

Lalitagauri Kulkarni

Gokhale Institute of Politics & Economics
UGC Building Office 124,
Deccan Gymkhana, Pune.
Maharashtra, India
Office Ph.: +91 020 25683300 Ext.320

Positions

Faculty in- Charge of Executive Programmes in Financial Economics 2018- till date

Faculty in- Charge of M.Sc. in Economics of Capital markets at Gokhale Institute of Politics and Economics -2020-till date

Faculty in- Charge of M.Sc. Financial Economics at Gokhale Institute of Politics and Economics from 2010 to 2018

Member, Academic Council -Gokhale Institute of Politics and Economics

Member, Board of Studies- Gokhale Institute of Politics and Economics

Member, Committee for prevention of Sexual Harassment of Women at Workplace (CPSHW), Gokhale Institute of Politics and Economics

Director of Research & Development, V.C.J Institute of Research and Development, a think tank on Inclusive Banking (Honorary Position).

Education

Ph.D. (Economics) – University of Pune- October 2009

M.A. (Economics) – Gokhale Institute of Politics and Economics- May 1994

Work in Progress

Unleashing Potential of the Indian Fintech Start-Ups for Financial Inclusion: A Qualitative Analysis (2021, Forthcoming)

The Unbanked and The Excluded: Study of Financial Inclusion of Slums Dwellers in Pune Metropolitan Area (2020, Forthcoming)

Future of Banking in India, Joshi, V.& Kulkarni L. (2021, Forthcoming) Book in production process Springer Mac Millan Publishers

Dynamics of Remittances in India: Evidence from Rural Maharashtra Kulkarni L. & Chintamani B. (2020, Forthcoming)

Publications

Book

Inclusive Banking in India: Reimagining the Bank Business Model, Kulkarni L. and Joshi V. (Forthcoming June 2021) by Springer Mac Millan Publishers, ISBN 978-981-336-796-8.

Research Papers

“Gender Disparity in Digitalization of Financial Services: Challenges and Promises for Financial Inclusion of Women in India” (Accepted for Publication in Gender, Technology and Development, Taylor and Francis)

"Financial Efficiency versus Social Outreach of Indian Micro-Finance Institutions: Mission Drift or Character Shift?"(2018) Journal of Social and Economic Development 19 (2), 323-340, Springer. <https://link.springer.com/article/10.1007/s40847-018-0049-3>.

“Impact of Fiscal Transfers on Gross Domestic Product of Indian Federal States: A Panel Data Analysis”, (2018), Paper in edited book, Challenges and Issues in Fiscal Federalism: Econometric and Quantitative Approach, Springer.
https://link.springer.com/chapter/10.1007/978-981-10-6217-9_5

“Is Social Media the New Prophet in the Capital Market? A Case of Twitter”, (2017), Asian Journal of Research in Business Economics and Management Vol. 7, No.3, 80-93.

“Do Factors Determining Bank NPAs Differ According to the Bank Ownership Type? : Evidence from Indian Commercial Banks”, (2017), Asian Journal of Research in Social Sciences and Humanities Vol. 7, No. 4, pp. 366-379.

“Health Inputs, Health Outcomes and Public Health Expenditure: An Evidence from the BRICS countries”, (2016), International Journal of Applied Economics, 31(1), March 2016, 72-84.

“Data Gaps in Selected Segments of Financial and Related Sectors in India, (2016), Arthavijnana, Vol. 58, No 3,207-218.

“Effect of R & D Expenditure by Indian Firms on Share Market Valuation of the Firm”, (2016), International Journal of Economic Research, Vol.13 No.7.

“Empirical Study of the Relationship between Value Added and Stock Price of Firms in Indian Stock Market”, (2016), The ICFAI University Press Journal of Accounting Research & Audit Practices, Vol. 15, No. 2, pp. 23-37.

“Effects of Outbound Acquisitions on Performance of Indian Acquirers: A Lost Odyssey?”, (2016), International Journal of Applied Business and Economic Research, Vol. 14, No. 14 p.p. 197-221.

"Universalization of Life Insurance: A Feasibility Study?", (2019), The IUP Journal of Management Research, Vol XVIII No 2.

Funded Research Projects

Credit Risk Modeling and Validation of State Bank of India Sponsored by Deloitte Touche Tohimatsu Ltd. - Principal Investigator.

Study on Costs and Benefits of Cost Audit Mechanism –Sponsored by Institute of Cost Auditors India – Principal Investigator.

Feedback Exercise on Benefits Derived out of Small and Medium Enterprises Rating Agency (SMERA) Rating by Micro, Small and Medium Enterprises- Principal Investigator.

Theoretical and Empirical Study of Lapsation and Surrender of Life Insurance Products, BCUD, University of Pune - Principal Investigator.

Ministry of Finance, in collaboration with National Insurance Academy “Convergence of Social Security Insurance Schemes in India.” –GIPE Team member assisting National Insurance Academy, Pune.

RBI DRG Study on ‘Capital Flows, Exchange Rate Volatility and Financial Stability with reference to the Corporate Sector in India’- GIPE Team member.

“Block Profile of 35 Districts in Maharashtra” in collaboration with YASHADA- GIPE team member.

Permanent Working Papers

Financial Efficiency versus Social Outreach of Indian Micro-Finance Institutions, Kulkarni, Lalitagauri (2017), Working Paper No. 38, Gokhale Institute of Politics and Economics, Pune, December.

Large Scale Corporations in India’s Non-Financial Sector: Protagonists or Predators? Kulkarni, L. and Dhume A. (2016), Working Paper No. 36, Gokhale Institute of Politics and Economics, Pune, September.

Examining the Financial Feasibility of Universal Health Insurance in India, Kulkarni, Lalitagauri and Jain, Manu (2016), Working Paper No. 37, Gokhale Institute of Politics and Economics, Pune, October.

Other Publications

“Liberalization of India’s Life Insurance Sector: Unfulfilled Promises”, Chapter in Book on 25 Years of Globalization in India (ed.) Kawadia Ganesh and Kanhaiya Ahuja, Ganga Publishers and Distributors, Indore, pp.252-266, 2017, ISBN: 978-81-932681. 2. (2017).

"Book Review: Capital Flows and Exchange Rate Management," Artha Vijnana, Gokhale Institute of Politics and Economics, vol. 55(1), pages 120-122

Conference Chair/Presentations

"Relation between Bank Ownership and Bank Performance: Evidence from the Indian Banking Sector" Presented at second Annual Economics Conference, The Indian Econometric Society (TIES) & NMIMS School of Economics (2018).

"Fee Based Income of Indian Banks: Effect on Profitability and Risk: A Comparative Study across Bank Groups in Indian Banking Sector" First Banking Research Conference organized by IBS, ICFAI (2016).

"Wealth Planning for Health Planning", at 2nd National Conference on Women' Health: Challenges & Solutions, (Nov.2015), Organized by Sharda Shakti, Pune.

"Secondary Market in Life Insurance", at Global conference by National Insurance Academy, National Insurance Academy, Pune.

"Trading in Life Insurance Policies ", Asia-Pacific Risk & Insurance Association International Conference, Tokyo, (July2006).

"Economic Rationale for Trading in Life Insurance", Global Conference of Actuaries, Actuarial Society of India, (March 2006).

Patent Publication & Awards

India patent published on

"An Endowment Life Assurance Financial Engineering System for Trading Endowment Life Assurance Based Products".

Award for the Most Outstanding Paper on 'Secondary Market in Life Insurance', at Global conference by National Insurance Academy, Pune.

Recipient of University Grants Commission's Fellowship for Post Graduate Studies.

Employment History

2010-Till Date- Senior Level Assistant Professor, Department of Economics, Gokhale Institute of Politics & Economics

2005-2010- Assistant Professor, Department of Economics, University of Pune

2003-2005 -Adjunct Faculty , Department of Economics, IMDR, University of Pune

2002-2003- Branch Head, Pune, Insure Policy Plus Services, from 2000-03

1998- 2000 Visiting Faculty Department of Economics, S.P College

1996-1997 Visiting Faculty Department of Economics, Ness Wadia College

1994-1996 Visiting Faculty Department of Economics, Fergusson College

Referee

The Indian Economic Journal, Journal of the Indian Economic Association, Sage.

Bimaquest, Research Journal of National Insurance Academy.

Journal of the Indian Economic Association

Arthavijnana , Journal of Gokhale Institute of Politics and Economics
