



Dr.SP.MATHIRAJ
ASSOCIATE PROFESSOR

Contact

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Academic Qualifications: M.Com, MBA, MSW, M.Phil, PGDCA, Ph.D.

Teaching Experience: __ 20 __ Years

Research Experience: __ 14 __ Years

Additional Responsibilities

1. Hostel warden PG Mens hostel Alagappa University, Karaikudi
2. **Co-Ordinator**, Consumer Club from 2015 – 16 onwards
3. **Anti-Ragging squad** for Anti-Ragging Committee from 2016 onwards

Areas of Research

FINANCE/ HR/ MARKETING/ CORPORATE SECRETARYSHIP

Research Supervision / Guidance

Program of Study		Completed	Ongoing
Research	Ph.D.	05	05
	M.Phil.	39	-
Project	PG	124	07

Publications/ Presented

International		National		Others
Journals	Conferences	Journals	Conferences	Books
16	31	45	56	03

Cumulative Impact Factor (as per JCR) :	3.212
h-index :	2
i10 index :	-
Total Citations :	9

Funded Research Projects

Completed Projects

S. No	Agency	Period		Project Title	Budget (Rs. In lakhs)
		From	To		
1	UGC New Delhi	2009	2011	Impact of SHGs on Socio- Economic Development of Rural Women in Sivagangai District	3.72 Lakhs
2	UGC New Delhi	2012	2015	Awareness of Consumer Rights and Protection among the Students of Universities in Tamilnadu	2.69 Lakhs

Others

Events organized in leading roles

Number of Seminars / Conferences / Workshops / Events organized:

1. Member in two day national seminar on consumer protection and empowerment in India- in the wake of technology domination (NSCPE- 2016) Organised By Department of Corporate Secretaryship , Alagappa University, Karaikudi-04.

2. Co-ordinator in one day programme on World Consumer Rights Day held on March 15, 2017.
3. Co-ordinator in one day programme on World Consumer Rights Day held on March 15, 2018.

Events Participated

Conferences / Seminars / Workshops: 44

(A).International

1. Participated in two-day international seminar on “**Entrepreneurial Perspectives & Emergence (ICEPE 14)**” conducted by Entrepreneurship & Skill Development Centre and Alagappa Institute of Management, Alagappa University, Karaikudi held on 7th & 8th August, 2014.
2. Participated in Two-Day International Workshop on “**Data Science & Analytics**” conducted by Department of Computer Science, Alagappa University, Karaikudi-04 held on 27th & 28th September, 2016.

(B). National

1. Participated in one-day national seminar on “**Triumph over Destiny: India’s Achievements during 60 Years of Independence**” conducted by NSS, Deanship Students Affairs and dept of IB&C Alagappa University, Karaikudi Held on 5th September, 2007.
2. Participated in One-Day National Seminar on “**Orientation Programme on Enriching Employable Skills**” conducted by NSS,CDC of Alagappa University, Karaikudi And Rotary Club of Karaikudi held On 9th January, 2008.
3. Participated in Two-Day National Seminar on “**Development Dynamics**” conducted by dept of IB&C Alagappa University, Karaikudi Held On 22nd & 23rd March, 2008.
4. Participated in Two-Day National Seminar on “**Educating Children with Learning Difficulties**” conducted by Special Education Centre/ Disability Unit. Alagappa University, Karaikudi held on 11th & 12th April, 2008.
5. Participated in Two-Day National Seminar on “**Corporate Ethics**” conducted by Dept of Corporate Secretary Ship, Alagappa University, Karaikudi held on 27th & 28th feb, 2009.
6. Participated in One-Day National Seminar on “**Economic & Financial Global Holocaust –EFGH**” conducted by NSS, Deanship Students Affairs and Dept of IB&C Alagappa University, Karaikudi held on 7th September, 2009.

7. participated in One-Day National Seminar on “**Calibrating The Companies’ Bill, 2009- A Compendium**” conducted by dept of Corporate Secretary Ship, Alagappa University, Karaikudi held On 20th January, 2010.
8. Participated in one-day RBI sponsored by national seminar on “**Furthering Financial Inclusion through Financial Literacy and Credit counselling**” conducted by Dept of Bank Management, Alagappa University, Karaikudi held on 4th December, 2010.
9. Participated in One-Day UGC Sponsored National Workshop on “**Personality Enhancement**” Conducted by Personality Development Cell, Alagappa University, Karaikudi held on 3rd Feb, 2011.
10. Participated in Two-Day National Workshop on “**expansion and enrichment of distance learning (EEDL-2012)**” conducted by the Directorate of Distance Education, Alagappa University Karaikudi held on 27th & 28th March, 2012.
11. Participated in Two-Day UGC Sponsored National Seminar on “**Reminiscences of Pandit Jawaharlal Nehru: Contemporary Perspectives**” conducted by the centre for Nehru Studies, Alagappa University, Karaikudi held on 28th & 29th March, 2012.
12. Participated in One-Day National Seminar on “**Security Markets Examination**” conducted by BSE institute limited held on 6th March, 2013.
13. Participated in One-Day UGC Sponsored National Workshop on “**Role of YRC Program Officers in the Service to Humanity**” conducted by Indian Red Cross Society & Alagappa University, Karaikudi held on 21st august, 2013.
14. Participated in Two-Day Institute Of Chartered Accounts of New Delhi Sponsored National Seminar on “**Emerging Development in Accounting And Taxation**” conducted by Alagappa University, Karaikudi held on 17th & 18th September, 2013.
15. Participated in One-Day National Seminar on “**Automation of Examination Process (Students Data Base Management)**” conducted by Examination Section & Curriculum Development Cell, Alagappa University, Karaikudi held on 17th September, 2013.
16. Participated in Three-Day National Seminar on “**A Gem in Glimpse**” conducted by International Three-in-One Enclave And Shared/Gained Rich Experience Alagappa University held on 20th, 21st & 22nd September, 2013.
17. Participated in Two-Day Sponsored by Indian Red Cross Society, Tamil Nadu Branch, and Chennai Seminar on “**Three day YRC Training program**” Conducted by the Youth Red Cross Alagappa University held on 12th & 14th February, 2014.

18. Participated in One-Day Sponsored by Indian Red Cross Society, Tamil Nadu Branch, Chennai on **“Learned-Multi Skilling for Mighty Success”** Conducted by International Business and Commerce School of Management, Alagappa University, Karaikudi held on 16th & 18th September, 2014.
19. Participated in Two-Day International Seminar on **“Entrepreneurial Perspectives & Emergence (ICEPE 14)”** Conducted by Entrepreneurship & Skill Development Centre and Alagappa Institute of Management, Alagappa University, Karaikudi held on 7th & 8th August, 2014.
20. Participated in One-Day National Seminar on **“Companies Act 2013”** Conducted by Department of Corporate Secretaryship, Karaikudi held on 28th February, 2013.
21. Participated in Two-Day UGC Sponsored National Seminar on **“Resent Developments in Sports and Yogic Sciences”** Conducted Resent Developments in Sports and Yogic Sciences Alagappa University College of Physical Education, Karaikudi held on 19th & 20th March, 2015.
22. Participated in Two-Day National Seminar on **“Contemporary Accounting and Taxation Synergy”** Conducted by Department of Corporate secretary ship, School of Management, Alagappa University, Karaikudi held on 18th & 19th September, 2015.
23. Participated in One-Day National Seminar on **“One Day Orientation Programme to YRC Programme Officers”** Conducted by held on 30th September, 2015.
24. Participated in Two-Day UGC Sponsored National Seminar on **“Fit and Healthy India-Vision 2023”** Conducted by **Alagappa University College of Physical Education, Karaikudi** held on 28th & 29th September, 2015.
25. Participated in One-Day UGC Sponsored National Workshop on **“Safety and Security of Women and Girls in Public Spaces: Planning and Designing Mechanism”** Conducted by Department Of Women’s Studies & National Commission for women New Delhi Alagappa University Karaikudi held on 4th & 5th December, 2015.
26. Participated in Two-Day National Seminar on **“Technology Trends in Indian Banking Sector”** Conducted by Department of Bank Management, Alagaappa University, Karaikudi-04 held on 25th February, 2016.
27. Participated in Two-Day International Workshop on **“Data Science & Analytics”** Conducted by Department of Computer Science, Alagaappa University, Karaikudi-04 held on 27th & 28th September, 2016.

28. Participated in Two-Day Workshop on “**ICT Based Innovative Teaching Methods in Business Studies**” Conducted by Department of Commerce & International Business, Alagappa University, Karaikudi-04 held on 23th & 24th January, 2017.
29. Participated in One-Day National Seminar on “**Challenges and opportunities in Retail Sector (CORS-17)**” Conducted by Department of Business Administration, Dr. Umayal Ramanathan College for Women, Karaikudi held on 25th January 2017.
30. Participated in One-Day National Seminar on “**Recent Developments in Accounting and Taxation**” Conducted by Department of Corporate secretary ship, School of Management, Alagappa University, Karaikudi & Madurai Branch of the Southern India Council of the Institute of Chartered Accountants of India (ICAI) held on 20th July, 2017.
31. Participated in Seven-Day Seminar on “**Faculty Development (Enrichment) program Accreditation Quality Enhancement**” Conducted by Internal Quality Assurance Cell, Alagappa University, Karaikudi held on 6th 12th January 2017.
32. Participated in One-Day Seminar on “**Recent Developments in Accounting and taxation**” Conducted by Department of Corporate Secretary ship, Alagappa University, Karaikudi & Madurai Branch of the southern India Regional Council of the Institute of Chartered Accountants of India held on 20th July 2017.
33. Participated in One-Day Seminar on “**Empowering Teachers to Prepare Professionals of Tomorrow**” Conducted by ICSI- SIRC, Chennai and Department of Corporate Secretaryship, Alagappa University, Karaikudi held on 21st August 2017.
34. Participated in Two-Day Seminar on “**Challenges in Inclusive Education**” Conducted by Department of special education & Rehabilitation Science, Alagappa University, Karaikudi held on 28th & 29th August 2017.
35. Participated in Two-Day Seminar on “**Challenging Business Intelligence and Innovations Management (NSCBIIM 2017)**” Conducted by the Alagappa Institute of Management, Alagappa University, Karaikudi held on 26th September 2017.
36. Participated in Two-Day Workshop on “**Novelty for sustainable and green business management (NSGBM 2017)**” Conducted by the Alagappa Institute of Management and University Business Collaboration Centre, Alagappa University, Karaikudi held on 14th & 15th December 2017.
37. Participated in One-Day National Conference on “**Payment Banks and Small Finance Banks-New Vistas for Innovative Banking (PSFB 2017)**” Conducted by the Dept. of

Banking Management and University Business Collaboration Centre, Alagappa University, Karaikudi held on 16th December 2017.

38. Participated in One-Day National workshop on “**Emerging Trends in Customs Clearances and Logistics**” Conducted by the Dept. of International Business Alagappa University, Karaikudi held on 10th February 2018.
39. Participated in One-Day International Seminar on “**Customer Service Trends in Global Logistics**” Conducted by the Dept. of Logistics Management & Alagappa Institute of Management, Alagappa University, Karaikudi held on 19th January 2018.
40. Participated in Two-Day Workshop on “**GST**” Conducted by the Dept. of Corporate Secretaryship and University Business Collaboration Centre, Alagappa University, Karaikudi held on 24th & 25th January 2018.
41. Participated in Two-Day Orientation Programme on “**Marketing Strategies for Business Excellence (MSBE-2018)**” Conducted by the Dept. of Commerce and University Business Collaboration Centre, Alagappa University, Karaikudi held on 8th & 9th February 2018.
42. Participated in One-Day Seminar on “**Insolvency and Bankruptcy Code 2016**” Jointly Conducted by the ICSI-SIRC, Chennai & Dept. of Corporate Alagappa University, Karaikudi held on 2nd March 2018.

Orientation Course / Refresher Courses Attended

1. Orientation Course, UGC- Academic Staff College, Bharathiar University, Coimbatore 28Days (From 30.10.2008 to 26.11.2008).
2. Refresher Courses, UGC- Academic Staff College, Madurai Kamaraj University, Madurai 21 Days (From 7.11.2013 to 27.11.2013).

Membership in Professional Bodies

1. Member in Indian Commerce Association(TN82-3379)
2. Member in Indian Academic Researcher Association

Academic Bodies (such as Board of Studies etc.,)

1. SRM University, Chennai (B.B.A)
2. Dr.N.G.P Arts and Science College Coimbatore (B.Com, M.Com, B.B.A, M.B.A)
3. Annamalai University (B.Com. Foundation Programme, M.Com.,)

Others

1. Member in Rotary Club of Karaikudi.

Resource persons in various capacities -05

1. Financial services Opportunities in India, FINSER-2012 Financial services opportunities and challenges Asian perspective, Department of commerce and Management Acharya Institute of graduate studies, soldevanahalli, Bangalore.
2. Impact of Electronic Resources on Teaching, Learning and Research: Issues and Opportunities, Intellectual Property Rights, Indian Council Of Social Science Research, New Delhi Alagappa University Karaikudi-04.
3. Lecture in Impact of Electronic Resources on Teaching, Learning and Research: Issues and Opportunities, in one day seminar on Intellectual Property Rights, Indian Council of Social Science Research, New Delhi Alagappa University Karaikudi-04.
4. Lecture in Human Rights Education, in one day seminar on Human Rights Education conducted by Department of History, Alagappa University , Karaikudi-04 14TH & 15th March 2017.
5. Priorities, Barriers & Directions of Education in two day International seminar on Priorities, Barriers & Directions of Education conducted by Mother Teresa College Of Teacher Education Perambra, Kozhikode, 22nd & 23rd May 2017.

Recent Publications

(A) International

1. **Mathiraj. SP**, V.Ramya (2011) “**Growth of the Health Care Sector in India**”, International Journal of applied Management Research.(IJAMR) ISSN: 0974-8709 Vol.3. No.1 PP.247-250, December 2011.
2. **Mathiraj. SP**, V.Ramya (2013) “**Liquidity Risk Management In Banking Sector**”, International Journal of applied Management Research.(IJAMR) ISSN: 09748709, Vol.4. No.104 Page103-106, April 2012.
3. Jothi.M, **Mathiraj. SP (2013)** “**The Relationship between Social Performance (SP) and Financial Performance (FP) of Public Sector Banks**”, Management Today-for a better Tomorrow (An International Journal of Management Studies, ISSN-22309764, Vol.3. No.2, PP.32-39, April-June 2013.
4. **Mathiraj. SP** , Annadurai.A.R (2012) “**The Impact Of MFIs On Economic Development Of Rural Women Through Self Help Groups**”, AMET International Journal of Management, ISSN:2231-6779, Vol.3 No.2 PP-75-87, June 2012.
5. Jothi.M, **Mathiraj. SP (2013)** “**An Embedded corporate social responsibility matrix: A Way ahead for sustainable and equitable benefit for the firm and the society**”,

International journal of research in computer application & Management, ISSN2231-1009, Vol.3, Issue No.60, PP.62-68, June 2013.

6. **Mathiraj. SP**, Jothi.M,(2014) “**Corporate Social Responsibility Practices and its Eventual Outcomes of Public and Private Undertakings in India**”, Pezzottaite Journals International Journal of Entrepreneurship and Business Environment Perspectives a Refereed Quarterly Journal, ISSN (P): 2279-0918, ISSN (O): 22790926, Volume3,No.4, PP-1335-1343, October-December 2014.
7. **Mathiraj. SP**, R.Saroja Devi (2015) “**Effectiveness of Internet Advertisement**”, International Journal Research in Commerce, IT, Engineering & Social Sciences(IJRCIESS) Associated Asia Research Foundation Volume 2 Issue 4, IF2.612 ISSN (P) 2349-7793 Impact Factors-2.612, Page No 1-6 , April 2015.
8. **Mathiraj. SP**, R.Saroja Devi (2015) “**SEZ in India: Concept of Objectives and Strategy**” International Journal of Management and Commerce Innovations(IJMCI) volume- 3, Issue-1, ISSN 2348-7585(Online), PP.192-196, April- September 2015.
9. **Mathiraj. SP**, R.Saroja Devi (2015) “**Indian’s SEZs: Export performance**”, Pezzottaite Journals International Journal of Logistics& Supply Chain Management Perspectives Volume-4 Number-2 ISSN (P) 2319-9032, pp.1604-1606, (Online) 2319-9040 IF: 5.857, April-June 2015.
10. Ashokkumar.J, **Mathiraj. SP**, (2015) “**Factor Influencing the Adoption and Usage of Online Shopping**”, The International Journal Research Publication’s (TIJRP) Research of Science and IT Management, ISSN: 2551 1568 Volume 04, No.0, PP.1-11, May 2015.
11. **Mathiraj.SP**, R.Saroja Devi (2015) “**Concept of E-Commerce and Opportunities**”, Splint International Journal of Professionals A Monthly Peer Reviewed International Journal of Management & IT Volume-II, No-10 ISSN:2349-6045,pp-34-39, October 2015.
12. **Mathiraj.SP**, T.V. Bindu (2015) “**Problems Faced by Natural Rubber Cultivators - A Study with Special Reference to Selected Districts of Kerala**”, International Journal of Engineering and Management Research. ISSN (Online): 2250-0758 || ISSN (Print): 2394-6962, Impact Factor for 2014: 1.5, Volume-5, Issue-5 pp-66-68. October 2015.
13. **Mathiraj.SP**, R.Saroja Devi (2016) “**E-Commerce Strategies-Accident or Design Model**”, **E-Commerce: Challenges and Opportunities In Global Scenario** An International Journal MASIVJ Bi-Annual Vol.1, Special Issue 3 February 16, ISSN 2454-4558,pp-70-75, February 2016.

14. **Mathiraj.SP, R.Saroja Devi (2016) “Consumer Approach towards Effectiveness of Internet Advertisement”**, Shanlax International Journal of Management, Vol.3 Special Issue.2 ISSN 2321-4643, PP. 333-338, February 2016.
15. **Mathiraj. SP, R.Saroja Devi (2018) “Customers Satisfaction towards Online Payment System”**, Shanlax International Journal of Management, Special Issue Sustainable Green Business (NCSGB 2018) organized by Department of AIM, ALU, Karaikudi, Volume 5 Special Issue 3, IF-2.082 ISSN 2321-4643 Page No 68-75, March 2018.

Papers Published

1. National

1. **Mathiraj.SP, Rajkumar.P (2008) “Analytical Study on Handloom Products – Production and Marketing”**, Tamil Nadu Journal of Co-Operation – Volume-8, PP 69-73. March 2008.
2. **Mathiraj.SP, Rajkumar.P (2009) “Speech Problems of Children with Hearing Impairment”**, EDUTRACKS-(ISSN-0972-9844) Vol.8 No.5, Pp-13-14. January 2009.
3. **Mathiraj.SP, Rajkumar.P (2009) “Industrial Development - A tool For Glorious Tamil Nadu”**, Research Articles Abstracts Collection- Published by Excel India publishers, New Delhi 110067, (ISBN: 978-93-80043-33-3) page-320. September 2009.
4. **Mathiraj.SP, P.S.Nagarajan (2009) “Impact of Multinational Companies in Rural India”**, Kisan World, (ISSN- 0971-9229), Vol-36 No-10, PP-50-53, October 2009.
5. **P.S.Nagarajan Mathiraj.SP, (2010) “Exports and Employment Opportunities in Rubber Industry”**, Southern Economist, (ISSN-0038-4046) Vol.49, No.1, Pp.77-78 May 2010
6. **M.Gurupandi, Mathiraj.SP (2010) “Global Financial Crisis in Developing Countries”**, Agasthiar Noolagam, Trichy. (Sri Kaliswari College, Sivakasi, (ISBN978-93-80530-14-7) pp. 289-291 May 2010.
7. **Mathiraj.SP, P.S.Nagarajan (2010) “Empowerment of Women in India-Then and Now”**, Third Concept (ISSN-0970-7247) Vol.24, No.280, Page.37-39, June 2010.
8. **Mathiraj.SP, P.S.Nagarajan (2010) “Mutual Funds in Pre- and Post Liberalization India”**, Third Concept (ISSN-0970-7247), Vol.24, No.284, Pp.29-32, October 2010.
9. **P.S.Nagarajan, Mathiraj.SP (2010) “Retail Marketing in India”**, Third Concept (ISSN-0970-7247) Vol.24 No.286 Page.54-58 December 2010.

10. P.S.Nagarajan, **Mathiraj.SP,(2011) “Rural Marketing Environment: A View”**, Southern Economist (ISSN-0038-4046),Vol.49 No.18 Page40-42, January 2011.
11. P.S.Nagarajan, **Mathiraj.SP, (2011) “Sea Changes in Standard of Living of Women”**, Business plus 0975-9336 Page41-43, January 2011.
12. **Mathiraj.SP, M.Gurupandi (2011) “Consumer Awareness towards Consumer Rights- An Analytical Study”**, Second International Edition Book (ISBN No-97881-905380-1-5) pp.159-160, January 2011.
13. **Mathiraj.SP, (2011) “Corporate Social Responsibility Incorporating in Advertisements”**, HRD-Times, ISSN No. 0976-7401, Vol-13, No.2, PP.14-15,January 2011.
14. Jothi.M, **Mathiraj.SP,(2011) “Competitiveness ,sustainability on CSR Initiatives Commercial banks of India-A Empirical study of BSE-Listed Commercial banks”**Global management review (listed in EBSCO publishing & Ulrich international directory), ISSN NO 0973-9947 Vol.5, Issue 2, Pp.1-13, Feb. 2011.
15. **Mathiraj.SP, V.Ramya (2011) “Impact of Globalization on Indian Financial Services Industry-Challenges”**, **Research in management, A Contemporary approach** .published by; Laser park publishing house, Coimbatore, ISBN NO.97881-9104-720-2,pp.99-101 March 2011.
16. **Mathiraj.SP,(2011) “Supply Chain Management”**, Management of resources, Issues & Challenges. Cauvery books agency, Tiruchirappalli, ISBN NO.978-81909199-6-8. Pp-217-218 March 2011.
17. **Mathiraj.SP, P.S.Nagarajan (2011) “Pragmatic Outlook on Indian Agricultural and Processed Food Products”**, Trends in Kalis Research, ISSN 0974-701X, Vol.5 No.1 Page26-27, June 2011.
18. Jothi.M, **Mathiraj.SP(2011) “The Strategies Role of HRM in Corporate Social Responsibility Practices: On Overview”**, HRM Review, ISSN 0972-5148, Vol.5 No.1 Page11-14, September 2011.
19. **Mathiraj.SP., V.Ramya, (2011) “Assets-Liability Management of Interest Risk Strategic in Selected Commercial Banks”**, Management Dynamics By –School of Management, Alagappa University Vol.2 No.2 Page103-106, September 2011.
20. **Mathiraj.SP, Jothi.M, (2011) “Strategic Compensation Management: An Essence of Organization Development”**, Indian Journal of Applied Research ISSN 2249-555X Vol.1 Issue .3 Page 126-128, December 2011.

21. **Mathiraj.SP, V.Ramya, (2012) “Customer Relationship Management in Private Sector Banks”**, Indian Journal of Research ISSN-2250-1991, Vol.1 Issue.1, PP.75-77, December 2011.
22. **Mathiraj.SP, Annadurai.A.R (2012) “Augmentation of India’s Foreign Exchange Reserve: An Analysis”**, Indian Journal of Applied Research ISSN 2249555X,Vol.1, Issue.5, PP. 121-123, February 2012.
23. **Mathiraj.SP, V.Ramya, (2012) “Asset – Liability Management Strategies in Banks”**, SELP Journal of Social Science, ISSN 0975-9999,Vol.111, Issue.9.Pp 49-51, January – March 2012.
24. **Mathiraj.SP, P.S.Nagarajan (2012) “Indian Agricultural and Processed Food Products”**, Kisan World, ISSN- 0971-9229, Vol-39 No-3, PP-26-27, March 2012.
25. **Mathiraj.SP, Anil B Malali (2012) “Opportunities in Marketing the Products of MSMEs- With Special Reference to SMS As A Marketing Tool”**, National conference on Innovative Marketing Trends , Issues and Challenges, Dept of commerce and economic Faculty of Science and humanities SRM University, ISBN 978 – 93-81195 -16- 1(United Publishers) pp-1-2 March 2012.
26. **Jothi.M Mathiraj.Sp, (2012) “Role of strategic compensation in organization development: An Overview”**, HRM Review, An IUP Publication, Volume-XII No.1 PP-17-22, March 2012.
27. **Mathiraj.SP, Anil B Malali (2012) “A Study on Micro, Small and Medium Enterprises. Using SMS Marketing as a Tool”**, Indian Journal of Research ISSN2250-1991, Vol. I Issue: 4, P-14-16 April 2012.
28. **Mathiraj.SP, Gurupandi.M (2012) “A Study on Consumer Awareness towards Consumer Rights (A Study With Reference to Sivagangai District, Tamilnadu”**, SONA Global Management Review, ISSN 0973-9947, Vol.6, and Issue: 3, May 2010.
29. **Mathiraj.SP,(2014) “Performance evaluation of housing finance agencies in Sivaganga District”**, Finance India, VOL - XXVIII, NO.2,ISSN 0970 -3772 PP.541.
30. **Mathiraj.SP, R.Saroja Devi (2015) “Innovation in the Service Sector: Exploring the Adoption of Internet Banking Services”**, International Conference on Business research Exploring Innovations in Service Sectors ISBN-13:978-81-8209-426-0, pp.121-123, organized by Department of Commerce and Corporate Secretaryship Faculty Science and Humanities SRM University, Kattankulathur Chennai, September 2015.

31. **Mathiraj.SP, R.Saroja Devi (2015) “Performance of Madras Export Processing Zones(MEPZS)”**, Indian Journal of Applied Research, Volume: 6, Issue: 2, ISSN - 2249-555X, pp. 74-77, Impact Factor 3.919, February 2015.
32. **Mathiraj.SP, R.Saroja Devi (2016) “Marketing Boon- Online Marketing”**, Emerging Trends and Challenges in Indian Business Environment Department of Commerce (SF), St. John’s College Palayakottai-02, B-Digest Publications, ISBN 978-93-94734-20-6. PP.172-179, March 2016.
33. **Mathiraj.SP, ANIL B MALALI (2016) “Hurdles on Path of Micro Small and Medium Enterprises in Bangalore City”**, Indian journal of Applied Research, ISSN- 2249-555X Impact factor 3.919, Volume: 6, Issue: 4, pp.10-12 April 2016.
34. **Mathiraj.SP, R.Saroja Devi., M.Vinoth (2016) “Nutrition Security through Consumer Protection Act 1986”**, Consumer Protection and Empowerment in India, ISBN-978-81-928690-1-8, First Edition, pp.116-123, Organized by department of Corporate Secretaryship, Alagappa University, Karaikudi, August 2016.
35. **Mathiraj. SP, E. Jeevaratnam Jane (2016) “Emerging trends of online shopping in India”**, e-India: synergizing financial Inclusion, IT and Business ISBN-978-93-80757-52-0, pp.430-435, Organized by department of BBA., MBA & B.Com (Information System Management), Guru Nanak College (Autonomous), Chennai. September 2016.
36. **Mathiraj. SP, R. Saroja Devi (2016) “Health Insurance Schemes in India”** Emerging Trends in Indian Insurance Sector ISBN: 978-81-929581-7-0, First Edition, department of bank management, Alagappa university, Karaikudi-04 pp.83-93, October 2016.
37. **K. Shashikala Mathiraj. SP, (2016) “Financing to Small Scale Industries in India”** Global Journal for Research Analysis, Volume-5, Issue-11, ISSN: 2277- 8160, pp. 148-151, Impact Factor 3.62, IC Value 70.36, November 2016.
38. **Mathiraj. SP, (2016) “A Study on Impact of Institutional Finance on Performance of Small Scale Industries in Karnataka State”**, Indian Journal of Research (Paripex), Volume-5, Issue-11, ISSN: 2250- 1991, pp. 127-128, Impact Factor 5.215, IC Value 77.65, November 2016.
39. **Mathiraj.SP, R.Saroja Devi. (2017) “Performance Evaluation of Special Economic Zones in India”**, Global Growth: Gears & Glows Volume-1, ISBN: 978-81-933316-4-4, First Ed, pp.131-135, February 2017.
40. **Mathiraj.SP, R.Saroja Devi. (2017) Customers Perception of online Payment System (with special reference to Karaikudi Town)** Emerging trends and innovations in digital

marketing, ISBN; 978-93-84734-51-0 Published By B-Digest Publications, 18/7 Devasahayam Street, Nagercoil-1. PP-1-5. September 2017.

41. Mathiraj.SP, **R.Saroja Devi.** (2017) **Impact of GST on Home Appliances** international conferences on GST (IGGST-2017) ISBN; 978-93-87102-06-4 Publisher Shanlax Publications PP-177-181. October 2017.
42. **Mathiraj.SP,** R.Saroja Devi. (2017) **Impact of E-Commerce on SME's in India,** Business success hinges on Business Strategies, ISBN; 978-81-935783-1-5 Published By Dept. of Commerce, Alagappa University, 18/7 Devasahayam Street, Nagercoil-1. PP-36-38. December 2017.
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