



**Dr. K. ALAMELU**  
**Professor**

### Contact

Address : Department of Bank Management  
Alagappa University  
Karaikudi – 630 003  
Tamil Nadu, INDIA

Employee Number : 21402

Date of Birth : 19-01-1966

Contact Phone (Office) : +91 4565 229144

Contact Phone (Mobile) : +91 9787328309

Contact e-mail(s) : alakkn@gmail.com

**Academic Qualifications: M.Com., M.Phil., Ph.D.**

**Teaching Experience: 25 Years**

**Research Experience: 25 Years**

### Additional Responsibilities

1. Served as the coordinator for the University Business Collaboration Centre(2013-2015)
2. Served as the coordinator for Women Harassment Prevention Cell.(2015-2016)
3. Serving as a Member of the Placement Cell.

## Areas of Research

Financial Inclusion, Digital Banking and Credit Management

## Research Supervision / Guidance

Program of Study		Completed	Ongoing
Research	Ph.D.	02	03
	M.Phil.	02	--
Project	PG	650	--

## Publications

International		National		Others
Journals	Conferences	Journals	Conferences	Books / Chapters / Monographs / Manuals
15	15	20	10	05

Average Impact Factor (as per JCR) : 5 (2016)

## Funded Research Projects

### Completed Projects

S. No	Agency	Period		Project Title	Budget (Rs. In lakhs)
		From	To		
1	UGC	2011	2013	A Study on Digital Inclusion in Tamil Nadu	4.40
2	AURF	2012	2012	Technology as a tool for inclusive growth	0.20

## Distinctive Achievements / Awards

Got the Certificates of Achievements in the following Courses Offered by **edX**, a MOOC platform:

1. **HLS2X: Contracts X: From Trust to Promise to Contract** - A course of study offered by Harvard X, an online learning initiative of **Harvard University**.
2. **Rights2x: Human Rights: The Rights of Refugees** - A course of study offered by Amnesty International X, an online learning initiative of **Amnesty International**.
3. **IM110x: International Business Environment and Global Strategy** - A course of study offered by IIMBx, an online learning initiative of **Indian Institute of Management Bangalore**.
4. **YCA2015.1.2x: Understanding the Federal Reserve** - A course of study offered by NYIF, an online learning initiative of **New York Institute of Finance**.
5. **Marketing1x: Introduction to Marketing** - A course of study offered by UBCx, an online learning initiative of **The University of British Columbia**.

## Events organized in leading roles

Number of Seminars / Conferences / Workshops / Events organized: --

1. Organised two University-Industry Interface Meets as the coordinator of the university business collaboration centre .

## Events Participated

### Conferences / Seminars / Workshops: --

<b>S. No</b>	<b>Name of the conference</b>	<b>Organiser</b>	<b>Date</b>	<b>Title of the paper</b>	<b>National/International</b>
1	National Seminar on Globalization and Consumers issues and Challenges	School of Commerce, Bharathiar University, Coimbatore	22,23-07 2011	Ensuring Discipline in General Insurance Industry A way to protect policyholders rights	N
2	National Conference on Entrepreneurship – Esteem	Sri Sarada Niketan College for Women, Amaravathipudar	20-08-2011	Entrepreneurship in India - Few success stories.	N
3	National Seminar on Professional Ethics of Teacher Educators	Department of Education, Alagappa University, Karaikudi	3-01-2012	Factors hindering ethical standards in Indian Higher Education	N
4	International Seminar on Financial Market: Issues & Challenges	Bharathidasan University, Trichy	7,8 -01-2012	Indian Capital Market: Trends, Challenges and Future	IN
5	National Conference on Contemporary Benchmarking and Insurance Sectors in India	Loyola College, Chennai	15,16-02-2012	Impact of Global Economic Meltdown on Indian Banking Sector	N
6	National Conference on Emerging Entrepreneurial and	Alagappa Institute of Management, Karaikudi	10-03-2012	Ecopreneurship The Entrepreneurship with Societal	N

	Economic Environment			Concern	
7	Swami Vivekananda's Contribution of Education & Society	Sri Venkateswara College of Education, Peravurani.	27,28-10-2012.	Swami Vivekananda's thoughts on education	N
8	Financial Markets Issues & Challenges	Bharathidasan University	5,6-01-2013	Indian Banking 2020 – Opportunities & Challenges	IN
9	National level faculty capacity Building Program	Sri Sarada Niketean College for Women, Amaravathipurthur	4,9-02-2013	Emerging trends in Contemporary business World 2013	N
10	NSIM Pocket Money Programme	Sri Vidhyaa Giri Mat.Hr.Sec. School, Pudevayal	16-03-2013	Investments in Bank Deposits	N
11	Financial inclusion for inclusive growth – Issues & Challenges	Periyar E.V.R. College, Trichy.	26,27-04-2013	Financial Inclusion Through financial literacy	N
12	International Meet on Emerging Research Paradigms in Social Science	School of Commerce & Research and Development Centre, Bharathiar University, Coimbatore	23-08-2013	Branch Banking as a tool of inclusive Growth- An analysis	IN
13	International meet on emerging Research Paradigms in Social Science	School of Commerce & Research and Development Centre, Bharathiar University, Coimbatore	23-08-2013	Life Insurance Inclusion measurement & Analysis	IN
14	Seminar on Emerging Development	Department of Corporate & Secretary	17,18-09-2013	Attended	N

	in Accounting & Taxation	ship, Alagappa University			
15	Business – Innovations in the Globalization Era	A.V.V.M Sri Pushpam College, Poondi, Thanjavur	22-09-2013	Financial Crisis	N
16	Seminar on FIMIC(Financial Markets issues & Challenges)	Department of Commerce and Financial Studies, Bharathidasan University.	4,5-01-2014	Non-Performing Assets in Banks – Causes and Cure	IN
17	National Conference on Human Rights Duties education	Department of Corporate Secretaryship, Alagappa University.	25,26-02-2014	Empowering Women through Financial Awareness & Education	N
18	Seminar on Indian Software Industry – Growth & Future	International Business & Commerce, Alagappa University	19,20-08-2014	Resource Person on Banking Software	N
19	The Indian Banking New Landscape	UGC Academic Staff College, Bharathiar University	01-09-2014	Resource Person	N
20	Investment Management	Thassim Beevi Abdul Kader College for Women, keelakarai	13-09-2014	Resource Person	N
21	Colloquium on Higher Education Quality Planning Models and Measurements	IQAC, Alagappa University	29-11-2014	Special Address on ISO 9001-2008 Model in HE	N
22	One day Quality Quest – Nobel Erudite	Seethalakshmi Achi College, Pallathur	24-01-2015	Special address on Nobel Prizes in Economics	N

23	National Seminar on Accounting and Taxation	Department of Corporate Secretary ship, Alagappa University, Karaikudi	18,19-09-2015	Participated	N
24	National Conference	Venkateshwar a College, Peraoorani	30-12-2015	Agricultural Productivity and Credit issues	N
25	National Conference on Impact of entrepreneurship of Indian economic growth.	Department of Management SNMV College , Coimbatore	08-01-2016	Social entrepreneurship in India	N
26	-International Conference.	Department of Commerce, Bharathidasan University, Trichy	09-01-2016	Indian Mutual Fund Industry-Trends and issues	IN
27	-International Conference	Department of Bank Management, Periyar University ,Salem	27,28-01-2016	India's Social enterprise Market Landscape	IN
28	International Conference on Emerging trends in Management Science.	Department of Business Administration Loyola College, Vettavalam	17-02-2016	Green Banking Strategies – An overview	IN
29	National Seminar on Technology Trends in Indian Banking Sector	Department of Bank Management, Alagappa University.	25-02-2016	Chaired a Session on Risks in E-Banking	N
30	Emerging Trends in Indian Insurance	Department of Bank Management, Alagappa	23-03-2016	Chaired a Session on Marketing Challenges in	N

	Sector-ETIIS 2016g	University, Karaikudi		Indian Insurance Sector	
31	Talks, ACT NEXT, 2015" Nobel Peace Prize theme"	Department of International & Commerce, Alagappa University, Karaikudi	31-03-2016	Delivered a Talk on Peace through Economic and Social Development from below	N
32	Innovation, Entrepreneurship & Sustainable value chain in a Challenging Environment	Primax foundation Bangalore	29,30-08-2016	Consumer Risks in Digital Social Payment- Danger to Financial Inclusion	IN
33	National Conference on Entrepreneurial Resurgence and Innovations(NCERI' 16)	Entrepreneurship -Cum-Skill Development Centre and ED Cell (ALU)	19-08-16	Entrepreneurial Opportunities and Challenges	N
34	Consumer protection and Empowerment in India in the wake of Technology Domination (NSCPE-2016)	Department of Corporate Secretaryship (ALU) Dept. of Consumer Affairs, Ministry of consumer affairs Food and Public Distribution (GDI)	26,27-08-2016	Customer Protection issues in Branchless Banking	N
35	Consumer Protection and Empowerment in India in the wake of Technology Domination (NSCPE-2016)	Dept. of Corporate Secretaryship (ALU) Dept. of Consumer affairs, Ministry of Consumer affairs, Food and Public Distribution, Govt. of India.	26,27-08-2016	Rapporteur Technical Session - I	N



36	One day National Seminar on Economic Empowerment of Women through Entrepreneurship-problem and Prospects	NGP College , Pollachi, Sponsored by ICSSR	16-08-16	Role of Women Entrepreneurship in Indian Economy	N
37	Current Trends in internet Marketing	Department of Commerce, Loyola College, Vettavalam	06-09-16	Current E-Commerce Market landscape in India-An analysis	N
38	Sustainable Development in Corporate Sector- Perspectives, Problems and Prognosis	Department of Commerce, Karpagam University, Coimbatore	23-09-16	Digital financial inclusion implications for Customers and Regulators.	N
39	E-Commerce in the Present EON	PG and Research Dept. of Commerce, Dr. R.K.S. College of Arts & Science, Kalla Kuichi	20-09-16	E-Commerce in India	IN
40	International Conference on Management and Information systems	INFOMS ,Bangkok.	23,24-09-2016	Asset quality of public sector Banks in India.	IN
41	Payment Banks: Opportunities and Challenges	ICSSR Sponsored organized by VHNSN College.	29,30-09-2016	Payments Banks- Catalysts for financial inclusion	N
42	PANNOKKU PARVAYIL TAMIZHAR PANBADU.	Centre for Tamil culture Alagappa university.	22,23-10-2016	Participated	IN

43	Advances In Computer Science	Department Of Computer Science, Alagappa University	21,22-10-2016	Participated	N
44	Swami Vivekanandar : A Youth Icon.	Swami vivekananda centre for Higher Research and Education.	24-10-2016	Feministic Views Of Swami Vivekananda	N
45	Emerging Trends And Issues In Commerce And Management	Yuvakshetra college.	4,5-11-2016	Inclusive Finance And Shadow Banking	N
46	Managerial Issues In Modern Business Environment	MEASI Institute of management.	21-01-2017	Liability Insurance Market In Asia	N

### Other Training Programs

1. Attended a four day training program on Financial literacy organised by the NISM at Bangalore during 09-12-2016 to 12-12-2016.

### Membership in

#### Editorial Board

1. Member of Editorial Board, Sankaraharana, An International Bi-Annual Refereed Journal, Bangalore, Karnataka.
2. Member of editorial board, AMITY Journal of Management .

#### Academic Bodies (such as Board of Studies etc.,)

1. Member Board of Studies in Bank Management
2. Acting as member of Board of Question paper setters for the following universities;

1. Anna University, Chennai.
2. Bharathiar University, Coimbatore.
3. Bharathidasan University, Tiruchirappalli.
4. Periyar University, Salem.
5. Madurai Kamaraj University, Madurai.

### **Resource persons in various capacities**

Number of Invited / Special Lectures delivered: 25

SEBI certified Financial Literacy Resource Person.

### **Others**

1. Articles published in Newspapers / Magazines : 10
2. No. of PhD Thesis evaluated : 03
3. No. of PhD Public Viva Voce Examination conducted : 02

### **Recent Publications**

1. Dr. K. Alamelu, Role of BCSBI in Indian Banking, The Indian Banker, September 2011
2. Dr. K. Alamelu, MSMEs: The key to Entrepreneurship Development in India, International Journal of Industrial Engineering and management science, Vol. 1, Special issue, December 2011, ISSN 2250-1096
3. Dr. K. Alamelu, Poverty Alleviation Through Financial Inclusion, Role of Banking Sector in Rural Economic Development, 1st Edition – December 2011, ISBN: 978-81-920808-2-6
4. Dr. K. Alamelu, Impact of Global Risks on Government and business-an Indian Perspective, January-2012- Management Seminar, ISBN:978-93-5051-634-8
5. Dr. K. Alamelu, A SWOT Analysis of Sri Lankan Insurance Sector, The IUP Journal of Risk & Insurance, Vol. IX, No.1 and January 2012
6. Dr. K. Alamelu, Wholesale Banking A Leading edge in India, The Indian Banker, January 2012

7. Dr.K.Alamelu, Financial Inclusion – A Literature and Research Review, Inclusive Economic Growth in India: Issues, Challenges and Implications, Valar Pirai Publication Pvt., Ltd., Chennai- January 2012, ISSBIN:978-93-80371-15-3
8. Dr. K. Alamelu, Financial Inclusion Index – South east Asian Scenario, Journal of Indian economic Journal, Vol: 60 No.2, July –Sep 2012, 38 to 56
9. Dr. K. Alamelu, Financial inclusion in India – Issues and Strategies, Research Explorer – Volume II Issue 5, 16<sup>th</sup> March 2013, Page:159-162, ISSN:2250-1940
10. Dr. K. Alamelu, Digital Inclusion – A Conceptual framework, International journal of Advanced Research in Management and Social Science Volume 2, No.12, Dec.2013, 228 to 248, ISBN 2278 - 6236
11. Dr. K. Alamelu, Bank assurance in India: The Strategy Revisited, International Research Journal of Social Science & Management Vol 3, No.12, April 2014, 109 to 114, ISBN 2251-1571
12. Dr. K. Alamelu, Branch Banking as tool of inclusive Growth – An analysis, Emerging Research Paradigms in Social Sciences 23rd Aug 2014, 1 to 16
13. Dr. K. Alamelu, Life Insurance Inclusion Measurement and Analysis, Emerging Research Paradigms in Social Sciences, 23rd Aug. 2014, 16 to 35.
14. Dr. K. Alamelu, (2015), “An Analysis of unclaimed bank deposits in India”, Asia Pacific Journal of Research Vol : 1 Issue XXXIII, pp 8-18, ISSN:2320-5504 (Impact Factor: 6.58)
15. Dr. K. Alamelu, (2016), “Mobile Insurance distribution in emerging Markets” , Indian Journal of Applied Research, , Vol-6, Issue 3,pp 17-19, ISSN-2249-555X, (Impact Factor: 3.919)
16. Dr. K. Alamelu, Dr. S. Sankara muthukumar, (2016), “Bit coins: Neither substitutes nor subordinates for E-Money”, International Journal of Social Science and Management, Vol-5, Feb 2016, pp143-150, ISSN-2251 1571
17. Dr. K. Alamelu, Dr. S. Sankara muthukumar, (2016), “Crop Insurance – Tool for Tackling Economic distress and Economic development”, IRDA Journal. Volume XIV, No. 1, January 01, pp 34-38.

18. Dr. K. Alamelu, (2016), "Trends in Asset Quality of Banks", Shan lax International Journal of Management, Vol-3, Issue 2, pp 182-188, ISSN 2321-4643
19. Dr. K. Alamelu, (2016), "Indian Mutual Fund Industry, Trends and Issues", International Journal of Research in Economics and Social Sciences, Vol.6, Issue 6, pp 49-58, ISSN:2249-7382 (Impact Factor: 6.225)
20. Dr. K. Alamelu, (2016), "India's Social Enterprise Market Landscape", International Research Journal of Economics and Business Studies, Vol:05, No.9, July 2016.,, ISSN:2251-1555
21. Dr. K. Alamelu, (2016), "Consumer risks in Digital Social Payments – Danger to Financial Inclusion", International Journal of Marketing, 22. pp 67-70, ISSN:2321-2348-0491, (Impact Factor: 3.532)
23. Dr. K. Alamelu, (2016), "Entrepreneurial opportunities and challenges, Perspectives on Entrepreneurial Resurgence and Innovations", Aug.2016, ISBN:978-81-9259-745-4, pp 61-65,
24. Dr. K. Alamelu, (2016), "Consumer Protection issues in branching banks, Consumer Protection and Empowerment in India", pp 520-524, ISBN:978-81-928690-1-8
25. Dr. K. Alamelu, (2016), "Peer to Peer Lending – Conceptual Frame work", The Indian Banker, Vol. IV, Issue 2, pp 12-18, ISSN:2349-7483
26. Dr. K. Alamelu, (2016), "Asset quality of PSBs in India", International Conference on Management and information Systems, ISBN:978-1-943295-04-3170
27. Dr. K. Alamelu, (2016), "M Pesa Story of Financial Inclusion", International Research Journal of Business and Management , Vol.VIII, Issue 9, (Impact Factor: 5.172)
28. Dr. K. Alamelu, (2016), "Current e-commerce landscape in India An analysis", Asia Pacific Journal of Research Vol.1 Issue XLIII September 2016, pp 39-46, (Impact Factor: 6.58)
29. Dr. K. Alamelu, (2016), "Digital Financial Inclusion-Implications For Customers And Regulators", Bonfring, September 2016, pp 18-20,

30. Dr. K. Alamelu, (2016), "Payments Banks – Catalysts for Financial Inclusion", International Research Journal of Business and Management, Volume No – IX November - 2016 Issue – 12, ISSN NO, 2322-083X. (Impact Factor : 5.172)