Curriculum Vitae



Dr. D. DIVYA

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Address: 1 /126 -16 , 5th street, Minnagar II, Makkinampatti (PO), Pollachi Tamil Nadu, India - 642003

Specialization: Marketing

EDUCATION

EXAMINATION	SCHOOL/COLLEGE/UNIVERSITY	YEAR OF PASSING	PERCENTAGE
Ph.D	Bharathiar University	2024	
NET	University Grant Commission	2018	
TNSET	Mother Teresa Womens University, Kodaikanal	2017	
M.Phil	Sree Saraswathi Thyagaraja College, Pollachi	2012	65.67%
PGDCA	Bharathiar University , Coimbatore	2010	70%
M.Com	Tiruppur Kumaran College for Women, Tirupur	2008	85%
B.Com	Tiruppur Kumaran College for Women, Tirupur	2006	76%
H.S.C	Jaivabai Municipal Girls Higher Secondary School, Tirupur	2003	91%
S.S.L.C	M.N.C.C Matriculation School, Tirupur	2001	81%

SYSTEM SKILL

- Tally ERP 9 , MS Office, SPSS Basics

EXPERIENCE

INSTITUTION	DESIGNATION	YEAR		EXPERIENCE
		FROM	TO	
Sree Saraswathi Thyagaraja College, Pollachi	Assistant Professor in B.Com	24.02.2012	31.10.2013	1 Year 8 Months
Nallamuthu Gounder Mahalingam College, Pollachi	Assistant Professor in B.Com (Finance)	25.7.2016	15.06.2023	6 years 11 months
Nallamuthu Gounder Mahalingam College, Pollachi	Assistant Professor in M.com (IB)	16.6.2023	15.6.2025	2 years
Nallamuthu Gounder Mahalingam College, Pollachi	Assistant Professor in B.Com (Finance)	16.6.2025	Till date	1 year 2 months
Total				**11 years 9 months**

HONOURS AND AWARDS

- Bharathiar University First Rank Holder for M.Com Degree (2006-2008)
- Received Financial Assistance from ICSSR, New Delhi, for organizing a National Seminar on "Artificial Intelligence in Logistics and Supply Chain Management: Ethical Implications in Automation, Transparency, and Sustainability" and Successfully Organised on 07.03.2025 at Nallamuthu Gounder Mahalingam College.
- Awarded VI Cycle Seed money for Research -Faculty Empowerment System from the Management of NGM College, Pollachi for the period 15.12.2025 to 15.09.2026.

MEMBERSHIP IN PROFESSIONAL BODIES

- Membership in IFERP
- Membership in Indian Accounting Association
- Lifetime Member of the Commerce and Management Association of India

PUBLICATION (Details Enclosed)

- Conference / Seminar Papers Presented**:** 47
- Research Papers in UGC CARE LIST / Peer Reviewed Journal**:** 18
- Book Chapters: 3

- Books Published: 2

PROFESSIONAL DEVELOPMENT & CAPACITY BUILDING ACTIVITIES

(Details Enclosed)

- Completion of Swayam/NPTEL Course: 7
- Webinar/ Seminar /Conference participated: 31
- Faculty Development Program attended: 54
- Workshop attended: 15
- Symposium attended: 2
- Skill Development Program / Short-Term Course / Orientation / Capacity Building Program Attended: 8

SUBJECTS HANDLED

Financial Accounting I & II, Principles of Auditing, Commercial Law, Company Law Business Economics, GST, Banking Law and Practice, Financial Management, Income tax law and Practice, Investment Management , Global risk management, International Marketing, Management Accounting and Global Business Environment.

ACADEMIC RESPONSIBILITIES

Actively engaged in discharging academic responsibilities at the departmental level by contributing to NAAC Criteria 3, 4, 5, 6 and 7, serving as Department IIC Coordinator, Department UMIS Coordinator, Department Scholarship Coordinator, Department NGM Times In-charge, and Department ERP Coordinator, thereby supporting student services, innovation initiatives, digital administration, and quality assurance processes.

ROLE AS AN EXAMINER

Served as an external examiner in Bharathiar University Central Valuation (UG from 2018, PG in 2024) , GVG Visalakshi College for Women, Udumalpet, Sree Saraswathi Thyagaraja College, Pollachi , Hindustan College of Arts and Science, Coimbatore, Sri Krishna College of arts and Science, Coimbatore and Rathinam Global Deemed to be University, Coimbatore.

PERSONAL DETAILS

Name	:	D. Divya.
Husband Name	:	P.Venkatachalam.
Sex	:	Female.
Marital Status	:	Married.

Date of Birth	:	03-11-1986.
Nationality	:	Indian.
Permanent Address	:	W/O P.Venkatachalam, 1/126-16, 5th Street, Minnagar II, Makkinampatti (Po), Pollachi (Tk), Coimbatore - 642003
Age	:	40.
Languages Known	:	Tamil & English.
Mail ID	:	divyadngm@gmail.com, divya@ngmc.org
Contact Number	:	9488872553.

Declaration:

I hereby declare that all the details furnished above are true to the best of my belief and knowledge.

Place: Pollachi

Date: [D. Divya]

DETAILS OF CONFERENCE / SEMINAR PAPERS PRESENTED

1. Presented a paper on Microfinance and Financial Inclusion in a UGC Sponsored National seminar on Financial Inclusion -An Impetus to rural development held at Emerald Heights College for Women Udhagamandalam during 21.3.2012 to 22.3.2012. The paper was published with ISBN: 978-81-910472-8-8, pages 65 – 67.
2. On 29.9.2012 Presented a paper on Technological Development in Banking Sector in a National seminar on Contemporary Issues in Business practices (CIBP) held at Kongu nadu Arts and Science college. The paper was published with ISBN: 978-93-82338-18-5, pages 136 – 140.
3. On 06.09.2013 Presented a paper on Role of RBI in Financial Inclusion in the National Seminar held at Dr.N.G.P Arts and Science College.
4. On 19.1.2017 Presented a paper on Green Marketing in the National seminar held at Jamal Mohamed College.
5. On 15.02.2017 Presented a paper on Demonetization paved way for Digital Payment System in the National Conference held at Sree Saraswathi Thyagaraja College.
6. Presented a paper entitled Role of MSME in Economic Development of India in the two day National Conference held at NGM college during 24th and 25th March 2017.
7. On 24.1.2018 Presented a paper on Corporate Social Responsibility accounting in the National Conference held at Sree Saraswathi Thyagaraja College.
8. On 14.02.2020 Presented a paper on Start Up India- A Glance on Popular Scheme of Government in the National conference held at Sree Saraswathi Thyagaraja College.
9. Presented a paper on Cryptocurrency - its Workings and Challenges in the International Conference on Advanced Research in Banking, Finance and Business – Opportunities and Challenges, organized by the KPR College of Arts, Science and Research, Coimbatore, on 16th and 17th February 2022.
10. Presented a paper titled “Challenges of Women Entrepreneurs During Covid-19 and Post Covid-19” at the Online Two-Day ICSSR-Sponsored National Level Seminar on “Women Empowerment in the Time of COVID-19 Crisis”, organized by the Women Self-Defense Training Centre in collaboration with the Department of Education, Annamalai University, Tamil Nadu, held on 22 and 23 September 2022. The paper was published with ISBN: 978-93-92042-16-4, pages 121–125.
11. Presented a paper titled “Technology Innovation in Insurance Industry” at the Insurance Institute of India Sponsored National Level Seminar on “Insurance in the Face of Global Change – The

Future Proof", organized by Sri Ramakrishna College of Arts and Science, Coimbatore, on 12 October 2022. The paper was published with ISBN: 978-93-5701-776-3.

12. Presented a paper titled "Role of ICT in Organisation and Education" at the ICSSR-Sponsored National Seminar on "Implementation of ICT Skills for the Students for Their Employment in Skill-Based Jobs", organized by the Department of Commerce (E-Commerce), Nallamuthu Gounder Mahalingam College, Pollachi, on 19 October 2022. The paper was published with ISBN: 978-93-95482-16-5 (Vol. 2), pages 177–182.
13. Presented a paper on Green Product and Green Marketing Strategies in India - An Overview in the International Conference on Contemporary Approaches to Empower Smart Future through digitalization held at SIIMS ,pollachi during 24 & 25th November 2023. The paper was published with ISBN: 978-93-90956-04-3 , pages 133 -139.
14. Presented a paper titled "Blended Learning Environment and Its Models: A Glimpse" at the ICSSR-Sponsored National Seminar on "Blended Mode of Teaching and Learning for Teachers Community", organized by the Department of Commerce (BPS), Nallamuthu Gounder Mahalingam College, Pollachi, on 30 and 31 January 2023. The paper was published with ISBN: 978-93-94004-07-8, pages 93–97.
15. Presented a paper titled "Impact of Digital Learning in India" at the ICSSR-Sponsored National Seminar on "Impact of Digital Learning in Education Sector – A Pandemic Perspective", organized by the Department of Commerce, Nallamuthu Gounder Mahalingam College, Pollachi, held on 08 and 09 February 2023. The paper was published with ISBN: 978-93-94004-08-5, pages 73–77.
16. Presented a paper titled "Challenges of Integrating Technology in Education" at the ICSSR-Sponsored National Seminar on "Co-Creation Model of Learning, Teaching Curriculum – Staff and Students as Partners towards NEP 2022", organized by the Department of Commerce (BPS), Nallamuthu Gounder Mahalingam College, Pollachi, on 03 March 2023. The paper was published with ISBN: 978-93-94004-17-7, pages 197–200.
17. Presented a paper titled "Experiential Learning and Skill Development in NEP 2020" at the ICSSR-Sponsored One-Day National Seminar on "Vision for Vishwa Guru India: Initiatives for Global Leadership by 2047", organized by the Department of Commerce, Nallamuthu Gounder Mahalingam College, on 21.07.2023. The paper was published with ISBN: 978-93-94004-24-5, pages 202–206.

18. Presented a paper titled “Skill Development Schemes through National Skill Development Corporation (NSDC)” at the ICSSR-Sponsored One-Day National Seminar on “Rural Women Empowerment through Skill Development”, organized by the Department of Commerce (CA), Nallamuthu Gounder Mahalingam College, on 02.08.2023. The paper was published with ISBN: 978-93-5980-468-2, pages 460–466.
19. Presented a paper titled “Women Empowerment in India” at the ICSSR-Sponsored One-Day National Seminar on “Perspective of ICT Tools in Education”, organized by the Department of Commerce (BPS), Nallamuthu Gounder Mahalingam College, on 04.08.2023. The paper was published with ISBN: 978-93-94004-27-6, pages 81–85.
20. Presented a paper titled “A Glimpse on New Education Policy 2020” at the ICSSR-Sponsored One-Day National Seminar on “Impact of New Education Policy among Future Generation”, organized by the Department of Commerce (CA), Nallamuthu Gounder Mahalingam College, on 10.08.2023. The paper was published with ISBN: 978-93-94004-25-2, pages 210–215.
21. Presented a paper titled “Strategies for Sustainable Development in India – An Overview” at the ICSSR-Sponsored One-Day National Seminar on “Sustainable Developments through MSMEs: A Pathway to Self-Reliant India”, organized by the Department of Commerce, Nallamuthu Gounder Mahalingam College, on 06.10.2023. The paper was published with ISBN: 978-93-94004-75-7, pages 78–82.
22. Presented a paper titled “Self-Sustainable Agriculture” at the National Conference on “Envisioning a Self-Reliant Rural India for Sustainable Economic Development”, organized by the PG Department of Commerce with International Business, Nallamuthu Gounder Mahalingam College, Pollachi, on 12.10.2023 and 13.10.2023. The paper was published with ISBN: 978-93-94004-39-9, pages 162–166.
23. Presented a paper titled “Role of Financial System and Economic Development of a Country” at the Two-Day International Conference on “G20 and Indian Management Practices”, organized by SIIMS, Pollachi, on 07.12.2023 and 08.12.2023. The paper was published with ISBN: 978-93-90956-87-6, page 497.
24. Presented a paper titled “Digital Inclusion in Rural Communities with Special Reference to Pollachi Taluk” at the National Conference on “Startup–Fintech Challenges and Opportunities: India’s Economic Development in the 21st Century”, organized by Sree Saraswathi Thyagaraja College, Pollachi, on 09.02.2024. The paper was published with ISBN: 978-93-6163-729-2, pages 101–112.

25. Presented a paper titled “Navigating Digital Transformation: Challenges and Opportunities in the Logistics Industry” at the ICSSR-Sponsored National Conference on “Empowering India Through Digital Transformation: A Sustainable Approach (Vol. 2)”, organized by the Department of E-Commerce, Nallamuthu Gounder Mahalingam College, on 19.07.2024. The paper was published with ISBN: 978-93-340-9096-3, pages 535–543.
26. Presented a paper titled “Sustainable Development Goals for Entrepreneurship Development” at the ICSSR-Sponsored National Conference on “Green Entrepreneurship Research for Startups under the Sustainable Development Goals (SDGs) – An Initiative of SANKALP Scheme of the Ministry of Skill Development & Entrepreneurship”, organized by the PG & Research Department of International Business, Sri Ramakrishna College of Arts and Science, Coimbatore, on 06.09.2024. The paper was published with ISBN: 978-93-6126-266-1, pages 1–11.
27. Presented a paper titled “Artificial Intelligence in Banking: Transforming the Financial Sector” at the International Conference SPARK 2024 on “Journey of AI in Business”, organized by the School of Commerce and Management, Kovai Kalaimagal College of Arts and Science, Coimbatore, on 20.09.2024. The paper was published with ISBN: 978-93-341-1894-0, pages 103–110.
28. Presented a paper titled “Transforming Commerce: Circular Economy Models, Challenges, and Pathways for Adoption in India” at the International Conference – 1st Global Innovation Summit 2024: Science, Technology & Humanities Converge (GISSTHC-24), organized by Sree Saraswathi Thyagaraja College in association with Manipal University College, Malaysia, from 20.11.2024 to 23.11.2024. The paper was published with ISBN: 978-93-94874-59-6, pages 674–680.
29. Presented a paper titled “Vikshit Bharat 2047: A Vision for Sustainable Agricultural Transformation in India” at the ICSSR-Sponsored One-Day National Seminar on “Implementation, Success and Challenges of National Mission for Sustainable Agriculture (NMSA) in India”, organized by the Post Graduate and Research Department of Economics, PSG College of Arts and Science, Coimbatore, on 09.12.2024. The paper was published with ISBN: 978-9-33417-015-3, pages 212–216.
30. Presented a paper titled “Bridging the AI Skills Gap: Strategies for Workforce Development in India” at the ICSSR-Sponsored One-Day National Seminar on “Vision Viksit Bharat 2047: Education 4.0 – Enhancing India’s Workforce for the AI-Powered Future”, organized by the

Department of Commerce (BPS), Nallamuthu Gounder Mahalingam College, Pollachi, on 24.01.2025. The paper was published with ISBN: 978-93-94004-64-1, pages 323–329.

31. Presented a paper titled "Green Bonds in India: Catalyzing Sustainable Development Amidst Challenges" at the ICSSR-Sponsored One-Day National Seminar on "Green Finance for a Viksit Bharat", organized by the School of Commerce, Rathinam College of Arts and Science, Coimbatore, on 29.01.2025. The paper was published with ISBN: 978-81-984034-0-7, pages 80–86.
32. Presented a paper titled "Empowering Rural Women: Government Initiatives for a Digital Future in Education" at the ICSSR-Sponsored One-Day National Seminar on "Vision Viksit Bharat 2047: Contribution and Initiatives of Digital India for Empowering Rural Women (Vol. 2)", organized by the Department of B.Com (PA), Nallamuthu Gounder Mahalingam College, Pollachi, on 31.01.2025. The paper was published with ISBN: 978-93-94004-84-1, pages 22–27.
33. Presented paper titled "Sustainable Finance and ESG in India: Trends and Opportunities" at the International Conference on Strategic Financial Reforms for Viksit Bharat @ 2047, held at the School of Commerce, VET Institute of Arts and Science, Erode, on 20.8.2025 with ISBN 978-81-19824-04-5, pages 40–44.
34. Presented a paper entitled "Bridging the Gap: Understanding India's Skills Challenge in a Changing Economy" at the International Conference on AI for Sustainable Economic Growth, organized by KPR College of Arts and Science, Shri Ram College of Commerce, and Churchill Institute, Australia, held on 12–13 September 2025, published with ISBN 978-81-991789-8-4, pages 777–787.
35. Presented a paper titled "Analyzing the Impact of Digital Transformation on Youth Employees in Coimbatore's IT MSME" at the ICSSR-SRC One-Day National Level Seminar on "Viksit Bharat 2047: Contribution of MSME towards Youth Employment and Skilling for a Developed India", organized by the Department of Commerce with E-Commerce, PSG College of Arts & Science, Coimbatore, on 15.09.2025. The paper was published with ISBN: 978-81-991789-6-0, pages 56–64.
36. Presented a paper titled "Assessing Consumer Awareness of Digital Payment Services with Demographic Insights" at the International Conference on Business Beyond Borders: AI-Driven Management & Global Opportunities – Empowering Societal Changes and Sustainable Development in the Digital Era, organized by the School of Commerce and Department of

Business Administration in association with Periyar University and Payana Overseas Solutions, on 15 September 2025, published with ISBN 978-93-343895-5-5, pages 68–80.

37. Presented a paper titled "The Transformative Impact of Artificial Intelligence on the Indian Retail Sector: Opportunities, Challenges, and Future Pathways" at the ICSSR-SRC Sponsored One-Day National Seminar on 'Harnessing Artificial Intelligence, Innovation, and Technology: A Pathway to Economic Transformation and Sustainable Development in India', organized by the UG Department of Commerce (IB), Nallamuthu Gounder Mahalingam College, Pollachi, on 19 September 2025, published with ISBN 978-93-94004-50-4, pages 408–413.
38. Presented a paper titled "Young Adults in the Digital Era: A Consumer Behaviour Analysis of Digital Addiction and Lifestyle Change" at the Two-Day International Conference on *Green Capitalism Reimagined: Evolving Ecosystems of Commerce and Sustainability (ICGCREECS)*, organized by the Department of B.Com, B.Com CS, B.Com CA and M.Com, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai, on 7 & 8 January 2026, published with ISBN 978-81-69360-83-8, pages 84–93.
39. Presented a paper titled "Digitalization of the Indian Tax System and Digital Literacy among Young Adults" at the Tamil Nadu Goods and Service Tax Professionals Association & ICP Academy Sponsored National Conference on *Future of Taxation: Empowering the Next Generation of Tax Professionals*, organized by the School of Commerce, Rathinam College of Arts & Science, Coimbatore, on 23 January 2026, published with ISBN 978-93-7525-169-9, pages 19–29.
40. Presented a paper titled "Personalized Digital Marketing and Digital Addiction among Young Adults in Coimbatore" at the National Seminar on *AI and Innovation for Smart India: Transforming Finance and Marketing*, organized by the School of Commerce, Rathinam College of Arts & Science, Coimbatore, in association with the Insurance Institute of India, Mumbai, on 4 February 2026, published with ISBN 978-93-6163-232-7, pages 151–156.
41. Presented a paper titled "From Family Bonds to Digital Bonds: Structural Transitions in Indian Families and Young Adults' Digital Addiction" at the ICSSR-SRC Sponsored National Conference on *Families in Transition: The Sociology of Indian Households in Contemporary Times*, organized by the Department of Management and Department of English, Rathinam College of Arts & Science, Coimbatore, on 5 February 2026, published with ISBN 978-93-92150-24-1, pages 84–89.

42. Presented a paper titled "Human–AI Collaborative Pedagogy and Its Impact on Student Engagement and Socio-Emotional Learning" at the ICSSR-SRC Sponsored National Seminar on *Prospects of Artificial Intelligence (AI) and Personalized Learning in Inclusive Education Integrated to NEP-2020*, organized by the Department of B.Com CA, NGM College, Pollachi, on 6 February 2026, published with ISBN 978-93-94004-29-0, pages 374–378.
43. Presented a paper titled "Digital Immersion and Marketplace Behaviour: Understanding Young Adults in the Era of Digital Commerce" at the ICSSR-SRC Sponsored National Seminar on *Driving Digital Innovation in Commerce: A Vision for VIKSIT BHARAT @2047*, organized by the School of Commerce & Management, Kongunadu Arts and Science College, Coimbatore, on 3 March 2026, published with ISBN 978-93-7829-194-4, pages 76–79.
44. Presented a paper titled "Green Supply Chain Management: A Global and Indian Corporate Perspective" at the AICTE Sponsored Two-Day National Conference on *Climate Action & Green Growth: India's Path to Sustainable Development*, organized by the PG and Research Department of International Business, Sri Ramakrishna College of Arts & Science, Coimbatore, on 11 & 12 March 2026, published with ISBN 978-81-999655-2-2, pages 173–178.
45. Presented a paper titled "GST 2.0 at the Crossroads: Assessing Its Role in Shaping India's Manufacturing Sector" at the ICSSR-SRC Sponsored Two-Day National Seminar on *GST Reforms and Impact on MSMEs, Start-Ups and Entrepreneurship,* organized by the Department of Economics, PSG College of Arts & Science, Coimbatore, on 12 & 13 March 2026, published with ISBN 978-81-982385-1-1, pages 11–15.
46. Presented a paper titled "Digital Governance and Tax Compliance: Opportunities and Challenges for Small Taxpayers in India" at the ICSSR-SRC Sponsored National Seminar on *Leveraging Digital Governance for Inclusive Economic Growth: GST Reforms and Fiscal Federalism in Tamil Nadu*, organized by the Department of Commerce – B&I, NGM College, Pollachi, on 13 March 2026, published with ISBN 978-93-94004-72-6, pages 471–477.
47. Presented a paper titled "Digital Transformation in Indian Education: Progress, Divides, and the Road to Inclusion" at the ICWA Sponsored National Conference on *Impact of India-US Economic Engagement on India's Roadmap to Viksit Bharat 2047*, organized by Nehru Arts and Science College, Coimbatore, on 12 & 13 August 2026, published with ISBN 978-81-687901-7-9, pages 15–20.

RESEARCH PAPERS PUBLISHED IN UGC / PEER REVIEWED JOURNAL

1. Published an article titled *"Influencing Factors of Patients towards Private Multi-Speciality Hospitals in Coimbatore"* in *Indian Journal of Applied Research (IJAR)* (Vol. 7, Issue 6, pp. 541–543, June 2017, IF: 4.894).
2. Published a research article titled *"Awareness, Usage and Challenges Faced by Consumers of Green Personal Care Products in the Coimbatore District"* in *Shodhak – A Journal of Historical Research* (Vol. 53, Issue 2, No. 12, pp. 67–73, May–August 2023).
3. Published a research article titled *"Green Practices among Young Adults in Coimbatore District"* in *Humanities and Social Science Studies* (Vol. 12, Issue 2, No. 7, pp. 172–178, July–December 2023).
4. Published a research article titled *"Dietary Preference of Millet Consumption with Special Reference to Udumalpet Taluk"* in *Madhya Bharti – Humanities and Social Sciences* (Vol. 85, No. 8, pp. 62–73, January–June 2024).
5. Published a research article titled *"Problems and Prospects of Agriculturalists with Special Reference to Pollachi Taluk"* in *Madhya Bharti – Humanities and Social Sciences* (Vol. 85, No. 8, pp. 74–84, January–June 2024).
6. Published a research article titled *"Repurchase Intention of Nestle Products with Special Reference to Udumalpet Taluk (Beverage, Breakfast Cereals, Dairy, Food and Nutrition Products)"* in *Madhya Bharti – Humanities and Social Sciences* (Vol. 85, No. 8, pp. 85–92, January–June 2024).
7. Published a research article titled *"Buying Behaviour of Consumers towards Himalaya Personal Care Products in Pollachi"* in *Madhya Bharti – Humanities and Social Sciences* (Vol. 85, No. 13, pp. 10–17, January–June 2024).
8. Published a research article titled *"Assessing Herbal Supplement Usage: Influence of Socio-Demographic Variables"* in *IPE Journal of Management* (Vol. 14, No. 6, pp. 159–165, July–December 2024).
9. Published a research article titled *"Delivery Performance and Service Quality of Swiggy for Enhancing Customer Retention in Pollachi"* in *Madhya Bharti – Humanities and Social Sciences* (Vol. 86, pp. 111–120, January–June 2025).
10. Published a research article titled *"Impact of Advertisement on Consumer Purchase Behavior of E-Bike in Pollachi"* in *Madhya Bharti – Humanities and Social Sciences* (Vol. 86, pp. 153–161, January–June 2025).

11. Published a research article titled *"Exploring the Impact of Accommodation Attributes on Destination Satisfaction among Domestic Tourists in Tamil Nadu"* in *Asian Journal of Management and Commerce* (Vol. 6, Issue 2, pp. 45–49, July–August 2025).
12. Published a research article titled *"Digital Device Usage and Its Impact on Social, Lifestyle, and Health Outcomes of Young Adults in Coimbatore"* in *International Journal of All Research Education and Scientific Methods (IJARESM)* (Vol. 14, Issue 3, pp. 99–111, March 2026).
13. Published a research article titled *"Empowering Women through Financial Literacy: A Data-Driven Quantitative Approach"* in *International Education & Research Journal (IERJ)* (Vol. 12, Issue 3, pp. 55–62, March 2026).
14. Published a research article titled *"Digital Platform Engagement and Behavioural Attitudes of Young Adults: An Analytical Study"* in *Asian Research Journal of Arts & Social Sciences* (Vol. 24, Issue 4, pp. 77–86, April 2026).
15. Published a research article titled *"Multidimensional Attitudes of Young Adults' Digital Gadget Usage: An Empirical Analysis of Demographic Differentials in Coimbatore"* in *International Journal of Innovative Research in Technology* (Vol. 12, Issue 12, pp. 1442–1446, May 2026).
16. Published a research article titled "Impact of Socio-Demographic and Behavioural Factors on Attitudes of Young Adults towards Digital Device Usage" in the EPRA International Journal of Research and Development (IJRD), Vol. 11, Issue 6, June 2026, ISSN 2455-7838, pp. 228–234 (Peer Reviewed).
17. Published a research article titled "Digital Devices and Well-Being: A Model of Attitudinal Influences on Quality of Life among Young Adults" in the International Journal of Research in Finance and Marketing (IJRFM), Vol. 16, Issue 6, June 2026, ISSN 2231-5985, pp. 1–9 (Peer Reviewed).
18. Published a research article titled "Socio-Demographic Determinants of Digital Attitudes among Young Adults: A Multidimensional Analysis " in the International Journal of Marketing and Technology, Vol. 16 Issue 08, August 2026, ISSN 2249-1058, pp -22-27

BOOK CHAPTER

1. Published a chapter on M-banking in a book titled Recent trends in commerce and management" ISBN - 978-81-956364-8-8. Yuvakshetra publication, April 2022
2. Published a chapter titled Revolutionizing Indian Agri-Supply Chains : Blockchain in Coffee Board and APEDA Initiatives , ISBN - 978-81-986573-5-0 , SJ Publication , July 2025.

3. Published a chapter titled Biometric Authentication In Indian Payment Systems , ISBN :978-93-49882-13-3 , The Wordsswiggle Publication, August 2025.

BOOKS PUBLISHED

Published Book titled "Artificial Intelligence in Logistics and Supply Chain Management : Ethical Implications in Automation Transparency and Sustainability " in the year 2025.

SWAYAM /ARPIT/ NPTEL/ ONLINE COURSE ATTENDED

1. Completed the NPTEL course titled "Financial Institutions and Markets" during the period January to April 2019.
2. Completed the ARPIT course in Financial Markets and Emerging Business Models from 1st Dec 2020 to 31st March 2021.
3. Completed the NPTEL–SWAYAM certified course titled "Business Fundamentals for Entrepreneurs" conducted during the period August to September 2023.
4. Completed Swayam course on " Foreign Exchange Market " Offered by Indian Institute of Management Bangalore for July 2024 semester.
5. Completed Swayam Online course on "Statistical Analysis using SPSS for Beginners" offered by Jain Deemed to be University, Bengaluru for Jan 2025 semester.
6. Completed NPTEL Online course on "Business and Sustainable Development" offered by IIT Bombay Aug -Sep 2025.
7. Completed NPTEL Online course on "Fundamentals of Digital Marketing" offered by IIT Kharagpur Feb -Apr 2026.

PARTICIPATION IN SEMINAR / WEBINAR / CONFERENCE / SYMPOSIUM

1. Participated in State level Symposium on Overseas Trade held at NGM College on 3rd January 2017.
2. Participated in National Level Symposium on E-Business & E-Commerce - Its Emerging Trends held at NGM College on 23.08.2017.
3. Participated in One day International Seminar on Winning the Business War- A Passport to Success held at Sri G.V.G Visalakshi College for Women on 14th December 2018.
4. Participated in One day International Seminar on Asian Tiger and Indian Lion - Economic Growth and Development held at NGM College, on 05th March 2019.
5. Participated in National symposium on Indian Economy & Digital Marketing held at KPR College of Arts & Science on 30th August 2019.

6. Participated in the Four-Day Webinar on "An Effective Research Paper Writing Skills" organized by the Bhagwan Mahavir College of Commerce and Management Studies, Surat, Gujarat, under Bhagwan Mahavir University, from 13.04.2020 to 16.04.2020.
7. Participated in the Five-Day International Webinar on "International Business Beyond COVID-19" organized by the Graduate School of Management Studies, Gujarat Technological University, Ahmedabad (India), from 01.05.2020 to 05.05.2020.
8. Attended the Webinar on "Knowledge Gained through the Challenging Exercise in NAAC: Success Story" organized by St. Joseph's College (Autonomous), Tiruchirappalli, on 15.05.2020.
9. Participated in the International E-Conference on "Strategies & Challenges in Higher Education during COVID-19 Lockdown Period in India with Reference to the World" organized by the Government Vidarbha Institute of Science & Humanities, Amravati, Maharashtra, from 15.05.2020 to 17.05.2020.
10. Participated in the Two-Day Webinar on "Indian Economy Financial Insight – Post COVID-19" organized by the KPR College of Arts and Science, Coimbatore, on 20.05.2020 and 21.05.2020.
11. Attended the Webinar on "Concept Development and Model Building for Social Science Research" organized by Kongu Arts and Science College, Erode, on 27.05.2020.
12. Participated in the Webinar on "Usage of E-Resources during COVID-19 Period" organized by Sakthi Institute of Information & Management Studies, Pollachi, on 29.05.2020.
13. Attended the Webinar on "System and Procedures for NAAC Assessment" organized by the Internal Quality Assurance Cell (IQAC), Nallamuthu Gounder Mahalingam College, Pollachi, on 26.06.2020.
14. Participated in the Webinar on "Risk and Insurance in COVID-19" organized by KPR College of Arts, Science and Research, Coimbatore, on 20.07.2020.
15. Attended the Webinar on "A Roadmap to Digital Transformation" organized by the Department of E-Commerce, NGM College, Pollachi, on 28.09.2021.
16. Participated in a Webinar titled "Impact Lecture Series - Session-II on Entrepreneurship: Growth and Competitiveness" organized by the Institution's Innovation Council of PPG College of Arts and Science, Coimbatore on 28th September 2021.
17. Participated in the Webinar on "Finance – The Bloodline of the World" organized by Sree Saraswathi Thyagaraja College, Pollachi, on 01.10.2021.

18. Participated in the Conference on “Pandemic and Business Sustainability (PBS 2021)” organized by the Faculty of Commerce, Dr. N.G.P. Arts and Science College, Coimbatore, on 21st and 22nd October 2021.
19. Attended the Webinar on “Strategy for Managing Personal Finance” organized by the Department of Commerce (BPS), NGM College, Pollachi, on 03.12.2021.
20. Participated in the Webinar on “Long Term National Goals and NEP 2020” organized by Shri Vaishnav College of Commerce, Indore, on 07.05.2022.
21. Attended the Webinar titled “Sipping the SIP” organized by the Department of Management Studies, Visvesvaraya Technological University, Centre for PG Studies, Kalaburagi, on 24.06.2022.
22. Participated in two day seminar on The Importance of Outcome Based Education In a Modern Educational Setup organised by IQAC, Hindusthan Institute of Technology on 21st & 22nd September 2022.
23. Participated in the Webinar on “Strategy for Managing Personal Finance” organized by True Life Care, Ahmedabad, Gujarat, on 22.07.2022.
24. Attended the International Webinar on “Digital Divide in the Context of Ethical Issues” organized by Rani Anna Government College for Women, Tirunelveli, on 20.12.2022.
25. Participated in the National Webinar on “IPR Awareness Programme” organized by Eswar College of Engineering, Narasaropet, on 23.12.2022.
26. Participated in National seminar on Inclusive Growth and Women Empowerment through Rural Entrepreneurship held at NGM College on 05.04.2023.
27. Participated in the International Conference on “Commerce 360°” organized by the Department of Commerce (CA and IB), Sree Narayana Guru College, Coimbatore, on 21st July 2023.
28. Attended the Webinar on “Powers and Rights of Consumers” organized by Shree Nagulan Research Training and Consultancy, on 15.08.2023.
29. Participated in the Webinar on “Publishing Avenues for Researchers: Trends, Tools, and Platforms” organized by Tolani College of Commerce, on 09.09.2023.
30. Participated in the Two-Day National Conference on “Deep Learning & Computer Interaction for Sustainability” organized by the UG Department of Computer Applications, NGM College, Pollachi, on 10th and 11th January 2024.
31. Participated in the National Webinar on “The Need and Use of Indian Languages” organized by Government College, Kaniyadhana, Shivpuri, Madhya Pradesh, on 15.10.2025.

FACULTY DEVELOPMENT PROGRAM ATTENDED

1. Attended Seven-Day Faculty Development Programme on "Research Methodology for Beginners" organized by the Department of Social Work, Nallamuthu Gounder Mahalingam College, Pollachi, from 16th May to 23rd May 2020.
2. Attended a Seven-Day Faculty Development Programme on "Impact of Post Covid-19 Scenario in Banking and Insurance Sector" organized by the Department of Commerce (BI), Nallamuthu Gounder Mahalingam College, Pollachi, from 20th May to 27th May 2020.
3. Attended Six-Day Faculty Development Programme on "GST and CSR" organized by Guru Nanak College, Chennai, from 20th May to 25th May 2020.
4. Attended a Seven-Day Faculty Development Programme on "New Paradigms of Teaching" organized by the Department of Commerce (CA), Nallamuthu Gounder Mahalingam College, Pollachi, from 22nd May to 29th May 2020.
5. Participated in a One-Day Faculty Development Programme on "Basics of Research" organized by Government First Grade College, Punjalakatte, Belthangady Taluk, Karnataka, on 23rd May 2020.
6. Attended a Seven-Day Faculty Development Programme on "Beyond Academic Excellence – A Reality Show" organized by the Department of History, Nallamuthu Gounder Mahalingam College, Pollachi, from 25th May to 31st May 2020.
7. Attended FDP on "Appraisal of Learning Outcomes in OBE" organized by the Office of the Controller of Examinations, Nallamuthu Gounder Mahalingam College, Pollachi, on 22nd June 2020.
8. Attended Seven-Day Faculty Development Programme on "GST Compliance – A Practical Approach" organized by Vivekananda College, Madurai, from 14th June to 20th June 2021.
9. Attended International Faculty Development Programme on "Next Generation Teachers" organized by the Department of Business Administration and IQAC, Nallamuthu Gounder Mahalingam College, Pollachi, from 24th September to 4th October 2021.
10. Attended Faculty Development Programme on "Introduction to Research – Proposal to Publications" organized by Agurchand Manmull Jain College on 7th and 8th October 2021.
11. Attended an FDP on "Effective Introduction in Journal Writing" organized by Shri Shankarlal Sundarbai Shasun Jain College for Women on 18th February 2022.

12. Attended FDP on “Effective Teaching Learning Paradigms through Pedagogical Innovations” organized by the Department of Mathematics, Sathyabama Institute of Science and Technology, Chennai, from 7th February to 12th February 2022.
13. Attended FDP Series on “Journal Writing: Composing Effective Abstracts” organized by Shri Shankarlal Sundarbai Shasun Jain College for Women on 25th February 2022.
14. Attended FDP on “Introduction to REITs and InvITs” organized by Karpagam Academy of Higher Education, Coimbatore, on 29th March 2022.
15. Attended National Level Virtual Faculty Development Programme on “Funded Research Project Proposal Preparation and Submission Protocol” organized by the Centre for Research and Development, CMS College of Science and Commerce, Coimbatore, on 31st March 2022.
16. Attended FDP Series on “Journal Writing: Preparation of Research Paper for Publication” organized by Shri Shankarlal Sundarbai Shasun Jain College for Women on 7th April 2022.
19. Attended Seven Days National Level Faculty Development Programme on “Overview of Capital Market” organized by the Department of Commerce, Nallamuthu Gounder Mahalingam College, Pollachi, Coimbatore, Tamil Nadu, from 22nd August 2022 to 30th August 2022.
20. Attended the Five Days National Level Faculty Development Programme on “Contribution of Service Sectors in Economic Growth and Industrial Development” organized by the Department of Commerce (Business Process Services), Nallamuthu Gounder Mahalingam College, Pollachi, Coimbatore, Tamil Nadu, from 21st to 25th November 2022.
21. Attended Eight-Day National Faculty Development Programme on “Design and Development of Industry-Led Curriculum in Technological Era” organized by AMET University, Chennai, from 14th to 22nd December 2022.
22. Attended the Seven Days National Virtual Faculty Development Programme on “Research Methodology” organized by PPG College of Arts and Science, Coimbatore, from 12th to 18th December 2022.
23. Attended the National Level Faculty Development Programme on “Research Methodology: Analysis, Tools & Techniques” organized by the Internal Quality Assurance Cell and PG & Research Department of Mathematics, Theivanai Ammal College for Women (Autonomous), Villupuram, held from 28th December 2022 to 3rd January 2023.
24. Participated in Two Weeks Faculty Development Programme on “Development of Entrepreneurship and Innovation” at AMET University, Chennai, from 29th May to 9th June 2023.

25. Attended FDP on “Mixed Research Methods in Social Sciences” organized by Amity University, Kolkata, from 24th July to 28th July 2023.
26. Attended an FDP on “Quality Education for Nation Building” conducted by SIIMS Business School, Pollachi, from 31st July to 8th August 2023.
27. Attended a FDP on “From Research to Publication” organized by Adhiyaman Arts and Science College for Women, Uthangarai (Tk), Krishnagiri, from 4th September to 11th September 2023.
28. Attended a FDP on “Emerging Trends and Challenges in Commerce and Management Education” organized by Hindusthan College of Arts and Science, Coimbatore, from 19th September to 26th September 2023.
29. Attended a FDP on “Tally ERP 9 with GST” organized by Nallamuthu Gounder Mahalingam College, Pollachi, from 16th October to 26th October 2023.
30. Participated in a Virtual FDP on “Empowering Educators: Nurturing Innovation and Entrepreneurship in Academia” organized by Sree Ayyappa College for Women from 15th November to 21st November 2023.
31. Participated in FDP on “Business Fundamentals for Entrepreneurs” offered by NPTEL–AICTE during August–September 2023.
32. Attended an FDP on “Yoga for Healthy Life” organized by NGM College from 29th January to 6th February 2024.
33. Participated in an FDP on “Evaluation Strategies and Classroom Management Skills” conducted by Michael Job Memorial College of Education for Women, Coimbatore, on 5th and 6th February 2024.
34. Attended an International Faculty Development Programme on “Digital Marketing” jointly organized by MIT Arts Commerce & Science College (Autonomous), Maharashtra; Nishitha Degree College (Autonomous), Telangana; Seshadripuram College, Karnataka; P.B. Siddhartha College of Arts and Science, Andhra Pradesh; in collaboration with ExcelR Edtech Pvt. Ltd., from 27th May to 31st May 2024.
35. Participated in an International Online Faculty Development Programme on “Embracing Sustainability as Opportunity” organized by the Department of Pedagogical Sciences, Tamil Nadu Teachers Education University, in collaboration with the Academic Staff College and Faculty of Education, Dr. M.G.R. Educational and Research Institute, Chennai, from 3rd June to 7th June 2024.

36. Attended in Seven-Day Online Faculty Development Programme on “Essential Skills for Professional Development in Higher Education” organized by the Star International Foundation for Research and Education from 1st July to 7th July 2024.
37. Participated in the National Virtual Faculty Development Programme on “Integrating NEP 2020 into Higher Education: Strategies for Faculty Development and Curriculum Innovation” organized by Hindustan College of Arts and Science from 2nd September to 6th September 2024.
38. Attended the Faculty Development Programme on “Data Analysis using SPSS in Quantitative Research” organised by Institute for scholarly research and training, Chennai held from 05.11.2024 to 09.11.2024.
39. Participated in the International Faculty Development Programme on “Recent Advances in Teaching and Research on Sustainable Development in E-Commerce” organized by Vel Tech from 11.12.2024 to 17.12.2024.
40. Participated in National Level Online Research Methodology Programme organised by Department of Public policy and Governance , B.K School of Profession and Management studies, Gujarat University conducted from 05.02.2025 to 14.02.2025.
41. Participated in the National Level Capacity Building Programme on “AI Tools for Research” organized by A.C.T Academy, Kerala on 29.06.2025.
42. Participated in National Intellectual Property Awareness Mission (NIPAM) organized by the Intellectual Property Office, India on 02.07.2025.
43. Attended the National Level Online Faculty Development Programme on “Outcome-Based Learning in HEIs for Quality Education” organized by the Internal Quality Assurance Cell (IQAC) and Department of Science and Humanities, Dhaanish Ahmed Institute of Technology, from 18.07.2025 to 22.07.2025.
44. Participated in the Five Days Online Faculty Development Programme on “Future Directions for Education in the Perspective of NEP 2020” organized by St. Thomas’ College of Education, Greater Noida (U.P.) from 18.08.2025 to 22.08.2025.
45. Attended the Five Days Faculty Development Programme on “Ignite, Inspire, Implement: The 3I Model for Commerce Educators” organized by JP College of Arts and Science, Ayikudy from 01.09.2025 to 05.09.2025.
46. Participated in the Faculty Development Programme and Workshop on “Artificial Intelligence for Research, Innovation, and Societal Impact” organized by Padmabhooshan Vasantraodada

Patil Institute of Technology, Budhgaon, Maharashtra, in collaboration with the AMIEE Association, from 08.09.2025 to 12.09.2025.

47. Participated in the Five Days Faculty Development Programme on "Artificial Intelligence and Machine Learning" organized by Rajiv Gandhi University in association with Pantech eLearning, from 15.09.2025 to 19.09.2025.
48. Participated in the Five Day International Online Faculty Development Programme on "Viksit Bharat@2047: An Outlook on Realising the Vision" organized by the PG & Research Department of Economics, V.O. Chidambaram College, Thoothukudi, from 22.09.2025 to 26.09.2025.
49. Participated in the Faculty Development Programme on "The Gen Z Effect: Innovation, Impact and the Future of Industry" organized by the Star International Foundation for Research and Education, from 02 October 2025 to 08 October 2025.
50. Attended the Five-Day International Faculty Development Programme on "Research Paper Drafting and Refinement: From Idea to Publication" organized by St. Joseph College (Arts & Science), Chennai, from 10 November 2025 to 14 November 2025.
51. Participated in a Seven-Day Faculty Development Programme (FDP) on "Quality Assurance and Framework in Higher Education," organized by the IQAC, NGM College, Pollachi, from 3 March 2026 to 9 March 2026.
52. Participated in a Five-Day Faculty Development Programme (FDP) on "Transforming Ideas to Impact: The Journey of Research Paper Writing and Publication," organized by St. Joseph College (Arts & Science), Chennai, from 23 March 2026 to 27 March 2026.
53. Attended in a Five-Day Faculty Development Programme (FDP) on "AI-Driven Predictive Consumer Behaviour Analytics and Intelligent Marketing Optimization using Hybrid Deep Learning Models," organized by St. Joseph College (Arts & Science), Chennai, from 13 April 2026 to 18 April 2026.
54. Participated in a One-Week International Faculty Development Programme (FDP) on "Global Research Pathways: Preparing for Post-Doctoral Fellowships and Research Paper Publication," organized by the Department of Commerce, Faculty of Science and Humanities, SRM Institute of Science and Technology, Ramapuram, Chennai, from 4 May 2026 to 11 May 2026.

WORKSHOP ATTENDED

1. Attended a two-day workshop on "Basics of Research, Writing Research Papers, Academic Research Report Writing, and Tools for Research" organized by Sankara College of Science and Commerce, Coimbatore on 9th and 10th April 2020.

2. Participated in an International Workshop on “IND-AS – Indian Accounting Standard” organized by KPR College of Arts, Science and Research, Coimbatore on 21st January 2021.
3. Attended a Workshop on “Atmanirbhar Bharat through Experiential Learning, Internship, Apprenticeship and Entrepreneurship” organized by NGM College, Pollachi on 19th March 2021.
4. Attended Workshop on “Bloom’s Taxonomy Based Question Paper Design for Outcome-Based Education” organized by Ayya Nadar Janaki Ammal College, Sivakasi on 27th September 2021.
5. Participated in National Level Two-Day Virtual Workshop on “Intellectual Property Rights (IPR)” organized by the Centre for Research and Development, CMS College of Science and Commerce, Coimbatore on 4th and 5th April 2022.
6. Participated in an International Online Workshop on “Basic Statistical Analysis and its Interpretation using SPSS” organized by the Global Institute of Statistical Solutions from 24th to 26th September 2022.
7. Attended an International Online Workshop on “SEM and CFA using AMOS” organized by the Global Institute of Statistical Solutions from 16th to 18th October 2022.
8. Participated in a One-Week Virtual Workshop on “Preparation of Research Grants Proposal in Social Science” organized by Dhanraj Baid Jain College, Chennai from 12th to 17th December 2022.
9. Attended a Two-Day National Workshop on “Innovative Practices for Data Documentation of AQAR and SSR under Revised Assessment and Accreditation Framework” organized by Rajapalayam Rajus’ College, Rajapalayam on 14th and 15th December 2022.
10. Participated in a Workshop on “Implication of Digital Financial Inclusion Supporting Rural Women Economic Empowerment in Western Tamil Nadu” organized by the Department of B.Com (International Business), NGM College, Pollachi on 20th February 2024.
11. Attended an International Virtual Workshop on “Jamovi Made Simple” organized by Acumen Foundation and Seva Academy on 19th March 2024.
12. Attended an Online Workshop on “IKS-TKDL: Traditional Knowledge – Intellectual Property & People’s Rights” organized by the Indian Knowledge Division, Ministry of Education, and CSIR-Traditional Knowledge Digital Library (TKDL) Unit, Ministry of Science and Technology, held from 04.08.2025 to 08.08.2025 and 11.08.2025.
13. Participated in the National Workshop on “IPR, Start-Up & Incubation” conducted by Patrician College of Arts and Science on 01.09.2025.

14. Participated in the Workshop on “Research Methodology for Research Scholars in Social Sciences” jointly organized by Mahaveer University, Meerut, Uttar Pradesh, India and KPPM College of Teacher Education, Thrissur, Kerala, India, from 17 November 2025 to 10 December 2025.
15. Participated in a Workshop on “Research Methodology and Data Analysis – A Smart Learning,” organized by Star International Foundation for Research and Foundation, from 5 February 2026 to 7 February 2026.

SYMPOSIUM ATTENDED

1. Participated in a National Symposium on “Indian Economy and Digital Marketing” organized by KPR College of Arts & Science on 30th August 2019.
2. Attended the One-Day International Symposium on “Global Perspectives on Mental Wellbeing: Cultural Sensitivity and Inclusion” organized by the Department of Psychology, Rathinam College of Arts and Science, Coimbatore, on 06.10.2025.

SKILL DEVELOPMENT PROGRAM / SHORT-TERM COURSE / ORIENTATION / CAPACITY BUILDING PROGRAM ATTENDED

1. Participated in the Skill Development Programme on “E-Content Development for Online Meeting” organized by the Internal Quality Assurance Cell (IQAC), Nallamuthu Gounder Mahalingam College, Pollachi, on 06.07.2020.
2. Participated in the Skill Development Programme on “Social Media Digital Marketing” organized by the School of Commerce, Bharathiar University, Coimbatore, from 10.08.2020 to 21.08.2020.
3. Completed the Short-Term Course on “Research Methodology and Data Analysis” organized by the Internal Quality Assurance Cell (IQAC), Annamalai University, from 19.01.2022 to 04.02.2022.
4. Completed the ICSSR Sponsored Capacity Building Programme on “Advanced Research Methodology for Young Aspirants in Social Sciences and Humanities” organized by Rajarshi Shahu Mahavidyalaya (Autonomous), Latur, from 12th December 2022 to 23rd December 2022.
5. Completed the UGC-Approved Short-Term Professional Development Programme on “Implementation of NEP-2020 for University and College Teachers” organized by the Indira Gandhi National Open University (IGNOU) from 20th January to 29th January 2023.

6. Completed the NEP 2020 Orientation & Sensitization Programme organized by the UGC – Malaviya Mission Teacher Training Centre (MMTTC), Bharathidasan University, from 03.06.2024 to 13.06.2024.
7. Participated in the National Level Capacity Building Programme on AI Tools for Research organized by A.C.T Academy, Kerala, on 29 June 2025.
8. Attended the National Intellectual Property Awareness Mission (NIPAM) conducted by the Intellectual Property Office, India, on 02 July 2025.