RNS FIRST GRADE COLLEGE
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DEPARTMENT OF COMMERCE

Ms. VINDHYA SANJAY



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PROFILE:

- Ms. Vindhya Sanjay is a Commerce academician and Assistant Professor with 4 years of teaching experience, holding B.Com., M.Com. (Accounts & Taxation), B.Ed. (Commerce & Business Studies), and currently pursuing her Ph.D., with academic interests in Accounting, Financial Management, Behavioural Finance, Financial Literacy, Investment Management, and Sustainable Supply Chain Management.
- She served as an Assistant Professor at Pinnacle Institute of Management and Sciences, teaching B.Com. and BBA students in subjects including Business Ethics, E-Commerce, E-Business, Auditing, Management Accounting, Banking, Marketing, and Statistics through a student-centric and practical approach.
- She also worked as an Assistant Professor at M. Basavaiah Institute of Management Studies (MBIMS), where she taught B.Com., M.Com., and PU courses while serving as Placement In-charge and UG & PG Programme Coordinator, contributing to academic administration and student development.
- She completed her Teaching Internship at BMS College for Women in the Postgraduate Department of Commerce, gaining valuable experience in teaching, curriculum planning, classroom management, and student mentoring.
- She is proficient in Oracle Database, Database Management Systems (DBMS), Microsoft Office Suite, and Jamovi Statistical Software, enabling her to integrate technology and data analysis into teaching and research.
- She has also served as a Project Guide, Placement In-charge, UG & PG Programme Coordinator, Sit-in Squad Member for PG examinations, and Fly-in Squad Member for UG examinations under Bangalore University, contributing to institutional and academic excellence.
- She has demonstrated strong leadership by serving as the Student President of the Postgraduate Department at BMS College for Women and was recognised as the Best Outgoing Student (Runner-up) – 2021 for her academic excellence, leadership, and overall contribution to the institution.

RESEARCH:

- Ms. Vindhya Sanjay is an emerging researcher in Commerce and Management, currently pursuing her Ph.D., with research interests in Financial Literacy, Behavioural Finance, Investment Behaviour, Personal Financial Planning, FinTech, and Sustainable Supply Chain Management.

- She has published research papers in reputed national and international journals, contributing to academic literature through empirical and analytical research.
- Her research paper, "A Study on Behavioural Finance: Impacts on Individual Investors and Potential Strategies," was published in the International Journal of Engineering Management Research (IJEMR), Volume 14, Issue 6 (June 2024) and presented at the Indus Sammelan – 2024 National Conference, focusing on investor behaviour and financial decision-making.
- Her paper, "Exploring the Concept of Financial Literacy and its Role in Shaping Investment Choices," was published as the First Author in the International Journal of Scientific Development and Research (IJSDR), October 2025 Issue, examining the impact of financial literacy on investment decisions using statistical analysis.
- Her research paper, "Financial Behaviour and Investment Pattern of the Working Community," was published in the Journal of Economics, Finance and Management Studies, Volume 8, Issue 12 (December 2025), analysing the financial behaviour and investment patterns of working professionals.
- She has also contributed as the Second Author to two chapters of the MBA textbook "Supply Chain Management", published by a Kolkata-based publishing house, with contributions focused on Sustainable Supply Chain Management.