

Dr. K. Alamelu

Senior Professor

Department of Banking Management

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Tamil Nadu, India

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General Information:

Name : K. Alamelu
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Date of Birth : 19.01.1966
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Academic Qualification:

Degree	Subject	Name of the University	Year of Passing
Ph.D.	Bank Management	Alagappa University	2001
M.Phil.	Commerce	Alagappa University	1989
M. Com.	Commerce	Alagappa University	1988

Teaching Experience: 34 Years (PG Level)

Research Experience: 34 Years

Administrative Responsibilities:

1. Director - Internal Quality Assurance Cell, Alagappa University (October 2022 onwards)
2. Director i/c - Online Programme, Alagappa University (July 2022– April 2023)
3. Head -Department of Banking Management (November 2021- April 2023)
4. Head i/c – Department of Tourism and Hotel Management (August 2020 - June 2022)
5. Director i/c, Directorate of Distance Education, Alagappa University (July 2019 to April 2020)
6. Served as the Coordinator for the University Business Collaboration Centre (2013-2015)
7. Served as the Coordinator for Women Harassment Prevention Cell (2015-2016)

FDP attended:

Name of the Course	Conducted by	Course Period		Place
		From	To	
Certified Digital Teacher	Global Faculty Incubation Centre	24.10.2020	25.10.2020	Online
Training Course on Internet of Things	GSMA Capacity Building accredited by United Kingdom Telecommunications Academy	15.10.2020	-	Online
Training Course on Bridging the Mobile Gender Gap	GSMA Capacity Building accredited by United Kingdom Telecommunications Academy	28.09.2020	-	Online
Symposium on Business Analytics and Intelligence	IIM Bangalore, Data Centre and Analytics Lab & Analytics Society of India	20.06.2020	21.06.2020	Online
Online Course Design, Development and Delivery	Human Resource Development Centre, University of Hyderabad	06.05.2020	08.05.2020	Online
FDfIx: Financial Development and Financial Inclusion	Financial Development and Financial inclusion	01.05.2020	-	Online
Refresher Course in Management	SWAYAM- Ministry of Human Resource Development	03.04.2019	-	Online
HLS2X: Contract Law: From Trust to Promise to Contract	Harvard University through edX	07.01.2017	-	Online

Training Program on Financial literacy	NISM at Bangalore	09-12-2016	12-12-2016	Online
Rights2X: Human Rights: The Rights of Refugees	Amnesty International through edX	24.11.2016	-	Online
YCA2015.1.2x: Understanding the Federal Reserve	New York Institute of Finance through edX	17.11.2016	-	Online
Marketing1x: Introduction to Marketing	The University of British Columbia through edX	16.11.2016	-	Online
IMI10x: International Business and Global Strategy	Indian Institute of Management, Bangalore through edX	16.11.2016	-	Online

Research Supervision / Guidance:

Program of Study		Completed	Ongoing
Research	Ph.D.	06	05
	M. Phil.	04	--
Project	PG	694	--

Major Areas of Research:

- Financial Inclusion in Insurance Sector
- Distribution of branches of commercial banks in India
- Financial Literacy in Tamil Nadu
- Data security and privacy issues in the Indian banking sector
- Gender gap in financial inclusion
- Financial Literacy and Financial well-being
- Asset quality of banks
- Know Your Customer -Risk Management for Urban Co-operative Banks
- Gender specific career issues in banking

Funded Research Projects:

Agency	Period		Project Title	Budget (Rs. In lakhs)
	From	To		
Rashtriya Uchchatar Shiksha Abhiyan (2.0)	2019	2020	Efficacy of E-Payments and Settlement System in India (one of the principle investigators)	17.6
Alagappa University Research Fund	2012	2012	Technology as a tool for inclusive growth	0.20
University Grants Commission	2011	2013	A Study on Digital Inclusion in Tamil Nadu	4.40

Events organized in leading roles:

1. Organised a National Seminar on Central Bank Digital Currency: A New Frontier in Financial Inclusion on 03.04.2023.
2. Organised an Orientation Programme on Assessment and Accreditation Framework of NAAC for Dual Mode Universities on 27.03.2023 at Alagappa University.
3. Organised a National Webinar on Financial Education in the Indian Capital Market & Wealth Management on 19.09.2022 at the Department of Banking Management, Alagappa University, Karaikudi.
4. Organised a Two-day International Conference on ABCD Technologies in the Indian Financial Services Sector on 26.04.2022 – 27.04.2022 in the Department of Banking Management, Alagappa University, Karaikudi.
5. Organised a webinar on “Virtual Lecture on Tourism and Technology Future perspectives” on 27.09.2021 at the Department of Tourism and Hotel Management.
6. Organised a workshop on “Safe Digital Banking- Do’s and Don’ts” on 7.12.2021 at the Department of Banking Management, Alagappa University.
7. Organised an International webinar on “Challenges of Banking Sector after the COVID-19 Crisis” on 16.11.2021 at the Department of Banking Management, Alagappa University.
8. Organised an International webinar on “Digital Trends in Banking” on 12.11.2021 at the Department of Banking Management, Alagappa University.
9. Organised a webinar on “Essential qualities of kitchen Personnel in cruise lines” on 15.09.2021 at the Department of Tourism and Hotel Management.

10. Organised two University-Industry Interface Meets as the coordinator of the University Business Collaboration Centre.

Design of New Curricula / Courses

No.	Year	Programme	New Curricula/ Course	Description of new curricula / course designed
1.	2022	MBA(B&I)	Business Environment	The course aims at familiarizing the learners with the basics of the environment of a business.
2.			Bank Credit Management	The course deals with fundamentals of credit management, types of credit facilities provided by banks and imparting knowledge on essentials of project financing.
3.			Digital Banking Services	The course provides complete knowledge on various types, functions and working of digital banking services.
4.			Ethics in Banking	The course imbibes ethical values at different operational levels and changing dynamics of ethics in banking.
5.			Treasury Management	The course aids in gaining insight into basics of Treasury Management as well as management of investment portfolio and forex dealings.
6.			Non- Banking Finance Companies in India	The course explores the role of NBFC in Indian financial system and familiarizes with credit management and investment mechanisms of NBFCs.
7.			Fintech in Financial Sector	The course deals with emerging trends in FinTech, BankTech, InsurTech and RegTech as well as different aspects of alternative finance.
8.	2021-22	Ph.D.	Gender Issues and Workplace Security	The course revolves around the gender issues at workplace encountered by women and various workplace securities available to them.
9.	2019-20	Ph.D.	Anti- Money Laundering and Know Your Customer Framework in Banks	The course comprises the AML and CFT norms and KYC policy framework of banks in the context of the title of the research topic.
10.	2019	MBA (B&I)	Non-Banking Finance Companies in India	The course deals with the multi-faceted functions of the NBFCs and the changing operating environment of NBFCs.
11.	2018-19	Ph.D.	Credit Management	The course focuses on the Credit Management cycle in the context of the title of the research topic.
12.		Ph.D.	E-Banking	The course deals with the different forms

				of E-Banking services in the context of the title of the research topic.
13.	2017-18	Ph.D.	Fraud Risk Management	The course unfurls the different dimensions of fraud risk management in the context of the title of the research topic.
14.		Ph.D.	Financial Literacy	The course covers different components of Financial Education and Literacy in the context of the title of the research topic.
15.		Ph.D.	IT Security in Banking	The course includes security aspects of Digital Banking in the context of the research topic.
16.		Ph.D.	Financial Inclusion	The course is meant for providing a comprehensive idea regarding the concept and policy initiatives of financial inclusion in the context of the research topic.

Recent Publications in Peer Reviewed/UGC Listed/ Scopus/ Web of Science Indexed Journals:

S. No.	Title of the paper	Author	Co-Authors	Journal Name, Vol. No. & Page
1.	Financial Inclusion Through PMJDY – A Step towards Financial wellness	S. Abinaya	Dr. K. Alamelu	COVID-19 Pandemic and trends of bank credit in India, The Indian Banker, The Indian Bank's Association, Monthly Journal (Volume XI Issue 1, August 2023, ISSN 2349-7483, PP 40-45)
2.	Bank Branches are Irreplaceable	Dr. K. Alamelu	S. Abinaya	The Hindu- business line, 17.07.2023
3.	Unclaimed Deposits in Scheduled Commercial Banks: Exploring the rising trend	S. Abinaya	Dr. K. Alamelu	Competence based Human Resources Management in Banks – Bank Quest, The Journal of Indian Institute of Banking & Finance (Volume 94, Number: 2, April – June 2023, ISSN 00194921, PP 29-36)
4.	Banks must employ more women	Dr. K. Alamelu	-	The Hindu- business line, 08.03.2023
5.	Digital lending: Re-energizing the lending ecosystem	Dr. K. Alamelu	-	Future of Banking Will Reside on Cloud, The Indian Banker, Volume IX, Issue- 9, ISSN 2349-7483, pp 48-57

6.	COVID 19 and Indian Banking Sector –An Overview	Salini R Chandran	Dr. K. Alamelu	International Journal of Recent advances in Engineering & Technology 9(9) & 8-11
7.	Forcible Displacement, Financial Inclusion and Consequences	B. Vimala	Dr.K. Alamelu	International Journal of Advance and Innovative Research, 8(4) & 9-17
8.	Demystifying Financial literacy in Covid-19 environment: A review	K. Sukumaran	Dr.K. Alamelu	Indian Journal of Economics and Development, 17(2) & 420-431
9.	Digital Banking in India – Trends, Problems and Opportunities	Salini R Chandran	Dr.K. Alamelu	PDUAMT Business Review II, & 61 -68
10.	Impact of information and communication technology on the performance of Indian banks – an analysis	Salini R Chandran	Dr.K. Alamelu	Journal of Banking, Finance and Insurance Management, 3(1) & 16-26
11.	Customers Perception towards Security and Privacy Issues of ATMs in selected public Sector Banks with special reference to Ramanathapuram District	Dr.K. Alamelu	G.Athidass	International Journal for Research in Engineering Application & Management ISO 3297:2007 / ISSN: 2454-91506, (1), 112 - 118
12.	Digital Technology- Gateway for better Financial Inclusion	Dr.K. Alamelu	B. Vimala & Salini R Chandran	Studies in Indian Place Names, 40(18) & 1459-1464
13.	Financial Inclusion of Fisher Folk in Ramanathapuram District	B. Vimala	Dr.K. Alamelu	International Journal of Recent Technology and Engineering, 8(2S6) & 750-755
14.	NPA and its impact on Asset Quality – Bankers’ Perception	Salini R Chandran	Dr. K. Alamelu	International Journal of Recent Technology and Engineering 8 (2S6) & 46 -55
15.	Non-Performing Assets – Bankers’ Nightmare and Growth Deterrent	Salini R Chandran	Dr. K. Alamelu	Restaurant Business, 118(8) & 454-473
16.	Access to and Usage of Financial Services in Emerging Market Economies with Special Reference to BRICS Nations	B. Vimala	Dr.K. Alamelu	Restaurant Business, 118(4) & 110-129

17.	Landscape of RTGS in BRICS Countries	Dr.K. Alamelu	Salini R Chandran & B. Vimala	International Journal of Research and Analytical Reviews, 6(1) & 803-809
18.	Insurance Penetration and Insurance Density in India-An Analysis	B. Vimala	Dr.K. Alamelu	International Journal of Research and Analytical Reviews, 5(4) & 229-232
19.	Management of Non-Performing Assets with special reference to restructuring of advances by Public Sector banks	Salini R Chandran	Dr.K. Alamelu	St. Theresa Journal of Humanities and Social Sciences, 4(2) & 93-109

Book Published:

No.	Title of the Book	Author	Co-Authors	Publisher Name, Year	ISBN/ ISSN
1.	Bank marketing by private sector banks	Dr.K. Alamelu	-	Alagappa University, 2022	ISBN: 8566255267
2.	Life Insurance Inclusion in India: Measurement & Analysis	S.Sankaramuthukumar	Dr.K. Alamelu	LAP LAMBERT Academic Publishing, 2016	ISBN: 3659834327

Book Edited:

No.	Title of the Book	Publisher Name, Year	ISBN/ ISSN
1.	ABCD Technologies in the Indian Banking Sector	Shanlax Publications. Pp1-7, 2022	ISBN: 978- 93 93737-71-7

Chapters in Edited Books:

No.	Title of the Chapter contributed	Author	Co- Author(s)	Edited Book Name, Publisher, Year	ISBN/ISSN
1.	Gender Diversity Trends in the Indian Banking	S. Abinaya	Dr. K. Alamelu	Conference Proceedings – International Conference on	ISBN: 978-93-94570-58-0 (Volume 3,

	Sector			Sustainability: Education and Practice, Volume – 3 Sustainability in Public Services & General Management, 1st Edition.	Kripa-Drishti Publications, PP 36-46, Dec 2022).
2.	Artificial Intelligence: Marching Towards Futuristic Banking	Dr. K. Alamelu	S. Abinaya	ABCD Technologies in the Indian Banking Sector. Shanlax Publications. Pp1-7	ISBN: 978-93-93737-71-7
3.	Will cash be the king and digital divine in the Indian payment turf?	Dr. K. Alamelu	S. Abinaya	Digital Transformation And Empowerment (Edition-I) Sharda Global Research Publications, Jaipur 2020.	ISBN: 978-81-950252-5-1
4.	Sustainable Reporting Practices in financial Institutions	Dr. K. Alamelu	S. Abinaya	Revisiting CSR in the Post Covid Era- Statutory Guidelines and Societal Concerns, Shanlax Publications, Madurai, 2020.	ISBN: 978-93-90082-70-4
5.	A study on settlement systems with special reference to Karaikudi	Dr. C. Yogalakshmi	Dr. K. Alamelu R. Vasantharaj	Digital Banking for sustainable development, Forschung Publications, 2019	ISBN: 978-93-87865-15-0
6.	Awareness and Usage of Mobile Banking Service by Women	Ms. Salini R Chandran	Dr. K. Alamelu	Facts of Digital Marketing. Shanlax Publications, Madurai 2019.	ISBN: 978-93-88398-52-7
7.	Digital Credit- An Imperative Marketing Knack Contemporary Bankers	Ms. Salini R Chandran	Dr.K.Alamelu	Facts of Digital Marketing. Shanlax Publications Madurai 2019.	ISBN: 978-93-88398-52-7
8.	A Move to Machine Intelligence Banking - AI	K. Saravanan	Dr.K.Alamelu	Digital Banking for Sustainable Development Vol.II, Forschung Publications, 2019	ISBN: 978-93-87865-15-0
9.	Digital Finance and Sustainable Water Service	B. Vimala	Dr.K.Alamelu	Digital Banking For Sustainable Development Vol.II, Forschung Publications, Chennai 2019.	ISBN: 978-93-87865-15-0

10.	A Study on Settlement Systems with Special Reference to Karaikudi	Dr. K. Alamelu	-	Digital Banking for Sustainable Development Vol.II, Forschung Publications, 2019	ISBN:978-93-87865-15-0
11.	Consumer Risks in Digital Credit	Ms. Salini R Chandran	Dr.K.Alamelu	Digital Banking for Sustainable Development Vol.II, Forschung Publications, Chennai 2019.	ISBN:978-93-87865-15-0
12.	Impact of Corporate Governance on the performance of SBI	Dr. K. Alamelu	Ms. Salini R Chandran	Research Explorer, Indian Academic Researchers Association, 2018	ISSN: 2250-1940
13.	Environmental Sustainability Policies in G20 Countries	Dr. K. Alamelu	-	Sustainable Green Business, Shanlax International Journals, 2018	ISSN: 2321-4643
14.	Glimpses of Logistics Performance Index and Its Indicators	Dr. G. Parimalarni	Dr.K. Alamelu	NXT Gen Logistics Management 4.0, Ganecon Publications, Australia 2018.	ISBN: 978-0-6482502-1-0
15.	Inclusive Education for Girls with Disabilities – Issues and Remedies	Dr. K. Alamelu	-	Education System in the Nation: Perspectives and Approaches, Dream makers Publishing House, 2018.	ISBN: 978-81-935866-0-0
16.	Micro Insurance – A tool for Social Protection	Dr. K. Alamelu	B. Vimala	National Conference on Rural Banking and Agri-Business for Economic Transformation, Journal of Applied Science and Engineering Methodologies, Chennai, 2018.	ISSN: 2395-5341

Presentation in International Conferences / Seminars / Workshops (within country in recent years):

S. No.	Name of the conference	Organizer	Date	Title of the paper
1.	International Conference on Resilience, Reinvent and Way forward	M.O.P. Vaishnav College for Women	04.01.2024- 05.01.2024	Futuristic Growth of India towards Sustainable Development for Economic Resilience after the Post-Covid
2.	Securing the future through sustainability, Health, Education and Technology (SIMSARC,23)	Symbiosis Institute of Management Studies (SIMS), Pune	13.12.23- 15.12.23	Social Marketing Approach for Wastewater Management for Sustainable Development by Restoring Frugality
3.	Securing the future through sustainability, Health, Education and Technology (SIMSARC,23)	Symbiosis Institute of Management Studies (SIMS), Pune	13.12.23- 15.12.23	Determinants of Gender Diversity on the Boards of Indian Banks
4.	International Finance and Accounting Conference (IFAC 2023)	Indian Institute of Management, Jammu	08.09.2023- 09.09.2023	Leveraging Fintech for Amplifying Banking Stability and Sustainability
5.	International Finance and Accounting Conference (IFAC 2023)	Indian Institute of Management, Jammu	08.09.2023- 09.09.2023	The Effectiveness of Financial Inclusion Initiatives in India
6.	International Conference of Marketing on Consumer Experience in Digital Era.	Indian Institute of Management, Bodhgaya in association with the School of Business, Economics and Law, Gothenburg University, Sweden.	14.04.23 – 15.04.23	Technology driven Social Media marketing approach for solving futuristic water scarcity and water borne diseases.
7.	International Conference on Advances in Management and Technology (ICAMT-2023).	Jaypee Business School, Noida.	23.02.23- 25.02.23	IoT, AI, Big Data and Cloud Application Technology for Acceleration on Business Resilient.
8.	Digital Banking for Sustainable Development	Department of Banking Management, Alagappa University	24.09.2021	Payment And Settlement System in India

9.	Neoteric Vision of Culture, Ethics and Heritage towards Human Dynamics	Amity Law School, Amity University, Noida	09.09.2021-10.09.2021	Financial Inclusion of Forcibly Displaced Persons
10.	SAARC Countries Relationship with India: Policies, Challenges, and Strategies (ICSIPCS–2020)	School of Management Studies, Kongu Engineering College.	30.01.2020 - 31.01.2020	Financial Inclusion in India Vs SAARC Countries –A Comparative Analysis
11.	Digital Banking for Sustainable Development (DBSD – 2019)	Department of Banking Management, Alagappa University.	24.09.2019 – 25.09.2019	A Study on E-Payments and Settlement Systems with Special Reference to Karaikudi
12.	FDI and make in India Synergies of Transforming Indian Economy	Department of International Business, Alagappa University.	30.08.2019 – 31.08.2019	FDI And Sustainable Development
13.	FDI and make in India Synergies of Transforming Indian Economy	Department of International Business, Alagappa University.	30.08.2019 – 31.08.2019	FDI And Employment Generation in India
14.	FDI and make in India Synergists of Transforming Indian Economy	Department of International Business, Alagappa University.	30.08.2019 – 31.08.2019	Global Special Economic Zones Landscape -
15.	Paradigm Shift Towards Cloud Banking	Department of Commerce CA, Sankara College of Science and Commerce, Coimbatore.	12.10.2018	Cloud Banking Benefits and Challenges
16.	Commerce And Management in The Changing Times (ICCMCT2018)	PG Department of Commerce, Maharaja's College.	29.09.2018	Trends in Non-Performing Assets of Public Sector Banks
17.	FDI- Astute conduit for Trade Integration and Sustainable Development (FACTS2018)	Department of International Business, Alagappa University, Karaikudi	02.03.2018	FDI–General Trends
18.	Nxt Gen Logistics and SCM4.0	Department of Logistics Management, Alagappa University.	28.02.2018 – 01.03.2018	Glimpses Of Logistics Performance Index and its Indicators
19.	Finance and Banking (FIBA –2018)	Department of Commerce, Sengunthar Arts and Science College.	01.02.2018	Furthering Financial Inclusion Through Digitally Financed Energy

Presentation in National Conferences / Seminars / Workshops (in recent years):

S. No	Name of the conference	Organiser	Date	Title of the paper
1.	Two Days National Seminar on “Innovative Entrepreneurship for Sustainable Economic Development”	Department of Commerce, School of Management, Alagappa University	21.09.23-22.09.23	Startup Ecosystem in India – An Overview
2.	Capacity Building Programme on Data Analysis and Publication Ethics in Research [ICSSR Sponsored – Two Weeks]	Department of International Business, Alagappa University.	23.05.2023	Special Lecture – Journal Article Writing Methods Academic Argumentation Substantiating Arguments and Findings Literature Reviews Citation and Reference Management
3.	Orientation Programme on “Stress Management and Personality Development” (For Administrative Staff).	Alagappa University	26.04.23	Thematic Address
4.	National Seminar on “Central Bank Digital Currency” [CBDC] - A New Frontier in Financial Inclusion	Department of Banking Management, Alagappa University.	03.04.23	Chairperson
5.	Commemoration of the International Year of Millets –2023, Department of Women’s Studies.	Alagappa University	17.03.2023	Valedictory Address
6.	National Conference on Emerging Trends in Business and Management	Department of Business Administration and Research Centre, Alagappa Government Arts College, Karaikudi, Indian Academic Researchers Association (IARA) Trichy, Non Olympic Times.	10.03.23	A Study on Gender Gap in Financial Literacy in Sivaganga District (Resource Person)

7.	ACT NEXT: Noble Prize in Economic Sciences, 2022	Department of Economics and Rural Development, in collaboration with Departments from the Faculty of Management	01.03.23	Special Address
8.	ICSSR Sponsored Ten-Day Methodology Course	Department of Library and Information Science, Alagappa University	07.12.22	Identification of Research Problem
9.	One Day Programme on Entrepreneurship Promotion and Activities for the Outgoing Students	EDII- IEDP, Alagappa University Hub, Alagappa Institute of Skill Development with Department of Corporate Secretaryship	15.11.22	Business Plan Preparation
10.	ICSSR Sponsored Ten-Day Methodology Course	Department of Commerce, Alagappa University	02.11.22	Selection and Formulation of Research Problem and Review of Literature
11.	Swachhata Pakhwada 2022	Department of Banking Management & Department of Logistics Management, Alagappa University	20.09.22	Special Address – Alternatives for single use plastics.
12.	ICSSR Sponsored Ten-Day Methodology Course	Department of Commerce, Alagappa University	30.03.22 & 04.04.22	Selection and Formulation of Research Problem and Testing of Hypothesis
13.	Refresher Course in Commerce & Management	UGC- Human Resource Development Centre, Bharathiar University, Coimbatore.	04.01.22 Session-I	Is 2021 India's year of IPO? (Resource Person)
14.	Refresher Course in Commerce & Management	UGC- Human Resource Development Centre, Bharathiar University, Coimbatore.	04.01.22 Session-II	Retail Lending Landscap in India (Resource Person)
15.	Refresher Course in Commerce & Management	UGC- Human Resource Development Centre, Bharathiar University, Coimbatore.	12.11.21 Session-I	National Monetization Pipeline why and how? (Resource Person)
16.	Refresher Course in Commerce & Management	UGC- Human Resource Development Centre, Bharathiar University, Coimbatore.	12.11.21 Session-II	Bank Mergers in India- Good or Bad? (Resource Person)

17.	National Seminar on Swami Vivekananda's Contribution to Education and Society	Sri Venkateswara Collage of Education Peravurani	27.10.21-28.10.21	Swami Vivekananda's on Education
18.	One Day National Workshop on Research Methodology	Research Section - Mother Teresa Women's University	27.09.21	Dos and Don'ts Of contemporary research
19.	One Day National Virtual Conference on Digi Transformation: A Strategic Resurgence of Pandemic for Indian Banks	Department of Commerce, V.V. Vanniaperumal College for Women.	24.09.21	Banking on Pandemic: Revamping Digital Strategies in Banks
20.	National Seminar on Emerging Trends and Development in Commerce and Management	Maharishi Arvind Institute of Science of Management, Jaipur	31.08.21	Economic and Social Disruptions Encountered by Women during the COVID-19 Pandemic
21.	National Webinar on Will Cash Be the King and Digital Divine in Post Covid India?	PG And Research Department of Commerce, Annai Velankanni College.	26.06.20	Will Cash Be the King and Digital Divine in Post Covid India?
22.	Two Day National Conference on Making Linkage Between Teaching- Learning and Technology	Department Of Education, Alagappa University.	11.12.19	Making Linkage Between Teaching-Learning and Technology
23.	Two Day National Seminar on CSR Towards Social Development- Issues and Challenges (NSCSR-2019)	Department of Corporate Secretaryship, Alagappa University, Karaikudi	28.08.19-29.08.19	CSR Practices of Banks in India
24.	Two Day National Conference on Depth and Expanse of Online Marketing Mettle (OMM - 2019)	Alagappa Institute of Management, Alagappa University.	01.08.19-02.08.19	Depth And Expanse of Online Marketing Mettle (OMM- 2019)

25.	National Level Seminar on New Frontiers in Business, Management and Technology	PG Department of Commerce with Computer Applications, Ananda College.	20.02.19	An Analysis of the Online Banking Security Issues
26.	Special Lecture	Gnanam School of Business , Wisdom in Business.	04.08.18 FN	Credit Management and Managing NPA in Banks
27.	Two Day Faculty Development Programme	Gnanam School of Business, Wisdom in Business.	04.08.18 AN	Quintessential Qualities of A Teacher
28.	National Conference - SAMVIT 2018 Contemporary Management Practices in Digital Era	Department Of MBA, SJBIT Institute of Technology.	03.05.18	Mobile Wallets– A Move Towards Cashless Economy
29.	National Conference on Sustainable Green Business (NCSGB2018)	Alagappa Institute of Management, Alagappa University.	26.03.18– 27.03.18	Green Banking and Sustainable Development
30.	Three-day National Level Trainers of Training Programme on Social Entrepreneurship (TTPSE'18)	Department of Social Work and National Service Scheme, Alagappa University Karaikudi in collaboration with Rajiv Gandhi National Institute of Youth Development– Tamil Nadu	23.02.18 - 25.02.18	Social Entrepreneurship Landscape in India
31.	National Conference on India's Foreign Policy with Neighboring Countries	PG and Research Department of Commerce, Vivekanandha College of Arts and Science for Women.	24.01.18 – 25.01.18	Issues in Indian Foreign Policy with SAARC Countries
32.	National Conference on Rural Banking and Agri-Business for Economic Transformation	Department of Management, Karpagam Academy of Higher Education,	24.01.18	Micro Insurance–A Tool for Social Protection

33.	One Day National Seminar on Entrepreneurship in India: Opportunities and Challenges	PG and Research Department of Commerce, Vivekananda College.	04.01.18	Indian Start Ups: Issues and Challenges
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Presentation in State Level Conferences / Seminars / Workshops (in recent years):

S. No.	Title of the Lecture / Paper	Position Held	Name of Invited Lecture/ Seminar / Conference	Organiser	Date
1.	Women's Day Celebrations	Keynote address	International Women's Day Meet	Department of Commerce, Alagappa University	08.03.2021
2.	Managers' Role in General Insurance	Resource Person	Invited Talk	Central University, Kerala	17.12.2020
3.	Digital and Mobile Banking	Resource Person	A Paradigm Shift in Banking Sector in 2020	Dr. Umayal Ramanathan College for Women	19.08.2020
4.	Entrepreneurial Opportunities in E-Commerce Sector	Resource Person	Career and Entrepreneurship Development Programme for Commerce Students	Bharathiar University	29.07.2020
5.	Role of RBI in Indian Financial Sector	Resource Person	Webinar of Role of RBI in Indian Financial Sector	Directorate of Distance Education, Alagappa University	30.06.2020
6.	Career Prospects in Indian Financial Sector	Resource Person	Career and Entrepreneurship Development Programme for Commerce Students	Bharathiar University	15.06.2020
7.	Indian Banking System & E-Payment: The Next Frontier	Resource Person	Indian Banking System & E-Payment: The Next Frontier	Auxilium College	2020

8.	Pivotal Role of Banking in India's COVID Fight	Resource Person	Webinar	Edayathangudy G.S Pillay Arts & Science College	29.05.2020
9.	Impact of Covid -19 on NBFCs	Resource Person	Online Special Lecture on Impact of Covid -19 on the Financial Services Sector	Department of Baking Management, Alagappa University	19.05.2020
10.	Operations and risk identification of/by businesses	Resource Person	Climate Change and Adaptability of Businesses	Nachiappa Swamigal Arts and Science College	14.03.2020
11.	Women's Day Celebrations	Keynote address	International Women's Day Meet	Department of Commerce, Alagappa University	08.03.2020
12.	Role of Banks for Financial Inclusion	Resource person	ICSSR-SRC Sponsored National Level Seminar on Financial Inclusion: Creating Value for Banks and Boosting Economic Growth	Bharathiar University	08.01.2020
13.	Research Methodology and Data Analysis	Resource person	Five Day Workshop on Research Methodology and Data Analysis	Alagappa University Management Research Scholars Forum, Alagappa University	10.06.2019-14.06.2019
14.	Effective Teaching	Resource person	Teaching Expertise Ascendance	Sri Sarada Niketan College for Women	29.11.2018
15.	Introduction to Banking and Financial Institutions in India	Resource Person	One Day Thematic Workshop on Introduction to Banking and Financial Institutions in India	GNANAM School of Business	05.10.2018
16.	Asset Quality of Banks	Special address	PRIDE of Commerce	Department of Commerce, Alagappa University	13.03.2018

17.	Budget 2018-19 an analysis	Resource person	-	Department of Corporate Secretaryship, Alagappa University	09.02.2018
18.	Green Marketing	Special address	Marketing Strategies for Business Excellence (MSBE – 2018)	University Business Collaboration Centre & Department of Commerce, Alagappa University	09.02.2018

Other Credentials

- Certified as Financial Literacy Resource Person by the Securities Exchange Board of India
- Received the Certificate of Commemoration- For 25 years of Unblemished Service from Alagappa University on 07.02.2016
- Received the Certificate of Appreciation for the services rendered during the Third Cycle of NAAC Accreditation from Alagappa University on 30.04.2018
- Received the Certificate of Appreciation for the contribution made to Theme Based Research Project of RUSA 2.0 towards the Quality Enhancement in Teaching and Research from Alagappa University
- Emerged as one of the Winners at Investors' Knowledge Quest- South Zone organized by NSE and NSDL on 26.11.2020

Additional Information:

- Membership in Academic Bodies of many universities.
- Evaluated Ph.D. thesis of various universities.
- Acted as the External Examiner of many public viva-voce examinations.

Date: 26.02.2024

Place: Karaikudi