

Sarita Bhatnagar

Associate Professor

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Areas of Interest

- General Management
- Marketing Management
- Marketing of Financial Services
- Customer Relationship Management
- Digital Marketing
- Branch Marketing
- Strategies for MSME Business
- Customer Service Excellence
- Ethics in Banking

Education

- Ph. D, NET – Management,
- M.B.A. – Marketing
- B.Sc. (Physics, Mathematics, Statistics)

Employment

- From April 2024 – Associate Professor – National Institute of Bank Management
- April 2011 –March 2024 - Assistant Professor – National Institute of Bank Management,
- 2006- 2011- Assistant Professor – Faculty of Management Studies, Janardan Rai Nagar Rajasthan Vidyapeeth University, Udaipur
- 2005 - 2006 – Faculty- Aishwarya Institute of Management, Faculty – Sun Institute of Management Studies, Mohan Lal Sukhadia University, Udaipur
- 2003 -2005 – Visiting Faculty - DBMS, Janardan Rai Nagar Rajasthan Vidyapeeth University, Udaipur, CCMS – Mohan Lal Sukhadia University, Udaipur, ICFAI National College, Udaipur

Books

- Selected Cases in Banking, NIBM, 2021-22. (co-authored)
- Lifelong Learning for Inclusive Sustainable Development: Study of Mann Deshi Bank and Mann Deshi Foundation, NIBM 2020-21(co-authored)

Research Publications

- Paper -Dynamics of Asset Ownership: An SHG-BLP Perspective (co-authored), published in Artha -Vikas, Journal of Economic Development, Vol.- 60, No.-1, Jan-Jun,2024.
- Paper " Digital disruptions and Transformation of Bank Marketing", published in India Banking and Finance Report 2025, published by Academic Foundation in association with NIBM.
- Article " Relationship Marketing and Digital Experience in MSME Banking", published in Finance Outlook India. (co-authored)
- Paper “Microfinance Business Model for Sustainable Financial Inclusion: Study of a Rural Cooperative Bank”, published in ‘Artha-Vikas: Journal of Economic Development’, Vol. – LIX, No. 1,2, July -December 2023, ISSN – 0004-3567. (co-authored).
- Paper “Green Deposits Acceptance Framework: Fostering a Green Finance Ecosystem” published in ‘Vinimaya ‘, Vol. XLIV, No. 1, 2023-24, ISSN 0970- 8456. (co-authored).
- Paper “Revisiting Loan Melas: A Qualitative Study and Analysis of Practice “, published in India Banking and Finance Report 2022, published by NIBM and Academic Foundation. (co-authored)
- Paper “Technology Evolution and Emerging Banking Models” published in IUP Journal of Bank Management, Vol.21, No.2, May 2022, ISSN: 0972-6918.
- Paper “Analytics in Banking: A Focus on Strategies of State Bank of India”, published in, Vinimaya, Vol. XXXVIII, No.2, July- September 2017, ISSN: 0970- 8456. (co-authored)
- Paper “Retail Credit: Emerging sweet spot in Banking”, published in Vinimaya, Vol. XXXVIII, No.1, April-June, 2017, ISSN: 0970-8456. (co-authored)
- Case Study “SBI Quest for Marketing Excellence through Social Media”, published in Book titled, Managing Business in VUCA World - Cases and Experiences, Excel Publishers, New Delhi, ISBN – 9789386724021.
- Paper “CRM Applications in Banking”, published in Jaipuria International Journal of Management Research, Vol.2, Issue 2, July –December 2016, ISSN: 0970-8448.
- Paper “Banking on Social Media”, published in, The Indian Banker, Vol.4, Issue 1, and August 2016.
- Paper “An Analysis of Work-Life Balance among the Male and Female IT Professionals in Pune (Maharashtra)”, published in Abhinav International Monthly Refereed Journal of Research in Management and Technology, Vol.4, Issue 1, January 2015, ISSN: 2320-0073. (co-authored)
- Paper “CRM in Banking: Need or a Strategic Approach”, published in, The Indian Banker, Vol I Issue 11, June 2014.
- Paper “Relationship Marketing Strategies for MSME Business of Banking, published in, The Indian Banker, Vol I, Issue 9, April 2014.
- Paper “A Study of Service Quality Expectations of Customers of Micro, Small and Medium Enterprises (MSME s) towards Banks “, published in, Journal - Business Perspectives, Vol.13, July – December 2014; ISSN 0972-7612.

- Paper “Conceptualizing CRM with special reference to Banking” published in Journal - IMS Manthan: The Journal of Innovations, 2013. ISSN 0974-7141 (Print), ISSN0976-173(Online).
- Paper “Customer Relationship Management in Banking: Issues and Challenges”, published in International Journal of Research in Computer Applications in Management, Vol.3, Issue 3, March 2013, ISSN: 2231-1009.
- Paper “CRM in Banking: Issues and Challenges”, published in Book- Contemporary Challenges for the Indian Banking Sector- (Bloomsbury India Publication Pvt. Ltd.), 2012, ISBN – 978-93-82563-30-3.
- Paper “Exploring Dimensions Contributing to Higher Customer Satisfaction in Life Insurance Services” published in IME Journal, Vol6, No. 1, Jan 2012, ISSN: 0974-0716.
- Paper “Assessment of Customer Satisfaction in Life Insurance Industry: A Comparative Analysis of LIC of India and Selected Private Life Insurance Companies” published in Journal, Bima Quest, Vol 12, Issue-1, Jan 2012, ISSN: 0974-0791.
- Paper “Retail Revolution Reality or Euphoria” published in, Book- Retail Management, 2012, ISBN – 978-81-7611-603-9, 2012.
- Paper “Comparative Analysis of Marketing Strategies of LIC and Selected Private Life Insurance Companies”, published in, Journal Nirnay, Vol 5, No.1, Jan-Jul 2011, ISSN: 0973-8002.
- Paper “Marketing Strategies of L.I.C. of India: Transformation of a Monopoly into a Stiff Competitor” published in book titled “Contemporary Issues in Management” publisher –Discovery Publishing House Pvt. Ltd. New Delhi, ISBN:978-81-8356-714-5.
- Paper “Microinsurance: Effort towards sustainable social protection at the bottom of the pyramid”, published in Journal ‘Nirnay’, Vol. 3 No.1, January-June 2009, ISSN: 0973-8002.
- Case-study “Hariyali Kisan Bazaar –An Ideal Rural Business Model” published in Journal ‘Nirnay’, Vol. 2 No. 1, Jan.- June 2008, ISSN: 0973-8002.
- Paper “India’s Sunshine Sector: B.P.O. to B.T.O” published in Journal ‘Nirnay’ Vol. 1 No. 1. July- December 2007, ISSN: 0973-8002.

Conference Presentations

- Research Paper at the World Finance Conference, Kemmy Business School, University of Limerick, Ireland, titled "Intellectual Progression and Theoretical Framework of Financial Services Marketing Research: A Bibliometric Systematic Review of IJBM and JFSM (2009-2026)", (co-authored).
- Research Paper at the World Finance Conference, Kemmy Business School, University of Limerick, Ireland, titled “Mapping Research on Digital Technologies and ESG Compliance: A Bibliometric and Systematic Literature Review”, (co-authored).
- Research Paper " Digital Technologies in ESG Compliance: Bibliometric Analysis and Systematic Literature Review", presented at the International Research Conference on "Digitalization for Inclusive Finance and Sustainability", organized on March 5-6, 2026 at NIBM Pune, jointly hosted by College of Agricultural Banking, Pune and National Institute of Bank Management, Pune. (co-authored)

- Research Paper titled “Demystifying the Role of Cooperative Banks in Financial Inclusion: Study on Emerging Microfinance Business Models from India”, at the Thirteenth International Conference on Public Policy and Management organized by the Indian Institute of Management, Bangalore from August 23- 25,2018. (co-authored)
- Research Paper “CRM Applications in Banking” at, “International Conference on e-Business: Prospects, Challenges, and Implications” organized by TAPMI School of Business, Manipal University, Jaipur, March 27-28, 2015.
- Research Paper “Customer Relationship Management in Banking: A Study of Practices for Innovation in Capitalizing on Customer Relationships”, at “The International Conference on Contemporary Innovative Management Practices, organized by Faculty of Management Studies, Pacific Academy of Higher Education and Research University, “April 13-14, 2012.
- Research Paper “CRM in Banking: Need for a Strategic Approach”, National Conference - BANCON, Annual Banker’s Conference organized by Indian Banks Association and Bank of Maharashtra, Pune, Nov 23-24,2012.
- Presented Paper “CRM in Banking: Issues and Challenges”, in International Conference – “Contemporary Challenges for the Indian Banking Sector”, organized by Institute of Public Enterprise, Hyderabad, Oct 4-5,2012.
- Presented Paper “Retail Revolution in India: Reality or Euphoria”, in National Seminar on ‘Retail Transition in India: Prospects and Retrospect’, Organized by Faculty of Management Studies, Janardan Rai Nagar Rajasthan Vidyapeeth University, Udaipur, 29-30 January 2010.
- Presented Paper “Emerging Dimensions of Management Education” at National Conference on “Educational Reforms: Insights and Analysis” on 1-3 October 2010, organized by Aishwarya Education Society, Udaipur.

NIBM Working Papers

- Green Deposits Acceptance Framework – Fostering a Green Finance Eco-system- 2023.
- Digital Disruptions and Transformation of Bank Marketing – 2022.
- Demystifying the Role of Cooperatives Banks in Financial Inclusion: Study on Emerging Microfinance Business Model from India – 2022.
- HDFC Bank: CRM and Analytics Strengthening Marketing – 2019.
- A Study of Impact of SHG- BLP on improvement in ownership of Productive assets - 2017.
- A Study of the Impact of SHG-BLP on improvement in access to sources of financialservices -2017.
- Assessment of Service Quality Management in a Public Sector Bank with Special Reference to SME Segment - A Pilot Study" – 2013.
- Women’s Bank: The Way Forward, submitted to Reserve Bank of India. (co-authored)- 2013
- Analysis of Customer Information in Banks – March 2013.
- Conceptualizing CRM With Special Reference to Banking – March 2012.

Executive Training

Designed and developed Executive Development Programs in the Areas of –

- Customer Relationship Management in Banking
- Digital Marketing in Banking: Focus - Social Media and Analytics
- Marketing Strategies for MSME Business
- Marketing for Branch Managers: Focus – Retail and MSME
- Managing Service Quality and Service Excellence
- CRM and Analytics in Banking
- Ethics in Banking
- Management Skill Development Program for Young Officers, Executives in Rural and Semi-urban Branches, and Women Managers
- Leadership Development Program for Senior Bank Executives.
- Consumer Grievance Redressal for Internal Ombudsman, Zonal Nodal Officers and Nodal Officers in Customer Service.

Courses offered in PGDM

- Principles and Practices of Management
- Marketing Management
- Marketing of Financial Services
- Universal Human Values,

Consulting Experience

- A Study of Customer Service in Branches of Andhra Bank, 2013
- Central Bank of India Project on Succession Planning, 2014
- SHG – Bank Linkage Program: A Business Model Documentation and Analysis Study: Sponsored by GIZ –NABARD, 2014-15
- Impact Study of Lifelong Learning for Farmers (L3F) Project by Commonwealth of Learning, Canada and Mann Deshi Cooperative Bank, 2018-19
- Assessment of Loan Monitoring, Collection and Recovery Process of Bandhan Bank Limited, 2025
- “Impact Assessment of Services rendered by Business Correspondents”, for SBI, 2026

Committees Represented

- Area Group Coordinator – SPMC
- Case Clearing House Committee
- Editorial Committee Vinimaya
- Social Media Committee
- Library Committee
- Infrastructure Development Committee
- Policy Research Coordination Committee
- Prevention of Sexual Harassment at Workplace Committee
- Warden: Girls Hostel

Invited Talks

- National Insurance Academy- - Digital Marketing and Digital as Future
- College of Agricultural Banking, RBI, Pune – CRM in Banking
- Staff Training College, Bank of India, Pune – Marketing of Banking Services, Customer Relations, and Customer Service
- Ph.D. Course Work, Savitribai Phule University – Marketing of Financial Services

Other Academic Activities

- Ph.D. awarded to Research Scholar under supervision
- Referee for Journals