

**Dr S RAMESHKUMAR**

Associate Professor, Tezpur University  
(from 16-12-2019 to 17-9-2020)  
Assistant Professor  
Department of Commerce  
School of Commerce and Business Management  
Central University of Tamil Nadu, Thiruvavur – 610005  
srameshkumar@cutn.ac.in  
proframeshtcm@gmail.com  
Office: 04366 – 277250  
Mobile: 9994674730

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**CAREER OBJECTIVE**

To excel in the field of teaching and research by serving the all the stakeholders in general and students in particular with moral values and professional ethics.

**AREAS OF SPECIALIZATION:** Banking and Finance

**AREAS OF RESEARCH INTEREST**

- Financial Literacy and Financial Well-being
- Digital Financial Literacy
- Digital Payments
- Digital Banking and Bank Profitability
- Ease of Doing Business and FDI
- Corporate Social Responsibility (CSR)

**EDUCATIONAL QUALIFICATION**

Course	University	Subject	Year of Passing	Class
Ph D	Madurai Kamaraj University	Commerce	2008	Highly Commended
M Phil	Madurai Kamaraj University	Commerce	2003	First
M Com (BF)	Pondicherry University	Commerce	2001	First
B Cop	Gandhigram Rural Institute	Cooperation	1999	First
HSC	Board of Higher Secondary Education Tamilnadu	Commerce	1996	First
SSLC	Board of Secondary Education Tamilnadu	General	1994	First

**ELIGIBILITY FOR LECTURESHIP**

Cleared **UGC-NET in Commerce** in 2004

## TEACHING EXPERIENCE

Served as **Associate Professor** (on Lien) in the Department of Commerce, School of Management Sciences, Tezpur University, Assam from December 16, 2019 to September 17, 2020.

Served as **Assistant Professor** in the Department of Commerce, Thiagarajar College, Madurai from September 04, 2008 to September 26, 2017.

Serving as **Assistant Professor** in the Department of Commerce, School of Commerce and Business Management, Central University of Tamil Nadu since September 27, 2017.

## RESEARCH EXPERIENCE

1. Worked as **Research Fellow (JRF)** in the UGC sponsored research project under the guidance and supervision of Dr. V.Alagappan, Formerly Senior Professor and Head, Department of Commerce, Madurai Kamaraj University, Madurai from March 30, 2007 to September 03, 2008.
2. Worked as a **Field Investigator** in the research programme on Tamil Nadu Assembly Election Study 2006 undertaken by the Centre for the Study of Developing Societies, New Delhi.

## DOCTORAL GUIDANCE

Sl.No	Name of the Scholar	Topic	Status of the Work
1	A.Vikraman	A Study on Consumer Behaviour towards Various Brands of Milk and Milk Products in Kanchipuram District	Awarded in 2017
2	Ashique Ali.K.A	Antecedents of Continuance Utilization of Smartphone-Based Payment Services among Youth in Kerala	Ongoing
3	Muhammed Safwan	Impact of Financial Personality and Behavioural Biases on Stock Investment Decision of the Individual Investors in Kerala, India	Ongoing
4	Arjun.T.P	Digital Financial Literacy and Financial Well-being	Ongoing

## M.Phil GUIDANCE

Sl. No	Name of the Scholar	Topic	Status of the Work	Month and Year
1	K.Dineshkumar (116903)	Determinants of Preference towards Passenger Cars- A Study with Reference to Madurai City	Completed	January 2014
2	C.Vijayalakshmi (126913)	Farmers' Awareness of and Opinion about Kisan Credit Card Scheme – A Study with Reference to Sivagangai Taluk	Completed	July 2014

3	A.Irulapparaja (126901)	Impact of Customers' Complaints on Service Quality of Select Banks in Madurai City	Completed	July 2014
4	M.Gandhiammal (136908)	Analysis of the Financial Health of the New Private Sector Banks in India through CAMEL Rating System	Completed	December 2014
5	K.Devika (136907)	Analysis of Profitability during the Pre and Post Merger Period – The Case of Indian Overseas Bank	Completed	January 2015
6	K.Sumithra (116915)	Impact of Customers' Complaints on the Profitability of Select Banks in India	Completed	January 2015
7	A.Nirosha (136914)	Analysis of the Linkage between Bank Size and Bank Profitability – A Study of Select Banks in India	Completed	August 2015
8	K.Anitha (14SMK04)	Analysis of the Linkage between Bank Size and Service Quality – A Study of Select Banks in Madurai City	Completed	October 2015
9	K.Saranya (14SMK11)	Analysis of the Relationship between Bank Size and Service Quality – The Case of Private Sector Banks in Madurai City	Completed	December 2015
10	Indhumathi (14SMK15)	Analysis of the Relationship between FDI and Economic Growth in India	Completed	October 2016
11	S.Reem (15SMC017)	Analysis of the Impact of Non-performing Assets on the Profitability of Select Banks in India	Completed	October 2016
12	Mohana (15SMC016)	Analysis of the Technical Efficiency of Select Banks in India	Completed	October 2016
13	Vinotha (16SMCO09)	A study on Financial Literacy of the beneficiaries under the PMJDY – The case of Thirumangalam Taluk in Madurai District.	Completed	April 2017
14	S.Malarvizhi (14SMK17)	An Assessment of the Level of Financial Literacy among the Farmers in Malur Taluk	Completed	June 2017
15	Saumya (M181704)	Bankers' Perception towards NPAs – A Study of Bank Branches in Thiruvarur City	Completed	July 2021
16	T.P.Arjun (M191702)	Financial Literacy and Financial well-being of Kudumbashree Neighbourhood Group – The Case of Panangad Grama Panchayat in Kerala	Completed	December 2021
17	Monisha (M191706)	Borrowers' Perception towards Housing Loan Services of SBI and Muthoot Fincorp Limited in Kozhikode Corporation, Kerala	Completed	September 2022

## PG PROJECTS

Guided more than 50 projects

## RESEARCH PROJECT COMPLETED

Undertaken Research Project on the topic **Financial Literacy among the Beneficiaries of Pradhan Mantri Jan Dan Yojana – The Case of Rural and Urban Areas in Madurai District in Tamil Nadu** funded by the **Indian Council of Social Science Research** in 2021. (Rs.300000/- plus Overhead Charges @ 5 Per Cent).

## RESEARCH PAPERS PUBLISHED

1. Ramamoorthy, K., & Rameshkumar, S. (2005). The Reporting System of FDI in India, **The Management Accountant**, 40 (7), 574-580. (UGC CARE List I)
2. Ramamoorthy, K., & Rameshkumar, S. (2006). FDI Policy, Indicators and their Determinants – A comparison between India and China, **Third Concept**, 20 (232), 7-15. (UGC CARE List I)
3. Rameshkumar, S., & Alagappan, V. (2008). Foreign Direct Investment in India during the Post Liberalisation Period, **ICFAI Journal of Public Finance**, 6 (1), 66-76.
4. Ramamoorthy, K., & Rameshkumar, S. (2008). Reporting System of Foreign Direct Investment- An International Approach with Special Reference to India, **Prajnan-Journal of Social Science and Management**, 37 (2), 121-135. (UGC CARE List I)
5. Alexpandi, M., & Rameshkumar, S. (2014) Utilization and Repayment of Agricultural Credit – The Case of Madurai District in Tamilnadu, **Journal of Rural Development**, 33 (2), 147-159. (Scopus Indexed)
6. Rajasekar, T., & Rameshkumar, S. (2015). CSR under the New Companies Act 2013 – A Special Focus on BSE Sensex Companies, **International Journal in Management and Social Science**, 3 (2), 338-345.
7. Rajasekar, T., & Rameshkumar, S. (2015). Analysis of Financial Health of New Private Sector Banks in India through CAMEL Rating System, **International Journal of Business and Management Invention**, 4 (5), 48-51.
8. Rajasekar, T., & Rameshkumar, S. (2015). Determinants of Preference towards Passenger Cars – The Case of Madurai City in Tamilnadu, **IOSR Journal of Business and Management**, 17 (7), 84-88.
9. Saravana Kumaran, A., & Rameshkumar, S. (2017). Opportunities for Indian Banks due to the Implementation of International Financial Reporting Standards (IFRS), **International Journal of Contemporary Commerce**, 5 (2), 26-50.
10. Rameshkumar, S., & Alexpandi, M. (2017). Farmers' Attitude towards Kisan Credit Card (KCC) Scheme – The Case of Sivagangai Taluk in Tamilnadu, **International Journal of Current Research**, 9 (6), 52244-52249.
11. Rameshkumar, S., & Vikraman, A. (2018). Determinants of Preference of Milk and Milk Products

- The Case of Rural and Urban Areas in Kanchipuram District of Tamilnadu, **The Indian Journal of Marketing**, 48 (2), 52-65. (ABDC Category – C).
12. Rameshkumar, S., & Varadharajan, B. (2019). Financial Literacy among the Beneficiaries of PMJDY – The Case of Sathangudi Village in Madurai District of Tamilnadu, **International Journal of Advance and Innovative Research**, 6 (2), 55-61.
  13. Ashique Ali, K.A., & Rameshkumar, S. (2022). Current Status of research on Mobile Banking: An analysis of Literature, **Vision: The Journal of Business Perspective**, First Published online on January 28, 2022. (<https://doi.org/10.1177/09722629211073268>). (ABDC Category – C).
  14. Ashique Ali, K.A., & Rameshkumar, S. (2023). Continuance Intention to Use Smartphone-based Payment Services: The Role of Pre-Adoption Expectancies, Usage Experience, and Conventional Inhibitions, **Journal Financial Services Marketing**, first published online on August 03, 2023. (<https://doi.org/10.1057/s41264-023-00240-w>). (ABDC Category – B).

#### BOOK PUBLISHED

1. One of the editors of the book entitled '**Impact of MNCs Entry in Indian Retail Market**, Published by Shanlax Publications, Madurai, (ISBN: 978-93-80657-79-0, March 2012).

#### BOOK CHAPTERS

1. Subramanian, R., & Ali K.A, A. (2023). Financial Literacy of the Beneficiaries of PMJDY – The Case of Rural and Urban Areas in Madurai District of Tamilnadu. In J.Choudhury, N. Sahoo, & R.Ao (Eds.), **Rural Development in Asia-Pacific Region: Vol.I** (pp.87-106). D.P.S Publishing House.
2. Subramanian, R., & Ali K.A, A. (2023). Determinants of Financial Literacy: An Empirical Investigation among the Beneficiaries of PMJDY. In Shunmugasundaram, V; Mohta, Anu; Sinha, Aashma & Maurya, Ritika (Eds.), **Investment Behaviour and Banking Scenario in India**, Vol.I, (pp.1- 22). Evincepub Publishing.
3. Subramanian, R., & Arjun, T P. (2023). Consumer Cash-flow Management and Budgeting Behavior. In, Xiao, Jing J., & Satish Kumar, (Eds.), **A Research Agenda for Consumer Financial Behavior**, Vol.I, (pp.59-72). Edward Elgar Publishing.

#### INVOLVEMENT IN REVIEW PROCESS

1. Reviewer for **International Journal of Consumer Studies** – A Grade Journal in ABDC Categories, (Wiley Online Library).
2. Reviewer for **Vision: The Journal of Business Perspective** - C Rated Journal in ABDC Categories, (Sage Publications).

#### MEMBER IN EDITORIAL BOARD

1. **Editor** for News Letter of the Department of Commerce, CUTN.

2. Served as the **Department Level Editor** for CUTN Magazine, Lapwing.
3. Served as **Member of the Editorial Board**, TeJAS (Thiagarajar College Journal).

#### **ADMINISTRATIVE EXPERIENCE**

1. **Treasurer**, Central University of Tamilnadu Alumni Association, CUTN.
2. **Member**, Executive Committee, Central University of Tamil Nadu Alumni Association.
3. **Member**, Committee for Dr.Ambedkar Centre of Excellence (DACE), CUTN.
4. **Coordinator**, Certificate Course in Financial Literacy, Community College, CUTN.
5. **Coordinator**, Finance Club, Department of Commerce, CUTN.
6. **Department Level Coordinator**, Remedial Coaching, CUTN.
7. **Department Level Coordinator**, UGC NET Coaching, CUTN.
8. **Member**, Admission Committee, M.Com Programme, CUTN.
9. **Member**, Research Advisory Committee, Department of Commerce, CUTN.
10. **Member**, School Board, School of Commerce and Business Management, CUTN.
11. Served as **Programme Coordinator**, Dr.Ambedkar Centre of Excellence (DACE), Central University of Tamil Nadu.
12. Served as **Assistant Registrar (Finance) In-Charge** of CUTN from June 2018 to December 2019.
13. Served as **Convener of the TA/DA Committee** for 4<sup>th</sup> and 5<sup>th</sup> Convocation of CUTN.
14. Served as **Finance Nominee** for Bids Opening Meeting for different purposes at CUTN.
15. Served as **Coordinator (Internal Examination)** for academic year 2017-18, Department of Commerce, CUTN.
16. Served as **Member** of the following Committees at CUTN:
  - a. Investment Committee
  - b. Local Purchase Committees
  - c. Audit Committee
17. Served as **Member of the Admission Committee** for M.Com Programme, Tezpur University Assam for the Academic Year 2020-21.
18. Served as the **Assistant Coordinator of Entrepreneurship Development Cell**, Thiagarajar College, Madurai from September 2015 to September 2017.
19. Served as the **Convener of the Commerce Club**, Department of Commerce, Thiagarajar College, Madurai from 2014 to 2017.

20. Served as **Member** of the following Committees at Thiagarajar College, Madurai:

- a. Attendance Committee
- b. Flying Squad – April 2017 Summative Examinations
- c. College Library Committee
- d. Human Resource Development Cell (HRDC Cell)
- e. NAAC Committee
- f. IQAC Committee
- g. Audit Committee
- h. Campus Discipline Committee
- i. NAAC Steering Committee
- j. Admission Committee

### **CURRICULUM DEVELOPMENT**

Designed and developed the curriculum for B. Com (Professional Accounting), M. Com (Finance) and Certificate Course in Financial Literacy.

### **ORIENTATION COURSE ATTENDED**

UGC Sponsored **Orientation Course** (General - Batch 94), Academic Staff College, University of Madras, November 03-30, 2009, Grade 'A'.

### **REFRESHER COURSES ATTENDED**

1. **Refresher Course in Public Economics**, National Institute of Public Finance and Policy and Indira Gandhi National Open University, New Delhi, May 10 to June 4, 2010.
2. UGC Sponsored **Refresher Course in Business Studies (Interdisciplinary)**, Academic Staff College, Banaras Hindu University, Varanasi, November 05-25, 2011, Grade 'A'.
3. UGC Sponsored **Refresher Course in Commerce**, Academic Staff College, Madurai Kamaraj University, Madurai, November 07-27, 2013, Grade 'A'.
4. Online Two Week **Refresher Course in Commerce and Management**, Teaching Learning Centre, Ramanujan College, University of Delhi, under the aegis of Ministry of Education, PMMMNMTT, June 25-July 08, 2021, Grade 'A'.

### **AWARDS AND RECOGNITION**

1. Recipient of **Bharat Jyothi Award** from India International Friendship Society, New Delhi on 7<sup>th</sup> December 2015.
2. **Best Paper Award** in the International Seminar on Rural Development in Asia Pacific Region organized by the NIRD&PR, Guwahati in Collaboration with Bangladesh Academy for Rural Development, Bangladesh during August 24-28, 2020.

3. Second **Best Paper Award** in the International Conference on Financial Sector Reforms – New Vistas and New Priorities Organized by Guru Shree Shantivijai Jain College for Women in Association with ICAI on 15<sup>th</sup> December 2016.
4. **Best Paper Award** at the 2<sup>nd</sup> International Conference on Banking, Finance and Business – ICBFB2023 held on March 15-16, 2023 at the College of Banking and Financial Studies, Muscat, Sultanate of Oman.

#### LECTURES DELIVERED

1. **Resource Person**, Debate on Union Budget 2023, Department of Commerce, Rabiammal Ahamed Maideen College for Women, Tiruvarur, 15<sup>th</sup> February 2023.
2. **Resource Person**, Current Status of Research on Financial Literacy in India, Refresher Course in Commerce, UGC –Human Resource Development Centre, Madurai Kamaraj University, 10<sup>th</sup> November 2021.
3. **Resource Person**, National Webinar on Financial Literacy, MES College Erumely, Kerala, 30<sup>th</sup> October 2021.
4. **Resource Person**, National Webinar on Investors Awareness & Career Opportunities in Financial Market Admist Pandemic, Pranabananda Women’s College, Dimapur, Nagaland, 7<sup>th</sup> August 2021.
5. **Resource Person**, Indian Banking Industry – The Changes and Challenges, Idhaya College for Women, Kumbakonam, 23<sup>rd</sup> April 2021.
6. **Guest Lecture**, Financial Literacy, North East Society of Ramanujan College, University of Delhi, 23<sup>rd</sup> October 2020.
7. **Resource Person**, Financial Literacy and Its Importance during the Covid-19 Pandemic, Tagore College of Arts and Science, Chennai, 5<sup>th</sup> August 2020.
8. **Resource Person**, National Webinar on COVID 19 and Indian Banking Industry, AVC College, Mayiladuthurai, 17<sup>th</sup> July 2020.
9. **Resource Person**, National Webinar on Indian Economy and Business – Post COVID 19 Scenario, Dr.S.Gopalaraju First Grade College, Bangalore, 8<sup>th</sup> June 2020.
10. **Resource Person**, National Webinar on Consolidation of Banks in India, Rabiammal Ahamed Maideen College for Women, Thiruvarur, 26<sup>th</sup> May 2020.
11. **Resource Person**, National Webinar on Financial Literacy and Inclusive Growth in India, Sri Ramakrishna College for Women, Coimbatore, 14<sup>th</sup> May 2020.
12. **Resource Person**, Expert Lecture on Developing Research Perspective in the Area of Financial Literacy, Department of Financial Administration, Central University of Punjab, 27<sup>th</sup> April 2020.



13. **Resource Person**, Expert Lecture on Framing of Research Design, Department of Financial Administration, Central University of Punjab, 27<sup>th</sup> April 2020.
14. **Valedictory Address**, National Conference on India and China in the Global Economy, Navarasam Arts and Science College for Women, Erode, Tamilnadu, 14<sup>th</sup> February 2020.
15. **Resource Person**, National Conference on India and China in the Global Economy, Navarasam Arts and Science College for Women, Erode, Tamilnadu, 14<sup>th</sup> February 2020.
16. **UGC Sponsored Guest Lecture**, Internship Training and Skill Development, Department of Commerce, AVC College, Mayiladuthurai, 9<sup>th</sup> January 2020.
17. **Invited Lecture**, Innovation and Digital Business, Sir Issac Newton College, Nagappattinam, 13<sup>th</sup> March 2018.
18. **Special Lecture**, Internship Training and Skill Development, Department of Commerce, ADM College for Women, Nagappattinam, 12<sup>th</sup> August 2019.
19. **Resource Person**, Online Payment, Orientation Programme for the Freshers – **Genesis 2019**, CUTN, 23<sup>rd</sup> July 2018.
20. **Resource Person** for the ICSSR Sponsored Research Methodology Course, Department of Commerce, CUTN, 13-22, December 2018.
21. **Resource Person**, Online Payment, Orientation Programme for the Freshers – **Genesis 2018**, CUTN, 23<sup>rd</sup> July 2018.
22. **Special Lecture**, Ease of Doing Business in India, Kalasalingam Academy of Research and Education, Krishnankoil, 9<sup>th</sup> February 2018.
23. **Resource Person**, Seminar on Ease of Doing Business and Foreign Direct Investment, Department of Commerce, A.D.M College for Women, Nagapattinam, 6<sup>th</sup> February 2018.
24. **Key Note Address**, Panel Discussion on GST, Department of Economics, Thiagarajar College, Madurai, 19<sup>th</sup> July 2017.
25. **Panel Member**, Debate on Impact of Demonetization in Indian Economy: Pros and Cons, NSS Units of Thiagarajar College, Madurai, 3<sup>rd</sup> January 2017.
26. **Key Note Address**, CSR in India, Department of Commerce, The Standard Fireworks Rajaratnam College for Women, Sivakasi, 01-08-2015.
27. **Special Lecture**, Entrepreneurship Management, NSS Unit, Thiagarajar College, Madurai, 25<sup>th</sup> December 2012.
28. **Special Lectures** on different topics in NET coaching classes conducted by the SBK College, Aruppukkottai.

#### **WORKSHOP/SEMINAR/CONFERENCES ORGANISED**

1. Faculty Coordinator in Two Day **Virtual National Conference on Transformation of Technology in Higher Education**, Central University of Tamil Nadu, Central University of Jharkhand & SRM Institute of Science and Technology, April 27-28, 2021.
2. Organised two day **National Workshop on Research Writing and Publication in Business Studies**, Central University of Tamil Nadu during February 08-09, 2019.
3. **Coordinator** for the Faculty Development Programme on Tally for GST, Thiagarajar College, Madurai, March 25, 2017.
4. Organised **Entrepreneurship Awareness Camp** in collaboration with Centre for Entrepreneurship Development, Madurai, October 19-21, 2016.
5. Organised **Entrepreneurship Awareness Camp** in collaboration with centre for Entrepreneurship Development, Madurai, February 19-21, February 2016.
6. Organised **State Level Intercollegiate Students' Seminar** on Problems and Challenges in Disinvestment of Public Sector Enterprises under UGC Autonomy Grant, Thiagarajar College, Madurai, September 19, 2014.

#### **PAPERS PRESENTED IN INTERNATIONAL SEMINARS/CONFERENCES**

1. Continuance Intention to Use Smartphone-based Payment Services: The Role of Pre-Adoption Expectancies, Usage Experience, and Conventional Inhibitions, **2<sup>nd</sup> International Conference on Banking, Finance and Business –ICBFB2023** held on March 15-16, 2023 at the College of Banking and Financial Studies, Muscat, Sultanate of Oman.
2. Determinants of Women's Financial Literacy, **11<sup>th</sup> India Finance Conference 2022**, Indian Institute of Management, Calcutta, December 19-21, 2022.
3. Determinants of Continuance Intention to Use MBPS: A Meta-Analysis, **International Conference on Business, IT and Enterprise Architecture (ICBIT)**, Management Development Institute, Murshidabad, December 16-17, 2022.
4. Parental Influence on Students' Financial Literacy, **International Conference on Contemporary Issues in Emerging Markets (CIEMC 2022)**, IIM Bodh Gaya in collaboration with Waikato Management School, The University of Waikato, New Zealand, October 28-29, 2022.
5. Impact of PMJDY on Financial Behaviour of its Beneficiaries: An Empirical Study in Madurai District of Tamilnadu, **XVI International Conference on Public Policy and Management**, IIM Bangalore, August 23-25, 2021.
6. Studies on Mobile Banking: A Systematic Analysis of Literature, **International Conference on Commerce, Management & Interdisciplinary Subjects (ICCMIS)**, Central University of Kerala in Association with IQAC, IEDC & CUKAA, October 28-29, 2021.

7. Impact of PMJDY on Financial Behaviour of Its Beneficiaries: An Empirical Study in Madurai District of Tamil Nadu, **XVI International Conference on Public Policy and Management**, Centre for Public Policy, IIM Bangalore, August 23-25, 2021.
8. Financial Literacy of the Beneficiaries of PMJDY – The Case of Rural and Urban Areas in Madurai District of Tamilnadu, **International Seminar on Rural Development in Asia-Pacific Region**, NIRDPR (NERC), Guwahati in Collaboration with BARD, Bangladesh, August 24-28, 2020.
9. Being Cashless: A Boom or Curse to the Environment, **International Conference on Sustainable Development and Education**, Central University of Kerala, March 5-6, 2020.
10. Farmers' Attitude towards KCC Scheme – The Case of Sivagangai Taluk in Tamilnadu, **Thirteenth International Accounting Conference**, Indian Accounting Association and Research Foundation jointly with Deloitte, Kolkata, January 07-08, 2017.
11. Smart Banking – A New Paradigm Due to Demonetisation, **International Conference on Financial Sector Reforms – New Vistas and New Priorities**, the Institute of Cost Accountants of India and Guru Shree Shantivijai Jain College for Women, Chennai, December 15, 2016.
12. Causal Nexus Between FDI and Economic Growth in SAARC Countries, **Annual International Studies Convention 2013**, Jawaharlal Nehru University, New Delhi, December 10-12, 2013.
13. Micro Credit through SHG Bank Linkage in India, **International Conference on Micro Finance: A Tool to Eradicate Poverty**, Department of Commerce, Pondicherry University, Puducherry, January 23-25, 2008.
14. The Reporting System of FDI – An International Approach with Special Reference to India, **International Conference on Global Business and Policy Modelling (GBPM 2006)**, Akaikalamatha Institute of Management, Thanjavur, September 21-22, 2006.

#### **PAPERS PRESENTED IN NATIONAL SEMINARS/CONFERENCES**

1. Opportunities for Indian Banks due to the Implementation of International Financial Reporting Standards (IFRS), **National Conference**, Department of Commerce, Madras Christian College, Chennai, September 14-15, 2016.
2. Recent Trends in Research in Commerce, **UGC sponsored National Seminar**, PG and Research Department of Commerce, Thiru Kolanjiappar Government Arts College, Vriddhachalam, March 13, 2015.
3. Financial Inclusion in India, **ICSSR sponsored National Seminar**, PG and Research Department of Commerce, Government Arts College, Paramakudi, February 7, 2015.
4. Problems and Challenges of the Entrepreneurs, **UGC sponsored National Level Conference**, P.G.Department of Economics and Research Centre, Sethupathi Government Arts College,

- Ramanathapuram, February 26-27, 2015.
5. Dimensions of CSR under the Companies Act 2013, **National Conference**, Fatima College and Veralg (ROOTS), The Educational Trust, Madurai, November 22, 2014.
  6. Challenges Faced by Tamilnadu Tourism Industry, **UGC Sponsored National Seminar**, PG and Research Department of Commerce, Mannar Thirumalai Naicker College, Madurai, August 12, 2013.
  7. A Study on Trends and Patterns of FDI Inflows in India, **ICSSR Sponsored National Seminar**, Department of Economics, Gandhigram Rural University, Gandhigram, April 25-26, 2013.
  8. Financial Engineering towards Inclusive Growth, **UGC Sponsored National Seminar**, Research Department of Economics, Thiagarajar College, Madurai and Association of Economists of Tamilnadu, March 07-08, 2013.
  9. Genticide – A Burning Issue : Missing Girl Babies Right from the Womb of Mother till the End of their Life, **National Level Seminar**, Women’s Studies Centre, Thiagarajar College, Madurai, March 14-15, 2013.
  10. FDI- An Instrument of Economic Growth and Development in Tourism Industry, **National Seminar**, Vidyasagar College of Arts and Science, Udumalpet, March 9, 2013.
  11. MGNREGA – A Major Tool for Inclusive Growth in India, **UGC Sponsored National Conference**, P.G.Department of Economics and Research Centre, Sethupathi Government Arts College, Ramanathapuram, December 14-15, 2012.
  12. FDI – A Global Level Analysis with Reference to India, **UGC Sponsored National Seminar**, Department of Commerce, Thiagarajar College, Madurai, March 15-16, 2012.
  13. Rural Development in India, **UGC – UPE National Seminar**, School of Economics, Madurai Kamaraj University, Madurai, October 28-29, 2010.
  14. Agency and Model-wise Analysis of SHG-Bank Linkage Programme in India, **National Seminar**, P.G and Research Department of Commerce, AVVM Sri Pushpam College, Poondi, March 17, 2006.
  15. FDI and Its Role in India’s Capital Formation, **National Level Seminar**, Department of Commerce, Sri Kaliswari College, Sivakasi, February 3, 2006.
  16. Regulatory Design for NBFCs in India, **UGC Sponsored National Seminar**, Department of Commerce, AVVM Sri Pushpam College, Poondi, February 18-19, February 2005.
  17. Emerging Opportunities for Global Trade for India in the Post-Globalisation Era, **National Conference**, V.L.B Janakiammal College of Arts and Science, Coimbatore, February 11, 2005.
  18. Financial and Social Constraints of Rural Women Entrepreneurs, **ICSSR Sponsored National Seminar**, Cardamom Planters’ Association College, Bodinayakanur, February 28 and March 1,

2003.

#### **PARTICIPATION IN FDP**

1. **FDP on Citation Styles and Reference Lists**, Siva Sivani Institute of Management, Telangana, June 21-23, 2021.
2. **Virtual FDP on Revised NAAC Framework** organized by the Children's Education Society and The Oxford College of Business Management, Bangalore, March 29 – April 3, 2021.
3. **Ten-Day Online FDP on Online Teaching Tools** organized by the School of Management Studies, University of Hyderabad during August 5-14, 2020.
4. **FDP on Statistical Application using SPSS**, IQAC and Shasun Knowledge Centre, Chennai, May 16-17, 2020.
5. **FDP on Online Classes and Co-Creating MOOCs**, sponsored by MHRD, PMMMNMTT and organized by Teaching Learning Centre, Ramanujan College, University of Delhi, April 20 - May 06, 2020.
6. **FDP on Research Methodology and Statistical Tools**, Ramanujan College, University of Delhi, May 23-29, 2018.
7. **FDP on Financial Modeling**, School of Management Studies, University of Hyderabad, April 06- 08, 2018.
8. **Faculty Development Programme**, EDII, Chennai and Thiagarajar College of Engineering, Madurai, August 10- 12, 2017.
9. **FDP on Goods and Services Tax**, Institute of Tally, Bangalore and Thiagarajar College, Madurai, March 25, 2017.
10. **Faculty Development Programme**, Entrepreneurship Development Institute, Chennai and Thiagarajar College of Engineering, Madurai, October 13-15, 2016.
11. **Entrepreneurship Orientation Programme**, Entrepreneurship Development Institute of India, Ahmedabad and Wales Academy, Madurai, July 16-17, 2016.
12. **ICSSR sponsored Orientation Programme on Social Science Research**, Centre for Policy Research, New Delhi, February 12-14, 2015.
13. **Professional Development Programme for Teachers on the Challenges in Higher Education**, Academic Staff College, Saurashtra University, Rajkot, November 24-30, 2014.
14. **Training Programme on Enhancement of Internal Quality**, NAAC-IQAC, Thiagarajar College,

Madurai, March 27, 2012.

15. **Faculty Training Programme**, NAAC-IQAC, Thiagarajar College, Madurai, April 26-27, 2011.
16. **Faculty Mission to Lakshmi Machine Works Limited**, Confederation of Indian Industry, Southern Region, Madurai Zonal Office, February 4, 2011.
17. **Faculty Development Programme** on Indian Commodity Market and Derivatives Trading, Forward Markets Commission, Government of India and School of Management, Pondicherry University, Puducherry, January 8-9, 2010.
18. **Classroom Communication Skills Enhancement Training**, IQAC, Thiagarajar College, Madurai, November 11, 2008.

#### **PARTICIPATION IN RESEARCH METHODOLOGY COURSES/WORKSHOPS**

1. **Course on Mixed Methods Research**, IIM, Indore, April 15-24, 2019.
2. **Workshop on Start up 101**, Forge Accelerator, Coimbatore and EDI Hub, Thiagarajar College of Engineering, Madurai, February 13, 2017.
3. **Workshop on Curriculum Evaluation, Design and Development**, Curriculum Development Cell, Thiagarajar College, September 15-16, 2016.
4. **Short Term Course for Research Guides**, Academic Staff College, University of Madras, Chennai, November 19-24, 2012.
5. **Workshop on Research Methodology and Project Formulation**, GIDS, Lucknow and Indian Association of Social Science Institutions, New Delhi, May 18-31, 2012.
6. **Workshop on Reformation in Examination System**, Office of the Controller of Examinations, Thiagarajar College, Madurai, March 22, 2012.
7. **Workshop on Item Writing Prescribed for College Level**, Regional Field Unit of National Testing Service, Thiagarajar College, Madurai, March 24-26, 2011.
8. **Workshop on Research Writing and Publication**, UGC-Academic Staff College, University of Hyderabad, Hyderabad, January 03-08, 2011.
9. **Research Methodology and Computer Applications in Social Sciences**, ICSSR, Cardamom Planters' Association College, Bodinayakanur, April 17-28, 2006.
10. **Course on Research Methods in Labour Economics**, V.V.Giri National Labour Institute, Noida, November 09-29, 2005.
11. **Workshop on Methods of Applied Statistics for Economists**, School of Mathematics, Madurai Kamaraj University, October 14, 2005.

12. **Workshop on Financial Markets and Banking:Theory and Practice**, Indira Gandhi Institute of Development Research, January 03-08, 2005.
13. **Visiting Professor Lecture on Research Methodology**, Centre for Dr.Zakir Hussain Studies, Madurai Kamaraj University, July 21-22, 2004.
14. NAAC and CUTN sponsored Two-Day **National Workshop on ‘Quality Assurance and Sustenance: Need for Strategic Planning’** IQAC, CUTN, January 5-6, 2018.

#### **PARTICIPATION IN SEMINARS/CONFERENCES**

1. **Webinar on Writing a Winning Project Proposal**, IQAC, Mar Athanasius College (Autonomous), Kothamangalam, Kerala, 11<sup>th</sup> May 2020.
2. **International E-Panel Discussion on Online Learning and Its Positive and Negative Impact on Future Generation Education**, International School of Management, Patna, May 14, 2020.
3. **Webinar on Writing a Winning Project Proposal**, IQAC, Mar Athanasius College Kothamangalam, Kerala, May 11, 2020.
4. **Seminar on E-Commerce**, Food and Consumer Protection Department and Federation of Consumer Organisations Tamilnadu and Pondicherry (FEDCOT), NMSS Vellaichamy Nadar College, Madurai, March 23, 2017.
5. **Refresher Programme on Stress Management and Emotional Wellbeing**, Women’s Studies Centre, Thiagarajar College, Madurai, March 14, 2015.
6. **Panel Discussion on Online Examination**, Office of the Controller of the Examinations, Thiagarajar College, Madurai, September 6, 2012.
7. **Conference on Explore Export – 2011**, Confederation of Indian Industry, Southern Region, Madurai Zonal Office, Tuticorin, February 25, 2011.
8. **National Seminar on Impact of Globalisation on Indian Business and Culture**, Swadeshi Academic Council, Tamilnadu, MTN College, Madurai, January 5, 2008.
9. **Seminar on Statistical Methods for Social Scientists**, School of Mathematics, Madurai Kamaraj University, Madurai, March 31, 2004.
10. **Joint Seminar on Impact of Economic Reforms on Commerce Education**, The ICAI, New Delhi and Madurai Kamaraj University, Madurai, September 20-21, 2002.

### **INVOLVEMENT IN NATIONAL SOCIAL SERVICE (NSS)**

1. Participated in the **National Integration Camp** sponsored by MHRD, GOI and held at Guru Nanak Dev University, Amritsar, February 10-16, 2000.
2. Participated in the **Special Camp** organized by the NSS Unit of Gandhigram Rural Institute at Mulaiyur, March 18-27, 1998.
3. Participated in the various activities conducted by the **The Bharat Scouts and Guides Tamilnadu**, Valivalam Desikar Higher Secondary School from June 1994 to April 1996.

### **INDUSTRIAL VISIT AND EDUCATIONAL TOUR ORGANISED**

1. Deputed to accompany the M.Com final year students of CUTN to **visit MCX and NISM**, Mumbai during September 22-27, 2018.
2. Deputed to accompany the final year B.Com students for three days **Educational Tour-cum-Industrial Visit** to Kochin during April 2015.
3. Deputed to accompany the final year B.Com students for one day **Educational Tour** to Kodaikanal during March 2013.
4. Deputed to accompany the final year B.Com students for two days **Industrial Visit** to Tata Tea Factory at Munnar during April 2011.
5. Deputed to accompany the B.Com final year students for one day **Industrial Visit** to Lakshmi Machine Works Limited, Coimbatore March 2010.

### **MEMBERSHIP IN PROFESSIONAL BODIES**

1. Life member of the Indian Commerce Association (ICA).
2. Life member of the Indian Accounting Association Research Foundation (IAARA).
3. Life Member of the Indian Accounting Association (IAA).
4. Member of the Indian Finance Association (IFA).

### **DOCTORAL COMMITTEE AND BOARD OF STUDIES**

1. Nominated as Member of the Doctoral Committee, Bharathidasan University Constituent College, Bharathidasan University, Lalgudi, Tiruchirappalli.
2. Serving as Member of the Board of Studies for Commerce Curriculum in the following Colleges:
  - a. AVC College, Mayiladuthurai.
  - b. SNR College, Coimbatore
  - c. Vivekananda College of Arts and Sciences for Women (Autonomous), Tirucengode.



**Reference**

: **Dr P Saravanan**  
Professor,  
Indian Institute of Management  
Tiruchirappalli.  
Mobile : 8974002055, E-mail: psn@iimtrichy.ac.in

**Prof. Annavarapu Chandra Mohan**  
Dean, School of Commerce and Business Management  
Dean, Department of Management  
Central University of Tamil Nadu  
Thiruvarur - 610 005  
Mobile: 8074711392, E-mail: acmohan@cutn.ac.in

**Dr A Vinodan**  
Associate Professor and Head,  
Department of Commerce  
School of Commerce and Business Management  
Central University of Tamil Nadu  
Thiruvarur – 610005  
Mobile : 9443475759, E-mail: vinodan@cutn.ac.in