FACULTY PROFILE			
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, Public 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)	[1] H. D. Saritha, "A Comparative Analysis of Out-Of-Pocket Expenditure on Health among Socio-Economic Groups: A Case Study in Mysore District," *International Journal of Research in Social Sciences*, 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," *International Journal of Research in Social Sciences*, 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.

[12]." Green Finance And Achivement Of Sustainable Development Goals(SDGs): Opportunities And Challenges" International Journal Of All Research Education And Scientific Methods(IJRESM) ISSN:24556211, Volume 14, Issue 8, August-2026, Available Online at www.ijaresm.com

[13] **"**Impact of War in the Middle East on Domestic and International Trade: A Global Economic Analysis" *JSSCWM QUEST: Journal of Science, Humanities, Commerce and Management*, vol. 9, issue 2. September 2026, ISSN: 2321-0052.

[14] "Green Finance and the Achievement of Sustainable Development Goals (SDGs): Opportunities, Challenges, and Global Evidence from Secondary Data Analysis." *JSSCWM QUEST: Journal of Science, Humanities, Commerce and Management*, vol. 9, issue 2. September 2026, ISSN: 2321-0052.

Papers Published in Conference Proceedings (last 5 years)	[1] *H. D.* Saritha, "Recent Challenges of Women Empowerment in Rural India," *in* Proceedings of International Conference, Vidyavardhaka First Grade College. [2] *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.	
No. of Conferences (Attended)	National	15
	International	10
No. of papers presented in Conferences	National	08
	International	05
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 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 2027 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® "NADAPRABHU KEMPEGOWDA" award for the achievement in education sector -2026	