

## **Bio-Data**

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**AGE** : **56 YEARS**  
**DATE OF BIRTH** : **15.06.1967**  
**SEX** : **FEMALE**  
**MARITAL STATUS** : **MARRIED**  
**RELIGION** : **CHRISTIAN**  
**EDU. QUALIFICATION** : **M COM., M PHIL., M.F.M., M.B.A., PhD.**  
**UGC NET – COMMERCE,**  
**AREA OF SPECIALIZATION** : **ACCOUNTS & FINANCE**  
**EXPERIENCE** : **19 YEARS – Working as Asst.Prof of Commerce**  
**in the Department of Commerce, MCC since 2004**  
**Recognized Guide for M.Phil & PhD in Madras University**

### **BRIEF PROFILE**

Dr. ANLI SURESH 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 with SPSS, Brand Management, Income Tax, Banking, Organizational Behavior, Strategic Marketing, Training and Development, Services Marketing, Accounting for Decision Making. She has published more than 100 of her research papers in various reputed referred national, international journals and books and organized many international conferences. She is also in the editorial board of international journals to her credit. She is the recognized Research Supervisor for MPhil and PhD scholars in University of Madras and guided 2 PhD and 7 MPhil Scholars to her credit. Currently she is guiding 3 PhD scholars. In the year 2010-2011, Ms. Anli was chosen as the distinguished fellow of Global Strategic Management Inc, Michigan, and USA.

### **ACADEMIC BACKGROUND**

SL.NO	DEGREE	NAME OF THE INSTITUTION	DIVISION	YEAR OF STUDY
1.	B.COM	Avinashilingam Home Science College, Coimbatore. Bharathiar University	I Class	1984-87
2.	M.COM	Madras Christian College. Tambaram Madras University	I Class	1987-89
3.	M.PHIL Commerce	Madurai Kama raj University	II Class	2002-03
4.	U.G.C - N E T - Commerce			26.6.2005
5.	M.F.M	Annamalai University	I Class	2004-06
6.	PHD – FINANCE	Post Graduate & Research Dept., of Commerce, Madras Christian College Madras University	May 16 <sup>th</sup> 2012	2006-10
7.	M.B.A – FINANCE	Alagappa University	I Class	2008-2010

## PUBLICATIONS

### INTERNATIONAL

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. **“A STUDY ON FINANCIAL INNOVATIONS AND BETTER INVESTMENT OPTION BASED ON INDIVIDUAL PREFERENCES”** in the International Journal of Business Intelligence & Management Published by International Sciences Press ISSN: 0975-8100-Volume 1, Number 1-2, January-December 2009 Page Nos.169-178.  
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<http://webcache.googleusercontent.com/search?q=cache:VzvGEACi06kJ:www.dkagencies.com/doc/from/1123/to/1123/bkId/DK916321716276233983274http://www.serialspublications.com/journals1.asp?jid=556>
3. **“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.

4. **“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.
5. **“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.<http://gsmi-jfam.com/Documents/V1%20N1%20JFAM%20P02%20-Anli%20Suresh%20-Financial%20Crisis%20and%20Its%20Impact%20on%20Indian%20Capital%20Market.pdf> .  
**Cited by 2 - [Related articles](#).**
6. **“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.<http://gsmi-jfam.com/Documents/V1%20N1%20JFAM%20P05%20-Anli%20Suresh%20-Role%20Played%20Banks%20in%20the%20Process%20o>**Cited by 1 - [Related articles](#).**
7. **“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.
8. **“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.
9. **“AN OVERVIEW OF GLOBAL BANKING DEVELOPMENTS IN THE AFTERMATH OF FINANCIAL CRISIS”** in the proceedings ofThirdAnnual Global Business, Information Technology and Management for Economic Development Conference (BITMED2011) ISSN: 1947-833X, Page Nos - 597-619.
10. **“EFFICIENCY OF CURRENCY MANAGEMENT AND POLICY IMPLICATIONS IN THE INDIAN BANKING SCENARIO”** in the proceedings ofThirdAnnual Global Business, Information Technology and Management for Economic Development Conference (BITMED2011) ISSN: 1947-833X, Page Nos -620-638.
11. **“EFFICIENCY OF CURRENCY MANAGEMENT AND POLICY IMPLICATIONS IN THE INDIAN BANKING SCENARIO”** in *Journal of Finance, Accounting and Management Volume 2 Number 2 – July 2011*, Page Nos 39-57. Online Ed ISSN: 2153-2826; Print Ed ISSN: 2153 – 2818.<http://gsmi-jfam.com/Documents/V2%20N2%20JFAM%20P04%20-%20Anli%20Suresh%20-Efficiency%20of%20Currency%20Management.pdf> **Cited by 2 - [Related articles](#).**
12. **Financial Inclusion - A Study on the Impact of Micro Finance on SHG towards Inclusive Growth in International Journal of Business Statistics and Finance** Published by International Science Press ISSN: 2230-892X (Vol.1 No.1-2 2011) Pages: 109-120.<http://www.serialspublications.com/contentnormal.asp?jid=614&jtype=1>
13. **An Insight Into Financial Literacy Based on a Study on Savings Pattern Among Urban College Students in [International Journal of Marketing Theory](#)** Published by International Science Press ISSN: 2230-889X (Vol.1 No.1-2 2011) Pages: 109-124.<http://www.serialspublications.com/contentnormal.asp?jid=602&jtype=1>
14. **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.[http://clear-research.in/CLEARIJRMST/CLEARIJRMST\\_pdf/Chapter11.pdf](http://clear-research.in/CLEARIJRMST/CLEARIJRMST_pdf/Chapter11.pdf)

15. Exchange Rate Impact on Bilateral Trade between India and China in Journal of Finance, Accounting and Management Volume 3 Number 2 – July 2012, Page Nos 15-41. Online Ed ISSN: 2153- 2826; Print Ed ISSN: 2153 – 2818.<http://gsmi-jfam.com/Documents/V3%20N2%20JFAM%20P02%20-Anli%20Suresh%20-Exchange%20Rate%20Impact%20on%20Bilateral%20Trade.pdf>-Cited by 10- [Related articles](#).
16. “A STATISTICALLY OPTIMAL FRAMEWORK FOR REAL TIME BUSINESS CONDITIONS INDEX FOR INDIAN ECONOMY “ in South Asian Academic Research Journal –ACADEMICIA - An International Multidisciplinary Research journal. Vol 2, Issue 1 (Jan, 2012) ISSN 2249 –7137 Pages: 110 -122. <http://www.saarj.com/images/download/ACAD,OCT.2011%20COMPLETE%20%20PDF/ACADEMICIA%20JAN.2012,PAPERS%20COMPLETE%20%20PDF/ACADEMICIA%20JAN.2012,COMPLETE%20PDF/1.8,%20ANLI%20SURESH.pdf><http://ebookbrowse.com/1-8-anli-suresh-pdf-d287253634>
17. [http://www.saarj.com/images/download/ACAD,OCT.2011%20COMPLETE%20%20PDF/academica-Issue%203%20\(December2011/12.3,%20ANLI%20SURESH,.pdf](http://www.saarj.com/images/download/ACAD,OCT.2011%20COMPLETE%20%20PDF/academica-Issue%203%20(December2011/12.3,%20ANLI%20SURESH,.pdf)ACADIMICIA: Vol 1, Issue 3 (Dec, 2011) ISSN 2249 –7137 Pages: 24 -37.
18. A Review on Gold Quest in the Investment Portfolio by Indian Investors in International Journal of Research in Management & Technology (IJRMT) (Volume1 Number 2 December 2011) ISSN: 2249-9563 (Online), 2250-1363 (Print), Pages: 128-134. <http://www.iracst.org/ijrmt/papers/Vol1no22011/13vol1no2.pdf>  
Cited by 11 - [related articles](#).
19. A STUDY OF PARADIGM SHIFT IN MANAGEMENT OF CAPITALIN FLOWS IN INDIAN FINANCIAL SYSTEM IN THE POST LIBERALIZATION ERA in SRM MANAGEMENT DIGEST – 2011, April – 2011, Volume: 9, ISSN 0973-6905, Pages: 118-122. [http://www.srmuniv.ac.in/downloads/srm-digest\\_2011.pdf](http://www.srmuniv.ac.in/downloads/srm-digest_2011.pdf)
20. Currency Futures Vis – À -Vis Exchange Rates Volatility in India in CLEAR International Journal of Research in Commerce & Management (IJRCM) ISSN: 2249 –6009 (Print), 2249-4561 (Online), Vol-1 No-2 July-Dec 2011, Chapter 2, Pages: 16 -26. <http://thavan.org/subjects/cm/Currency%20Futures.pdf>
21. An Analytical Perspective of Global Melt Down Vis-A-Vis Perceptible Escalation in Gold Price with Special Reference to India in Journal of Finance, Accounting and Management Volume 3 Number 2 – July 2012, Page Nos 79-95. Online Ed ISSN: 2153- 2826; Print Ed ISSN: 2153 – 2818. <http://gsmi-jfam.com/Documents/V3%20N2%20JFAM%20P05%20-Anli%20Suresh%20-Analytical%20Perspective%20of%20Global%20Melt%20Down.pdf>  
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22. “GLOBAL MELTDOWN AND INDIAN FINANCIAL MARKETS - LESSONS FROM THE PAST & POINTERS TO THE FUTURE” in Journal of Management and Science Special Issue on Contemporary Benchmarking In Banking And Insurance Sectors In India Volume 1, Page Nos 33-41. Online Ed ISSN: 2250- 1819; Print Ed ISSN: 2249 – 1260. <http://jms.nonolympictimes.org/Articles/special2.pdf>
23. “SENSITIVITY OF CAPITAL FLOWS VIS – À -VIS INTEREST RATE DIFFERENTIALS: AN EMPIRICAL ASSESSMENT FOR INDIA” in ZENITH INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH Vol.2 Issue 3; March 2012; ISSN 2231-5780, Page Nos 74-93. [http://zenithresearch.org.in/images/stories/pdf/2012/March/ZIJMR/6\\_ZEN\\_VOL2\\_ISSUE3\\_MARCH12.pdf](http://zenithresearch.org.in/images/stories/pdf/2012/March/ZIJMR/6_ZEN_VOL2_ISSUE3_MARCH12.pdf)

24. **A Study on the Role of Technologies in the Development of Public Sector Banks Based on Customers Perception** in the International Journal of Business Intelligence & Management Published by International Sciences Press ISSN:0975-8100-Vol.4 No.1 2012, Jan-Jun 2012, Page Nos.67-74.  
<http://www.serialspublications.com/contentnormal.asp?jid=556&jtype=1>
25. **An Insight into the Perception and Attitude of People Towards E-banking in the Arena of Digital Economy of India - an Empirical Evaluation** in the International Journal of Business Intelligence & Management Published by International Sciences Press ISSN:0975-8100-Vol.4 No.1 2012, Jan-Jun 2012, Page Nos.99-110.  
<http://www.serialspublications.com/contentnormal.asp?jid=556&jtype=1>
26. **Innovation in Banking in the Digital Economy** in the Indian Journal of International Business & Finance Published by International Sciences Press ISSN:2249-4200-Vol.2 No.1 2012, Jan-Jun 2012, Page Nos.71-85.  
<http://www.serialspublications.com/contentnormal.asp?jid=616&jtype=1>
27. **A Review on Gold Quest in the Investment Portfolio by Indian Investors in International Journal of Research in Management & Technology (IJRMT) (Volume1 Number 2 December 2011) ISSN: 2249-9563 (Online), 2250-1363 (Print), Pages: 128-134.**  
<http://www.iracst.org/ijrmt/papers/Vol1no22011/13vol1no2.pdf> Suggested Citation: Suresh, Anli, A Review on Gold Quest in the Investment Portfolio by Indian Investors (October 6, 2013). Bloomberg: Gold climbs as Europe woes spur demand, Oct 27, 2011; Economic Times: India 2011. Available at SSRN: <http://ssrn.com/abstract=2336590>  
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<http://www.serialspublications.com/contentnormal.asp?jid=556&jtype=1>
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<http://www.serialspublications.com/contentnormal.asp?jid=616&jtype=1>
32. **AN EMPIRICAL EVALUATION OF CRITICAL SUCCESS FACTORS OF KNOWLEDGE MANAGEMENT FOR ORGANIZATIONAL SUSTAINABILITY** in the Refereed, Peer-reviewed Astitva International Journal of Commerce Management and Social Sciences ISSN- 2320-0626 (Online) VOL 1, NO.1, DECEMBER 2012 Page Nos. 7-18. Suggested Citation: Suresh, Anli, an Empirical Evaluation of Critical Success Factors of Knowledge Management for Organizational Sustainability (October 2, 2013). Astitva International Journal of Commerce Management and Social Sciences, Vol. 1, No.1, December 2012. Available at SSRN: <http://ssrn.com/abstract=2334617> Global Impact Factor= 0.401.  
**Cited by 16 - [Related articles.](#)**



33. **“Financial Innovations and Its Impact of Global Crises on Indian Capital Markets”** in the Refereed, Peer-reviewed Astitva International Journal of Commerce Management and Social Sciences ISSN- 2320-0626 (Online) Vol. 2, No. 1, April 2013 Page Nos. 1-16. Suggested Citation Suresh, Anli, Financial Innovations and Its Impact of Global Crises on Indian Capital Markets (March 20, 2013). Astitva International Journal of Commerce, Management and Social Sciences, Vol. 2, No. 1, April 2013. Global Impact Factor= 0.401. Available at SSRN: <http://ssrn.com/abstract=2236362>, File name: SSRN-id2236362. [http://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=2236362](http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2236362) Cited by 1 - [related articles](#).
34. **“Capital Account Liberalization in India: A Cautious and Calibrated Approach”** in the Refereed, Peer-reviewed Anvesha The Journal of Management Vol.6.No.1, January-March 2013, ISSN 0974-5467, Page Numbers 29-36.
35. **“UNDERSTANDING BEHAVIORAL FINANCE THROUGH BIASES AND TRAITS OF TRADER VIS-À-VIS INVESTOR”** in the Refereed, Peer-reviewed Journal of Finance, Accounting and Management Volume 4 Number 2 – July 2013, Page Nos 11-25. Online Ed ISSN: 2153- 2826; Print Ed ISSN: 2153 – 2818. <http://www.gsmi-ijgb.com/Pages/JFAMV4N2.aspx> Cited by 39 - [Related articles](#).
36. **“FINANCIAL INNOVATION IN INVESTMENT OPTIONS IN INDIA”** in the Refereed, Peer-reviewed International Journal of Research & Business Innovation ‘Steering Excellence of Research Knowledge’ ISSN: 2321-5615- Vol.1 No.2, July 2013, Page Nos.34-41.
37. **“IMPACT OF GLOBAL CRISIS ON INDIAN FINANCIAL MARKETS”** in the Refereed, Peer-reviewed Astitva International Journal of Commerce Management and Social Sciences ISSN- 2320-0626 (Online) VOL, NO.II, AUGUST 2013, Page Nos. 28-43. <http://www.astitvajournals.astitvaonline.co.in/documents/August2013/IMPACTOFGLOBALCRISISININDIANFINANCIALMARKETS.pdf> Global Impact Factor= 0.401.
38. **“PROS AND CONS OF BUILDING GOLD IN PORTFOLIO”** in the Refereed, Peer-reviewed International Journal of Research & Business Innovation ‘Steering Excellence of Research Knowledge’ ISSN: 2321-5615- Vol.1 No.4, December, 2013, Page Nos.16 -22.
39. **“INFLUENCING FACTORS FOR KNOWLEDGE RETENTION AND APPLICATION – AN EMPIRICAL PERSPECTIVE”** in Madras University Journal of Business and Finance , Refereed, Peer-reviewed and Bi- annual Journal from the Department of Commerce, Vol.1 No.2 July 2013, ISSN: 2320-5857, Page Nos. 9-22. Global Impact Factor: 0.243
40. **“SYNTHESIS OF KNOWLEDGE THROUGH RESPONSIVENESS, RECOGNITION, FORMATION, ATTRACTION AND RETENTION – AN EMPIRICAL APPROACH”** in The IUP Journal of Knowledge Management, Refereed, Peer-reviewed and Quarterly Journal from the IJKM, Vol.XII No.1 January 2014, ISSN: 0972-9216, Page Nos. 53-61. Indexed in Cabell’s Directory, EBSCO and Proquest Database. Cited by 6 - [Related articles](#).
41. **“Knowledge Management Adoption, Practice and Innovation in the Indian Organizational Set Up: An Empirical Study”** in the Refereed, Peer-reviewed International Journal for Information Technology and Economic Development Print Ed: ISSN 2153-974X, Online Ed: ISSN 2153-9731, Vol.4, No.2, October 2013 Page Nos. 31-42, <http://www.gsmi-ijgb.com/Documents/JITED%20V4%20N2%20P03%20Anli%20Suresh%20Knowledge%20Management%20Adoption.pdf> Cited by 18 - [Related articles](#).
42. **“Innovative Knowledge Management Practices for Competitive Advantage in the Post Globalized Era – An Empirical Study”** in Madras University Journal of Business and Finance, Refereed, Peer-reviewed and Bi- annual Journal from the Department of

Commerce, Vol.2 No.2 July 2014, ISSN: 2320-5857, Page Nos. 95-103. Global Impact Factor: 0.243

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44. **“A Study on the Impact of Ethics in Indian Business Scenario”** in the Refereed, Peer-reviewed [Journal of Economic Development, Management, Information Technology, Finance and Marketing](#) Print Ed ISSN: 1947-2420 Online Ed ISSN: 1947-2439, September 2016. Vol8 (2), PP54-65, at <http://www.gsmi-ijgb.com/Pages/JEDMITFMV8N2.aspx>. Indexed in Cabell, EBSCO, and ProQuest databases. **Cited by 5 - [Related articles](#)**
45. **“Interrelationship Among Various KM Practices: An Applied Study On The Public Sector Banks In Chennai City, India”** in the Refereed, Peer-reviewed Journal of Information Technology and Economic Development JITED Print Ed: ISSN 2153-974X, Online Ed: ISSN 2153-9731, Vol.8, No.1, April 2017 Page Nos. 45-61, Indexed in Cabell, EBSCO, and ProQuest databases. **Cited by 1 - [Related articles](#)**
46. **“Enrichment of Employee’s Knowledge using KM Techniques: An Empirical Study on the Public Sector Banks of India”** in The IUP Journal of Knowledge Management, Refereed, Peer-reviewed and Quarterly Journal from the IJKM, Vol.XV No.2 April 2017, ISSN: 0972-9216, Page Nos. 7-18, Indexed in Cabell’s Directory, EBSCO and Proquest Database. Enrichment of Employees’ Knowledge Using KM Techniques: An Empirical Study on the Public Sector Banks of India: SSRN(abstract ID 3197060). **Cited by 1 - [Related articles](#)**
47. **“Knowledge Enrichment through Techniques of Knowledge Management: A Comparison between Middle Level and Lower Level Employees in the Banking Industry”** published in the 10th Annual International IBAHEEC2017, conference proceedings Dec 29-30, 2017, Page Nos 1-10.
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49. **“ETHICAL ISSUES ON THE ROLE OF FUND MANAGERS AND INVESTORS’ BEHAVIOUR IN INVESTMENT DECISIONS ”** in the Refereed, Peer-reviewed International Journal of Finance, Accounting and Management JFAM Volume 9 Number 1 – January 2018, Print Edition: ISSN: 1947-8321 Online Edition ISSN: 2153-2826, Page Nos. 23-40. <http://new.gsmi-ijgb.com/wp-content/uploads/JFAM-V9-N1-P02-Rakesh-R/AnliSuresh-Behaviour-in-Investment-Decisions.pdf>. Indexed in Cabell’s Directory, EBSCO and Proquest Database. **Cited by 1 - [Related articles](#)**
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52. **"A Study on Consumer Decision Making Variables on Online Travelling Cab Apps in Tambaram"** in the **Refereed, Peer-reviewed DBJC-Journal of Business Research**, Issue No.29, Volume 2, January – March 2019, Print Ed: ISSN2248-9711, **Page Nos. 579-585**.
53. **"Effectiveness of Work life Balance on College Teachers in Tambaram (With reference to Commerce Professors)"** in the **Refereed, Peer-reviewed DBJC-Journal of Business Research**, Issue No.29, Volume 1, January – March 2019, Print Ed: ISSN2248-9711, **Page Nos. 251-257**.
54. **"A Study on attitude towards cashless transactions among Debit card customers in Tambaram"** in **The International Journal of Analytical And Experimental Modal Analysis A Peer Reviewed/ Referred Journal, An UGC-CARE Approved Group – "A" JournalList (Scopus Indexed Till 1992)ISSN NO: 0886-9367, Serial No. 36272, VOLUME XI- ISSUE VIII- 2019-4 Page No: 42-50, DOI:18.0002.IJAEMA.2019.V11I8.208301.02030752. Scientific Journal Impact Factor - 6.3; <http://ijaema.com/VOLUME-11-ISSUE-8-AUGUST-2019-SP-4/> .**
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*Developing Countries volume-2* published by Anuragam Publishers Chennai Page nos. 88-92. ISBN No. 978-93-80627-15-1, 2010.

6. **“FINANCIAL INNOVATIONS -ENGINE OF GROWTH OR SOURCE OF INSTABILITY?”** published one of the chapters in a book entitled *Indian Economy Changing Scenario* by Pointer Publishers, Jaipur, and Page nos. 7-30. ISBN-10,81713262511, ISBN-13,978-81-7132-625-9, 2010, ISBN8171326250.<http://indianbooksonbusinessmanagement.com/index.php?p=sr&Uc=1937602867878959939>
7. **“QUESTIONNAIRE METHOD OF DATA COLLECTION IN ACADEMIC RESEARCH – ISSUES, CHALLENGES AND SOLUTIONS”** in *Issues of Excellence in Academic Research* published by Dr. MGR Educational & Research Institute Chennai, pg nos. 71-74. ISBN-978-81-910-827-0-8, 2010.
8. **“TAKING BANKING SERVICES TO THE COMMON MAN: A CRITICAL ASSESSMENT”** in *Financial Management Practices for Organizational Sustainability* published by Anuragam Publishers Chennai, Page Nos.83 -85.ISBN 978-98-806-272-4-6, 2010.
9. **“FINANCIAL INCLUSION IN INDIAN BANKING SERVICES IN SOUTHERN REGION OF INDIA – A CRITICAL ANALYSIS”** in *Corporate: Management, Governance, Issues and Challenges* published by SCITECH Publishers (INDIA) Pvt.Ltd.Chennai pg.nos.108-109. ISBN978-81-8371-346-7, 2010.
10. **“FACTORS INFLUENCING LIFE INSURANCE POLICY SELECTION-AN EMPIRICAL STUDY”** in *Corporate: Management, Governance, Issues and Challenges* published by SCITECH Publishers (INDIA) Pvt.Ltd.Chennai pg.nos.110-112. ISBN978-81-8371-346-7, 2010.
11. **“A CONCEPTUAL REVIEW ON THE USEFULLNESS OF FINANCIAL INNOVATIONS”**published one of the chapters in a book entitled in *Management Strategies and Innovation* published by Deep & Deep Publishers (INDIA) Pvt.Ltd.New Delhi Page Nos. 1-23, ISBN -13 : 978-81-8450-344-9, ISBN 10: 818450344X 2011.<http://www.vedamsbooks.in/no90148/management-strategies-innovation-edited-by-gajendra-singh-atul-bamrara>
12. **“AN INSIGHT INTO THE ROLE OF NGOS IN PROMOTING SELFHELP GROUPS TOWARDS FINANCIAL INCLUSION IN INDIA”** in *Inclusive Growth of India as an Emerging Economy Through sustainable Strategies* published by Anuragam Publishers Chennai Page nos. 12-15, ISBN No. 978-93-80627-34-2, 2010.
13. **“IMPACT OF GLOBAL ECONOMIC RECESSION 2008- WITH REFERENCE TO FOREIGN BANKS IN INDIA”**published one of the chapters in a book entitled in *the 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. <http://www.vedamsbooks.in/no91854/cart.php>
14. **“A COMPARATIVE STUDY ON CONSUMER BEHAVIOUR AND BRANDING IN TELECOM SERVICES OF TATA DOCOMO AND BHARTI AIRTEL”** In *Consumer Protection Perceptions for Intervention* published by Vijay Nichole Imprints Private limited Chennai Page nos. 3-8, ISBN 978-81-8209-028-6, 2011.

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16. **"AN INSIGHT INTO FINANCIAL LITERACY BASED ON A STUDY ON SAVINGS PATTERN AMONG URBAN COLLEGE STUDENTS"** published one of the chapters in a book entitled in *Micro-finance in India: Emerging Trends and Challenges* Published by Serials Publications, New Delhi ISBN-978-81-8387-444-1, 2011, Page Nos. 109 - 124. <http://webcache.googleusercontent.com/search?q=cache:aZMeBthyYu4J:www.dkage.ncies.com/doc/from/1123/to/1123/bkId/DK82433217162988852523678071/details.html+Anli+Suresh+Publications&cd=13&hl=en&ct=clnk&gl=in&source=www.google.co.in>
17. **"AN OVERVIEW OF FINANCIAL CRISES IN A HISTORICAL PERSPECTIVE"** in *Transformation, Adaptation, and Sustainability towards a Brighter Future* Published by P.T.Bell Publications, Chennai, ISBN-978-81-88331-19-8, 2011, Page Nos. 5 -8.
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19. **"A STUDY ON THE SOCIAL PARTICIPATION OF SELF HELP GROUP TOWARDS WOMEN EMPOWERMENT"** in *Women Entrepreneurship a Multidimensional Approach*, published by Vijay Nicole Page nos. 10-12. ISBN: 978-81-8209-284-6, 2011. <http://www.vijaynicole.co.in/book.php?ISBN=9788182092846>
20. **"FINANCIAL INNOVATIONS AND ITS IMPACT ON FINANCIAL MARKETS UNDER THE SHADOW OF FINANCIAL CRISIS"** in *"Business Strategies on Corporate Race: A multidisciplinary Global Perspective"*, published by SCITECH Publishers (INDIA) Pvt.Ltd.Chennai pg.nos.133-134. ISBN 978-81-8371-385-6, 2011.
21. **"FINANCIAL INNOVATIONS - IMPACT ON MUTUAL FUNDS IN INDIA"** in *Opportunities and challenges in the current Global Business Scenario*, published by SCITECH Publishers (INDIA) Pvt.Ltd.Chennai pg.nos.15-16. ISBN 978-81-8371-383-2, 2011.
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23. **"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.nos 35-39. ISSN 0976-1314, Vol. II, Issue I, Jan-June- 2011.
24. **"MEANS AND METHODS TO STRENGTHEN THE ALUMNI BOND WITH THE INSTITUTION"** in *Discussions in Higher Education* Published by HEF's Indian Journal of Higher Education, Mumbai, pg.nos 26-27. ISSN 0976-1314, Vol. II, Issue 2, July-Dec - 2011.



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26. ***“A STUDY ON THE ROLE OF TECHNOLOGIES IN THE DEVELOPMENT OF PUBLIC SECTOR BANKS BASED ON CUSTOMERS PERCEPTION”*** in “Changing Perspectives of Management: Revisiting the Past, Analyzing the Present and Exploring the Future”, HSI Publications, Coimbatore, Vol. I, PP 427-435 ISBN: 81-88223-00-X, 2011.
27. ***“IMPACT OF FINANCIAL STRESS ON INDIAN BANKING SECTOR”*** in *Journal of Empirical Research in Management (JERM)*, Published by DOMS, Vel Tech Engineering College, Chennai ,pg.nos 1-6. ISSN2248-1864, Vol. I, July-2011. <http://www.google.co.in/webhp?hl=en&tab=mw#q=anlisuresh&hl=en&site=webhp&prmd=imvns&psj=1&ei=Yh09T6bsHYOzrAfCl5DVBw&start=40&sa=N&>
28. ***“EMPLOYEE BRANDING – A NEW MANTRA IN HRM”*** in “Sustaining Growth in the Era of Global Recovery”, by DOMS, Vel Tech Engineering College Chennai ,and Agasthiar Noolagam, Trichy, ,PP 282-288 ISBN:978-93-80530-39-0, 2011.
29. ***“AN OVERVIEW OF FINANCIAL INNOVATIONS IN THE INDIAN CAPITAL MARKET”*** in “Sustainable Innovations in Global Business Scenario”, by Semmoodhai Pathipagam, Chennai, PP 153-157 ISBN: 978-93-81006-15-3, 2011.
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31. ***“FINANCIAL INNOVATIONS VIS-A -VIS BANKING SECTOR IN INDIA”*** in Innovative Management Practices, by Archers & Elevators, Bangalore,ISBN: 9788192030395, PP 35-40, 2011.
32. ***“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 -124. <http://jainbookdepot.com/servlet/jbgetbiblio?bno=027550>
33. ***“AN OVERVIEW OF QUALITY ISSUES IN CORPORATE GOVERNANCE IN INDIAN CONTEXT”*** published in *Quality Mantra in 21<sup>st</sup> Century* by DOMS, Dr.MGR University, Chennai, ISBN- 9788191082722, 2011, Page Nos- 193-200.
34. ***“CREATIVITY AND INNOVATION FOR CHALLENGING TIMES- ROLE OF FINANCIAL LITERACY IN FINANCIAL DECISION MAKING”*** published in at the *Creativity and Innovation for Challenging Times- Theory and Concepts* by ANURAGAM PUBLICATION, Chennai, ISBN- 97893815680109, 2011 Page Nos: 499-502.
35. ***“CHANGING FOREIGN INVESTMENT POLICY AND ITS IMPACT ON INDIAN FDI INFLOWS IN THE POST LIBERALISATION ERA”*** published in at the *Creativity and Innovation For Challenging Times- Theory and Concepts* by ANURAGAM PUBLICATION, Chennai, ISBN- 97893815680109, 2011 Page Nos: 503-506.

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37. ***“INTERNET BANKING AS A PRODUCT OF E-COMMERCE IN THE INDIAN BANKING SYSTEM BASED ON CUSTOMER PERSPECTIVE”*** in the *Emerging Trends in E-Commerce(Volume 2)* published by Neithal Pathipagam, Chennai Page nos.7 04-728. ISBN: 978-93-80890-27-2, 2011.
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41. **“CAPITAL MARKET NEW ISSUES AND CHALLENGES - IMPACT OF US DOWNGRADING ON INDIAN ECONOMY”** in ‘Emerging Management Practices in Current Business Scenario’ by Aravind Associates Publishers & Distributers, Chennai, Page Nos.261-267, and ISBN: 978-81-923796-0-9, 2013.
42. **Financial Innovations and Its Impact of Global Crises on Indian Capital Markets in Challenges & Opportunities in Business Management and Information Technology** Published by Himalaya Publishers, Bombay, ISBN- 978-93-5097- 528- 2, 2014, Page Nos.264 - 275.
43. **“GOLD ETF: AN INVESTMENT OPTION IN THE EMERGING INDIAN MARKET”** in *Challenges & Opportunities in Business Management and Information Technology* Published by Himalaya Publishers, Bombay, ISBN- 978-93-5097- 528- 2, 2014, Page Nos.231 - 236.
44. **“CORPORATE GOVERNANCE OF BANKS IN INDIA: ISSUES AND CHALLENGES IN THE POST-CRISIS ERA”** published one of the chapters in a book entitled **BANKING AND FDI IN INDIA** Published by REGAL PUBLICATIONS New Delhi, ISBN- 978-81-8484-,2014, Page Nos.248 -260.
45. **“Knowledge Management Adoption, Practice and Innovation in the Indian Organizational Set Up: An Empirical Study”** in the proceedings of the 6Th Annual International Business Conference, Dec 27-28, 2013, ISSN: 1947-833X, December 27-28,2013, Page Nos.684-695.
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,* and 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.**
49. **"CORPORATE SOCIAL RESPONSIBILITY AND THIRD GENDER EMPLOYMENT IN THE HRM ARENA" in the book "Managing Human Resources at the Work place" ISBN: 978-93-83302-27-7, Page Nos.25-35, December 2017.**
50. **"DIGITALIZATION AFTER DEMONITIZATION- SMALL SCALE RETAILERS" in the on "Impact of Digitalization on Indian Economy – Issues and challenges for MSMEs" B-Digest Publications, ISBN: 978-93-84734-68-8, Page Nos.329-333, October 2018.**
51. **"An Empirical Study on The Role of Gold Sovereign Bond as Investment Pattern in Chennai Arena" in "Innovation & Emerging Trends in Global Business - Opportunities and Challenges, (ISBN: 978-93-81208-34-2) Pg no:200 to 205 published by G.K PUBLISHERS(DAKSHIN) Tamilnadu on August 30 2019.**
52. **"A Study on Perception and Adoption of Digital Wallets and Payments Among Consumers" in the "Innovative Business Trends in Rising India- Opportunities and Challenges" DhanrajBaid Jain College Publications, ISBN-978-93-5577-045-5, Page Nos.41-47, June 2022.**
53. **"A STUDY ON BANKING INVESTMENT DECISIONS ASSOCIATED WITH RISK MANAGEMENT" in the "Innovative Business Trends in Rising India- Opportunities and Challenges" DhanrajBaid Jain College Publications, ISBN-978-93-5577-045-5, Page Nos.57-63, June 2022.**
54. **"AN INSIGHT INTO E-BANKING AND CUSTOMER SATISFACTION" in the "Innovative Business Trends in Rising India- Opportunities and Challenges" DhanrajBaid Jain College Publications, ISBN-978-93-5577-045-5, Page Nos.75-84, June 2022.**
55. **"CONSUMER PREFERENCE TOWARDS PHYSICAL GOLD AND GOLD ETF" in the "Innovative Business Trends in Rising India- Opportunities and Challenges" DhanrajBaid Jain College Publications, ISBN-978-93-5577-045-5, Page Nos.85-92, June 2022.**
56. **"SERVER CRASHES WHILE USING DIGITAL WALLETS" in the "Innovative Business Trends in Rising India- Opportunities and Challenges" DhanrajBaid Jain College Publications, ISBN-978-93-5577-045-5, Page Nos.93-100, June 2022.**
57. **"IMPACT OF CONSUMER ADOPTION ON CONTACTLESS PAYMENTS TOWARDS DIGITAL ECONOMY INITIATIVE" in the "Innovative Business Trends in Rising India- Opportunities and Challenges" DhanrajBaid Jain College Publications, ISBN-978-93-5577-045-5, Page Nos.101-109, June 2022.**
58. **"POPULARIZATION OF A BRAND THROUGH NEUROMARKETING AND COLOR PSYCHOLOGY" in the "Innovative Business Trends in Rising India- Opportunities and Challenges" DhanrajBaid Jain College Publications, ISBN-978-93-5577-045-5, Page Nos.53-63, June 2022.**

59. **“A STUDY OF CONSUMER PERCEPTION TOWARDS FOOD DELIVERY APPS AND PRICE DISPARITIES”** in the **“Innovative Business Trends in Rising India- Opportunities and Challenges”** DhanrajBaid Jain College Publications, ISBN-978-93-5577-045-5, Page Nos. 173 -186, June 2022.
60. **“A STUDY ON IMPACT OF ONLINE MARKETING ON OFFLINE SELLERS”** in the **“Innovative Business Trends in Rising India- Opportunities and Challenges”** DhanrajBaid Jain College Publications, ISBN-978-93-5577-045-5, Page Nos.84-96, June 2022.
61. **“PASSENGERS REVIEW ON PUBLIC TRANSPORTATION”** in the **“Innovative Business Trends in Rising India- Opportunities and Challenges”** Dhanraj Baid Jain College Publications, ISBN-978-93-5577-045-5, Page Nos.938-944, June 2022.
62. **“Unified Payment Interface: An advancement in innovation of Digital Payments in the Indian Banking Services”** in the Proceedings of the International Seminar on Digital Innovation in Business and Finance: Emerging Trends and Potentials, ISBN: 9078-81-962550-0-8, Page Nos: 142-144, April 2023 published by Bharata Mata College, Trissur, Kerala.
63. **“Study on Influence of Digital Innovation in Bank Investment Option”** in the Proceedings of the International Seminar on Digital Innovation in Business and Finance: Emerging Trends and Potentials, ISBN: 9078-81-962550-0-8, Page Nos: 313-315, April 2023 published by Bharata Mata College, Trissur, Kerala.
64. **“Impact of Fintech Trends Leading to the Growth of Bancassurance Potentials in India”** in the Proceedings of the International Seminar on Digital Innovation in Business and Finance: Emerging Trends and Potentials, ISBN: 9078-81-962550-0-8, Page Nos: 254-259, April 2023 published by Bharata Mata College, Trissur, Kerala.
65. **“Integrating Bancassurance Solutions and its impact on Sustainable Development”** in the Proceedings of the National Seminar on Business for Social Impact, ISBN: 978-81-7695-6-8, Page Nos: 6-13, April 2023 published by PG & Research Department of Commerce, Loyola College, Chennai.
66. **“Awareness of Business Strategies of Instagram Shopping in Transforming Digital Marketing towards Sustainability”** in the Proceedings of the National Seminar on Business for Social Impact, ISBN: 978-81-7695-6-8, Page Nos: 32-38, April 2023 published by PG & Research Department of Commerce, Loyola College, Chennai.
67. **“Financing Solutions for Sustainable Development Towards the Green Finance among Digital Users Through Bank Applications”** in the Proceedings of the National Seminar on Business for Social Impact, ISBN: 978-81-7695-6-8, Page Nos: 116-124, April 2023 published by PG & Research Department of Commerce, Loyola College, Chennai.
68. **‘Impact of Digital Bancassurance Probing the Development of Hybrid Banking’** in the proceedings of the of International Conference on Enhancing Productivity in Hybrid Mode: The Beginning of a New Era ISBN 978-81-950596-5-2 Pg. Nos: 108- 114 ,June 2023 published by Research and Publication Cell Dr. D. Y. Patil B-School.
69. **Enhancing Bank Investment Options in Hybrid Mutual Funds in the Modern Era** in the proceedings of the of International Conference on Enhancing Productivity in Hybrid Mode: The Beginning of a New Era ISBN 978-81-950596-5-2 Pg. Nos: 78- 84 ,June 2023 published by Research and Publication Cell Dr. D. Y. Patil B-School.



- **Research Presentations and Publications**

Papers presented	National	100
	International	124
Research Publications	National	69
	International	107

## RESEARCH INTERESTS

*Field of Research Specialization: Finance, Marketing, Human Resources*

**Qualification Approval No.AII/MPV/Lect. Approval/MCC/2013/598 dated 20<sup>th</sup> May 2013.**

### PROJECTS GUIDED

**PhD Guide ShipNo: D.2/Ph.D. GUIDE Recogn. /2014/ 2541 dated 20<sup>th</sup> October 2014**

#### *PhD – Guided 2*

1. Guided Ms.D. Anusha to the award of Ph. D full time degree in commerce, on the thesis entitled “*An Empirical study on the role of knowledge management techniques for enrichment of Vijaya Bank employee’s knowledge towards organizational performance* “on 23/11/2018, under University of Madras, **Ref.no. Ph. D/2018/5365 dated 6 Dec 2018.**
2. Guided Ms.R. Keerthika to the award of Ph. D full time degree in commerce, on the thesis entitled “*DOMINATION OF BEHAVIORAL FINANCE ON GOLD EXCHANGE TRADED FUNDS INVESTMENT*” on 20/02/2023, under University of Madras, **Ref.no. Ph. D. Eval-II/Award- Comm./2023/ 1051dated 8<sup>th</sup>March 2023.**
1. **Orcid Id**0000-0003-4610-3999, <https://orcid.org/0000-0003-4610-3999>
2. **Google Scholar Id**AY-7N2QAAAAJ
3. <https://vidwan.inflibnet.ac.in/profile/342208>
4. **Researcher Id** ABP-0374-2022

#### *Guiding 3*

**M.Phil Guide ShipNo: D.2/M.PHIL/ GUIDE / August/2012/ 2716 dated 14<sup>th</sup> September 2012**

*M.Phil – 7,*

*M.COM- 19*

*MBA- 2*

*BCOM- 48*

## COURSES TAUGHT -

**B. Com, BCA, MCA, M. Com, M.Phil., Ph.D.**

- **SUBJECTS HANDLED: UG :** Financial Accounting, Modern Marketing, Business Mathematics & Statistics, Consumer Behaviour, International Business, Contemporary Management, Corporate Law, Logistics Management, Cost Accounting, Income-Tax Law & Practice, Research Methodology, Financial

**Accounting & Management, Management Accounting, Banking, Special Accounts, Principles of Marketing & Advertising, Retail Marketing, Entrepreneurial Development, Ad Designing, Management of Sales Force, Selling Techniques, Principles of Advertising.**

- **PG:** Managerial Economics, Taxation and Tax Planning, Human Resource Management, Services Marketing, Quantitative Techniques, Training & Development, Financial Management, Accounting for Managerial Decisions, Brand Management, Financial Derivatives and Risk Management, International Marketing, Strategic Marketing, Business Policy and Strategic Management, Organizational Behavior, Business Policy and Strategies.

## **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. Paper presented 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 has been awarded as the **‘BEST PAPER OF THE CONFERENCE’**.
3. Awarded the ***DISTINGUISHED FELLOW OF GLOBAL STRATEGIC MANAGEMENT INC. MICHIGAN, USA*** in June 2010.
4. Paper Presented on **“AN EMPIRICAL 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 which has been awarded as the **‘BEST PAPER OF THE CONFERENCE’**.
5. 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’**.
6. Paper presented 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 24-26, 2011 has been awarded as the **‘BEST ECONOMIC DEVELOPMENT PAPER OF THE CONFERENCE’**
7. 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**’.

8. 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 awarded the ‘***BEST FINANCE PAPER OF THE CONFERENCE***’.
9. Presented a paper on “**An Empirical Study on Effect of Behavioral Finance on Electronic Gold Investment with Special reference to Corporate Sector Employees – Chennai Zone**” international conference on “**Innovation and Challenges in Global Business**” held on the 3rd of March 2020, Organized by PG & Research Department of Commerce, The New College (Autonomous) Chennai – awarded with **1<sup>st</sup> prize and Best paper award**.
10. Presented a paper on “Comprehending Bancassurance and its impact with respect to Fintech Analysis” in the National Conference on Business Process Re-Engineering in the Modern Era – BIZ PRIME held on 28/02/2023 organized by the Department of Commerce (Shift – II), Loyola College, Chennai, Tamilnadu. – **Awarded as “Best Paper” of the Conference**

### **Honors**

1. *The article entitled “FINANCIAL INNOVATIONS AND ITS IMPACT OF GLOBAL CRISES ON INDIAN CAPITAL MARKETS” listed on SSRN's Top Ten list for: ERN: Financial Markets, Saving & Capital Investment in Developing Economies (Topic) in May 2013, USA. Suggested Citation Suresh, Anli, Financial Innovations and Its Impact of Global Crises on Indian Capital Markets (March 20, 2013). Astitva International Journal of Commerce, Management and Social Sciences, Vol. 2, No. 1, April 2013. Available at SSRN: <http://ssrn.com/abstract=2236362>, File name: SSRN-id2236362. [http://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=2236362](http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2236362)*
2. *The article entitled “UNDERSTANDING BEHAVIORAL FINANCE THROUGH BIASES AND TRAITS OF TRADER VIS-À-VIS INVESTOR”, was listed on SSRN's Top Ten list for: ERN: Behavioral Finance (Microeconomics) (Topic) in December 2013, USA. Suggested Citation Suresh, Anli, Understanding Behavioral Finance through Biases and Traits of Trader Vis-À-Vis Investor (November 4, 2013). Journal of Finance, Accounting and Management, 4(2), 11-25, July 2013. Available at SSRN: <http://ssrn.com/abstract=2349672>*
3. *The article entitled "AN EMPIRICAL EVALUATION OF CRITICAL SUCCESS FACTORS OF KNOWLEDGE MANAGEMENT FOR ORGANIZATIONAL SUSTAINABILITY” was listed on SSRN's Top Ten list for: Decision Making, Organizational Behavior & Performance eJournal, (Topic) in November 2013, USA. Suggested Citation Suresh, Anli, an Empirical Evaluation of Critical Success Factors of Knowledge Management for Organizational Sustainability (October 2, 2013). Astitva International Journal of Commerce Management and Social Sciences, Vol. 1, No.1, December 2012. Available at SSRN: <http://ssrn.com/abstract=2334617>*

## **AFFILIATION**

**1. DISTINGUISHED FELLOW OF GLOBAL STRATEGIC MANAGEMENT INC. MICHIGAN, USA.**

**2. Member of Editorial Board of the *KKIMRC International Journal of Research in Finance and Accounting***

**(*KKIMRCIJRFA*)**<http://thavan.org/editorial/KKIMRC%20IJRFA%20Editorial%20%20Board.pdf>

## **PAPERS PRESENTED:INTERNATIONAL CONFERENCE**

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, KalignaanPathipagam 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, and 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 organized 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 organized 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 organized by Research Centre for Consumerism, Kalasalingam University, Krishnankoil from January 28<sup>th</sup> to 29<sup>th</sup> 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 24<sup>th</sup> -26<sup>th</sup>, 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 24<sup>th</sup> -26<sup>th</sup>, 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 6<sup>th</sup> & 7<sup>th</sup> 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 26<sup>th</sup> 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, Cochin, 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, 12<sup>th</sup>& 13<sup>th</sup> 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.
45. Presented a paper on **“CORPORATE SOCIAL RESPONSIBILITY AND THIRD GENDER EMPLOYMENT IN THE HRM ARENA”** at the 6th International Conference on Managing Human Resources at the Workplace December 8-9, 2017 organized by SDMIMD, Mysore - India.
46. Presented via Skype a paper on **“Knowledge Enrichment through Techniques of Knowledge Management: A Comparison between Middle Level and Lower Level Employees in the Banking Industry”** at the 10th Annual International Business Conference: **Agriculture, Health, Energy, & Engineering (IBAHEEC 2017)** Conference, Dec 29-30, 2017 at Detroit organized by Global Strategic Management Inc, Michigan USA –Chicago, USA.
47. Presented via Skype a paper on **“ETHICAL ISSUES ON THE ROLE OF FUND MANAGERS AND INVESTORS’ BEHAVIOUR IN INVESTMENT DECISIONS”** at the

- 10th Annual International Conference on Global Business (ICGB2018) June 22-23, 2018 organized by Global Strategic Management Inc, Michigan USA –Windsor, Canada.
48. Presented via Skype a paper on **“An Empirical Study on Impact of Services Provided by Petroleum Retail Chains Over Retaining the Loyalty of Customers – Chennai Arena, India”** at the **11th Annual International Business Conference: Agriculture, Health, Energy, & Engineering**(IBAHEEC 2018) Conference, **December 28-29, 2018** organized by Global Strategic Management Inc, Michigan USA –Windsor, Canada.
  49. Presented a paper on **“Scope of E-Commerce over Petroleum Products with Portable Refillers in Succeeding Decades”** in theInternational conference (ICCBL -2019)held on 6 and 7<sup>th</sup> of February, 2019 organized by Christ University, Bangalore.
  50. Presented a paper on **“A Study on attitude towards cashless transactions among Debit card customers in Tambaram”** in theInternational conference on Strategic Innovation and Emerging Perspectives for Global Business Scenario held on 21<sup>st</sup>August, 2019 organized by the Department of Corporate Secretaryship, The Quaide Milleth College for Men, Chennai.
  51. Presented a paper on **“AN EMPIRICAL STUDY ON THE ROLE OF GOLD SOVEREIGN BOND AS INVESTMENT PATTERN IN CHENNAI ARENA”** in theInternational conference on **“INNOVATION & EMERGING TRENDS IN GLOBAL BUSINESS - OPPORTUNITIES AND CHALLENGES”** held on 30th August 2019, organized by the School of Business Studies, Hindustan College of Arts & Science, Chennai.
  52. Presented a paper on **“An empirical Study on the impact of Behavioral finance on Credit card users in Chennai City”** in theInternational conference on **“Transformation in industry in an era of Digitalization: Challenges and Opportunities”** held on 28<sup>th</sup>August, 2019 organized by the PG & Research Department of Commerce, Guru Nanak College, Chennai.
  53. Presented a paper on **“AN EMPIRICAL STUDY ON ROLE OF PUBLIC SECTOR BANK IN FINANCIAL INCLUSION OF LOW OR MIDDLE INCOME GROUP – IN CHENNAI”** in theInternational conference on **“Transformation in industry in an era of Digitalization: Challenges and Opportunities”** held on 28<sup>th</sup>August, 2019 organized by the PG & Research Department of Commerce, Guru Nanak College, Chennai.
  54. Presented a paper on **“Consumer Perception towards Mobile Wallet adoption in India with reference to Chennai City”** in theInternational conference on **“Digital Transformation for Sustainable Development”** held on 10<sup>th</sup>October, 2019 organized by the University of Madras Department of Commerce and Women’s Christian College, PG Department of Commerce, Chennai.
  55. Presented via Skype a paper on **“Consumerism and Business Ethics in India”** at the 12th Annual International Business Conference: Agriculture, Health, Energy, & Engineering (IBAHEEC 2019) Conference, December 27-28, 2019 organized by Global Strategic Management Inc, Michigan USA – Detroit-Dearborn.
  56. Presented via Skype a paper on **“Educational Literacy Influencing Behaviour Pattern of Investment with Special Reference to Electronic Gold”** at the 12th Annual International Business Conference: Agriculture, Health, Energy, & Engineering (IBAHEEC 2019) Conference, December 27-28, 2019 organized by Global Strategic Management Inc, Michigan USA – Detroit-Dearborn.
  57. Presented via Skype a paper on **“Consumer Perception towards Artificial Intelligence in E-Commerce with Reference to Chennai City, India”** at the 12th Annual International Business Conference: Agriculture, Health, Energy, & Engineering (IBAHEEC 2019) Conference, December 27-28, 2019 organized by Global Strategic Management Inc, Michigan USA – Detroit-Dearborn.
  58. Presented a paper on **“AN EMPIRICAL STUDY ON IMPACT OF DEMONITIZATION ON CASHLESS ECONOMY”** in the 6<sup>th</sup>International conference on **“Business Research”** held on 17<sup>th</sup>&18<sup>th</sup> December, 2019 organized by the Faculty of Sciences and Humanities,

School of Commerce & Economics, SRM INSTITUTE OF SCIENCE & TECHNOLOGY, Chennai.

59. Presented a paper on **“An Empirical Study on Effect of Behavioral Finance on Electronic Gold Investment with Special reference to Corporate Sector Employees – Chennai Zone”** international conference on **“Innovation and Challenges in Global Business”** held on the 3rd of March 2020, Organized by PG & Research Department of Commerce, The New College (Autonomous) Chennai – awarded **with 1<sup>st</sup> prize and Best paper award.**
60. Presented a paper on **“An Empirical Study on Behavioral Trend on Derivative Instrument with Reference of Gold Exchange Traded Fund- Chennai city”** International conference on **“Business Next 2020”** held on 5<sup>th</sup> and 6<sup>th</sup> of March 2020, Organized by PG & Research Department of Commerce, Loyola College (Autonomous) Chennai.
61. Paper presented on **“Application of Block Chain Technology in E-Commerce”** in the international conference on Business Next held on 5<sup>th</sup> and 6<sup>th</sup> of March 2020 organized by the PG and research department of Commerce, Loyola College (Autonomous) Chennai, Tamilnadu.
62. Paper presented on **“Consumer awareness towards artificial intelligence with special reference to Chennai city”** in the one-day international conference on Innovations and challenges in global business held on 3<sup>rd</sup> March 2020 organized by PG and research department of Commerce, the New College, Royapettah Chennai Tamilnadu.
63. Paper presented on **“Empirical Study on Emotional Influence over Gold Portfolio Investment in Indian Market”** via Zoom in the **12th Annual International Conference on Global Business: Engineering, Energy, Agriculture, Health and IT, June 26-27, 2020, (ICGB-EEAH2020)**, Atlanta, Georgia, United States, organized by Global Strategic Management Inc, Michigan USA – Detroit-Dearborn.
64. Paper presented on **“ROLE OF ARTIFICIAL INTELLIGENCE (AI) IN THE INDIAN BANKING SCENARIO”** via Zoom in the **12th Annual International Conference on Global Business: Engineering, Energy, Agriculture, Health and IT, June 26-27, 2020, (ICGB-EEAH2020)**, Atlanta, Georgia, United States, organized by Global Strategic Management Inc, Michigan USA – Detroit-Dearborn.
65. Paper presented on **“Contrarian Investment on Paper Gold in Digital Economy Platform – A Behavioral Study on Indian Market amidst COVID-19 Pandemic”** via Zoom in the **online Global Business Conference: Engineering, Energy, Agriculture, Health and IT, (OGBC\_EEAH2020), USA September 25-26, 2020**, organized by Global Strategic Management Inc, Michigan USA – Detroit-Dearborn.
66. Paper presented on **“SPENDING PATTERN OF INDIAN CONSUMERS DURING COVID-19 WITH REFERENCE TO CHENNAI CITY”** via Zoom in the **online Global Business Conference: Engineering, Energy, Agriculture, Health and IT, (OGBC\_EEAH2020), USA September 25-26, 2020**, organized by Global Strategic Management Inc, Michigan USA – Detroit-Dearborn.
67. Presented a paper on **“IMPACT OF COVID-19 ON E-COMMERCE WITH SPECIAL REFERENCE TO CHENNAI CITY”** in the **7<sup>th</sup>** International conference on “Business Research” held on 24<sup>th</sup> and 25<sup>th</sup> November, 2020 organized by the Faculty of Sciences and Humanities, School of Commerce & Economics, SRM INSTITUTE OF SCIENCE & TECHNOLOGY, Chennai.
68. Presented a paper on **“IMPACT OF ARTIFICIAL INTELLIGENCE ON DECISION MAKING SKILLS OF GOLD PORTFOLIO INVESTMENT- A BEHAVIORAL STUDY”** in the **7<sup>th</sup>** International conference on “Business Research” held on 24<sup>th</sup> and 25<sup>th</sup> November, 2020 organized by the Faculty of Sciences and Humanities, School of Commerce & Economics, SRM INSTITUTE OF SCIENCE & TECHNOLOGY, Chennai.
69. Presented a paper on **“BEHAVIORAL BIASED JUDGMENT ON INVESTMENT DECISION IN MATERIAL GOLD BY INVESTORS IN CHENNAI - INDIA”** in **Online**

**Global Business Conference: COVID-19, Climate Change, Engineering, Energy, Agriculture, Health and IT (OGBC\_EEAH2020)** held on 18<sup>th</sup> and 19<sup>th</sup> December, 2020, organized by global strategic management Inc, Michigan, USA.

70. Presented a paper on **"PROBLEMS FACED BY STUDENTS DURING COVID-19 WITH SPECIAL REFERENCE TO CHENNAI CITY- INDIA"** in **Online Global Business Conference: COVID-19, Climate Change, Engineering, Energy, Agriculture, Health and IT (OGBC\_EEAH2020)** held on 18<sup>th</sup> and 19<sup>th</sup> December, 2020, organized by global strategic management Inc, Michigan, USA.
71. Presented a paper on **"An Empirical study on Impact of Covid -19 on Domestic Payments with Reference to Unified Payment Interface platform"** in **International Conference on Finance & Business Analytics (ICFBA 2021)** held on 21 May 2021, organized by School of Commerce, Finance and Accountancy & School of Business and Management, CHRIST (Deemed to be University), Lavasa Campus - The Hub of Analytics, Pune.
72. Presented a paper on **"Barriers and Challenges faced by Consumers in e-banking Services Sector in India"** in **Online Global Business Conference: COVID-19, Climate Change, Engineering, Energy, Agriculture, Health and IT (OGBC\_EEAH2021)** held on 25<sup>th</sup> and 26<sup>th</sup> June, 2021, organized by global strategic management Inc, Michigan, USA.
73. Presented a paper on **"AN EMPIRICAL STUDY ON BEHAVIORAL TREND ON DERIVATIVE INSTRUMENT WITH REFERENCE TO GOLD EXCHANGE TRADED FUND IN INDIA"** in **Online Global Business Conference: COVID-19, Climate Change, Engineering, Energy, Agriculture, Health and IT (OGBC\_EEAH2021)** held on 25<sup>th</sup> and 26<sup>th</sup> June, 2021, organized by global strategic management Inc, Michigan, USA.
74. Presented a paper on **"AN ANALYTICAL STUDY ON FINANCIAL FUTURES OF RELIANCE INDUSTRIES LIMITED IN INDIA"** in **Online Global Business Conference: COVID-19, Climate Change, Engineering, Energy, Agriculture, Health and IT (OGBC\_EEAH2021)** held on 25<sup>th</sup> and 26<sup>th</sup> June, 2021, organized by global strategic management Inc, Michigan, USA.
75. Presented a paper on **"STUDY ON DIGITAL EMPLOYEE IN FINANCIAL ASSISTANCE – AN EMPLOYEE PREVIEW"** in the **International Conference Artificial Intelligence and Its impact on Business processes- ICAIBT2021 – 21st and 22nd May 2021**, organized by the department of Management, Rathinam College of Arts & Science, Coimbatore.
76. Presented a paper on **"A Study on Influence of Artificial Intelligence towards Online Fashion Shopping Websites"** in the **International Conference Artificial Intelligence and Its impact on Business processes- ICAIBT2021 – 21st and 22nd May 2021**, organized by the department of Management, Rathinam College of Arts & Science, Coimbatore.
77. Presented a paper on **"CONSUMER PERCEPTION TOWARDS ARTIFICIAL INTELLIGENCE IN MOBILE APPLICATIONS"** in the **International Conference Artificial Intelligence and Its impact on Business processes- ICAIBT2021 – 21st and 22nd May 2021**, organized by the department of Management, Rathinam College of Arts & Science, Coimbatore.
78. Presented a paper on **"Innovative Strategies of Artificial Intelligence on the road to Online Fashion Shopping Websites"** in the **PIMR 16th International**



Conference (Virtual Conference) on the theme “Innovative and Adaptive Management Strategies for Sustainable Entrepreneurial, Business and Societal Growth” – **23rd October 2021**, organized by the Prestige Institute of Management and Research (PIMR), Indore, India.

79. Presented a paper on "**Consumer Discernment towards Artificial Intelligence in Mobile Applications**" in the PIMR 16th International Conference (Virtual Conference) on the theme “Innovative and Adaptive Management Strategies for Sustainable Entrepreneurial, Business and Societal Growth” – **23rd and October 2021**, organized by the Prestige Institute of Management and Research (PIMR), Indore, India.
80. Presented a paper on "**Effect of Emotional Biases on New Investors in Financial Market**" in the PIMR 16th International Conference (Virtual Conference) on the theme “Innovative and Adaptive Management Strategies for Sustainable Entrepreneurial, Business and Societal Growth” – **23rd and October 2021**, organized by the Prestige Institute of Management and Research (PIMR), Indore, India.
81. Presented a paper on "DRIVEN RECESSION ON PURCHASING STRATEGIES OF INDIVIDUAL ON HOME CARE- BEHAVIORAL STUDY ON INDIAN MARKET" in the 8th International virtual Conference on Business Research ICBR-2021" on December 1st and 2nd 2021 organized by the Department of Commerce, SRM College of Science and Humanities, Kattankulathur, Kanchipuram.
82. Presented a paper on " **INNOVATIVE BANKING SERVICES IN INDIA**" in the 2nd International E-Conference on Science, Technology and Innovation held on 6th February 2022 organized by Indian Academicians and Researchers Association (IARA), India.
83. Presented a paper on " **Artificial Intelligence: A Study on Technological Innovation towards Online Fashion Websites**" in 2nd International E-Conference on Science, Technology and Innovation held on 6th February 2022 organized by Indian Academicians and Researchers Association (IARA), India.
84. Presented a paper on " **AUGMENTED REALITY TECHNOLOGY ON RETAIL STORES OF HOME APPLIANCES**" in the in BIZAD 2022, 8th international conference on “Technology Agility and Transformed Management Practices during Pandemic”, organized by the College of Management, SRM Institute of Science and Technology, Kattankulathur on 16th March 2022.
85. Presented a paper on “An Overview Among Customers- Usage of Online Payment Apps" in the International Conference on "The Digital Era Canvas- Innovations and Challenges in Business” held on 11th and 12th April 2022 organized by S.A. College of Arts and Science, India, University of Madras and Indian Academic Researchers' Association Chennai, India.
86. Presented a paper on "Innovations and Challenges in Banking Investment Options” in the International "The Digital Era Canvas- Innovations and Challenges in Business” held on 11th and 12th April 2022 organized by S.A. College of Arts and Science, India, University of Madras and Indian Academic Researchers' Association Chennai, India.
87. Presented a paper on "Challenges and Risks Involved in Digital Payment System" in the International E-Conference on Business Analytics for Sustainable Digital Transformation held on 21st & 22nd April 2022 organized by PG & Research Department of Commerce, Loyola College, Chennai, India.
88. Presented a paper on "Role of Technology in Making Banking Investment Decisions by Investors" in 2nd International E-Conference on Business Analytics for Sustainable Digital Transformation held on 21st & 22nd April 2022 organized by PG & Research Department of Commerce, Loyola College, Chennai, India.
89. Presented a paper on "Sustainability of Cloud Kitchen Marketing in Future" in 2nd International E-Conference on Business Analytics for Sustainable Digital Transformation held on 21st & 22nd

April 2022 organized by PG & Research Department of Commerce, Loyola College, Chennai, India.

90. Presented a paper on " A Study on Consumer Awareness and their Preference in Cashless Payments" in 2nd International E-Conference on Business Analytics for Sustainable Digital Transformation held on 21st & 22nd April 2022 organized by PG & Research Department of Commerce, Loyola College, Chennai, India.
91. Presented a paper on " Impact of Celebrity Endorsement on Consumer Buying Behavior" in 2nd International E-Conference on Business Analytics for Sustainable Digital Transformation held on 21st & 22nd April 2022 organized by PG & Research Department of Commerce, Loyola College, Chennai, India.
92. Presented a paper on " Augmented Reality On Home Appliances- A Study On Retail Stores" in 2nd International E-Conference on Business Analytics for Sustainable Digital Transformation held on 21st & 22nd April 2022 organized by PG & Research Department of Commerce, Loyola College, Chennai, India.
93. Presented a paper on " A Study on Post Pandemic Banking Investment Options" in International Business Research Conference on "Corporate Business Strategies Post Covid- 19" held on 6th May 2022 organized by School of Commerce and Department of Management Studies, D.B.Jain College, Chennai, India.
94. Presented a paper on " Determinants of Satisfaction On Internet Banking-Post Pandemic Period" in International Business Research Conference on "Corporate Business Strategies Post Covid-19" held on 6th May 2022 organized by School of Commerce and Department of Management Studies, D.B.Jain College, Chennai, India.
95. Presented a paper on " A Study On The Significant Instagram Feature That Attracts The Consumer During Post Covid-19 Era" in International Business Research Conference on "Corporate Business Strategies Post Covid- 19" held on 6th May 2022 organized by School of Commerce and Department of Management Studies, D.B.Jain College, Chennai, India.
96. Presented a paper on " A Study On Challenges And Problems Faced By Digital Consumers While Performing Cashless Transactions: Post Covid-19" in International Business Research Conference on "Corporate Business Strategies Post Covid- 19" held on 6th May 2022 organized by School of Commerce and Department of Management Studies, D.B.Jain College, Chennai, India.
97. Presented a paper on "Determination Of Motivating Factors In Choosing Digital Services During Post Covid-19 Era" in International Business Research Conference on "Corporate Business Strategies Post Covid- 19" held on 6th May 2022 organized by School of Commerce and Department of Management Studies, D.B.Jain College, Chennai, India.
98. Presented a paper on "Functionality Framework and Outcomes of Customer Satisfaction On Internet Banking" in the Two Day International Conference on "Innovative, Multidisciplinary and Contemporary Perspectives and Practices in Commerce and Management" organised by Department of Commerce, Ayya Nadar Janaki Ammal College (Autonomous), Sivakasi on 29th & 30th September, 2022, India.
99. Presented a paper on "Influence of Banking Innovative Practices towards Banking Investment Decision by Individuals" in the Two Day International Conference on "Innovative, Multidisciplinary and Contemporary Perspectives and Practices in Commerce and Management" organised by Department of Commerce, Ayya Nadar Janaki Ammal College (Autonomous), Sivakasi on 29th & 30th September, 2022, India.
100. Presented a paper on "Emerging Trends in Bancassurance Awareness with Respect to Accessibility and Procurement among the Urban Population" in the International Conference on Business Resilience: Revolution to Re-Evolution BRRR 2023 held 1<sup>st</sup>& 2<sup>nd</sup> March 2023 organized by PG & Research Department of Commerce, Loyola College, Chennai, India.
101. Presented a paper on "Emerging Trends in Selecting Banking Investment Options" in the International Conference on Business Resilience: Revolution to Re-Evolution BRRR 2023 held 1<sup>st</sup>& 2<sup>nd</sup> March 2023 organized by PG & Research Department of Commerce, Loyola College, Chennai, India.

102. Presented a paper on "Transformation and Trends in Bank Digital Payment Applications" in the International Conference on Business Resilience: Revolution to Re-Evolution BRRR 2023 held 1<sup>st</sup>& 2<sup>nd</sup> March 2023 organized by PG & Research Department of Commerce, Loyola College, Chennai, India.
103. Presented a paper on "**Unified Payment Interface: An advancement in innovation of Digital Payments in the Indian Banking Services**" in the International Seminar on Digital Innovations in Business & Finance: Emerging Trends and Potentials held on 26<sup>th</sup> and 27<sup>th</sup> April, 2023 organized by Bharatamata College, Thrissur, Kerala.
104. Presented a paper on "**Adoption and Acceptance of Hybrid Mode of Internet Banking Users: A shift from Cash to Cashless Payments**" in the Annual International Conference on Enhancing Productivity in Hybrid Mode: The Beginning of a New Era to be held on 29<sup>th</sup> to 31<sup>st</sup> May, 2023 organized by Dr.D.Y. Patil Business School, Pune, India.
105. Presented a paper on "**Study on Influence of Digital Innovation in Bank Investment Option**" in the International Seminar on Digital Innovations in Business & Finance: Emerging Trends and Potentials held on 26<sup>th</sup> and 27<sup>th</sup> April, 2023 organized by Bharatamata College, Thrissur, Kerala.
106. Presented a paper on "**Enhancing Bank Investment Options in Hybrid Mutual Funds in the Modern Era**" in the Annual International Conference on Enhancing Productivity in Hybrid Mode: The Beginning of a New Era to be held on 29<sup>th</sup> to 31<sup>st</sup> May, 2023 organized by Dr.D.Y. Patil Business School, Pune, India.
107. Presented a paper on "**Impact of Fintech Trends Leading to the Growth of Bancassurance Potentials in India**" in the International Seminar on Digital Innovations in Business & Finance: Emerging Trends and Potentials held on 26<sup>th</sup> and 27<sup>th</sup> April, 2023 organized by Bharatamata College, Thrissur, Kerala.
108. Presented a paper on "**Impact of Digital Bancassurance Probing the development of Hybrid Banking**" in the Annual International Conference on Enhancing Productivity in Hybrid Mode: The Beginning of a New Era to be held on 29<sup>th</sup> to 31<sup>st</sup> May, 2023 organized by Dr.D.Y. Patil Business School, Pune, India.
109. Presented a paper on "**Analysis of the Effect of Payment System Indicators for Bank Digital Payments**" in the International Conference on Commerce, Accounting, Research and Ethical Practices - I-CARE 2023 held on 3rd and 4th August 2023, organized by PG & Research Department of Commerce, Bhakthavatsalam College, Chennai, India.
110. Presented a paper on "**Comprehending FinTech Trends in Bancassurance Influencing the Purchase Decision of the Consumers**" in the International Conference on Commerce, Accounting, Research and Ethical Practices - I-CARE 2023 held on 3rd and 4th August 2023, organized by PG & Research Department of Commerce, Bhakthavatsalam College, Chennai, India.
111. Presented a paper on "**Forecasting the Future of Bank Investment: Estimation through Income from Investment of top Banks in India**" in the International Conference on Commerce, Accounting, Research and Ethical Practices - I-CARE 2023 held on 3rd and 4th August 2023, organized by PG & Research Department of Commerce, Bhakthavatsalam College, Chennai, India.
112. Presented a paper on "**Influencing Factors impacting the Comprehensive Sustainable Growth among the Customers of Bancassurance in India**" in the International Conference on " Thriving in Turbulent Times: Sustainable Growth through Innovative Practices", held on August 9<sup>th</sup> &10<sup>th</sup> 2023, organized by PG & Research Department of Commerce, Women's Christian College, Chennai, India.
113. Presented a paper on "**Innovative Strategies influence of Bank Investment Options towards Economic Sustainable Growth**" in the International Conference on " Thriving in Turbulent Times: Sustainable Growth through Innovative Practices", held on August

9<sup>th</sup> & 10<sup>th</sup> 2023, organized by PG & Research Department of Commerce, Women's Christian College, Chennai, India.

114. Presented a paper on “ **Impact of Paytm as A Digital Payment Application on Sustainable Growth in the Digital Transformation in the Modern Era**” in the International Conference on " Thriving in Turbulent Times: Sustainable Growth through Innovative Practices", held on August 9<sup>th</sup> & 10<sup>th</sup> 2023, organized by PG & Research Department of Commerce, Women's Christian College, Chennai, India.
115. Presented a paper on “ **Role of AI in bank payment applications**” in the 9th International Conference on the theme AI- The Inevitable Strategic Game Changer in Business, held on August 17<sup>th</sup> 2023, organized by Accounting and Finance and Bank Management of Ramakrishna Mission, Vivekananda College, Chennai, India.
116. Presented a paper on “ **AI Applications and its influence on Investors' inclination towards Bank Investment Options**” in the 9th International Conference on the theme AI- The Inevitable Strategic Game Changer in Business, held on August 17<sup>th</sup> 2023, organized by Accounting and Finance and Bank Management of Ramakrishna Mission, Vivekananda College, Chennai, India.
117. Presented a paper on “**Influence of FinTech Factors on Bancassurance Patronization and its impact on Financial Inclusion**” in the International Conference on FINANCIAL INCLUSION IN DIGITAL ERA CHALLENGES AND OPPORTUNITIES, held on September 11<sup>th</sup> 2023, organized by Sankara college of Science and Commerce, Coimbatore, India.
118. Presented a paper on “**Influencing Factors for the Acuity and Adoption of Digital Payment System towards Financial Inclusion in Digital Era**” in the International Conference on FINANCIAL INCLUSION IN DIGITAL ERA CHALLENGES AND OPPORTUNITIES, held on September 11<sup>th</sup> 2023, organized by Sankara college of Science and Commerce, Coimbatore, India.
119. Presented a paper on “**Innovations, Causation and Inclination towards Bank Investment Options among the Investors' – Probing Financial Inclusion**” in the International Conference on FINANCIAL INCLUSION IN DIGITAL ERA CHALLENGES AND OPPORTUNITIES, held on September 11<sup>th</sup> 2023, organized by Sankara college of Science and Commerce, Coimbatore, India.
120. Presented a paper on “**Role of AI-based Digitalization for a Sustainable Bancassurance among the Insured**” in the First International Seminar on Recent Advances for Sustainable Development in the Area of Management, Humanities and Law held on November 18<sup>th</sup> 2023, organized by Department of Law, PIMR , Indore, India..
121. Presented a paper on “**Impact of Digital Transformation through Digital Payment Application with Special Reference to PayTm**” in the ICCR Sponsored Two Days International Conference on India's G20 Presidency and Horizons of Business Sustainability held on December 18<sup>th</sup> & 19<sup>th</sup> 2023, organized by FSH, SRM Institute of Science & Technology, Vadapalani Campus, Chennai, India.
122. Presented a paper on “**Attributes inclining the investors towards the preference of bank investment decisions and sustainability in the Indian Banking Scenario**” in the ICCR Sponsored Two Days International Conference on India's G20 Presidency and Horizons of Business Sustainability held on December 18<sup>th</sup> & 19<sup>th</sup> 2023, organized by FSH, SRM Institute of Science & Technology, Vadapalani Campus, Chennai, India.
123. Presented a paper on “**Comprehensive Sustainable Group of Bancassurance Impacting the Horizons of Business in India**” in the ICCR Sponsored Two Days International Conference on India's G20 Presidency and Horizons of Business Sustainability held on December 18<sup>th</sup> & 19<sup>th</sup> 2023, organized by FSH, SRM Institute of Science & Technology, Vadapalani Campus, Chennai, India.

124. Presented a research paper titled '**Embracing AI inducing Sustainability focusing on bancassurance experience among the Consumers**' for the ANVESH 2k24 International Research Conference hosted by SaiBalaji International Institute of Management Sciences and International Institute of Management and Human Resource Development (Women), Pune, India on January 19th and 20th, 2024.

#### NATIONAL CONFERENCE:

1. Presented a paper on **“CUSTOMER RELATIONSHIP MANAGEMENT”** in the National Seminar Organized by Auxilium College, Vellore, and 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. SaraswathiThyagaraja 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 “Corporate: 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 “Corporate: 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 EMPIRICAL 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 February 19th 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 KumararaniMeenaMuthiah 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.RangarajanDr.Sakunthala Engineering College, Avadi, Chennai on 26<sup>th</sup> and 27<sup>th</sup> 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.RangarajanDr.Sakunthala Engineering College, Avadi, Chennai on 26<sup>th</sup> and 27<sup>th</sup> 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 25<sup>th</sup> 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 25<sup>th</sup> 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” (NACCBBIS) Organised by Department OfCommerce, 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.RangarajanDr.Sakunthala Engineering College, Avadi, Chennai on 11<sup>th</sup> 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.RangarajanDr.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.RangarajanDr.Sakunthala Engineering College, Avadi, Chennai on 11<sup>th</sup> 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.RangarajanDr.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 22<sup>nd</sup> -23<sup>rd</sup> 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- 6<sup>th</sup> 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- 11<sup>th</sup> 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 & 19<sup>th</sup> 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 KasiNadar 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, 31<sup>st</sup> August 2016.
48. Presented a paper on **“DIGITALIZATION AFTER DEEMONITIZATION- SMALL SCALE RETAILERS”** in the national conference on **“Impact of Digitalization on Indian Economy – Issues and challenges for MSMEs”** held on 12th October, 2018 organized by Department of Commerce, St. Alphonsa College of Arts & Science, Karinkal, Kanyakumari District.
49. Presented a paper on **“A Study on Consumer Decision Making Variables on Online Travelling Cab Apps in Tambaram”** in the 3<sup>rd</sup> national business research conference on **“Emerging Trends in Commerce and Management in the Present Decade (ETCM ‘19)”**

held on 21st February, 2019 organized by Department of Management Studies, D.B.Jain College, Chennai, Tamilnadu.

50. Presented a paper on **“Effectiveness of Work life Balance on College Teachers in Tambaram (With reference to Commerce Professors)”** in the 3<sup>rd</sup> national business research conference on **“Emerging Trends in Commerce and Management in the Present Decade (ETCM ‘19)”** held on 21st February, 2019 organized by Department of Management Studies, D.B.Jain College, Chennai, Tamilnadu.
51. Presented a paper on **“An Empirical Study on Behavioral Finance on Gold Investment with Special References to Material Gold- Chennai”** in the national conference on **“Big Data in Business”** held on 12<sup>th</sup> December, 2019 organized by Post Graduate & Research Department of Commerce, Anna Adharsh College for Women, Chennai, Tamilnadu.
52. Presented a paper on **“Consumer Perception towards Risks involved in Near Field Communication (NFC) Technology”** in the national conference on **“Big Data in Business”** held on 12<sup>th</sup> December, 2019 organized by Post Graduate & Research Department of Commerce, Anna Adharsh College for Women, Chennai, Tamilnadu.
53. Presented a paper on **“An Empirical Perspective on the Impact of Financial Literacy Among College Students in the Higher Education Scenario”** in the national conference on **“A Road Map to Excellence in Higher Education NCEHE-2020”** held on 9<sup>th</sup> January, 2020 organized by The Quaide Milleth College for Men, Chennai, Tamilnadu.
54. Presented a paper on **“CONSUMER INSIGHTS TOWARDS ARTIFICIAL INTELLIGENCE IN THE NEAR FUTURE WITH REFERENCE TO CHENNAI CITY”** in the national conference on **“Business Finance and Social Sciences”** held on 14<sup>th</sup> February, 2020 organized by Department of Corporate Secretary ship and Accounting Finance, Faculty of Science and Humanities, SRM Institute of Science and Technology, Chennai, Tamilnadu.
55. Presented a paper on **“AN EMPIRICAL STUDY ON INEXPERT INVESTOR’S EMOTIONAL BIASES IN FINANCIAL MARKET”** in the national conference on **“National Conference on Industry 4.0- Innovation, Transformation & Business Strategies”** held on 7-9<sup>th</sup> April, 2021 organized by School of Business and Management, CHRIST University, Bangalore.
56. Presented a paper on **“APPLICATION OF AI IN PERSONALIZED BANKING: AN OVERVIEW AMONG DIGITAL CONSUMERS”** in the national conference on **“National Conference on Industry 4.0- Innovation, Transformation & Business Strategies”** held on 7-9<sup>th</sup> April, 2021 organized by School of Business and Management, CHRIST University, Bangalore.
57. Presented a paper on **“Digital Economy Initiative- View on the Perspective of Demonetization among Customers”** in the national e - conference on **“Equity Markets and Fund Management”** held on 24<sup>th</sup> March, 2022 organized by Department of Management Studies, SRM Valliammai Engineering College, Chennai, Tamilnadu.
58. Presented a paper on **“Synchronization of influencing factors towards Banking Investment Options in the Investor’s Portfolio”** in the national e - conference on **“Equity Markets and Fund Management”** held on 24<sup>th</sup> March, 2022 organized by Department of Management Studies, SRM Valliammai Engineering College, Chennai, Tamilnadu.
59. Presented a paper on **“Influence of Behavioral Biases on Financial Distress among Gold Exchange Traded Funds Investors”** in the national e - conference on **“Equity Markets and Fund Management”** held on 24<sup>th</sup> March, 2022 organized by Department of Management Studies, SRM Valliammai Engineering College, Chennai, Tamilnadu.
60. Presented a paper on **“A Study on Perception and Adoption of Digital Wallets and Payments Among Consumers”** in the national conference on **“Innovative Business Trends**

in Rising India- Opportunities and Challenges” held on 4th June, 2022 organized by Department of Commerce, DhanrajBaid Jain College, Chennai, Tamilnadu.

61. Presented a paper on “Popularization of a Brand Through Neuromarketing and Color Psychology” in the national conference on “Innovative Business Trends in Rising India- Opportunities and Challenges” held on 4th June, 2022 organized by Department of Commerce, DhanrajBaid Jain College, Chennai, Tamilnadu.
62. Presented a paper on “A Study on Impact of Online Marketing on Offline Sellers” in the national conference on “Innovative Business Trends in Rising India- Opportunities and Challenges” held on 4th June, 2022 organized by Department of Commerce, DhanrajBaid Jain College, Chennai, Tamilnadu.
63. Presented a paper on “Passenger Review on Public Transport” in the national conference on “Innovative Business Trends in Rising India- Opportunities and Challenges” held on 4th June, 2022 organized by Department of Commerce, DhanrajBaid Jain College, Chennai, Tamilnadu.
64. Presented a paper on “Study On Consumer Perception Towards Food Delivery Apps and Price Disparities” in the national conference on “Innovative Business Trends in Rising India- Opportunities and Challenges” held on 4th June, 2022 organized by Department of Commerce, DhanrajBaid Jain College, Chennai, Tamilnadu.
65. Presented a paper on “A Study on Consumer Preference Towards Physical Gold and Gold ETF” in the national conference on “Innovative Business Trends in Rising India- Opportunities and Challenges” held on 4th June, 2022 organized by Department of Commerce, DhanrajBaid Jain College, Chennai, Tamilnadu.
66. Presented a paper on “An insight into E-Banking and Customer Satisfaction” in the national conference on “Innovative Business Trends in Rising India- Opportunities and Challenges” held on 4th June, 2022 organized by Department of Commerce, DhanrajBaid Jain College, Chennai, Tamilnadu.
67. Presented a paper on “Server Crashes Faced by Digital Wallets Users” in the national conference on “Innovative Business Trends in Rising India- Opportunities and Challenges” held on 4th June, 2022 organized by Department of Commerce, DhanrajBaid Jain College, Chennai, Tamilnadu.
68. Presented a paper on “A Study on Banking Investment Decisions Associated with Risk Management” in the national conference on “Innovative Business Trends in Rising India- Opportunities and Challenges” held on 4th June, 2022 organized by Department of Commerce, DhanrajBaid Jain College, Chennai, Tamilnadu.
69. Presented a paper on “Impact of Consumer Adoption on Contactless Payments towards Digital Economy Initiative” in the national conference on “Innovative Business Trends in Rising India- Opportunities and Challenges” held on 4th June, 2022 organized by Department of Commerce, DhanrajBaid Jain College, Chennai, Tamilnadu.
70. Presented a paper on “PERFORMANCE AND EFFICIENCY OF BANK APPLICATIONS WITH RESPECT TO DIGITAL TRANSFERS” in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
71. Presented a paper on “Efficiency on Choosing Banking Investment Options by SBI Investors” in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
72. Presented a paper on “SYNCHRONIZATION OF PERCEPTION, PREFERENCE AND PERSEVERANCE TOWARDS BANCASSURANCE AMONG THE MILLENNIALS”



- in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
73. Presented a paper on “Influencing factors of bank investment options among investors” in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
  74. Presented a paper on “Impact of Foreign Direct Investment on Economic growth in India” in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
  75. Presented a paper on “A STUDY ON INFLUENCING FACTORS OF FOOD DELIVERY APPLICATIONS FOR THEIR RECENT GROWTH” in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
  76. Presented a paper on “A STUDY ON ANALYSING THE GEN Z's INTEREST AND AWARENESS ON DIGITALIZATION OF BANCASSURANCE” in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
  77. Presented a paper on “Perception and Patronization of Central Bank Digital Currency (CBDC)” in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
  78. Presented a paper on “Factors influencing post office saving schemes” in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
  79. Presented a paper on “A Study on the Challenges of Agricultural Exports in India” in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
  80. Presented a paper on “Influencing Factors for the fall of Cryptocurrency in India” in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
  81. Presented a paper on “A study on Rural Consumer Behaviour towards Fast Moving Consumer Goods (FMCG) with Special Reference to Chengalpattu District” in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
  82. Presented a paper on “A STUDY ON CONSUMER PREFERENCE TOWARDS DIGITAL PAYMENT APPLICATIONS IN RETAIL SHOPS IN CHENNAI” in the Virtual 6th national Business Research conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.
  83. Presented a paper on “A Study on Consumer Preferences Towards Amazon Online Shopping Application in Chennai City” in the Virtual 6th national Business Research

conference on “Innovation and Advances in interdisciplinary Business Research (IAIBR’23)” held on 28/01/2023 organized by the Department of Management Studies, DhanrajBaid Jain College, Chennai, Tamilnadu.

84. Presented a paper on “Comprehending Bancassurance and its impact with respect to Fintech Analysis” in the National Conference on Business Process Re-Engineering in the Modern Era – BIZ PRIME held on 28/02/2023 organized by the Department of Commerce (Shift – II), Loyola College, Chennai, Tamilnadu. – **Awarded as “Best Paper” of the Conference**
85. Presented a paper on “BlockChain Technology: Uses in Banking and Payment Applications” in the National Conference on Business Process Re-Engineering in the Modern Era – BIZ PRIME held on 28/02/2023 organized by the Department of Commerce (Shift – II), Loyola College, Chennai, Tamilnadu.
86. Presented a paper on “Impact of Bank Investment Options towards Business Re-engineering in the Modern Era” in the National Conference on Business Process Re-Engineering in the Modern Era – BIZ PRIME held on 28/02/2023 organized by the Department of Commerce (Shift – II), Loyola College, Chennai, Tamilnadu.
87. Presented a paper on “FINANCE 5.0 EMBRACING CENTRAL BANK DIGITAL CURRENCY THROUGH DIGITAL PAYMENT BANK APPLICATIONS” in the National Conference on Industry 5.0 – Inspect, Introspect and Its Impact held on 21/03/2023 organized by the Department of Corporate Secretaryship, Loyola College, Chennai, Tamilnadu.
88. Presented a paper on “Embracing in Banking Investment Options towards Finance 5.0” in the National Conference on Industry 5.0 – Inspect, Introspect and Its Impact held on 21/03/2023 organized by the Department of Corporate Secretaryship, Loyola College, Chennai, Tamilnadu.
89. Presented a paper on “Integrating Scrutinization, Introspection and Effects of embracing Bancassurance towards Finance 5.0” in the National Conference on Industry 5.0 – Inspect, Introspect and Its Impact held on 21/03/2023 organized by the Department of Corporate Secretaryship, Loyola College, Chennai, Tamilnadu.
90. Presented a paper on “Integrating Bancassurance Solutions and Its Impact on Sustainable Development” in the National Conference on Business for social Impact- Transformational Change through the SDGs" held on March 23rd and 24th, 2023 organized by the Department of Commerce, Loyola College, Chennai, Tamilnadu.
91. Presented a paper on “Financing Solutions for Sustainable Development Towards the Green Finance Among Digital Users Through Bank Applications” in the National Conference on Business for social Impact- Transformational Change through the SDGs" held on March 23rd and 24th, 2023 organized by the Department of Commerce, Loyola College, Chennai, Tamilnadu.
92. Presented a paper on “Business Strategy and Transformation in Banking Investment Options towards Sustainable Development Goals” in the National Conference on Business for social Impact- Transformational Change through the SDGs" held on March 23rd and 24th, 2023 organized by the Department of Commerce, Loyola College, Chennai, Tamilnadu.
93. Presented a paper on “Awareness of Business Strategies of Instagram Shopping in transforming Digital marketing towards Sustainability” in the National Conference on Business for social Impact- Transformational Change through the SDGs" held on March 23rd and 24th, 2023 organized by the Department of Commerce, Loyola College, Chennai, Tamilnadu.
94. Presented a paper on “Contemporary issues on Bank Investment Deposits and its Influence towards Bank Investors” in the National Conference on Contemporary Issues in Commerce

- and Management held on 1<sup>st</sup> June 2023 organized by the PG & Research Department of Commerce, SDM College, Ujire, Karnataka.
95. Presented a paper on “Purchase Decision Factors Influencing Bancassurance and its impact on Financial Inclusion” in the National Conference on Contemporary Issues in Commerce and Management held on 1<sup>st</sup> June 2023 organized by the PG & Research Department of Commerce, SDM College, Ujire, Karnataka.
  96. Presented a paper on “Digitization, Digitalization, Digital Transformation: An Overview regarding Digital Payment” in the National Conference on Contemporary Issues in Commerce and Management held on 1<sup>st</sup> June 2023 organized by the PG & Research Department of Commerce, SDM College, Ujire, Karnataka.
  97. Presented a paper on “Influencing Factors Challenging the Growth of Online Education in the Digital Era” in the ICSSR sponsored National Seminar on NEP 2020: Rethinking Education in Contemporary India held on 5<sup>th</sup> & 6<sup>th</sup> August 2023 organized by PT. Deen Dayal Upadhyay Management College, Meerut, UP, India.
  98. Presented a research paper titled “Digital transformation trends in Bancassurance adhering to the benefit of Society and Economy” in the National Conference on Digital Transformation in Commerce and Management, hosted by Sri Dharmasthala Manjunatheshwara College, Dakshin Kannad, Ujire on 27<sup>th</sup> February 2024.
  99. Presented a research paper titled “Behavioural Intention to Adopt Payment Applications: An Overview among the Millennials” in the National Conference on Digital Transformation in Commerce and Management, hosted by Sri Dharmasthala Manjunatheshwara College, Dakshin Kannad, Ujire on 27<sup>th</sup> February 2024.
  100. Presented a research paper titled “Role of Fintech Influence in Bank Investment Options with respect to the Investors’ Qualification” in the National Conference on Digital Transformation in Commerce and Management, hosted by Sri Dharmasthala Manjunatheshwara College, Dakshin Kannad, Ujire on 27<sup>th</sup> February 2024.

## **RESOURCE PERSON**

1. **CHAIR**ED A **TECHNICAL SESSION** in the International Conference organized by Bharathidasan University, Trichy on 9th January 2010.
2. **CHAIR**ED A **TECHNICAL SESSION** in the national Conference on “CORPORATES: MANAGEMENT, GOVERNANCE, ISSUES AND CHALLENGES” organized by Saveetha management school on 28th April 2010.
3. **CHAIR**ED 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. **ORGANISED THE THIRD INTERNATIONAL ANNUAL GLOBAL BUSINESS SUMMIT CONFERENCE**(GBSC2011) on Global Best Practices at Comfort Inn Marina Towers, Chennai on March 24-26, 2011.
5. **KEY NOTE SPEAKER & CHAIR**ED 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.
6. **KEY NOTE SPEAKER & CHAIR**ED 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.

7. **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. <http://gsmi-usa.com/Documents/IBC2011%20Welcome%20Keynote%20Speech%20By%20Anli%20Suresh.pdf>
8. *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.
9. *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.
10. **CHAIRER 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.
11. *Chaired a Technical and moderated the paper presentation session in the Online Global Business Conference: COVID-19, Climate Change, Engineering, Energy, Agriculture, Health and IT (OGBC\_EEAH2021)* organized by Global Strategic Management Inc, Michigan USA 25<sup>th</sup> and 26th June, 2021.
12. *Chaired a Technical and moderated the paper presentation session in the 2nd International E-Conference on Business Analytics for Sustainable Digital Transformation held on 21st & 22nd April 2022 organized by PG & Research Department of Commerce, Loyola College, Chennai, India.*
13. *Chaired a Technical and moderated the paper presentation session in the National Conference on Business Process Re-Engineering in the Modern Era – BIZ PRIME held on 28/02/2023 organized by the Department of Commerce (Shift – II), Loyola College, Chennai, Tamilnadu.*

#### **ADMINISTRATIVE EXPERIENCE:**

- Member of Board of Examinations for Commerce department: 2017 – 2018.
- Member of Department and College Election Commission: 2016-19.
- Member of Academic Council: 2016-18.
- Member of IQAC for MCC: 2009 -2011.
- Member of Centre for Women Students: 2009 -2011.
- Department Placement Officer: 2014-2016.

#### **OTHER DISTINCTIONS**

*Board of Examiner in Loyola College, D.G.Vaishnav College, SRM Institute of Science & Technology, Vadapalani Campus, Chennai and Bishop Heber College, Trichy.*