



**Dr. R. ALAMELUMANGAI
PROFESSOR**

Contact

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Academic Qualifications: M.Com., M.Phil., Ph.D., DRD.

Teaching Experience: 27 Years

Research Experience: 26 Years

Additional Responsibilities

1. Served as Warden, University Ladies Hostel from 13.07.2005 to 08.09.2006
2. Served as Director, Curriculum Development Cell from 28.11.2012 to 11.06.2015

Areas of Research

Broad Area : Banking and Insurance .

Specific Areas : Rural Banking, Credit Risk Management, Retail Banking, Non Performing Assets, Micro Finance and Banking Ombudsmen.

Research Supervision / Guidance

Program of Study		Completed	Ongoing
Research	Ph.D.	01	04
	M.Phil.	05	---
Project	PG	160	---

Publications

International		National		Others
Journals	Conferences	Journals	Conferences	Books / Chapters / Monographs / Manuals
02	07	07	-	26

Funded Research Projects

Completed Projects

S. No	Agency	Period		Project Title	Budget (Rs. In lakhs)
		From	To		
1	UGC	1994	1995	Problems of Rural Banking –A study with reference to Pasumpon Thevar Thirumagan District.	0.05
2	AURF	2009	2010	Technology in banking industry and customer service in Sivaganga district (co – investigator)	0.60
3	AURF	2010	2011	Bank Credit to Agriculture in Sivaganga District: An Analysis	0.20

Distinctive Achievements / Awards

1. Received a Certificate of Commemoration for having completed 25 years of unblemished service from our university in 2014.

Events organized in leading roles

Number of Seminars / Conferences / Workshops / Events organized: 03

As a Director of the Curriculum Development Cell,

1. Organised one day Workshop on 'ICT cum Innovative Teaching and Research' for the Principals of affiliated colleges of Alagappa University on 18th April 2013.
2. Organised one day Workshop on 'Curriculum Designing and Development' to the chairpersons of Boards of studies of Affiliated Colleges of Alagappa University on 24th July 2013.
3. Organised one day Training Programme on 'Automation of Examination Process' on 17th September 2013.

Events Participated

Conferences / Seminars / Workshops: 50

Papers Presented

(a) National Level

1. Presented a paper entitled **Mobile banking services: Challenges and Opportunities** in the one day national level seminar on 'Recent Trends in Business Management and Practices' organised by Primax foundation, Bangalore, Karnataka on 17th September 2016.
2. Presented a paper entitled **Role of Banking Ombudsman in Consumer Protection** in the national seminar on 'Consumer Protection and empowerment in India in the wake of technology Domination' organised by the Department of Corporate Secretaryship, Alagappa University, Karaikudi during 26th & 27th August 2016.
3. Presented a paper entitled **Grab the Opportunity-Crop Insurance for Sustainable Cultivation** in the national seminar on 'Emerging Trends in Indian Insurance Sector' organised by the Department of Bank Management, Alagappa University, Karaikudi on 23rd March 2016.
4. Chaired a Technical Session on **Reforms and Issues in Insurance sector** in the national seminar on 'Emerging Trends in Indian Insurance Sector' organised by the

Department of Bank Management, Alagappa University, Karaikudi on 23rd March 2016.

5. Chaired a Session on **E-Banking Services** in the National Seminar on 'Technology Trends in Indian Banking Sector' organised by the Department of Bank Management, Alagappa University, Karaikudi on 25th February 2016.
6. Served as a resource person in the Inter Collegiate Seminar on 'Career Awareness towards Success' and gave a special lecture on **Career Opportunities in Banking & Insurance Sector** organised by the Nachiappa Swamigal Arts & Science College, Koviloor on 10th December 2015.
7. Delivered a special lecture on **Methods of Data Collection** in the UGC sponsored short-term course on 'Application of SPSS and Feminist Research Methodology' on 29.09.2015 organised by the Department of Women's Studies, Alagappa University, Karaikudi.
8. Served as a resource person in the ICSSR sponsored two day national conference on "Impact of Globalization on the prospects of Indian Banking sector" and delivered a special lecture on **Globalization and Service Quality Enhancement in Banks** organised by the Vivekananda college, Madurai on 23.01.2015.
9. Delivered an **Inaugural Address** in the Community Extension Programme on Career Guidance & Counselling and Human Rights Duties Education for rural School Students in Koviloor on 10.02.2014 organised by the Department of Lifelong Learning, Alagappa University.
10. Delivered a special lecture on **Tool Design-Observation Verstehen** in the ICSSR sponsored 'Research Methodology Course on Social and Business Science' on 07.06.2013 organised by the Department of International Business and Commerce, Alagappa University, Karaikudi.
11. Presented a paper entitled, **Financial Inclusion in India- Issues and Strategies** in the UGC sponsored National Seminar on 'Financial Inclusion for Inclusive Growth – Issues and Challenges' organized by the PG & Research Department of Commerce, Periyar E.V.R. College, Thiruchirappalli on 26.04.2013.
12. Presented a paper entitled **Impact of Information Technology on Banks** in the National Conference on 'Services Sector in India-An Analysis' organized by the Department of Management Studies, PG & Research Department of Commerce, Bharath College of Science and Management Thanjavur on 16.03.2013.
13. Presented a paper entitled **Customer Relationship Management in Banks** in the National Conference on 'Recent Trends in Marketing – Opportunities and Challenges' organized by the Department of Management Studies, National Institute of Technology, Tiruchirappalli on 20.02.2013.
14. Presented two papers – one on **Capacity Building for Women** and another on **Gender Mainstreaming** in the National Conference on 'Gender Mainstreaming:

Towards Gender Equality, Equality and Sustainable Human Development' organized by the Department of Women's studies, Alagappa University on 17th September 2012.

15. Presented a paper entitled **Policy Initiatives in MSME sector** in the National Seminar on 'Creativity, Innovation and Entrepreneurship' organized by the Department of Commerce, Avinasilingam Deemed University during 16th & 17th February 2012.
16. Presented a paper entitled **Professional Ethics of Teacher Educators** in the National Conference on 'Code of Professional Ethics for Teachers' organized by the Department of Education, Alagappa University on 03.01.2012.
17. Presented a paper entitled **Entrepreneurship Skills** in the National Conference on 'Entrepreneurship -Esteem' organized by Sri Sarada Niketan College for Women, Amaravathipur on 20.08.2011.
18. Presented a paper entitled **Performance of Banking Ombudsmen in India** in the National Seminar on 'Banking Services- Rights and Responsibilities of Consumers' organized by Government Arts College, Paramakudi on 19.03.2011.
19. Served as a Resource person for a guest lecture programme on **Rural Banking in India** organised by the Department of Commerce(SF), Nallamuthu Gounder Mahalingam College, Pollachi on 05.01.2011.

(b) International Level

1. Presented a paper entitled **A to Z of National Electronic Funds Transfer** in the international seminar on 'E-Commerce in the Present Eon' organised by Dr.R.K.Shanmugam College of Arts & Science, Kallakurichi, Tamilnadu on 20th September 2016.
2. Presented a paper entitled **MFIs in India: Challenges and Opportunities** in a two day international conference on 'Recent Trends in Business and Management' organised by J.J. College of Arts & Science, Pudukkottai during 5th & 6th August 2016.
3. Presented a paper entitled **Corporate Governance in Banks** in the International Conference on Women in Governance organized by the Department of Women's Studies, Alagappa University, Karaikudi on 05.04.2011.
4. In the International Conference on 'Business Mosaic -SA RI GA MA PA DA NI' organized by the Faculty of Management Studies, Alagappa University, Karaikudi, Seven papers as listed below were presented on 25th March 2011.

- Kissan Credit Cards: Panacea for India Farmers.
 - Deposit mix of Scheduled Commercial Banks in India.
 - Rural Branch expansion program of commercial banks in India.
 - Disposal of Complaints by Banking Ombudsmen in India (co- author).
 - Growth of MSME sector in India (co-author).
 - Foreign Exchange reserves in India (co-author).
 - Credit Deposit ratio-A tool to assess the credit growth of commercial banks in India (co-author).
5. Presented a paper entitled **Balance of Payments in India** in the International Conference on 'Meta Trends in Global Business' organized by Sri Sarada Niketan College for Women Amaravathipudur on 22.03.2011.
 6. Presented a paper on **Financial Inclusion** in the International Conference on 'Global Economic Ascendance Realm' organized by Alagappa University, Karaikudi from 31st March to April 2009.

Other Training Programs

1. Participated in the UGC sponsored Workshop on 'Capacity Building of Women Managers in Higher Education – Sensitivity/Awareness/Motivation Workshop' organised by the Madurai Kamaraj University from 18-22, February 2013.

Advisory Board

1. Member , Planning Board Mother Teresa Women's University , Kodaikanal since 04th June 2013.

Academic Bodies (such as Board of Studies etc.)

1. Member in Board of Studies of Commerce in Vivekananda College, Madurai during 2014 -15
2. Member in Board of Studies of Commerce in Annamalai University, Annamalainagar during 2013-14
3. Member in Board of Studies of Commerce in Holy Cross College, Tiruchirappalli during 2010 -11

Resource persons in various capacities

Number of Invited / Special Lectures delivered: 20

Others

1. Articles published in Newspapers / Magazines : 02
2. No. of PhD Thesis evaluated : 02
3. No. of PhD Public Viva Voce Examination conducted : 01

Recent Publications

1. **R. Alamelumangai**, N.Rajesh Kumar, **(2010)**, “ Role of micro finance institutions in achieving financial inclusion”, Management Dynamics, Alagappa University, Karaikudi, India, 38-43.
2. Linda Nalini, **R. Alamelumangai**, **(2011)**, “Growth of retail credit by commercial banks in Karnataka”, M.S.Ramaiah Management Review – A Research and Academic Journal of Business management, Vol.3,Issue 1,70-76.
3. **R. Alamelumangai**, **(2011)**, “Kissan credit cards : Panacea for Indian farmers”, International conference proceedings on Business Mosaic SA RI GA MA PA DA NI, Department of International Business & Commerce, Alagappa University, Karaikudi, India, 85-90.
4. **R. Alamelumangai**, **(2011)**, “Deposit mix of scheduled commercial banks in India”, International conference proceedings on Business mosaic SA RI GA MA PA DA NI, Department of International Business & Commerce, Alagappa University, Karaikudi, India, 29-36.
5. **R. Alamelumangai**, **(2011)**, “Rural Branch Expansion Programme of Commercial Banks in India”, International conference proceedings on Business Mosaic SA RI GA MA PA DA NI, Department of International Business & Commerce, Alagappa University, Karaikudi, India , 91-96.
6. **R. Alamelumangai**, S.Nirmalraj **(2011)**, “Disposal of complaints by banking ombudsmen in India”, International conference proceedings on Business Mosaic SA RI GA MA PA DA NI, Department of International Business & Commerce, Alagappa University, Karaikudi, India, 5-10.
7. **R. Alamelumangai**, T.Sivakami **(2011)**, “Growth of Foreign Exchange reserves in India”, International conference proceedings on Business Mosaic SA RI GA MA PA DA NI, Department of International Business & Commerce, Alagappa University, Karaikudi, India, 105-112.
8. **R. Alamelumangai**, K.Suganya **(2011)**, “Performance of primary lending Institutions in financing SHGs”, International conference proceedings on Business Mosaic SA RI GA MA PA DA NI, Department of International Business & Commerce, Alagappa University, Karaikudi, India, 97-101.

9. **R. Alamelumangai**, K.Ramkumar (2013), "Impact of information technology on banks", Research Explorer, Indian Academic Researchers Association, Trichy, India, Vol. II, Issue 5,178-181.
10. Linda Nalini, **R. Alamelumangai**, (2013), "Employee Perception of service quality : A Comparison between Public Sector Banks and Private Sector Banks in Karnataka, India", Annamalai International Journal of Business Studies and Research, Chidambaram , India, Vol.5, Issue 1, 68-78.
11. **R. Alamelumangai**, (2013), "Code of Professional Ethics of Teacher Educators", Professional Ethics of Teacher Educators , Council for Teacher Education, Tamil Nadu State Centre, Karaikudi, India, ISBN:978-81-920866-2-0, 78-82.
12. **R. Alamelumangai**, S.Malathi, (2013), "Curriculum Designing and Development", Proceedings of the one day workshop on Curriculum Designing and Development, Curriculum Development Cell, Alagappa University, Karaikudi, India, ISBN :978-81-927063-8-2.
13. **R. Alamelumangai**, S. Malathi, (2013), "ICT based innovations in Teaching and Research", Proceedings of the one day workshop on ICT cum Innovative Teaching and Research, Curriculum Development Cell, Alagappa University, Karaikudi , India, ISBN :978-81-928690-0-1.
14. **R. Alamelumangai**, Rama sigappi, (2016), "Green Banking Practices in India" Shanlax International Journal of Management, Bangalore, India, Vol.3, Special Issue 2, 32-36.
15. N.Rajesh kumar, **R. Alamelumangai**, (2016), "Grab the Opportunity-Crop Insurance for Sustainable Cultivation", Emerging Trends in Indian Insurance Sector, Mayas Publication,Attur, India, ISBN 978-81-929581-7-0, 59-65.
16. **R. Alamelumangai**, K.ChitraDevi, (2016), "Role of Banking Ombudsmen in Consumer Protection", Consumer Protection and Empowerment in India,Department of Corporate Secretaryship,Alagappa University, Karaikudi, India, ISBN: 978-81-928690-1-8, 616 – 619.
17. **R. Alamelumangai**, (2016), "A to Z of Electronic Funds Transfer", Dr.R.K.S. International Journal of Science and Humanities, Kallakurichi, Tamilnadu, India, ISBN : 9810 7291.
18. **R. Alamelumangai**, K.ChitraDevi, (2016), "Mobile Banking Services: Challenges and Opportunities", International Journal of Commerce and Management Research, Special Issue, 72-74 (impact factor: 4.532).