



**Dr. K. ALAMELU**  
**Professor**

### Contact

Address : Department of Banking Management  
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**Academic Qualifications: M.Com., M.Phil., Ph.D.**

**Teaching Experience: 32 Years**

**Research Experience: 32 Years**

### Additional Responsibilities

1. Director - IQAC, Alagappa University (10.10.2022 onwards)
2. Director i/c- Online Programme, Alagappa University (July 2022 onwards)
3. Head- Department of Banking Management (November 2021 onwards)
4. Head i/c- Department of Tourism and Hotel Management (August 2020- June 2022)
5. Director i/c, Directorate of Distance Education, Alagappa University(July 2019 to April 2020)
6. Served as the coordinator for the University Business Collaboration Centre (2013-2015).
7. Served as the coordinator for Women Harassment Prevention Cell. (2015-2016).

## Areas of Research

Financial Inclusion, Digital Banking and Credit Management, IT Security Issues, Financial Literacy, Financial well-being, Asset Quality and Gender issues in banking.

## Research Supervision / Guidance

Program of Study		Completed	Ongoing
Research	Ph.D.	03	07
	M.Phil.	04	--
Project	PG	694	--

## Publications

International		National		Others
Journals	Conferences	Journals	Conferences	Books / Chapters / Monographs / Manuals
85	70	80	90	05

## Funded Research Projects

### Completed Projects

S. No	Agency	Period		Project Title	Budget (Rs. In lakhs)
		From	To		
1	UGC	2011	2013	A Study on Digital Inclusion in Tamil Nadu	4.40
2	AURF	2012	2012	Technology as a tool for inclusive growth	0.20

## Distinctive Achievements / Awards

Got the Certificates of Achievements in the following Courses Offered by **edX**, a MOOC platform:

1. **HLS2X: Contracts X: From Trust to Promise to Contract** - A course of study offered by Harvard X, an online learning initiative of **Harvard University**.
2. **Rights2x: Human Rights: The Rights of Refugees** - A course of study offered by Amnesty International X, an online learning initiative of **Amnesty International**.
3. **IM110x: International Business Environment and Global Strategy** - A course of study offered by IIMBx, an online learning initiative of **Indian Institute of Management Bangalore**.
4. **YCA2015.1.2x: Understanding the Federal Reserve** - A course of study offered by NYIF, an online learning initiative of **New York Institute of Finance**.
5. **Marketing1x: Introduction to Marketing** - A course of study offered by UBCx, an online learning initiative of **The University of British Columbia**.

## Events organized in leading roles

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

1. Organised two University-Industry Interface Meets as the coordinator of the university business collaboration centre .
2. Organised the seminar “Essential qualities of kitchen Personnel in cruise lines” on 15.09.2021 at Department of Tourism and Hotel Management.
3. Organised the International webinar, “Digital Trends in Banking” on 12.11.2021 organized by Department of Banking Management, Alagappa University
4. Organised the International webinar “Challenges of Banking Sector after the COVID-19 Crisis” on 16.11.2021 organized by Department of Banking Management, Alagappa University
5. Organised the webinar “Safe Digital Banking- Do’s and Don’ts” on 7.12.2021- Organized by Department of Banking Management,

## Alagappa University

6. Organised the webinar “Virtual Lecture on Tourism and Technology Future perspectives” on 27.09.2021 at Department of Tourism and Hotel Management
7. Organised the Two-day International Conference on ABCD Technologies in the Indian Financial Services Sector on 26.04.2022-27.04.2022 at Department of Banking Management, Alagappa University, Karaikudi

### Events Participated

#### Conferences / Seminars / Workshops: --

<i>Name of the conference</i>	<i>Organiser</i>	<i>Date</i>	<i>Title of the paper</i>	<i>National/ International</i>
National Seminar on Banking Services Rights and Responsibilities of Consumers	Department of Commerce (CS) – Government Arts College, and Federation of Consumer Organization, Paramakudi	19.03.2011 – 20.03.2011	Role of Banking Codes and Standards Board of India	N
National Seminar on Globalization and Consumers – Issues and Challenges	School Of Commerce, Bharathiar University.	22.07.2011 – 23.07.2011	Ensuring Discipline in General Insurance Industry: A Way to Protect Policyholders’ Rights	N
National Conference on Entrepreneurship – Esteem	Sri Sarada Niketan College for Women	20.08.2011	Entrepreneurship In India - Few Success Stories	N
National Conference on Entrepreneurship	Department of Management Science, S.A Engineering College.	23.12.2011	MSME – A Key to Development of Entrepreneurship in India	N
National Seminar on Professional Ethics of Teacher Educators	Department of Education, Alagappa University.	03.01.2012	Factors Hindering Ethical Standards in Indian Higher Education	N
National Conference on Contemporary Benchmarking in Banking and Insurance Sectors in India	Department of Commerce, Loyola College.	15.02.2012 – 16.02.2012	Impact of Global Economic Meltdown on Indian Banking Sector	N

National Conference on Emerging Entrepreneurial And Economic Environment	Alagappa Institute of Management, Alagappa University.	09.03.2012 – 10.03.2012	Ecopreneurship: The Entrepreneurship with Social Concern	N
Two Days National Conference on Global Economic Crisis and its Impact on Indian Corporates and Government	Rajarajeswari College of Engineering	15.03.2012 – 16.03.2012	Impact Of Global Risks on Govt and Business: An Indian Perspective	N
National Conference on Gender Mainstreaming: Towards Gender Equality, Equity and Sustainable Human Development	Department of Women's Studies, Alagappa University.	17.09.2012	Women's Rights and Social Security in India	N
National Conference on Gender Mainstreaming: Towards Gender Equality, Equity And Sustainable Human Development	Department of Women's Studies, Alagappa University.	17.09.2012	Gender Equality	N
National Level Faculty Capacity Building Program on Emerging Trends in Contemporary Business World - 2013	Sri Sarada Niketan College for Women	04.02.2013 – 09.02.2013	Emerging Trends in Contemporary Business World – 2013	N
National Conference on Services Sector in India – An Analysis	Department of Management Studies PG and Research Department of Commerce, Bharath College of Science and Management	16.03.2013	Financial Inclusion in India Issues and Strategies	N
Two Days National Seminar on Financial Inclusion for Inclusive Growth – Issues and Challenges	PG And Department of Commerce, Periyar E.V.R. College.	26.04.2013 – 27.04.2013	Financial Inclusion Through Financial Literacy	N
Two Days National Conference on Human Rights Duties Education	Department of Corporate Secretaryship, Alagappa University	25.02.2014 – 26.02.2014	Empowering Women Through Financial Awareness and Education	N

Refresher Course in Commerce	UGC– Academic Staff College, Bharathiar University	01.09.2014	Indian Banking – The New Landscape	N
National Conference on Avenues InAgro-Based Industries for Rural Development	PG And Research Department of Commerce, Sri Venkateshwara College of Arts And Science for Women.	30.12.2015	Agricultural Productivity and Credit Issues	N
National Level Conference on Impact Of Entrepreneurship On Indian Economic Growth	SNMV Institute of Management , Shri Nehru Maha Vidyalaya College of Arts and Science, Institute of Management	08.01.2016	Social Entrepreneurship in India	N
National Level Conference on Recent Trends In Management Research	Faculty of Management, Alagappa University.	19.02.2016	Trend In Asset Quality of Banks	N
National Seminar on Technology Trends in Indian Banking Sector	Alagappa University	25.02.2016	Risks In E-Banking	N
One Day National Seminar on Economic Empowerment of Women Through Entrepreneurship – Problems and Prospects	PG And Research Department of Commerce with Information Technology, Dr. N.G.P Arts and Science College.	16.08.2016	Role of Women Entrepreneurship in Indian Economy	N
National Conference on Entrepreneurial Resurgence and Innovations	Entrepreneurship – Cum – Skill Development Centre, Alagappa University.	19.08.2016	Entrepreneurial Opportunities and Challenges	N
National Seminar on Current Trends in Internet Banking	Department of Commerce, Loyola College.	06.09.2016	Current E-Commerce Market Landscape in India-An Analysis	N
National Conference on Sustainable Development In Corporate Sector – Perspectives, Problems And Prognosis	Department of Commerce, Karpagam University.	23.09.2016	Digital Financial Inclusion – Implications for Customers and Regulators	N

National Level Conference on Payment Banks: Opportunities and Challenges	Department of Commerce, Virudhunagar Hindu Nadars' Senthikumara Nadar College.	29.09.2016 – 30.09.2016	Payments Banks – Catalysts for Financial Inclusion	N
National Conference on Emerging Trends and Issues in Commerce and Management	Department of Commerce and Management, Yuvakshetra College	04.11.2016 – 05.11.2016	Inclusive Finance and Shadow Banking	N
Two Day National Seminar on Goods and Service Tax and its Impact on State Finance and Internal Trade	Department of Commerce with Computer Application, Dr. Umayal Ramanathan College for Women.	02.02.2017 – 03.02.2017	GST and its Impact on Service Sectors	N
Two Day National Seminar on Globalization, Information Technology and Consumerism Meeting New Challenges	Department of Consumer Affairs, Bharathiar University.	20.02.2017 – 21.02.2017	PSD2 and Consumer Protection	N
Two Day National Seminar on Globalization, Information Technology and Consumerism Meeting New Challenges	Department of Consumer Affairs, Bharathiar University.	20.02.2017 – 21.02.2017	Co-Chair - Technical Session VI	N
National Conference on Less Cash Economy as a Strategy for Financial Inclusion in Rural India	Department of Commerce, Virudhunagar Hindu Nadars' Senthikumara Nadar College.	14.03.2017 – 15.03.2017	Digital Financial Services Ecosystem – An Encapsulation	N
National Conference on Pride of Commerce	Department of Commerce, Alagappa University.	17.03.2017	Impediments To the Growth of Digital Payments in India	N
National Seminar on Digital India – Challenges and Prospects	Department Of Commerce & Management, Government First Grade College, K.G.F.	31.03.2017	Mobile Banking – A Game Changer in The Digital Economy	N
Research	Department of	24.04.2017	Report Writing	N

Methodology Course for Ph.D. Students in Social Science	Women's Studies, Alagappa University	03.05.2017		
National Conference on Youth Entrepreneurship	Department of MBA, SJB Institute of Technology.	27.04.2017	Crowd Funding – A Primer	N
National Seminar on Global Changes and Consumer Empowerment: Issues and Challenges	Department of Commerce, Manomaniam Sundaranar University, and Indian Institute of Public Administration.	14.07.2017 - 15.07.2017	Frauds in Mobile Financial Services	N
9 <sup>th</sup> Annual Research Congress (KAHEARC-2017)	Karpagam Academy of Higher Education	08.12.2017	Technical Session I	N
9 <sup>th</sup> Annual Research Congress (KAHEARC-2017)	Karpagam Academy of Higher Education	09.12.2017	Technical Session II	N
One Day National Conference on Business Success Hinges on Business Strategies	Department of Commerce, Alagappa University.	15.12.2017	Role of Wearable Devices in Banking	N
One Day National Conference on Business Success Hinges on Business Strategies	Department of Commerce, Alagappa University.	15.12.2017	Fintech Revolution in Banking	N
Two Day National Conference on Contemporary Issues in Justice and Human Rights	Department of History and Alagappa Institute of Skill Development, Alagappa University.	25.09.2017 – 26.12.2017	Data Privacy Rights in the Indian Banking Sector: Status and Issues	N
National Conference on Changing Landscape of The Indian Insurance Sector	Department of Commerce, Karpagam Academy of Higher Education, Karpagam University.	27.09.2017	Indian Insurance Sector: The New Change Agents	N
National Level Seminar – Impact of GST on Small and	Department of Commerce, S. Velaichamy	22.12.2017	GST: A New Paradigm for Insurance Operating Model	N

Medium Scale Industries.	Nadar College.			
One Day National Seminar on Entrepreneurship in India: Opportunities and Challenges	PG And Research Department of Commerce, Vivekananda College.	04.01.2018	Indian Start Ups: Issues and Challenges	N
National Conference on Rural Banking and Agri – Business for Economic Transformation	Department of Management, Karpagam Academy of Higher Education,	24.01.2018	Micro Insurance – A Tool for Social Protection	N
National Conference on India’s Foreign Policy with Neighbouring Countries	PG And Research Department of Commerce, Vivekanandha College of Arts and Science for Women.	24.01.2018 – 25.01.2018	Issues in India’s Foreign Policy with SAARC Countries	N
Three-day National Level Trainers of Training Programme on Social Entrepreneurship (TTPSE’18)	Department of Social Work and National Service Scheme, Alagappa University Karaikudi in collaboration with Rajiv Gandhi National Institute of Youth Development – Tamil Nadu	23.02.2018-25.02.2018	Social Entrepreneurship Landscape in India	N
National Conference on Sustainable Green Business (NCSGB 2018)	Alagappa Institute of Management, Alagappa University.	26.03.2018 – 27.03.2018	Green Banking and Sustainable Development	N
National Conference – SAMVIT 2018 Contemporary Management Practices in Digital Era	Department Of MBA, SJB Institute of Technology.	03.05.2018	Mobile Wallets – A Move Towards Cashless Economy	N
Special Lecture	Gnanam School of Business, Wisdom in Business.	04.08.2018 .N	Credit Management and Managing NPA in Banks	N
Two Day Faculty	Gnanam School	04.08.2018	Quintessential Qualities	N

Development Programme	of Business, Wisdom in Business.	A.N	of A Teacher	
National Level Seminar on New Frontiers in Business, Management and Technology	PG Department of Commerce with Computer Applications, Ananda College.	20.02.2019	An Analysis of the Online Banking Security Issues	N
Two Day National Conference on Depth and Expanse of Online Marketing Mettle (OMM – 2019)	Alagappa Institute of Management, Alagappa University.	01.08.2019 – 02.08.2019	Depth And Expanse of Online Marketing Mettle (OMM – 2019)	N
Two Day National Seminar on CSR Towards Societal Development- Issues and Challenges (NSCSR-2019)	Department of Corporate Secretaryship, Alagappa University, Karaikudi	28.08.2019- 29.08.2019	CSR Practices of Banks in India	N
Two Day National Conference on Making Linkage Between Teaching – Learning and Technology	Department Of Education, Alagappa University.	11.12.2019	Making Linkage Between Teaching – Learning and Technology	N
National Webinar on Will Cash Be the King and Digital Divine in Post Covid India?	PG And Research Department of Commerce, Annai Velankanni College.	26.06.2020	Will Cash Be the King and Digital Divine in Post Covid India?	N
National Seminar on Emerging Trends and Development in Commerce and Management	Maharishi Arvind Institute of Science of Management, Jaipur	31.08.2021	Economic and Social Disruptions Encountered by Women during the COVID-19 Pandemic	N
One Day National Virtual Conference on Digi Transformation: A Strategic Resurgence of Pandemic for Indian Banks	Department of Commerce, V.V. Vanniaperumal College for Women.	24.09.2021	Banking on Pandemic: Revamping Digital Strategies in Banks	N
One Day National Workshop on Research Methodology	Research Section - Mother Teresa Women's University	27.09.2021	Do's and Don'ts of contemporary research	N
National Seminar on	Sri	27.10.2012-	Swami Vivekananda's	N

Swami Vivekananda's Contribution to Education and Society	Venkateswara Collage of Education Peravurani	28.10.2012	on Education	
Refersher Course in Commerce & Management	UGC- Human Resource Development Centre, Bharathiar University, Coimbatore.	12.11.2021 Session -I	National Monetization Pipeline why and How?	N
Refersher Course in Commerce & Management	UGC- Human Resource Development Centre, Bharathiar University, Coimbatore.	12.11.2021 Session -II	Bank Mergers in India - Good or Bad?	N
Refersher Course in Commerce & Management	UGC- Human Resource Development Centre, Bharathiar University, Coimbatore.	04.01.2022 Session -I	Is 2021 India 's year of IPO?	N
Refersher Course in Commerce & Management	UGC- Human Resource Development Centre, Bharathiar University, Coimbatore.	04.01.2022 Session -II	Retail Lending Landscape in India.	N

No.	Name Of Invited Lecture/ Seminar / Conference	Organiser	Date	Title Of The Lecture / Paper	<i>National/International</i>
1.	Meta Trends in Global Business	Sri Sarada Niketan College for Women	22.03.2011 – 23.03.2011	Social Entrepreneurship	IN
2.	Business Mosaic –SA RI GA MA PA DA NI	Faculty Of Management Studies, Alagappa University	24.03.2011 – 26.03.2011	Leveraging of Technology for Financial Inclusion	IN
3.	Business Mosaic –SA RI GA MA PA DA NI	Faculty Of Management Studies, Alagappa	24.03.2011 – 26.03.2011	IT Growth Strategy for Insurers	IN

		University			
4.	Business Mosaic – SA RI GA MA PA DA NI	Faculty Of Management Studies, Alagappa University	24.03.2011 – 26.03.2011	India's Emerging Middle Class	IN
5.	Business Mosaic –SA RI GA MA PA DA NI	Faculty Of Management Studies, Alagappa University	24.03.2011 – 26.03.2011	Global Deal Making – Five Types of Successful Acquisitions	IN
6.	Business Mosaic –SA RI GA MA PA DA NI	Faculty Of Management Studies, Alagappa University	24.03.2011 – 26.03.2011	Infrastructure Financing – International Experience	IN
7.	Women In Governance (ICWIG– 2011)	Department of Women Studies, Alagappa University.	05.04.2011	Women In Corporate Governance in India	IN
8.	Financial Markets: Issues and Challenges (FIM IC – 2012)	Department of Commerce and Financial Studies, Bharathidasan University.	07.01.2012 – 08.01.2012	Indian Capital Market: Trend, Challenges and Future	IN
9.	Business Innovations in the Globalization Era	PG and Research Department of Commerce, A.V.V.M Sri Puspham College.	22.09.2012	The Role of Financial Innovations in the Financial Crisis	IN
10.	Financial Markets: Issues and Challenges – (FIM IC – 2013)	Department of Commerce and Financial Studies, Bharathidasan University.	05.01.2013 – 06.01.2013	Indian Banking 2020: Opportunities and Challenges	IN
11.	Financial Markets: Issues and Challenges – (FIM IC – 2014)	Department of Commerce and Financial Studies, Bharathidasan University.	04.01.2014 – 05.01.2014	Non-Performing Assets (NPA) in Banks – Causes and Cure	IN
12.	Entrepreneurial Perspectives and Emergence (ICEPE'14)	Entrepreneurship And Skill Development Centre, Alagappa University.	07.08.2014 – 08.08.2014	Women Entrepreneurship in India	IN
13.	Financial Markets: Issues	Department of Commerce and	10.01.2015 –	Role of the Money Market In Emerging	IN

	and Challenges – (FIM IC – 2015)	Financial Studies, Bharathidasan University.	11.01.2015	Market Economies	
14.	Financial Markets: Issues and Challenges – (FIM IC – 2016)	Department of Commerce and Financial Studies, Bharathidasan University.	09.01.2016 – 10.01.2016	Indian Mutual Fund Industry Trends and Issues	IN
15.	Role Of Management Education in Promoting Entrepreneurship in The Globalized Business Environment – (RMEPEGBE– 2016)	Periyar Institute of Management Studies (PRIMS), Periyar University.	27.01.2016 – 28.01.2016	India’s Social Enterprise Market Land Scape	IN
16.	E-Commerce In the Present Eon	PG And Research Department of Commerce, Dr. R.K.Shanmugam College of Arts and Science.	20.09.2016	E-Commerce In India	IN
17.	Strategic Innovation in Business	Department of Management and Research & PG And Research Department of Commerce, AVS College of Arts and Science.	10.07.2017	Banks and Sustainable Development	IN
18.	Entrepreneurship and Development of Small and Medium Scale Enterprises (SMEs) In Global Era	PG Department of Commerce with Computer Application, Mangayarkarasi College of Arts And Science For Women.	26.08.2017	ICT – A Game Changer For MSMEs	IN
19.	Contemporary Changes in Business Management	Department of Business Administration, Ananda College.	20.09.2017	Modern Banking Services – A Key Tool for Banking Sector	IN
20.	Business Research	Department of Commerce, SRM University	26.09.2017	Bitcoin Vs Electronic Money	IN

21.	Commerce And Management in the Changing Times (ICCMCT'17)	PG Department of Commerce, Maharaja's College.	23.12.2017	JAM (JANDHAN240M+, AADHAAR 1B+, MOBILE 1B+): Trinity of Inclusive Growth	IN
22.	Finance And Banking (FIBA – 2018)	Department of Commerce, Sengunthar Arts And Science College.	01.02.2018	Furthering Financial Inclusion Through Digitally Financed Energy	IN
23.	Nxt Gen Logistics and SCM 4.0	Department of Logistics Management, Alagappa University.	28.02.2018 – 01.03.2018	Glimpses Of Logistics Performance Index and Iis Indicators	IN
24.	FDI-Astute conduit for Trade Integration and Sustainable Development (FACTS 2018)	Department of International Business, Alagappa University, Karaikudi	02.03.2018	FDI – General Trends	IN
25.	Commerce And Management in The Changing Times (ICCMCT2018)	PG Department of Commerce, Maharaja's College.	29.09.2018	Trends In Non-Performing Assets of Public Sector Banks	IN
26.	Paradigm Shift Towards Cloud Banking	Department of Commerce CA, Sankara College of Science And Commerce, Coimbatore.	12.10.2018	Cloud Banking Benefits and Challenges	IN
27.	FDI and Make in India Synergies of Transforming Indian Economy	Department of International Business, Alagappa University.	30.08.2019 – 31.08.2019	FDI And Sustainable Development	IN
28.	FDI And Make in India Synergies of Transforming Indian Economy	Department of International Business, Alagappa University.	30.08.2019 – 31.08.2019	FDI And Employment Generation in India	IN
29.	FDI and Make in India Synergists of Transforming Indian Economy	Department of International Business, Alagappa University.	30.08.2019 – 31.08.2019	Global Special Economic Zones Landscape - An Overview	IN
30.	Digital Banking for Sustainable Development	Department of Banking Management,	24.09.2019 – 25.09.2019	A Study on E-Payments and Settlement Systems	IN

	(DBSD – 2019)	Alagappa University.		with Special Reference to Karaikudi	
31.	SAARC Countries Relationship with India: Policies, Challenges, and Strategies (ICSIPCS – 2020)	School of Management Studies, Kongu Engineering College.	30.01.2020 -31.01.2020	Financial Inclusion in India Vs SAARC Countries – A Comparative Analysis	IN
32.	Digital Banking for Sustainable Development	Alagappa University	24.09.2021	Payment And Settlement System in India	IN
33.	Neoteric Vision of Culture, Ethics and Heritage towards Human Dynamics	Amity Law School, Amity University, Noida	09.09.2021-10.09.2021	Financial Inclusion of Forcibly Displaced Persons	IN

### Other Training Programs

1. Attended a four day training program on Financial literacy organised by the NISM at Bangalore during 09-12-2016 to 12-12-2016.

### Membership in

#### Editorial Board

1. Member of Editorial Board, Sankaraharana, An International Bi-Annual Refereed Journal, Bangalore, Karnataka.
2. Member of editorial board, AMITY Journal of Management .

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

1. Member Board of Studies in Bank Management
2. Acting as member of Board of Question paper setters for the following universities;

1. Anna University, Chennai.
2. Bharathiar University, Coimbatore.
3. Bharathidasan University, Tiruchirappalli.
4. Periyar University, Salem.
5. Madurai Kamaraj University, Madurai.

### Resource persons in various capacities

Number of Invited / Special Lectures delivered: 55

SEBI certified Financial Literacy Resource Person.

### Others

1. Articles published in Newspapers / Magazines : 11
2. No. of PhD Thesis evaluated : 17
3. No. of PhD Public Viva Voce Examination conducted : 18

### Recent Publications

No.	Title of the Paper	Journal Name, Vol. No. & Page	Impact Factor
1.	Evaluation of Financial Soundness of Life Insurance Companies in India	IUP Journal of Risk & Insurance 39-49	-
2.	Financial Inclusion : A long term Reality	The Analyst 36-39	-
3.	Insurance Inclusion Index: A state-wise Analysis in India	IUP Journal of Risk & Insurance, 8(2) & 18-33	-
4.	Global Economy : Risks in Focus	The Analyst 18-21	-
5.	Digital Inclusion : The Untold Story	The Analyst 69-72	-
6.	A Study on Digital Inclusion Scenario in India	Management dynamics 3 (1) & 88-100	-
7.	DICGC – The Financial Safety net for Indian Depositors	The Management Spectrum, Abi-annual journal published by the Faculty of Management ,Alagappa University, 1(2) & 20-28.	-
8.	Role of BCSBI: In Indian Banking	The Indian Banker, 50-53	-
9.	Wholesale Banking in India: Opportunity for Growth	The Indian Banker	-
10.	A SWOT Analysis of Sri Lankan Insurance Sector	IUP Journal of Risk & Insurance, 9(1) & 27- 47	-
11.	Liquidity Ratios of Indian Banks – An-Analysis	The Management Spectrum, Abi-annual journal published by the Faculty of Management ,Alagappa University, 1(1) & 16-19	-
12.	Financial Inclusion: African Scenario	Insight on Africa, 4(2) & 121-135.	-
13.	Financial Inclusion Index: South east Asian scenario	The Indian Economic Journal, 60(2) & 38-56	-

14.	Digital inclusion – a conceptual framework	International Journal of Advanced Research in Management and Social Sciences, 2(12) & 228-248	0.897
15.	Bancassurance in India: The Strategy Revisited	International Journal's Research Journal of Social Science & Management 3 (12) & 109-114	-
16.	An Analysis of Unclaimed Bank Deposits in India	Asia Pacific Journal of Research, 1(XXXIII) & 8-18	6.58
17.	Crop Insurance- Tool for Tackling Economic Distress & Economic Development	IRDAI Journal XIV,(1) & 34-38	-
18.	Trends in the Asset Quality of Banks	Shanlax Publications, 3(2) & 182-188	-
19.	Bitcoins: Neither Substitutes nor Subordinates for E-Money	International Journal's Research Journal of Social Science & Management 5(10) & 143 -150	-
20.	Green Banking Strategies-An Overview	Bonfring International Journal of Industrial Engineering and Management Science, 6 & 4-8	0.897
21.	Mobile Insurance Distribution in Emerging Markets	Indian Journal of Applied Research, 6(3) & 17-19	3.919
22.	Consumer Risks in Digital Social Payment-Danger to Financial Inclusion Potential	International Journal of Marketing, 67-70	3.532
23.	The M- Pesa Story of Financial Inclusion	International Research Journal of Business and Management VIII (9)	-
24.	Digital Credit Landscape – Emerging Scenario	International Journal of Commerce and Management Research, Primax International Journal of Commerce and Management Research, & 64-66	4.532
25.	Peer-to- Peer Lending Conceptual Framework	The Indian Banker, 12-18	-
26.	Digital financial inclusion implications for Customers and Regulators	Sustainable Development in Corporate Sector- Perspectives, Problems and Prognosis, Bonfring, 18-20	-
27.	The Potential of Digital Data: How far can it Advance Financial Inclusion?	The Management Spectrum, A bi-annual journal published by the Faculty of Management ,Alagappa University, 6(2) & 21-27.	-
28.	Liability Insurance Market In Asia- Issues and Prospects	Managerial Issues In Modern Business Environment, MEASI Institute of management, 2(2) & 135-137	-
29.	Impediments to the Growth of Digital Payments in India	Pride of Commerce, Shanlax Publications, 18-27	-
30.	Financial Inclusion Gender Gap	Indian Banker, V (2) & 40 - 45	-
31.	Digital Financial Services – A Boon for Women in the Cashless Economy	Shanlax International Journal of Commerce, 5(1) & 13-17	3.017
32.	GST: A New Paradigm for Insurance Operating Model	SVNC Research Journal, 12 & 26-30	-
33.	A Study on Block Chain Technology	International Research	-

	in Banking Industry	Journal of Business and Management, X(13) & 15-23	
34.	Indian Insurance Sector: The New Change Agents	Landscape of the Indian Insurance Sector, Bonfring, 90-92	-
35.	Gender Gap in Financial Inclusion in SADC Countries	Contemporary Issues in Commercial Practices in India, Shanlax International Journal of Commerce6 (2) &115- 121	3.017
36.	Foreign Direct Investment in India	International Journal of Multidisciplinary Researches, Centre For Resource, Research & Publication Services ,2018	3.487
37.	The Role of Foreign Direct Investment in Financing Sustainable Development.	International Journal of Multidisciplinary Researches, Centre For Resource, Research & Publication Services ,2018	3.487
38.	Regulatory Sandbox An Engine for Inclusive Innovation	IBA Banking Technology Award 2018, The Indian Banker. V (9) & 24-29	-
39.	Impact of NPA on the profitability of life insurance corporation	PARIPEX – Indian Journal of Research 7 (8) &100-101	6.761
40.	Trends in non-performing assets of public sector banks	International Journal of Advanced Research in Management and Social Sciences 7( 8) & 66 -80	7.065
41.	Security Issues in Mobile Banking	International Journal of Management, 6(S1) & 6 -10	3.122
42.	Financial Literacy, Perceived Risk Attitudes and Investment Intention Among Women	PARIPEX-Indian Journal of Research, 7(11) & 1-3	6.761
43.	Management of Non-Performing Assets with special reference to restructuring of advances by Public Sector banks	St. Theresa Journal of Humanities and Social Sciences, 4(2) & 93-109	-
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