



Curriculum Vitae

Name : Dr.D.Padma

Age and Date of Birth : 52 Years (05.06.1973)

Educational Qualification : M.Com., M.Phil., MBA.,
SLET., PGDCA, Ph.D.,

Address for Communication : C-130, Cheran Nagar,
Coimbatore Road,
Pollachi-642 002. Tamil Nadu.

Mobile No. : 9940981480/9994101568

e-mail id : padvijaya@gmail.com /
phdpadma@gmail.com

Details of Employment

Position Held	Institution	From	To	Years and Months
Associate Professor	NGM College(Autonomous), Pollachi	04.11.2020	Till date	
Asso. Professor and (HOD from 2014)	SreeSaraswathiThyagaraja College(Autonomous), Pollachi	20.12.2004	03.11.2020	15 years and 10 Months
Lecturer	SrimadAndavan Arts and Science College, Trichy	08.07.2002	18.12.2004	2 years and 5 Months
Lecturer	Sengamala Thayar Educational Trust Women's College, Mannargudi	17.08.1998	06.07.2002	3 Years and 10 Months
Total Experience				27 years

Administrative positions:

- IQAC Member – Criterion 1 Manager at NGM College From January 2021
- Autonomous Co-ordinator (Previously member in two Autonomous Committee at STC)
- Acted as NAAC Coordinator (Previously member in Three NAAC Committee at STC)
- Acted as the Member Secretary in Academic Council from 2011 to 2013 at STC.

Seminars Organised:

- **NAAC SPONSORED NATIONAL LEVEL WORKSHOP - Organizing Secretary for TWO DAYS at NGM College, Pollachi on - “IMPLEMENTATION OF OUTCOME BASED EDUCATION: OPPORTUNITIES AND CHALLENGES - LEARNING OUTCOME BASED CURRICULUM FRAMEWORK”** Dated: 21st and 22nd March 2023.

Workshop Organised:

- ✓ ICSSR Sponsored “Impact of Digital Technology on Women Empowerment and Financial Autonomy of Rural Women in Select Districts of Tamil Nadu” on 21st February 2024.

Research Project:

- ✓ Completed ICSSR Short-Term Empirical Research on “Impact of Digital Technology on Women Empowerment and Financial Autonomy of Rural Women in Select Districts of Tamil Nadu”
- ✓ Presently working as a Project Director for a project sponsored by ICSSR under Punyashloka Devi Ahilyabai Holkar Special Call for Women-Led Research on Women-Led Development “The Role of Stand-Up India in Enhancing Economic Empowerment and Work-Life Harmony among Women Entrepreneurs”

SWAYAM Courses Completed:

- NPTEL Online Certification on Retail Management with the score of 87% (Jan-Mar2022)
- NPTEL Online Certification on Emotional Intelligence with the score of 75% (Jan-Mar 2023)

Completed Professional Development Programme on “Implementation of NEP-2020 for University and College Teachers’ held from October 27 – November 05,2022 and Obtained “A” Grade – Conducted by IGNOU – UGC Approved Short-Term Professional Development Programme

Completed NEP 2020 Orientation & Sensitization Programme under Malaviya Mission Teacher Training Programme (MM-TTP) of University Grants Commission (UGC), organized by UGC-Malaviya Mission Teacher Training Centre (UGC-MMTTC), Bharathidasan University, Tiruchirappalli, Tamil Nadu from 05.08.2024 to 14.08.2024 and obtained the Grade ‘

Participated in the UGC - Sponsored Online Short Term Course on "Development of Multimedia Package" conducted by the UGC - Malaviya Mission Teacher Training Centre, Bharathiar University held from 27.02.2025 to 05.03.2025 and obtained "A+" grade.

Acted As a Resource Person (Ph.D., DC Member, BoS Member, Guest Speaker)	28
Ph.D./M.Phil Guided 27	Ph.D., 6/M.Phil - 5
Books Authored/Edited	Authored -1 / Editor - 2
FDP Attended	21
Publications	International Journals – 10 National Journals – 24 Book Chapters - 18
Paper Presentations / Seminar Participations	40

Ph.D., Guided 22532/A2/2011, 21.10.2011

S.No	Name of the Scholar	Project Title	Status
1	A.Shanthi	Competitiveness and Strategies of Organised Retailers in Food and Grocery Retailing	Viva-voce conducted on 22 ^{September} , 2018
2	T.Maheswari	Savings and Investment Pattern of Households	Viva-voce conducted on 20 ^{June} 2019
3	C.Kothai Andal	Individual Investor Behaviour on Equity Investment	Viva-voce conducted on 07 ^{September} , 2019
4	K.Prabhakaran	Performance of Indian Food Industry	Viva-voce conducted on 24.01.2020
5	P.Senthilkumar	Personal Financial Management of Farmers in Coimbatore District	Viva-voce conducted on 09.03.2020
6	M.Nithya	Subscribers Decision-making in buying DTH services	Viva-voce conducted on 20.09.2021

M.Phil., Guided

S.No	Name of the Scholar	Project Title	Status
1	Ms.B.Buvaneswari	Buying Behaviour and Consumer Awareness of Women towards the Two Wheelers	Completed in 2010
2	Ms.S.Nithya	Customer Satisfaction in Banks	Completed in 2012
3	Ms.N.Renuka	Customer Satisfaction on Broadband Services	Completed in 2014
4	Ms.C.Priyadharshini	Consumer Buying behaviour on e-marketing services	Completed in 2014
5	Ms.K.Aruna	Quality of work life of Nurses and Paramedical Staff in Hospitals	Completed in 2021

Acted As a Resource Person (Ph.D., DC Member, BoS Member, Guest Speaker)

S.No.	Date	Acted As/ Activity	Topic	Venue
28	21.06.2025	Auditor	Academic and Administrative Audit	Sankara College of Science and Commerce, Coimbatore
27	28.03.2025	Ph.D Doctoral Committee Member	Scholar: D.A.Vinithaa Guide: Dr.M.Rajapriya	Department of Commerce, Sri GVG Visalakshi College for Women, Udumalpet
26	27.03.2025	Ph.D Doctoral Committee Member	Scholar: D.Divya Guide: Dr.D.Vijayalakshmi	Department of Commerce (Aided) PSGR Krishnammal College for Women, Coimbatore.
25	14.02.2025	Resource Person	ICSSR – SRC Sponsored National Level Seminar on Viksit Bharat 2047- A Roadmap for Inclusive Growth, Economic Prosperity and Inclusive Deveelopment	Sri Ramakrishna College of Arts and Science, Coimbatore
24	25.05.2024	Ph.D Doctoral Committee Member	Scholar: Mercy Kamalia W Guide: Dr.P.Gomathi	Department of Commerce Sree Saraswathi Thyagaraja College, Pollachi642107
23	07.12.2023	Ph.D Doctoral Committee Member	Scholar: S.Gayathri Guide: Dr.R.Dhanalakshmi	Government Arts College (Autonomous), Coimbatore.
22	28.10.2023	Ph.D Doctoral Committee Member	Scholar: Ms.R.Santhalakshmi Guide: Dr.G.Indrani	Department of Commerce (Aided) PSGR Krishnammal College for Women, Coimbatore.
21	25.07.2023	Chief Guest	Inauguration Ceremony of Department of Corporate Secretaryship	Bishop Ambrose College, Coimbatore

S.No.	Date	Acted As/ Activity	Topic	Venue
20	21.07.2023	Ph.D Doctoral Committee Member	Scholar: ANITHA BEGUM A Guide: Dr.C.Gomathy	Department of Commerce (Aided) PSGR Krishnammal College for Women, Coimbatore.
19	1.3.2023	Resource Person	National Conference on Role of Entrepreneurship in Indian Economic Development	STET Women's College, Mannargudi
18	17.2.2023	Adjunct Faculty	WORKING CAPITAL MANAGEMENT	Department of Commerce (Aided) PSGR Krishnammal College for Women, Coimbatore.
17	06.01.2023	Resource Person	National Seminar on Digital Transformation on Human Capital	Srimati Indra Gandhi College, Trichy
16	24.2.2022 (One Week)	Adjunct Faculty	Lecture for II B.Com Students	Department of Commerce (Aided) PSGR Krishnammal College for Women, Coimbatore.
15	28.05.2021	BoS Member	Outcome-Based Education	PSGR Krishnammal College for Women, Coimbatore.
14	11.03.2021	Resource Person	Webinar on Financial Literacy for College Students	Sri Ramakrishna College of Arts and Science, Coimbatore.
13	29.01.2021	DC Member	Scholar: Ms.A.Revathy Guide: Dr.S.M.Yamuna	PSG Arts and Science College, Coimbatore
12	15.05.2020	Resource Person	Webinar on Covid-19: adapting to the new benchmark in future	Karpagam Academy of Higher Education, Coimbatore

S.No.	Date	Acted As/ Activity	Topic	Venue
11	29.02.2020	BoS Member	Outcome-Based Education	PSGR Krishnammal College for Women, Coimbatore.
10	27.02.2020	Moderator for one-day national level paper presentation competition	Adapting to Changes and Challenges in Auditing and Compliance	PSGR Krishnammal College for Women, Coimbatore.
9	02.03.2019	BOS Member	Outcome-Based Education	PSGR Krishnammal College for Women, Coimbatore.
8	17.01.2019	Question Bank Scrutinizing Committee Member	Outcome-Based Education	PSGR Krishnammal College for Women, Coimbatore.
7	10.03.2018	BOS Member	-	Kongunadu Arts and Science College, Coimbatore
6	27.12.2017	Invited Talk	Companies Act 2013	STET Women's College, Mannargudi
5	13.12.2017	Doctoral Committee Member	Scholar; Ms.R.Menaka Guide: Dr.D.Vijayalakshmi	PSGR Krishnammal College for Women, Coimbatore.
4	04.08.2016.	Resource Person	International Conference on 'Contemporary Issues in Global Banking'	Kongunadu Arts And Science College (Autonomous) Coimbatore.
3	27.02.2016	Board of Studies Member	-	PSGR Krishnammal College for Women, Coimbatore.
2	24.08.2015	Doctoral Committee Member	Scholar: Ms.A.Revathy Guide: Dr.S.M.Yamuna	PSG Arts and Science College, Coimbatore
1	28.08.2012	Resource Person	National Seminar on Recent Trends in Marketing	Sri Ramakrishna Mission Arts and Science College, Coimbatore.

FDPs Attended

Date	Topic	Organised by
03.03.2025 to 12.03.2025	Empowering Educators with Power BI	Department of CS with Data Analytics, NGM College, Pollachi
27.02.2025 to 05.03.2025	UGC - Sponsored Online Short Term Course on "Development of Multimedia Package"	UGC - Malaviya Mission Teacher Training Centre, Bharathiar University and obtained "A+" grade.
05.08.2024 to 14.08.2024	NEP 2020 Orientation and Sensitization Programme	UGC - Malaviya Mission Teacher Training Centre (MM-TTC) , Bharathidasan University, Tiruchirappali, Tamil Nadu and Obtained the Grade "A"
01.07.2024 to 07.07.2024	7 Days Online Faculty Development Program on Essential Skills for Professional Development in Higher Education	Star International Foundation for Research and Education, Tiruchengode, Tamil Nadu
13 th to 21 st February 2023	9 days FDP on Collaborative Research Practices in Modern Era	AMET University and awarded with A Grade
14 th to 22 nd December 2022	9 Days FDP on Design and Development of Industry Led Curriculum in Technological Era	AMET University and awarded with A+ Grade
12 th and 13 th October 2022	Revised NAAC Accreditation Process – Acing Quantitative and Qualitative Metrics	Kumaraguru College of Technology, Coimbatore.
23.11.2021 to 27.11.2021	Organisational Behaviour	ATAL Academy, New Delhi
24 th September to 04 th October 2021	Next Generation Teachers	Department of BBA, NGM College, Pollachi
20 th to 27 th October 2021	Changing Dimensions In Commerce Education	PG Department of Commerce with Computer Applications & IQAC, NGM College, Pollachi
25 th to 29 th October 2021	Up skilling Personal Financial Planning	BSE and SEBI in Association with the Department of BBA, Hindusthan College of Arts and Science, Coimbatore
10.02.2021	Emerging Change	Harappa Education
18.12.2020	Investor Awareness Program	RVS College of Arts and Science(Autonomous), Coimbatore in collaboration with Knowledge BELL

20 th to 26 th May 2020	Implementation of GST In TALLY ERP 9	NGM College(Autonomous), Pollachi
22nd April 2020.	“Incubation Manager Approach to Students and Early Stage Entrepreneur”	PSGR Krishnammal College for Women, Coimbatore.
28 th and 29 th September 2016	National Seminar on “ Prospectives of New Education Policy 2016”	Bharathiar University, Coimbatore
20.01.2016	UGC Sponsored Symposium on Changing phases of accounting and audit reporting	Sri GVG College for Women, Udumalpet in association withSIRC, Coimbatore Branch
14.11.2013 to 16.11.2013	Financial Derivatives and its Trading Strategies	PSG Institute of Management Studies, Coimbatore
4th and 5th April 2008	Futures and Options	National Stock Exchange, Chennai at SIEMA Hall, Coimbatore
02.04.2005	Class Room Climate	NGM College,Pollachi sponsored by UGC Academic Staff College, Bharathiar University, Coimbatore
April 29 - 30, 2020.	"Art of Writing Research Article in Hi-Indexed Journals"	Nehru Arts and Science College, Coimbatore

Publications and Research Papers Published

1. Financial Performance of State Bank of India and ICICI Bank – a Comparative Study
- International Journal on Customer Relations - ISSN:2320-751
Vol. 1 ISSN - 1 March 2013.
2. Challenges and Winning Strategies for Organised Retailers
International Journal of Advance Research in Computer Science and Management Studies.
ISSN: 2321 - 7782 (Online) ISSN: 2347 - 1778 (Print) Vol. 4, Iss. 1, January 2016.
3. A Study on Awareness of Coconut Cultivators on Value Added Products in Coimbatore District
- International Journal of Advance Research in Computer Science and Management Studies -
ISSN: 2321 - 7782 (Online) ISSN: 2347 - 1778 (Print) -
Vol. 4, March 2016.
4. Factors Influencing Customer Loyalty: A Study on Organised Food & Grocery Outlets
International Journal of Research in Commerce, it & Management Vol. No. 7 (2017), Iss.
No. 09 (September) ISSN 2231-5756.
5. A Study on Farmers Perception Towards Agriculture Finance in Coimbatore District
Research Explorer - International Journal
ISSN : 2250-1940 (Print), 2349 - 1647 (Online) Vol. : VI, Iss. : 20 | July - September 2018.

6. Decomposition of Total Factor Productivity Growth in Selected Indian Food Product Companies
Online International Interdisciplinary Research Journal, {Bi-Monthly},
ISSN 2249-9598, Vol.-09, Feb 2019 Special Iss. (04)
7. Financial Performance of Selected Indian Food Products Industry During the Post-Reform Period
IJRAR- International Journal of Research and Analytical Reviews
[VOL. 6 I ISS. 2 I APRIL– JUNE 2019] E ISSN 2348 –1269, PRINT ISSN 2349-5138
8. Factors Affecting Competitiveness Of Organised Retailers In Food And Grocery Retailing
International Journal of Multi Disciplinary Educational Research
ISSN:2277-7881; IMPACT FACTOR :6.514(2021); IC VALUE:5.16; ISI VALUE:2.286
Peer Reviewed and Refereed Journal: VOLUME:10, ISSUE:4(3), April:2021
9. Information Seeking Behaviour of Individual Equity Investors with Special Reference to Coimbatore District
NIU International Journal of Human Rights – UGC Care Group I
ISSN: 2394-0298, Vo.8(VII) – 2021
10. Impact Of Socio-Economic Profile On Household Borrowing Behaviour
Kanpur Philosophers : International Journal of humanities, Law and Social Sciences UGC Care Approved, Group I, Peer Reviewed and Referred Journal by New Archaeological & Genealogical Society Kanpur India ISSN 2348-8301 Vol. VIII, Issue 5 : 2021
11. “Private Equity – an Emerging Source of Capital”-Southern Economist 15.06.2008
12. “Mobile Banking – 24x7 Convenience.”-HRD Times Journal-November 2008.
13. Trends of Household Savings and Its Impact on Indian Economy
Asia Pacific Journal of Research ISSN: 2347 - 4793(Online) ISSN: 2320 – 5504 (Print)
Vol: 2. Iss. XXXVII March 2016.
14. Factors Influencing Customers Satisfaction Towards Service Rendered by Organised Food & Grocery Outlets Asia Pacific Journal of Research Impact Factor 6.58
ISSN (Print): 2320-5504 ISSN (Online): 2347-4793.Vol: I. Iss. IV August 2017
15. A Study on Factors Influencing the Decision Making of Women Investors with Specific Reference to Coimbatore District - Asia Pacific Journal of Research Impact Factor 6.58
ISSN (Print): 2320-5504 ISSN (Online): 2347-4793, Vol: I. Iss. LV, September 2017

16. A Study on Investors Sectoral Preference Towards. Equity Investment.
SELP Journal of Social Science. Vol. IX, Iss. 35. ISSN : 0975-9999 (P), 2349-1655 (O).
January - March 2018.
17. Service Quality of DTH Service Providers
Journal of Information and Computational Science
ISSN: 1548-7741 Vol. 9 Iss. 10 – 2019 pp.423.430
18. A Study on Customer Satisfaction on DTH Service Providers
Our Heritage - ISSN: 0474-9030 Vol-68-Iss.-1-January-2020 pp.4427 to 4441
19. Customer Retention Strategy of Organised Retailers In Food and Grocery Retailing
Kala Sarovar - UGC CARE Group I Journal - ISSN: 0975-4520
20. Risk Perception of Individual Equity Investors
Journal of Fundamental & Comparative Research ISSN: 2277-7067 - Vol.VII, No.1, 2019-20
21. Financial Planning of Households with Special Reference to Coimbatore District
Kalyan Bharathi –Journal of Indian History & Culture ISSN 0976-0822 - Vol.36, No.6:
2021
22. A Comparative Study of Various DTH Service Providers
South India Journal of Social Sciences
UGC CARE 0972-8945, Vol.XXI, No.16, July-December 2023, Pg.34-42
23. Evaluating Customer Satisfaction With Digital Banking Services in India
South India Journal of Social Sciences UGC CARE 0972-8945, Vol.XXI, No.16, July-
December 2023, Pg.52-58
24. A Study on Customer Attitude and Preference on DTH Service Providers
Rabindra Bharati University Journal of Economics
UGC CARE 0975-802X, Vol.XXVII, No.4, 2023, Pg.139-146
25. Exploring the Relationship between Digital Banking Service Quality and Customer Satisfaction
Rabindra Bharati University Journal of Economics
UGC CARE 0975-802X, Vol.XXVII, No.4, 2023, Pg.132 to 138
26. VIKSIT BHARAT 2047: EMPOWERING INDIA'S YOUTH THROUGH DIGITAL
INITIATIVES - REVOLUTIONIZING EDUCATION AND EMPLOYMENT
Academic Research Journal of Science and Technology (ARJST), (ISSN: 3048-9644), Peer
Reviewed Multidisciplinary Monthly Scholarly International Journal Vol. 1 No. 07, March
2025. <https://publications.ngmc.ac.in/journal/index.php/arjst/article/view/56/28>

27. "DRIVING GROWTH: A THOROUGH REVIEW OF INDIA'S INITIATIVES TO EMPOWER WOMEN ENTREPRENEURS", IJRAR - International Journal of Research and Analytical Reviews (IJRAR), E-ISSN 2348-1269, P- ISSN 2349-5138, Volume.12, Issue 2, Page No pp.290-298, May 2025, Available at : <http://www.ijrar.org/IJRAR25B3484.pdf>
28. "Empowering Financial Literacy Through Government Schemes: A Path to Financial Inclusion in India" INTERNATIONAL JOURNAL OF INNOVATIVE RESEARCH IN TECHNOLOGY(IJIRT), Volume 12 Issue 1,5458-5468,June 2025,<https://ijirt.org/Article?manuscript=181785>
29. Published a paper entitled "*The Role of Financial Literacy in Women's Empowerment: Bridging the Gender Gap through Knowledge and Inclusion*" in **Humanities and Social Science Studies journal**, UGC Care Approved, Group I, Peer Reviewed, Bilingual, Biannual, Multi-disciplinary Referred Journal, ISSN: 2319-829X, Vol. 13, Issue 02, No. 22, July–December 2024.
30. Published a paper entitled "*Empowering Women through Finance: A Factor Analytical Study of Investment Preferences, Loan Utilization, and Financial Attitudes of Working Women*" in **Journal of The Maharaja Sayajirao University of Baroda**, UGC Care Approved, Group I, Multi-disciplinary Referred Journal, ISSN: 0025-0422, Volume No.59, No.4, 2025.
31. Published a paper entitled "*Educational Attainment and Financial Literacy in India: A Statistical Study on Awareness of Interest Rates, Credit Scores, and Investment Risks*" in **Arima Nokku journal**, UGC Care Listed, Peer Reviewed, ISSN: 3049-2688 (Online), Vol. 19, Issue 3, July–September 2025.
32. Published a paper entitled "*Financial Literacy and Behavioural Dynamics of Working Women: A Factor Analytical Study in Pollachi*" in **Arima Nokku journal**, UGC Care Listed, Peer Reviewed, ISSN: 3049-2688 (Online), Vol. 19, Issue 4, October–December 2025.
33. Published a paper entitled "*Bridging the Gap: A Review of Financial Literacy among Women in India and Globally*" in **Journal of Indian School of Political Economy**, UGC Care Approved, Group I, Peer Reviewed, Bilingual, Biannual, Multi-disciplinary Referred Journal, ISSN: 0971-0396, Vol. XXXVII, April–June 2025.

34. Published a paper entitled “*Coping with Emergency Financial Needs: Interlinkages between Total Family Income, Financial Literacy, and Behaviour among Working Women in Semi-Urban India*” in **Journal of Indian School of Political Economy**, UGC Care Approved, Group I, Peer Reviewed, Bilingual, Biannual, Multi-disciplinary Referred Journal, ISSN: 0971-0396, Vol. XXXVII, July–September 2025.

Book Chapters:

1. Performance of Women Entrepreneurs – a Study with Reference to Pollachi Taluk Agasthiar Noolagam, Trichy. ISBN No:978-93-80530-71-0, March 2014
2. A Study on Tourism at Aliyar Responsible Tourism Perspectives for Sustainable Development, Dominant Publishers and Distributors Pvt.Ltd., ISBN No:978-93-84161-98-9 July.2015
3. Determinants of Personal Financial Behaviour of Individuals U2write, Chennai-600034. ISBN:978-81-908718-8-4, March 2016.
4. Co-Creation Model of Learning, Teaching & Curriculum – Staff & Students as Partners towards National Educational Policy 2022 - INTEGRATED TECHNOLOGY IN CURRICULUM – CHALLENGES AND STRATEGIES Shanlax Publications, Madurai. ISBN: 978-93-94004-17-7 261-264
5. Skill Development and vocational Education for Promotion of innovation and Entrepreneurship – A Success story of Women Agripreneur , National Institute for Micro, Small and Medium Enterprises . (ni-msme) 144-148
6. Integration of Information And Communication Technology (ICT) Teaching-Learning Process: Swoc Analysis, ICSSR Sponsored Seminar | 19th Oct.2022 | NGM College Pollachi, Kavva Publications, Bhopal, ISBN: 978-93-95422-15-8 Vol.1 Page 264 – 268
7. Implementation of Academic Bank Of Credit (ABC) And Its Impact On Higher Education Institutions NAAC Sponsored Two Days National SEMINAR on “Innovative Strategies & Practices in Teaching, Learning and Evaluation Process for Arts & Science Colleges towards NEP-2022 (3rd&4th Nov.2022) 158-159
8. "Capacity Building & Youth Empowerment: The Design Thinking Approach For Sustainable Governance" Tamil Nadu State Council for higher Education (TANSICHE), organized by the Department of Commerce (Business Process Services & Professional Accounting), PSG College of Arts & Science ,Coimbatore held on 18th & 19th April ,2023. ISBN 978-93-92032-53-0 422 to 426.
9. Rural Advancement Through Smart Information Technology Strategies National Conference on Innovation & Current Trends in Commerce , Business, Economics & Information Technology, © KG College of Arts and Science, Coimbatore

ISBN Number 978-93-601-604-8.

10. ICSSR Sponsored Seminar on “Envisioning a Self-Reliant Rural India for Sustainable Economic Development”, organised by the Department of International Business, NGM College, Pollachi Published on the title “A Study on the Challenges of Small-Scale Farmers in Madathukulam Taluk”, ISBN Volume 2 [978-93-94004-39-9], pp.81-87.
11. ICSSR-SRC Sponsored National Level Seminar organised by Sri Krishna Arts and Science College, Coimbatore on 20.12.2024 “Inhibitions of Trans Entrepreneurs with special reference to Coimbatore District” Published on the title “ Economic Empowerment for Transgender Entrepreneurs: The role of Financial Literacy in Fostering Success” , ISBN: 978-81-970764-7-3, pp.1-6. <https://ir.ngmclibrary.in/files/original/3/3126/Dr.D.Padma - Sri Krishna College Articles.pdf>
12. National Conference on “Revolutionizing Commerce Education: Leveraging Artificial Intelligence for Business Innovation” organised by the Department of Commerce, CA and E-Commerce jointly with Global FTI (Platinum-ACCA) on 04.02.2025, published on the title “ Artificial Intelligent Revolution in Indian Banking: The Role of Chatbots and Virtual Assistants Transforming Indian Banking”, ISBN: 978-81-984398-9-5, pp.27-38.<https://ir.ngmclibrary.in/files/original/3/3125/Dr.D.Padma - PSGRK.pdf>
13. ICSSR-SRC Sponsored National Level Seminar organised by Sri Ramakrishna College of Arts and Science, Coimbatore on 14.02.2025 “Vision Viksit Bharat @ 2047”A Roadmap for Industrial Growth, Economic Prosperity and Inclusive Development”, Published on the Title “Gamified Fintech: Revolutionizing Financial Literacy and Education” ISBN - 978-93-6126-307-1,pp.64-69.
<https://ir.ngmclibrary.in/files/original/3/3127/Dr.D.Padma SNR College Article.pdf>
14. One Day National Level Seminar Organised by B.Com (BPS), PSG College of Arts and Science, Coimbatore on 06.03.2025 “Empowering India’s Future: Pioneering Sustainable Business, Advancing Innovation and Revolutionizing Industries” Published on the title “ Empowering the Unbanked with Digital Financial Services Through Aadhar Enabled Payment System(AEPS), ISBN: 978-93-48151-47-6, pp.956-960.
<https://ir.ngmclibrary.in/files/original/3/3129/PSG College - Dr.D.Padma Conference Proceedings Empowering India.pdf>
15. ICSSR Sponsored Seminar Organised by the Department of M.Com (IB), NGM College, Pollachi on 7.3.2025 “Artificial Intelligence in Logistics and Supply Chain Management Ethical Implications in Automation, Transperancy and Sustainability” Published on the title “The Role of AI in Job Transformation: A Balancing Innovation with Employment” ISBN : 978-93-94004-

85-6. pp.217-222. https://ir.ngmclibrary.in/files/original/3/3128/NGM_M.Com_IB_-_Dr.D.Padma_Publications.pdf

16. Edited Book Titled “Artificial Intelligence in Indian Education:A Transformative Force” Chapter Published on the Title “Application of AI and IOT: Revolutionizing Banking Cyber Security For Enhanced Threat Detection and Fraud Prevention”, ISBN : 978-81-966183-1-5) pp.38-58. https://ir.ngmclibrary.in/files/original/3/3124/Dr.D.Padma_-_ACT_Academy_-_Book_Chapter_-_Artificial_Intelligence_in_Indian_Education_A_Transformative_Force.pdf

17. Book Chapter Entitled “Financial Empowerment: The Role of Women in Shaping Contemporary Economic Paradigms” on the topic BRIDGING THE GENDER GAP IN FINANCIAL LITERACY: AN ANALYTICAL STUDY OF BARRIERS, BEHAVIORAL IMPACT, AND INCLUSIVE INTERVENTIONS FOR WOMEN, August 2025, ISBN No: 978-93-6163-492-5, pp.34-42. <https://www.shanlaxpublications.com/financial-empowerment-the-role-of-women-in-shaping-contemporary-economic-paradigms/>

18. Book Chapter Entitled “Rooted in Heritage: Integrating Education with Indian Knowledge Systems and Community Support” on the topic “RECLAIMING INDIGENOUS PEDAGOGY: INTEGRATING INDIAN KNOWLEDGE SYSTEMS (IKS) INTO CURRICULUM FRAMEWORKS UNDER NEP 2020” September 2025, ISBN: 978-93-95659-89-5, pp.90-94, <https://www.beyondlinepublisher.com/books/9789395659895/13.pdf>

Papers Presented in National / International Seminars / Conferences

S.No	Date	Title	Conducted By
39	7.3.2025	“The Role of AI in Job Transformation: A Balancing Innovation with Employment”	ICSSR Sponsored Seminar Organised by the Department of M.Com (IB), NGM College, Pollachi
38	06.03.2025	Empowering the Unbanked with Digital Financial Services Through Aadhar Enabled Payment System(AEPS)	One Day National Level Seminar Organised by B.Com (BPS), PSG College of Arts and Science, Coimbatore
37	14.02.2025	Gamified Fintech: Revolutionizing Financial Literacy and Education	ICSSR-SRC Sponsored National Level Seminar organised by Sri Ramakrishna College of Arts and Science, Coimbatore

S.No	Date	Title	Conducted By
36	04.02.2025	Artificial Intelligent Revolution in Indian Banking: The Role of Chatbots and Virtual Assistants Transforming Indian Banking	Department of Commerce, CA and E-Commerce jointly with Global FTI (Platinum-ACCA)
35	20.12.2024	Economic Empowerment for Transgender Entrepreneurs: The role of Financial Literacy in Fostering Success	ICSSR-SRC Sponsored National Level Seminar organised by Sri Krishna Arts and Science College, Coimbatore
34	30.07.2024 and 31.07.2024	EMPOWERING WOMEN ENTREPRENEURS IN INDIA:A COMPREHENSIVE OVERVIEW OF SUPPORTIVE SCHEMES	ICSSR Sponsored National Seminar at Sri G.V.G.Visalakshi College for Women, Udumalpet
33	8.11.2023	Rural Advancement Through Smart Information Technology Strategies	KG College of Arts and Science, Coimbatore
32	5 th April 2023	Inclusive Growth and Women Empowerment through Rural Entrepreneurship	ICSSR Sponsored National Seminar at NGM College, Pollachi
31	16 th and 17 th March 2023	NEP-2020: Challenges and Opportunities	ICSSR Sponsored National Seminar at NGM College, Pollachi
30	3 rd March 2023	Integrated Technology in Curriculum – Challenges and Strategies	ICSSR Sponsored National Seminar at NGM College, Pollachi
29	30 th and 31 st January 2023	Blended Mode of Teaching and Learning	ICSSR Sponsored National Seminar at NGM College, Pollachi
28	12.11.2022	The Call to Innovate	MQI College of Management, Bangalore
27	3 rd and 4 th November 2022	Implementation of Academic Bank of Credit and Its Impact on Higher Educational Institutions	NAAC Sponsored National Seminar at NGM College, Pollachi

S.No	Date	Title	Conducted By
26	19.10.2022	Integration of Information and Communication Technology (ICT) in Teaching-Learning Process – SWOC Analysis	ICSSR Sponsored Seminar Conducted by NGM College, Pollachi
25	27.09.2022	Empowering Educators – Teachers’ Conference	The Institute of Company Secretaries of India, Coimbatore Branch
24	21st & 22nd September 2022	“THE IMPORTANCE OF OUTCOME BASED EDUCATION IN A MODERN EDUCATIONAL SETUP”	Hindusthan Institute of Technology, Coimbatore
23	18 th and 19 th November 2021	NAAC Sponsored Two Day National Level Seminar on “Defining, Designing and Developing Learning Outcomes – based Curriculum Framework in Arts and Science Colleges”	IQAC, KG College of Arts and Science, Coimbatore
22	07 th and 08 th October 2021	Two Days Online National Workshop on Data Analysis Using AMOS and E-Views	Alagappa Institute of Management, Alagappa University, Karaikudi
21	27.09.2021	One Day Workshop on Bloom’s Taxonomy Based Question Paper Design For Outcome Based Education	Ayya Nadar Janaki Ammal College, Sivakasi under UGC-PARAMARSH Scheme
20	23.09.2021 to 25.09.2021	Inculcating the Significance of Employability Skills in the Minds of the Teachers	Ayya Nadar Janaki Ammal College, Sivakasi under UGC-PARAMARSH Scheme
19	25.09.2021	National Seminar On Competition Issues in India	Gobi Arts & Science College, Gobichettipalayam and Competition Commission of India, New Delhi
18	24.08.2021	ACADEMIC LEADERSHIP	UGC-Sponsored Webinar conducted by Human Resources Development Centre, Bharathidasan University, Tiruchirappalli
17	18.08.2021	NEP 2020: PERSPECTIVES AND PROSPECTS	UGC-Sponsored Webinar conducted by Human Resources Development Centre, Bharathidasan University, Tiruchirappalli

S.No	Date	Title	Conducted By
16	22.03.2021 to 26.03.2021	E-Commerce and Covid-19: The Innovation, Challenges, Solutions and Opportunities	Rathinam College of Arts & Science, Coimbatore. Malaysia University of Science and Technology
15	30.05.2020	Leadership Talk	MHRD Innovation Cell, Government of India
14	13.05.2020	Higher Education Scenario, Post Covid Booms and Banes	Association of Self-financing Arts, Science & Management Colleges of TamilNadu
13	01.03.2019	Impact of GST - National Level Seminar Participation	Pollachi College of Arts and Science, Poosaripatti, Pollachi
12	22.02.2019	Modern Trends in Accounting, Banking and Digital Marketing	Erode Arts and Science College(Autonomous), Erode
11	10th and 11th January 2013	“An Overview of Indian Education System at Present”	Kaamadhenu Arts and Science College, Sathiamangalam, Erode.
10	2nd and 3rd March 2012	Corporate Social Responsibility of MSMEs	SreeSaraswathiThyagaraja College, Pollachi
9	23.02.2010	Policy Initiatives to Meet Financial Crisis “Financial Inclusion: is a New Paradigm Needed”	Sree Saraswathi Thyagaraja College, Pollachi
8	20.08.2009	Financial Crisis	Tirupur Kumaran College for Women, Tirupur
7	17.10.2008	Growth and Returns to Scale in Small Scale Industries	Sree Saraswathi Thyagaraja College,, Pollachi Sponsored by ICSSR, SIDBI and CODISSIA
6	26.09.2008	Quality in Higher Education	V.H.N.S.N.College, Virudhunagar sponsored by NAAC
5	23rd and 24th Jan.2007	Issues and Challenges in Higher Education	Sree Saraswathi Thyagaraja College, Pollachi sponsored by Bharathiar University, Coimbatore
4	28.09.2006	Poverty Eradication Through IRDP Scheme	UDC College, Trichy
3	19.08.2006	SEZ – an Overview	Khadir Mohideen College, Adirampattinam sponsored by Planning Commission
2	25.08.2005	Challenges and Reforms in Indian Higher Education	NGM College, Pollachi Sponsored by UGC
1	10.03.2005	Current Challenges in BPO	VLB JanakiammalCollege, Coimbatore