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**EDUCATION** : **M A in ECONOMICS**  
**M A in COOPERATION**

**FIELD OF RESEARCH** : **CO-OPERATIVE BANKING SECTOR AND DAIRY**

**TEACHING EXPERIENCE** : **25 YEARS**

**PROFESSIONAL EXPERIENCE** : **13 YEARS**

**PROFESSIONAL RECOGNITION** : **MEMBER INDIAN SOCIETY VAMICOM,**  
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**AREAS OF INTEREST** : **BANKING SECTOR, AGRICULTURE AND RURAL**  
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**RESEARCH INTEREST** : **CO-OPERATIVE BANKING SECTOR AND DAIRY**