



Sarita Bhatnagar
Assistant 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, Maths , Statistics)

Employment

- From 2011 – 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 Univerity , Udaipur

- 2003 -2005 – Visiting Faculty - DBMS, Janardan Rai Nagar Rajasthan Vidyapeeth University, Udaipur, CCMS – Mohan Lal Sukhadia University , Udaipur, ICFAI National College , Udaipur

Books

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

Research Publications

1. Paper “Technology Evolution and Emerging Banking Models” published in IUP Journal of Bank Management, Vol.21, No.2, May 2022, ISSN: 0972-6918.
2. 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.
3. Paper “Retail Credit: Emerging sweet spot in Banking”, published in Vinimaya, Vol. XXXVIII, No.1, April-June, 2017, ISSN: 0970-8456.
4. 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.
5. Paper “CRM Applications in Banking”, published in Jaipuria International Journal of Management Research, Vol.2, Issue 2, July –December 2016, ISSN: 0970-8448.
6. Paper “Banking on Social Media”, published in, The Indian Banker, Vol.4, Issue 1, and August 2016.
7. 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.
8. Paper “CRM in Banking: Need or a Strategic Approach”, published in, The Indian Banker, Vol I Issue 11, June 2014.
9. Paper “Relationship Marketing Strategies for MSME Business of Banking, published in, The Indian Banker, Vol I, Issue 9, April 2014.
10. 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, No , July - December 2014, ; ISSN 0972-7612.
11. 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).
12. 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.

13. 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.
14. Paper "Exploring Dimensions Contributing to Higher Customer Satisfaction in Life Insurance Services" published in IME Journal, Vol6, No. 1, Jan 2012, ISSN: 0974-0716.
15. 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.
16. Paper "Retail Revolution Reality or Euphoria" published in, Book- Retail Management, 2012, ISBN – 978-81-7611-603-9, 2012.
17. 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.
18. 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.
19. 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.
20. Case-study "Hariyali Kisan Bazaar –An Ideal Rural Business Model" published in Journal 'Nirnay', Vol. 2 No. 1, Jan.- June 2008, ISSN: 0973-8002.
21. 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.

NIBM Working Papers:

1. Digital Disruptions and Transformation of Bank Marketing – 2022.
2. Demystifying the Role of Cooperatives Banks in Financial Inclusion: Study on Emerging Microfinance Business Model from India – 2022.
3. HDFC Bank: CRM and Analytics Strengthening Marketing – 2019.
4. A Study of Impact of SHG- BLP on improvement in ownership of Productive assets - 2017.
5. A Study of Impact of SHG-BLP on improvement in access to sources of financial services -2017.
6. Assessment of Service Quality Management in a Public Sector bank with Special Reference to SME Segment - A Pilot Study" – 2013.
7. Women's Bank: The Way Forward, (co-authored) submitted to Reserve Bank of India, Year 2013.
8. Analysis of Customer Information in Banks – March 2013.
9. Conceptualizing CRM With Special Reference to Banking – March 2012.

Executive Training

Designed and developed Executive Development Programs in the Areas of –

1. Customer Relationship Management in Banking
2. Digital Marketing in Banking: Focus - Social Media and Analytics
3. Marketing Strategies for MSME Business
4. Marketing for Branch Managers: Focus – Retail and MSME
5. Managing Service Quality and Service Excellence
6. Leveraging Technology for Service Excellence,
7. CRM and Analytics in Banking
8. Marketing of Banking Services,
9. Ethics in Banking
10. Marketing Strategies for CASA Business
11. Program for Relationship Managers
12. Managing Service Quality: Competitive Advantage
13. Leveraging Customer Service for Business Growth
14. Management Skill Development Program for Young Officers, Executives in Rural and Semi-urban Branches, and Women Managers
15. Leadership Development Program for Senior Bank Executives.
16. Trainer’s Training Programs

Courses offered in PGDM

1. Principles and Practices of Management
2. Marketing Management
3. Marketing of Financial Services
4. Workshop – Universal Human Values,

Consulting Experience

1. A Study of Customer Service in Branches of Andhra Bank, 2013
 2. Central Bank of India Project on Succession Planning, 2014
 3. SHG – Bank Linkage Program: A Business Model Documentation and Analysis Study: Sponsored by GIZ –NABARD, 2014-15
 4. Impact Study of Lifelong Learning for Farmers (L3F) Project by Commonwealth of Learning, Canada and Mann Deshi Cooperative Bank, 2018-19
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Committees Represented

Area Group Coordinator – SPMC Area Group
Training Committee
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

1. National Insurance Academy- - Digital marketing and Digital as Future
 2. College of Agricultural Banking, RBI, Pune – CRM in Banking
 3. Staff Training College, Bank of India, Pune – Marketing of Banking Services, Customer Relations, and Customer Service
 4. Ph.D. Course Work, Savithribai Phule University – Marketing of Financial Services
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Conference Presentations

1. Presented paper titled “Demystifying the Role of Cooperative Banks in Financial Inclusion: Study on Emerging Microfinance Business Models from India”, in the Thirteenth International Conference on Public Policy and Management organized by Indian Institute of Management, Bangalore from August 23- 25,2018.
2. Presented paper “Customer Relationship Management in Banking: A Study of Practices for Innovation in Capitalizing on Customer Relationships”, in “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.
3. Paper “CRM in Banking: Need for a Strategic Approach” , National Conference - BACON, Annual Banker’s Conference organized by Indian Banks Association and Bank of Maharashtra, Pune , Nov 23-24,2012.
4. 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 .
5. Presented Paper “CRM Applications in Banking” in, “International Conference on e-Business: Prospects, Challenges, and Implications” organized by TAPMI School of Business, Manipal University, Jaipur, March27-28, 2015.

6. Presented Paper “Retail Revolution in India: Reality or Euphoria”, in National Seminar on ‘Retail Transition in India: Prospects and Retrospect’, Organised by Faculty of Management Studies, Janardan Rai Nagar Rajasthan Vidyapeeth University, Udaipur , 29-30 January 2010.
7. Presented Paper “Emerging Dimensions of Management Education” in National Conference on “Educational Reforms: Insights and Analysis” on 1-3 October 2010, organized by Aishwarya Education Society, Udaipur.

Other Academic Activities

1. PH.D awarded to Research Scholar under supervision
2. Referee for Journals: International Journal of Business and Finance Management Research, South Asian Journal of Management, Emerald International Journal of Manpower, IIMB Management Review, and NIBM journal Prajnan.