| Name of the Teaching Staff                               | Dr. D.MAHILA VASANTHI THANGAM  |                       |                           |  |  |  |
|--|--|-----------------------|---------------------------|--|--|--|
| Designation  | ASSOCIATE PROFESSOR AND HEAD   |                       |                           | @ B  |  |  |
| Department   | Department of Com  | merce and Internation |                           |  |  |  |
| School   | School of Sciences, Arts and Media   |                       |                           |  |  |  |
| Date of Joining the Institution                          | 04.06.2018   |                       |                           |  |  |  |
| Qualification with                                       | UG   | PG                    | M.Phil & Ph.D             |  |  |  |
| Specialization   | B.COM  | M.Com, MBA<br>PGDCA   | Commended                 | -  |  |  |
| Value Additions  | 2006 Refresher Course in Computer Applications in Business, organised by Bharathiar University, Coimbatore |                       |                           |  |  |  |
| Research Expertise                                       | Banking, Financial Management, Marketing, Entrepreneurship   |                       |                           |  |  |  |
| Subjects Teaching/Taught                                 | Under Graduate   |                       | Post Graduate             |  |  |  |
|  | 1. Corporate Accounting  |                       | Research Methodology      |  |  |  |
|  | 2. Banking Law   |                       | 2. Business Environment   |  |  |  |
|  | 3. Financial Management  |                       | 3. Applied costing        |  |  |  |
|  | 4. Management Accounting   |                       | 4. Visual Basic           |  |  |  |
|  | 5. Entrepreneurial Development   |                       | 5. International Business |  |  |  |
|  | 6. Computer Applications in Business   |                       | 6. Web Designing          |  |  |  |
| Total Experience in Years                                | Teaching   | Industry              | Research                  |  |  |  |
|  | 26 Years   | 2 Years               | 23 Years                  |  |  |  |
| Papers Published   | National   | 4                     | International             | 34   |  |  |
| Papers Presented in<br>Conference                        | National   | 19                    | International             | 14   |  |  |
| Conferences /  |  |                       |                           |  |  |  |
| Symposiums /   | National   | 19                    | International             | 14   |  |  |
| Seminars / Workshops                                     |  |                       |                           |  |  |  |
| Participated   |  |                       |                           |  |  |  |
| FDP / STTP / MDP /<br>Summer / Winter<br>School attended |  |                       |                           | nd Innovation leading to 14th June 2021 to 18th June |  |  |

2. 10 Days FDP on "Research Methodology and Research Publications" organised by PSG

organised by Shri Krishnaswamay College for Women from 5<sup>th</sup> June 2023 to 10<sup>th</sup> June

4. 6 Days FDP on "Applied Corporate Finance" organised by Pune Institute of Business

3. 6 Days FDP on "Research Methodology - Fundamentals and Publication Ethics"

College of Arts and Science from 18th Oct 2021 to 2nd Nov 2021

2023

|   | Management fr   | com 21st August 20 | 023 to 26 <sup>th</sup> August 2023  | 3                 |  |  |
|---|---|--------------------|--|-------------------|--|--|
|   | <ol> <li>One Week Live Online Industrial Training on "Data Analysis With Python" organised by EduLakes Solutions LLP In Association with National Service Scheme (NSS) - IIT Roorkee from 23<sup>rd</sup> October .2023 to 27<sup>th</sup> October 2023</li> <li>5 Days FDP on "US Individual Taxation" organised by ICT Academy at Dr.NGP College of Arts and Science from 30<sup>th</sup> October 2023 to 3<sup>rd</sup> November 2023</li> </ol> |                    |  |                   |  |  |
|   |   |                    |  |                   |  |  |
| M.Phil. / Ph.D. Guide ship                          | Field   |                    | University   |                   |  |  |
|   | Banking, Financial Management,<br>Marketing, Entrepreneurship   |                    | <ol> <li>Alappa University</li> <li>Bharathiar University</li> <li>Karunya University</li> </ol> |                   |  |  |
| M.Phil/Ph.D. Projects<br>Guided                     | M.Phil<br>Ph.D.   | 30<br>4            | Ph.D. Projects ongoing   | 3                 |  |  |
| Interaction with<br>Professional<br>Institutions    | Collaborative Projects with other colleges and Research institute.  |                    |  |                   |  |  |
| Educational Details with Institute / University Nam | B.Com – Govindamma<br>University  | l Aditanar College | e Tiruchendur , Manoni   | nanium Sundaranar |  |  |
|   | M.Com – Government Arts College Bharathiar University, Coimbator.   |                    |  |                   |  |  |
|   | M.Phil R.V.S College, Coimbatore . Bharathiar University, Coimbatore  |                    |  |                   |  |  |
|   | PGDCA – Pioneer College of Arts & Science. Bharathiar University, Coimbatore  |                    |  |                   |  |  |
|   | NET – University Grants Commission  |                    |  |                   |  |  |
|   | Ph.D. –, Bharathiar University, Coimbatore  |                    |  |                   |  |  |
|   | M.B.A – Periyar University (PRIDE)  |                    |  |                   |  |  |
| Experience  | ✓ Worked as lecturer in Commerce, Sankara College of Science and Commerce,  |                    |  |                   |  |  |
|   | Coimbatore . (1997-1999)  |                    |  |                   |  |  |
|   | ✓ Worked as Head of the Department of Commerce, Pioneer College of Arts & Science,  |                    |  |                   |  |  |
|   | Coimbatore (1999 – 2006)  |                    |  |                   |  |  |
|   | ✓ Worked as Associate Professor, Sree Narayana Guru College, Coimbatore (2006–2018)   |                    |  |                   |  |  |
|   | ✓ Currently working as Associate Professor of Commerce Karunya Institute of Technology  |                    |  |                   |  |  |
|   | and Sciences, Coimbatore.(2018- till date) and heading Division of Commerce and   |                    |  |                   |  |  |
|   | International Trade (June 2023- till date)  |                    |  |                   |  |  |
| Patent  | Title of Invention: SMART WASTEMANAGEMENT FOR GREEN ENVIRONMENT   |                    |  |                   |  |  |
|   | Application Number: 402934001   |                    |  |                   |  |  |
|   | Field of Invention: Environmental science   |                    |  |                   |  |  |
| Contact Details                                     | Mobile :9790132093<br>E-mail ID : mahila@karunya.edu<br>Orchid id : 0000-0001-9922-238  |                    |  |                   |  |  |

## **Publications**

January 2024 DECODING THE DRIVE: UNRAVELING CONSUMER BEHAVIOR IN PRE-OWNED AUTOMOBILE MARKET, *Humanities and Social Science Studies*, Vol. 13, Issue 1, No. 13, ISSN 2319-829X, January – June: 2024 pp 1-8

Nov 2023 EMPOWERING THE FUTURE: EXPLORING DIGITAL FINANCIAL LITERACY IN YOUTH BANKING FOR ECONOMIC PROGRESS, *Journal of Research Administration*, ISSN:1539-1590 | E-ISSN:2573-7104, Vol. 5 No. 2 (2023),pp 1642-1649

Nov 2023 BANKING EVOLUTION: UNVEILING THE TECHNOLOGICAL REVOLUTION THROUGH ICT INTEGRATION, *Journal of Research Administration*, ISSN:1539-1590 | E-ISSN:2573-7104, Vol. 5 No. 2 (2023),pp 1680-1688

July 2023,ECONOMIC IMPACT OF KONNI ECOTOURISM ON THE PATHANAMTHITTA DISTRICT: EVIDENCE FROM KONNI, KERALA, INDIA, European. Chemical. Bulletin. 2023,12(10), 10892-10905

January –June 2023, A Study on the effectiveness of promotional strategies in NBFC's (With special reference to Muthoot Fin Corp, Alathur, Palakkad), *South India Journal of Social Sciences. ISSN*: 0972 – 8945, Vol. XXI, No.39,pp 177-184

June 2023 Impact on perception of consumers towards cashless transactions in NBFCS in Kerala, *Dogo Rangsang Research Journal,ISSN*: 2347-7180, Vol-13, Issue-6, No. 02,

April-June 2023, Examining client tech-readiness in the digitization of Microfinance, *Journal of Farm Sciences*. Vol 36, No 2 (2023):

Feb 2023 Factors impeding the business growth of women entrepreneurs in coastal belt of India, *NOVYI MIR Research Journal, ISSN* 0130-7673, Vol 8 issue 2 2023 pp 28-50

April-June 2022 Value Added Agriculture Exports in India-With Special Reference to Special Category Products, *Journal of Management and Entrepreneurship, ISSN* 2229-5348, Vol 16, No.2 (XV) pp 52-62.

April -June 2022 Challenges Faced by Women Entrepreneurs in Coastal Kanyakumari, *Journal of Management and Entrepreneurship, ISSN* 2229-5348, Vol 16, No.2 (XV) pp 125138

2022 The Ramification flexible working hours and work from on the performance of employees in the Southern part of India, *Journal of Oriental Institute*, *ISSN* 0030-5324, Vol 71 Special Issue.

Feb 2022 Economics of Ecotourism in Kerala: A Comparative Analysis of Selected Eco-Tourism Centers in Pathanamthitta District, Kerala, *International Journal of Mechanical Engineering, ISSN* 0974-5823, Vol. 7 No. 2.

2021 Inclusion of Vegetables in Public Distribution System: An Effective Road For Agri-Preneurship, Vidyabharati, *International Interdisciplinary Research Journal, ISSN* 2319-4979, Special Issue

Jun 2021 Online marketing of agricultural products during COVID pandemic: Farmers and customers perspectives, *International Journal on Advanced Science Hub, ISSN* 2582-4376, Vol-3,Issue 06S.

Feb 2021 Factors Influencing Women Entrepreneurship In Msmes In Coastal Kanyakumari, *International Journal of Disaster Recovery and Business Continuity, ISSN* 2005-4289, Vol.11, No. 3, (2020), pg. 2773–2787

Apr 2020 Awareness And Impact Of Goods And Service Tax (Gst) On Retailers In India, International Journal of Disaster Recovery and Business Continuity, ISSN 2005-4289, Vol.11, No. 1, (2020), pp. 2559–2569

Feb 2020 Determination of Financial Sustainability in Indian Banking Industry', *International Journal of Psychosocial Rehabilitation, ISSN* 1475-7192, Vol 24, Issue 8, Pg:13064-13076

Nov 2020 Impact of Entrepreneurship in the Empowerment of Women in Indian Coastal Belt, *International Journal of Disaster Recovery and Business Continuity, ISSN* 2005-4289, Vol.11,No. 1, (2020), pg. 2606–2620

May – June 2020 Patient Autonomy in Health Care Decisions, *Test of Engineering and Management*, ISSN 0193-4120, Page No. 9774 – 9780

March—April 2000 The Effectiveness of Financial Inclusion Scheme by Pradhan Mantri With Special Reference to PMJDY, SSAS and PAHAL (LPG), *Test of Engineering and Management, ISSN* 0193-4120, Page No. 13114 -13123.

Jul 2019 "A Study on Investors Behavior in Selection of Mutual Fund Products with Special Reference to Palakkad District", *Iconic Research And Engineering Journals, ISSN* 2456-8880, Volume Issue 1

Feb 2019 Barriers to Bridge the Digital Divide: A Descriptive Study, *International Journal of Research and Analytical Reviews*, EISSN 23481269, P- ISSN 2349-5138, Vol 6, Issue-1, Pg. 1536-1544.

Jan 2019 Banking Frauds in India; A case analysis, *Journal of Emerging Technologies and Innovative Research*, ISSN 2349-5162, Vol 6, Issue-1, Pg. 29-35,

Feb 18 International Business and Changing Nature of India, *Journal of Management and Science*, *ISSN* 2250-1819, Special Issue 4

Nov 2018 Benefits of Financial Inclusion Programmes, Online International Interdisciplinary Research Journal, {Bi-Monthly}, ISSN 22499598, Volume-08, Special Issue (02), Pg. 96-100

Nov 2018 The challenges faced by Kerala Gramin Bank in implementing Financial Inclusion, *International Journal of Emerging Technologies and Innovative Research*, ISSN 2349-5162, Vol.5,Issue 11,

Apr- 2018 Impact of Digitalization on International Financial Sector, *International Research Journal of Management Science and Technology, ISSN* 2250 - 1959 (online) ISSN 2348 – 9367, Vol 9, Issue-4, Pg. 211216.

2018 A study on customer perception towards EBanking with special reference to Valanchery Town, *International Journal of Research in Commerce, IT & Management, ISSN* 2231-5756, Vol 8, issue 9, pg 16-18

Oct 2017 A Theoretical Study on Corporate Strategies, HRM Strategies, HR Instruments and Issues, *International Journal of Current Advanced Research, ISSN* 2319-6475 (o), 2319-6505 (P), Vol 6, Issue-10, Pg. 6743-6744

Aug 2016 Productivity Analysis of selected Banks in India, *International Journal of Advance Research and Innovative Ideas in Education, ISSN* 2395-4396, Vol-1, Issue-3, Pg. 308315.

March 2016 Financial Performance Analysis of Kerala State financial Enterprises Limited, Trissur, *International Journal of Scientific Engineering and Applied Science, ISSN* 2395-3470, Vol-2, Issue-3 pg no.67-78.

Feb 2016 Profitability Analysis of selected Public and Private Banks in India, *International Journal of Scientific Engineering and Applied Science*, ISSN 2395-3470, Vol-2, Issue-2 pg no. 393403

Aug 2014 A Study on Retailers Satisfaction towards Channels of Distribution with Special reference to Gold Star Paints and Chemicals Pvt Ltd Palakkad, *International Research Journal of Management Sociology & Humanity, ISSN* 2277 – 9809 (Online) 2348–9359, Vol 5, Issue-11, pg 2277 – 9809

August 2014 A study on services marketing with special reference to Fluid control Research Institute, Kanjikode, ,Kerala, , *International Journal of Marketing & Financial Management*, ISSN 2348-3954, Vol 2,Issue 7,pg 134143

## Papers presented in CONFERENCES / SEMINAR – INTERNATIONAL

## Papers presented on

"Green Marketing and Sustainable Development- Challenges and Opportunities" on 28/9./2016 at "International Conference on Emerging Trends and Innovations in Digital Marketing" organized by Sankara College of Science and Commerce, Coimbatore

"Productivity Analysis of Selected Banks in India" on 4/2/2016 & 5/2/2016 at Two Day International Conference on "Research Avenues in Social Sciences" organized by Sree Narayana Guru College, Coimbatore

"Feasibility study of online Marketing of Agriculture products during Covid Pandemic: Farmers and Customers Perspectives" on 29/5/2021 & 30/5/2021 at "First International E-Conference on Management, Science & Technology" organized by RBVRR Women College, Hyderabad & Global Conference Hub, Coimbatore

"A Study on Farmers SHGs in empowering Agri-Preneurship" on 16/7/2021 & 17/7/2021 at "International Scopus Indexed conference on Resuscitation Re-Engagement, Resilience & Reinvention" organized by Krupanidhi Group of Institutions, Bengaluru

"Challenges Faced by Women Entrepreneurs in Coastal Kanyakumari" on 04-05-2022 at International Conference on "BIZ 2025" - Ideas, Challenges & opportunities towards the trillion dollar economy organized by Loyola College

"Value Added Agriculture Exports in India-With Special Reference To Special Category Products" on 04-05-2022 at International Conference on "BIZ 2025" - Ideas, Challenges & opportunities towards the trillion dollar economy organized by Loyola College

"The Ramification flexible working hours and work from on the performance of employees in the Southern part of India" on 23/3/2022 at "International Conference on HR practices during Covid-19" organized by Maharaja Sayojirao University of Baroda, Vadodara

"The Gray Digital Divide and Financial Inclusion" on 5/1/2023 to 7/1/2023 at "2<sup>nd</sup> Annual International Conference on Digital Transformation for Business

Sustainability" organized by VIT-AP University

"Tech Trends in core Banking and Customer satisfaction" on 1<sup>st</sup> and 2<sup>nd</sup> March 2023 at "6<sup>th</sup> International Conference on Management, Accounting, Banking, Economics and Business Research for Sustainable development" organized by B.S.Abdur Rahman Crescent Institute of Science and Technology (Deemed to be University), Chennai

"Role of Cryptocurrency in Transition Towards a Cashless Economy" on 27<sup>th</sup> and 28<sup>th</sup> March 2023 at "3<sup>rd</sup> International Conference on –MASK" organized by SRM Institute of Science and Technology, Ramapuram, Chennai

Yes Bank failure,-The rescue plan and the Turnaround strategies-Critical Analysis" at International Conference on Recent Trends in Science, Engineering and Management on 27<sup>th</sup> and 28<sup>th</sup> April 2023 organized by Er.Perumal Manimegalai College of Engineering, Kunnavipalli, Hosur

"Combating Anti-Money Laundering Issues In FinTech" at 3 Day International Conference on Fintech: Digital Transformation of Financial Services - ICF2023, on 14th September 2023 to 16th September 2023.organized by Department of Commerce, Bharathiar University, Coimbatore, Tamilnadu, India, and sponsored by the Indian Council of Social Science Research (ICSSR), New Delhi

"A Study on Awareness and User Acceptance of Neo Banks in Kerala" at 6<sup>th</sup> International Conference on Management, Accounting, Banking, Economics and Business Research for Sustainable development, on 1<sup>st</sup> and 2<sup>nd</sup> March 2023 organized by B.S.Abdur Rahman Crescent Institute of Science and Technology (Deemed to be University), Chennai

"Economic Impact of Konni Ecotourism on Pathanamthitta District" on 30<sup>th</sup> July 2023 at "8<sup>th</sup> International Conference on Research Developments in Applied Science, Engineering & Management" organized by International Association of Research and Developed Organisation at the ICSSR, North West Regional Centre Punjab University Campus, Chandigarh (ISBN :9789391535551)

## Papers presented in CONFERENCES / SEMINAR – NATIONAL

Presented a paper on

"Non- Performing Assets in Banks" on 24/02/2006 at National Seminar on "Indian Banking in Globalized Era" organized by Karpagam Arts and Science College, Coimbatore

"Housing Mortgage Debacles (USA)" on 07/02/2009 at National seminar on "The Global Financial Crisis and its impact on India" organized by Navarasam Arts and Science College for Women, Erode

"Globalization Consumer Culture and Environment" on 21/02/2009 & 22/02/2009 at "National Seminar on Consumer awareness, Protection and Promotion of Consumer Rights" organized by Khadir Mohideen College, Thanjavur

"E-Banking" on 02/03/2009 at "National Seminar on Recent Trends in E-Banking" organized by Sri GEE College of Arts and Science, Coimbatore

"Financial Re-Engineering Process in Banks" on 28/01/2010 at "National Level seminar on Financial Re-Engineering- Strategies and Regulations" organized by Dr. N.G.P. Arts and Science College, Coimbatore

"Infopreneur" on 01/02/1012 at "One Day National Seminar on Global issues and challenges in business environment" organized by Kongu Nadu Arts and Science College, Coimbatore

"Micro insurance works for women" on 14/02/2013 at "National conference on Management new era-issues and challenges " organized by G.R.Damodaran College of Science and Commerce, Coimbatore

"Merchant Bankers build Industrial Structure in India" on 15/02/2013 at "National conference on Business sustainability in globalized environment" organized by Adithya Institute of Technology, Coimbatore

"Green banking – A Commitment towards Environment Protection" on 30/9/2015 & 1/10/2015 at "Two Day National Seminar on Green Banking- An Innovative tool for service quality" organized by NSS College, Nemmara, Kerala

"Problems and Prospects of LIC agents" on 24/11/2015 & 25/11/2015 at "Two Day National Seminar on Research Methodology" organized by NASRA College of arts and Science, Kerala

"Effects of Job Stress on Job Performance and Job Satisfaction: A study with special reference to Female IT Professionals" on 12/1/2016 & 13/1/2016 at UGC sponsored National Seminar on "Human Resource Strategies and Practices in achieving Business Excellence" organized by NSS College, Manjeri ,Malapuram, Kerala

"International Financial Reporting Standards" on 28/9/2012 at One Day National Conference on "Looming Opportunities& Threats-2013" organized by Karpagam University, Coimbatore

"Innovative Business Practices for Excellence in Business" on 21/2/2017 at National Conference on "Impact of Recent Advances and Innovations in Business Administration" organized by Karpagam University, Coimbatore

"Credit and Risk Management in Banks" on 17/3/2012 at "National Conference on Emerging Trends in Banking Sector" organized by SNR Institute of Management Sciences, Coimbatore

"Emerging Trends in Financial Management in Banks" on 29/1/2010 at "National Seminar on Emerging Trends in Commerce, Economics and Management-2010" organized by Hindusthan College of Arts and Science, Coimbatore

"A Study on Online Marketing-Pros and Cons' on 24/3/2017 & 25/3/2017 at Two-Day National Level Conference on "Changing Paradigms in Indian Business" organized by NGM College, Pollachi

"Effects of Packing on Consumer Behaviour" on 26/8/2016 at "National Conference on Commerce, Management and Social Sciences" organized by Maharaja College, Ernakulum, Kerala

"Sales Management" on 20/2/2010 at "National Seminar on Facets of Commerce" organized by Sree Narayana Guru College, Coimbatore

"Cyber Crime and Security" on 30/1/2010 at "National Level conference on Emerging Technologies and Applications" organized by Navarasam Arts and Science College for Women, Erode