

	Dr. Vijay Maruti Kumbhar Head, Consultancy, Rayat Institute of Research & Development (RIRD), Former Chairman, Rayat Sevak Cooperative Bank Ltd., Satara	
	Educational Qualifications: <ul style="list-style-type: none"> • M.A. Economics B. Ed. • Ph.D. in e-Banking and Customers Satisfaction • G.D.C.&A. - Cooperation and Accounting • DIT- Diploma in Information Technology from C-DAC • UGC-NET, UGC-SET Pursuing MBA Since 2016 • UG Experience - 15 • Research Experience : 10 Years 	
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CONSULTANCY SERVICES AND EXPERTISE		
	Area and Sector	Specifications
1	Banks & Financial Institutes	<ul style="list-style-type: none"> • Design of Loan Policy • Human Resource Policy Development • Bank Recruitment Policy Development • Bank Customers survey and Data analysis • Customers Satisfaction Survey
2	Malls, Shops & Trading Organizing	<ul style="list-style-type: none"> • Customers Satisfaction Survey • Demand Forecasting for products and services • Customers' expectation Survey
3	Farmers	<ul style="list-style-type: none"> • Setting up Agri-Tourism center • Financial Planning of Agri-Tourism center • Tourist Satisfaction Survey
4	Colleges & Universities	<ul style="list-style-type: none"> • Students Satisfaction Survey • Employees Satisfaction Survey • Parents Satisfaction Survey • Setting up Banking Recruitment (IBPS) Centre • Career Guidance centre in Banking and Finance • Setting up Skill development Centre • Setting up Placement Cell
5	For Researchers (Economics, Banking, Commerce, Management, Sociology, Botany, Zoology, Geography etc)	<ul style="list-style-type: none"> • Preparation of Scientific Research Proposal • Design and Testing of Schedule/ Questionnaire • Pilot Survey and Results Analysis • Statistical Analysis and Hypothesis Testing • Model Building and Testing • Structural Equation Modeling (SEM) • Factor Analysis & PCA