

P. DIVYABHARATHI, M.COM (CA),.Phil

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Objective

To ensure better coordination among team members by effectively utilizing my knowledge, skills and expertise.

Academic Background

Course	Institution	Year of Passing	Percentage / Class
M.Phil Commerce (Finance)	Nallamuthu Gounder Mahalingam College, Pollachi	Nov 2016	First Class with Distinction
M.Com (CA)	Nallamuthu Gounder Mahalingam College, Pollachi	2015	First Class with Distinction
B.Com (CA)	Nallamuthu Gounder Mahalingam College, Pollachi	2013	First Class with Distinction
H.S.S	Tmt. Rukmaniammal Higher Secondary School, Pollachi	2010	First Class with Distinction
S.S.L.C	Government Higher Secondary School, Divansapudur	2008	First Class with Distinction

Projects

- Project on Awareness on Various E-Services – 6 months
- Project on Choice of Investment and Investment Behavior – 6 months
- Completed a Seed Money Project of Rs.30,000 from NGM College, Pollachi (2024–2025)

Courses Completed

- University Teaching, Coursera, University of Hong Kong – May 30, 2025
- Teacher Social & Emotional Learning, Coursera, University of Colorado Boulder – Apr 6, 2025
- Teaching Character & Creating Positive Classrooms, Coursera, Relay/GSE – Mar 29, 2025
- Getting Started with Microsoft Excel, Coursera Project Network – 2025
- Online Dispute (ODR) Mechanism, NISM – 2025
- Listing of Social Stock Exchanges, NISM – Mar 10, 2025
- Wireless 5G Overview, Infosys Springboard – 2025
- Digital Marketing Professional Program, Infosys Springboard – Feb 28, 2025
- Master Class on PowerPoint + AI, A2z Edu Scale Up India – Feb 7, 2024
- Basic Accounting, Great Learning Academy – 2024
- National Level Certificate Course on MOODLE LMS, Sanatan Dharma College – 16.10.2021 to 25.10.2021
- Eight-Week NPTEL-AICTE (Funded By the Moe, Govt. of India) Course on “Fundamentals of Digital Marketing” Organized By IIT Madras From Feb-Apr 2026.

Faculty Development Programmes (FDPs)

2020

- Two-Week National FDP: “Managing Online Classes and Co-Creating MOOCs”, Ramanujan College, University of Delhi – 20.04.2020 to 06.05.2020
- FDP: “Effective Learning and Teaching Methods of Business Practices”, Kalasalingam Business School – 19.05.2020 to 25.05.2020
- Seven-Day International FDP: “New Paradigms of Teaching”, PG Dept. of Commerce with Computer Applications – 22.05.2020 to 29.05.2020
- FDP: “Impact of Yoga and Meditation in Strengthening Body, Mind, and Spiritual Health” – 25.05.2020 to 31.05.2020

- International FDP: “A to Z of Research”, SRM Institute of Science and Technology – 27.07.2020 to 31.07.2020
- One-Week FDP: “Engineering and Management Teaching Pedagogy – An Industry Perspective”, Sri Sai Ram Institute of Technology – 11.05.2020 to 16.05.2020
- Completed FDPs on Moodle Test for Teachers & Front Accounting 2.4.7, IIT Bombay, 04.05.2020
- Two-Day FDP: “Virtual Teaching”, CIT – Teaching Learning Centre, 20–21 April 2020

2021

- One-Week National FDP on Research Methodology, Amar Sewa Mandal’s Kamla Nehru Mahavidyalaya – 26.04.2021 to 01.05.2021
- State Level FDP: “Funding Agencies for Project Proposals”, NGM College, Pollachi – 20.07.2021
- Seven-Day International FDP: “Innovative Pedagogical Tools and Techniques in Research Methodology”, Veltech Ranga Sanku Arts College – 01.08.2021 to 07.08.2021
- Five-Day International FDP: “Experimental Teaching – Corporate Cognizance”, in association with Tata Consultancy Services – 09.08.2021 to 13.08.2021
- AICTE–ATAL Online FDP: “Blended Learning Strategies for Higher Education” – 24.08.2021 to 28.08.2021
- Seven-Day International FDP: “Next Generation Teachers”, NGM College – 24.09.2021 to 04.10.2021
- Eight-Day FDP: “Adaptive Approaches for Modern Teaching and Research” – 15.11.2021 to 23.11.2021
- Five-Day National FDP: “Upskilling Personal Finance Planning” – 25.10.2021 to 29.10.2021

2025

- Five-Day International Faculty Development Programme (IFDP) On "Digital Pedagogy: Teaching In The Age Of Technology" Organised By The Department Of Visual Communication, S.A. College Of Arts And Science, Chennai, India, Held From 25th To 29th August 2025.

- Five-Day International Online Faculty Development Programme (FDP) On "Viksit Bharat @ 2047: An Outlook On Realising The Vision" Organised By The PG & Research Department Of Economics, V. O. Chidambaram College, Thoothukudi From 22.09.2025 To 26.09.2025.
- Five-Day Virtual International Faculty Development Programme (FDP) On "Research Paper Drafting And Refinement: From Idea To Publication" Organized By The Department Of Corporate Secretaryship, St. Joseph's College (Arts & Science), Kovur, Chennai On 10.11.2025 To 14.11.2025.
- Five Days Faculty Development Program (FDP) On "Revitalizing Social Work Education And Research Through Technology And Pedagogy" (Under PM-USHA-MERU Soft Component-20) Organized By Department Of Social Work, Rani Channamma University, Belagavi, Karnataka, From 15.12.2025 To 19.12.2025.
- Eight-Week NPTEL-AICTE Faculty Development Programme (Funded By the Moe, Govt. Of India) For Successfully Completing The Course "Fundamentals Of Digital Marketing" Organized By IIT Madras From Feb-Apr 2026.
- One Week Online International Faculty Development Programme (FDP) On "AI-Powered Image, Audio And Video Creation For Higher Education", Organised By The Department Of CSE, Nagarjuna College Of Engineering And Technology (NCET), Bengaluru, Karnataka, India In Association With Dhee Coding Lab A Unit Of Prodhee Technologies Pvt Ltd., Bengaluru, IQAC, Institution's Innovation Council (IIC) And Industry Institute Interaction Cell (IIIC), Conducted From 15th To 21st April 2026.

National Level Seminars / Webinars

- Participated in UGC-Sponsored National Webinar on "Climate Change" – 11.08.2021
- National Webinar: "Implementation of Academic Bank of Credits", University of Delhi – 10.07.2021
- National Webinar: "Social Science Research & Statistical Data Analysis Using SPSS" – 12.07.2021
- National Webinar: "Financial Empowerment through Wealth Creation" – 30.07.2021
- National Webinar: "GST: Basics and Issues" – 10.08.2021
- National Webinar: "Introduction to IPR and Patent Filing Procedures" – 22.10.2021

- National Webinar: “Curriculum Enrichment Strategies” – 30.10.2021
 - National Webinar: “Strategies for Managing Personal Finance” – 03.12.2021
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International Conferences / Workshops

- International Conclave: “Tools and Strategies for Emerging Business” – 18.08.2021
 - One-Day International Workshop: “IND-AS (Indian Accounting Standards)” – 23.12.2021
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V. Conference Participation, Paper Presentations, Publications & Book Chapters

2026

- Participated and presented a paper titled “An Empirical Study on Digital Financial Inclusion among Marginalized Countries in the Era of Amrit Kaal” at the One Day National Conference on Fin Tech for the Last Mile: Financial Inclusion in the Era of Amrit Kaal, organized by NGM College, on 09.01.2026. (ISBN: 978-93-94004-59-7)
- Participated and presented a paper titled “Indian Knowledge Systems and Modern Disciplines: Bridging Tradition and Innovation” at the One Day National Conference on Indian Knowledge System: Rediscovering the Tools of Timeless Wisdom, organized by NGM College, on 09.01.2026. (ISBN: 978-93-5619-426-7)
- Participated and presented a paper titled “Impact of GST on MSME Startups” at the One Day National Conference on Leveraging in Digital Governance for Inclusive Economic Growth: GST Reforms and Fiscal Federalism in Tamil Nadu, organized by NGM College, in 2026.
- Participated and presented a paper titled “Artificial Intelligence and Personalized Learning: Transforming Inclusive Education” at the National Level Seminar on Prospects of Artificial Intelligence (AI) and Personalized Learning in Inclusive

Education Integrated to the National Education Policy (NEP 2020), organized by NGM College, on 06.02.2026. (ISBN: 978-93-94004-29-0)

- Participated and presented a paper titled “Impact of Digital Payments on Tax Compliance among Small Businesses” at the One Day National Conference on Sectoral Analysis of Growth Potential in the Major Economic Industries After the GST, in March 2026. (ISBN: 978-93-5779-279-0)
- Participated and presented a paper titled “Future of Taxation: Empowering the Next Generation of Tax Professionals” at the One Day National Level Conference on Future of Taxation: Empowering the Next Generation of Tax Professionals, in March 2026. (ISBN: 978-93-7525-169-9)

2025

- Participated and presented a paper titled “AI-Driven Industry 4.0: Reshaping Global Economic Models” at the International Conference on Artificial Intelligence and its Socio-Economic Implications on Employment in Emerging Economies, organized by Sri Ramakrishna College of Arts and Science, on 08.08.2025.
- Participated and presented “The Economics of E-Learning: Infrastructure Needs and Investment Strategies” at the International Conference on India–Malaysia Bilateral Relations in the 21st Century, sponsored by ICWA, New Delhi, organized by Sri Ramakrishna College of Arts and Science, on 20.08.2025.
- Presented a paper titled “Corporate Ethics: Insights from Indian Philosophy – Implications for Corporate Governance and CSR” at the National Seminar on Bhagavad Gita and Indian Ethics, organized by Sri Ramakrishna College of Arts and Science, on 11.08.2025.
- Presented “Effect of Digital Literacy on Digital Marketing Strategy” at the International Conference on Navigating the Digital Revolution, organized by Sree Saraswathi Thyagaraja College, Pollachi, on 05.03.2025.
- Presented “Entrepreneurial Empowerment: Challenges of Start-up MSMEs” at the International Conference on Innovation in Entrepreneurship & Start-ups, organized by VET Institute of Arts and Science College, Erode, on 27.02.2025.

- Presented “Empowering Women through Education and Leadership” at the National Seminar on Nari Shakti Karan – Viksit Bharat @2047, organized by Sri Ramakrishna College of Arts and Science, on 03.02.2025.
- Presented “Awareness on Green Financial Products in Banks” at the ICSSR–SRC Sponsored National Seminar on Green Finance for a Viksit Bharat, organized by Rathinam College of Arts and Science, on 29.01.2025.
- Presented “Role of Technology in Enhancing Women’s Entrepreneurial Opportunities” at the National Seminar on Gender Empowerment Strategies – Viksit Bharat @2047, organized by Sri Ramakrishna College of Arts and Science, on 24.01.2025.
- Presented “Perception of FinTech in the Digital Era” at the International Conference on Emerging AI Trends in Commerce and Management (ICEAM-2025), organized by The Quaide Milleth College for Men, Chennai, on 23.01.2025.

2024

- Presented “Digital Transformation in the Retail Industry” at the International Conference on Navigating Innovation for a Sustainable Future – SDG Goals, organized by Sri Ramakrishna College of Arts and Science, on 13.12.2024.
- Presented “Perception of Policyholders towards Digitalization of Insurance Sector” at the International Conference on The Insurance Industry in India: A Digital Revolution, organized by Rathinam College of Arts and Science (Autonomous), on 23.12.2024.
- Presented and published “Digital Transformation in the Banking Sector” at the ICSSR-Sponsored International Conference on Empowering India through Digital Transformation, organized by Nallamuthu Gounder Mahalingam College, on 19.07.2024.
- Presented a paper on “Artificial Intelligence in Education” at an International Conference, organized by Kovai Kalaimagal College of Arts and Science, on 20.09.2024.

2023

- Published an article titled “Economic Development in India” at an ICSSR-Sponsored Conference, organized by Sri Ramakrishna College of Arts and Science, 2023.

- Published an article titled “A Study on Empowerment of Women through Self-Help Groups”, organized by Nallamuthu Gounder Mahalingam College, 2023.

2021

- Presented a paper titled “Customer Attitude towards Online Food Delivery Apps” at an International Virtual Conference on the Impact of COVID-19 on the Financial Sector, on 12.05.2021.
- Presented “Awareness on Internet Usage among Students for Learning during COVID-19” at a Two-Day International Virtual Conference on Pandemic and Business Sustainability, organized by Dr. N.G.P. Arts and Science College, on 21–22.10.2021.
- Published a book chapter titled “Customer Satisfaction and Awareness on Digitalization of Insurance Sector” in an ISBN-edited volume from the International Conference on Insurance 2030 – Impact of AI on the Future of Insurance, sponsored by the Insurance Institute of India, Mumbai, on 29.10.2021.
- Published a book chapter titled “Customer Satisfaction of BHIM UPI Application” in an ISBN-edited volume from the International Conference on Make in India: Redefined in a Digital Era, organized by Dr. R. Damodaran Academy of Management, on 27.11.2021.

2018

- Presented and published a paper titled “Impact Analysis of Demonetization in India” at the 3rd International Research Conference on Global Issues, Innovation & Future Challenges, organized by KG College of Arts and Science, on 08.09.2018.

VI. Publications (Journals & Edited Volumes)

2018

- Study on Investment Behavior of Individual Investors in Various Investment Avenues, Asia-Pacific Journal of Research, Vol. 1, February 2018 (UGC Care).

2019

- Study on Usage of Sources of Information to Choose Various Investment Avenues, International Journal of Research in Computer Application & Management, Vol. 9, March 2019 (UGC Care).
- Importance of Stress Management in Corporate Sectors, Suraj Punj Journal for Multidisciplinary Research, Vol. 9, March 2019 (UGC Care).

2021

- Customers' Satisfaction towards Ola Cab, ANVESAK – A Bi-Annual Journal (Sardar Patel Institute of Economic and Social Research), Vol. 51, 2021 (UGC Care).

2023

- Students' Perception on Online Education, Industrial Engineering Journal, Vol. 52, 2023 (UGC Care).

2024

- Exposure of MOOCs Platforms among Learners, Journal of the School of Language, Literature and Culture Studies, Series 22, Book No. 30, 2024, ISSN: 0972-9682.

2025

- Understanding Learner Perception and Commitment: A Study on MOOCs Continuance Intention, Journal of the School of Language, Literature and Culture Studies, Series 27, Book No. 05, 2025, ISSN: 0972-9682.
- Online Learning: A Study of Learner Satisfaction in MOOCs, Rabindra Bharati University Journal of Economics, Vol. XXIX, No. 06, 2025, ISSN: 0975-802X.
- Learners' Attitude towards Online Learning Platforms, Shodha Prabha, Vol. 50, No. 01, 2025, ISSN: 0974-8946.
- A Study on Investment Risk Tolerance of Different Demographic Groups of Households in Coimbatore, International Journal of Cultural Studies and Social Sciences, Vol. 22, Issue 1, Jan–Jun 2025, ISSN: 2347-4777.

- From Access to Impact: Exploring the Difficulties Faced by MOOC Learners, International Journal of Cultural Studies and Social Sciences, Vol. 22, Issue 2, Jul–Dec 2025, ISSN: 2347-4777.
 - Does Psychological Factors Enhance Women Empowerment through Saving and Investment? Evidences from Coimbatore, Asian Journal of Management and Commerce, Vol. 6, Issue No. 2, pp. 1239–1242, 2025, E-ISSN: 2708-4523.
 - Women and Wealth Management: Savings and Investment Patterns in Coimbatore, International Journal of Scientific Research and Modern Education, Vol. 10, Issue No. 2, pp. 118–121, 2025, ISSN (Online): 2455-5630.
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Working Experience

Assistant Professor – Sree Saraswathi Thyagaraja College, Pollachi (01.06.2017 – 31.05.2019)

Personal Profile

- **Name:** P. Divyabharathi
 - **Languages Known:** Tamil, English
 - **Nationality:** Indian
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Declaration

I hereby declare that the above-mentioned information is true to the best of my knowledge. I assure sincere and loyal service to the institution and take responsibility for the correctness of the above particulars.