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Education

M.Com., M.Phil., M.F.M., MBA., (Ph.D), UGC-NET(Commerce)

Brief Profile

Ms. M.ANLI joined the department as a faculty in the year 2004. Her area of specialization is Finance. Her doctoral research was on “A STUDY ON PARADIGM SHIFT IN FINANCIAL INNOVATION AND CAPITAL FORMATION IN INDIAN FINANCIAL SYSTEM WITH REFERENCE TO POST LIBERALIZATION ERA”. She has also cleared NET, the National Eligibility Test for lectureship conducted by University Grants Commission, India. She has presented many research papers in national and international conferences organized by various universities across the county and her papers awarded as best paper in many conferences. Her research and teaching interests include Financial Management, Quantitative Techniques, Brand Management, Income Tax and Banking. She has published more than 100 of her research papers in various reputed referred national, international journals and books. In the year 2010-2011, Ms. Anli was chosen as the distinguished fellow of Global Strategic Management Inc, Michigan, USA. She is also recognized guide for M.Phil and PhD scholars from the University of Madras.

Publications

Books

1. “FINANCIAL INNOVATIONS -ENGINE OF GROWTH OR SOURCE OF INSTABILITY?” published one of the chapters in a book *Indian Economy Changing Scenario* by Pointer Publishers, Jaipur, Page nos. 7-30.ISBN-13, 978-81-7132-625-9,2010 ,ISBN 8171326250.
2. “A CONCEPTUAL REVIEW ON THE USEFULLNESS OF FINANCIAL INNOVATIONS” published one of the chapters in a book *Management Strategies and Innovation* published by Deep & Deep Publishers (INDIA) Pvt.Ltd.New Delhi , First Chapter, Page Nos. 1-23, ISBN -13 : 978-81-8450-344-9, ISBN 10: 818450344X 2011.
3. “IMPACT OF GLOBAL ECONOMIC RECESSION 2008- WITH REFERENCE TO FOREIGN BANKS IN INDIA” published one of the chapters in a book *Impact of Global*

Financial Crisis on Indian Economy, Published by Global Research Publications, ISBN-13:978-81-89630-17-1,2010,ThirdChapter,PageNos.39-50.

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 5. "FINANCIAL INCLUSION - A STUDY ON THE IMPACT OF MICRO FINANCE ON SHG TOWARDS INCLUSIVE GROWTH" published one of the chapters in a book entitled *Micro Finance Management Published by Serials Publications, New Delhi* ISBN- 8183874458,2011,Page Nos.109 -120.
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Journals - International

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2. "ROLE PLAYED BY BANKS IN THE PROCESS OF RESOURCE MOBILIZATION AND SUPPORTING ECONOMIC GROWTH IN INDIA" in the *International Journal of Finance, Accounting and Management (JFAM) Published by Global Strategic Management Inc. GSMI-USA.COM* (Online Ed.)ISSN: 2153-2826 (Print Ed.) ISSN: 2153-2818 Volume 1, Number1, July 2010 Page Nos.63 -79.
3. "FINANCIAL CRISIS AND ITS IMPACT ON INDIAN CAPITAL MARKET IN THE ARENA OF FINANCIAL INNOVATIONS AND GLOBAL BEST PRACTICES" in the *International Journal of Finance, Accounting and Management (JFAM) Published by Global Strategic Management Inc. GSMI-USA.COM* (Online Ed.) ISSN: 2153-2826 (Print Ed.) ISSN: 2153-2818 Volume 1, Number1, July 2010 Page Nos.12-26.
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6. "A STUDY ON THE ROLE OF TECHNOLOGIES IN THE DEVELOPMENT OF PUBLIC SECTOR BANKS BASED CUSTOMERS PERCEPTION" in *CLEAR International*

Journal of Research in Management, Science and Technology ISSN: 2249 – 3506, Vol-1 No-1 Jan-Jun 2011, Chapter 11, Pages: 58 -60.

7. "A STUDY ON STUDENT PARTICIPATION IN QUALITY ENHANCEMENT IN HIGHER EDUCATIONAL CHANGE" in *Discussions in Higher Education Published by HEF's Indian Journal of Higher Education*, Mumbai,pg.nos35-39. ISSN 0976-1314,Vol. II, Issue I, Jan-June- 2011.
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Papers

1. "A STUDY ON CONSUMER PERCEPTION ABOUT LIFE INSURANCE" – With reference to Chennai city" in the proceedings of the Second Annual Global Business Summit Conference ISSN:1947-833X ,June 2010 Page Nos.113-123.
2. "FINANCIAL CRISIS AND ITS IMPACT ON INDIAN CAPITAL MARKET IN THE ARENA OF FINANCIAL INNOVATIONS AND GLOBAL BEST PRACTICES" in the proceedings of the Third Annual Global Business Summit Conference ISSN:1947-833X ,March 2011 Page Nos.406-420.
3. "ROLE PLAYED BANKS IN THE PROCESS OF RESOURCE MOBILIZATION AND SUPPORTING ECONOMIC GROWTH IN INDIA" in the proceedings of the Third Annual

Global Business Summit Conference ISSN:1947-833X ,March 2011 Page Nos.421 - 437.

4. "IMPACT OF GLOBAL CRISIS ON INDIAN FINANCIAL MARKETS" in the proceedings of the Second Annual World Conference on International Business ISSN: 1947-8321, June- July 2011 Page Nos.1-16.
5. "FINANCIAL STRESS IN THE INDIAN STOCK MARKET VIS – À -VIS FOREIGN INSTITUTIONAL INVESTORS" in the proceedings of Fourth Annual International Business Conference (IBC 2011) ISSN: 1947-2195, July 2011 Page Nos-18-37.
6. "AN OVERVIEW OF GLOBAL BANKING DEVELOPMENTS IN THE AFTERMATH OF FINANCIAL CRISIS" in the proceedings of Third Annual Global Business, Information Technology and Management for Economic Development Conference (BITMED2011) ISSN:1947-833X, Page Nos - 597-619.
7. "EFFICIENCY OF CURRENCY MANAGEMENT AND POLICY IMPLICATIONS IN THE INDIAN BANKING SCENARIO" in the proceedings of Third Annual Global Business, Information Technology and Management for Economic Development Conference (BITMED2011) ISSN:1947-833X, Page Nos -620-638.
8. "FINANCIAL INNOVATIONS AND FINANCIAL CRISIS-A CASE OF FAILURE TO PREDICT FAILURE" in the Impact of Economic Crisis in Global Business Scenario published by ANURAGAM Chennai Page no.100. ISBN: 978-81-907733-9-3, 2009.
9. "ROLE OF FINANCIAL REFORMS IN SUSTAINABLE DEVELOPMENT IN INDIA" in the Accelerating Economic Revival through Innovation and Reform published by EXCEL INDIA PUBLISHERS Page nos. -156-157. ISBN: 978-93-80043-76-0, 2010.
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46. "Consumer Purchase Decision Making In Shopping Malls With Reference To Textile Products" in Emerging Trends and Challenges in Retail sector ", by Semmoodhai Pathipagam, Chennai, ISBN: 978-93-81899-66-3, 2016.
47. "A comparative study on the satisfactory level on the organizational policies towards work life balance employees in the service sector with reference to public and private sector banks in Chennai city" under Emerging trends in service sector issue and challenges, Glow plus Publishers ISBN 97892958132, August 2016, PP 1-8.
48. "E BANKING: BENEFITS, TECHNOLOGY, TRENDS & CHALLENGES" in Digital India: Milestones & Challenges, Station Seven Media, And Chennai, October 2016, PP Station Seven Media- Chennai ISBN: 978-93-80890-27-2 PP 10-18.

Fellowship

Distinguished fellow of Global Strategic Management Inc. Michigan, U.S.A.

Awards

1. Paper presented on “**RETAIL BANKING IN INDIA**” at the National Conference held at Women’s Christian College, Nagercoil on 28th March 2008 has been awarded as the ‘**BEST PAPER OF THE CONFERENCE**’
 2. Awarded the **DISTINGUISHED FELLOW OF GLOBAL STRATEGIC MANAGEMENT INC. MICHIGAN, USA** in June 2010.
 3. Paper presented on “**FINANCIAL CRISIS AND ITS IMPACT ON INDIAN CAPITAL MARKET IN THE ARENA OF FINANCIAL INNOVATIONS AND GLOBAL BEST PRACTICES**” at the Third Annual Global Business Summit Conference organized by GSMI, Michigan, USA held at Chennai on March 24-26, 2011 has been awarded as the ‘**BEST FINANCE PAPER OF THE CONFERENCE**’.
 4. Paper presented on “**FINANCIAL STRESS IN THE INDIAN STOCK MARKET VIS – À -VIS FOREIGN INSTITUTIONAL INVESTORS**” at the Fourth Annual International Business Conference (IBC 2011) July 14-16, 2011 organized by Global Strategic Management Inc, Michigan USA – Metropolitan Detroit, Michigan, USA has been awarded the ‘**BEST FINANCE PAPER OF THE CONFERENCE**’.
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Honours/ Resource Person

1. **CHAired A TECHNICAL SESSION** in the International Conference organized by Bharathidasan University, Trichy on 9th January 2010.
2. **CHAired A TECHNICAL SESSION** in the national Conference on “CORPORATES: MANAGEMENT, GOVERNANCE, ISSUES AND CHALLENGES” organized by Saveetha management school on 28th April 2010.
3. **CHAired A TECHNICAL SESSION** in the Second Annual Global Business Summit Conference (GBSC2010) organized by GSMI, Michigan, USA held at the Karunya university, Chennai Campus on June 23-25, 2010.
4. **KEY NOTE SPEAKER & CHAired A TECHNICAL SESSION** in the Third International Annual Global Business Summit Conference (GBSC2011) held at Comfort Inn Marina Towers, Chennai on March 24-26, 2011.
5. **KEY NOTE SPEAKER & CHAired A TECHNICAL SESSION** in the Second Annual World Conference on International Business organized by Global Strategic Management Inc, Michigan USA and Nehru College of Management, Coimbatore, held on June 30-July 2, 2011.

6. **KEY NOTE SPEAKER** in the *Fourth Annual International Business Conference (IBC 2011)* July 14-16, 2011 organized by *Global Strategic Management Inc, Michigan USA – Metropolitan Detroit, Michigan, USA.*
 7. **Delivered a lecture on “CHANGING INFLATION DYNAMICS IN INDIA - IS INDIA AN OUTLIER IN THE INFLATION PERFORMANCE AMONG MAJOR COUNTRIES?”** in the Seminar organized by the Department of Commerce, MMES Women’s Arts and Science College, Melvisharam, Vellore, on 1st November, 2011.
 8. **Delivered a lecture on “Research Paper Presentation Skills in National and International Conferences”** to the Under Graduate Students of New Prince Shri Bhavani Arts and Science College, Chennai, September 5th ,2012.
 9. **CHAIR A TECHNICAL SESSION** in the national Conference on **“IMPACT OF FDI ON RETAILING”** at the national conference on Emerging Dimensions in Marketing organized by Saintgits Institute of Management on 23rd November 2012.
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Conferences/Workshop Participation

1. Participated in the Regional Conference on ‘QUALITY IMPROVEMENT AND SUSTENANCE IN HIGHER EDUCATION’ held on 20-21 February 2006 at Madras Christian College, Chennai.
2. Completed the Program in ‘COMMUNICATION SKILLS DEVELOPEMENT’ in the area of communication for Employability conducted by Sutherland Global Services, Chennai in January 2007.
3. Completed the Program in ‘FACULTY DEVELOPMENT’ in the area of Banking and Financial Services conducted by ICICI bank from 4th June to 10th June 2007 at Khandala, Mumbai.
4. Participated in the National workshop on DATA ANALYSIS USING S P S S held during February 8th to 10th 2008 in Presidency College, Chennai.
5. Participated in the National workshop on “DYNAMICS OF QUALITY ASSURANCE IN HIGHER EDUCATION INSTITUTIONS” organized by Education management Services & Christ University, Bangalore held on 4th to 6th May 2009.
6. Participated in the FDP ON FINANCIAL SERVICES organized by Loyola College on 23rd October 2009.
7. Participated in the NATIONAL ENTREPRENEURSHIP SUMMIT-STRIDES ’09 conducted by IFMR on 30th October 2009.

8. Participated in the WORKSHOP ON WRITING AND PUBLISHING ARTICLES IN NATIONAL AND INTERNATIONAL JOURNALS held on Sep. 24th 2010 at Loyola College, Chennai, organised LISSTAR (Loyola institute of Social Science Training and Research.)
 9. Participated in the workshop on “Data Analysis using SPSS” organized by World Class Business Education Programme, Madras Christian College during 20, 21 &22nd October, 2010.
 10. Completed “FACULTY DEVELOPMENT PROGRAMME ON BUSINESS SIMULATION” Conducted by IIM KOZHIKODE FROM 18TH TO 20TH APRIL ‘11.
 11. Participated in the UGC Sponsored FACULTY DEVELOPMENT WORKSHOP ON Leadership and Emotional Intelligence held on Feb. 27-28, 2012 at Madras Christian College, Chennai, organized by Post Graduate and Research Department of Commerce.
 12. Participated in the UGC sponsored workshop on “CYBER CRIMES IN BANKING SECTOR” organized by department of criminology, University of Madras on April 9-10, 2013.
 13. Participated in FDP in the area of ‘Companies Act 2013 and Emerging Capital Markets’ conducted by The Institute of Company Secretaries of India on 14th December, 2013 at Chennai.
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Paper Presentation

International

1. Presented a paper on “**BRAND MANAGEMENT–EMERGING ISSUES**” - at the International Conference held at Sri Sairam Institute of Management, Chennai from 21st to 22nd September 2007.
2. Presented a paper on “**FINANCIAL INNOVATIONS PERSPECTIVES & PROSPECTS**” at the International Conference organized by Loyola College, Chennai from 12th to 13th January 2009.
3. Presented a paper on “**WOMEN EMPOWERMENT THROUGH MICRO FINANCE – A BOON FOR ECONOMIC DEVELOPMENT**” at the International Conference organized by Anna Adarsh College, Chennai from 19th to 21st August 2009.
4. Presented a paper on “**FINANCIAL INNOVATION AND FINANCIAL CRISIS – A CASE OF FAILURE TO PREDIC FAILURE**” at the International Conference

organized by Sri.Sairam Institute of Management studies Chennai from 24th to 25th September 2009.

5. Presented a paper on **“CORPORATE GOVERNANCE AND MISGOVERNANCE A CHALLENGE TO CORPORATE INDIA”** at the International Conference organized by Loyola College, Chennai from 6th to 7th January 2010.
6. Presented a paper on **“AN ANALYTICAL VIEW OF FINANCIAL INNOVATIONS BASED ON INVESTORS OPINION”** at the International Conference organized by Bharathidasan University, Trichy from 9th to 10th January 2010.
7. Presented a paper on **“ROLE OF FINANCIAL REFORMS IN SUSTAINABLE DEVELOPMENT IN INDIA”** at the International Conference organized by Women’s Christian College from 5th and 6th February 2010.
8. Presented a paper on **“INVESTING A HUMAN CAPITAL BY THE ORGANIZATION IS VITAL FOR MAKING INDIA A DEVELOPED NATION”** at the International Conference organized by Loyola College, Chennai from 8th and 9th February 2010.
9. Presented a paper on **“ROLE OF FINANCIAL INNOVATIONS ON WEALTH CREATION WITH REFERENCE TO INVESTMENT OPTIONS”** at the International Conference organized by University of Madras, Chennai From 16th to 17th March 2010.
10. Presented a paper on **“FINANCIAL INNOVATION & CONSUMER PROTECTION- POSSIBLE BENEFITS AND RISKS”** at the international conference organized by Acharya’s Bangalore B-School, Bangalore on 15th and 16th April 19, 2010.
11. Presented a paper on **“AN ANALYTICAL VIEW OF FINANCIAL INNOVATIONS”** in sustainable strategies on technology and management for developing countries at the international conference jointly organized by Asian Council for science and management Anuragam, Kalignaan Pathipagam Chennai on 15th and 16th May 2010 at Tyndale College, Singapore.[Inabsentia]
12. Presented a paper on **“A STUDY ON CONSUMER PERCEPTION ABOUT LIFE INSURANCE” – With reference to Chennai city.”** at the Second Annual Global Business Summit Conference organized by GSMI, Michigan, USA held at the Karunya university, Chennai Campus on June 23-25, 2010.
13. Presented a paper on **“TAKING BANKING SERVICES TO THE COMMON MAN: A CRITICAL ASSESSMENT ”** at the international conference on Management Practices and Sustainable Growth organised by Annamalai University Chidambaram on July 28th to 30th 2010.
14. Presented a paper on **“CUSTOMER AWARENESS ON CREDIT SCHEMES OFFERED BY PUBLIC SECTOR BANKS”** at the international conference on Doing

Business in India: Opportunities and Challenges organised by IFIM Business School Bangalore from December 16th to 17th 2010.

15. Presented a paper on **“A STUDY OF PARADIGM SHIFT IN MANAGEMENT OF CAPITAL INFLOWS IN INDIAN FINANCIAL SYSTEM IN POST-LIBERALIZATION ERA ”** at the international conference on Business Research organised by SRM School of Management Chennai from January 20th to 21st 2011.
16. Presented a paper on **“A STUDY ON CONSUMER BUYING BEHAVIOUR AND BRAND PREFERENCE WITH RESPECT TO BRAND ELEMENTS AMONG WOMEN-AN EMPIRICAL ASSESSMENT”** at the international conference on Globalization and Consumer Protection –Challenges and Strategies organised by Research Centre for Consumerism, Kalasalingam University, Krishnankoil from January 28th to 29th 2011.
17. Presented a paper on **“INTERNET BANKING AS A PRODUCT OF E-COMMERCE IN THE INDIAN BANKING SYSTEM BASED ON CUSTOMER PERSPECTIVE”** at the International Conference on Emerging Trends in E-Commerce organized by University of Madras, Chennai From 16th to 17th March 2011.
18. Presented a paper on **“FINANCIAL CRISIS AND ITS IMPACT ON INDIAN CAPITAL MARKET IN THE ARENA OF FINANCIAL INNOVATIONS AND GLOBAL BEST PRACTICES”** at the Third Annual Global Business Summit Conference organized by GSMI, Michigan, USA held at Chennai on March 24th -26th , 2011.
19. Presented a paper on **“ROLE PLAYED BANKS IN THE PROCESS OF RESOURCE MOBILIZATION AND SUPPORTING ECONOMIC GROWTH IN INDIA”** at the Third Annual Global Business Summit Conference organized by GSMI, Michigan, USA held at Chennai on March 24th -26th , 2011.
20. Presented a paper on **“FINANCIAL INNOVATIONS AND ITS IMPACT ON FINANCIAL MARKETS UNDER THE SHADOW OF FINANCIAL CRISIS”** in the International Conference on *“Business Strategies on Corporate Race: A multidisciplinary Global Perspective “ICBSCR-2011”* organized by Department Of Management Studies Dhanalakshmi Srinivasan College Of Engineering & Technology on 6th & 7th May 2011.
21. Presented a paper on **“IMPACT OF GLOBAL CRISIS ON INDIAN FINANCIAL MARKETS”** at the Second Annual World Conference on International Business organized by Global Strategic Management Inc, Michigan USA and Nehru College of Management, Coimbatore, held on June 30-July 2, 2011.
22. Presented a paper on **“FINANCIAL STRESS IN THE INDIAN STOCK MARKET VIS – À -VIS FOREIGN INSTITUTIONAL INVESTORS”** at the Fourth Annual

International Business Conference (IBC 2011) July 14-16, 2011 organized by Global Strategic Management Inc, Michigan USA – Metropolitan Detroit, Michigan, USA.

23. Presented a paper on **“A STUDY ON THE ROLE OF TECHNOLOGIES IN THE DEVELOPMENT OF PUBLIC SECTOR BANKS BASED ON CUSTOMERS PERCEPTION”** in the International Conference on “Changing Perspectives of Management: Revisiting the Past, Analyzing the Present and Exploring the Future” organized by Surya group of Institutions School of Management Studies, Villupuram on 26th August 2011.
24. Presented a paper on **“AN OVERVIEW OF FINANCIAL INNOVATIONS IN THE INDIAN CAPITAL MARKET”** at the International Conference on Sustainable Innovation Global Business Scenario September 14-15 September 2011 organized by Madras Christian College, Chennai.
25. Presented a paper on **“AN OVERVIEW OF GLOBAL BANKING DEVELOPMENTS IN THE AFTERMATH OF FINANCIAL CRISIS”** at the Third Annual Global Business, Information Technology and Management for Economic Development Conference September 22-24, 2011, Bangalore, organized by Global Strategic Management Inc, Michigan USA.
26. Presented a paper on **“EFFICIENCY OF CURRENCY MANAGEMENT AND POLICY IMPLICATIONS IN THE INDIAN BANKING SCENARIO”** at the Third Annual Global Business, Information Technology and Management for Economic Development Conference September 22-24, 2011, Bangalore, organized by Global Strategic Management Inc, Michigan USA.
27. Presented a paper on **“CHALLENGES OF FINANCIAL INNOVATIONS -THE TRIUMPH OF SPECULATION OVER INVESTMENT”** at the International Conference on "Competency Building Strategies In Business And Technology For Sustainable Development" organized by SIMS on 22nd and 23rd September 2011.
28. Presented a paper on **“AN OVERVIEW OF QUALITY ISSUES IN CORPORATE GOVERNANCE IN INDIAN CONTEXT”** at the International Conference on “Quality Management System” organized by Dr.MGR University, DOMS, on 12-14 October 2011.
29. Presented a paper on **“GOLD VALUABLES AS INVESTMENT IN INDIA”** at the International Conference on “Contemporary Innovative Practices in Management” organized by Pacific University, Udaipur, Rajasthan, on 13-14 April 2012.
30. Presented a paper on **“GLOBAL BANKING DEVELOPMENTS IN THE AFTERMATH OF GLOBAL CRISIS”** at the International Conference on " Application of

Management & Technology Research in Global Economy " organized by SIMS, University of Malaya, Malaysia & Anuragam, Chennai, on 2nd and 3rd June 2012.

31. Presented a paper on "STRATEGIES FOR SUSTAINABILITY AND GROWTH IN ECONOMIC DOWNTURN - A CASE STUDY ON KNOWLEDGE MANAGEMENT ANALYSIS IN GOLDMAN SACHS A FINANCIAL INDUSTRY" at the "6th International Business Research Conference" organized by IES Management College & Research Centre, Bombay on 21 & 22 February, 2013.
32. Presented a paper on "APPLICATION OF KNOWLEDGE MANAGEMENT IN FINANCIAL DECISION- MAKING AND SAVING UNDER THE CHANGING BUSINESS, ECONOMIC & REGULATORY SCENARIO" , in the International Conference on "Managing Change in Business and Economy" organized by Pacific University, Udaipur, Rajasthan, on April 6 and 7, 2013.
33. Presented a paper on "AN EMPIRICAL STUDY ON QUALITY OF WORKLIFE IN THE CHANGING WORK PLACE AND SOCIETAL SET- UP" , in the International Conference on "Managing Change in Business and Economy" organized by Pacific University, Udaipur, Rajasthan, on April 6 and 7, 2013.
34. Presented a paper on "UNDERSTANDING BEHAVIORAL FINANCE THROUGH BIASES AND TRAITS OF TRADER VIS-À-VIS INVESTOR" at the 5th Annual International Conference on Global Business Conference (ICGB2013) July 5-6, 2013 organized by Global Strategic Management Inc, Michigan USA – Metropolitan Detroit, Michigan, USA.
35. Presented a paper on "FINANCIAL INNOVATION IN INVESTMENT OPTIONS IN INDIA" , in the International Conference on "Recent Trends in Commerce and Business Management" organized by AVS College of Arts and Science, Salem, on July 26, 2013.
36. Presented a paper on "A PARADIGM SHIFT IN BUSINESS THROUGH KNOWLEDGE MANAGEMENT", in the International Conference on " Adoption of Technological Innovations in Business (ICATIB-2013)" organized by Astitva Int'l Journal of Commerce, Mgmt and Social Sc. on Nov 15-16, 2013 @ Lucknow.
37. Presented a paper on "GOLD AS A HEDGE AGAINST FINANCIAL RISK: AN INVESTMENT PERSPECTIVE IN INDIA", in the International Conference on " Trends and Challenges in Global Business and Management" organized by the Dept of Management at Sree Narayana Gurukulam College of Engg, Kolenchery, Kochin, Kerala on 2013 Nov 22-23.
38. Presented a paper on "PROS AND CONS OF BUILDING GOLD IN PORTFOLIO", in the International Conference on "Business Innovation" organized by IJRBI, Dharmapuri, on December 21, 2013.

39. Presented a paper on “ KNOWLEDGE MANAGEMENT ADOPTION, PRACTICE AND INNOVATION IN THE INDIAN ORGANIZATIONAL SET UP: AN EMPIRICAL STUDY” at the 6th Annual International Conference on Global Business Conference (ICGB2013) December 27-28, 2013 organized by Global Strategic Management Inc, Michigan USA – Metropolitan Detroit, Michigan, USA.
 40. Presented a paper on “Impact of Communication Variables Reflecting Financial Literacy on Retail Banking Services in India” at the 7th Annual International Conference on Global Business Conference (ICGB2014) December 27-28, 2014 organized by Global Strategic Management Inc, Michigan USA – Metropolitan Detroit, Michigan, USA.
 41. Presented a paper on “A STUDY ON THE IMPACT OF ETHICS IN INDIAN BUSINESS SCENARIO” at the 8th Annual International Conference on Global Business Conference (ICGB2016) July 5-6, 2016 organized by Global Strategic Management Inc, Michigan USA – Metropolitan Detroit, Michigan, USA.
 42. Presented a paper on “A STUDY ON RURAL FINANCE AND INCLUSIVE INNOVATION REFLECTING FINANCIAL LITERACY AMONG RURAL MASSES ON RETAIL BANKING SERVICES”, in the International Conference on "Financial Markets and Corporate Finance" organized by IIT, Chennai, 12th & 13th August, 2016.
 43. Presented a paper on “ ENRICHMENT OF KNOWLEDGE THROUGH KM TECHNIQUES AMONG MIDDLE LEVEL AND LOWER LEVEL EMPLOYEES OF BANKING INDUSTRY– A COMPARATIVE STUDY”, in the International Conference on "Sustaining a Competitive Edge in the changing Global Scenario- Challenges, Practices and Innovations" organized by Christ University, Bangalore on 7th & 8th of February, 2017.
 44. Presented via Skype a paper on “INTERRELATIONSHIP AMONG VARIOUS KM PRACTICES: AN APPLIED STUDY ON THE PUBLIC SECTOR BANKS IN CHENNAI CITY, INDIA” at the 9th Annual International Conference on Global Business Conference (ICGB2017) July 21-22, 2017 organized by Global Strategic Management Inc, Michigan USA –Chicago, USA.
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National

1. Presented a paper on “**CUSTOMER RELATIONSHIP MANAGEMENT**” in the National Seminar Organized by Auxilium College, Vellore, Tamil Nadu on 24th August 2005.
2. Presented a paper on “**RETAIL BANKING IN INDIA**” at the National Conference held at Women’s Christian College, Nagercoil on 28th March 2008.

3. Presented a paper on **“MANY SHADES OF INFLATION”** at the National Conference held at Madras Christian College Tambaram from 10th to 11th September 2008.
4. Presented a paper on **“FINANCIAL INNOVATIONS – ENGINE OF GROWTH OR A SOURCE OF INSTABILITY”** at the UGC sponsored National Conference held at Erode Arts College, Erode from 17th to 18th July 2009.
5. Presented a paper on **“MEANS AND METHODS TO STRENGTHEN THE ALUMNI BOND WITH THE INSTITUTION”** at the NAAC sponsored national Conference held at Sree. Saraswathi Thyagaraja College, Polachi from 21th to 22nd July 2009.
6. Presented a paper on **“PRIVATE INSURANCE IS NOT A BOON BUT A BANE”** at the National Conference held at Madras Christian College, Tambaram from 15th to 16th September 2009.
7. Presented a paper on **“IMPACT OF GLOBAL ECONOMIC RECESSION 2008” WITH REFERENCE TO FOREIGN BANKS IN INDIA”** at the national conference held at the Cochin University of Science and Technology on 8th January 2010.
8. Presented a paper on **“A STUDY ON FINANCIAL INNOVATIONS AND BETTER INVESTMENT OPTION BASED ON INDIVIDUAL PREFERENCES”** at the national conference held at the Cochin University of Science and Technology on 8th January 2010.
9. Presented a paper on **“MANAGEMENT OF CAPITAL FLOWS IN INDIA IN THE POST LIBERALIZATION ERA”** at the National conference held at Loyola College on 10th and 11th February 2010
10. Presented a paper on **“FINANCIAL INNOVATIONS & THEIR EFFECTS ON THE DERIVATIVE MARKETS”** at the national Conference on Financial Engineering and Knowledge Discovery held at St.Marys school of management studies on 9th and 10th April 2010.
11. Presented a paper on **“FINANCIAL INCLUSION IN INDIAN BANKING SERVICES IN SOUTHERN REGION OF INDIA-A CRITICAL ANALYSIS”** at the national conference on “Corporates: Management, Governance, Issues and Challenges” held at Saveetha management school on 28th April 2010.
12. Presented a paper on **“FACTORS INFLUENCING LIFE INSURANCE POLICY SELECTION-AN EMPIRICAL STUDY”** at the national conference on “Corporates: Management, Governance, Issues and Challenges” held at Saveetha management school on 28th April 2010.
13. Presented a paper on **“A STUDY ON PROMOTING FINANCIAL INCLUSION THROUGH THE USE OF INNOVATIVE TECHNOLOGIES BY THE BANKING**

CUSTOMERS TOWARDS INCLUSIVE GROWTH” at the national conference on Financial Inclusion organized by Great Lakes Institute of Management, Chennai on 6th August 2010.

14. Presented a paper on **“QUESTIONNAIRE METHOD OF DATA COLLECTION IN ACADEMIC RESEARCH – ISSUES, CHALLENGES AND SOLUTIONS”** at the national conference on Issues of Excellence in Academic Research organized by Dr.MGR Educational & Research Institute, Chennai from 13th to 14th August 2010.
15. Presented a paper on **“FINANCIAL INCLUSION FOR INCLUSIVE GROWTH IN INDIA:TAKING BANKING TO THE UNBANKED”** at the national conference on Inclusive Growth in India an Emphasis on Financial and Social Inclusion organized by Women’s Christian College, Chennai from 7th to 8th October 2010.
16. Presented a paper on **“AN EMPHIRICAL PERSPECTIVE OF BRAND EXTENSION IN MARKETING WITH SPECIAL REFERENCE TO TATA PRODUCTS”** at the AICTE sponsored national conference on Digital Marketing organized by Department of Management Studies, SRM Easwari Engineering College, Chennai on 12th October 2010.
17. Presented a paper on **“AN OVERVIEW OF INVESTING IN HUMAN CAPITAL IN THE EMERGING DIMENSIONS OF HR ”** at the national Seminar on HR Innovation ’10 organized by Rai Business School, Chennai on 13th November 2010.
18. Presented a paper on **“IMPACT OF CORPORATE BRAND EXTENSION OF GODREJ IN THE EMERGING DIMENSIONS IN MARKETING-AN EMPIRICAL EVALUATION”** at the national conference on Emerging Dimensions in Marketing organized by Saintgits Institute of Management from 19th -20th November 2010.
19. Presented a paper on **“AN INSIGHT INTO THE ROLE OF NGOS IN PROMOTING SELFHELP GROUPS TOWARDS FINANCIAL INCLUSION IN INDIA”** at the national conference on Inclusive Growth of India as an Emerging Economy Through sustainable Strategies organized by The School of Business Studies, Dr.MGR Janaki College of Arts & Science for Women, Chennai on 10th December 2010.
20. Presented a paper on **“A COMPARATIVE STUDY ON CONSUMER BEHAVIOUR AND BRANDING IN TELECOM SERVICES OF TATA DOCOMO AND BHARTI AIRTEL”** at the National conference on Consumer Protection held at Loyola College on 15th and 16th December 2010.
21. Presented a paper on **“AN ASSESSMENT OF MANAGING RISK AND CAPITAL REQUIREMENTS UNDER BASEL II FRAMEWORK WITH SPECIAL FOCUS ON PUBLIC SECTOR BANKS”** at the National conference on New Paradigm on Management organized by S.A.Engineering College, Chennai on February19th 2011.

22. Presented a paper on **“FINANCIAL INNOVATIONS VIS-A –VIS BANKING SECTOR IN INDIA”** at the National Seminar on Innovative Management Practices, organized by the Department of Business Administration, Annamalai University on 10th March 2011.
23. Presented a paper on **“FINANCIAL INNOVATIONS - IMPACT ON MUTUAL FUNDS IN INDIA”** at the National Conference on Opportunities and challenges in the current Global Business Scenario, organized by the Department of Business Administration, Rajalakshmi College of Engineering on 22nd March 2011.
24. Presented a paper on **“DEMAND MANAGEMENT AND FINANCIAL PERFORMANCE OF INDIAN ECONOMY IN THE MOMENTUM OF GLOBAL RECOVERY”** at the National Conference on Opportunities and challenges in the current Global Business Scenario, organized by the Department of Business Administration, Rajalakshmi College of Engineering, Chennai on 22nd March 2011.
25. Presented a paper on **“AN EMPIRICAL STUDY ON FINANCIAL INCLUSION WITH REFERENCE TO COVERAGE OF BANKING SERVICES IN INDIA”** at the National Symposium on Indian Industry: Fostering Economic Development, organized by the Department of Business Administration and Management Wing, DDE, Annamalai University on 24th and 25th March 2011.
26. Presented a paper on **“A STUDY ON THE SOCIAL PARTICIPATION OF SELF HELP GROUP TOWARDS WOMEN EMPOWERMENT”** at the National Seminar on Women Entrepreneurship, organized by Kumararani Meena Muthiah College of Arts and Science, Chennai on 24th March 2011.
27. Presented a paper on **“EMPLOYEE BRANDING – A NEW MANTRA IN HRM”** at the National Seminar on Sustaining Growth in the Era of Global Recovery , organized by Vel Tech High Tech Dr.Rangarajan Dr.Sakunthala Engineering College, Avadi, Chennai on 26th and 27th August 2011.
28. Presented a paper on **“IMPACT OF FINANCIAL STRESS ON INDIAN BANKING SECTOR”** at the National Seminar on Sustaining Growth in the Era of Global Recovery , organized by Vel Tech High Tech Dr.Rangarajan Dr.Sakunthala Engineering College, Avadi, Chennai on 26th and 27th August 2011.
29. Presented a paper on **“CREATIVITY AND INNOVATION FOR CHALLENGING TIMES- ROLE OF FINANCIAL LITERACY IN FINANCIAL DECISION MAKING ”** at the National Seminar on Creativity And Innovation For Challenging Times , organized by Jaya Engineering College, Chennai on 25th November,2011.
30. Presented a paper on **“CHANGING FOREIGN INVESTMENT POLICY AND ITS IMPACT ON INDIAN FDI INFLOWS IN THE POST LIBERALISATION ERA”** at the

National Seminar on Creativity And Innovation For Challenging Times , organized by Jaya Engineering College, Chennai on 25th November,2011.

31. Presented a paper on “QUALITY OF WORK LIFE - A DRIVE FOR SUSTAINING EMPLOYEES ” at the National Seminar on Human Resource At The Modern Workplace , organized by SDM Institute for Management Development, Mysore, on 16-17 December, 2011.
32. Presented a paper on “GLOBAL MELTDOWN AND INDIAN FINANCIAL MARKETS - LESSONS FROM THE PAST & POINTERS TO THE FUTURE ” at the National Conference On Contemporary Benchmarking In Banking And Insurance Sectors In India” (NACCBIS) Organised by Department Of Commerce ,Loyola College Chennai on 15-16 February, 2012.
33. Presented a paper on “ROLE OF BANKING SECTOR IN INDIAN HIGHER EDUCATION SYSTEM IN THE POST LIBERALIZATION ERA” at the National Conference On Higher Education In India” Organized by Madras Christian College, Chennai on 24-26 July, 2012.
34. Presented a paper on “ROLE OF RBI IN INCLUSIVE GROWTH” at the National Conference on Managing Strategies for Changing Business Scenario, organized by Department of Management Studies,Vel Tech High Tech Dr.Rangarajan Dr.Sakunthala Engineering College, Avadi, Chennai on 11th September, 2012.
35. Presented a paper on “GOLD AS VALUABLE INVESTMENT IN INDIA” at the National Conference on Emerging Trends in Management towards Sustainable Development, organized by School of Management Studies,Vel Tech High Tech Dr.Rangarajan Dr.Sakunthala Engineering College, Avadi, Chennai on 12- 13 September, 2012.
36. Presented a paper on “ROLE OF BANKING SECTOR IN INDIAN HIGHER EDUCATION SYSTEM IN THE POST LIBERALIZATION ERA” at the National Conference On Higher Education In India” Organized by Madras Christian College, Chennai on 24-26 July, 2012.
37. Presented a paper on “ROLE OF RBI IN INCLUSIVE GROWTH” at the National Conference on Managing Strategies for Changing Business Scenario, organized by Department of Management Studies,Vel Tech High Tech Dr.Rangarajan Dr.Sakunthala Engineering College, Avadi, Chennai on 11th September, 2012.
38. Presented a paper on “GOLD AS VALUABLE INVESTMENT IN INDIA” at the National Conference on Emerging Trends in Management towards Sustainable Development, organized by School of Management Studies,Vel Tech High Tech Dr.Rangarajan Dr.Sakunthala Engineering College, Avadi, Chennai on 12- 13 September, 2012.

39. Presented a paper on "IMPACT OF FDI ON RETAILING" at the national conference on Emerging Dimensions in Marketing organized by Saintgits Institute of Management from 22nd -23rd November 2012.
40. Presented a paper on "CAPITAL MARKET NEW ISSUES AND CHALLENGES - IMPACT OF US DOWNGRADING ON INDIAN ECONOMY" in the National Conference on "Emerging Management Practices in Current Business Scenario" held on April 4th 2013 organized by MEASI Institute of Management, Chennai.
41. Presented a paper on "GOLD ETF: AN INVESTMENT OPTION IN THE EMERGING INDIAN MARKET" in the National Conference on Challenges & Opportunities in Business Management and Information Technology held in April 5th- 6th 2013 organized by Dr. D.Y.Patil School of Management, Charoli, Pune.
42. Presented a paper on "MOTIVATING INVESTORS FOR WEALTH CREATION THROUGH INVESTING IN GOLD" in the National Conference on Motivation and Leadership in Modern Management, held in 19th and 20th March, 2013 organized by Department of Management Studies, Jai Narain Vyas University, Jodhpur.
43. Presented a paper on "INNOVATIVE KNOWLEDGE MANAGEMENT PRACTICES FOR COMPETITIVE ADVANTAGE IN THE POST GLOBALIZED ERA- AN EMPIRICAL STUDY" in the National Conference on Human Resource Development, held in 24th January, 2014 organized by Department of Commerce, Shift II, Loyola College, Chennai.
44. Presented a paper on "A STUDY ON ETHICAL PRACTICES IN BUSINESS: AN INDIAN PERSPECTIVE IN THE PRESENT BUSINESS SCENARIO" in the National Conference on Ethical Practices In Business: An Indian Perspective held in September 10th- 11th 2015 organized by Maharani Lakshmi Ammanni College for Women, Bangalore.
45. Presented a paper on "CONSUMER PURCHASE DECISION MAKING IN SHOPPING MALLS WITH REFERENCE TO TEXTILE PRODUCTS" in the National Conference on Emerging Trends and Challenges in Retail sector, held on 18th & 19th February, 2016 organized by Department of Commerce, Shift II, Madras Christian College, Chennai.
46. Presented a paper on "E BANKING: BENEFITS, TECHNOLOGY, TRENDS & CHALLENGES" in the National Conference on Digital India: Milestones & Challenges, held on 6th October, 2016 organized by Department of Commerce, KCS Kasi Nadar College of Arts & Science , Chennai.
47. Presented a paper on "A COMPARATIVE STUDY ON THE SATISFACTORY LEVEL ON THE ORGANIZATIONAL POLICIES TOWARDS WORK LIFE BALANCE EMPLOYEES IN THE SERVICE SECTOR WITH REFERENCE TO PUBLIC AND

PRIVATE SECTOR BANKS IN CHENNAI CITY” in the national conference on emerging trends in service sector issue and challenges held at D.G.Vaishnav College, Chennai, 31st August 2016.

Recognition as Research Supervisor for M.Phil and Ph.D.:

1. Recognised as a Supervisor for guiding students doing research leading to M.Phil. Degree in Commerce of University of Madras.
No. of M.Phil. Graduates Produced- 4
2. Recognised as a Supervisor for guiding students doing research leading to Ph.D. Degree in Commerce of University of Madras.
Currently guiding - 1

Administrative experience :

1. Served as a member of Anti Ragging Committee, MCC.
2. Served as a member of IQAC Committee, MCC.
3. Serving as a member in the Academic Council, MCC.

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