

DR. SURENDRA BHADU

Ph.D. | UGC-NET (Commerce) | Business Finance & Economics

Assistant Professor, Commerce

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1. BRIEF PROFILE

Dr. Surendra Bhadu is an Assistant Professor of Commerce at the Centre for Distance and Online Education (CDOE), Central University of Rajasthan. He holds a Ph.D. in Business Finance and Economics from Jai Narain Vyas (State) University, Jodhpur, and qualified the UGC-NET in Commerce in 2019. Prior to the present appointment, he taught for four continuous years as Guest Faculty in the Faculty of Commerce, JNVU, Jodhpur.

His research applies quantitative and econometric methods to the performance of public enterprises, agricultural and green finance, digital financial inclusion, and rural entrepreneurship, with a sustained regional focus on Rajasthan. His work has appeared with international academic publishers, in edited volumes, and in peer-reviewed journals, and has been presented at the All India Commerce Conference and the All India Accounting Conference among other national and international forums.

2. AREAS OF SPECIALIZATION

Business Finance · Financial Performance Analysis · Corporate Finance · Business Economics · Sustainable and Green Finance · Digital Financial Inclusion · Public Enterprise and Infrastructure Economics · Rural Entrepreneurship and Regional Development

3. EDUCATIONAL QUALIFICATIONS

Degree / Examination	Board / University	Specialization	Year & Result
Ph.D.	Jai Narain Vyas (State) University, Jodhpur	Business Finance & Economics	Awarded 2025
M.Com. (Hons.)	Jai Narain Vyas (State) University, Jodhpur	Business Finance & Economics	2020 7.28 CGPA
B.Com. (Hons.)	Jai Narain Vyas (State) University, Jodhpur	Business Finance & Economics	2018 61.58%
Senior Secondary (Commerce)	Board of Secondary Education, Rajasthan, Ajmer	Economics	2014 64.40%
UGC-NET	University Grants Commission / NTA	Commerce	Qualified 2019

4. DOCTORAL RESEARCH

Thesis: *Financial Performance Analysis of Rajasthan State Road Transport Corporation (2011-12 to 2021-22).*

Supervisor: Dr. Kshitiz Maharshi, Assistant Professor, Department of Business Finance and Economics, Faculty of Commerce, Jai Narain Vyas (State) University, Jodhpur.

Status: Degree awarded, 2025.

The study evaluates the long-run financial health, operational efficiency and solvency position of a State Road Transport Undertaking using ratio analysis, trend and growth measures, and the Altman Z-Score model over an eleven-year period.

5. TEACHING AND PROFESSIONAL EXPERIENCE

- **Assistant Professor (Commerce)**, Centre for Distance and Online Education, - Central University of Rajasthan, Bandarsindri July 2026 to date.
- **Guest Faculty (Commerce)**, Department of Business Finance and Economics, Faculty of Commerce, - Jai Narain Vyas (State) University, Jodhpur 2022 to 2026 (four continuous academic years).
- **Academic responsibilities:** Curriculum and syllabus design, learner mentoring, seminar and dissertation guidance, internal assessment and evaluation.

Total teaching experience: four years (as on July 2026).

6. COURSES TAUGHT

- Business Economics; Financial Management; International Trade and Relations; Economic Environment of Business.

7. PUBLICATIONS

7.1 Chapters in Edited Volumes

- Maharshi, K., Choudhary, P., Bhadu, S., & Kumar, R. (2026). A study to analyze the role of green AI in sustainable practices of the Indian pharmaceutical sector. In K. A. Goyal, R. Sivasamy, & T. Mertiya (Eds.), *Green Technology and the Circular Economy* (pp. 289-298). Emerald Publishing Limited. <https://doi.org/10.1108/978-1-80592-212-420261016>
- Bhadu, S. (2022). Impact of financial inclusion in the banking system: A case study. In *Emerging Trends in Business and Technology for Sustainable Growth*. Wisdom India Publications. ISBN 978-81-956844-1-0.

7.2 Articles in International Peer-Reviewed Journals

- Prajapat, A., Soni, D., Soni, N., & Bhadu, S. (2026). Digital transformation in India's financial sector: Progress, challenges and policy implications. *Asia-Pacific Journal of Management Research and Innovation*, 1-13. SAGE Publications. <https://doi.org/10.1177/2319510X261424086>

7.3 Articles in Other Peer-Reviewed Journals

- Kaswan, A., Kumar, R., & Bhadu, S. (2025). Green finance and sustainable development in India: A policy-oriented analysis. *International Journal for Multidisciplinary Research*, 7(6), 1-13. <https://doi.org/10.36948/ijfmr.2025.v07i06.64200>
- Bishnoi, S., Rathore, B. S., Bhadu, S., & Kumar, R. (2025). The role of the power sector in economic development of Rajasthan: A comparative study of 2014-15 and 2024-25. *Journal of Advance and Future Research*, 3(7), 20-27.
- Maharshi, K., Kumar, R., Bhadu, S., & Trivedi, C. (2024). The role of entrepreneurship in rural development of India. *Shodh Shree*, (2), 180-185.
- Maharshi, K., Choudhary, P., Kumar, R., & Bhadu, S. (2024). The contribution of the selected scheduled Indian commercial banks in economic development. *Tecnia Journal of Management Studies*, 18(2), 7-13.
- Maharshi, K., Bhadu, S., & Mondan, M. (2022). Analysis of financial performance through financial statements of a power-sector company: A case study. *Journal of Business and Management*, 12(1), 120-133.

8. PAPERS PRESENTED AT CONFERENCES AND SEMINARS

- A probe into information security systems, security policies, and audit mechanisms in selected Indian banks. National Conference on Sustainable Development and Circular Economy, JNVU, Jodhpur, December 23-24, 2024.
- An analytical study of information system audit and information security policy implementation. 75th All India Commerce Conference, Udaipur, December 18-20, 2024.
- Sustainability through skill development in Indian higher education institutions. National Seminar on Viksit Bharat@2047, JNVU, Jodhpur, October 26, 2024.
- The power of home-based ventures: An in-depth study of organic entrepreneurship. VIVIBHA National Research Paper Writing Competition, 2024.
- A study on green financing through selected Indian banks. ICIRP-2024, Jodhpur, March 4-5, 2024.
- Sustainable financing strategies for expanding renewable energy initiatives in Rajasthan. ICIRSMT, JNVU-ABVU-AIMT Spring, Jodhpur, January 5-7, 2024.
- Financial performance analysis of RSRTC through the Altman Z-Score test. 74th All India Commerce Conference, Jodhpur, December 13-15, 2023.
- Impact of the Prime Minister Employment Generation Programme on the Indian economy: An analytical study. 73rd All India Commerce Conference and International Seminar, Mysore, December 22-24, 2022.
- A study to evaluate the impact of public expenditure on GFCF and GDP of Rajasthan. 44th All India Accounting Conference, Jodhpur, October 29-30, 2022.
- Impact of COVID-19 on supply management in the FMCG sector. National Conference, IIM Indore, April 16-17, 2022.
- Fintech: The future of the Indian financial system. International Conference on Standardizing Management Practices, Jodhpur, August 12-14, 2021.

9. AWARDS AND RECOGNITION

- **Best Paper Award**, ICIRSMT 2024 (JNVU-ABVU-AIMT Spring International Conference), Jodhpur, January 5-7, 2024.
- **Certificate of Appreciation**, Society for Pathways to Sustainability, JNVU, Jodhpur, 2024.

10. PROFESSIONAL MEMBERSHIPS

- Life Member, All India Accounting Association.
- Life Member, Indian Commerce Association.

11. RESEARCH AND TECHNICAL COMPETENCIES

- **Quantitative methods:** Time-Series Econometrics, Ratio and Trend Analysis, CAGR and Coefficient of Variation, Altman Z-Score Modelling, Efficiency Analysis (DEA), and Regression-Based Impact Evaluation.
- **Software:** SPSS, MS Excel (advanced), EViews / R for Econometric Estimation, and Standard Reference-Management Tools.
- **Academic practice:** Research Design, APA 7th Referencing, Manuscript Preparation and Peer-Review Response, Report and Policy Writing, ODL Content Development.

12. LANGUAGES

English and Hindi - reading, writing and speaking proficiency.