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M.SC(YHE)., M.A (P.A) PH.D., PGDCA.,

Designation : ASSISTANT PROFESSOR OF COMMERCE

Date of Birth : 23.08.1979

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### **Awards and Achievements**

1. In the “International Conference on Global Financial Crisis - Post Crisis Era” held in the University of Madras, Chennai on March 16<sup>th</sup> and 17<sup>th</sup> 2010, among 45 participants of the session, my presentation was **ranked number 1** and I was given the “**CERTIFICATE OF EXCELLENCE**”.
2. Research Paper entitled, “How to Teach easily” has been selected as **2<sup>nd</sup> Prize** (70% concession to Malaysia tour) and presented in International Conference and received **GOLD MEDAL** held at UNIVERSITY OF MALAYA, Kualalampur, Malaysia 12<sup>th</sup> August 2011 To 14<sup>th</sup> August 2011.
3. Received University Level “**BEST PROGRAMME OFFICER AWARD**” for the year 2015-2016 from the NSS Cell, Manonmaniam Sundaranar University on 19<sup>th</sup> August 2016.

## **Projects Received**

### **Minor Research Project**

UGC Sponsored Rs.70,000/- for the Minor Research Project entitled, "A Comparative Study on Role of Public and Private Financial Institutions in the Development of Women Entrepreneurship in Tirunelveli District"

### **Seminars / Conference / Workshops Organized**

1. Organized an UGC Sponsored Two Days National Conference on "Prospects and Challenges of Women Entrepreneurs in the Indian Scenario" on 12<sup>th</sup> and 13<sup>th</sup> March 2015.
2. Organized an One Day Workshop on "Export Entrepreneurship" on 16<sup>th</sup> September 2015.
3. Co-Ordinated a State Level Workshop on Developing Innovative Products – Exhibition cum Sale on 6<sup>th</sup> and 7<sup>th</sup> April 2016.
4. Organized a State Level "Inter Collegiate Meet" and "Entrepreneurship Skill Development Programme" on 3<sup>rd</sup> and 4<sup>th</sup> April 2017.

### **Papers presented in the international/National Seminars/Conferences**

#### **PAPER PRESENTED AND PARTICIPATED IN STATE LEVEL SEMINAR**

1. Presented a paper entitled, "Student's participation in Higher Education" - NAAC sponsored state level conference on "Higher Education and student's participation in quality assurance at The M.D.T. Hindu College Tirunelveli-10 on 24<sup>th</sup> & 25<sup>th</sup> January 2008.
2. Presented a paper entitled, "Problems faced by Retail Traders in Tirunelveli City" - UGC sponsored State Level Seminar on Emerging Trends in Indian Retail Trade at Sadakathulla Appa College, Tirunelveli on 26<sup>th</sup> March 2009.
3. Presented a Paper entitled, "Impact of Global Financial Crisis on Financial Indian Bank" - State level seminar on Financial crisis at S. Vellaichamy Nadar College, Nagamalai, Madurai on 10<sup>th</sup> September 2009.
4. Presented a Paper entitled, "Corporate Social Responsibility for sustainable Business " in State Level Seminar on Corporate Social Responsibility Towards Transparent Business Practices organised by Department of Corporate Secretaryship 11<sup>th</sup> January 2011, at St.Xavier's College, Palayamkottai.

5. Presented a Paper entitled, "Awareness and Perception towards Right to Information Act 2005 in Tirunelveli District" UGC sponsored State Level Seminar on Human Rights organised by Department of Economics, 18<sup>th</sup> & 19<sup>th</sup> February 2011, The M.D.T. Hindu College, Tirunelveli - 627 010.
6. Participated in "One day State Level Seminar on Modern Banking Reforms" organised by PG Department of Commerce, The M.D.T. Hindu College on 12<sup>th</sup> January 2011.
7. Participated in the State Level Seminar on "Towards Inclusive, Equitable, Secular and Quality Higher Education for All" organized by MUTA in commemoration with the MUTA XXII Conference held at tirunelveli on 27<sup>th</sup> September 2014.
8. Participated in the "State Level Seminar on Women Empowerment in Indian Scenario" organized by the PG & Research Department of Economics held on 26<sup>th</sup> February 2015 at The M.D.T.Hindu College, Tirunelveli.

#### **PAPER PRESENTED AND PARTICIPATED IN NATIONAL LEVEL SEMINAR AND CONFERENCES**

1. Presented a Paper entitled, "A Study on Customer's Attitude towards Bancassurance with special reference to SBI Life in Tirunelveli" - National conference on Emerging Trends in the Banking and Insurance Sectors - March 28, 2008 at Women's Christian College, Nagercoil.
2. Presented a paper entitled, "CRM in Insurance Industry" - National Seminar on Financial inclusion for sustainable development at V.L.B. Janakiammal College of Arts and Science, Coimbatore on 24<sup>th</sup> January 2009.
3. Presented a Paper entitled, "Role of Banks in Insurance Sector for Financial Resources, Mobilization - A Study with reference to SBI Life" - National Seminar on Global Financial Melt down - causes, impact and remedies held on 25<sup>th</sup> and 26<sup>th</sup> February 2009 at Periyar University, Salem.
4. Presented a Paper entitled, "Role of Consumer Forum in spreading consumerism at Tirunelveli District" - TANSCHÉ sponsored National Seminar on Consumer Rights and protection at Annamalai University, Chidambaram on March 27 and 28, 2009.
5. Presented a Paper entitled, "Bancassurance - present scenario in Insurance Industry" - National Seminar on Globalisation - Lights and Shades on Banking sector at Sri

Ramakrishna Mission Vidhyalaya College of Arts and Science, Coimbatore on 28<sup>th</sup> March 2009.

6. Presented a Paper entitled, "A Study on awareness towards Private Life Insurance Companies in Rural Areas" - UGC sponsored National workshop on Research Methodology for Researchers in Commerce and Management at S.T.R. College for Women, Sivakasi on 4<sup>th</sup> to 6<sup>th</sup> August 2009.
7. Presented a Paper entitled, "Micro Insurance - A boon to rural people" - 'National Seminar on Indian Financial Services Sector, Integration, Strategies and challenges at M.S. University, Tirunelveli on 5<sup>th</sup> and 6<sup>th</sup> September 2009.
8. Presented a Paper entitled, "Rural Investor's perception towards investment - An empirical study" - National Seminar on Business and Investment Vision" at Nadar Saraswathi College of Arts and Science, Theni on 12<sup>th</sup> September 2009.
9. Presented a Paper entitled, "A Study on Attitude of Women Students to become an Entrepreneur" - UGC sponsored National Seminar on Women Entrepreneurship in the changing Scenario at Women's Christian College, Nagercoil on 17<sup>th</sup> and 18<sup>th</sup> September 2009.
10. Presented a paper entitled, "A Study on Job Satisfaction of workers at Saltpan in Tuticorin District" - Fifth All India Conference of KAAS, Kanyakumari Academy of Arts and Sciences on 4<sup>th</sup> and 5<sup>th</sup> December 2009.
11. Presented a Paper entitled, "An effective Performance Appraisal System - A model" UGC sponsored National Seminar on Human Resource Management at St. Xavier's College, Palayamkottai on 11<sup>th</sup> and 12<sup>th</sup> February 2010.
12. Presented a Paper entitled, "Challenges in Marketing of Life Insurance Products" - UGC sponsored National Seminar at Bishop Heber College, Trichy on 12<sup>th</sup> February 2010.
13. Presented a Paper entitled, "A study on Passenger satisfaction towards Rural Transport service of Tamilnadu state transport corporation, Tirunelveli", TANSCHÉ Sponsored Tamilnadu State Council for Higher Education sponsored Seminar on Research methodology in social science, VHNSN College, Virudhunagar, Aug 6 & 7, 2010.

14. Presented a Paper entitled, "A study on Rural Marketing Strategies for Life Insurance in Tirunelveli District". Sixth All India Conference of KAAS 2010, Sep, 10 & 11, 2010.
15. Presented a Paper entitled, "Innovative Practices and Different Techniques of Classroom teaching" in NAAC Sponsored National Seminar in Quality Enhancement and Sustenance in the institutions of Higher Education with Rural & Semi Urban Background. Oct, 7 & 8, 2010, GVN College Kovilpatti.
16. Presented a Paper entitled, " Foreign Direct Investment " in National Conference organized by Inthamil Aivalar mandram, December 11 2010, The M.D.T.Hindu college Tirunelveli.
17. Presented a Paper entitled, "A Study on Awareness of Consumer Rights and Protection among College Students in Tirunelveli Area" in UGC sponsored National Conference on Consumer Protection , Dec 15 & 16 2010 organised by Department of Commerce , Loyola College, Chennai.
18. Presented a Paper entitled, "A study on importance of personal selling and its impact on multilevel marketing in Tirunelveli District-with special reference to Amway" in UGC sponsored National level conference on Sales Promotional Strategies of MSMEs, Dec 22 & 23 2010, V.H.N.S.N. College, Virudhunagar.
19. Presented a Paper entitled, "Inclusive Growth and Economic Development in India" in UGC sponsored National level seminar on Problems and Prospects of Inclusive Growth in Indian Economics organised by department of Economics, Jan 13 2011, at P.S.G.R. Krishnammal College for Women , Coimbatore.
20. Presented a Paper entitled, "Foreign Direct Investment in India-An Overview", in UGC sponsored National level seminar on Issues of Foreign Direct Investment in India organised by Department of Economics, 27<sup>th</sup> and 28<sup>th</sup> January 2011, Bharathidasan University, Trichy.
21. Presented a Paper entitled, "Sports Marketing - An Overview" in UGC sponsored National Level Seminar on Sports Science organised by Department of Physical Education, 4<sup>th</sup> February 2011, The M.D.T. Hindu College, Tirunelveli - 627 010.

22. Presented a paper entitled, "Nehru's Economic Philosophy" in UGC sponsored National seminar organized by P.G and Research Department of Economics, The M.D.T.Hindu College, Tirunelveli -10. On 28<sup>th</sup> September 2012.
23. Presented a paper entitled, "Role of Banks in Insurance Sector for financial Resources Mobilization – A Study with reference to SBI Life" in the two days National Level Seminar on "Financial Sector Reforms in India", sponsored by SIRC of ICAI organized by Department of Commerce, Pope's College, Sawyerpuram on 16<sup>th</sup> and 17<sup>th</sup> October 2012.
24. Presented a research paper entitled, "A Study on Growth of Women Entrepreneurs in Rural Areas at Tirunelveli Taluk" in the UGC sponsored two days National Conference on "Inclusive Growth and Women Empowerment", organized by Research Centre in Commerce, The Standard Fireworks Rajaratnam College for Women, Sivakasi held on 14<sup>th</sup> and 15<sup>th</sup> December 2012.
25. Presented a paper entitled, "ICT – Catalyst for MSME's" in National Level Conference on use of ICT by MSME's organized by Department of Commerce, VHNSN College, Viruthunagar on 1<sup>st</sup> and 2<sup>nd</sup> March 2013.
26. Presented a research paper entitled, "A Study on Rural Customer's Awareness about the Banking Services in Tirunelveli Taluk" in a UGC sponsored two days national seminar on, "Service Excellence in Retail, Hospital, Banking and Insurance" organized by Department of Business Administration, Mannar Thirumalai Naicker College, Madurai on 19<sup>th</sup> and 20<sup>th</sup> March 2013.
27. Presented a paper entitled, "Micro Finance – A Boon to Women Entrepreneurs in Rural Areas" in the two days National Conference on "Creativity and Innovation – A way to sustainable Entrepreneurs" organized by Entrepreneurship cum skill development centre, Manonmaniam Sundaranar University, Tirunelveli on 25<sup>th</sup> and 26<sup>th</sup> March 2013.
28. Presented a research paper entitled, "A Study on Policyholder's Attitude Towards SBI Life Insurance Company Limited in Tirunelveli District", in the UGC sponsored National Seminar entitled "New Vistas in Insurance Sector – Indian Contest" organized by Department of Commerce, Nesamoni Memorial Christian College, Marthandam on 4<sup>th</sup> and 5<sup>th</sup> April 2013.

29. Presented a research paper entitled, " Impact of MGNREP on Rural Folk" in a UGC sponsored National seminar organized by Department of Economics, Adithanar College, Thiruchendur, on 4<sup>th</sup> January 2014.
30. Presented a research paper entitled, "Customer's Opinion on Small Scale Retail Stores: A Case Study" in a UGC sponsored National Seminar organized by Department of Commerce, Sri Ganesh Arts and Science College, Salem on 19<sup>th</sup> February 2014.
31. Presented a paper entitled, " Role of FDI in Indian Insurance Sector" in the UGC Sponsored Two Days National Level Seminar on "Pros and Cons of FDI in Retail Sector" organized by P.G Department of Commerce, Rani Anna Government College, Tirunelveli on 24 & 25 July 2014.
32. Presented a research paper entitled,"A Study on Online Buying Behaviour of Consumers in Tirunelveli City" in the Two Days National Conference on the Issues in Finance, Human Resource Management and Marketing Management organized by Department of Business Administration, Muslim Arts College, Thiruvithancode.
33. Presented a Research paper entitled,"A Study on Role of Financial Institutions in the Development of Women Entrepreneurship" in the UGC Sponsored National Conference on Prospects and Challenges of Women Entrepreneurs in the Indian Scenario" organized by the P.G. & Research Department of Commerce, The M.D.T.Hindu College, Tirunelveli on 12 & 13 March 2015.
34. Presented a paper entitled,"A Study on Job Satisfaction of Employees in Sarvalakshmi Paper Mill Ltd at Kodakanallur in Tirunelveli District" in the National Seminar on "Emerging Trends and Challenges in Indian Business Environment" organized by the Department of Commerce(SF), St.John's College, Palayamkottai on 11<sup>th</sup> March 2016.
35. Presented a paper entitled,"Role of Microfinance in Empowering Rural Women Entrepreneurs at Tirunelveli Taluk" in the National Conference on "Women Entrepreneurship" organized by the IQAC Rani Anna Government College for Women, Tirunelveli during March 29 – 30 , 2016.
36. Presented a paper entitled,"Role of Teachers in the Development of Curriculum for Higher Education" in the NAAC sponsored National Conference on "Modern

Perspectives and Strategies in Teaching, Learning and Evaluation” organized by IQAC Cell, The M.D.T.Hindu College, Tirunelveli-10 on 30.09.2016 & 01.10.2016.

37. Presented a research paper entitled, “ A STUDY ON JOB SATISFACTION OF WORKERS AT TEA FACTORIES IN MANJOLAI -TIRUNELVELI DISTRICT” in the National Conference on “Emerging Trends in Multidisciplinary Research’ organized by the Centre for Multidisciplinary Research, Rani Anna Government College for Women on 10.01.2017.
38. Presented a research paper entitled, “ A study on agriculture women workers in marketing of Paddy in Alangulam Taluk – Tirunelveli “ in the National Conference on “ICSSR sponsored national seminar on Women in Indian Agriculture”, organized by the Department of Commerce, A.V.V.M Sri Pushpam College (autonomous), Poondi, Thanjavur on 05.03.2018.

#### **PAPER PRESENTED AND PARTICIPATED IN INTERNATIONAL CONFERENCES**

1. Presented a Paper entitled, “Awareness and Perception towards Consumer Protection act at Rural Areas in Tirunelveli Taluk” - International conference on Globalisation and Consumer Protection at Kalasalingam University, Srivilliputhur on 28<sup>th</sup> and 29<sup>th</sup> January 2010.
2. Presented a Paper entitled, “Progress of Foreign Direct Investment in India - An Overview” - UGC sponsored International Conference at University of Madras, Chennai on 16<sup>th</sup> and 17<sup>th</sup> March 2010.
3. Presented a Paper entitled, “ A Study On Retail Banking Services With Special Reference To ICICI Bank In Tirunelveli” in UGC sponsored International Conference on Emerging dimensions of Banking Sector in the Global Scenario organised by Department of Commerce , Manonomaniam Sundaranar University , 21<sup>st</sup> and 22<sup>nd</sup> January , 2011.
4. Presented a Paper entitled, “ How to Teach Commerce Easily” in International Conference on “Innovative thoughts – Education, Management, Arts, Science, Linguistics” organized by kalaignaan pathipagam Chennai and Department of Indian Studies , University of Malaya on 12 – 14 August 2011 at University of Malaya, Kualalampur, Malaysia.



5. Presented a paper entitled, “ Framework of Health Promotion Strategies” in the International conference on “Health Economics Perspective Awareness and Challenges” organized by P.G Department and Research Centre in Economics, Pope’s College, Sawyerpuram, on 7<sup>th</sup> and 8<sup>th</sup> February 2013.
6. Presented a research paper entitled, “ A Study on Policyholder’s Satisfaction Towards the Services provided by the SBI Life Insurance Company Ltd” in a two days International Conference on “Global Trade Vision 2020 – Issues and Strategies in the Current Scenario” organized by the P.G. Department of Commerce, Sri Kaleeswari College, Sivakasi on 20<sup>th</sup> and 21<sup>st</sup> March 2013.
7. Presented a Research paper entitled,” A Study on Work Stress among Employees in Tirunelveli Taluk” in the International Conference on Human Resource Excellence in Global Scenario organized by Department of Commerce SRM University Chennai on 27.8.2015.
8. Presented a paper entitled,”Corporate Social Responsibility – A Key Element for Sustainable Business Development” in the International conference on “Corporate Social Responsibility and Sustainable Development” held at Rani Anna Government College for Women, Tirunelveli on 29<sup>th</sup> January 2016.
9. Presented a research paper entitled,”A Study on Critical Analysis of Vegetable Market in Pavorchatram – Tirunelveli District” in the International Conference on ‘Emerging Trends in Marketing’ organized by the P.G. Department of Commerce, St.John’s College, Palayamkottai on 11.01.2017.
10. Presented a research paper entitled,”A Study on Consumers Perception towards Organic Products in Tirunelveli City” in the International Seminar on “Green Marketing – Issues and Challenges” organized by the Department of Commerce(Corporate Secretaryship), Sri Sarada College for Women, Tirunelveli-11 on 23.08.2017.
11. Presented a research paper entitled,”Role of Microfinance in Empowering Rural Women Entrepreneurship in Tirunelveli District” in the International Conference on “India 2030” organized by the Department of Commerce, Manonmaniam Sundaranar University, Tirunelveli-12 during 1<sup>st</sup> and 2<sup>nd</sup> September 2017.

12. Presented a research paper entitled, "A study on Women Entrepreneurs Innovative Strategies in Management of their Business" in the International Conference on "Innovative and Emerging Strategies in Economics, Commerce and Management – An Inter-Disciplinary Conference" organized by Women's Christain College, Nagercoil on 05<sup>th</sup> January 2018.
13. Presented a research paper entitled, " Modern practices used by Women Entrepreneurs for their business – Tirunelveli District" in the National conference on "Modern Business Practices – A Drive for Sustainability" organized by Sri Paramakalyani Collee, Alwarkurichi on 23<sup>rd</sup> February 2018.

### **Papers presented in the Journals (With ISSN)**

1. Article entitled," Customer Satisfaction towards the Services Provided by the SBI Life Insuracnce Company Limited" published in Journal of B – Research, Vol.11, July – December 2012. ISSN: 0974-5920.
2. Article entitled," Impact of Public Expenditure on the economic Development of India" published in SELP JOURNAL OF SOCIAL SCIENCE, Vol-IV, April 2013. ISSN: 0975-9999.
3. Article entitled,"Customer's Opinion on Small Scale Retail Stores: A Case Study" published in INDO GLOBAL JOURNAL OF APPLIED MANAGEMENT SCIENCE, Vol:2, Issue:2, March 2014, ISSN: 2320-7892.
4. Journal Name: Business Horizons  
Article Name : A Study on Work Stress among Employees in Tirunelveli Taluk  
ISSN : 2395 – 2504
5. Journal Name: Xaverian Journal of Marketing  
Article Name: Utilization of SBI Life Insurance Products in Tirunelveli District  
ISSN : 2278-6562
6. Journal Name: Xaverian Journal of Marketing  
Article Name: A Study on Customer Preference Towards Online Shopping in Tirunelveli  
ISSN : 2278 - 6562
7. Journal Name: B-Digest

Article Name: A Study on Policy Holder's Attitude Towards SBI Life Insurance  
Products with special reference to Tirunelveli District

ISSN : 0975 - 2617

8. Journal Name: ROOTS Internatioanal Journal of Multidisciplinary Researches

Article Name: Corporate Social Responsibility – A Key Element for Sustainable  
Business Development

ISSN : 2349 - 8684

9. Journal Name: Shanlax International Journal of Arts,Science and Humanities

Article Name: Role of Micro Finance in Empowering Rural Women Entrepreneurs at  
Tirunelveli Taluk

ISSN : 2321 – 788X

IMPACT FACTOR: 1.5496 points

10. Journal Name: Journal of Intercontinental Management Research Consortium, Volume  
5, Issue 1, January 2017.

Article Name : A Study on Critical Analysis of Vegetable Market in Pavoorchatram –  
Tirunelveli District.

ISSN : 2321-0346(0) 2347-1670(P)

IMPACT FACTOR : 4.311

11. Journal Name : RAC Journal of Research

Article Name : A Study on Job Satisfaction of Workers at Tea Factories in Manjolai –  
Tirunelveli District.

ISSN : 2230 7362.

12. Journal Name : Shanlax International Journal of Commerce(UGC Approved Journal  
Number 44120.)

Article Name : Role of Microfinance in Empowering Rural Women Entrepreneurs in  
Tirunelveli District

ISSN : 2320 – 4168

IMPACT FACTOR : 3.017

13. Journal Name: ROOTS International Journal of Multidisciplinary Researches (UGC Approved Journal Number 48991.)

Article Name: Work Stress Management of Women Entrepreneurs in Tirunelveli District

ISSN : 2349 - 8684

IMPACT FACTOR : 3.487

14. Journal Name: ROOTS International Journal of Multidisciplinary Researches (UGC Approved Journal Number 48991.)

Article Name: Modern practices used by Women Entrepreneurs for their business – Tirunelveli District

ISSN : 2349 - 8684

IMPACT FACTOR : 3.487

15. Journal Name: ROOTS International Journal of Multidisciplinary Researches (UGC Approved Journal Number 48991.)

Article Name: A study on factors influencing job satisfaction of agriculture workers in Tirunelveli taluk

ISSN : 2349 - 8684

IMPACT FACTOR : 3.487

16. Journal Name: ROOTS International Journal of Multidisciplinary Researches (UGC Approved Journal Number 48991.)

Article Name: Service and satisfaction in health care system – a study of the primary health center in Tirunelveli taluk

ISSN : 2349 - 8684

IMPACT FACTOR : 3.487

### **Papers published in the Journals (With ISBN)**

1. Research Paper entitled, “A Study on Job Satisfaction of workers at Salt Pan in Tuticorin District” published in the fifth All India Conference of KAAS Volume II Social Sciences Book with ISBN - 978-81-909710-0-3
2. Research Paper entitled, “Awareness and Perception towards Consumer Protection Act at Rural Areas in Tirunelveli Taluk” published in the International Edition Consumer Protection and

Globalization published by Indian Institute of Public Administration, New Delhi jointly published by Kalasalingam University with ISBN 9788190-66-7197

3. Research Paper entitled, "Progress of Foreign Direct Investment in India - An overview" "Published in the International edited book Global Financial System in the Post crisis Era Challenges and opportunities published by University of Madras with ISBN-13: 978-81-8209-267-9, ISBN-10:81-8209-267-1
4. Research Paper entitled, "A Study on Attitude of ULIP Investors towards Impact of Global Financial Crisis on Insurance Industry" at International Conference Sri. Kaleeswari College, Sivakasi, May 27 & 28, 2010, ISBN-978-93 80530-14-7.
5. Research Paper entitled, "A study on Passenger satisfaction towards Rural Transport service of Tamilnadu state transport corporation, Tirunelveli", TANSICHE Sponsored Tamilnadu State Council for Higher Education sponsored Seminar on Research methodology in social science, VHNSN College, Virudhunagar, Aug 6 & 7, 2010. ISBN:978-81-910426-1-0.
6. Research Paper entitled, " Foreign Direct Investment " in National Conference organized by Inthamil Aivalar mandram, December 11 2010, The M.D.T.Hindu college Tirunelveli. I.S.B.N: 978-81-910426-5-8
7. Research Paper entitled, "A study on importance of personal selling and its impact on multilevel marketing in Tirunelveli District-with special reference to Amway" " in UGC sponsored National level conference on Sales Promotional Strategies of MSMEs, Dec 22 & 23 2010, V.H.N.S.N. College, Virudhunagar.ISBN:978-93-80312-06-4.
8. Research a Paper entitled, "A Study on Awareness of Consumer Rights and Protection among College Students in Tirunelveli Area" in UGC sponsored National Conference on Consumer Protection , Dec 15 & 16 2010 organised by Department of Commerce , Loyola College, Chennai with ISBN: 978 – 81 – 8209 – 028 – 6.
9. Research a Paper entitled," A Study On Retail Banking Services With Special Reference To ICICI Bank In Tirunelveli" in UGC sponsored National level seminar on Emerging dimensions of Banking Sector in the Global Scenario organised by Department of Commerce , Manomaniam Sundaranar University , 21<sup>st</sup> and 22<sup>nd</sup> January , 2011 with ISBN: 978 – 93 – 80812 – 05 – 2.

10. Research Paper entitled, "Sports Marketing - An Overview" in UGC sponsored National Level Seminar on Sports Science organised by Department of Physical Education, 4<sup>th</sup> February 2011, The M.D.T. Hindu College, Tirunelveli - 627 010 with ISBN: 978 – 81 – 907252 – 4 – 8.
11. Research Paper entitled, " How to Teach Commerce Easily" in International Conference on "Innovative thoughts – Education, Management, Arts, Science,Linguistics" organized by kalaighaan pathipagam Chennai and Department of Indian Studies , University of Malaya on 12 – 14 August 2011 at University of Malaya, Kualalampur, Malaysia. ISBN: 978 – 93 – 80627 – 98 – 4.
12. Research paper entitled, " A Study on Growth of Women Entrepreneurs in Rural Areas at Tirunelveli Taluk" in the UGC sponsored two days National Conference on "Inclusive Growth and Women Empowerment", organized by Research Centre in Commerce, The Standard Fireworks Rajaratnam College for Women, Sivakasi held on 14<sup>th</sup> and 15<sup>th</sup> December 2012 with ISBN 81 – 85517 – 89 – 4.
13. Paper entitled, " Framework of Health Promotion Strategies" in the International conference on "Health Economics Perspective Awareness and Challenges" organized by P.G Department and Research Centre in Economics, Pope's College, Sawyerpuram, on 7<sup>th</sup> and 8<sup>th</sup> February 2013.
14. Research paper entitled, "ICT – Catalyst for MSME's" in National Level Conference on use of ICT by MSME's organized by Department of Commerce, VHNSN College, Viruthunagar on 1<sup>st</sup> and 2<sup>nd</sup> March 2013 with ISBN 978 – 93 – 81723 – 128.
15. Research paper entitled, " A Study on Policyholder's Satisfaction Towards the Services provided by the SBI Life Insurance Company Ltd" in a two days International Conference on "Global Trade Vision 2020 – Issues and Strategies in the Current Scenario" organized by the P.G. Department of Commerce, Sri Kaleeswari College, Sivakasi on 20<sup>th</sup> and 21<sup>st</sup> March 2013. ISBN: 978 – 93 – 80530 – 54 – 3.
16. Research paper entitled, " A Study on Rural Customer's Awareness about the Banking Services in Tirunelveli Taluk" in a UGC sponsored two days national seminar on,"Service Excellence in Retail,Hospital, Banking and Insurance" organized by Department of Business Administration, Mannar Thirumalai Naicker College, Madurai on 19<sup>th</sup> and 20<sup>th</sup> March 2013.

17. Paper entitled, "Micro Finance – A Boon to Women Entrepreneurs in Rural Areas" in the two days National Conference on "Creativity and Innovation – A way to sustainable Entrepreneurs" organized by Entrepreneurship cum skill development centre, Manonmaniam Sundaranar University, Tirunelveli on 25<sup>th</sup> and 26<sup>th</sup> March 2013.
18. Research paper entitled, " A Study on Policyholder's Attitude Towards SBI Life Insurance Company Limited in Tirunelveli District", in the UGC sponsored National Seminar entitled "New Vistas in Insurance Sector – Indian Contest "organized by Department of Commerce, Nesamoni Memorial Christian College, Marthandam on 4<sup>th</sup> and 5<sup>th</sup> April 2013.
19. Research paper entitled, " Impact of MGNREP on Rural Folk" in a UGC sponsored National seminar organized by Department of Economics, Adithanar College, Thiruchendur, on 4<sup>th</sup> January 2014. ISBN: 978-93-8050-942-6.
20. Research paper entitled, "Customer's Opinion on Small Scale Retail Stores: A Case Study" in a UGC sponsored National Seminar organized by Department of Commerce, Sri Ganesh Arts and Science College, Salem on 19<sup>th</sup> February 2014.
21. Book Name: PROS AND CONS OF FDI IN RETAIL SECTOR  
Article : Role of FDI in Indian Insurance Sector  
ISBN : 978-81-929047-3-3.
22. Book Name: CONTEMPORARY BUSINESS CONUNDRUM  
Article : A Study on Online Buying Behaviour of Consumers in Tirunelveli City.  
ISBN : 978-93-84734-04-6
23. Book Name: HUMAN RESOURCE EXCELLENCE IN GLOBAL SCENARIO  
Article : A Study on Work Stress among Employees in Tirunelveli Taluk.  
ISBN : 978-81-8209-178-8 & ISBN : 10: 81 – 8209 – 178 – 0.
24. Book Name: PROSPECTS AND CHALLENGES OF WOMEN ENTREPRENEURS IN  
THE INDIAN SCENARIO  
Article : A Study on Role of Financial Institutions in the Development of Women  
Entrepreneurship.  
ISBN : 978-93-84-7340-1.
25. Book Name: EMERGING TRENDS AND CHALLENGES IN INDIAN BUSINESS

## ENVIRONMENT

Article Name: A Study on Job Satisfaction of Employees in Sarvalakshmi Paper  
Mill Ltd. At Kodakanallur in Tirunelveli District.

ISBN : 978-93-94734-20-6.

26. Book Name: MODERN PERSPECTIVES AND STRATEGIES IN TEACHING,  
LEARNING AN EVALUATION

Article Name: Role of Teachers in the Development of Curriculum for Higher  
Education

ISBN : 978-

27. Book Name : Green Marketing

Article Name : A Study on Consumers Perception towards Organic Products  
In Tirunelveli City.

ISBN : 978-81-933821-0-3.

### **Orientation/ Refresher Courses attended**

1. Attended UGC sponsored orientation programme at University of Madras from 1<sup>st</sup> November 2008 To 28<sup>th</sup> November 2008.
2. Attended UGC sponsored Refresher course of Commerce at Bharathidasan University, Trichy from 10<sup>th</sup> November 2010 To 30<sup>th</sup> November 2010.
3. Attended UGC sponsored Refresher Course(Multi Disciplinary) at University of Madras from 5<sup>th</sup> November to 25<sup>th</sup> November 2013.
4. Attended NSS Orientation training at Avinashillingam Institute for Home science and Higher Education for Women University, Coimbatore, from 9.12.2014 to 15.12.2014 organized by Empannelled Training Institution – National Service Scheme, Coimbatore – 641 043.
5. Attended One day orientation programme for Research Supervisors of Manonmaniam Sundaranar University, Tirunelveli on 01.11.2017.

### **International/National Seminar/Conference attended**



6. Participated in “One Day National Seminar on Carrier Opportunities for Commerce Students” held at St. Xavier’s College on Mar 17<sup>th</sup> 2006.
7. Participated in “One day seminar on use of SPSS Package in research methodology” held at Women Christian College, Nagercoil on 12<sup>th</sup> Mar 2007.
8. Participated in “One day State Level Seminar on Modern Banking Reforms” organised by PG Department of Commerce, The M.D.T. Hindu College on 12<sup>th</sup> January 2011.
9. Participated in the State Level Seminar on Investors Awareness Programme sponsored by Ministry of Corporate Affairs organize by the P.G & Research Department of Commerce, The M.D.T.Hindu College, Tirunelveli – 10.
10. Participated in the State Level Seminar on “Towards Inclusive, Equitable, Secular and Quality Higher Education for ALL” organized by MUTA in commemoration with the MUTA XXII Conference held at Tirunelveli on 27<sup>th</sup> September 2014.
11. Participated in the National Seminar on “ Art and Ideology of Manonmaniam Sundaranar” organized by V.P.S. Tamil Research Centre, Department of Tamil, The M.D.T.Hindu College, Tirunelveli – 10 on 10.10.2014.
12. Participated in the Two Days National Seminar on “Sahithya Academy Award winning Novel Stories and its Ideology” organized by Tamil Research Centre, Department of Tamil, The M.D.T.Hindu college, Tirunelveli – 10 from 06.01.2015 to 07.01.2015.
13. Participated in the “State Level Seminar on Women Empowerment in Indian Scenario” organized by the P.G & Research Department of Economics held on 26<sup>th</sup> February 2015 at The M.D.T.Hindu College, Tirunelveli.
14. Participated in the Three Days National Seminar organized by the P.G. & Research Department of Tamil, The M.D.T.Hindu College, from 17.3.3.15 to 19.3.15.
15. Participated in the National Seminar “Emerging Prospects For Cottage Industry in India” held during 21<sup>st</sup> January 2016 organized by the Department of Corporate Secretaryship, St.Xavier’s College(Autonomous), Palayamkottai.
16. Participated in the “One Day Awareness Seminar on Central Government Welfare Schemes for Youth and Rural People” held on 15.8.16 at Thiruppanikarisalkulam

organized by Government of India Directorate of Field Publicity, Ministry of Information & Broadcasting, Tirunelveli.

### **International/National Seminar/Conference attended**

1. Participated in “One Day National Seminar on Career Opportunities for Commerce Students” held at St. Xavier’s College on Mar 17<sup>th</sup> 2006.
2. Participated in “One day seminar on use of SPSS Package in research methodology” held at Women Christian College, Nagercoil on 12<sup>th</sup> Mar 2007.
3. Participated in “One day State Level Seminar on Modern Banking Reforms” organised by PG Department of Commerce, The M.D.T. Hindu College on 12<sup>th</sup> January 2011.
4. Participated in the State Level Seminar on Investors Awareness Programme sponsored by Ministry of Corporate Affairs organize by the P.G & Research Department of Commerce, The M.D.T.Hindu College, Tirunelveli – 10.
5. Participated in the State Level Seminar on “Towards Inclusive, Equitable, Secular and Quality Higher Education for ALL” organized by MUTA in commemoration with the MUTA XXII Conference held at Tirunelveli on 27<sup>th</sup> September 2014.
6. Participated in the National Seminar on “ Art and Ideology of Manonmaniam Sundaranar” organized by V.P.S. Tamil Research Centre, Department of Tamil, The M.D.T.Hindu College, Tirunelveli – 10 on 10.10.2014.
7. Participated in the Two Days National Seminar on “Sahithya Academy Award winning Novel Stories and its Ideology” organized by Tamil Research Centre, Department of Tamil, The M.D.T.Hindu college, Tirunelveli – 10 from 06.01.2015 to 07.01.2015.
8. Participated in the “State Level Seminar on Women Empowerment in Indian Scenario” organized by the P.G & Research Department of Economics held on 26<sup>th</sup> February 2015 at The M.D.T.Hindu College, Tirunelveli.
9. Participated in the Three Days National Seminar organized by the P.G. & Research Department of Tamil, The M.D.T.Hindu College, from 17.3.3.15 to 19.3.15.
10. Participated in the National Seminar “Emerging Prospects For Cottage Industry in India” held during 21<sup>st</sup> January 2016 organized by the Department of Corporate Secretaryship, St.Xavier’s College(Autonomous), Palayamkottai.

11. Participated in the “One Day Awareness Seminar on Central Government Welfare Schemes for Youth and Rural People” held on 15.8.16 at Thiruppanikarisalkulam organized by Government of India Directorate of Field Publicity, Ministry of Information & Broadcasting, Tirunelveli.

### **Workshops attended**

1. Participated in “One day workshop on VAT” held at Manonmaniam Sundaranar University, on 12<sup>th</sup> Apr 2006.
2. Participated in the “One Day Workshop on violence against Women” conducted by Women Cell, The M.D.T. Hindu college, Tirunelveli - 10 on 17<sup>th</sup> February 2010.
3. One week National Workshop on “Quality Research in Business Studies” from 18<sup>th</sup> January to 24<sup>th</sup> January 2013 organised by Department of Commerce, Manonmaniam Sundaranar University, Tirunelveli – 12.
4. UGC sponsored workshop on “Women Managers Capacity Building” organized by University of Madras held on 7<sup>th</sup> to 11<sup>th</sup> January 2013.
5. Three days National Workshop on “Tamil Kavalara Sa.Vae.Su vin Padaipu Ulagam” held on 26<sup>th</sup> to 28<sup>th</sup> February 2013 organised by Department of Tamil, The M.D.T.Hindu College, Tirunelveli.
6. Attended three days workshop on “Yoga For Human Excellence” organized by vision for wisdom, Aliyar, on 18<sup>th</sup> to 20<sup>th</sup> March 2013.
7. Attended three days workshop on “Yoga For Human Excellence” organized by vision for wisdom, Aliyar, on 23<sup>rd</sup> to 25<sup>th</sup> October 2013.
8. One day International Workshop on Improving Skill on Publishing in Reviewed and Indexed Journals (IWISPRII) held on 28<sup>th</sup> March 2014 at Manonmaniam Sundaranar University, Tirunelveli-12.
9. Participated in the National Level Workshop on “Case Analysis: Contemporary Trends in Today’s Business Practices” organized by Department of Business Administration, Wavoo Wajeeha Women’s College, Kayalpatnam on 3.02.2015.
10. Participated in the Ten Days Workshop on “Elements of Science in Sangham Literature” organized by P.G & Research Department of Tamil in collaboration with Chemmozhli Tamil Research Centre, Chennai from 2.2.15 to 11.2.2015.

11. Participated in the Eye Donation Awareness Camp organized by the Lions Club of Sivakasi Cracker City at The M.D.T.Hindu College, Tirunelveli on 24.07.2015.
12. Participated in the Directorate of Census Operations, Tamilnadu sponsored “One Day Workshop on Data Dissemination – Census 2011” organized by the Post Graduate and Research Department of Economics, The M.D.T.Hindu College, Tirunelveli on 17.08.2015.
13. Participated in the Two Days National Workshop on “Quality Writing of Articles for Journals,Conferences, Seminars and Presentation Skills” organized by Department of Library and Information Science – THITO LIB 2015, Thiruvalluvar College, Papanasam on 4<sup>th</sup> and 5<sup>th</sup> September 2015.
14. Participated in the National Workshop on “Innovative Practices in Human Resource Management” jointly organize by the Department of Commerce with Computer Applications and the Department of Economics, Sri Sarada College for Women, Tiruenelveli on 14.09.2015.
15. Participated in the “Export Entrepreneurship” Workshop organized by the P.G. & Research Department of Commerce, The M.D.T.Hindu College, Tirunelveli on 16.09.2015.
16. Participated in the National Workshop on “Emerging Trends in Banking Sector” organized by Department of Commerce, Thiruvalluvar College, Papanasam on 22<sup>nd</sup> and 23<sup>rd</sup> January 2016.
17. Participated in the Eye Donation Awareness Camp organized by the Lions Club of Sivakasi Cracker City at The M.D.T.Hindu College, Tirunelveli on 24.07.2015.
18. Participated in the Directorate of Census Operations, Tamilnadu sponsored “One Day Workshop on Data Dissemination – Census 2011” organized by the Post Graduate and Research Department of Economics, The M.D.T.Hindu College, Tirunelveli on 17.08.2015.
19. Participated in the Two Days National Workshop on “Quality Writing of Articles for Journals,Conferences, Seminars and Presentation Skills” organized by Department of

Library and Information Science – THITO LIB 2015, Thiruvalluvar College, Papanasam on 4<sup>th</sup> and 5<sup>th</sup> September 2015.

20. Participated in the National Workshop on “Innovative Practices in Human Resource Management” jointly organized by the Department of Commerce with Computer Applications and the Department of Economics, Sri Sarada College for Women, Tiruvelveli on 14.09.2015.
21. Participated in the “Export Entrepreneurship” Workshop organized by the P.G. & Research Department of Commerce, The M.D.T.Hindu College, Tirunelveli on 16.09.2015.
22. Participated in the National Workshop on “Emerging Trends in Banking Sector” organized by Department of Commerce, Thiruvalluvar College, Papanasam on 22<sup>nd</sup> and 23<sup>rd</sup> January 2016.
23. Participated in the voter’s awareness programme called “MY VOTE MY RIGHT” organized by Dinadharani daily news paper on 29.3.16 at FX Engineering College, Vannarpettai.
24. Participated in the National Human Rights Commission sponsored “One Day Basic Training Programme on Human Rights” held at Dept. of Commerce, A.V.V.M.Sri Pushpam College(Autonomous), Thanjavur on 5<sup>th</sup> August 2016.
25. Participated in the “Disaster Awareness Programme” conducted by Sri Sathya Sai Seva Organizations, Tamilnadu on the 27.8.16 at The M.D.T.Hindu College, Tirunelveli-10.
26. Participated in the Eye Donation Awareness Camp organized by the Lions Club of Sivakasi Cracker City at The M.D.T.Hindu College, Tirunelveli on 03.01.2017.
27. Participated in the UGC sponsored “Three Days National Workshop on SPSS for research scholars and research supervisors” organized by the Department of Physical Education, The M.D.T.Hindu College, Tirunelveli-10, during 4.1.2017 to 6.1.2017.
28. Participated in the National Workshop on “Companies Act 2013 – Catalyst for Corporate Development” organized by the Department of Commerce, Manonmaniam Sundaranar University in association with The Institute of Company Secretaries of India, on 04.08.2017.

## **Books Published (With ISBN)**

Book Name: Prospects and Challenges of Women Entrepreneurs in the Indian Scenario

ISBN : 978-93-84-7340-1.

## **PhD Guidance**

Under Progress : Full Time (Guide) = 4; Part Time (Co Guide) = 4

## **Extra Curricular Activities**

1. Co-ordinator of Fine-Arts Club (Women), The M.D.T. Hindu College, Tirunelveli - 10.
2. NSS Programme Officer for Unit No – 26 from 1.8.2014.
3. Co – Ordinator for UGC Sponsored Career Oriented Programme of Certificate Course in Import and Export Management.

## **Other Activities (Furnish Details)**

- Acted as external examiner for past III B.Com, C.A. Project Viva-voce Examination at Sadakathulla Appa College, Tirunelveli on 14.12.2009.
- Acted as external examiner for past III B.Com, C.A. Project Viva-voce Examination at Sadakathulla Appa College, Tirunelveli on 18.04.2011.
- Acted as an editor in the UGC Sponsored National Conference on Prospects and Challenges of Women Entrepreneurs in the Indian Scenario.

## **MEMBER**

- Question paper setter for various Universities and Autonomous Colleges.
- Member in Board of Studies for Certificate Course in Import and Export Management in the Manonmaniam Sundaranar University, Tirunelveli.

## **ACTED AS A RESOURCES PERSON**

- Acted as a Resource Person for conducting Students Empowerment Workshop at ICFAI Tirunelveli.
- Acted as a Resource person in Department of B.Com(C.A) Association Meeting at Annai Hajira College, Melapalayam, Tirunelveli on 7<sup>th</sup> January 2014 and delivered a lecture on “Emotional Intelligence”.
- Delivered a Guest Lecture on Personality Development in the Youth Personality Development and Social Training Programme organized by Indian Government Nehru Yuva Kendra, Tirunelveli on 20 & 21 December 2014.
- Acted as Judge in the State Level Inter College Cultural Competition organized by St.Ignatius College of Education, Palayamkottai on 27.1.15.
- Delivered a Key Note Address in the Block Level Sports Meet organized by Indian Government Nehru Yuva Kendra, Tirunelveli on 1.2.2015.
- Delivered a Chief Guest address in the District Level Sports Meet organized by Indian Government Nehru Yuva Kendra, Tirunelveli on 8.3.15.
- Acted as an Invited Speaker and delivered a guest lecture in the “Neighbourhood Youth Parliament Programme” organized by Indian Government Nehru Yuva Kendra, Tirunelveli on 22.3.15.
- Acted as a Resource person and delivered a guest lecture for the students of B.B.A. degree course, St.Xavier’s College, Palayamkottai, on the topic “Women Entrepreneurship” on 28<sup>th</sup> September 2015.
- Acted as a Resource person and delivered a guest lecture on “Women Entrepreneurship” for the students in the Entrepreneurial Development Cell Meeting conducted in Wavoo Wajeetha Women’s College of Arts and Science, Kayalpatnam on 15.12.2015.
- Acted as a Resource person in Department of Commerce Association Meeting , Wavoo Wajeetha Women’s College of Arts and Science, Kayalpatnam on 15.12.2015 and delivered a key note address on “World Trade Organization”.
- Acted as a judge in the Block and District Level Declamation Contest on “Patriotism and Nation Building” as part of Republic Day Celebration – 2016 organised by Government

of India Ministry of Youth Affairs and Sports Nehru Yuva Kendra, Tirunelveli District on 19.12.2015.

- Acted as a judge in the State Level Intercollegiate Cultural Competition organized by St. Ignatius College of Education, Palayamkottai on 7<sup>th</sup> April 2017.
- Acted as a Resource person in Department of Commerce Association Meeting , Wavoo Wajeeha Women's College of Arts and Science, Kayalpatnam on 26.08.2017 and delivered a key note address on "World Trade Organization".
- Acted as a Resource Person in the "Entrepreneurship Awareness Camp" organized by Tamirabarani Engineering College and delivered a speech on "Women Entrepreneurship" on 15.10.2017.

## **FACULTY DEVELOPMENT PROGRAMME**

1. Participated in Faculty Development Programme on International Trade organized by GLOBAL School of Foreign Trade, Participatory Institution-Bharathiar University, on March 22<sup>nd</sup> 2013.

## **GENERAL COMMUNICATION PROGRAMME ORGANIZED**

1. Organized a "DRUG ABUSE AWARENESS RALLY" at Thiruppanikarisalkulam village in association with Government of India Directorate of Field Publicity, Ministry of Information & Broadcasting on 25.6.16.
2. Organized "ONE DAY AWARENESS SEMINAR ON CENTRAL GOVERNMENT WELFARE SCHEMES FOR YOUTH AND RURAL PEOPLE" at Thiruppanikarisalkulam village in association with Government of India Directorate of Field Publicity, Ministry of Information & Broadcasting on 15.8.16.
3. Organized a "DISASTER AWARENESS PROGRAMME" in association with Sri Sathya Sai Seva Organizations, Tamilnadu at The M.D.T.Hindu College, Tirunelveli-10 on 27.8.16.
4. Organized a "INTERNATIONAL LITERACY DAY SIGNATURE CAMPAIGN" at Thiruppanikarisalkulam village in association with Government of India



Directorate of Field Publicity, Ministry of Information & Broadcasting on  
08.09.16.