

## CURRICULUM VITAE

**DR. KANISHKA SETHI**

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### Objectives:-

- To serve the youth and society for creating empowerment with my knowledge and skill set.
- To learn from competitive global professionals, academicians and researchers to enhance my professional growth.
- To dedicate myself to the evolving ever changing society and I provide committed services to present and future generations.
- To make good discipline in my working place.

### Academic Profile:-

<b>Research Scholar</b>	<b>Doctor of Philosophy (Ph. D.)</b> from Department of Management, School of Management & Business Studies, <b>Jamia Hamdard University, New Delhi</b> under Supervisor <b>Prof. (Dr.) Reshma Nasreen</b> and Co supervisor <b>Dr. Matloobullah Khan</b> from <b>29<sup>th</sup> September, 2015</b> . Successfully completed on <b>16<sup>th</sup> June, 2020</b> . The title of my PhD thesis being <b>“Performance Evaluation of Microfinance Institutions in selected states of India”</b> .
<b>Graduation</b>	<b>Bachelors in Education (B.Ed.)</b> from <b>Central Institute of Education (CIE), Department of Education, University of Delhi, New Delhi</b> in the year 2013 with 72.90%
<b>Post Graduate</b>	<b>Masters in Commerce (M. Com)</b> from <b>School of Open Learning, University of Delhi, New Delhi</b> in the year 2012 with 51.75%
<b>Graduation</b>	<b>Bachelors in commerce (B.Com H)</b> from <b>Shyama Prasad Mukherjee (SPM) College, Punjabi Bagh, University of Delhi, New Delhi</b> in the year 2010 with 63.70%
<b>Higher Secondary</b>	<b>St. Marks Sr. Secondary School, Meera Bagh, New Delhi</b> in Commerce (English, Economics, Business Studies and Accountancy) with Mathematics scoring 80.6%

**Matriculation**                      **St. Marks Sr. Secondary School, Meera Bagh, New Delhi** with subjects like English, Mathematics, Social Science, Science and Sanskrit scoring 82.2% in aggregate

**Professional experience:**

- Taught the subjects **Financial Accounting, GST and Custom laws and Macroeconomics** to B.Com (H) 1<sup>st</sup> semester, Integrated BBA MBA Program and B.Com (H) 2<sup>nd</sup> semester students respectively as Assistant Professor at **Jamia Hamdard University, New Delhi on guest basis** from Feb 2021 till August 2021
- Served as an Assistant Professor to **Non Collegiate Women's Education Board (NCWEB) for Bharti College, University of Delhi, New Delhi** for the subject **Cost Accounting** to B.Com (P) final year students for their 5<sup>th</sup> and 6<sup>th</sup> semesters from October 2020 till April 2021
- Taught subjects **Financial Accounting, Cost Accounting, Management Accounting, Environmental Economy, Direct Taxation** to various batches of BBA and MBA programs at **Jamia Hamdard University, New Delhi** while pursuing my PhD from the same University from September 2015 till June 2020 and receiving Scholarships all throughout
- Worked as **Post Graduate Teacher (PGT) Commerce** from June,2013- June,2014 at Vikas Bharati Public School, Sec-24, Rohini teaching **Accountancy and Business Studies** to class 11<sup>th</sup> and 12<sup>th</sup> grade students

**Assignments undertaken at Jamia Hamdard:**

- Performed various **invigilation duties** for the Department of Management, School of Management & Business studies, Jamia Hamdard every semester throughout the PhD tenure from September 2015 till June 2020.
- **Program coordinator to the Faculty Development Programme (FDP)** on “Research Methods and Data Mining tools for Decision Making” held from 22<sup>nd</sup> till 27<sup>th</sup> April, 2019 at Department of Management, School of Management & Business studies, Jamia Hamdard.
- Sole **Comparer and Coordinator to the National seminar** on Financial Literacy, Investment Philosophies, Wealth Creating Ideas & caveats for 2019 & beyond held on 7<sup>th</sup> February, 2019 by the Department of Management, School of Management & Business studies, Jamia Hamdard.
- **Organized and coordinated the One week Research Methodology** and Data Analysis using SPSS & AMOS at Department of Management, School of Management & Business studies, Jamia Hamdard, New Delhi help from 14<sup>th</sup> to 19<sup>th</sup> March, 2017.
- **Topper at the PhD foundation course** management semester examinations 2016 with 83% including subjects Research methodology, Communication skills, copyright and

ethical issues in research, Statistical tools for research and Advanced research in Management (Finance).

### **Other Achievements:**

- Honoured with the **Best Paper Award** for the research paper titled “Development of Sustainability Model in the Microfinance Sector using Ease of Doing Business Index” by UGC Sponsored Two Day National Seminar on “Changing Business Environment in India: Challenges and Opportunities” held on 28-29<sup>th</sup> February, 2020.
- Awarded with **grade A+** in the two weeks Research Methodology Workshop on Econometric Techniques: Theory and Application by the Department of Economics, Jamia Milia Islamia during 20<sup>th</sup> Feb to 4<sup>th</sup> March, 2017.
- Have actively participated and won many awards for extempore, debates, recitations and comparing, anchoring or hosting events at the school and college level.

### **Computer Knowledge:**

- Well versed with the IBM developed Statistical Package for Social Sciences (SPSS) software latest version 26 and all previous ones
- Well trained for the IBM SPSS **Amos** (Analysis of Moment Structures) software
- Proficient in **PLS-SEM** (Partial Least Square Structural Equation Modelling) on the latest PLS3 software

### **Areas of interest for teaching:**

- i. Financial Accounting
- ii. Cost Accounting
- iii. Management Accounting
- iv. Direct Taxation
- v. Indirect taxation
- vi. Financial Management

### **Research paper publications:**

- i. Paper publication in IASSI Quarterly Contributions to Indian Social Science, Vol 39 in the year 2020. **Paper title “Demonetization and its impact on the Financial performance of the Microfinance sector in India”.**
- ii. Research paper published in the journal named “PRAGATI: Journal of Indian Economy”, 6(2), pg 1-21 in the year 2019. **Paper title “Performance evaluation of the**

**Microfinance Sector in India and its Neighbouring countries: A Comparative analysis”**

- iii. Research paper published in the journal named “Asia Pacific Journal of Advanced Business and Social Studies”, 4(1). pg 201-213 in the year 2018. **Paper title “Performance Evaluation of Selected Microfinance Institutions operating in New Delhi, India”**
- iv. Research paper published in the journal named “PRANJANA: The Journal of Management Awareness”, 20(2), pg 59-68 in the year 2017. **Paper title: “Micro Finance Industry: A Review Analysis”**

**Book chapter publications**

- i. Chapter published in the book titled “Global Information and Business Strategies” by New Horizons Research Group, Surat in the year 2017. **Chapter title “Overview of Micro Finance and its Strategic Implementation”**

**Conference/Seminar paper presentations**

**International:**

- i. Conference Paper presentation at the “2nd International Conference on Advanced Research (ICAR- Nov, 2017), Melbourne, Australia” for the paper titled **“Performance Evaluation of Selected Microfinance Institutions operating in New Delhi, India”** in the year 2017.

**National:**

- i. UGC Sponsored Two Day National Seminar on “Changing Business Environment in India: Challenges and Opportunities” held on 28-29<sup>th</sup> February, 2020 for the paper titled **“Development of Sustainability Model in the Microfinance Sector using Ease of Doing Business Index”**

**Professional strengths:**

- Possess excellent communication skills and interpersonal skills as a teacher
- Potential to cultivate soft skills among students to convert them to professionals
- Ability to research and review new teaching materials and technologies with focus on quantitative and qualitative methodology
- Ability to understand diverse learning needs of the students
- Possess good monitoring, motivating and management skills

**Personal Memorandum:**

Father's Name : Mr. Ravinder Sethi  
Mother's Name : Mrs. Veena Sethi  
Husband's Name : Mr. Saurav Sapra  
D.O.B : 23<sup>rd</sup> September, 1989  
Gender : Female  
Marital status : Married  
Nationality : Indian  
Religion : Hindu

**List of Referees:**

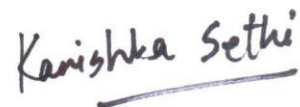
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Declaration

*I hereby declare that the details furnished above are true to the best of my knowledge and belief.*

Place : New Delhi

Date : 06.09.2021



**(KANISHKA SETHI)**

## PERFORMANCE EVALUATION OF SELECTED MICROFINANCE INSTITUTIONS OPERATING IN NEW DELHI, INDIA

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### Abstract

The Microfinance Institutions operating in New Delhi, India are still in their infancy stage. The performance of Institutions is dismal and awareness among the marginalized section is minimum. Thus, primary data on selected Microfinance Institutions (MFIs) operating in New Delhi has been collected and analyzed to evaluate the performance of the institutions. For the selected case situations of chosen NBFC-MFIs, cross comparison among the institutions would help us conclude the best operating MFI and grade all others. Relevant suggestions for other institutions would be provided.

**Keywords:** Microfinance, Microfinance Institutions, Performance Evaluation.

### 1. Introduction

Micro Finance is the provision of credit and other financial services to the poorest of the poor. These needy people have been out-rightly secluded from the formal financial sector due to non-possession of collaterals with them. They form the majority of the population in any developing country, including India. Thus, it becomes customary to cater to their credit requirements for a holistic development of the nation. In such an environment, Micro Finance Institutions (MFIs) and other similar lending agencies have evolved to provide micro credit for short duration to this needy group. The loans are mostly collateral free and provided at high rates of interest to cover the high operating costs of the institutions. Such institutions provide hopes of a poverty free nation to many. Such ideology has been initiated by Muhammad Yunus, who received Nobel Peace Prize in 2006 for forming Grameen Bank and coining the concepts of Micro credit and Micro finance. According to him, Micro Finance- extension of small amounts of collateral free loans to jointly liable poor group members for self-employment and income generation- has become a major tool of promoting inclusive growth and sustainable development.

The Micro Finance Industry is unique in nature due to its double bottom line objective of Outreach (reaching large number of poor) and Sustainability (ability to cover costs and earn profits in the long run). Thus, the strategies followed by other industries cannot be replicated to the Micro Finance Industry. The Micro Finance Institutions have been operating for quite long now, but fail to address the problems of the poor and sustain themselves in the long run. Such a scenario is more prevalent in the Northern region of the country, particularly Delhi. The reasons for their ultimate failure are varied. The institutions lack foresightedness, professional staff, Government support, appropriate financial policies, sound and strict repayment mechanisms; and adequate monitoring of client base, technology, infrastructure and the like. By keeping these facts in mind, I have chosen the topic 'Performance Evaluation of Microfinance Institutions in New Delhi, India' to understand the overall performance of the Industry in the capital of the country.

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*Kanishka*



Journal of the Indian Association of Social Science Institutions



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doi: 10.17492/pragati.v6i2.186700

## Performance Evaluation of the Microfinance Sector in India and its Neighbouring Countries: A Comparative Analysis

Kanishka Sethi\*, Reshma Nasreen\*\* and Matloobullah Khan\*\*\*

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### ABSTRACT

*A strong presence of the microfinance sector has been felt in many developing economies of the world. Thus, the objective of this paper is to analyse and -compare the performance of the industry in six South Asian countries namely Bangladesh, India, Pakistan, Afghanistan, Nepal and Sri Lanka which are geographically near to each other. To evaluate the performance of these countries, Fixed Effects panel data estimations in E-views has been used. A significant difference in performance has been witnessed on all 14 parameters of performance. Extensive manual calculations have been done to compare and rank the countries based on the selected parameters. Bangladesh bags the first position closely followed by India while Afghanistan ranks last. A theoretical framework has been developed to understand and analyse the reasons for the difference in the performance of the six countries.*

**Keywords:** Microfinance; India; Bangladesh; Afghanistan; Pakistan; Nepal; Sri Lanka; Microfinance information exchange (MIX).

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### 1.0 Introduction

South Asia has shown signs of economic growth, which has led to declining poverty levels and improvement in the human development indicators. But the World data reports show billions of poor below the national and international poverty line who have been denied access to the formal financial Services (South Asia Report, 2019). The

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Vol 20/No 2/Jul-Dec 2017

The Journal of Management Awareness

- 01-05 *Performance Counseling – A Holy, Diagnostic, Structured & Developmental Communication Technique*  
C V RAMANAN
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MEENAKSHI SHARMA AND SHIKHA VERMA
- 15-19 *Impact of Transformational Leadership on Employee Engagement*  
SRIRANG JHA AND VANDANA MALVIYA
- 20-28 *Information Sharing Practices As An Antecedent of Organizational Commitment*  
SHEVATA SINGHAL
- 29-42 *The effect of Perceived Service Quality on Customer Satisfaction*  
PRACHI JAIN AND VIJITA SINGH AGGARWAL
- 43-50 *Political Marketing: Grasping the Realms of Contemporary Politics*  
AMIT KUMAR AND SOMESH DHAMIJA
- 51-58 *Job Stress, Job Burnout and Job Satisfaction: A Study of Call Centres in Jammu and Kashmir*  
VIVEK SHARMA AND AJAY KUMAR CHALOTRA
- 59-68 *Micro Finance Industry: A Review Analysis*  
KANISHKA SETHI, RESHMA NASREEN AND MATLOOBULLAH KHAN

*Kanishka*

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more than 54% of its total population below 25 years of age. Its population pyramid is expected to bulge in the 15-59 age group over the next decade. It is further estimated that the average age of the population in India by 2020 will be 29 years as against 40 years in USA, 46 years in Europe and 47 years in Japan. In the next 20 years the labour force in the industrialized world is expected to decline by 4%, while in India it will increase by 32%. This poses a formidable challenge and a huge opportunity. To reap this demographic dividend which is expected to last for next 25 years, India needs to equip its workforce with employable skills and knowledge so that they can contribute substantively to the economic growth of the country. As India moves progressively towards becoming a global knowledge economy, it must meet the rising aspirations of its youth. This can be partially achieved through focus on advancement of skills that are relevant to the emerging economic environment. The challenge pertains not only to a huge quantitative expansion of facilities for skill training, but also to the equally important task of raising their quality. Skills development is the shared responsibility of the key stakeholders viz. Government, the entire spectrum of corporate sector, community-based organizations, those outstanding, highly qualified and dedicated individuals who have been working in the skilling and entrepreneurship space for many years, industry and trade organisations and other stakeholders. The policy links skills development to improved employability and productivity in paving the way forward for inclusive growth in the country. The skill strategy is complemented by specific efforts to promote entrepreneurship in order to create ample opportunities for the skilled workforce. Skilling needs to be an integral part of employment and economic growth strategies to spur employability and productivity. Coordination with other national macroeconomic paradigms and growth strategies is therefore critical.

**Keywords:** Skill Development, Productivity, Entrepreneurship, Labour force, Indian Economy

## Development of Sustainability Model in The Microfinance Sector Using Ease of Doing Business Index

**Ms. Kanishka Sethi:** Research Scholar, Jamia Hamdard University

**Dr. Reshma Nasreen:** Professor, Jamia Hamdard University

**Dr. Matloob Ullah Khan:** Assistant Professor, Jamia Hamdard University

The sustainability of the Microfinance sector is of paramount importance to the Microfinance institutions (MFIs) so that they can effectively work towards the improvement of standards of living of the rural and urban poor of economy. The paper attempts to develop a sustainability model which can be employed by the Microfinance institutions for effective and efficient operations. The analysis of the proposed sustainability model is based on 528 MFIs which are operating worldwide extracted from Microfinance Information Exchange (MIX) secondary database for the year 2018. Applying Partial Least Square-Structural Equation Modelling (PLS-SEM) on Smart PLS3 software, the results are indicative that Size of the institution measured by total Assets and Outreach measured by total number of borrowers are the most important indicators affecting the sustainability of Microfinance institutions worldwide. The ease of doing business index has been extracted from the World Bank data for every economy in which the Microfinance institution operates and is found to be a significant macroeconomic indicator affecting sustainability of the sector. Other measurable indicators included in the model are –Portfolio at Risk greater than 30 days (PAR30), Portfolio at Risk greater than 90 days (PAR90), Cost per borrower, Cost per loan, Return on Assets (ROA) and Return on Equity (ROE). Thus, it has been concluded that the institutions should enhance their size and outreach by targeting more active borrowers to enhance the sustainability quotient of their institutions. Also, a better ease of doing business index for the economy will further enhance the sustainability of the institutions.

**Keywords:** Ease of doing business, microfinance, MIX database, sustainability