

FACULTY PROFILE

Title		Name	Dr.Saritha.H.D	
Designation	Assistant Professor			
Department Name	PG Economics			
Address:	JSS College for Women, Saraswathipuram, Mysuru			
Phone No.	Office	0821-2548239		
	Residence	9141510877		
	Mobile	9141510877		
Email	1. sarithahds@gmail.com			
Web Page (if any)	https://sites.google.com/view/drsarithahds/home			
Subjects Taught	Micro and Macro economics, Development economics, Statistics for Economics, Indian Economy, International Trade, Consumer and Family Economics, Research Methodology			
Areas of Interest/Specialization on	Banking and Co-operation			
Experience (in years)	Teaching and Research	22		
	Total	22		
Educational Qualifications	UG	BA		
	PG	MA in Economics		
	Doctorate	PhD in Economics		
	Any other	M.Phil, K-SET, B.Ed		
Paper Publications in Journals (last 5 years)	Details should be provided in APA/IEEE format [1] H. D. Saritha, "A Comparative Analysis of Out-Of-Pocket Expenditure on Health among Socio-Economic Groups: A Case Study in Mysore District," <i>International Journal of Research in Social Sciences</i>, vol. 9, no. 7, pp. 319 [2] H. D. Saritha, "Comparison of Out-Of-Pocket Expenditure on Health in Rural and Urban Areas: A Case Study in Mysore District," <i>International Journal of Research in Social Sciences</i>, vol. 9, no. 6, pp. 172–			

- [3] H. D. Saritha, "Health Insurance Awareness: A Comparative Study of Rural and Urban Population," *JSSCWM QUEST: Journal of Science, Humanities, Commerce and Management*, vol. 8, no. 2, ISSN: 2321-0052.
- [4] H. D. Saritha, "Recent Challenges of Women Empowerment in Rural India," in *Proceedings of International Conference*, Vidyavardhaka First Grade College.
- [5] H. D. Saritha, "A Study on Ideas of Kautilya in Arthashastra," in *Proceedings of the International Conference on Economics and Public Policy and Research Championship*.
- [6] H. D. Saritha, "Inclusive Education Through Reflective Teaching Practices," *National Research Journal of Business Economics*, vol. 12, no. 2, pp. 360–366, Jul.–Dec. 2025, ISSN: 2349-2015.
- [7] H. D. Saritha, "Price Discovery Analysis Between Spot and Futures Prices of Crude Oil on MCX," *International Journal of Research in Finance and Management*, ISSN: 2617-5754.
- [8] H. D. Saritha, "Price Discovery and Co-Integration Analysis Between Spot and Futures Prices of Refined Soy Oil in NCDEX," *IJIRT*, vol. 12, no. 8, ISSN: 2349-6002.
- [9] H. D. Saritha, "Bridging the Gender Gap: Comparative Analysis of Women's Leadership in Academia and Industry," in *Proceedings of Conference*, GSSS Institute of Engineering and Technology for Women, Mysuru, Jan. 2026, ISBN: 978-81-994274-6-4.
- [10] H. D. Saritha, "Artificial Intelligence in Banking Transformation: Opportunities and Challenges," *JSSCWM QUEST: Journal of Science, Humanities, Commerce and Management*, vol. 9, no. 1, Mar. 2026, ISSN: 2321-0052.
- [11] H. D. Saritha, "Artificial Intelligence in Economic Analysis: Techniques, Applications and Challenges," *JSSCWM QUEST: Journal of Science, Humanities, Commerce and Management*, vol. 9, no. 1, Mar. 2026, ISSN: 2321-0052.

Papers Published in Conference Proceedings (last 5 years)	[1] <i>H. D. Saritha, “Recent Challenges of Women Empowerment in Rural India,” in Proceedings of International Conference, Vidyavardhaka First Grade College.</i> [2] <i>H. D. Saritha, “A Study on Ideas of Kautilya in Arthashastra,” in Proceedings of the International Conference on Economics and Public Policy and Research Championship.</i>	
No. of Conferences (Attended)	National	15
	International	10
No. of workshops/Seminars (Attended)	National	07
	State Level	07
No. of Faculty Development Programmer (Attended)	National	04
	State Level	05
Association with Professional Bodies	Member in Karnataka Rajya Madhyamika Shikshaka Sangha ® (KRMSS)	
Any other Achievements	Member of BOE in Economics, JSS College for Women, Mysuru-2017-2023 Member of BOE in Economics, JSS College for Women, Mysuru-2017-2023 Member of BOS in Economics, JSS College for Women, Mysuru-2017-2023 Member of BOE in PG Economics, JSS College for Women, Mysuru-2019-2026 Member of BOS in PG Economics, JSS College for Women, Mysuru-2019-2026 Member of Academic Council of the College-2024 to 2026 Member of BOS in PG Economics, St.Philomena’s College, Mysuru-2019-2026 Member of BOE in PG Economics, St.Philomena’s College, Mysuru-2019-2026 Director of State Women Wing- Akila Bharatha Veerashaiva Mahasabha®	