




ARULMIGU PALANIANDAVAR ARTS COLLEGE FOR WOMEN
(Autonomous)

Name	Dr.N.Sumithra Devi	
Designation	Assistant Professor	
Qualification	M.Com.,M.B.A., M.Phil.,PGDCA.,Ph.D.,UGC-NET., SLET.,	
Date of Joining	14.01.2015	
Year of Experience in Teaching	15 years 9 Months	
Year of Experience in Research	15 years 9 Months	
Email id	sumithradevi@apacwomen.ac.in	
Alternative email.id	suminikil@gmail.com	
No. of Papers Published in International /National Journal	17	
No. of Workshop /Orientation Programme, Refresher Course, Short Term Course, Faculty Development attended	38	

ACADEMIC CREDENTIALS

Degree	Subject	Institution/ University	Year of Passing
B.Com	Commerce	Avinasilingam Deemed University, Coimbatore.	April'95
M.Com	Commerce	PSG College of Arts and Science, Coimbatore. Bharathiar University, Coimbatore.	May'97
M.Phil	Commerce	Madurai Kamaraj University, Madurai.	Feb'2007
MBA	Management	Indra Gandhi National Open University, New Delhi	Dec,2009

Ph.D	Commerce	Bharathiar University, Coimbatore.	Jan'2011
P.G.D.C.A	Computer Applications	Madurai Kamaraj University, Madurai.	May'2002
Passed in UGC-NET – 1998			
Passed in UGC-NET- 1997			
Passed in SLET – 1997			

TEACHING EXPERIENCE:

UG	15 years 9 Months
PG	15 years 9 Months

Post	college	Department	From -To	Experience
Lecturer	Dr.G.R.DCollege of science, Cbe	Commerce	July'97 to April'98	10 Months
Lecturer	A.P.A college for women, Palani	Commerce	01.08.1998 to09.09.1999 and 20.06.2001 to 10.07.2003	3 years 3 Months
Faculty Member	Icfai National College, Dindigul	Management	30.06.2006 to 2nd April 2008	1 year 9 months
Associate Professor	SreeVee Business School,Dindigul.	Management	14.05.2012 to 31.05.2013	1 year
Assistant Professor	A.P.A college for women, Palani	Commerce	14-01-2015 to till date	8 years 9 months
Total Teaching experience: Both UG & PG : 15 years 9 Months				

AREA OF SPECIALISATION:

- Banking & Finance
- Entrepreneurship Development

RESEARCH PUBLICATION

S.No	Name of the Journal	Title	ISSN/ Volume	Month and Year	Nature of Journal
1.	RABINDRA BHARATI Journal of Philosophy,	The Role of Creativity and Innovation in Entrepreneurship”	ISSN: 0973-0087, Volume – XXIV, No: 05.	2023	UGC CARE Approved (Group I Journal), Impact Factor : 6.986
2.	<i>Shodhsamhita :Journal of Fundamental & Comparative Research.</i>	A Study on Problems Faced by Retail Textile Units due to GST Implementation.	ISSN : 2277-7067, Vol– VIII, No: 1 (XXIV)	2022	UGC CARE Approved
3.	Sambodhi Journal.	Impact of GST on Sales and Profitability of Textile Companies.	ISSN : 2249 - 6661, Volume - 43 No.04 (IV)	Decemb er 2020	UGC care Approved. Impsct Factor : 5.80
4.	Studies in Indian Place Names.	A Comparative Study on Service Quality Of Branch Banking and Internet Banking Services of Commercial Banks in Coimbatore District.	ISSN: 2394 – 3114, Volume - 40, Issue 13,	Februar y 2020	UGC Care Approved International Indexed and Referred.
5.	Research Review International Journal of Multidisciplin ary.	A study on Investment Behaviour of Investors towards shares and Mutual Funds in Post – Demonetization Period”,	ISSN:2455-3085 Vol3,Issue: 12,	Decemb er2018	Journal was listed in UGC with Journal No. 44945 (Till 14-06-2019. Impact Factor - 5.75

6.	Published in International Journal of Research and Analytical Reviews.	Perception of Rural Consumers Towards Digital Transaction after Demonetization",	ISSN 2348-1269, P- ISSN 2349-5138, Volume.5, Issue 4, Page No pp.857-861,	December 2018	UGC Approved Journal till 14th June 2019, UGC Journal Number By UGC 43602. Impact Factor-5.73
7.	International Journal of Business and Administration Research Review.	A study on level of satisfaction of consumers towards internet banking services (A Comparative study between public and private sector banks.	ISSN – 2348-0653, Online ISSN – 2347-856x. Volume-2, Issue-16, pp112-116.	December 2016	Peer Reviewed and Referred Journal. Impact Factor: 4.729
8.	Published in A Journal of Intercontinental Management Research Consortium.	Spillover effects of foreign direct investment (comparison between India and Indonesia).	volume 4, Issue 2, Page no 48-51.	March 2016,	Peer Reviewed and Referred Journal
9.	Applied Journal of Management Science – A biannual referred Journal.	Study on customers perception and level of satisfaction on Mobile Banking Services- comparison between Public and Private Sector Banks.	ISSN No. 2249-412-X,vol.2 No.2, Pg.no 41-46.	December 2012	Peer Reviewed and Referred Journal
10.	Insurance Chronicle, , The Icfai University Press.	Health Insurance for the Rural Poor.	ISSN : 0972-5199, page no 40-43	October 2007	Peer Reviewed and Referred Journal

11.	Portfolio Organiser, Icfai University Press.	Systematic Transfer Plan _ A Closer Look	ISSN: 0972 - 5113, Volume - 8, Issue- 6, , Page no 41 to 45,	June 2007	Peer Reviewed and Referred Journal
12.	WIDRSPECTRUM	SIP – A Vehicle for Wealth creation	ISSN: 2250- 2815, Page no 23 to 25	January 2007	Catalyzed and supported by the National Council for Science and Technology communication, Government of India.

PUBLICATION IN CONFERENCE PROCEEDINGS

S.No	Name of the Conference	Title of the Paper	ISBN /ISSN	Date	Name of the Organising Institution
1	CSIR Sponsored conference on Sustainability, Transformation, Development in Business & Management	Building Social Capital a model for achieving Business Sustainability	ISBN :978-93- 89658-48-4(In Absentia	24 th January 2020.	Department of Commerce, The American College, Madurai.
2	Two Days International Conference on Sustainable Development 2020	Role of Social Capital in achieving Sustainable Development	978-93-5396- 638-6	20th and 21st January 2020	Dr.GRD College of Science, Coimbatore

3.	International Conference on Tamilaham's trade contact with the world countries prior to the British Colonial rule	Important trade centres of Tamilnadu before British Colonial Role		17 th Decemb er 2019.	PG & Research Department of History, ArulmiguPalanian davar Arts College for Women, Palani
4	One Day NAAC sponsored National Seminar on Challenges in Quality Sustenance in Higher Education	The Role of Leadership in Higher Education Institutions	938656844-6	29 th January 2019.	IQAC, ArulmiguPalanian davar Arts college for Women, Palani
5	NABARD sponsored National conference on Rural Banking and Agri-Business for Economic Transformation, held at on ISSN:, Published by	Moving Towards Cashless Economy: A Rural Consumers Perspective	2395-5341 Journal of Applied Science and Engineering Methodologies(JASEM), Chennai.	24 th January 2018.	Department of Management, Karpagam Academy of Higher Education, Coimbatore

CONFERENCES, SEMINAR AND WORKSHOP ATTENDED

S.No	Date	Conference/ Seminar/ Workshop	Participated / Presented	Name of the College/University,
1.	11 th and 12 th September 2023	Two Days International Conference on Exploring the Significance of Commerce in Today's World	Presented Paper on "A Study on Online shopping among College Students at Theni District"	PG & Research Department of Commerce, NadarSaraswathi College of Arts & Science, Then
2.	24 th January 2020	CSIR Sponsored International conference on Sustainability, Transformation,	Presented Paper on "Building Social Capital a model for achieving Business	Department of Commerce, The American College, Madurai on

		Development in Business & Management.	Sustainability”	
3.	20 th and 21 st January 2020	Two Days International Conference on Sustainable Development 2020	Presented Paper on “Role of Social Capital in achieving Sustainable Development”	Dr.GRD College of Science, Coimbatore
4.	17 th December 2019	International Conference on Tamilaham’s trade contact with the world countries prior to the British Colonial rule.	Presented Paper on “Important trade centres of Tamilnadu before British Colonial Role”.	PG & Research Department of History, ArulmiguPalaniandavar Arts College for Women, Palani
5.	16 th and 17 th December 2019	International Conference on Emerging Challenges of Global Business and Road Map For Innovative Solutions (ICGB-2019),	Presented Paper on “A Comparative Study on Service Quality Of Branch Banking and Internet Banking Services of Commercial Banks in Coimbatore District”.	PG& Research Department of Commerce, Government Arts College, Dharmapuri
6.	6 th September 2019.	International Conference on Emerging Trends in Chemical Science .	Presented Paper on “Recent Technologies Adapted in Waste Water and Drinking Water Treatment”.	Department of Chemistry, ArulmiguPalaniandavar Arts College for Women, Palani
7.	24 th January 2019	International conference on Service Marketing- process, Practices and Potentials .	Presented Paper on “Opportunities and Challenges in Commodity Trading in India”.	PG& Research Department of Commerce, National College, Trichy
8.	5 th March 2016	International conference on 2016- The year of Recovery: The opportunities and challenges.	Presented Paper on “Spillover effects of foreign direct investment (comparison between India and Indonesia)”.	Department of Commerce and IB, TirupurKumaran College, Tirupur
9.	7 th and 8 th March 2013.	Third International conference on “ International Marketing in Asia Pacific : Issues and challenges”.	Presented Paper on “Foreign direct Investment and Progress – Myth or Reality”.	Dr.GRD school of science, coimbatore and university of East London
10.	5 th and 6 th January 2013.	Eighth International seminar on “Financial Markets:sues and	Presented Paper on “ Mobile Trading in Stocks: Potential	Bharathidasan University, Trichy

		Challenges FIM IC-2013”.	Growth Opportunities and Challenges”.	
11.	4 th and 5 th November 2009	International conference on Marketing in asia Pacific – Issues and challenges .	Presented Paper on “Innovations in Marketing of Banking Services: Issues and Prospects”.	Dr.GRD school of science, Coimbatore and university of Central Lancashire.
12.	7 th and 8 th April 2007	UGC sponsored International Conference on Emerging Paradigm in financial services	Presented Paper on “Branding financial Services –Mutual Fund Brands”	Bharathidasan University, Trichy. and Cauvery College for women, Trichy
13.	20 th and 21 st January 2007	UGC sponsored International Conference on Case Study Method of Teaching In commerce and Management.	Presented Paper on “Approaches to Case Study Method of Teaching in Management Education”.	Bharathidasan University, Trichy
14.	17 th March 2023	Presented in National Seminar on Digital Marketing – Paving the Way for Women entrepreneurs	Presented Paper on “Digital Marketing of Textile Goods after GST”.	Department of Commerce with Compuret Application, St. Antony’s College of Arts and Science, Dindigul .
15.	16 th December 2022.	National Seminar on “ Entrepreneurship in Industry 4.0 : A Glimses.	Presented Paper on “Role of Creativity and Innovation in Entrepreneurship”.	PG & Research Department of Commerce, ManarThirumalai Naicker College, Madurai.
16.	26 th February 2020.	TANSICHE Sponsored National Conference on Business models of sustainability and transformation.	Presented Paper on “Networking And Social Capital-A Path Way of Achieving Business Sustainability”	Department of commerce(unaided), PSG College of Arts and Science, Coimbatore.
17.	29 th January 2019	One Day NAAC sponsored National Seminar on Challenges in Quality Sustenance in Higher Education.	Presented Paper on “The Role of Leadership in Higher Education Institutions”.	IQAC, ArulmiguPalaniandavar Arts college for Women, Palani.
18.	24 th January 2018	NABARD sponsored National conference on Rural Bankingand Agri-Business for Economic Transformation.	Presented Paper on “Moving Towards Cashless Economy: A Rural Consumers Perspective”.	Department of Management, Karpagam Academy of Higher Education, Coimbatore.

19.	29 th September 2015	National Seminar on Green Marketing : Prospectus and Challenges.`	Presented Paper on “Role of Government and Non - Governmental organization in promoting Green Marketing in India”.	PG & Research Department of Commerce, ArulmiguPalaniandavar Arts college for Women, Palani.
20.	23 rd September 2015.	National level seminar on “Applications of Differential Equations” .	Presented Paper on “Application Of Differential Equation In Business Policy Research”.	Department of Mathematics, A.P.A college for Women, Palani.
21.	1st September 2015.	National level seminar on ‘Economic Crisis’ organised by on	Presented Paper on “FDI and Economic Development: an analysis about Indian and chinese Economy”.	Dept of Economics, A.P.A college for Women, Palani.
22.	17 th February 2007.	National Seminar on Emerging Issues & Challenges In Management.	Presented Paper on “Marketing Of health Insurance in Rural India - Opportunities and Challenges”.	PSNA College Of Engineering And Technology, Dindigul.
23.	1 st and 2 nd February 2007.	UGC sponsored State Level Seminar On “Emerging Issues and Challenges in Knowledge Management”.	Presented Paper on “Knowledge Sharing in Higher Learning Institution”.	Holy Cross College, Trichy.
24.	16 th and 17 October 2006.	UGC sponsored National Seminar on Globalization and the Challenges in Development of small and Medium Scale Enterprises.	Presented Paper on “Cluster Approach to SMEs – Cluster Development in Tirupur”.	Gandhi Gram Rural Institute, Dindigul.
25.	11 th and 12 th January 2006.	UGC sponsored National Seminar On Recent Trends In Understanding And Applying Theory And Practice Of Values ” .	Presented Paper on “Human Values inGlobalised Scenario”.	JeyarajAnnabhakiam College for Women, Perriakulam.
26.	17 th October 2019	National Conference on “GST Implications-Employability Perspective”	Participated	PG & Research Department of Commerce, Arulmigu Palaniandavar Arts College for Women, Palani,

FDP/ PROFESSIONAL DEVELOPMENT PROGRAMME

1. Two Days “ **In- Service Teacher Training Training Programme**” organized by Tamilnadu State Council for Higher Education , Chennai held at Madurai Kamaraj University, Madurai on 5th and 6th May 2022.
2. **UGC –Sponsored Refresher Course in Commerce and Business Studies** conducted by UGC- Human Resource Development Centre, Pondichery University, Pondichery from 17th November 2020 to 30th November 2020 (14 Days).
3. **One Day Orientation Programme On Outcome Based Education- A Perspective** organized by the IQAC, Arulmigu Palaniandavar Arts College for Women, Palani on 7th February 2019.
4. **UGC –Sponsored Refresher Course in Commerce and Business Studies** conducted by UGC- Human Resource Development Centre, Bharathiyar University, Coimbatore from 17th May 2018 to 6th June 2018 (21 Days).
5. **One Day Orientation Workshop On SWAYAM**, Jointly organized by Department of Library & Information Science and /UGC-HRDC, Bharathiar University, Trichy on 29th June 2018.
6. **UGC –Sponsored Orientation Programme** conducted by UGC- Human Resource Development Centre, Bharathiyar University, Coimbatore from 17th November 2017 to 14th December 2017 (28 Days).
7. **One Day Faculty Development Programme on Effective Teaching Using Experiential Learning Methods** organized by GRD Institute of Management, Dr.GRDCollege of Science, Coimbatore. On 23rd November 2015.
8. **One Day Orientation and Retraining of Teachers Programme** organized by , ArulmiguPalaniandavar Arts College for Women, Palani on 11.04.2015
9. **One Day Orientation programme on outcome based education-A perspective** organized by Arulmigu Palaniandavar Arts College for Women, Palani on 07.02. 2019.
10. **One Day Orientation and Retraining of Teachers Programme** organized by ArulmiguPalaniandavar Arts College for Women, Palani on 09.03.2020
11. **FDP on “Teaching, Learning and Evaluation”** organized by ArulmiguPalaniandavar Arts College for Women, Palani on from 04-05-2020 to 06-05-2020.
12. **FDP on “New Directions and Dimensions in Higher Education”** organized by ArulmiguPalaniandavar Arts College for Women, Palani on from 09.06.2020 to 15.06.2020.

MEMBERSHIP IN ACADEMIC BODIES:

- Academic Councillor and Evaluator for Indra Gandhi National Open University, New Delhi.
- Question Paper Setter & External Examiner in Various Colleges.
- Nominated as a Member for the Board of Studies in Commerce (Aided) for B.com & M.Com conducted by the Department of Commerce, **PSG College of Arts and Science, Coimbatore** for the Academic years 2022-2023, 2023-2024 & 2024-2025.
- Nominated as a Member for the Board of Studies in Commerce (SF) conducted by the Department of Commerce, **PSGR Krishnammal College for Women, Coimbatore** on 28th May 2021.
- Nominated as a Member for the Board of Studies in Commerce (SF) conducted by the Department of Commerce, **PSGR Krishnammal College for Women, Coimbatore** on 29th February 2020.
- Nominated as a Member for the Board of Studies in Commerce (SF) conducted by the Department of Commerce, **PSGR Krishnammal College for Women, Coimbatore** on 2nd March 2019.
- Acted as an Expert Member in the Doctoral Committee Meeting for the Ph.D Scholar **Mr. Anandkumar .P** in Bharathiar University conducted at the GRD Institute of Management, Dr.GRD College of Science, **Coimbatore** on 16th September 2023 (online Mode).
- Acted as an Expert Member in the Doctoral Committee Meeting for the Ph.D Scholar **Ms. Akalya .V** in Bharathiar University conducted at the GRD Institute of Management, Dr.GRD College of Science, **Coimbatore** on 11th May 2023 (online Mode).
- Acted as an Expert Member in the Doctoral Committee Meeting for the Ph.D Scholar **Ms. Maleeswari** in Bharathiar University conducted at the GRD Institute of Management, Dr.GRD College of Science, **Coimbatore** on 3rd May 2023 (Online Mode).
- Acted as an Expert Member in the Doctoral Committee Meeting for the Ph.D Scholar **Mr. Anandkumar.P** in Bharathiar University conducted at the GRD Institute of Management, Dr.GRD College of Science, **Coimbatore** on 7th November 2022.
- Acted as an Expert Member in the Doctoral Committee Meeting for the Ph.D Scholar **Ms. Maleeswari** in Bharathiar University conducted at the GRD Institute of

Management, Dr.GRD College of Science, **Coimbatore** on 6th June 2022.

- Acted as an Expert Member in the Doctoral Committee Meeting for the Ph.D Scholar **Ms. Indhuji in** Bharathiar University conducted at the GRD Institute of Management, Dr.GRD College of Science, **Coimbatore** on 6th June 2022.
- Acted as an Expert Member in the Doctoral Committee Meeting for the Ph.D Scholar **Ms. Indhuji in** Bharathiar University conducted at the GRD Institute of Management, Dr.GRD College of Science, **Coimbatore** on 26th September 2020.
- Acted as an Expert Member in the Doctoral Committee Meeting for the Ph.D Scholar Ms.Kanika.D in Karpagam University conducted at the Department of Commerce, **Karpagam Academy of Higher Education, Coimbatore** on 15th November 2019.
- Acted as an Expert Member in the Doctoral Committee Meeting for the Ph.D Scholar – Mr.Sudhakar-conducted by the Department of Commerce, **Karpagam Academy of Higher Education, Coimbatore** on 1st October 2018.
- Acted as an Expert Member in the Doctoral Committee Meeting for the Ph.D Scholar **Mr.K.Anish in** Bharathiar University conducted at the GRD Institute of Management, Dr.GRD College of Science, **Coimbatore** on 8th January 2018.

ADDITIONAL RESPONSIBILITIES HELD IN SERVICE :

S.NO	Name of the Service	Place	Period
1.	SWAYAM Local Chapter SPOC	A.P.A College for Women,Palani	2018 toTill date
2.	NSS Program Officer	A.P.A College for Women,Palani	2020-2021 2021-2022 2022-2023
3.	Served as Placement officer	A.P.A College for Women,Palani	2018-2021
4.	Commerce Association In charge	A.P.A College for Women,Palani	2016-2017 & 2017-2018
5.	Member of IQAC Committee	A.P.A College for Women,Palani	2017 to Till date
6.	Staff –Incharge: Quiz club	A.P.A College for Women,Palani	2016-2017
7.	Co-ordinator- Consumer club	A.P.A College for Women,Palani	2015 -2016 2016-2017 2017-2018 2019-2020

			2020-2021 2021-2022 2022-2023
8.	Library Advisory Committee Member	A.P.A College for Women,Palani	2017-2018
9.	Discipline Committee Member	A.P.A College for Women,Palani	2018-2019 2019-2020
10.	Academic Council Member	A.P.A College for Women,Palani	2021-2022

PUBLICATION OF BOOKS :

Chief Editor:

- Edited Book on Innovative Entrepreneurship and Sustainable Development.
- ISBN : 978-81-930409-1-7
- Published Year: 2023

Books Translated from English to Tamil:

- 1 Letter Of Credit – An Overview
- 2 Collections - Letter of Credit

Published by KNITcMA (knitwear Manufacturers Association, Tirupur) **Released By Dr. A.P.J. Abdul Kalam** on the occasion of Silver jubilee function of KNITcMA).

Chapter in Edited Books

- Contributed a chapter titled “Systematic Transfer Plan: A Closer Look” in the Book titled **Investing in Mutual Funds – Emerging Avenues**, Published by The Icfai University Press, Hyderabad, ISBN: 978-81-314-1519-1, Chapter : 12 Pg No122-128.
-

SEMINARS ORGANIZED:

➤ As a Convenor:

ICSSR Sponsored Two Days National Seminar on “ Innovative entrepreneurship and Sustainable Development” Organised by the PG & Research Department of Commerce, A.P.A.College for Women, Palani held at 30th and 31st March 2023.

➤ As Co-Convenor:

1.International Webinar on Research Paper Publication in Indexed Journals on Organised by the PG & Research Department of Commerce, A.P.A.College for Women, Palani held on 13th June 2020.

2. The National Conference on GST Implications – employability Perspective Organised by the PG & Research Department of Commerce, A.P.A.College for Women, Palani held on 17th October 2019.

➤ **As an Organising Secretary.**

1. **National Level Conference on Green Marketing : Prospectus and Challenges** organised by PG & Research Department of Commerce on 29th September 2015.
2. One Day workshop on Stock Market Practices organised by PG & Research Department of Commerce.

➤ **As an Organising Committee Member:**

- 1 One Day **National Level Awareness Programme on Bio-Diversity and Bio- Diversity Act (APBBA-19)** organized by IQAC of ArulmiguPalaniandavar Arts College for Women, Palani in Collaboration with National Bio-diversity Authority On 25th September 2019.
- 2 **One Day NAAC sponsored National Seminar on Challenges in Quality Sustenance in Higher Education** Organised by IQAC, ArulmiguPalaniandavar Arts college for Women, Palani on 29th January 2019.
- 3 National level “Symposium on Privatization _ The Need of the Hour” – Organized in A.P.A. College for Women. Palani. 14 & 15th Feb 2002.
- 4 Seminar on “Intellectual Capital” organized in A.P.A. College for Women. Palani.
- 5 Seminar on “Non – Performing Assets” organized in A.P.A. College for Women. Palani.
- 6 National Seminar on **Green Marketing : Prospectus and Challenges** organised by PG & Research Department of Commerce, A.P.A. College for Women. Palani. on 29th September 2015.

INVITED SPEECH :

1. Delivered Speech on “**Business Model and Strategy**” in the **Workshop on Business Model** Organised by the B.Com (PA) and B.Com BPS Department, NallamuthugounderMahalingam College, Pollachi on 27th April 2023.
2. Delivered Speech on “Skills for New age Entrepreneurs” in **Two days Student Development Program** organized by PG Department of Commerce, ArulmiguPalaniandavar College of Arts and Culture, Palani. On 3rd July 2020 (Google Meet, 11.30 am to 12.30 pm)
3. Delivered Speech on “Social Capital- Impact on Society & Economy’ in the Webinar Organised by Department of Commerce, **NIFT-TEA College of Knitwear Fashion Tirupur** on 16th June 2020 (Google Meet, 11 am to 12 am , Youtube Live).
4. Delivered speech on “ Problem Solving Skills- Thhe Mark of Soccus Person” in the Skill Enhancement Program on Life Skills Organised by The PG and Research Department of Commerce, **ArulmiguPalaniandavar Arts College for Women, Palani** on 18th June 2020. ((Google Meet, 4pm to 5 pm).
5. Delivered speech on “ Skills for New Age Entrepreneurs” Organised by The PG and

Department of Commerce, **ArulmiguPalaniandavar College of Arts and Culture, Palanion** 3rd July 2020. ((Google Meet, 11.30 am to 12.30 am).

6. Delivered speech on “ Learning Problem Solving Skill to Lead Successful Life” in the Inuagral Function of Commerce with Professional Accounting Association organized by the **Sree Nehru MahaVidhyalaya College of Arts and Science, Malaumichambatti, Coimbatore** on 22nd July 2019 .
7. Delivered speech on “ E- Tailing: Growth and Opportunities” in **UGC sponsored one day State level seminar on “E-Tailing Landscape in India”** Organised by PG & Research Department of commerce, **Sri VellachamyNadarcollege of arts and science, Madurai**, on 28th March 2013..
8. Delivered speech on “ **Marketing through Segmentation**” in the Entrepreneurship awareness Camp conducted by Entrepreneurship Development cell (EDC), MotherTresa University , Kodaikanal on 14th March 2007.
9. Delivered speech on “**Emerging trends in Banking Industry**” in a seminar Organised by the MVM college for women, Dindigul. on 15th February 2007.

RESEARCH DONE :

- 1 Consumer’s Attitudes towards TV advertisement Comparative Study on DD and Private Channels (submitted to Bharathiyar University, 1997.
- 2 Study on work commitment and workers Participation in Management with special reference to Sri Valli Mills Private Ltd. (Submitted To M.K.University awarded on 20th February 2007).
- 3 A study on customers perception and level of satisfaction on Online banking services (Submitted to IGNOU)
- 4 Customers perception and level of satisfaction on modern commercial banking services in Coimbatore District- An Empirical Study submitted to Bharathiyar university, awarded on 7th January 2011

RESEARCH SUPERVISION & GUIDANCE

Programme	Completed	On-Going
UG	8	1
PG	19	2
M.Phil	5	-
Ph.D	-	3

DETAILS OF PG PROJECTS GUIDED:18

Post Graduate (M.Com)				
S.No	Name of the Student	Topic	Date of submission	Institution Where thesis is submitted
1.	V.Vanitha 21PPCOS12	Consumers Preference and Level of Satisfaction Towards Mobile Banking Services and Wallets.-A Comparative Study with Special Reference to Palani Town	May 2023	Mother Teresa Womens University, Kodaikkanal.
2.	K.Keshini 21PPCOS07	A Study on Entrepreneurial Intension among Rural College Students in Palani Taluk	May 2023	Mother Teresa Womens University, Kodaikkanal.
3.	G.Gayathri 20PPCOS04	A Study on Impact of Covid-19 on Street Vendors. . (With Special Reference to Palani Town)	May 2022	Mother Teresa Womens University, Kodaikkanal.
4.	G.K.S.Brindha 20PPCOS02	A Study on the Convenience and Level of Satisfaction Towards Crypto Currency. (With Special Reference to Palani Taluk)	May 2022	Mother Teresa Womens University, Kodaikkanal.
5.	V.Pandimeena 19PPCOS10	A Study on Impact of Covid-19 Online Shopping Behaviour of Consumers.	May 2021	Mother Teresa Womens University, Kodaikkanal.
6.	T.Santhiya 19PPCOS15	A Study on impact of Covid-19 on Investment Behaviour of Individuals.	May 2021	Mother Teresa Womens University, Kodaikkanal.
7.	K.Bhuvaneshwari 18PPCOS02	A Study on Borrowers satisfaction towards home loan. (With Special Reference to Indian Bank, Palani)	May 2020	Mother Teresa Womens University, Kodaikkanal.
8.	M.Angaleeswari 18PPCOS01	A Study on financial literacy and saving habits of women in Palani Taluk.	May 2020	Mother Teresa Womens University, Kodaikkanal
9.	P.Soniya 17PPCOS23	A Study on Awareness and Perception on Retail Entrepreneurs towards Health Insurance Products in PalaniTaluk.	May 2019	Mother Teresa Womens University, Kodaikkanal.

10	M.Sangeetha 17PPCOS21	A Study on Buying Behaviour And Level of Satisfaction of Women in Online Shopping.	May 2019	Mother Teresa Womens University, Kodaikkanal.
11	P.R. Henna Prizil 16PCOS02	A study on Perception of Retail Entrepreneurs towards Goods and Service Tax	May 2018	Mother Teresa Womens University, Kodaikkanal.
12	R.Shanthi 16PCOS19	A study on Investment Behaviour of Women Employees	May2018	Mother Teresa Womens University, Kodaikkanal.
13	Najeena	A Study On Impact Of Demonetisation On Small Traders	May2018	Mother Teresa Womens University, Kodaikkanal.
14	S.JevinaJeba 15PCOS07	A study on Investors Preference Towards Investment In Marketable Financial Assets.	April 2017	Mother Teresa Womens University, Kodaikkanal.
15	Gayathri	A Study on Brand Awareness And Brand Recognition Among Rural Consumers Towards Electronic Product	April 2017	Mother Teresa Womens University, Kodaikkanal.
16	Angulakshmi	A Study On Rural Consumers' Preference Towards Cashless Transaction	April 2017	Mother Teresa Womens University, Kodaikkanal.
17	M.Radhika 14PCOS14	A Study on Consumers Perception and Preference towards Health Insurance	April 2016	Mother Teresa Womens University, Kodaikkanal.
18	M.Gayathri 14PCOS04	A Study on Customers Preference towards Mobile Banking Services (With Special Reference to Palani Town)	April 2016	Mother Teresa Womens University, Kodaikkanal.
19	M.VINITHA (Reg. No. 14PCOS23)	A Study On Consumers' Preference Towards Selected Websites In Online Shopping.(With Special Reference To Palani Town)	April 2016	Mother Teresa Womens University, Kodaikkanal.
M.Phil				
S.No	Name of the Student	Topic	Date of submission	University

1.	D.Kaviya 20PRCOS01	A Study on Rural Consumers Perception and Preference towards Mobile Payments with Special reference to Tirupur District	November 2021	Mother Teresa University, Kodaikkanal.
2.	R.Krishnaveni 19PRCOS03	A Study on impact of GST on Entrepreneurs. (With Special Reference to Dindigul District)	May 2020	Mother Teresa University, Kodaikkanal.
3.	T. Pushpalatha. 18PRCOS04	A Study on Investment Behaviour of Stock Market Investors and their Awareness Towards Commodity Market (With special Reference to Dindigul District)	May 2019	Mother Teresa University, Kodaikkanal.
4.	S.JevinaJeba 17PRCOS04	A Study on Impact of MGNREGA on Economic Status of Beneficiaries in Oddanchatram Taluk	August 2018	Mother Teresa University, Kodaikkanal.
5.	K. Nirmala 15RCOS02	A Study on Consumers' Awareness about Consumerism and the Buying Behaviour towards Green Products (With Reference to Madurai City)	June 2016	Mother Teresa University, Kodaikkanal.

DETAILS OF UG PROJECTS GUIDED: 8

S.No	Name & Reg No of the Students	UG Projects Title	Year of Submission	University
1.	K.Gayathri -20PUCOA08 S.Logiya devi-20PUCOA21 D.Prabavathi -20PUCOA29 P.Ranjani -20PUCOA30 K.Rogini -20PUCOA31 P.Abitha-20PUCAA01 V.Gayathri -20PUCAA08	A Study on Rural Consumer Preference Towards Green Products	April 2023	Mother Teresa University, Kodaikkanal

2.	R.Bhuvana -19PUCOA06 K.Kalaiarasi -19PUCOA18 S.Oviya -19PUCOA31 G.Ponmani -19PUCOA32 P.Vennila -19PUCOA40 E.Bhuvaneshwari -19PUCAA02 A.Rifaya -19PUCAA18 B.Sukitha - 19PUCAA24	A study on influence of Digital Marketing on Rural Consumer's Buying decisions	April 2022	Mother Teresa University, Kodaikkanal
3.	C.Dharshini -18PUCAA02 P.Chithradevi- 18PUCOA06 U.Dhanushya -18PUCOA08 K.Edaicheesawari- 18PUCOA09 D.Gayathri-18PUCOA10 T.Kokilapriya -18PUCOA19 P.Priya -18PUCOA25 B.Divyajothi -18PUCAA03	A Study on Impact of Covid-19 on Digital payment in palani taluk.	April 2021	Mother Teresa University, Kodaikkanal
4.	R.Kalaiselvi -16UCAA10 M.Kasthuri -17PUCAA10 S.Kavipriya -17PUCOA10 M.Madhumitha -17PUCOA14 R.Ramya -17PUCOA28 M.Revathi -17PUCOA30 M.Thilagavathi- 17PUCOA40	A Study on Social Capital of Consumer and its Influence on their Happiness.	April 2020	Mother Teresa University, Kodaikkanal
5.	R.Divya - 16UCOA07 V.Mariyammal-16UCOA15 T.Menaka- 16UCOA16 M.Nagalakshmi-16UCOA19 P.Nishanthi - 16UCOA22 V.Sangeethavalli- 16UCAA24	A Study On Awareness About Consumer Rights And Green Consumerism Among College Students	April 2019	Mother Teresa University, Kodaikkanal
6.	M.Kousalya-16UCOA13 D.Pradeepa-16UCOA26 R.Ranimuthu-16UCOA28 k. Santhiya-16UCOA32 G.Umamaheshwari-16UCOA39 V.Geetha-16UCAA08 A.Ponnarasi-16UCAA21	A study on Youngsters Buying Behaviour in E-Retailing in PalaniTaluk.	April 2019	Mother Teresa University, Kodaikkanal
7.	L.Kalaivani-15UCOA10 G.Kalpana-15UCOA11 S.Mohanapriya-15UCOA22 S.Selvamani-15UCOA35	A Study on Consumer Buying Behaviour and	October 2017	Mother Teresa University, Kodaikkanal

	S.Karthika-15UCAA14 T.Pavithra-15UCAA21 K.Priya-15UCAA24	Perception Towards Edible Oil		
8.	A.Benasir-14UCOA06 V.Kasthuri-14UCAA07 L.Kavitha-14UCOA14 S.Kowsalya -14UCOA17 K.Lakshm-14UCAA09 K.Navaneetha-14UCOA24 S.NaveenPriya-14UCOA25 M.Prema-14UCOA27	A Study On Brand Awareness And Brand Recognition Among Rural Consumers Towards Fast Moving Consumer Goods	October 2016	Mother Teresa University, Kodaikkanal

COMMUNITY SERVICES.

1. Participated in Planting Trees to Accomplish a World in the title of “ **Most Trees Polanted by a Team in 4 Hours (single Location)** organized by Dindigul District Administration held at Iddayakottai Village, Oddanchatram, Dindigul District, Tamilnadu, India on 23rd December 2022.
2. Served as Presiding Officer in General Election to Lok Sabha held on 18th April 2019 in Natham Assembly Constituency (No: 131).
3. Acted as an Exam observer TNCWWB examination held at NIFT –TEA college at 1.12.2019 appointed by Mother Teresa University, Kodaikanal.