p><b>Serving as Co-Ordinator of Rayat Policy for Research and Development</b></p> <ul style="list-style-type: none"> <li>• Serving as member secretary of Research Policy Committee</li> <li>• Prepared Draft of Research and Development Policy for Rayat</li> <li>• Suggested remedies for improvement in Research and Development</li> <li>• Plying active role in implementation of Research and Development Policy</li> </ul>
22.	<b>Rayat Quality Improvement Project</b>	<p><b>Serving as member Secretary of Rayat Quality Improvement Project</b></p> <ul style="list-style-type: none"> <li>• Member, Quality Improvement Project (Commerce)</li> <li>• Investigated issues and Challenges of Higher Education</li> <li>• Suggested Solutions for Improvement in Commerce Education</li> </ul>
23.	<b>Rayat ERP Development</b>	<p><b>Serving as co-ordinator of Rayat ERP Development Team</b></p> <ul style="list-style-type: none"> <li>• Member, Rayat ERP Development Team (Higher Education)</li> <li>• Developed plan for ERP for Higher Education</li> <li>• Proposed Learning Management System for Rayat</li> </ul>

## AWARDS & RECOGNITIONS

1. 2025- Yashavantrao Chavan Ideal Teacher Award by Rayat Shikshan Sanstha, Satara
2. 2025- Dr. Amartya Sen Prize for Best Research Award by Marathi Arthashastra Parishad Mumbai
3. 2026- Enlisted in Top 100 Banking Researchers in Asia - Alper-Doger Scientific Rankings - 2026
4. 2025- Enlisted in Top 100 Banking Researchers in Asia - Alper-Doger Scientific Rankings - 2025
5. 2024- Enlisted in Top 100 Banking Researchers in Asia - Alper-Doger Scientific Rankings - 2024
6. 2023- Enlisted in Top 100 Banking Researchers in Asia - Alper-Doger Scientific Rankings - 2023
7. 2022- Enlisted in Top 100 Banking Researchers in Asia - Alper-Doger Scientific Rankings - 2022
8. 2021- Enlisted in Top 100 Banking Researchers in Asia - Alper-Doger Scientific Rankings - 2021
9. 2016- Late DA Shinde Trust (Pune) State Level Award for Contribution in Education - 2016
10. 2018- Best IBPS Banking Coordinator in Rayat Shikshan Sanstha, Satara - 2018
11. 2010- Late CD Deshmukh Award by SUEAK for Best Research Paper - 2010
12. 2008- Late V.M. Dandekar Award by SUEAK for Best Research Paper – 2008

## CITATION & H-INDEX

1. [Google Citation - 1033](#) H Index - 15 i-10 Index -18
2. [Research-Gate Research Interest Score : 1059](#)

## MAJOR & MINOR RESEARCH PROJECT

### Research Projects Completed

1. **Minor Research Project** on Alternative Banking Channels and Its Impact on Customers Satisfaction, funded by UGC, New Delhi (Year 2009-2010)
2. **Minor Research Project** on Problems and Prospectus of Agro-Tourism Business: An Empirical Investigation of Ratnagiri & Sindhudurg Districts in Maharashtra, Mumbai University, Year 2011-2012
3. **Major Research Project** on An Analytical Study on Bureaucratic Corruption and Reforms in Civil Services funded by Indian Council of Social Sciences Research (ICSSR), New Delhi (Year 2013-16)
4. **Major Research Project** on Development of MobiQual Scale for Measurement of Service Quality of Mobile Banking Services, (Year 2021-22) funded by RUSA Maharashtra

### Research Projects Ongoing

5. **Major Research Project** on Strategic District Development Plan for Viksit Satara in the Vision of Viksit Bharat @ 2047 funded by KBP University, Satara

**Students Guided for Ph.D**

<b>Students Guided for Ph.D and Masters</b>					
<b>Sr</b>	<b>Student</b>	<b>Title Of Thesis</b>	<b>University</b>	<b>Year of Passing</b>	<b>Occupation</b>
1	Satish Kadam	An Analytical Study on Public Infrastructural Facilities in Sindhudurg District	Shivaji University	Jan 12,2021	Tahsildar
2	Amol Kolekar	Contribution of Hotel Industry to The Economic Development of Satara District	Shivaji University	Sep 09,2023	Assistant Professor
3	Revan Navale	A Study on Buying Behaviour of Mobile Phone Buyers in Solapur District	Shivaji University	Dec, 13, 2023	Assistant Professor
4	Pritam Suatar	Investment Pattern and Treasury Management Practices: A Comparative Study of Selected Public, Private and Cooperative Banks in Maharashtra	Shivaji University	Spt., 21, 2023	Bank Officer
5	Madhuri Deshmukh	A Comparative Study on Adoption and Customers Satisfaction in Mobile Banking: A Special Reference to Satara District	KBP University	Ongoing	Teacher
6	Maruti Rathod	An Analysis of Work Force Participation In Selected Services in Satara District	KBP University	Ongoing	Teacher
7	Pratik Potekar	Analysis of Product Selection and Portfolio Development of Individual investors in Satara District	KBP University	Ongoing	Financial Planner

**Membership of Professional Bodies and Associations**

- **Life Member** : Life Member of Indian Economics Association, New Delhi
- **Life Member** :Life Member of Marathi Arthashastra Parishad, Mumbai
- **Life Member**: Life Member of Shivaji University Economics Association, Kolhapur
- **Life Worker** : Rayat Shikshan Sanstha, Satara
- **Member**: The Rayat Sevak Co-operative Bank Ltd. Satara
- **Member**: Indian Institute of Banking and Finance

**Writer Self Instructional Study Material**

<b>Sr</b>	<b>Name of the University</b>	<b>SIM Written for</b>	<b>No. of SIM Written</b>
1.	Shivaji University, Kolhapur	Economics, Banking, Cooperation, Financial Market	62 SIM Books
2.	Mumbai University, Mumbai	Economics and Agriculture Economics	4 SIM Books
3.	North Maharashtra University, Jalgaon	Banking, Economics	2 SIM Books
4.	Y.C.M Open University, Nashik	Business Economics	2 SIM Books
5.	North Maharashtra University, Jalgaon	Advanced Banking	1 SIM Books

**BOOKS PUBLISHED (REFERENCE AND TEXT BOOKS)**

Sr	Name of the Book	Authors	Year	ISBN
1.	Problems and Prospects of Agritourism Business	Vijay Kumbhar	2013	978-3-659-50291-0
2.	Research Methodology in Economics	Vijay Kumbhar & Anil Wavare	2014	978-93-80876-79-5
3.	Alternative Banking Channels in India	Vijay Kumbhar	2015	978-3-639-70968-1
4.	Autonomous College : A Challenges	Vijay Kumbhar	2018	978-93-5300-657-0
5.	Money and Financial System	Vijay Kumbhar	2019	978-81-941150-2-1
6.	Money and Banking	Vijay Kumbhar & Anil Wavare	2019	978-81-941150-7-8
7.	Banking and Financial System	Vijay Kumbhar	2019	978-93-88671-23-1
8.	Macro Economics	Vijay Kumbhar & Anil Wavare	2019	978-81-941150-3-8
9.	Macro Economics	Vijay Kumbhar & Anil Wavare	2019	978-81-941150-6-8
10.	Banking Laws in India	Vijay Kumbhar & Prakash Tone	2020	978-81-88671-24-8
11.	Retail and Corporate Banking	Vijay Kumbhar & Prakash Tone	2020	978-81-88671-25-1
12.	Financial Markets and Services	Vijay Kumbhar & Rajshekhar N.	2021	978-81-948708-1-4
13.	Bank Management Practices	Vijay Kumbhar & Prakash Tone	2021	978-81-948708-5-2
14.	Banking and Finance	Vijay Kumbhar	2024	978-93-93729-50-7

**Other Contribution**

- **Reviewer/Referee of Journals** : 08 National & International Research Journals
- **Articles in Newspapers**: Sakal, Pudhari, Tarun Bharat, Loksatta, Aikya, Prahar etc
- **Articles in Newspapers**: Rayat, Baliraja, Yojana, SamruddhVyapar, Vapari Mitra etc
- **Delivered more than 200+** lectures in different colleges and institutions in Maharashtra

**RESEARCH PAPERS - Published in CARE Listed and Peer Reviewed Journals**

Sr	Status	Year	Details of the Paper / Article
1.	Int.Journal	2026	Transforming Higher Education through the Cluster Universities, International Journal for Research Trends and Innovation 11 (4), 988-995 ISSN: 2456-3315
2.	Int.Journal	2026	Exploring Digital Behavior and Social Media use Patterns of College Student, International Journal For Multidisciplinary Research, Volume 8, Issue 2 (March-April 2026). E-ISSN: 2582-2160, Impact Factor: 9.24
3.	Int.Journal	2025	<i>Autonomy of the Reserve Bank of India and Section 7 of RBI Act 1934, European Academic Research - Vol. XIII, Issue 6 / September 2025</i>
4.	State	2025	कृत्रिम बुद्धिमत्ता व रोजगाराचे बदलते स्वरूप, अर्थसंवाद, Vol 49, Issue 2, pp 149-158 ISSN 0973-8452
5.	State	2025	भारतीय रिझर्व बँकेची स्वायत्तता आणि कलम ७ एक चिंतन, Aayushi International Interdisciplinary Research Journal, ISSN: 2349-638X, Special Issue No. 141, January 2025

6.	Int.Journal	2024	<i>Vijay M. Kumbhar (2024), Mobile Banking Service Quality and Customer Satisfaction: An Occupational Group Analysis in Maharashtra, ICTACT Journal on Management Studies, Vol.10 , Issue: 4, pp 2010 - 2016 DOI 10.21917/ijms.2024.0310</i>
7.	Int.Journal	2024	<i>Vijay Kumbhar (2024) Vikasit Bharat 2047 - Contemplation of Aspirations and Challenges as We Enter 2025, University News 62 (53), 29-35 ISBN 0566-2257 UGC Care Listed</i>
8.	Int.Journal	2024	<i>Vijay Kumbhar (2024) Dynamics of Major Milk-Producing States in India: Trends, Diversity and Disparities, European Academic Research 12 (9), 875-887 ISBN 2286-4822 Scopus Indexed Journal</i>
9.	Int.Journal	2024	<i>Vijay Kumbhar (2024) Service Quality, Customer Satisfaction, and Intention to Leave: A Case Study of PhonePe Mobile Banking Application, International Journal of Commerce and Business Studies (IJCBS), Volume 6, Issue 2, July-December 2024 ISSN Online: 2347-2847 Scopus Indexed Journal</i>
10.	Int.Journal	2024	<i>Vijay Kumbhar (2024) Assessing Customer Experience in Mobile Banking : Developing eMobiQual Scale, The IUP Journal of Bank Management, Vol. 23, No. 4, 2024, ISSN 2583-5866 Scopus Indexed</i>
11.	Int.Journal	2024	<i>Vijay Kumbhar (2024) Understanding the Dynamics of Work-Life Balance, Job Satisfaction, and Teacher Retention in Maharashtra's Higher Education, International Journal of Advanced Research in Social Sciences and Humanities, Volume 8, Issue 2, July-Dec 2024, pp. 96-107, <a href="https://doi.org/10.34218/IJARSSH_08_02_008">https://doi.org/10.34218/IJARSSH_08_02_008</a> ISSN 2395-521X Scopus Indexed Journal</i>
12.	State	2023	<i>Vijay Kumbhar (2023) भारतीय बँकिंग क्षेत्रातील रोबोटिक्स व आर्टिफिशियल इंटेलिजन्सचा वाढता वापर एक चिंतन, अर्थासंवाद48 (2), 157-169 UGC Care Listed</i>
13.	State	2023	<i>Vijay Kumbhar (2023) महाराष्ट्राच्या राजकारणातील महिला, तरुण वर्ग व उच्च शिक्षितांचा सहभाग: एक निरपेक्ष परीक्षण, अर्थासंवाद46 (4), 269-275 UGC Care Listed</i>
14.	Int.Journal	2023	<i>Mr. Revan Navale and Vijay Kumbhar (2023). A Study on Buying Behaviour of Mobile Phone Buyers in Solapur District, Journal of Emerging Technologies and Innovative Research, October 2023, Volume 10, Issue 10 ISSN 2349-5162</i>
15.	Int.Journal	2023	<i>Vijay Kumbhar &amp; VikramSutar(2023) Gold Loan: A Perfect Market Call For PSB's in India, Journal of Xidian University, VOLUME 17, ISSUE 8, 2023. ISSN 1001-2400</i>
16.	Int.Journal	2023	<i>Vijay Kumbhar &amp; VikramSutar(2023) Cash Management: A Case Study of Western Zone ofCSB Bank Ltd., YMER Journal, 22 (8), DOI 10.37896/YMER22.08/55 pp 717-723ISSN : 0044-0477</i>
17.	Int.Journal	2023	<i>Vijay Kumbhar (2023) An Empirical Investigation of Trust on Social Media and Users Perception, Education and Society 46 (2), 60-65 ISSN 2278-6864 UGC Care Listed</i>
18.	Int.Journal	2022	<i>Vijay Kumbhar (2022) Digitally Connected and Socially Disconnected Youth in India: Some Empirical Evidences from Social Media Platforms, Journal of Shivaji University (Humanities and Social Sciences 54 (1), 33-47 ISSN 0368-4199</i>
19.	Int.Journal	2022	<i>Vijay Kumbhar (2022) Demographic Characteristics and Trust on Social Media: A Study, Journal of WTO and International Business 24 (2), 14-18 ISSN 0972-2076</i>

20.	Int.Journal	2022	Vijay Kumbhar (2022) An Empirical Analysis of Social Media Engagement of Youth: A Case Study of Satara Maharashtra, Education and Society, Special Issue 2022, UGC Care Listed Periodical pp 163-172 ISSN 2278-6864
21.	Int.Journal	2021	Vijay Kumbhar (2021) A Multidimensional Scale (eBankQual) for Assessments of Customers Satisfaction in E-Banking Service Settings, Cosmos Multidisciplinary Research E-Journal 6 (3), ISSN 2456-1665 IF-4.94
22.	Int.Journal	2021	Vijay Kumbhar (2021) A Conceptual Model for Work Allotment and Work Performance of Bank Employees, Asian Journal of Economics, Finance and Management 5 (4), 26-29
23.	State.Journal	2021	Vijay Kumbhar (2021) सावधान माल्थस जागा झालाय, Arthasnavad 45 (1), 9-15 ISSN 0973-8452
24.	Int.Journal	2021	Vijay Kumbhar (2021) Determinants of Agriculture Production: A Statistical Examination of MSP, AUC and Productivity of Selected Crops in India, Sambodhi 40 (1 V), 114 to 118 ISSN 2249-6661 UGC Care Listed
25.	Int.Journal	2021	Vijay Kumbhar (2021) Rethinking on Agritourism Business Practices in Maharashtra, Research & Reviews: Journal of Agriculture and Allied Sciences 11 (2), 1-4 UGC Care Listed 2321-984X
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4.	State	2025	<a href="#">समाजाच्या संस्थात्मक व्यवस्थेचे योगदान हाच समृद्धीचा मार्ग</a> , स्यत मासिक, सप्टेंबर २०२५ पान नं ६० ते ६८
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