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M.Com (Advanced Accountancy), MBA (Marketing), NET, SET, B.Ed.

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ABOUT ME

Assistant Professor and Head of the Department of Commerce with strong academic qualifications in Commerce, Accountancy, and Management. Actively involved in undergraduate and postgraduate teaching since 2015. Contributes to academic development through committee work, student mentoring, and participation in research and publication activities.

PROFESSIONAL EXPERIENCE

Undergraduate Teaching: From 01 July 2015

Postgraduate Teaching: From 01 July 2015

ADMINISTRATIVE & COMMITTEE RESPONSIBILITIES – COLLEGE LEVEL

- Placement Cell – Member
- Admission Committee – Member
- Examination Committee – Member
- Mentor–Mentee Committee – Member

RESEARCH & PUBLICATIONS

Journal Publications:

- *The Role of Digital Payment Apps in Redefining Retail Banking Services*

Authors: Prof. S. S. Kharat

Journal: Ajantha

Vol. 14, Issue II, Pages 115–122, April 2025

Impact Factor: 7.428

- *Digital Transformation in Commerce and Management: Emerging Trends and Challenges for Indian Organizations*

Authors: Prof. S. S. Kharat, Prof. A. L. Kambali

Journal: International Journal of Advance and Applied Research (IJAAR)

Vol. 7, Issue 1, Pages 149–153, Feb 2026

Impact Factor: 8.141

- *Women's Employment in Cashew Processing Enterprises and Its Influence on Economic Empowerment and Financial Decision-Making in Devgad Tehsil*

Authors: Prof. S. S. Kharat, Prof. Dr. Suvarna Deuskar

Journal: International Journal of Advance and Applied Research (IJAAR)

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Book Publication

- *Accounting and Financial Management – I*

Year: July 2025

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