

FACULTY PROFILE



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ACADEMIC QUALIFICATIONS	Ph.D University of Kerala (<i>Thesis submitted</i>) M.Phil - University of Kerala M. Com- University of Kerala		
TEACHING EXPERIENCE	6 months	Guest lecturer	St. Xaviers College, Thumba
	3 Months	Assistant professor on contract	College of Applied Sciences, Dhanuvachapuram
SPECIALIZATIONS	Finance		

Publications

1. "Financial Performance of NBFCs in India- An Evaluation", Commerce and Business Researcher, Vol 9, Issue 3&4, December 2016.
2. "Infrastructure Finance Through NBFCs in India- A Study with Special reference to IIFCL", Commerce and Business Researcher, Vol 10, Issue 1&2, June 2017.
3. " Accessibility of Formal Credit to the Rural Poor; A comparative study between Banks and NBFCs", Mirror, Vol 8, No.2A, March 2018.
4. " Micro Banking Initiatives in India – A Comparative Study between Banks and Non-Banking Micro Finance Institution", International Journal of Scientific Research in Computer Science Applications and Management Studies, Vol 7, Issue 5, October 2018.
5. " Demonetization in India; A Study on Problems and Perception of Retail Traders", International Journal of Research and Analytical Reviews, Vol 5, Issue 3, September 2018.
6. " Mudra Loan; A Tool for Entrepreneurship and Economic Development", Journal of Emerging Technologies and Innovative Research, Vol 5, Issue 9, September 2018.
7. " Empowering Women Through Micro Finance- A NBFC Approach", IOSR Journal of Business and Management, Vol 20, Issue 9, September 2018.
8. " Global Banking Developments; A Study on Selected Countries", Impact; International Journal of Research in Humanities, Arts and Literature, Vol 4, Special Issue19, September 2018."
9. 'Fintech Business Models of NBFCs; A Paradigm Shift', 'Our Heritage' ISSN-0474-9030, Vol-68-Issue-18-January-2020
10. "Green Banking Initiatives of SBI; A Study on the Perception of Customers', 'Mukt Shabd Journal' ISSN-2347-3150, Vol-IX-Issue-IV-April-2020
11. 'Budget Allocation and its Utilization Gap to SC/ST Sector in India; A Trend Analysis', 'Studies in Indian Place Names' ISSN-2394-3114, Vol-40-Issue-46-February-2020

Seminar Presentations

1. "Micro Finance in India: Challenges and Contemporary issues"

2. “ A Study on the Human Development Index and the Economic Growth” November 2014.
3. “Growth of small-scale industries in India with special reference to Kerala state”
4. “Development and Impact of Tourism in Indian Economy”
5. “Currency Derivatives”
6. “Corporate Government in India an Emerging Trend towards Global Market Economy”
7. “ A Study on the Recent Trends and Tools for Data Collection”
8. “ IFRS in India-Emerging challenges and opportunities”
9. “ Role of NBFC’s in the Indian Financial market – An evaluation”
10. “ Accounting Education Through Financial Literacy and Financial Inclusion Challenges Ahead”
11. “Infrastructure finance through NBFC’s in India – A Study with special reference to public sector NBFC’s”
12. “Cashless Economy of India: Problems and Prospects”
13. “ Demonetization in India; a study on Problems and Perception of Retail Traders ”
14. “ Sales tax practices in India - A Study on the perception of retail traders towards VAT and GST”
15. “ Women Empowerment Through Microfinance- A NBFC Approach”
16. “ Influence of Brokers on Investment Decision of Individual Stock Investors in Kerala”
17. “ Kerala Floods; Role and Initiatives of the Insurance sector”
18. “ Green Banking Initiatives of SBI; A Study on the Perception of Customers
19. ‘Budget Allocation and its Utilization Gap to SC/ST Sector in India; A Trend Analysis’ on ‘Budgetary Practices in India’ on 14th February 2020.
20. ‘Fintech Business Models of NBFCs; A Paradigm Shift’

HONOURS AND AWARDS	Junior Research Fellowship (JRF)
POSTS/POSITIONS HELD	Program Officer, National Service Scheme (College of Applied Sciences, Dhanuvachapuram)